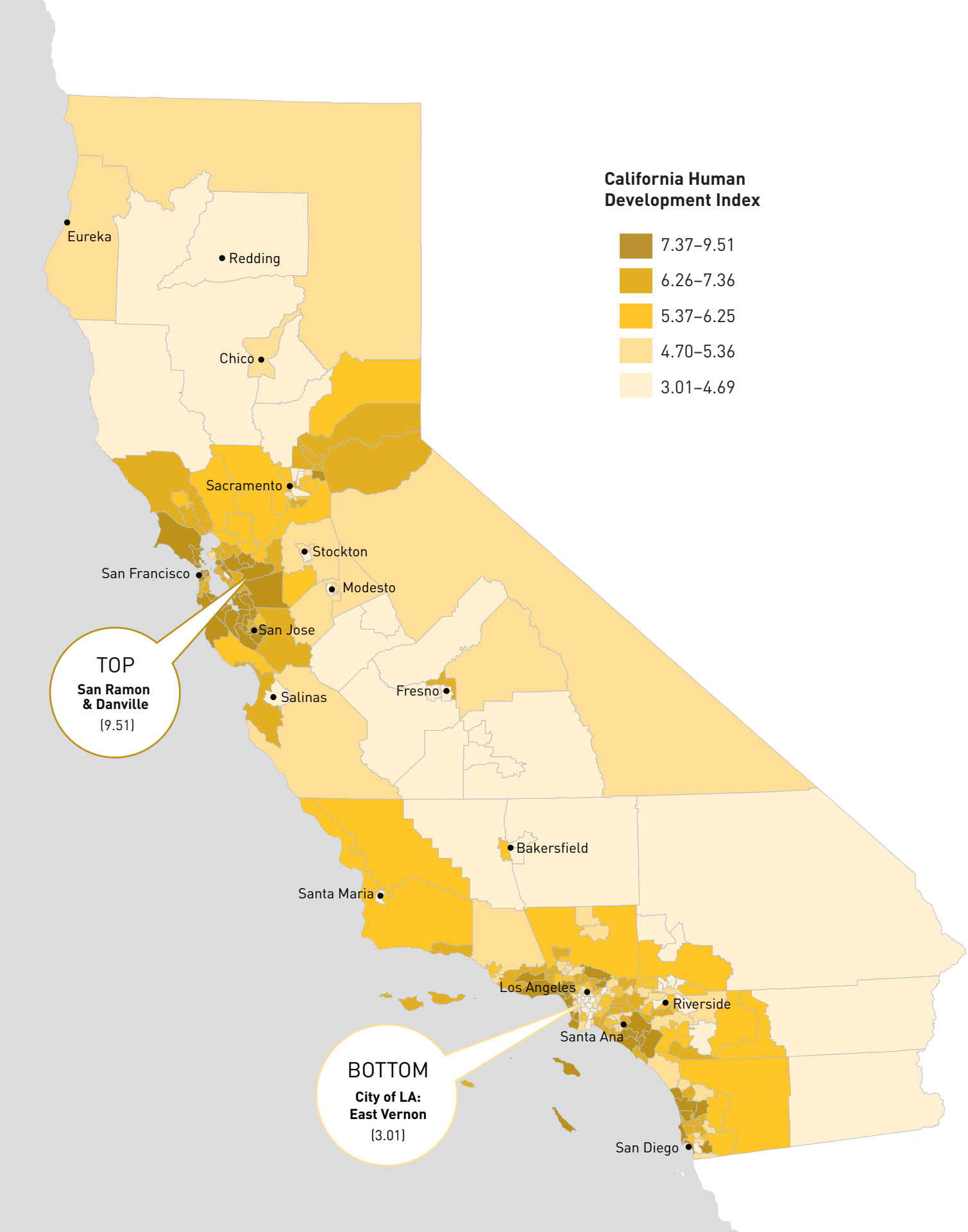
MEASURE OF AMERICA
of the Social Science Research Council

THE MEASURE OF AMERICA SERIES

A PORTRAIT OF CALIFORNIA 2021–2022

Kristen Lewis

HUMAN DEVELOPMENT AND HOUSING JUSTICE


California Human Development Index
7.37–9.51
6.26–7.36
5.37–6.25
4.70–5.36
3.01–4.69
Eureka
Redding
Chico
Sacramento
Stockton
San Francisco
Modesto
San Jose
Salinas
Fresno
Bakersfield
Santa Maria
Los Angeles
Riverside
Santa Ana
San Diego
TOP
San Ramon & Danville
(9.51)
BOTTOM
City of LA: East Vernon
(3.01)

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A PORTRAIT OF CALIFORNIA

2021–2022 HUMAN DEVELOPMENT AND HOUSING JUSTICE

Contents

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When we released the first Portrait of California ten years ago, the state was just two years out from the official end of the Great Recession, still reeling from the effects of sky-high unemployment, innumerable foreclosures, and deep budgetary distress. The state was broke, facing a deficit of $27 billion. Untold Californians were, too, their choices and opportunities constrained by the worst economic disaster since the Great Depression.

A decade later, we are living in a world most of us would have been hard-pressed to imagine. But while Covid-19 altered aspects of our lives almost beyond recognition, some of 2021's challenges echo those of 2011; a severe housing shortage, unemployment and economic insecurity, and disproportionate harm falling on communities of color. We are once again situated at the threshold between disaster and an abiding hope for a flourishing future. As we felt a decade ago, we are grateful for the confidence of our donors and partners and honored to have had the opportunity to produce this third report on California

This project, which includes *Portrait of California 2021–2022* as well as several supplementary reports that focus on specific regions, including the Inland Empire, the San Joaquin Valley, Sonoma County, Mendocino County, and Del Norte County, with more slated for 2022, would not have been possible without the partnership of Philanthropy California and the support of a consortium of foundations.

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Inland Empire Health Plan
Inland SoCal United Way
Loma Linda University Health
Center for Social Innovation at the University of California, Riverside

In the San Joaquin Valley
Central Valley Community Foundation
James B. McClatchy Foundation

In Sonoma County
Community Foundation Sonoma County
Peter E. Haas Jr. Family Fund
Career Technical Education Foundation
First 5 Sonoma County
Healthcare Foundation Northern Sonoma County
John Jordan Foundation
Kaiser Permanente Northern California
Petaluma Health Care District
Providence/St. Joseph Health
Sonoma County Grape Growers Foundation
Sonoma County Office of Education
Sutter Health

In Mendocino and Del Norte Counties
United Way of the Wine Country
Del Norte County Office of Education
First 5 Del Norte
The Community Foundation of Mendocino County
Adventist Health
Mendocino Coast Healthcare Foundation

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We thank the journalists who worked with us to interview Californians whose reality is not always captured in the statistics. They include Jessica Terrell, Katie Orr, Claire Trageser, and Diana Ortiz. We acknowledge and thank those who shared their stories with us. Sincere thanks to Timara Lotah Link, who allowed us to include her powerful map of the traditional homelands of Native American tribal groups in California.

A special thanks to Alicia Sebastian, Rob Wiener, Veronica Beaty, and Luisa Cafe (California Coalition for Rural Housing); Chris Hoene and Alissa Anderson (California Budget & Policy Center); Christina Gotuaco (California Housing Partnership); and Henry Gascon (United Ways of California) for providing careful commentary and additional data. In addition, each of the supplemental reports benefited from the guidance of local advisory bodies, and we are extremely grateful to them for their time, energy, ideas, and generosity of spirit.

We extend additional thanks to the Measure of America National Advisory Committee, whose steady support and wisdom we greatly appreciate. They include

Paul Brest, Ed Cain, Flora Castillo, Dalton Conley, Nicholas N. Eberstadt, Gail Gershon, Jeanne Brooks-Gunn, Mignon Moore, Raffi Covoukian, and Evan Paul. We are incredibly grateful to special advisor Bill Pitkin, who synthesized countless housing research reports, policy papers, community comments, consultations with experts, and more; connected us to central players and processes across the state; provided valuable feedback on various iterations of the draft report; and wrote several sections. *A Portrait of California 2021–2022* builds on so much existing work on housing statewide, and without Bill's deep knowledge and commitment to collaboration this report would be so much less rich. Bill consulted with key housing actors, and we are grateful for their time and ideas. They include:

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Francisco Dueñas, Executive Director, Housing NOW!
Lisa Hasegawa, Regional Vice President, Western Region, NeighborWorks
Lisa Hershey, Executive Director, Housing California
Dan Rinzler, Senior Policy Analyst, California Housing Partnership
Mark Stivers, Director of Legislative and Regulatory Advocacy, California Housing Partnership
David Zisser, Associate Director, Housing California

We are also indebted to every advocacy organization and community member across the state who has pushed the housing justice movement to where it is today. Without their leadership, commitment, and visionary work, the policy proposals in this report would neither exist nor be anywhere near achievable.

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The team at Group Gordon is crucial to our ability to get the findings of this report out to those who can use them in their communities. Big thanks to Jordan Miller, Efe Osagie, and Erin Gaffney for their diligent work.

We could not ask for better colleagues in our design team at Humantific | UnderstandingLab, the most collaborative and thoughtful partners we could imagine. Special thanks to Elizabeth Pastor, Garry VanPatter, Patricia Dranoff, and Jon Arriaga for transforming words, numbers, and ideas into beautiful, informative design.

Lastly, the lion's share of thanks goes to the amazing Measure of America team. Preparing these reports is invariably an all-hands-on-deck affair, and all of us wore many hats, from fundraising and stakeholder engagement to project management to research and writing right through to the final editing and design process. I stand in awe of the commitment, talent, flexibility, kindness, good cheer, smarts, creativity, professionalism, and work ethic of this tremendous group. Rebecca, Laura, Alex, Anna, Jonas, Matt, Rubén, Amber, Kenyer, Kerry, Kristie, Ronin, and Vikki: what a privilege it is to work with all of you.

thank you!

Kristen

Foreword

By Toni G. Atkins, California Senate President pro Tempore

As California, and indeed the world, continues to recover from the disruption and devastation of the pandemic, we have an opportunity to correct long-standing inequalities that impact our communities and ensure that all Californians benefit from our immense progress.

This study, *A Portrait of California 2021–2022*, by Measure of America gives us the tools to better identify existing inequities and address them. The study is an in-depth, informative look into the realities Californians of all backgrounds and circumstance experience, and highlights where the state succeeds and where it could improve.

Studies like this one prove to be invaluable tools for policymakers to understand how the state has changed over time—to know, using data, who has been left behind and how to better serve communities in need. They also help inform government's policy response to important problems and determine innovative solutions. The results of this report are clear—the overall well-being of Californians is above the national average. We live longer and enroll in school and earn college degrees at higher rates than the rest of America. However, this progress is not uniform, and the results reveal growing disparities across gender, racial groups, ethnic groups, and regions within our state.

Two issues that remain challenging for a vast majority of Californians are the lack of affordable housing and the growing number of people who are experiencing homelessness. My colleagues in the Legislature and I are committed to addressing both of these growing crises. Housing must continue to be central to our efforts as we strive to make California more affordable for all. The Legislature has made significant progress in advancing access to housing in the past several years, and especially this year, with several key pieces of legislation that were included in our Senate housing package. Working closely with housing-justice advocates and community and business leaders, we have taken steps to grow our housing supply, as well as establish programs that provide affordable housing options and invest resources in homelessness programs through historic investments in our state budget.

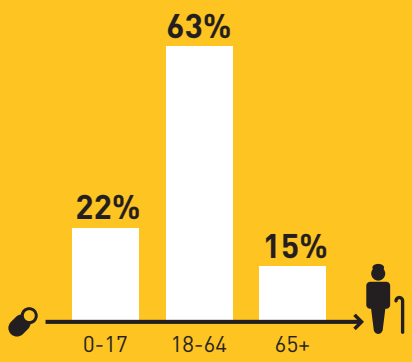
Human dignity is a right, not a privilege, and we know stable and affordable housing is vital for both California's working families and our state's economy. As the work to make the California Dream a reality for all continues, I would encourage us all to use this report as a meaningful resource in our conversations to advance California's future.

Who Are We?

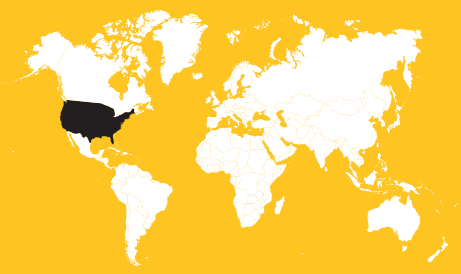
California Population

39,512,223

AGE



BIRTHPLACE



73% NATIVE-BORN

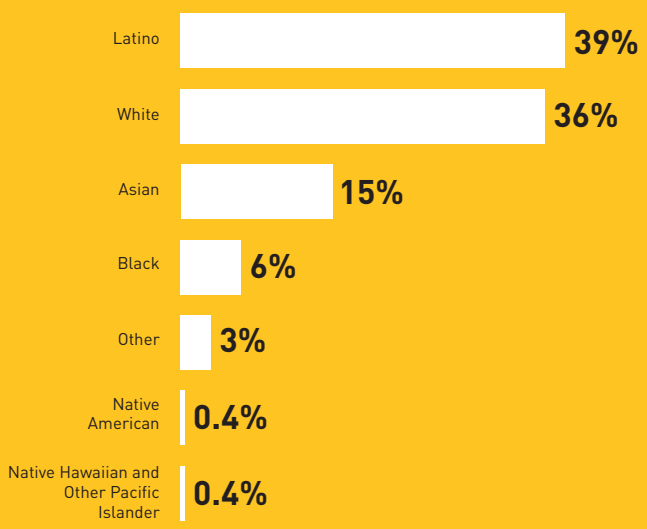
27% FOREIGN-BORN

HOUSING

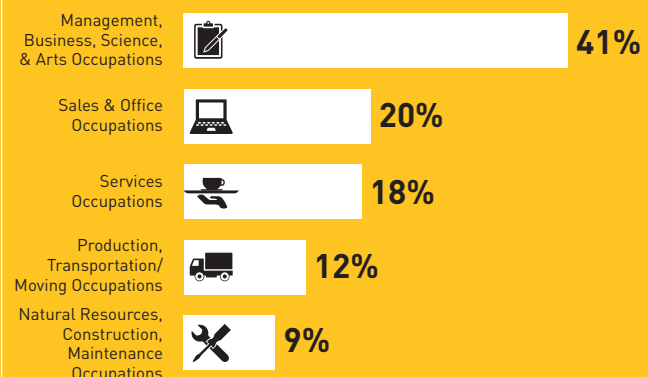
55% OWN

45% RENT

RACE/ETHNICITY



EMPLOYMENT



Key Findings

This report, the third volume in Measure of America's Portrait of California series, takes a human development approach to understanding the country's most populous and diverse state. It presents a detailed picture of how Californians are doing on three key dimensions of well-being—a long and healthy life, access to knowledge, and a decent standard of living.

The Covid-19 pandemic has shown more clearly than ever that economic measures alone cannot capture the array of factors that go into making up a good life. Measure of America's American Human Development Index (HDI) is a supplement to money metrics that tells us how people are doing. Based on the Human Development Index developed by the United Nations, the gold standard for measuring the well-being of people in every nation, this report combines official government data on health, education, and earnings into a composite score on a 10-point scale. The index provides us with a way to pinpoint inequalities in well-being between different groups and geographies and supplies a simple means of tracking change over time. It shows us, for example, that overall well-being levels in the state have increased steadily over the past two decades, from 5.09 in 2000 to 5.85 in 2019, the most recent year of data available. **It also shows us, however, that these gains have not been distributed equally, and that while some groups of Californians are doing better than ever before, others are falling further and further behind.**

The Covid-19 pandemic dramatically underscored the importance of stable, affordable housing.

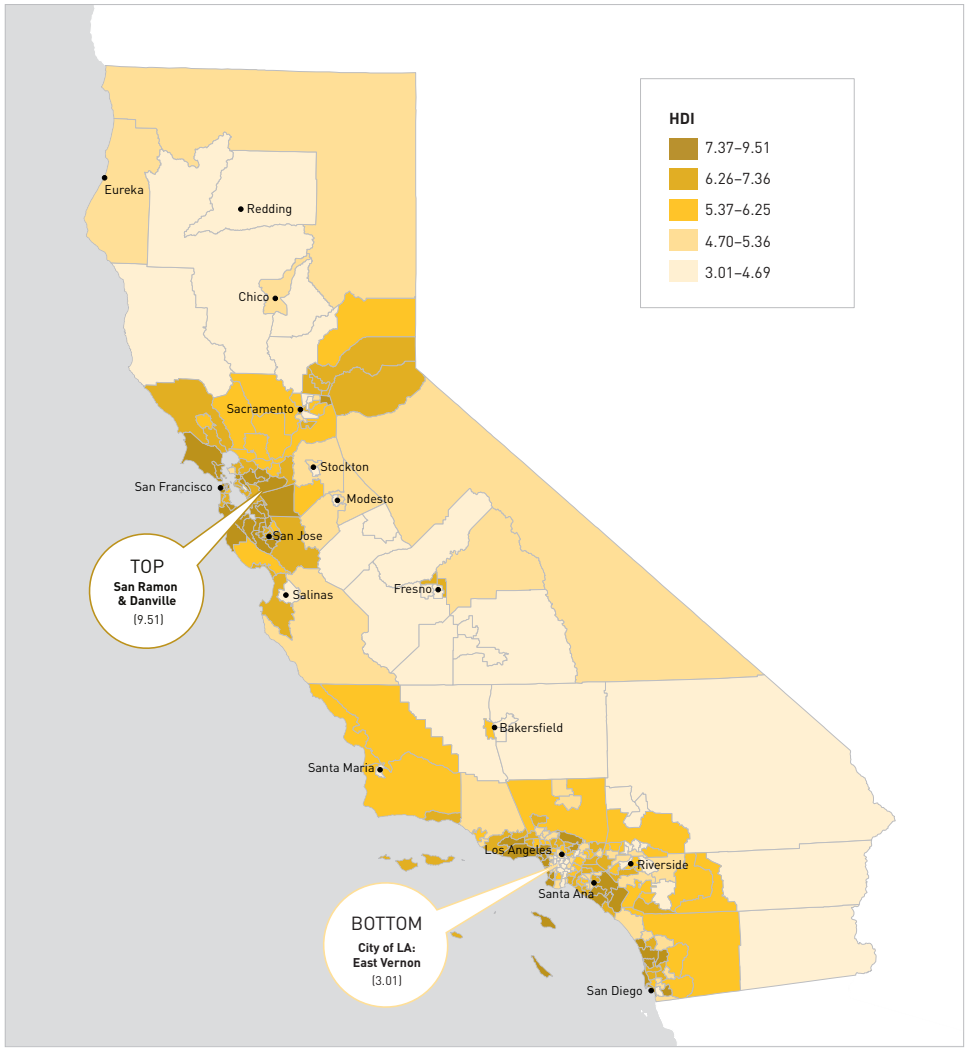
From statewide lockdowns to transitions to remote work and schooling, changes brought on by the pandemic have affected people and communities across the state. But it is the Californians who were already struggling—to keep up with schoolwork, to make ends meet, to cope with chronic health issues—who have suffered the most severely. The pandemic and its attendant impact on education, economic security, and health hit Black and brown communities the hardest, exacerbating existing inequalities in ways that will have a reverberating impact on well-being for years to come. Understanding which places and groups were vulnerable before the pandemic will be vital to directing resources and setting the state on the road to recovery.

In addition to an in-depth survey of well-being levels across the state, this volume in the Portrait of California series focuses on a central prerequisite to a good life, one that far too many Californians struggle to attain: access to safe and secure housing. The Covid-19 pandemic dramatically underscored the importance of stable, affordable housing when it comes to access to education, living standards, and health. *A Portrait of California 2021–2022: Human Development and Housing Justice* explores the impact of California's housing crisis on all three

components of the index and outlines policies that can help the state address homelessness and housing insecurity to ensure that all Californians have a safe place to call home.

This report presents HDI scores for the state overall as well as by gender, by race and ethnicity, by nativity, by metro area, and by neighborhood cluster. In addition to providing HDI scores for various groups and geographies, it also delves deeper into the underlying causes of the gaps in well-being between them—structural racism, discrimination, sky-high housing costs, among others—and offers recommendations for addressing these challenges and building a fairer future for the Golden State, **one in which every Californian can lead a freely chosen life of value.**

Human Development Index by Neighborhood Cluster



Human Development in California

KEY FINDINGS: AMERICAN HUMAN DEVELOPMENT INDEX

- California scores 5.85 out of 10 on the American Human Development Index, with gains in all three components of the HDI since 2009. California's HDI score is higher than the country's as a whole and has improved at a faster rate.
- Looking at scores by race and ethnicity, however, reveals that of the state's six major racial and ethnic groups, only two—Latino and Asian Californians—have seen improvement in overall well-being. Latino Californians experienced the greatest increase on the HDI of any racial or ethnic group, from 3.99 in *Portrait of California 2011* to 4.81 now. The scores for white, Black, and Native American Californians declined between 2009 and 2019. Since 2000, the HDI score for Native American Californians has declined by an alarming 22.5 percent, the sharpest drop experienced by any group. This is the first year for which we have an HDI score for Native Hawaiian and Other Pacific Islander (NHOPI) Californians, 4.20.
- Overall, women in California score slightly higher than men, 5.81 compared to 5.73, faring better on the health and education components of the index. Black, Latina, Native American, and NHOPI women all score higher than their male counterparts, while white and Asian women score lower due to the especially large gender earnings gaps within these groups.
- Greater San Jose scores the highest on the HDI of California's metro areas, 8.09, while Madera scores the lowest. Greater Los Angeles contains the widest well-being range in the state.

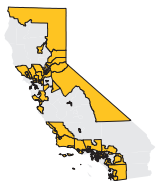
Latino Californians experienced the greatest increase on the HDI of any racial or ethnic group.

KEY FINDINGS: THE FIVE CALIFORNIAS

While comparing the highest- and lowest-scoring areas is useful for understanding California's human development extremes, most places fall somewhere along the vast well-being continuum present in the state. In order to make sense of California's 265 neighborhood clusters and to highlight commonalities shared by different places, this report sorts areas with similar HDI scores into five groups:

One Percent California comprises six neighborhood clusters with scores of 9.00 or higher on the HDI, five of which are located in the Bay Area. The 900,000, people, 2.3 percent of the state population, living in these communities enjoy higher levels of well-being and greater access to opportunity than almost anyone in the country.

Elite Enclave California is home to roughly eight million people, or one-fifth of the state's population. Its fifty-six neighborhood clusters, scoring between 7.00 and 8.99 on the index, are found almost entirely in the Bay Area, Los Angeles, and San Diego.



Main Street California neighborhood clusters score between 5.00 and 6.99 on the HDI. More than eighteen million people, 46 percent of the population, live in one of these 121 areas. Main Street Californians have higher levels of well-being than the average US resident. Nonetheless, California's high cost of living means that some Main Streeters face levels of economic insecurity similar to that of Struggling California.

Struggling California is made up of eighty-two neighborhood clusters with index scores between 3.00 and 4.99, found chiefly in greater Los Angeles, the Inland Empire, the Central Valley, greater San Diego, and northern California. Its residents, who make up roughly 30 percent of the state's population, have lower levels of well-being than the typical American.

Disenfranchised California comprises areas that score below 3.00 on the HDI. Today, none of the state's 265 neighborhood and town clusters meet this criteria, compared to nine in *A Portrait of California 2014–2015* and eleven in the 2011 volume.

Health

KEY FINDINGS: A LONG AND HEALTHY LIFE

Over 12 years separate the life expectancies of the longest- and shortest-living neighborhood clusters.

- The health component of the index is measured by life expectancy at birth. A baby born in California today can expect to live 81.0 years on average, compared to 78.8 years in the US overall. Since 2012, life expectancy in California—and in the country as a whole—has dropped by 0.2 years.
- Of the state's major racial and ethnic groups, Native American Californians have the shortest life expectancy, 71.2 years, and have experienced the greatest loss in life expectancy since 2012, a decrease of over 8 years. Asian Californians live the longest, on average, 87.0 years, although life expectancies vary significantly among Asian subgroups. Black Californians' life expectancy (74.1 years) decreased by a concerning 1.5 years between 2012 and 2019, and has no doubt fallen further due to the pandemic.
- Over 12 years separate the life expectancies of the longest- and shortest-living neighborhood clusters, Milpitas & Northeast San Jose (87.3 years) and West San Bernardino (75.0 years). The neighborhood clusters with the longest average life expectancies have a relatively higher proportion of Asian residents, while neighborhoods at the bottom of the list tend to have a relatively higher proportion of Black or Latino residents, highlighting the negative impact of residential segregation on health outcomes.

Education

KEY FINDINGS: ACCESS TO KNOWLEDGE

California's youth disconnection rate—the share of teens and young adults who are neither working nor in school—is 10.3 percent and declined each year from 2010 to 2019.

- California is ahead of the United States overall on the education dimension of the index, measured by a combination of degree attainment and school enrollment indicators. Compared to the US as a whole, California has slightly higher bachelor's and graduate degree attainment rates, but the share of adults age 25 and older without a high school degree in California, 15.9 percent, is higher than the national rate, 11.4 percent.
- While California fares better overall on the education component of the index than the country as a whole, gaps between racial and ethnic groups persist. Even where the Latino Education Index score is the highest—the rural Humboldt County area—Latinos score more than one point below the average Californian and well below the local white population.
- Education and income are closely linked in California. The highest-educated neighborhood clusters are concentrated in the affluent neighborhoods and suburbs of three major metropolitan areas, the Bay Area, Los Angeles, and San Diego. Conversely, the neighborhoods with the lowest Education Index scores—concentrated in urban city centers in Los Angeles as well as in both urban and rural communities in the Central Valley and the Inland Empire—are among the lowest-earning in the state.
- California's youth disconnection rate—the share of teens and young adults who are neither working nor in school—is 10.3 percent and declined each year for the past decade. Unfortunately, we anticipate that data from 2020 and 2021 will show pandemic-induced spikes in the youth disconnection rate. Wide disparities between different geographies and groups persist: Asian and white young people have the lowest disconnection rates, 6.0 percent and 8.9 percent, respectively, while Black and Native American youth have the highest, 18.4 percent and 23.2 percent.

Earnings

KEY FINDINGS: A DECENT STANDARD OF LIVING

Women earn less than men in each major racial and ethnic group.

- The standard of living dimension of the index is measured by median personal earnings. In California, the typical worker takes home $39,500 annually, $3,000 more than the US median. White workers earn the most ($51,700), followed by Asian workers ($51,100), NHOPI workers ($38,200), Black workers ($36,400), Native American workers ($32,400), and Latino workers ($30,200).
- Earnings gaps are even more striking when gender is taken into account: at the high end of the earnings scale, white men take home $61,600 each year, while Latina women, the lowest-paid group in the state, earn just $25,100. Although the size of the gaps varies, women earn less than men in each major racial and ethnic group, and the Covid-19 pandemic threatens to set women—especially women of color—even further back.
- In each of California's metro areas, white workers earn more than the state median, while Latino workers earn less. The Latino-white pay gap is widest in San Jose, where Latinos earn $0.46 for every dollar earned by white workers.
- A difference of nearly $100,000 separates California's highest- and lowest-earning neighborhood clusters: earnings range from $22,100 in Los Angeles' East Vernon neighborhood to $120,400 in Cupertino, Saratoga & Los Gatos in Santa Clara County.

Understanding Human Development

IN THIS SECTION

Introduction

In her 2014 foreword to the second volume of Measure of America's Portrait of California series, then–assembly speaker Toni Atkins asked, "What can we do to ensure that the California Dream shines bright not just for some but for everyone in the Golden State?" The trials of 2020, biblical in scope and severity, make this question even more urgent today.

As we grapple with the devastation the pandemic left in its wake, it may seem better to put data and analysis on the back burner until the emergencies are finally over and recovery and healing have begun. But in times of confusion and chaos, facts are more important than ever. Understanding inequalities between different groups of people before, during, and after a crisis helps us see how and why things went so wrong, understand what resources and supports are required to prevent severe and enduring consequences, and envision a different, safer, and more just and equitable future. Expanding Californians' choices and opportunities and protecting them from downturns and shocks of various sorts will require access to accurate and timely information about the well-being, advantages, and obstacles experienced by people living in different parts of the state and belonging to different demographic groups. **Providing this information and offering analysis and recommendations is the key purpose of this volume, the third in the Portrait of California series that began a decade ago in 2011.**

Understanding inequalities between different groups of people before, during, and after a crisis helps us see how and why things went so wrong.

Any one of 2020's emergencies was enough to send the state back on its heels. The health emergency of Covid-19 sickened nearly 3.8 million (about one in ten of the state's residents), took the lives of almost 63,000 Californians, and shook us to our existential core.[1] The pandemic-fueled economic collapse saw 4.8 million Californians collecting unemployment benefits by mid-April 2020 and 40,000 small businesses gone bust by September.[2] Schools were shuttered and 10 million California K–12 and college students struggled to adapt to distance learning. Preexisting gender and racial inequities meant that these health, economic, and educational disasters saw Black and brown communities hardest hit by illness, death, and financial ruin and women driven from the workforce in droves. And as if these calamities weren't destructive enough, add both the statewide eruption of despair and outrage at the murder of George Floyd and ongoing police violence against Black people and the worst wildfire season on record, which killed thirty-three people and burned more than four million acres and over 10,000 structures.[3] These crises hit the most vulnerable the hardest, cracking wide open the already-deep fissures running through society.

The events of 2020 also showed us more clearly than ever why housing, the theme of this report, is a critical human development issue. More than just a place to lay our heads at night, housing is a fulcrum of opportunity. Where we live governs which jobs we can easily access, the nature of our neighborhood bonds, the tenor of our streets, and how vulnerable we are to the effects of climate

change or pandemics. Housing affects where our children go to school, how safe they are playing outside, who their peers are, and the quality of the air they breathe and the water they drink. Stable, affordable housing free of hazards such as mold, peeling paint, or fraying electrical wires is particularly important for the youngest Californians, whose health and safety are compromised by poor housing conditions, whose school outcomes and emotional health are put at risk by the instability of frequent moves, and whose development is threatened when financial insecurity and overcrowding create toxic stress in the household.

During the pandemic, our homes mattered more than ever. They became workplaces and schools and childcare centers and hospitals. Sometimes, they felt like prisons, as the days of stay-at-home orders turned to weeks, then months. For the 16 percent of Californians living in overcrowded conditions[4]—two or three families sharing a two-bedroom apartment, a mother and four children packed into a single hotel room, eight farmworkers jammed into a tiny house—social distancing was impossible, and illness spread like wildfire. Many low-income Latino Californians—more likely both to live in overcrowded, multigenerational households and to be essential workers—faced exposure on the job and at home. They wrestled with an agonizing choice: go to work to keep a roof over their heads or stay home to protect the health of their family members.

Neighborhood safety, sidewalks, and proximity to parks and trails took on new importance as walking and cycling became key to sanity for many. Some homes—places large enough to reabsorb college students and young adults who returned home to wait out the uncertainty and fear—became refuges. But others felt more like an overcrowded elevator stuck between floors, with no room to move and no sense of when help would arrive. The degree to which adults able to work from home could do so on a given day, or children could log on to distance learning, often boiled down to the strength of the broadband connection, the number of devices at hand, the availability of space for makeshift desks, a place—even a closet—with a door to allow for quiet, privacy, a brief uninterrupted minute.

Pre-pandemic, California was already five decades into an affordable-housing shortage, one whose pace has quickened and scope has widened exponentially in the last ten years as prices shot up, real wages stayed flat, and the supply of affordable housing markedly shrank.[5] In April 2021, California's median home price broke the $800,000 threshold,[6] well over double the US median of $347,500.[7] More than half the state's renters spend over one-third of their incomes on rent, and one in four dedicate half their incomes to keeping a roof over their heads.[8] This ongoing affordable-housing crunch set the stage for wildly different pandemic outcomes, with most affluent Californians trapped and anxious but comparatively safe and most low-income Californians not only living cheek-by-jowl with others but also left no choice but to go out into the world, delivering food, bagging groceries, checking people out at the drugstore, interacting with scores of people and potentially bringing Covid-19 home to their loved ones.

California's severe housing shortage is behind serious, distinct but interrelated social problems.[9] The most obvious is homelessness; as of January 2020, the state's homeless population was 161,548,[10] up 24 percent since 2018 despite significant state investment—some $13 billion over the last three years.[11] Another is the dearth of housing that low-income Californians can afford. For the seven million Californians whose incomes are insufficient to meet their basic needs,[12] overcrowding, a factor in the spread of Covid-19, is commonplace; moves are frequent; economic anxiety is a constant companion; and homelessness can be just one missed paycheck away. The situation is only marginally better for the one in five Californians who are near-poor.[13] Yet another is the inability of working- and middle-class Californians to remain in the communities where they grew up and the widespread sense among people who are not millionaires that towns like Oakland, Venice Beach, or San Diego no longer have a place for them. This report will explore the housing crunch, how it affects the health, education, and living standards of different groups of Californians, and, most importantly, what can be done.

TRADITIONAL
Approach

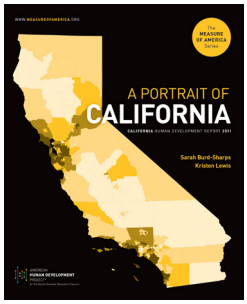
HUMAN DEVELOPMENT
Approach

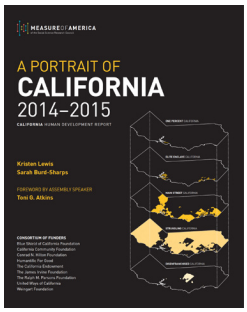
What Is Human Development?

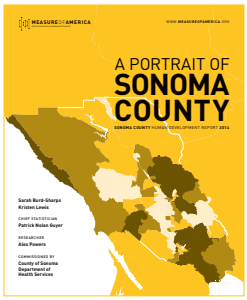
The framework that guides this work is the human development approach. Human development is an expansive, hopeful concept that values, above all, human freedom—not just legal or theoretical freedom, but the real, actual freedom to decide for ourselves what to do, how to live, and who to be. Formally defined as the process of improving people's well-being and expanding their freedoms and opportunities, the human development approach puts people at the center of analysis. It is concerned with how political, social, environmental, and economic forces interact to shape the range of choices open to us.

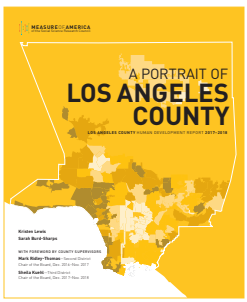
The human development concept is the brainchild of the late economist Dr. Mahbub ul Haq. In his work at the World Bank in the 1970s, and later as minister of finance in his home country, Pakistan, Dr. Haq argued that existing measures of human progress failed to account for the true purpose of economic growth and development: to improve people's lives. **Economic growth, he believed, was only valuable when translated into concrete achievements for people: healthier children, more literacy, greater political participation, cleaner environments, more widely shared prosperity, and greater freedom.** He believed in particular that the closely tracked, widely referred to economic indicator of gross domestic product (GDP) was a faulty gauge of human well-being. To explain why, 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 lived a full eight years longer than Pakistanis and were twice as likely to be able to read.[14] In other words, money alone did not tell the whole story; the same sum was buying dramatically different levels of well-being and quality of life.

Human development is the process of improving people's well-being and expanding their freedoms and opportunities.









Working with Harvard professor and Nobel laureate Amartya Sen and other gifted social scientists and statisticians, Dr. Haq devised not only the idea of human development but also a way to measure it: the Human Development Index (HDI). The HDI measured the degree to which people were able to live long and healthy lives, have access to knowledge, and enjoy a decent standard of living. He introduced this new way of thinking about and measuring progress in the first Human Development Report, which was released in 1990 under the auspices of the United Nations Development Program. The report ranked all the world's countries not by the size of their economies but rather by the well-being of their people. Since then, the annual Human Development Report has served as the global gold standard for tracking human progress. In addition, more than 160 countries have produced national human development reports in the last two decades; these reports have raised taboo subjects, brought to light long-ignored inequities, and spurred public debate and political engagement.

In 2007, Measure of America adapted the approach, methodology, and index, which were designed with developing countries in mind, to the context of an affluent democracy and, in 2008, released a first-ever American Human Development Report.[15] Since then, organizations and communities across the country have worked with Measure of America to understand community needs and shape evidence-based policies and people-centered investments using this powerful approach—including California in 2011 and 2014, as well as Marin, Sonoma, and Los Angeles Counties.

The human development approach rests on a robust conceptual framework: Amartya Sen's seminal work on capabilities.[16] Capabilities can be understood as a person's tool kit for living a freely chosen, flourishing life of value. Capabilities shape the actual possibilities open to people, govern the real freedom they have to lead the kind of lives they want to live, and ultimately determine what a person can do and become. Someone rich in capabilities has a full tool kit for making their vision a good life a reality; someone with few capabilities has fewer options and fewer opportunities; many rewarding paths are blocked. We tend to think of capabilities as an individual's skills and talents. In the human development approach, the word's meaning is far more expansive. Valued capabilities include good health, access to knowledge, sufficient income, physical safety, religious freedom, political participation, love and friendship, dignity and 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.[17]

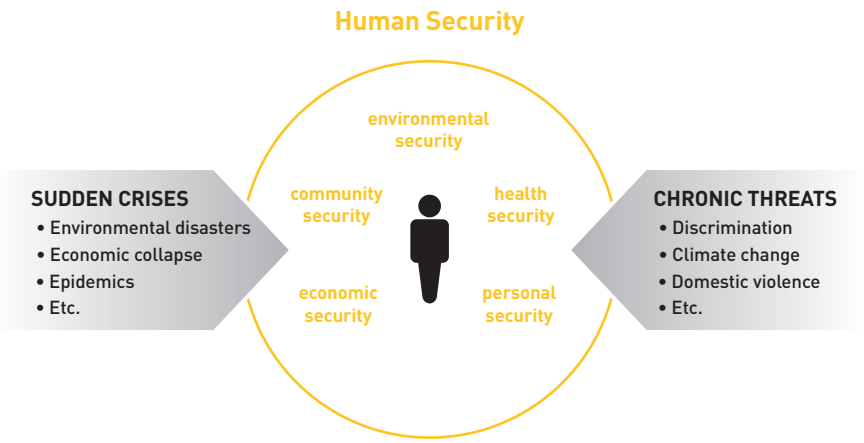
Some capabilities are built through one's own efforts, such as working hard in school, eating a healthy diet, and getting physical exercise; others are the result of the conditions and institutions around a person, such as having access to high-quality schools, stores that sell nutritious food, and parks in which to safely walk or jog; many result from the interplay between the two. Some capabilities are bestowed on people through an accident of birth: having rich parents or well-

connected relatives. Capabilities can stem from legally protected rights, such as freedom of conscience or assembly, or freedom from arbitrary detention or family violence. They can be reinforced or eroded by the state of the economy, the state of the natural environment, the state of public discourse, or the state of our democracy.

A core premise of the capability approach is that expanding people's real freedoms is both the point and the proof of progress.[18] Real, or effective, freedom differs from formal freedom. A US citizen headed to the ballot box on November 3, 2020, had the right—the formal freedom—to cast a vote for president, but the need to be at work, the lack of someone to care for her disabled partner in her absence, or an hours-long wait at her official polling station may have meant that she did not have the real freedom to do so.[19, 20] Everyone in the US has the formal freedom to earn a college degree; by law, college is open to all, regardless of race, ethnicity, gender, sexual identity, national origin, or disability status. But too often the real freedom of, for instance, low-income students to do so is constrained by limited finances, a lack of information, and under-resourced neighborhood high schools. Formal freedoms, in these and other cases, are necessary but not sufficient for real freedom.

Capabilities can be understood as a person's tool kit for living a freely chosen, flourishing life of value.

Another important idea in the human development framework is the concept of **human security**.[21] Human security is concerned with the safety and freedom of human beings, rather than the integrity and protection of the state against foreign intervention and civil disorder. The crises of 2020, including Covid-19, California wildfires that burned over four million acres,[22] anti-Asian violence, and police violence—and the disproportionate effect these events have had on different groups, including Black and Asian Californians,, children, the elderly, and low-income communities—call out for a way to understand what is needed to keep people safe. Disasters like these threaten human life, shake our sense of safety, and wipe out years of progress and lifetimes of hard work in a matter of days or weeks (see BOX 1). But preparedness, prevention, and protection can mitigate their effects.



Critical to human security are questions of resilience and vulnerability. **While human development can be understood as people's freedom to—to choose what to do and who to be and make those choices reality—human security can be understood as people's freedom from—from fear and want, from violations of their rights, from both chronic and sudden threats to their lives and livelihoods.** Whereas human development is concerned principally with expanding choices and opportunities, human security is more concerned with protection and prevention; it is preoccupied with security in the face of downturns and crises and with the ability of all people to exercise choices in an environment that is safe and free. Human security is vital to the well-being and healthy development of children, whose bodies and minds are particularly vulnerable to deprivations and traumas.

BOX 1 Climate Change: A Threat to Human Security

According to a report released June 3, 2021, by the US Drought Monitor, 74 percent of California is experiencing "extreme" drought and much of the rest "exceptional" drought, the most dangerous condition.[23] At this writing at the start of summer 2021, the Central Valley is already under an extreme heat warning, with temperatures over 105 degrees.[24] Drought and extreme heat, the result of climate change, have set the stage for a wildfire season that could rival last year's—the worst on record—and are prompting concerns about water shortages and dangerously unhealthy air. This is bad news for everyone, but worse news for low-income, elderly, and Black and brown Californians.

Climate change, whose effects are expected to worsen, has already triggered countless sudden crises in recent years: fires have consumed whole towns like Paradise, where 85 people died and 13,900 homes were burned to the ground in 2018; turned San Francisco's skies an otherworldly orange as residents struggled to breathe for weeks in 2020; and set alight huge swaths along the iconic Pacific Coast highway that same year. Heat waves in 2020 led to rolling blackouts.[25, 26] And water shortages have spurred ever-increasing water prices across the state, forcing low-income Californians to choose between paying the water bill or keeping food on the table;[27] some 1.6 million households, predominately Latino and Black, have water debt.[28]

Disasters like these can seem both to affect everyone equally and to be difficult if not impossible to prevent. Both ideas are mostly wrong. People already dealing with chronic threats like poverty are hardest hit by sudden disasters. Everyone is miserable in a heat wave, but in the summer, California's poorest neighborhoods are six to seven degrees hotter than its wealthiest neighborhoods, and its Latino neighborhoods are hotter than its white neighborhoods by the same margin.[29] Low-income neighborhoods are also home to residents who may not be able to afford to run the air conditioner and whose preexisting health conditions make them more likely to die in extreme heat.[30] No one likes to see their lawn go brown or their pool sit empty, but affluent people don't have to cut back on showering or bathing their children or delay washing their clothes to save money on the water bill.[31]

As for prevention, while not every crisis can be averted or lessened in severity, many if not most can. Hurricane Katrina, which killed more than 1,800 people in 2005, is now largely understood as a man-made rather than natural disaster, with the loss of life and inequitable recovery attributable chiefly to bad land-use decisions, a poorly designed and maintained floodwater system, residential segregation that saw Black people concentrated in vulnerable areas, inadequate evacuation plans, and a rebuilding effort shot through with racism at every turn.[32] The destruction and death wrought by the Camp Fire, described by some as "unavoidable" and "unpredictable," was, in fact, "entirely predictable," according to an investigation by the *Los Angeles Times*. "Paradise ignored repeated warnings of the risk its residents faced, crafted no plan to evacuate the area all at once, entrusted public alerts to a system vulnerable to fire, and did not sound citywide orders to flee even as a hail of fire rained down," according to the report.[33] Add to this the larger issue of building homes in the fire-prone wildland-urban interface—where houses and other buildings meet fuel-rich forests and other wild areas—in the first place.[34, 35] Climate change is well underway; planning and preparing for its effects in ways that keep people out of harm's way and protect the most vulnerable is critical to human security.

How Is Human Development Measured?

Trying to measure all the facets of the expansive concepts of human development would be madness. Thus, the United Nations Human Development Index as well as the adapted American Human Development Index featured in this report measure just three fundamental capabilities: a long and healthy life, access to knowledge, and a decent standard of living. Why only three areas, and why these three in particular? People around the world view them as core building blocks of a life of value, freedom, and dignity. Healthy lives, good educations, and decent wages are not controversial aims. In addition, these foundational capabilities make possible other capabilities, such as adequate housing in safe neighborhoods. They are also bedrocks of human security. And from a practical perspective, these are areas that one can measure comparatively easily with reliable and regularly collected proxy indicators.

It is tempting to include indicators of a host of important capabilities—such as adequate, affordable housing, food security, and political participation—in a well-being index. Indexes with large numbers of indicators can be tricky, however. Using many indicators can lead to counting the same phenomenon two or three times, to confusing results, and to a false equivalence between fundamental and derivative issues. A housing indicator, for instance, may be counting the same thing, to a large degree, as an earnings indicator—how much money a person has to pay for life's essentials. Indexes that include scores of indicators can be difficult to explain and understand, diluting their advocacy power. And including many indicators can limit the places and demographic groups for which unique scores can be calculated. It is important, however, to be realistic about the limitations of a parsimonious index like this one. To address these limitations, this housing-focused volume includes a variety of available California-specific housing data.

The American Human Development Index is not the end of a discussion on well-being; it is the start. Once disparities in basic outcomes have been identified using the index and its constituent parts, the critical task is to examine the *why*—the underlying conditions like disparities in power, historical realities, past and present policy choices, and more that have led to different outcomes for different groups of Californians. For this exploration, a whole host of other indicators is required—indicators that are featured throughout the report.

The Human Development Index measures three fundamental capabilities: a long and healthy life, access to knowledge, and a decent standard of living.

Now for the technical part. The American Human Development Index for California is comprised of the following indicators:

A Long and Healthy Life is measured using life expectancy at birth. Measure of America calculates life expectancy using mortality data from the California Department of Public Health and population data from the US Census Bureau. For estimates for the California population as a whole as well as for all gender, nativity, and race/ethnicity combinations, we used 2015–2019 mortality data, and for public use microdata areas (PUMAs), metropolitan statistical areas (MSAs), and the Five Californias, we used mortality and population data from 2014–2019. (Using several years' worth of data rather than one made it possible to calculate statistically reliable life expectancy estimates for these smaller groups.)

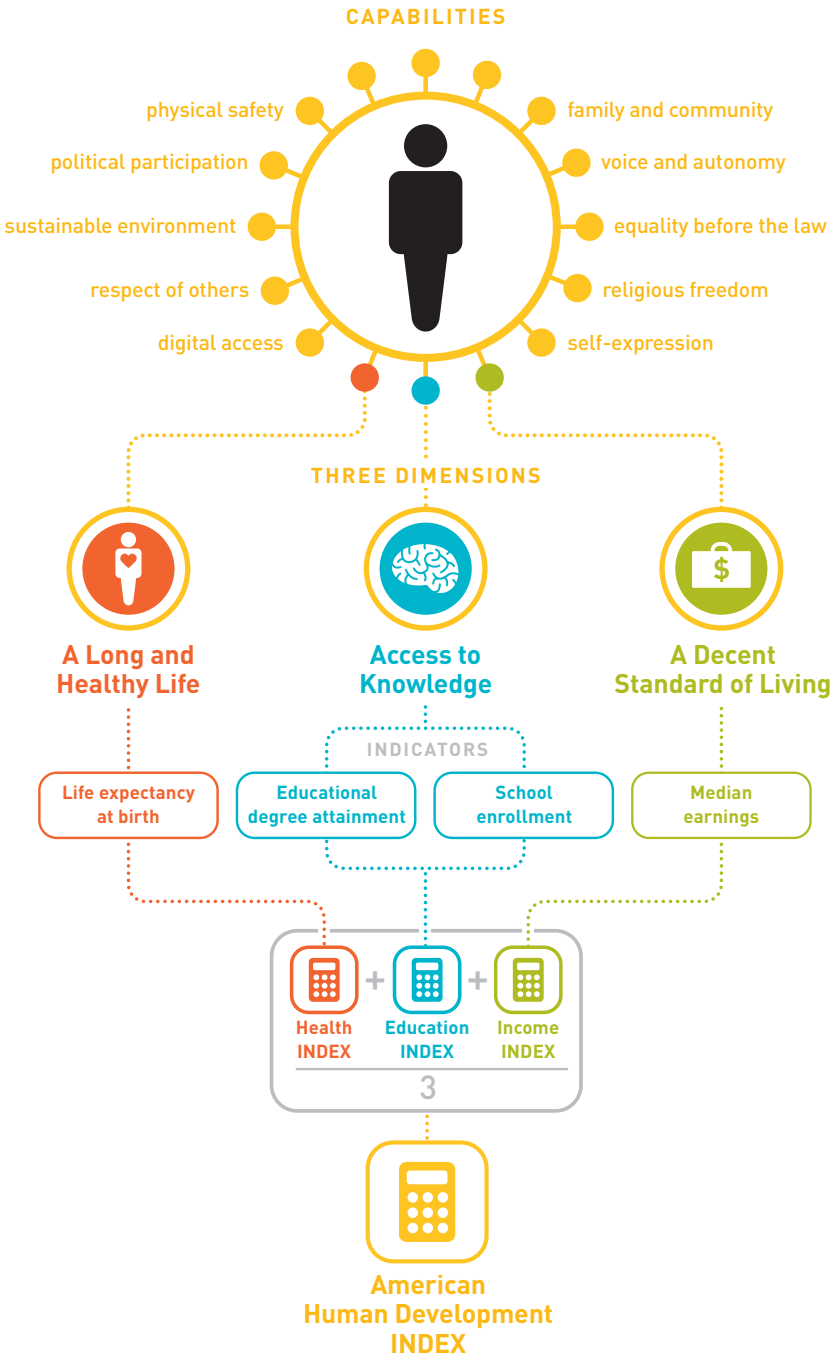
Access to Knowledge is measured using two indicators: school enrollment for the population 3 to 24 years of age and educational degree attainment for those age 25 and older. A one-third weight is applied to the enrollment indicator and a two-thirds weight to the degree attainment indicator to reflect the relative importance of earning degrees as compared to attending school. Both are from the US Census Bureau's 2019 American Community Survey.

A Decent Standard of Living is measured using median earnings of all full- and part-time workers ages 16 and older from the same 2019 American Community Survey. (See BOX 2: What about Cost of Living?)

BOX 2 What About Cost of Living?

A common question about the standard-of-living indicator, median personal earnings—and one particularly relevant to this housing-focused edition—is whether it has been adjusted in some way to account for differences in the cost of living. It has not. One reason is that although the average cost of living in California is higher than in most other states—only New York, Washington, DC, and Hawaii are more expensive[36]—it varies as much, or more, within the state as between California and other states. Not only is living in Bakersfield less expensive than living in Los Angeles, on average, but living in Cudahy or Florence-Graham is less expensive than living in Malibu or Bel Air, all communities in Los Angeles County. Methodologies for adjusting earnings for cost of living do not sufficiently account for local variations like these and can introduce as many problems as they solve.

In addition, living costs are invariably higher in areas with sought-after community assets and amenities that are conducive to higher levels of well-being. For example, neighborhoods with higher housing costs—and housing costs are the major portion of cost of living—are typically places with better public schools, more opportunities for recreation and entertainment, greater neighborhood safety, greater access to jobs, better transportation options, or even terrific views. Numerous studies as well as common sense tell us that, for many people, sunny days and a temperate climate are key factors in quality of life.[37] Adjusting for cost of living could imply that spending the winter in warm, cloudless—but expensive!—Santa Monica is not meaningfully different from spending it in Erie, Pennsylvania, which was buried under 198.5 inches of snow in the 2017–2018 season.[38] These kinds of considerations are baked into the price of a house or apartment. In sum, people pay more to live in places where they perceive the quality of life to be higher and opportunities more numerous. Thus, to adjust for cost of living would be to push to the side some of the factors that the index is measuring.


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 ways in which housing affects and is affected by various aspects of human well-being and human security will be a focus throughout this report.

The three components are weighted equally on the premise that each is equally important for human well-being.

In broad terms, the first steps for calculating the index are to compile or calculate the four indicators that comprise it: life expectancy, school enrollment, educational degree attainment, and median personal earnings. Because these indicators use different scales (years, dollars, percent), they must be put on a common scale so they can be combined. Three subindexes, 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 process requires the selection of minimum and maximum values—or "goalposts"—for each of the four indicators. These goalposts are determined based on the range of the indicator observed from the data and also taking into account possible increases and decreases in years to come. For life expectancy, for example, the goalposts are 90 years at the high end and 66 years at the low end. The three subindexes are then added together and divided by three to yield the American Human Development Index value. (A more detailed technical description can be found in the Methodological Note on PAGE 194.)

In this report and others, the index score is presented for the whole population—the score for California is 5.85 out of 10—as well as for different slices of the population. For this report, index scores are presented by **demographic group** and by **geography**. The sections that address well-being through a demographic lens present scores by gender, by race and ethnicity, and by nativity. The sections that address well-being through a geographic lens present scores by county, by metropolitan statistical area, by public use microdata area (a Census Bureau–designated geography that has a population of at least 100,000 people), and, in some cases, by census tract.

The pages that follow present the results of the overall HDI; explore in greater detail the constituent parts of the HDI, namely health, education, and earnings; and make recommendations about how to increase the HDI scores for everyone, particularly for the groups with the lowest scores. In addition, because this volume in the Portrait of California series focuses on housing, the ways in which housing affects and is affected by various aspects of human well-being and human security will be a focus throughout.

BOX 3 Why Don't All Groups and Places Have an HDI Score?

You will notice that on some maps, specific areas appear in gray, and that in some tables, values for certain groups or locales are missing. **Gray areas and missing values indicate that the data for that place or demographic group are not statistically reliable**. Most of the cases of unreliability in this report stem from having a sample size that is too small to allow for statistically reliable calculations.

For the smallest geographies featured, census tracts, we increased the sample size by using several years' worth of data rather than one year's worth; doing this allowed us to provide scores for these small places, with populations of 4,000 people on average. One year's data was sufficient for other calculations. "Rolling up" several years of data increases reliability but decreases timeliness; using just the most recent year improves timeliness but makes it impossible to calculate rates for small populations. It's a trade-off, and we generally err on the side granularity.

Ideally, we would be able to provide scores not just for large demographic groups like Latino or white Californians, but also for smaller ones, such as specific Native American tribes or Asian subgroups like Bangladeshi Californians. Unfortunately, we cannot provide statistically stable scores for populations that fall below a certain population threshold. Combining several years of data gets us to this threshold for some groups, but not all.

Another limitation in our ability to provide everyone an HDI score stems from the way in which the data we use for the index are collected. We would like, for example, to calculate scores for LGBTQ Californians, but are unable to do so because the American Community Survey does not provide a way for people to report information about their sexual and gender identities beyond marking the box for male or female. For similar reasons, calculating scores for specific populations that face disproportionate challenges, such young adults aging out of the foster care system, homeless people, or the formerly incarcerated, is also impossible. In short, we can only calculate scores for groups that are given the chance to self-identify on the American Community Survey and that are sufficiently large as to allow reliable calculations. Right now, the survey asks respondents to report their gender (just male or female), their race, if they are or are not Hispanic or Latino, if they are US or foreign born, their country of origin if they are foreign born, and the language they speak at home.

Unfortunately, we can only calculate scores for groups that are given the chance to self-identify on the American Community Survey and that are sufficiently large as to allow reliable calculations.

The Advantages of the Human Development Index

California is a leader in public data transparency and boasts world-class data analysis and research capacity.[39] Dashboards and indexes that seek to capture and quantify concepts of welfare, mobility, inclusion, equity, prosperity, security, and sustainability are thick on the ground here. What does the American Human Development Index add to the state's heavily populated data landscape? Several features make the HDI particularly useful for understanding and addressing inequities across California.

California has embraced the HDI for over a decade. When Measure of America published the first *Portrait of California* in 2011, the HDI was among the state's only yardsticks of well-being. Since then, MOA has worked with partners to apply the human development approach and HDI not just statewide but also at a more local level in Los Angeles, Sonoma, Marin, and Santa Barbara Counties, for the Latino population, and for out-of-school-and-work young people. This decade-long use of the HDI allows for apples-to-apples comparisons across time and place, making clear which groups are surging ahead and which are being left behind and allowing Californians to hold their elected officials accountable for progress on the issues they care about.

This decade-long use of the HDI allows for apples-to-apples comparisons across time and place, making clear which groups are surging ahead and which are being left behind.

HDI scores are available by neighborhood. State and county scores are useful for many purposes, but they fail to capture the often-stark differences between the racial and ethnic groups and the distinct cities and neighborhoods within them. This report offers scores for demographic groups, 265 neighborhood clusters across the state, and even census tracts in many areas. While it is useful to know that the state as a whole scores 5.85, that aggregate score obscures tremendous variation, from 9.51 in parts of Contra Costa County to 3.01 in the City of Los Angeles neighborhood of East Vernon. Scores for large populations even out the highs and lows, making the vastly different lived experiences neighborhood by neighborhood invisible.

The HDI directly measures inequality in a way that is easy to grasp and widely accepted. The HDI synthesizes a complex reality into a single number that allows for easy comparisons between groups. The wide variation in HDI scores along its ten-point scale makes plain the extent of fundamental disparities among Californians. Many organizations today are seeking to apply an equity lens to their work; the HDI is such a lens. In the fourteen years Measure of America has been working in communities to calculate and present HDI scores, no one has challenged the value of the components that make up the index; living a long

and healthy life, getting a good education, and earning a decent wage are not controversial aims. They are universally valued, intuitively understood measures that, even if this age of extreme polarization, are widely accepted. People not only get the concept of life expectancy, know how much education they and others have, and can easily relate to how much money someone makes, they also understand how these factors translate into flourishing—or languishing—lives. Arguably, less is more when it comes to a well-being index.

It supplements money metrics with human metrics. An overreliance on economic metrics such as GDP can provide misleading information about the everyday conditions of ordinary people's lives and the opportunities available to them. For example, using money as the sole gauge of well-being in California would lead us to conclude that Latina women, who have the lowest earnings of any group, face the greatest struggles. While that may be true economically, it is not true in terms of health. Quite the opposite. Latina women live longer than almost all other Californians, 86.2 years, a decade more than white men, who earn well over double what Latina women earn. Ten years more to walk the earth is an invaluable outcome that money metrics miss.

The HDI synthesizes a complex reality into a single number that allows for easy comparisons between groups.

It rests on a robust framework developed by world-renowned scholars. The American HDI rests on a robust conceptual framework—the capabilities approach of Nobel laureate Amartya Sen—and is based on a road-tested international tool that is the global gold standard for measuring human well-being, the United Nations Human Development Index. Leading scholars from the social sciences, mathematics and statistics, and philosophy [40, 41] have engaged with and built upon human development concepts for decades, yielding a rich body of work in support of this powerful idea: the true measure of progress is the degree to which all people are able to imagine and attain the kind of life they value. The rich engagement of scholars from a range of disciplines from all corners of the earth in creating, exploring, researching, and building upon the HDI sets it apart from other well-being exercises.

UNITED NATIONS

It connects different sectors to show problems, and their solutions, from a people-centered perspective. The cross-sectoral American HDI broadens the analysis of the interlocking factors that create or obstruct opportunities and fuel both advantage and disadvantage. It captures the key interrelated conditions that enable people to realize their full potential—or that hold them back.

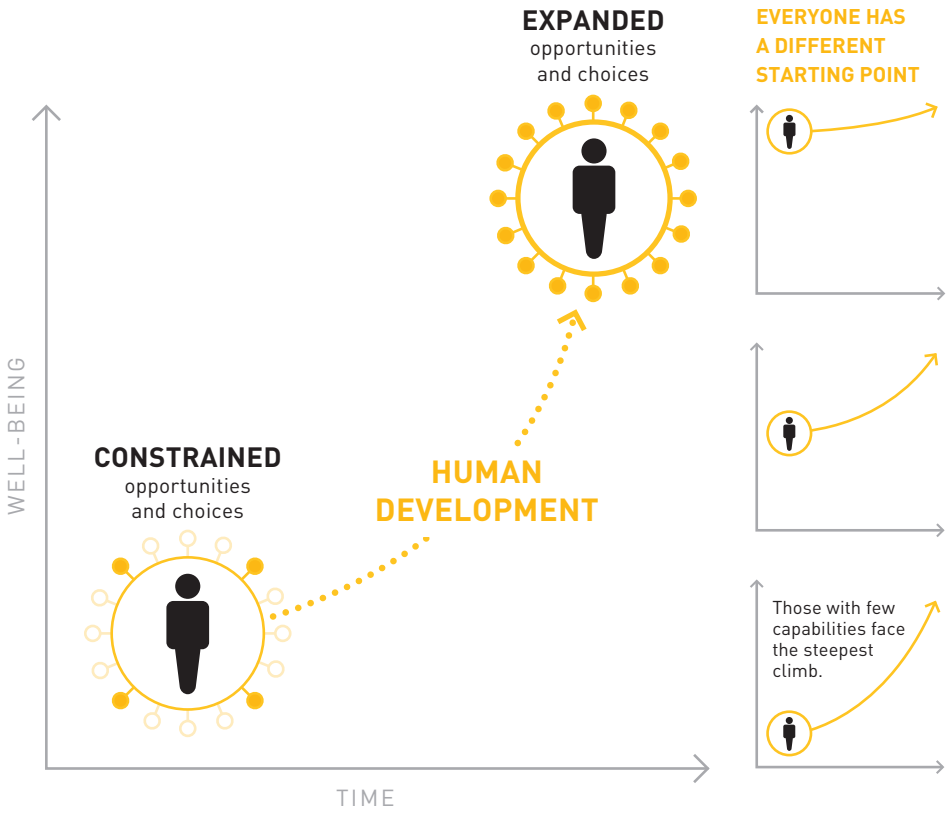
It creates a shared frame of reference that can allow for dialogue in a time of polarized politics. Many believe that dialogue among different groups of Californians has become impossible, and we agree that it has certainly become more difficult. But we hold out hope that such dialogue can occur when there is a shared frame of reference for understanding our challenges and imagining a better future.

What Is Human Development?

Human development is about the real freedom ordinary people have to decide who to be, what to do, and how to live. These diagrams illustrate the central ideas of human development and visually depict how we measure it using the American Human Development Index.

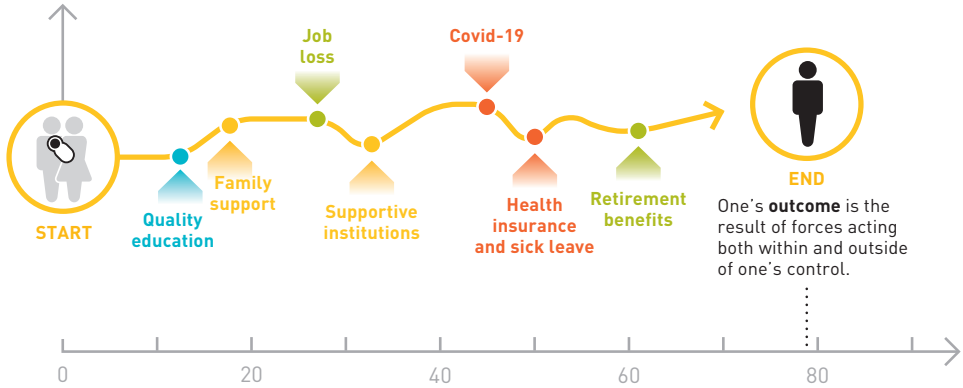
CONCEPT

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



JOURNEY

Human development can be understood as a journey. Even before one's life begins, families play a role in setting the trajectory of one's human development. Numerous factors and experiences alter the course of one's journey through life, *helping* or *hindering* one's ability to live a freely chosen life of value.



CAPABILITIES

Capabilities—what people can do and what they can become—are central to the human development concept. Many different capabilities are essential to a fulfilling life.

Our capabilities are expanded both by our own efforts and by the institutions and conditions of our society.

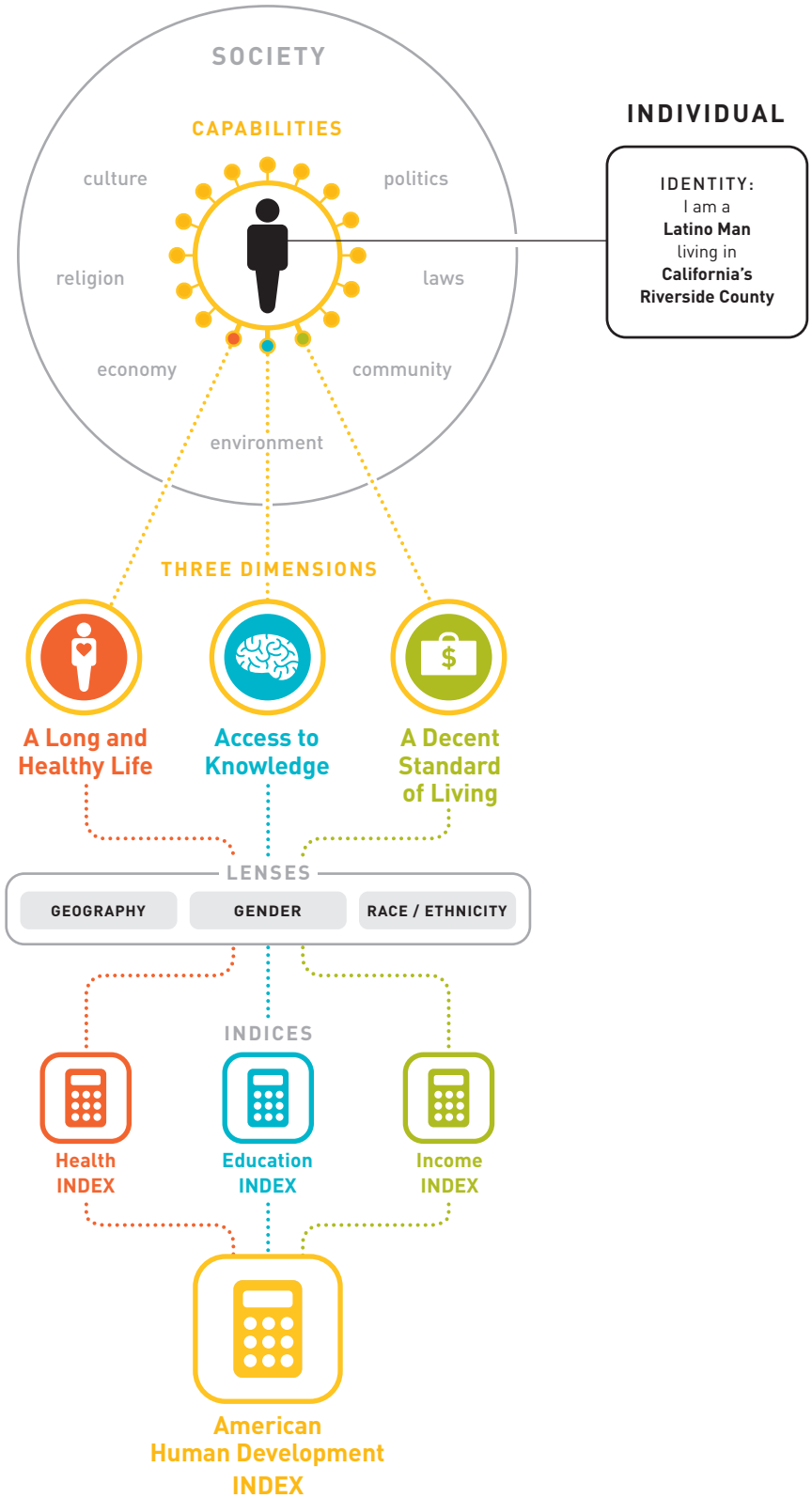
Of all the capabilities, this report focuses in-depth on just *three*, all of which are relatively easy to measure. They are considered core human development dimensions.

LENSES

The results of the American Human Development Index reveal variations among states and parishes; between women and men; and among racial and ethnic groups.

INDEX

The modified American Human Development Index measures the same three basic dimensions as the UN HDI, but it uses *different indicators* to better reflect the US context and to maximize use of available data.



What the Human Development Index Reveals

IN THIS SECTION

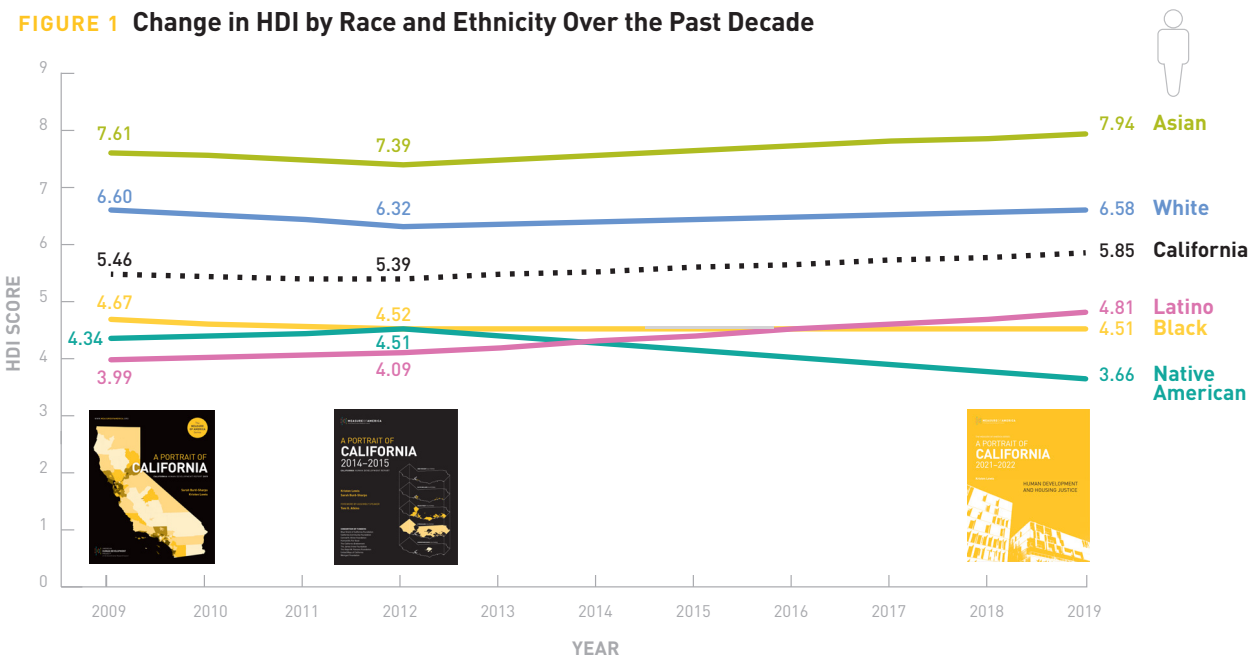
Introduction

A key advantage of the Human Development Index is that it allows for tracking progress over time. In Measure of America's first *Portrait of California*, we found that from 2000 to 2009, California's Human Development Index score rose from 5.09 to 5.46, with most gains accruing during the economic boom years between 2000 and 2005. Since the publication of that first report, which was released in 2011 and used 2009 data, the most recent available at the time, the California's HDI score continued to increase, from 5.46 to 5.85, with improvements in all three components of the index. California's score was not only higher than the national score every year since 2000, it also improved at a quicker clip; the California HDI score increased 14.9 percent between 2000 and 2019, whereas the US HDI score increased 12.0 percent.

Health. Between 2009 and 2019, life expectancy at birth in California rose by a full year. This increase was concentrated in the first half of the decade, however. Since its peak of 81.2 years in 2012, life expectancy at birth fell slightly, to 81.0 years in 2019.

Education. In 2009, nearly one in five California adults did not have a high school diploma; by 2019, that number had dropped to 15.9 percent, though the

FIGURE 1 Change in HDI by Race and Ethnicity Over the Past Decade



Source: 2009: Burd-Sharps and Lewis (2011). 2012: Lewis and Burd-Sharps (2014). 2019: Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019. Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

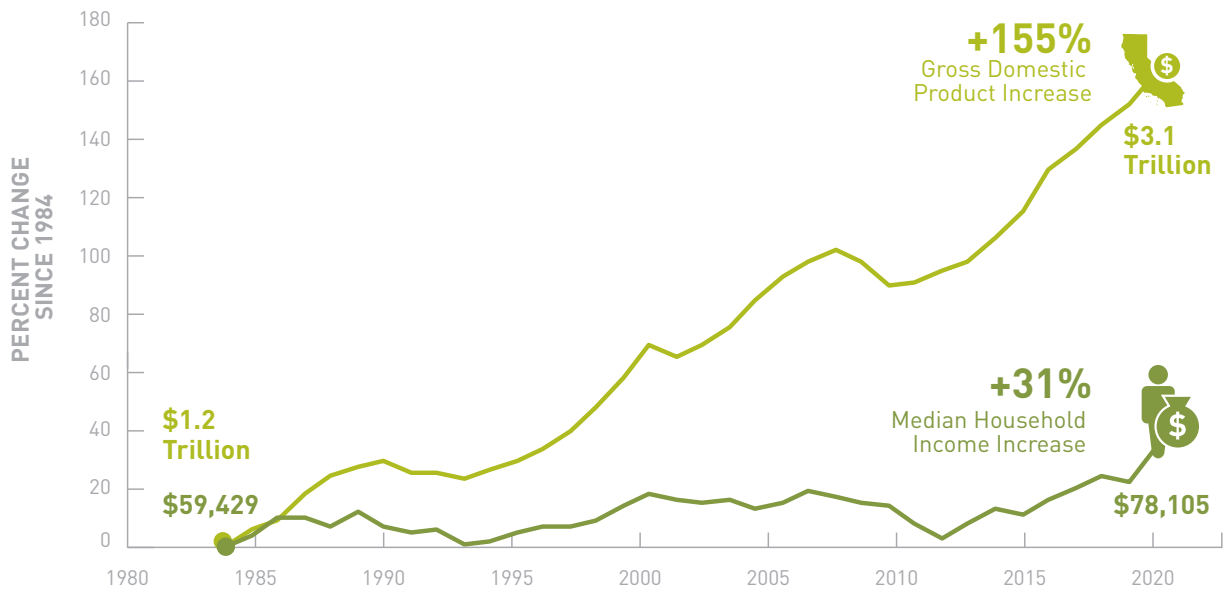
It took an entire decade for the Income Index to return to its pre-Recession level.

state still has a slightly higher rate of adults without diplomas than the country as a whole. In 2009, 29.9 percent of California adults had completed a bachelor's degree or higher; by 2019, that figure had increased to 35 percent.

Income. Median personal earnings increased between 2009, when California was only starting to dig out from the Great Recession, and 2019; adjusted for inflation, earnings rose from $35,389 to $39,528 (in 2019 dollars). It took an entire decade for the Income Index to return to its pre-Recession level: in 2005, the California Income Index was 5.80; by 2009, it had tumbled to 5.07; and in 2019, it was back to 5.79.

The Golden State continues to outpace the United States overall on key well-being indicators by a slightly higher margin than a decade ago. **Compared to their fellow Americans, Californians live longer, enroll in school and earn college and graduate degrees at higher rates, and earn more.** These relatively high statewide averages, however, conceal inequities that emerge when data are analyzed by race and ethnicity, gender, nativity, and locality.

FIGURE 2 Since the 1980s, California's Gross Domestic Product Has Increased Far More than Median Household Income



Source: US Census Bureau, Current Population Survey, Annual Social and Economic Supplements and Bureau of Economic Analysis, Regional GDP and National Income and Product Account tables, 1984–2019.

Variation by Race and Ethnicity, Gender, and Nativity

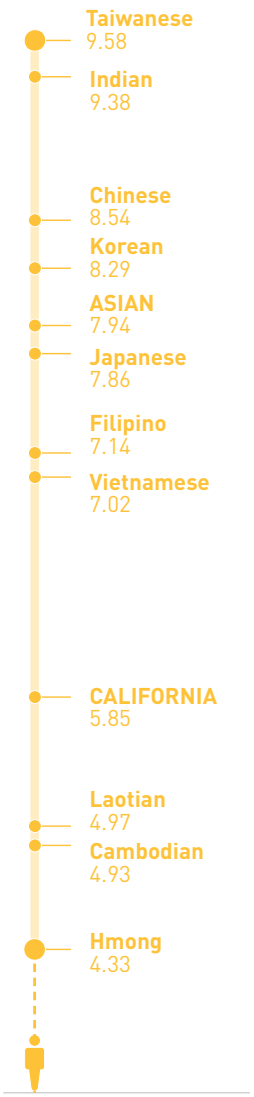
Women have a slightly higher HDI score than men, 5.81 compared to 5.73. This small edge carries across four of the six major racial and ethnic groups for which data are available. Asian and white women score slightly lower than Asian and white men because men earn so much more than women in these groups. Black, Latino, Native American, and Native Hawaiian and Other Pacific Islander (NHOPI) women have higher HDI scores than their male counterparts. Between 2000 and 2009, women's HDI scores increased faster than men's, 17.4 percent versus 11.5 percent; since 2009, men have narrowed the gap.

Of California's six major racial and ethnic groups, **Asians,** who make up 15 percent of the state population, have the highest HDI score, 7.94. They have the longest life expectancy of any group, and Asian women can expect to live the longest of any race/gender combination, an impressive 89.3 years on average. Health is the only component of the index where Asian women outpace men. Asian men have higher rates of postsecondary education than any other population group. More than half have bachelor's degrees and one in five has a graduate degree. Median earnings for Asian Californians are $51,110, making them the second-highest-earning group after white Californians. Asian men also earn substantially more than Asian women; for every dollar an Asian man makes, an Asian woman makes about 75 cents. Thus, despite living longer, Asian women have a slightly lower HDI score than Asian men due to their lower earnings and educational attainment. **Asians and whites are the only two groups for which this is true—for all other groups, women's longer life expectancy and higher levels of education give them an edge on the HDI.**

Asian Californians are also one of only two groups whose HDI score increased between 2009 and 2019. Asian men's HDI score went from 7.61 to 7.99, Asian women's score from 7.47 to 7.92. This increase reflects a small uptick in life expectancy, larger shares of adults with bachelor's and graduate degrees, and higher earnings. In addition, Asian Californians made the second-quickest progress, after Latinos, between 2000 and 2019; their HDI score increased 21 percent over that two-decade period.

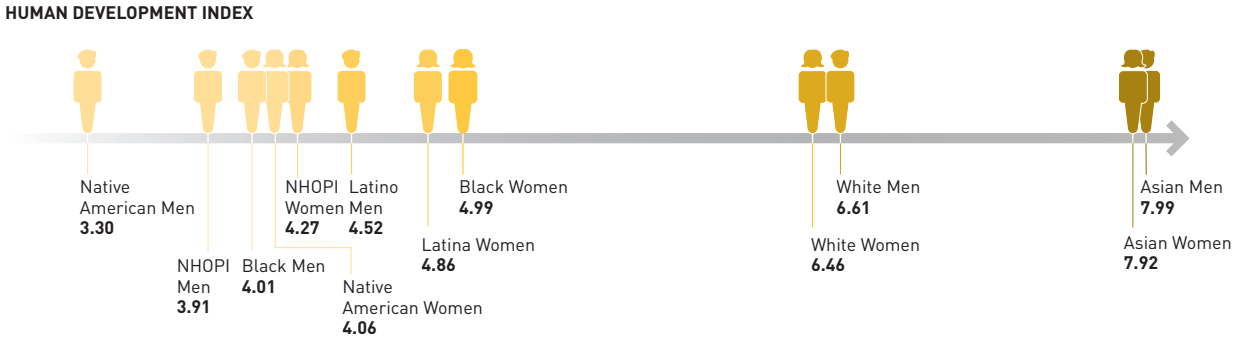
Asian is a demographic category that the US Office of Management and Budget defines as people "having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent."[1] It thus encompasses US-born citizens whose families have called the United States home since the mid-1800s as well as first-generation Asian immigrants, some long settled and others newly arrived. These immigrants came from extraordinarily diverse circumstances—from uprooted refugees carrying the trauma of war and displacement to affluent elites in search of educational and economic opportunities. Fortunately, thanks to the

HDI by ASIAN Subgroup in California



Sources:
Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

FIGURE 3 **Nearly Five Points Separate the Highest- and Lowest-Scoring Groups**



Sources:
Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

activism of Asian advocacy groups, the state of California now collects data by Asian subgroup, allowing us to calculate HDI scores for ten such groups. Asian HDI scores range from 9.58 for Taiwanese Californians to 4.33 for Hmong Californians. Earnings range wildly, with the lowest-earning group (Hmong) taking home about one-third the wages and salaries of the highest-earning group (Indians). Chinese Californians, who make up roughly one in four Asian Californians, have the longest life expectancy, a striking 89.2 years.

Three in five members of California's Asian population are foreign-born, by far the largest proportion of any racial group. Foreign-born Asian Californians have an HDI score of 6.90, while native-born residents clock in at 8.10. Compared to their US-born counterparts, foreign-born Asians earn nearly $5,000 more but can expect to live 6.6 fewer years. While both groups have high rates of graduate-level education (one in five), there is a larger range of educational outcomes in the foreign-born population. **Nearly 100 percent of US-born Asian adults have a high school diploma, compared to 86.6 percent of foreign-born Asian adults.**

White residents have the second-highest HDI score, 6.58, three-quarters of a point above the statewide average but little changed compared to their 2009 score, 6.60. Though the white HDI score increased 9.5 percent between 2000 and 2019, it did not keep pace with the state as a whole, which saw a 14.9 percent increase over that time period.

White residents also have the second-highest Education Index score; 95 percent of white adults have completed high school and 45 percent have bachelor's degrees. White Californians' life expectancy, 78.9 years, is below the statewide

average; they can expect to live, on average, 8.1 fewer years than Asian Californians and 4.6 fewer years than Latino Californians. Where white residents come out on top is income, with median earnings of $51,744—just barely edging out Asian residents. This is due to the particularly high earnings of white men. Despite similar levels of educational achievement, white women earn $41,812 to white men's $61,553, a gap of nearly $20,000.

About one in ten white Californians is foreign-born. Foreign-born white residents have higher earnings as well as slightly higher rates of bachelor's and graduate degree completion than native-born whites. Foreign-born whites have the highest income of any group by nativity and race, with median earnings of $59,026, though they are still out earned by two Asian subgroups: Indian ($94,640) and Taiwanese ($80,955) Californians.

A large gap separates the white HDI score and that of the next-highest-scoring group, **Latinos,** the largest of California's major racial and ethnic groups, representing 40 percent of the state population. Though their score is about one point less than the California average, the Latino population made greater gains than any other group over the last decade, increasing their score from 3.99 in *Portrait of California 2011* to 4.81 now; HDI indicators improved across the board. In the two decades between 2000 and 2019, the Latino score rose 37 percent, far more than that of any other group. Latina women made the greatest gains over that period, increasing their HDI score by 40 percent.

In the two decades between 2000 and 2019, the Latino score rose 37 percent, far more than that of any other group.

Latinos have the second-longest life expectancy in the state, 83.4 years. Education indicators reveal enduring education challenges; just 66.4 percent of adults completed high school, nearly 20 percentage points less than the next-lowest group, Native Americans. Latinos also have the lowest median earnings, $30,183. Latino men have median earnings of $32,867, and Latina women, $25,138. **Latina women earn the least of the race/gender combinations; for every dollar white men earn, Latina women earn 41 cents.**

Nativity is linked to marked differences in well-being indicators. There are about twice as many US-born as foreign-born Latinos in California: about ten million to five million. Only 48.4 percent of foreign-born Latinos in the state have high school diplomas, compared to 85.4 percent of US-born Latinos—a higher rate than California as a whole. Native-born Latinos have an HDI score comparable to Black women, whereas foreign-born Latinos have a lower score than any other group. When the Latino population is disaggregated by nativity, the gains in HDI disappear for immigrants—the foreign-born Latino HDI score decreased from 3.29 to 3.19 between 2009 and 2019. Life expectancy for foreign-born Latinos fell by 5.7 years while it increased by 0.3 years for native-born Latinos during that same time period.

Black Californians, who make up 5.5 percent of the population, score 4.51 on the index, just below Latinos and down from their score in 2009, 4.67. Black residents have the second-highest high school completion rate, after white

Black men and women in California have the largest gender gap in HDI scores.

TABLE 4 Human Development Index by Gender and by Race and Ethnicity

RANK		HDI	LIFE EXPECTANCY AT BIRTH (years)	EDUCATION INDEX (out of 10)	MEDIAN EARNINGS ($)
UNITED STATES		**5.33**	**78.8**	**5.41**	**36,533**
CALIFORNIA		**5.85**	**81.0**	**5.51**	**39,528**
GENDER					
1	Women	**5.81**	83.7	5.68	32,369
2	Men	**5.73**	78.8	5.34	43,938
RACE/ETHNICITY					
1	Asian	**7.94**	87.0	7.51	51,110
2	White	**6.58**	78.9	6.72	51,744
3	Latino	**4.81**	83.4	3.24	30,183
4	Black	**4.51**	741	4.93	36,441
5	Native Hawaiian and Other Pacific Islander (NHOPI)	**4.20**	72.9	4.18	38,246
6	Native American	**3.66**	71.2	4.41	32,360
GENDER AND RACE/ETHNICITY					
1	Asian Men	**7.99**	84.2	7.71	59,902
2	Asian Women	**7.92**	89.3	7.35	45,070
3	White Men	**6.61**	76.5	6.61	61,553
4	White Women	**6.46**	81.3	6.83	41,812
5	Black Women	**4.99**	77.5	5.29	34,724
6	Latina Women	**4.86**	86.2	3.53	25,138
7	Latino Men	**4.52**	80.6	2.96	32,867
8	NHOPI Women	**4.27**	75.7	4.48	31,769
9	Native American Women	**4.06**	74.6	4.46	31,293
10	Black Men	**4.01**	70.7	4.58	37,771
11	NHOPI Men	**3.91**	69.7	3.96	42,148
12	Native American Men	**3.30**	67.6	4.36	34,591

Sources:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

residents, and one in ten Black residents has a graduate degree. The typical Black Californian makes $36,441 annually and lives 74.1 years. Black men and women in California have the largest gender gap in HDI scores; nearly a full point separates Black men (4.01) and Black women (4.99). This difference is due to a seven-year gap in life expectancy as well as higher school enrollment and degree attainment rates among Black women. Black men still earn more than Black women, though, pulling in $37,771 to Black women's $34,724.

Black Californians are the only group for which US-born residents have a lower HDI score than their foreign-born counterparts. Foreign-born Black Californians live half a year longer on average, are twice as likely to have a graduate degree, and earn $3,610 more each year.

Tracking Black Californian's HDI scores over the past two decades reveals a worrisome trend: after moderate growth from 2000 to 2009, the HDI score for Black

Californians has fallen 3.4 percent in the last decade.

With an overall HDI score of 4.20, **Native Hawaiian and Other Pacific Islander (NHOPI)** Californians have the second-lowest score. They live 72.9 years on average, the second-shortest life expectancy after Native Americans. NHOPI men have a particularly short life expectancy, just 69.7 years. NHOPI women, on the other hand, live 6 years longer. While their high school diploma attainment is roughly on par with Asians, there is a sharp drop off when it comes to postsecondary education. Only 21.6 percent of NHOPI adults hold bachelor's degrees, as compared to 54.7 percent of Asians and 35.0 percent of Californians overall. NHOPI men have the lowest school enrollment rate of any group; just 69 percent of NHOPI boys and young men ages 3 to 24 are in school. NHOPI earnings, $38,246, are below the California median. In the past, NHOPI people were combined with Asians to form the demographic and statistical category Asians and Pacific Islanders. Doing so obscured the health, education, and earnings challenges that many NHOPI Californians face.

Finally, **Native American** Californians have the lowest HDI score, 3.66, and the shortest life expectancy, 71.2 years. They have the second-lowest share of adults with a high school diploma, 85.7 percent, which outpaces the lowest group, Latinos, by 19 percentage points. Median personal earnings are $32,360, more than $7,000 less than the California median. The gender gap between Native American men and women is stark—Native American women have an HDI score of 4.06, compared to men's 3.30, the lowest of any race/gender combination. This low score is largely due to the very short life expectancy of Native American men, just 67.6 years. Native American women live longer and have slightly higher rates of bachelor's degree completion but make $3,298 less per year.

In the past decade, Native Americans of both genders have faced increased obstacles to well-being; life expectancy for Native Americans has dropped an astonishing 7.4 years for men and 5.3 years for women. Looking back nearly two decades to 2000, the Native American HDI score has fallen 22.5 percent, the steepest well-being decline of any racial and ethnic group. Native American men's score dropped 31.7 percent, women's by 10.0 percent. Although Native Americans make up only 0.4 percent of California's population, the state is home to 11 percent of the country's Native American population,[2] making California a major site for improvements in the well-being of this group.

Native American Californians, like residents who are Black, Latino, NHOPI, and from some Asian subgroups, have much lower scores than white Californians not by happenstance but because of decisions that people in power, most of them white, made over centuries. These decisions, which were designed to capture and maintain economic, social, and political dominance, largely through violence and hate, continue to affect well-being outcomes today. For more, see California's History of Displacement, Exclusion, and Segregation on PAGE 52.

In the past decade, Native Americans of both genders have faced increased obstacles to well-being; life expectancy for Native Americans has dropped an astonishing 7.4 years for men and 5.3 years for women.

Variation by Geography

Over 85 percent of California's population lives within its ten largest metropolitan areas.

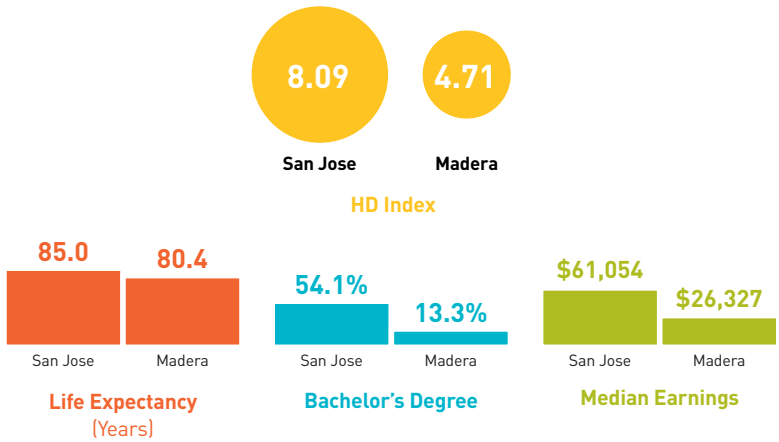
METRO AND RURAL AREAS

Metropolitan areas are defined 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.

Over 85 percent of California's population lives within its ten largest metropolitan areas, making them a helpful unit of analysis for understanding regional variation in well-being. Greater San Jose has the highest HDI of any metro area in the state, with a score of 8.09; the San Francisco metro area trails about half a point behind at 7.60. San Diego, Oxnard–Thousand Oaks–Ventura, Sacramento, and Los Angeles—which contains over one-third of California's population—all sit close to the six-point mark, at 6.20, 6.10, 5.97, and 5.95 respectively. Riverside–San Bernardino, Stockton, Fresno, and Bakersfield all have scores below the California aggregate HDI score, ranging from 5.10 to 4.27.

Looking at the full spectrum of the state's 26 metropolitan statistical areas, striking differences emerge. Take, for example, some comparisons between the metro area with the highest HDI score, **San Jose**, and that with the lowest, **Madera**:

- Residents of San Jose live four-and-a-half years longer and make over double the earnings as residents of Madera.
- Both metro areas are about 30 percent white, but Madera is 59 percent Latino, while San Jose's population is 38 percent Asian and 25 percent Latino. Two in five residents of San Jose are foreign born, compared to one in five residents of Madera.
- The poverty rate in San Jose is only 6 percent. In Madera, the rate is roughly 20 percent.
- San Jose has twice the rate of preschool enrollment and six times the rate of master's degree attainment.



BOX 5 How Do Rural Areas Fare on the Index?

Most Californians live in urban and suburban communities, but a significant number—between 836,200 and 4,375,200, depending on the definition used—live in rural areas, where they face distinct challenges. The unique concerns of rural Californians are frequently drowned out by issues that matter most in areas with bigger populations and better access to resources of all sorts.

Six California neighborhood clusters fall entirely outside any metro area, and rural communities can be found within the boundaries of many of the state's metro areas. To paint a better picture of rural California, this box considers the thirty least-densely-populated public use microdata areas (PUMAs) in the state based on average census tract density. Defining neighborhood clusters as rural based on population density allows us to include both rural communities that fall outside any metro area and those that lie within metro areas. For example, using this definition, the Riverside–San Bernardino–Ontario metro area (also referred to as **the Inland Empire**) has multiple rural neighborhood clusters, including Twentynine Palms & Barstow and Phelan, Lake Arrowhead & Big Bear. This definition has some limitations; since the Census Bureau–defined boundaries of PUMAs generally require populations of at least 100,000 people, some smaller rural communities within predominantly urban PUMAs cannot be included here. Nonetheless, classifying PUMAs by density highlights important differences between rural areas and the rest of the state.

The HDI scores for rural neighborhood clusters range from 3.54 in Twentynine Palms & Barstow in San Bernardino County to 6.62 in Windsor, Healdsburg & Sonoma in Sonoma County. Twenty-six of the thirty neighborhood clusters considered here have HDI scores below the state average (5.85). All thirty rural neighborhood clusters are part of either Struggling or Main Street California; none are found in Elite Enclave or One Percent California.

The racial demographics of rural communities vary greatly; sixteen rural neighborhood clusters have majority-white populations, while ten have majority-Latino populations. In the other five, no racial or ethnic group makes up a majority. The Galt, Isleton & Delta Region cluster in Sacramento County stands out among this group; 1 in 4 residents are Asian. This includes a wide mix of Vietnamese, Filipino, Chinese, Indian, and Hmong residents. Although most Native American Californians live in urban areas rather than in rural areas or reservations, rural neighborhood clusters are home to some of the largest shares of Native American residents. Humboldt County, for example, has the state's highest percentage of Native Americans, 4.7 percent, and includes several federally recognized tribal lands, among them Big Lagoon Rancheria, Blue Lake Rancheria, Trinidad Rancheria, Hoopa Valley Tribe, Table Bluff Reservation of the Wiyot Tribe, portions of the Karuk and Yurok reservations, and the lands of the Bear River Band of the Rohnerville Rancheria.

All thirty rural neighborhood clusters are part of either Struggling or Main Street California; none are found in Elite Enclave or One Percent California.

Life expectancy in rural neighborhood clusters ranges from 76.2 years to 83.3 years, revealing major gaps in health equity across rural California. Over half of the thirty rural neighborhood clusters have life expectancies below the state average, 81.0 years. Distinct health challenges rural communities face include food insecurity, poor access to health care, and higher rates of certain health risks, like physical inactivity and substance misuse.[3,4] **In addition, the Covid-19 pandemic has ravaged rural communities, which have faced some of the highest hospitalization rates in the state.**[5] When comparing all three indices used to calculate HDI scores, the greatest disparity among rural neighborhood clusters is in education, with Education Index scores ranging from 2.48 to 6.45. Only four of the thirty rural neighborhood clusters have Education Index scores higher than the state average (5.51). **School enrollment is a significant issue for many rural communities**, due in large part to chronic absenteeism,[6] socioeconomic disadvantage, poor internet access,[7] and barriers to higher education.[8] Closing the digital divide and improving educational outcomes in rural California requires investment in fiber broadband infrastructure and improved access, especially during this pandemic. **Vast differences in median personal earnings also separate rural neighborhood clusters.** In Madera County, median personal earnings are $26,327, while in Castaic in Los Angeles County, they are $46,405—a difference of over $20,000. Among rural neighborhood clusters, those with majority-Latino populations are more likely to have lower median earnings. For example, Imperial County (an area with a majority-Latino population) has the highest life expectancy among rural neighborhood clusters (83.3 years), but one of the lowest median earnings ($26,729). Thousands of agricultural workers reside in Imperial County, where they struggle with low wages, a lack of affordable housing, and poor access to health care.[9]

NEIGHBORHOOD CLUSTERS

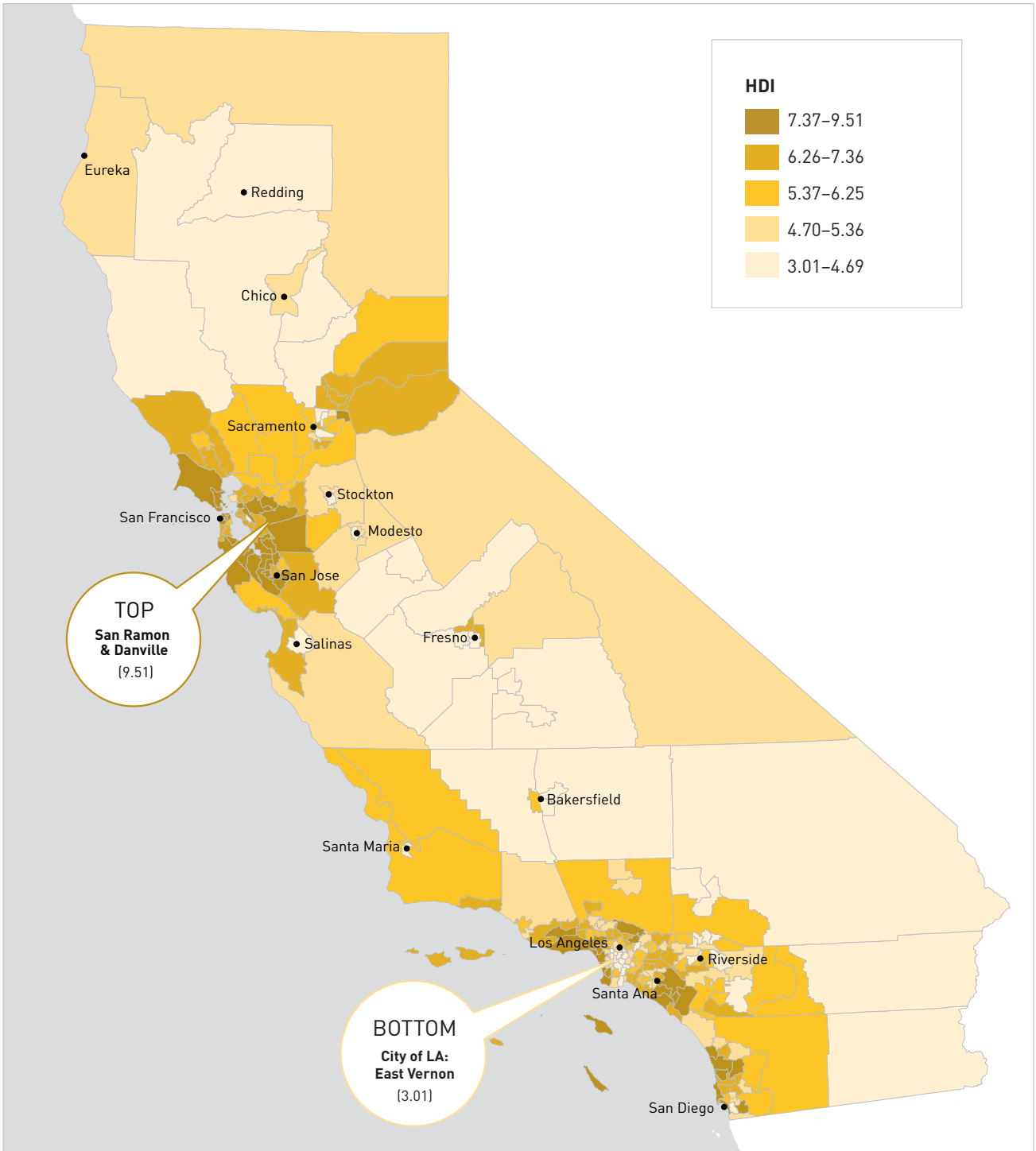
The differences within metro areas are much greater than the differences between them; this section explores these differences using a geographical unit called public use microdata areas (PUMAs). The Census Bureau defines the boundaries of PUMAs every ten years following the decennial census. The lion's share of these areas each contain 100,000 to 200,000 people, allowing for apples-to-apples comparisons of similarly sized populations. The Census Bureau creates PUMAs in one of two ways: by combining sparsely populated, contiguous counties in rural areas into county groups; or by splitting more densely populated urban and suburban counties into groups of adjacent neighborhoods, towns, and cities. For example, Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties are combined into a single PUMA, whereas populous Los Angeles County is divided into sixty-nine PUMAs. These designations are not perfect. They sometimes join together socioeconomically dissimilar areas and thus mask pockets of affluence or disadvantage. In addition, their names can

TABLE 6 HDI in the Top- and Bottom-Ten Neighborhood Clusters

		HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
TOP 10								
1	San Ramon & Danville, *Contra Costa County*	9.51	86.7	2.8	73.7	32.9	94.2	96,047
2	Mountain View, Palo Alto & Los Altos, *Santa Clara County*	9.40	86.9	4.1	79.5	48.1	89.5	87,340
3	West Walnut Creek, Lafayette, Orinda & Moraga, *Contra Costa County*	9.28	86.0	1.6	69.3	34.6	92.4	70,143
4	Cupertino, Saratoga & Los Gatos, *Santa Clara County*	9.24	86.4	1.9	78.5	43.3	86.6	120,426
5	City of LA: Pacific Palisades, *Los Angeles County*	9.22	86.3	1.8	72.4	28.4	88.3	71,463
6	Piedmont & East Oakland, *Alameda County*	9.17	84.9	5.7	71.6	34.6	91.2	72,371
7	East Rancho Santa Margarita & Ladera Ranch, *Orange County*	8.94	86.4	2.7	61.6	24.2	88.5	69,636
8	San Diego: Del Mar Mesa, *San Diego County*	8.92	84.9	3.5	67.2	31.6	89.6	68,779
9	Newport Beach, Aliso Viejo & Laguna Hills, *Orange County*	8.91	87.1	3.9	61.9	24.3	83.9	70,376
10	Redondo Beach, Manhattan Beach & Hermosa Beach, *LA County*	8.84	84.2	2.3	69.1	25.9	87.1	75,103
BOTTOM 10								
256	Victorville & Adelanto, *San Bernardino County*	3.67	76.2	28.2	11.7		75.2	28,921
257	South Stockton, *San Joaquin County*	3.57	75.3	35.9	13.5	3.2	76.2	30,289
258	Twentynine Palms & Barstow, *San Bernardino County*	3.54	76.2	14.3	15.2		65.7	27,754
259	East San Bernardino, *San Bernardino County*	3.45	76.8	26.5	12.7		70.4	26,814
260	West San Bernardino, *San Bernardino County*	3.42	75.0	29.2	9.2		78.9	27,285
261	Southwest Fresno, *Fresno County*	3.36	76.4	28.1	13.6	4.1	74.2	25,090
262	Northeast Bakersfield, *Kern County*	3.30	76.1	28.9	13.9	5.2	75.2	24,391
263	Southeast Bakersfield, *Kern County*	3.25	76.8	40.0			80.1	24,676
264	City of LA: South Central & Watts, *Los Angeles County*	3.14	78.6	49.0	6.4		75.3	24,034
265	City of LA: East Vernon, *Los Angeles County*	3.01	80.3	58.3			73.8	22,089

SOURCES:
Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: Estimates with a coefficient of variation of greater than 0.2 have been suppressed.

MAP 7 Human Development Index by Neighborhood Cluster



be clunky and their boundaries do not always align neatly with the ways in which local residents think of their towns or neighborhoods.

In this report, we refer to PUMAs as neighborhood clusters. California has 265 of these groups today; their boundaries were drawn following the 2010 census. *A Portrait of California 2011* used PUMA boundaries from the 2000 census, the latest available at the time, which delineated 233 PUMAs in the state. As a result, the PUMAs in this report do not align with those used in our first Portrait of California report but are the same as those used in the 2014–2015 report.

Home to both the lowest-scoring and fifth-highest-scoring neighborhood clusters in the state, greater Los Angeles has the largest well-being range of all of California's metropolitan areas.

The ten California neighborhood clusters with the highest HDI scores are urban and suburban areas close to the coast. At the top end of this spectrum are six neighborhood clusters that score over 9.00 on the HDI. Of these six, five are in the Bay Area and one (Pacific Palisades) is in Los Angeles. San Ramon & Danville tops the list, with a 9.51 aggregate score. In this neighborhood cluster, residents live 86.7 years and nearly one in three has a graduate degree. Cupertino, Saratoga & Los Gatos has the highest income of any neighborhood cluster, $120,426, over five times that of the lowest-earning neighborhood cluster, East Vernon, where the typical resident earns $22,089.

The ten neighborhood clusters with the lowest HDI scores are a mix of urban and rural areas, with concentrations in the San Joaquin Valley, San Bernardino County, and Los Angeles County. Home to both the lowest-scoring and fifth-highest-scoring neighborhood clusters in the state, greater Los Angeles has the largest well-being range of all of California's metropolitan areas. East Vernon, a neighborhood in the City of Los Angeles, holds the lowest HDI score in the state, 3.01. Life expectancy at birth trails six years behind that of San Ramon & Danville, and low earnings and limited educational attainment rates are significant barriers to opportunity.

The contrast between the highest- and lowest-scoring areas in California provides a stark picture of the range of well-being outcomes present in the state. Most Californians, of course, live somewhere in between these two extremes. Our Five Californias framework, detailed in the following section, illustrates another way to approach human development and understand the lives that people and families are living.

Executive Director, California Coalition for Rural Housing

Often, the housing challenges in rural California are misunderstood and forgotten. Rural communities produce the food, the timber, the recreational amenities, and other resources that sustain our economy and families.

These communities, many inhabited by Native Americans, farmworkers, and other marginalized populations, suffer from a chronic lack of decent and affordable homes, buildable land with adequate infrastructure, and state funding to significantly improve living conditions. They also face the threat of wildfires and other natural disasters.

The time is now to address these needs and build a viable rural sector.

Housing: A Cause and Consequence of Human Development Outcomes

Human flourishing depends in large part on access to safe, secure housing. Californians face some of the most significant housing challenges in the country, due to a long history of land theft, decades of racial discrimination, and policies that have inhibited the production of enough affordable housing and failed to protect residents from eviction and displacement.[10] According to a 2021 report from the National Low Income Housing Coalition, a California worker needs to earn an hourly wage of $39.03 to afford a two-bedroom rental home, the highest "housing wage" of any state.[11] Half of all California renters spend more than 30 percent of their incomes on rent, and nearly one-third of homeowners spend more than 30 percent of their incomes on housing costs.[12] The median home price in California—over $800,000—is affordable to only one in four households.[13] Homelessness, the most dire result of these often vast gaps between income and housing costs, is a reality for more than 160,000 Californians every night.

Access—or the lack thereof—to a safe, affordable place to live affects the health, education, and living standards of Californians.

Access—or the lack thereof—to a safe, affordable place to live affects the health, education, and living standards of Californians. As will be discussed in the health chapter, housing is a key social determinant of health. Poor housing conditions, like the presence of lead paint or pests as well as proximity to environmental hazards like diesel particulate matter from truck exhaust, have enormous implications for human health, and the Covid-19 pandemic drove home the potential harms of overcrowded housing—common in expensive housing markets. Housing conditions and residential segregation affect educational outcomes as well, as covered in the education chapter. Students struggle to thrive academically when they live in overcrowded conditions, are forced to move frequently to different areas and schools as their families search for a place they can afford, or are priced out of high-performing districts. When housing costs consume fifty cents or more of every dollar earned, families are forced to go without necessities, as discussed in the standard of living chapter. Expensive housing dramatically heightens the risk of foreclosure and eviction and limits opportunities for wealth-building through homeownership, particularly for Black and Latino families.

The Covid-19 pandemic has exacerbated the already-severe housing challenges facing California, particularly for people and communities of color. While policies and programs to keep renters in their apartments and help people experiencing homelessness maintain safe physical distancing helped keep the virus at bay in many cases, policymakers need to make sure that Californians remain protected after these programs and guidelines end.

Moving toward a housing justice framework requires a comprehensive approach to addressing root causes of housing unaffordability and insecurity.

The growing urgency of addressing housing insecurity over recent years has led to a flurry of policy activity and advocacy. Land use is largely locally controlled, and many cities and counties throughout the state have been busy passing housing policies, including bonds for new housing development and programs to address displacement and homelessness. At the state level, Governor Gavin Newsom campaigned on making housing a core priority in his administration, pledging to create 3.5 million homes by 2025,[14] and the legislature has been very active in developing—and in some cases passing—legislation to address housing and homelessness needs.

Although California has long been held up as the ideal single-family-home, car-dependent suburban landscape, in reality, the state has the second-highest rate of renters in the country, behind only New York. Forty-five percent of California households (nearly six million) live in rental housing. Any attempts to address housing costs and housing security need to prioritize increasing the supply of multifamily rental housing. Doing so has been a central concern of several state legislative efforts over recent years to allow for increased housing density. The need to protect tenants from being evicted or priced out of their neighborhoods has also received substantial attention, with state legislation passed in 2019 to cap rent increases[15] and eviction protections and rent relief during the pandemic.

Ending homelessness has been a high priority of state legislators. The "California Big City Mayors" have lobbied for state funding to address homelessness in their cities,[16] and the Governor's Office took advantage of opportunities during the pandemic to fund acquisition of 6,000 hotel and motel units by the end of 2020 through Project Homekey to provide housing for people who had been homeless.[17]

Given the importance of addressing the housing gaps in California's present and future, policymakers and advocacy groups have increasingly called for big changes in how the state and localities tackle the problem: big changes in terms of scale and investment as well as in reevaluating structures that reinforce systems of discrimination and insecurity, particularly for communities of color.[18] Moving toward a housing justice framework requires a comprehensive approach to addressing root causes of housing unaffordability and insecurity. In the pages that follow, we will explore how the dearth of affordable housing affects Californians' well-being, limits their choices and opportunities, and entrenches inequality and will consider what can be done to create a new housing future.

BOX 8 Why Is Homelessness So Much Worse in California Than Elsewhere?

California is arguably home to the country's most dire levels of homelessness. California has the fourth-highest rate of homelessness among states,[19] homeless people are more visible on the streets of major cities like San Francisco and Los Angeles than in other US metro areas, and, although it has been a priority of policymakers and the public alike for some time, homelessness has actually worsened in recent years. Homelessness is a human development tragedy, a capacity deprivation almost unmatched in an affluent democracy like ours.

Homelessness in California is driven by a number of factors, chief among them the state's outsized housing costs and related affordable-housing shortage. History and systems of structural racism have contributed to housing insecurity and homelessness; a report on homelessness in Los Angeles found that 40 percent of the homeless population was Black, although Black people make up just 9 percent of the population.[20] Mental illness and substance use disorders as well as traumatic experiences, particularly for women, both contribute to and are worsened by homelessness.[21] Struggling with a mental health condition can make it difficult to hold down a full-time, steady job, and there's no slack in the punishing California housing market for someone who only works sporadically or part time. And a strong link exists between homelessness and incarceration. A study of homeless people in Oakland found that nearly eight in ten respondents had been incarcerated before losing stable housing, and another study in Los Angeles County found that nearly six in ten men and more than four in ten women who experienced unsheltered homelessness had once been behind bars.[22] The homeless-incarceration link goes both ways; previously incarcerated people are more likely to end up living on the streets, and people living on the streets come into frequent contact with the police, who may arrest them for quality-of-life crimes.[23] Despite having the most homeless people, however—which makes sense since California is the country's most populous state—California does not have the highest rate of homelessness; Washington, DC, New York, and Hawaii all have more homeless people per capita than California.[24] But California does have the highest rate of *unsheltered* homelessness in the country. Seventy percent of California's homeless population is unsheltered, compared to just five percent of New York's homeless population.[25]

California has the highest rate of unsheltered homelessness in the country.

The distinction between sheltered and unsheltered homelessness is important for two reasons. First, people who experience unsheltered homelessness often have worse outcomes than those who experience sheltered homelessness, as people without shelter "report profoundly greater health challenges, higher rates of experiences of violence and trauma, and longer lengths of homelessness."[26] And second, a homeless population living chiefly in public spaces rather than government- or community-provided accommodations is more visible to the general public, resulting in more attention to the issue of homelessness than in states with lower unsheltered homelessness rates.[27]

Several factors contribute to California's high unsheltered homelessness rate. First, California provides fewer shelter beds than other states. For instance, even though California has 70,000 more people experiencing homelessness than New York, New York has 36,000 more shelter beds than California.[28] New York City has a "right to shelter," which mandates both that the city provide enough shelter to house its homeless populations and that people experiencing homelessness accept shelter.[29] The number of people experiencing homelessness in California vastly exceeds the number of available shelter beds in almost every city: for example, in Los Angeles in 2019, there were 6,980 shelter beds for 40,844 people experiencing homelessness.[30]

Second, California spends less money on resources to support people experiencing homelessness than several other places do. A 2018 report found that New York City and Massachusetts spend $17,000 and $14,000 per homeless person per year, but that Los Angeles County spends only $5,000.[31] And third, also contributing to California's high unsheltered homelessness rate is its temperate climate[32]—weather that allows for spending days and nights outdoors without risking hypothermia. Contrary to popular belief, though, homeless people from elsewhere don't come to California to live on its generally warmer streets; only 8 percent of San Francisco's homeless population lived in another state before becoming homeless, for example.[33]

Experts have suggested several ways to lower California's homelessness rate, such as investing in affordable housing initiatives,[34] reducing structural racism,[35] and improving mental health services.[36]

To reduce California's rate of unsheltered homelessness, some advocates have suggested that California enact a "right to housing" like New York, but others have criticized this solution for violating civil liberties and diverting resources away from more permanent housing solutions.[37]

BOX 9 High Housing Costs Create Unequal Burdens

Across all demographic groups, Californians have trouble affording housing: more than half (53.4 percent) of California renters are highly rent burdened, homeownership rates in California are 10 percentage points lower than the national average, and nearly one in three homeowners experience a high housing burden. The human costs of sky-high rents and average home values that approach $700,000 and have risen 18.7 percent over the last year[38] don't fall equally on all Californians, however; groups with lower earnings and less wealth are more adversely affected.

Owning a home, a goal that many aspire to and consider fundamental to the American Dream, has long been both a concrete and symbolic marker of financial stability. But in California, homeownership is out of reach for many, and buying a home does not fully eliminate housing's excessive financial burden. Nearly two in three white Californians own their homes, but the opposite is true for Black Californians: nearly two in three do not. Forty percent of Black Californians who own their homes experience a high housing burden, while just 28 percent of white homeowners do.

Although homeownership is no silver bullet, California renters are much more likely than owners to struggle with unaffordable housing costs. More than six in ten NHOPI, Native American, and Latino women as well as nearly seven in ten Black women face a high rent burden. Gender gaps in rent burden are widest among NHOPI and Native Americans: women in each group are over 15 percentage points more likely to be highly rent burdened than their male counterparts.

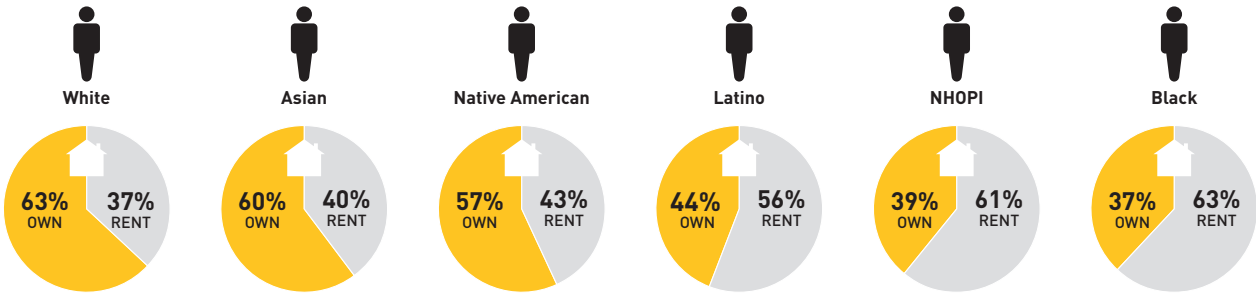
According to United Ways of California's Real Cost Measure, one in three California households don't earn enough to make ends meet, and high housing costs are a big reason why.

Homeownership is out of reach for many in California, and buying a home does not fully eliminate housing's excessive financial burden.

Nearly two in six homeowners experience a HIGH HOUSING BURDEN

Over three in six renters experience a HIGH RENT BURDEN

Homeownership by Race and Ethnicity



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: Race, ethnicity, gender, and nativity refer to that of the householder.

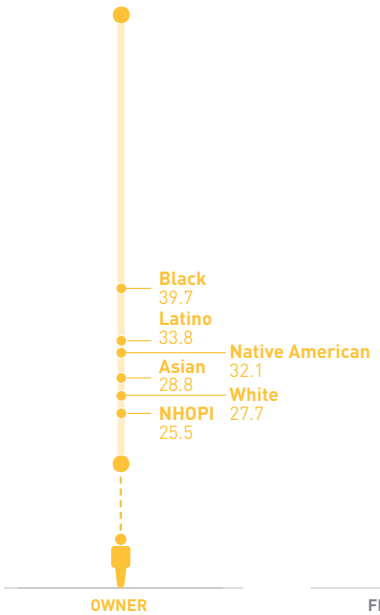
HIGH HOUSING BURDEN

A homeowner experiences high housing burden when they spend 30 percent or more of their income on mortgage payments, property taxes, and other housing costs.

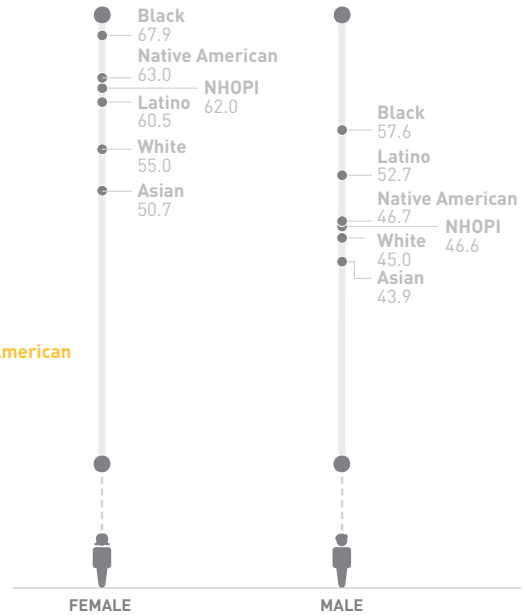
RENT BURDEN

A renter experiences high rent burden when they spend 30 percent or more of their income on rent.

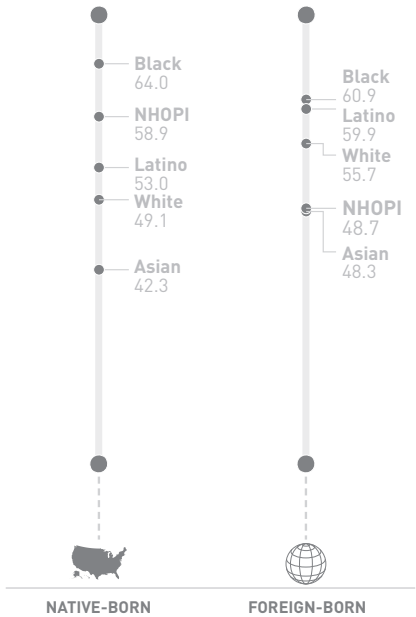
HIGH HOUSING BURDEN
(% of owners with high burden)



HIGH RENT BURDEN
BY RACE AND ETHNICITY AND BY GENDER
(% of renters with high burden)



HIGH RENT BURDEN
BY RACE AND ETHNICITY AND BY NATIVITY
(% of renters with high burden)



Gender gaps in rent burden are widest among NHOPI and Native Americans: women in each group are over 15 percentage points more likely to be highly rent burdened than their male counterparts.

Black Californians struggle the most to afford rent, especially Black women: 68 percent of households headed by Black women are highly rent burdened.

Nearly seven in ten households headed by Black women face a HIGH RENT BURDEN.

Among Asian, Latino, and white Californians, a greater share of **foreign-born** than native-born residents face a high rent burden.

But for **Black and NHOPI people**, this trend is reversed, underscoring the economic challenges faced by native-born members of these communities.

California's History of Displacement, Exclusion, and Segregation—and How It Shaped the Present

California is the country's second-most diverse state, after Hawaii,[39] and its major metropolitan areas are characterized by tremendous racial, ethnic, and linguistic variation. But, like most US metro areas, California's cities are bedeviled by persistently high levels of residential segregation—by race and ethnicity, by national origin, and by income, occupational category, and education level. Among the state's twenty most populous metropolitan areas (those with populations of 200,000 or more), twelve are highly racially segregated, with Los Angeles ranking sixth in the nation.[40] Residential segregation is so widespread and deeply entrenched in California as to seem almost unavoidable and immutable. It is anything but: the present-day landscape of inequality was built by the deliberate policies and decisions that powerful people—nearly all of them white—put into action, often through violence committed or endorsed by the state. Today's residential segregation was historically and socially constructed,[41] and new policies can create a different map.

Today's residential segregation was historically and socially constructed, and new policies can create a different map.

Where you live matters: it gives form to your daily routine and defines key aspects of your quality of life. It affects your access to jobs, schools, and community amenities like parks and grocery stores; determines your level of exposure to risks of all sorts, among them crime, pollution, and diseases like Covid-19; influences the condition and cost of your home; and shapes the social world and life chances of your children. Where you live can reinforce ties to your community's history, traditions, and cultural heritage, or it can represent a painful form of exile or displacement. For those excluded from opportunity-rich communities due to discrimination and structural racism, past and present, segregation harms well-being and hinders mobility. For those driven out of their communities by historical atrocities, racist policies, or the workings of poorly regulated modern-day capital markets, displacement has painful and lasting effects.

Asian, Black, Latino, and Native American Californians have all suffered grave harms from past segregationist policies and practices and the long shadow they cast into the present day. For hundreds of years, white Californians "...acted to keep these groups separate from mainstream society and used a variety of ways to do so."[42] Chief among these strategies was to seize and control access to land. Genocidal campaigns, enslavement, reservations, forced assimilation, segregation, internment, exclusionary immigration policies, targeted laws aimed at harassing specific groups in public spaces, singling out minority neighborhoods for redevelopment, racially restrictive covenants on property deeds that said things like "restricted to persons of the Caucasian Race [sic] forever,"[43] and federal

policies that funneled credit to whites while excluding nonwhites were among the many tactics that white Californians used to control which groups were able to live in which places and thus capture and maintain economic, political, social, and cultural dominance.

Segregation has deep, poisonous roots in California, starting with the most severe form of segregation imaginable: the forced removal of Indigenous peoples from their lands and deliberate efforts to destroy their communities, cultures, and languages through slavery and violence. These atrocities were part and parcel of the Spanish entrada and the mission system and continued in various forms well into the twentieth century. Prior to settler colonialism, California was home to the largest and most diverse Indigenous population in North America. The survival of 109 federally recognized tribes today is a testament to their resilience and strength in the face tremendous pain, loss, injustice, and physical and cultural violence that included broken treaties, a state-sanctioned genocide during the Gold Rush in the mid-1850s, forced relocation and assimilation, laws with striking parallels to the so-called Black Codes that stripped rights from Black people in the Jim Crow South, and the forcible removal of children from their families.[44] The traumatic repercussions of hundreds of years of efforts to cleave Native American people

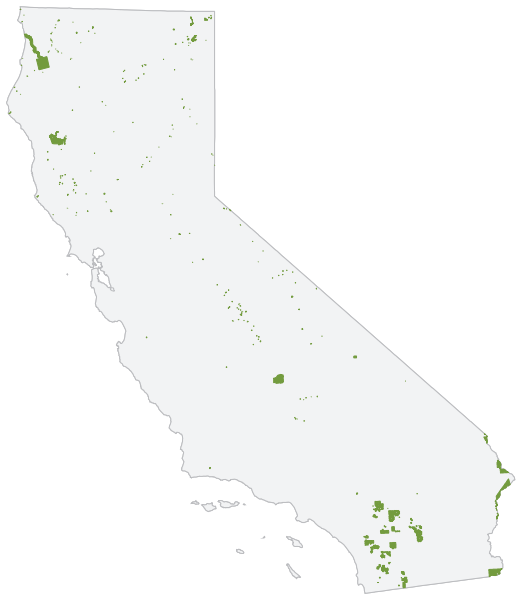
Asian, Black, Latino, and Native American Californians have all suffered grave harms from past segregationist policies and practices and the long shadow they cast into the present day.

FIGURE 10 **Comparison of Native American Lands Before European Contact and Currently**

Native American Lands Before European Contact

Source: Timara Lotah Link

Current Federally-Recognized Tribal Lands



Source: California Governor's Office of Emergency Services

Now illegal, covenants restricting race and religion in property deeds were once commonplace. This language comes from a 1949 deed to a Los Angeles County home.

"...No lot in said tract shall at any time be lived upon by a person whose blood is not entirely that of the Caucasian Race, and for the purpose of this paragraph, no Japanese, Chinese, Mexican, Hindu, or any person of the Ethiopian, Indian, or Mongolian Races shall be deemed to be a Caucasian..."

from their lands and communities, a forced segregation of striking severity, are evident in the well-being scores of Native Californians today.

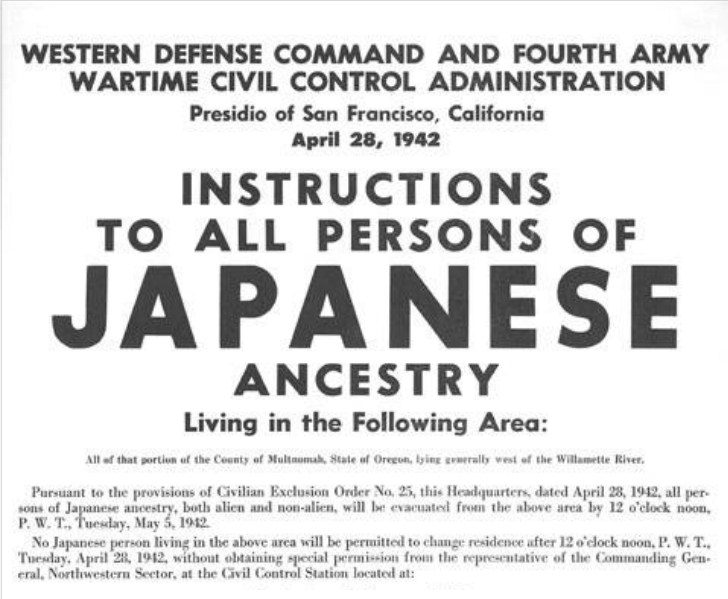
Segregation enforced by violence was also a painful part of the Asian immigrant experience. Early Chinese immigrants, almost entirely young men, first flocked to California during the Gold Rush; they later worked on the construction of the transcontinental railway and in agriculture in the Central Valley.[45] From the start, they were greeted by horrific violence; "immigrants from China were forced out of business, run out of town, beaten, tortured, lynched, and massacred, usually with little hope of help from the law."[46] They were denied the right to own property, to bring their families, to testify in court, and to marry non-Chinese,[47] and their lives were governed by discriminatory laws, such as prohibitions on being outside after sundown. The virulent anti-Chinese hostility in California contributed to the passage of the Chinese Exclusion Act of 1882, which prohibited immigration from China and made it impossible for Chinese residents of California to become US citizens.[48]

Unchecked violence in small towns and rural areas led Chinese immigrants to band together to establish Chinatowns in urban areas, neighborhoods that became thriving, courageous, and proud communities.[49] These self-sustaining enclaves were a source of mutual economic, social, and cultural support, places where residents could join together to fight discriminatory laws and policies in court as well as speak their language and walk their streets in relative safety. Still, Chinatowns remained vulnerable to the hostility of the larger California society; for example, one of the largest Chinatowns in California, located in San Jose, was burned to the ground by anti-Chinese arsonists in 1887, displacing 1,400 people.[50] The spike in anti-Asian violence during the pandemic was a painful modern-day echo of this traumatic past.

Another incidence of forced displacement was the Japanese internment, a program motivated by racism and war hysteria following Japan's attack on Pearl Harbor. In 1942, 120,000 West Coast residents of Japanese descent, including 70,000 US citizens, were branded "enemy aliens," stripped of their rights, rounded up and forcibly removed from their homes and communities, and sent to barbed-wire-ringed internment camps patrolled by armed guards. There, they were forced to live in primitive military barracks with three or four other families for the duration of the war.[51] Two of these internment camps were located in remote parts inland California, one in Tule Lake and one in Manzanar. While some Japanese Californians returned to their homes following the war, many could not; they had been forced to sell their belongings, homes, and businesses for pennies on the dollar or returned to homes that had been foreclosed upon or vandalized. Many faced ugly racial hatred that anti-Japanese wartime propaganda had stoked to the boiling point. Robbed of their assets and livelihoods and kept from purchasing new homes by policies like alien land acts as well as redlining (discussed below), most Japanese Californians were unable to rebuild the thriving lives they had worked so hard to create in the pre-war era. During the Civil Rights era, Japanese Americans

whose parents and grandparents had been interned demanded answers and reparations from the US government, finally winning both an apology and $20,000 in compensation to each formerly interned person in 1988.[52] California itself only apologized for its support of internment in 2020.[53]

Displacement in the guise of urban renewal and in the service of postwar suburbanization was another way the white elite controlled residential patterns in California, particularly from the 1940s to the 1970s.[54] As in other states, freeways constructed to connect largely white suburbs, funded by the Federal Housing Authority and the Veterans Administration, to the central city often ran through Black and Latino neighborhoods, either destroying them and uprooting long-settled communities of color or cutting them off from white areas and from business districts.[55] For instance, in the early 1960s, the state seized properties in the vibrant, affluent Black neighborhood of Sugar Hill, the "heart of cosmopolitan Black life in L.A. in the 1940s and early 1950s,"[56] by eminent domain, cleaving it in two with the construction of the Santa Monica Freeway. Around the same time, California officials cancelled plans for a freeway that would have run through the affluent, white community of Beverly Hills.[57]



WESTERN DEFENSE COMMAND AND FOURTH ARMY
WARTIME CIVIL CONTROL ADMINISTRATION
Presidio of San Francisco, California
April 28, 1942

INSTRUCTIONS
TO ALL PERSONS OF
JAPANESE
ANCESTRY
Living in the Following Area:

All of that portion of the County of Multnomah, State of Oregon, lying generally west of the Willamette River.

Pursuant to the provisions of Civilian Exclusion Order No. 25, this Headquarters, dated April 28, 1942, all persons of Japanese ancestry, both alien and non-alien, will be evacuated from the above area by 12 o'clock noon, P. W. T., Tuesday, May 5, 1942.

No Japanese person living in the above area will be permitted to change residence after 12 o'clock noon, P. W. T., Tuesday, April 28, 1942, without obtaining special permission from the representative of the Commanding General, Northwestern Sector, at the Civil Control Station located at:

Western Defense Command instruction for all persons of Japanese ancestry, April 28, 1942

Cities declared minority communities "blighted" and used their powers of eminent domain to raze them for large-scale infrastructure projects, typically lining the pockets of private developers with public dollars in the process. The destruction of three thriving Mexican American communities in the Chavez Ravine in the City of Los Angeles—an area about one mile from city hall and well connected to the rest of the city via streetcar—is a grim example. In the early 1950s, the City of Los Angeles Housing Authority deemed the area the "most blighted" in the city and approved the construction of 3,360 public housing units there. Between 1952 and 1953, the Housing Authority removed the residents, razing their homes but promising them first pick of the new public housing units. Shortly thereafter, however, a new mayor, Norris Poulson, who was the favorite candidate of downtown business interests and developers and ran on a platform opposing public housing, came to power. He cancelled the housing project, branded Housing Authority officials communists, and, through various behind-the-scenes machinations, set aside the land to accommodate the arrival of the Brooklyn Dodgers and the construction of Dodger Stadium.[58] The destruction of communities of color in Los Angeles during this era was not an accidental

Displacement in the guise of urban renewal and in the service of postwar suburbanization was another way the white elite controlled residential patterns in California.

byproduct of freeway construction and urban renewal projects but rather part of a "grand civic vision that depended upon the eradication of working-class communities of color in places like Bunker Hill and the Chavez Ravine"[59] and the establishment of white suburbia.

Displacement was a powerful force in establishing and maintaining white supremacy in California. So too was exclusion. Discriminatory housing policies at the local, state, and federal levels in effect from the 1930s through the 1970s continued the work of keeping prized locations for white Californians. Though outlawed for decades, these past policies cast their long shadow into the present. For instance, redlining—the name given to the process the federal government's mortgage-lending institutions, the Federal Housing Authority (FHA) and the Home Owners' Loan Corporation (HOLC), used to assess neighborhoods for "mortgage risk"—blocked nonwhite communities from receiving federally guaranteed housing loans during the New Deal era by labeling Black and Latino neighborhoods, as well as neighborhoods with high shares of immigrant and Jewish residents, as "risky" investments.[60] Both organizations assessed "neighborhood quality" based on the race and ethnicity of the people living there.[61]

While redlining was officially outlawed in the 1970s, discriminatory policies and practices have continued into the twenty-first century.

The name "redlining" comes from the fact that so-called risky areas were colored red on HOLC's residential security maps; areas deemed least risky were colored green. The FHA had its own redlining methodology that predated the HOLC maps; it used data from the census and New Deal relief programs to determine neighborhood composition and deny mortgage insurance to the low-income neighborhoods where most urban Black people lived. Recent research indicates that FHA's policies and practices had an even greater impact on segregation than HOLC's.[62] Nonetheless, the HOLC maps remain valuable in illustrating the supremacist framework that guided the loan decisions of both organizations. In addition, FHA maps from this time are not available because the FHA destroyed its records on where its loans were made.

Discriminatory housing policies also kept Black World War II veterans from benefiting from the GI Bill's housing loans.[63] These and other racist policies, which kept Black and other nonwhite families from building wealth the way white families typically did, through their homes' appreciation and tax breaks like the mortgage interest deduction, lie at the root of today's Black-white wealth gap and shaped the patterns of residential segregation that persist even now.

While redlining was officially outlawed in the 1970s, discriminatory policies and practices have continued into the twenty-first century. "Reverse redlining"—the practice of lenders targeting low-income communities of color for subprime loans[64]—contributed to the 2008 housing market crash and the resulting concentration of foreclosures in Black and Latino neighborhoods, residents of which were 3.5 and 2.7 times more likely to experience foreclosures than residents of majority-white neighborhoods.[65]

Residential segregation by race and ethnicity is also maintained by present-

day suburban zoning laws that limit or prohibit multifamily housing and require that single-family houses sit on lots that meet minimum size requirements, making the construction of apartments and affordable houses extremely difficult; by skyrocketing income inequality and the resulting gentrification of formerly affordable neighborhoods; and by the ways school districts are drawn and funded, which concentrate affluent, mostly white families in towns known for good public schools and exclude low-income children from the educational resources that could enable social mobility.

California also stands out for its level of residential segregation by income. Residential segregation by income has grown nationwide since the 1970s, due largely to rising income inequality; in the 1970s, two in three families lived in middle-class neighborhoods, compared to just 43 percent by 2007.[66] In 1970s Los Angeles, 9 percent of Angelino families lived in the most affluent areas, 10 percent lived in the poorest neighborhoods, and most, 58 percent, lived in middle-income areas; by 2007, only 31 percent lived in middle-income neighborhoods, with 22 percent and 23 percent, respectively, living in the most affluent and poorest areas.[67]

California stands out for its level of residential segregation by income.

Residential segregation by income has dramatic and distinct consequences for both low- and high-income families, because "opportunities and resources are unevenly distributed in time and space, some neighborhoods have safer streets, higher home values, better services, more effective schools, and more supportive peer environments than others."[68] California residents of high-HDI areas like Mountain View, Pacific Palisades, and Newport Beach benefit from cumulative, concentrated advantage—the affluence, educational attainment, political power, and social networks of their neighbors multiply their personal capabilities and dramatically expand their access to resources and opportunities. The collective social and financial capital concentrated in such communities ensures that residents' voices are heard—and heeded—when it comes to siting a sewage treatment plant or improving a local playground.

Residents of low-HDI areas like Exposition Park, Twentynine Palms, and Bakersfield suffer the effects of concentrated, cumulative disadvantage—a heaping on of challenges such as poverty, discrimination, social exclusion, violence, aggressive policing, mass incarceration, housing instability, exposure to pollution, and family fragility. The struggles of individual families are mirrored and magnified by the struggles of those around them. These communities tend to be geographically isolated, ill-served by public transportation, and comprised largely of Latino, Black, and low-income immigrant residents with limited formal education, who are more likely to settle in historically under-resourced neighborhoods.[69] Elected officials are far less responsive to the needs of these communities, making addressing these compounding challenges an uphill battle for residents.[70] In addition, many low-HDI communities are facing ever-growing gentrification pressures. Middle-class urbanites, priced out of high-cost parts of town, are moving into low-income neighborhoods, and remote workers,

untethered from their physical offices are putting down roots in rural and exurban communities far from central cities. As these monied newcomers drive up rents and home prices, long-time residents rightly fear displacement.

REDLINING AND RESIDENTIAL SEGRETATION: THE LINK BETWEEN THE PAST AND PRESENT

The all- or mostly-white areas where lending was funneled are still overwhelmingly white today.

The maps that follow juxtapose Home Owners' Loan Corporation redlining maps from the 1930s with modern-day maps of residential segregation in five California cities. They clearly show how patterns of residential segregation by race from 75 years ago persist. The all- or mostly-white areas where lending was funneled are still overwhelmingly white today.

The **redlining maps** classified affluent, white areas as "best" and colored them green; mostly white areas as "still desirable" and colored them blue; mixed areas and areas with higher shares of immigrants and low-income residents as "definitely declining" and colored them yellow; and low-income, majority-minority, and immigrant neighborhoods as "hazardous" and colored them red.

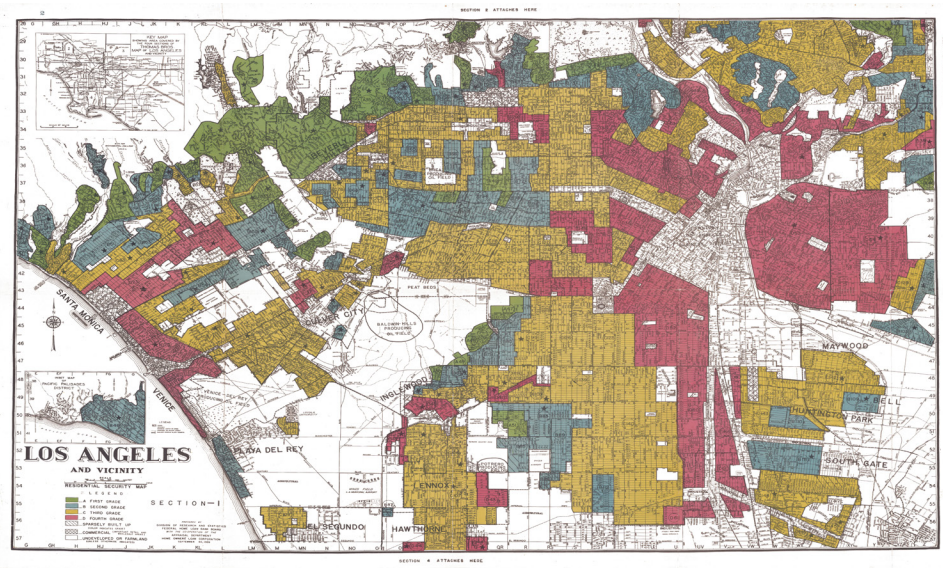
Home Owners' Loan Corporation Mortgage Security Grades (1930s)

- **A:** "Best"
- **B:** "Still Desirable"
- **C:** "Definitely Declining"
- **D:** "Hazardous"

In the **modern-day dot maps**, Asian residents are represented by magenta dots, Black residents by green dots, Latino residents by gold dots, and white residents by blue dots. Despite some changes in residential patterns, the degree of congruence between past and present maps is striking.

- Asian and Pacific Islander
- Black
- Latino
- White

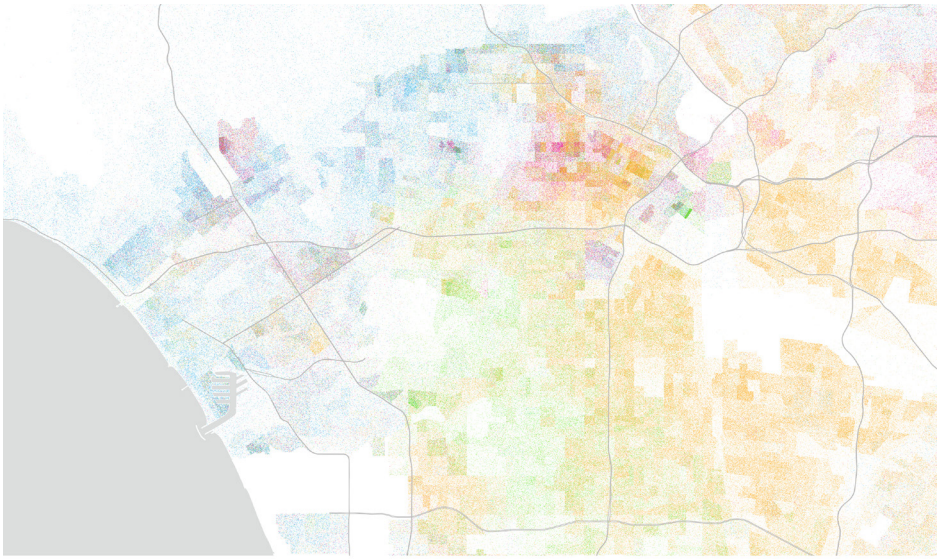
LOS ANGELES



1930s REDLINING MAP

Home Owners' Loan Corporation Mortgage Security Grades

- **A:** "Best"
- **B:** "Still Desirable"
- **C:** "Definitely Declining"
- **D:** "Hazardous"

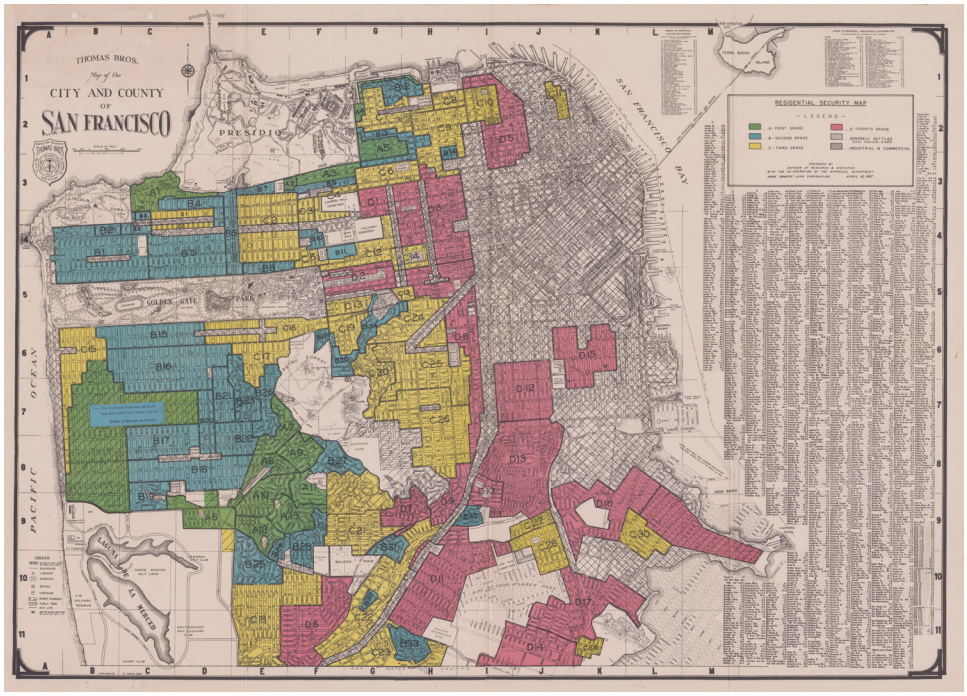


2019 RESIDENTIAL SEGREGATION MAP

• = 3

- Asian and Pacific Islander
- Black
- Latino
- White

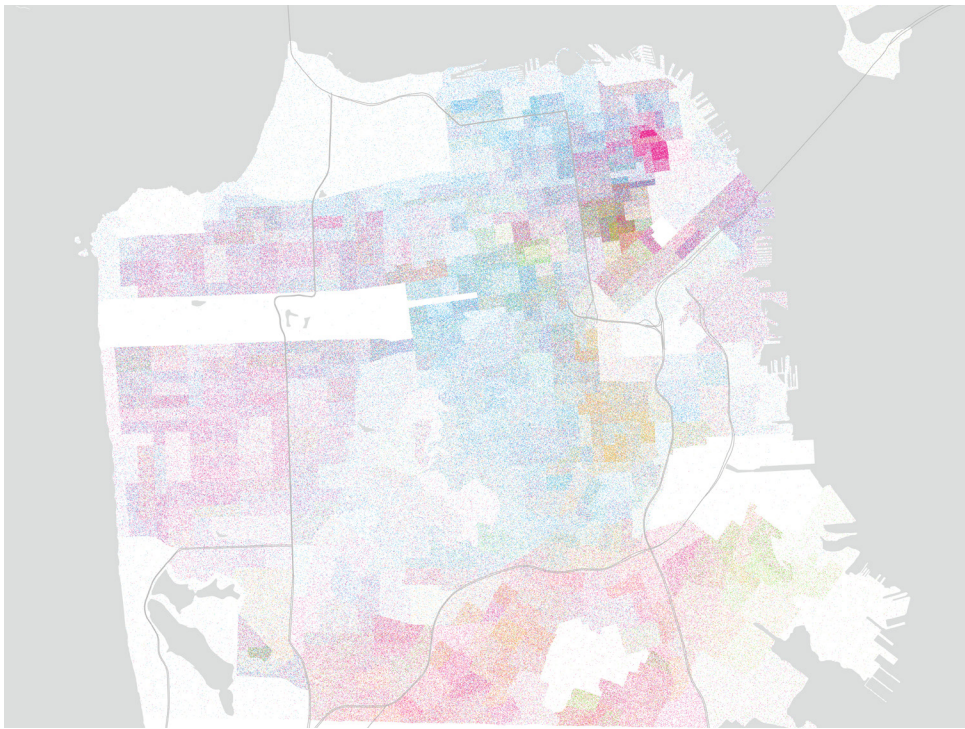
SAN FRANCISCO



1930s REDLINING MAP

Home Owners' Loan Corporation
Mortgage Security Grades

- **A:** "Best"
- **B:** "Still Desirable"
- **C:** "Definitely Declining"
- **D:** "Hazardous"

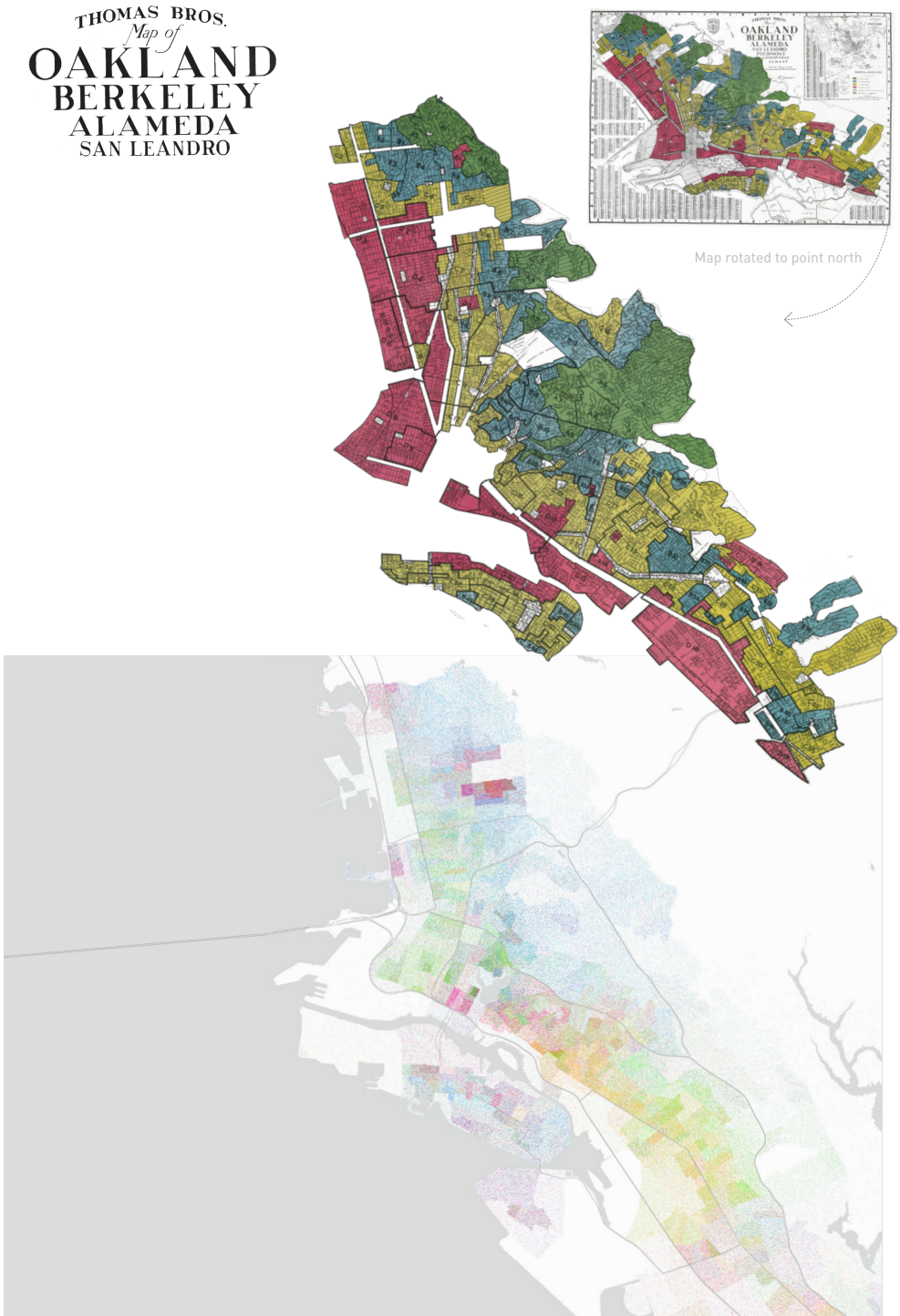


2019 RESIDENTIAL SEGREGATION MAP

• = 1

- Asian and Pacific Islander
- Black
- Latino
- White

OAKLAND

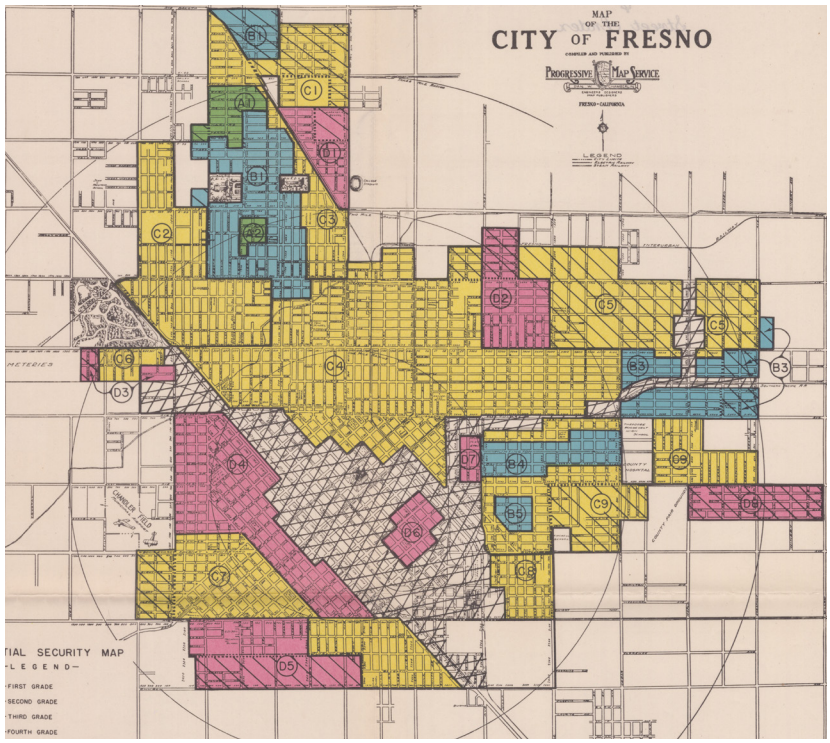

THOMAS BROS.
Map of
OAKLAND
BERKELEY
ALAMEDA
SAN LEANDRO
Map rotated to point north
1930s REDLINING MAP
Home Owners' Loan Corporation
Mortgage Security Grades
A: "Best"
B: "Still Desirable"
C: "Definitely Declining"
D: "Hazardous"
2019 RESIDENTIAL
SEGREGATION MAP
• = 1
Asian and
Pacific Islander
Black
Latino
White

FRESNO

1930s REDLINING MAP

Home Owners' Loan Corporation
Mortgage Security Grades

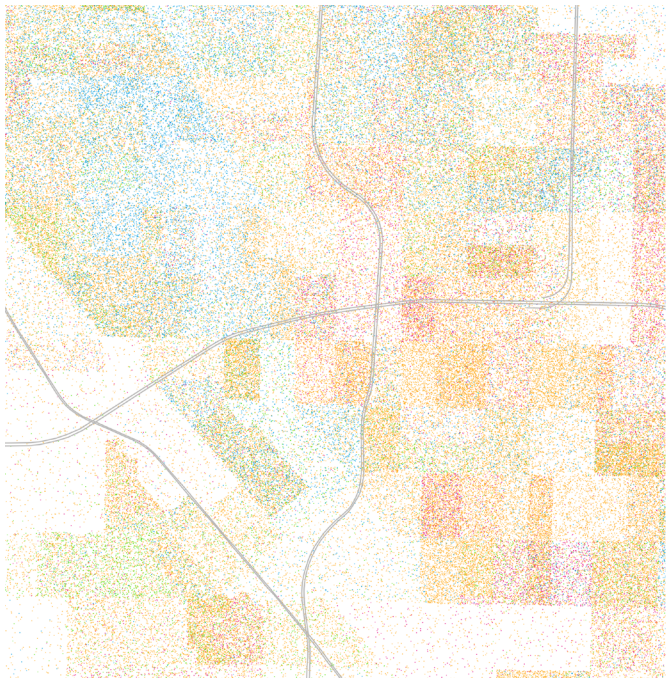
- **A:** "Best"
- **B:** "Still Desirable"
- **C:** "Definitely Declining"
- **D:** "Hazardous"



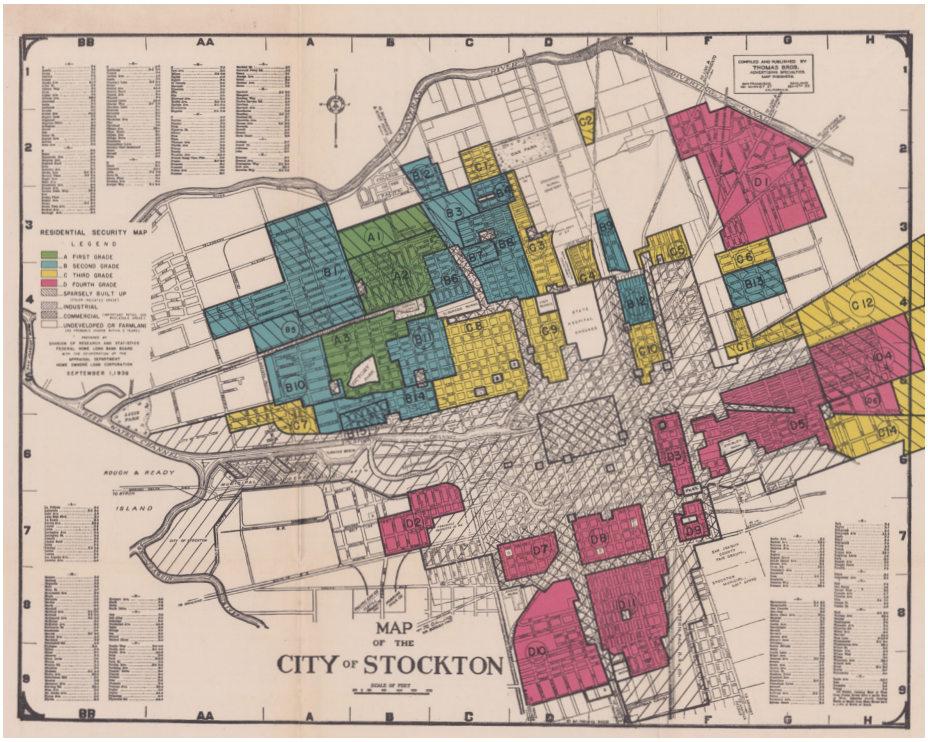
2019 RESIDENTIAL SEGREGATION MAP

● = 1

- Asian and Pacific Islander
- Black
- Latino
- White



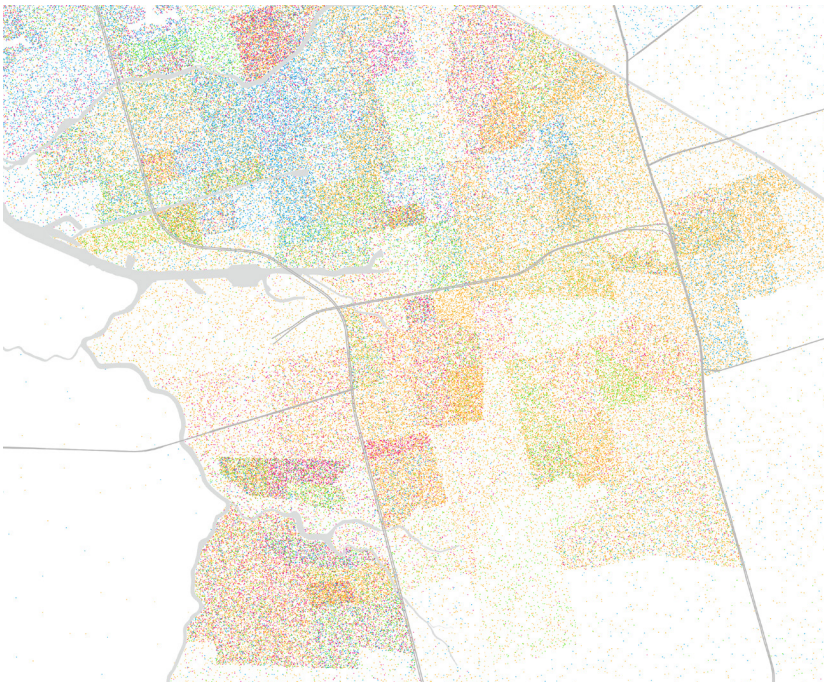
STOCKTON



1930s REDLINING MAP

Home Owners' Loan Corporation Mortgage Security Grades

- **A:** "Best"
- **B:** "Still Desirable"
- **C:** "Definitely Declining"
- **D:** "Hazardous"



2019 RESIDENTIAL SEGREGATION MAP

● = 1

- Asian and Pacific Islander
- Black
- Latino
- White

Living in the Five Californias

Looking at regional human development highs and lows is informative; the striking distance between the state's top-scoring area, San Ramon and Danville in the Bay Area, and its bottom-scoring area, the East Vernon neighborhood of the City of Los Angeles, helps us understand how closely tied our chances for human flourishing are to the places we call home. But most Californians don't inhabit these well-being extremes; rather, they find themselves somewhere along the vast space in the middle, in one of the other 263 neighborhood and town clusters that make up the Golden State.

Making sense of 265 places is difficult. Thus, in this section of the report, we sort California's neighborhood clusters into "Five Californias" based on where they fall on the ten-point American Human Development Index. Applying this approach to California, the country's most populous and diverse state, offers a way to better grasp how index scores translate into the day-to-day realities and real-life opportunities of regular people. The Five Californias open a window through which to understand advantage and disadvantage statewide and can help make common cause among different places and groups of people, all with a view to addressing the constraints on human freedom that hold back far too many Californians.

One Percent
California

9.31
HDI Score

RANGE:
9.00 and up

Elite Enclave
California

8.15
HDI Score

RANGE:
7.00 to 8.99

Main Street
California

5.99
HDI Score

RANGE:
5.00 to 6.99

Struggling
California

4.39
HDI Score

RANGE:
3.00 to 4.99

Disenfranchised
California

-
HDI Score

RANGE:
Below 3.00

GEOGRAPHIC BREAKDOWN

6
Neighborhood Clusters

56
Neighborhood Clusters

121
Neighborhood Clusters

82
Neighborhood Clusters

0
Neighborhood Clusters

POPULATION BREAKDOWN
(% OF ALL CALIFORNIANS)

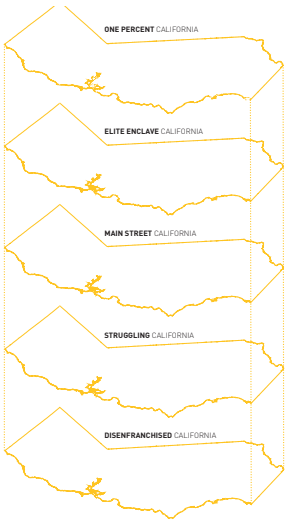
2.3%

20.5%

46.4%

30.9%

0.0%



This framing is not meant to imply that the fates of any one of the Five Californias can be detached from the fates of the other four.

This approach was pioneered in Measure of America's first Portrait of California report in 2011. In that report and the subsequent 2014–2015 volume,[1] we used HDI scores to sort county, town, and neighborhood clusters into "Five Californias," each with its own well-being profile. **The Five Californias** framing groups neighborhood clusters within a range of HDI scores together while preserving the "bell-curve"-type distribution of scores across these areas.[2]

We argued that, in terms of well-being and access to opportunity, people living in what we called Elite Enclave California neighborhoods on the Palos Verdes Peninsula in Los Angeles County (current index score: 8.36) had far more in common with fellow Enclave dwellers in Bay Area towns like Mill Valley and Sausalito (8.17) than with fellow Angelenos living just a few miles away in areas of Struggling California like West Rancho Dominguez and Compton (3.70). Similarly, residents of West Rancho Dominguez and Compton shared constraints on their ability to live with dignity and security with those hundreds of miles away in parts of Fresno (3.36) and Bakersfield (3.25). We later applied this approach to the New York metro area, grouping tri-state area communities in New York, New Jersey, and Connecticut, and to Los Angeles County, both to highlight striking differences and to explore what neighborhoods, towns, and cities separated by distance had in common.

A few caveats are in order.

First, this framing is not meant to imply that the fates of any one of the Five Californias can be detached from the fates of the other four. The residents of each of the Five Californias have access to distinct sets of opportunities and face very different challenges; their lives are lived in ways that make them appear quite separate from one another. **But in fundamental ways, their lives are interdependent, the boundaries between them are permeable, and their fates are linked.** The choices of people in One Percent and Elite Enclave Californias to, for example, forgo public transportation for car- and ride-sharing commutes or withdraw from urban public-school systems in favor of private schools or suburban districts mean that critical public services upon which millions depend lose resources and politically influential advocates, threatening their survival. The limited educational opportunities in many parts of Struggling California, driven by disinvestment and segregation, mean that the state as a whole is less globally competitive than it could be, impeding economic growth as well as keeping California residents from benefiting from the skills and ideas of talented young people who were unable to realize their potential. Wildfires have shown with stark clarity how the fates and futures of different California communities are inextricably linked by regional economic, social, and environmental realities. Widespread fires in Northern California in late summer 2020, which took more than thirty lives and destroyed millions of acres, also affected life hundreds of miles away, although much less severely; for example, Bay Area residents experienced weeks of dangerously unhealthy air quality and, on September 9, 2020, awoke to find the sky an otherworldly orange. Living in high-scoring

communities did not completely insulate residents from this climate-change-fueled disaster. Only by breaking down the walls that separate the Five Californias can the whole state prosper in ways that are sustainable and just.

Second, not everyone will share all the traits ascribed to the California in which they live—a range of well-being can be found in each. Some people with comparatively low earnings live in One Percent or Elite Enclave California, for example, and living in a rich area but not being rich oneself certainly has implications for various aspects of human development—both positive implications, such as greater access to opportunity and more community amenities, and potentially negative ones, such as barriers to social inclusion and access to decision-making. In addition, there are a few instances of the Census Bureau combining dissimilar towns to create a neighborhood cluster; for instance, Atherton, a town known for its affluence where the median household income exceeds $250,000, is grouped with East Palo Alto, a more racially and economically mixed community where median household income is $67,000. Nonetheless, these vignettes, rooted in analysis of US government and State of California data, reflect well-being outcomes of the typical resident. **Although each of the 265 places included in this section of the report is unique in its combination of human development outcomes, demographics, environment, resources, history, and more, those with similar HDI scores share a great deal in common.**

Third, keep in mind the American Human Development Index **is not a measure of income alone**; in fact, not being just a money metric is the index's raison d'être. It is a holistic measure that also includes health and education indicators, meaning that high earnings are not the only route to the top of the well-being scale. For example, in the Alameda County cities of Berkeley and Albany, median earnings are roughly $42,000, only about $2,000 above the California median—wages more typical of Main Street or even Struggling California. Yet life expectancy in this neighborhood cluster is just shy of 85 years, four years longer than the state average, and three in four adults have at least a bachelor's degree, more than double the rate for the state as a whole; these strong health and education outcomes pull this area into Elite Enclave California, the second-highest well-being category. Life expectancy in Los Angeles's Koreatown is 86.1 years; it is number ten in longevity of the state's 265 neighborhood clusters. Yet earnings in this Main Street California area, about $28,000, place Koreatown in the bottom tenth of neighborhood clusters when it comes to wages and salaries. **Though Koreatown residents earn less than most Californians, they are living longer than nearly everyone, an undeniable human development win that relying on money metrics alone would obscure.**

Similarly, some of the 906,214 residents of One Percent California will recognize that they belong in the top group, especially if they are also among the financial "1 percent" and enjoy its attendant material trappings—mansions, ocean views, private planes, investment portfolios that run to the tens of millions,

Wildfires have shown with stark clarity how the fates and futures of different California communities are inextricably linked by regional economic, social, and environmental realities.

et cetera. Many others, perhaps some of them reading these words right now, will be reluctant to agree that they are part of One Percent or Elite Enclave California, however; in fact, they might minimize their advantages and describe themselves as middle class.[3] But in expensive parts of cities like Los Angeles, San Jose, and San Francisco and their surrounding suburbs, living what looks like a "normal" middle-class life actually requires an upper-class income, significant wealth, or both. Someone who lives in Palo Alto, a One Percent town, but drives an old car, sends her kids to public school, and saves far less than she thinks she should for college and retirement may well feel that she is middle class—but that argument falls apart if her household income tops $300,000, her family lives in a house worth $1.5 million (four times the US median home value[4]), and she and her partner both have graduate degrees. People tend to compare themselves to people they know and to people who are "above" them in various status hierarchies. Residential segregation makes it likely that people will live near others of similar economic circumstances, thus normalizing and, in their minds, possibly erasing their privilege. Because in California's coastal cities there will always be people with extraordinary wealth, fame, and flashy, luxurious lifestyles to compare oneself to, it's easy to identify such people as the rich ones and situate oneself among regular people.[5]

Residential segregation makes it likely that people will live near others of similar economic circumstances, thus normalizing and, in their minds, possibly erasing their privilege.

Looking at change over the last decade, overall, many fewer Californians today find themselves in the two lowest-scoring categories, the ranks of Main Street California have grown markedly, the share of the population in Elite Enclave California has grown slightly, to about one in five residents, and the share of One Percenters has doubled. Some good news is immediately apparent: today, no California neighborhood cluster meets the criteria for Disenfranchised California. All of them now score 3.00 or above on the ten-point HDI scale. In the 2011 report, eleven neighborhood clusters, which accounted for 5 percent of the population, were part of Disenfranchised California; in the 2014–2015 volume, nine neighborhood clusters and 3 percent of the population were; and today, none are. At the other end of the scale, One Percent California contained, as its name suggests, about 1 percent of the population and two neighborhood clusters in both previous reports; in this report, six neighborhood clusters, and 2.3 percent of the population, are part of this top-scoring group.

The share of the population living in Struggling California dropped to 31 percent, down sharply from 42 percent in 2014 and 38 percent in 2011. Main Street California now accounts for 46 percent of the population, a plurality, up from 39 percent in 2014 and 38 percent in 2011. Elite Enclave California has also grown, accounting for 21 percent of population now, compared to 15 percent in 2014 and 18 percent in 2011.

The fact that no neighborhood clusters now fall below 3.00 on the HDI is cause for celebration. Nonetheless, we have kept the Disenfranchised category for three reasons. First, doing so provides historical continuity from volume to volume.

Second, it may well be that Covid-19's impact on well-being indicators in 2020 and 2021 will result in some neighborhood clusters returning to Disenfranchised California in future reports. And third, certain populations, such as Californians experiencing homelessness and Californians who reside in communities characterized by deep poverty and isolation from the mainstream, are living in truly precarious circumstances.

Statewide, 611 census tracts (out of the 8,057 in California) score below 3.00; these tracts are concentrated in Los Angeles County (193 tracts), the San Joaquin Valley (183 tracts), and the Inland Empire (105 tracts). (In a companion project to this report, we have calculated census-tract-level scores for the Inland Empire and the San Joaquin Valley; they can be accessed at measureofamerica.org.) And 160,000 people, on average, sleep on the streets each night. These Californians are disenfranchised by any reasonable measure. Clearly, people living in Disenfranchised California communities suffer extreme material and capability deficits that dramatically circumscribe their choices and opportunities and stunt human flourishing; in these areas, life expectancies in the low seventies and earnings below $20,000 are commonplace, and as many as four or five in ten adults did not have the opportunity to complete high school. And people experiencing homelessness, who are poorly represented in the data, face myriad obstacles to leading freely chosen, flourishing lives, the goal of human development.

People experiencing homelessness, who are poorly represented in the data, face myriad obstacles to leading freely chosen, flourishing lives, the goal of human development.

In addition, something missing from our index calculations but ever present in the daily lives of Disenfranchised and even Struggling Californians is social exclusion. **Social exclusion is driven by unequal economic, political, social, and cultural processes (among them mass incarceration) and entrenched by the present-day residential segregation by race and ethnicity resulting from decades of discriminatory housing policies.** It hinders access to much of what is good and valuable in society: education, job opportunities, equality under the law, physical safety, societal respect, social capital, the ability to trust institutions, and much more. The physical and psychological toll of social exclusion—of being marginalized, discriminated against, and looked down upon, of being on the outside looking in, seeing arrayed before you in the bright California sun a wealth of resources, experiences, and opportunities that others enjoy but you cannot access—is grave.

TABLE 1 **Human Development Index for the Five Californias**

	HDI SCORE	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
CALIFORNIA	5.85	81.0	15.9	35.0	13.1	79.5	$39,528
 1 ONE PERCENT California	9.31	86.1	3.1	74.5	37.6	90.3	$81,756
 2 ELITE ENCLAVE California	8.15	84.8	6.9	58.1	24.5	84.0	$60,577
 3 MAIN STREET California	5.99	82.3	14.3	33.7	11.5	79.7	$39,130
 4 STRUGGLING California	4.39	79.6	26.4	16.5	4.9	76.3	$30,332
 5 DISENFRANCHISED California	-	-	-	-	-	-	-

Sources: Life expectancy: Measure of America calculations using mortality data from the Connecticut Department of Public Health, NJ Department of Health, New York State Department of Health, and the New York City Department of Health and Mental Hygiene and population data from CDC Wonder and the US Census Bureau, 2010-2014. Education and earnings: US Census Bureau ACS, 2015.

TABLE 2 Housing in the Five Californias

	HOME OWNERSHIP		HOUSING COST BURDEN				
			OWNERS		RENTERS		
	OWN (%)	RENT (%)	HIGH (%)	EXTREME (%)	HIGH (%)	EXTREME (%)	MEDIAN HOME VALUE ($)
1 ONE PERCENT California	64	36	28	13	42	21	1,399,200
2 ELITE ENCLAVE California	54	46	29	12	46	22	899,600
3 MAIN STREET California	56	44	30	12	55	29	547,600
4 STRUGGLING California	53	47	32	13	57	29	334,800
5 DISENFRANCHISED California	-	-	-	-	-	-	-

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

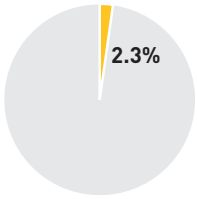
Note: No neighborhood clusters currently score below 3.00 on the HDI. We have left this category for two reasons. First, though no neighborhood clusters score below 3.00, some cities, census-designated places, and census tracts do. Second, it is possible that the Covid-19 pandemic reduced life expectancy and earnings such that some neighborhood clusters will score below 3.00 w hen we calculate data for 2020 and 2021.
Note: If a renter or owner spends 30 percent or more of their income on housing-related costs, they experience a high housing cost burden. If they spend 50 percent or more on housing-related costs, they experience an extreme housing cost burden.

The Five Californias

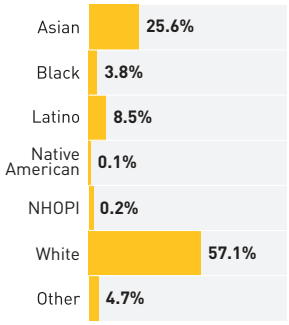
1 One Percent California

906,214
People live here

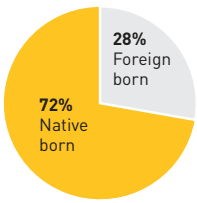
% OF CALIFORNIA POPULATION
(ONE PERCENT CALIFORNIA)



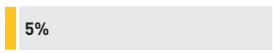
RACE & ETHNICITY



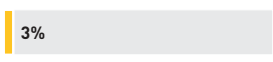
NATIVITY



POVERTY



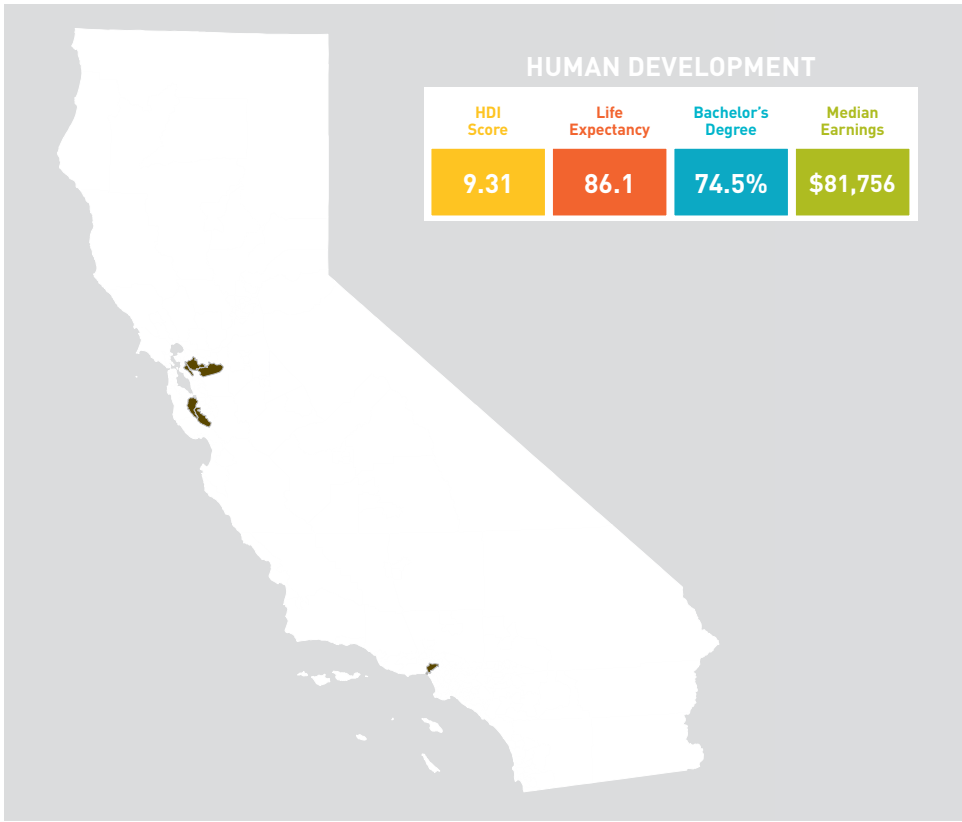
CHILD POVERTY (UNDER 18)



One Percent California comprises six neighborhood and town clusters; 2.3 percent of Californians live there. Apart from Pacific Palisades, a suburban area in the City of Los Angeles, these neighborhood clusters are all in the Bay Area. An opportunity wonderland where the extraordinarily well educated and affluent have access to the best the world has to offer, One Percent California scores 9.31 on the HDI. Residents of One Percent California enjoy higher levels of well-being and greater access to opportunity than people almost anywhere else in the United States. They have unmatched freedom to decide who to be and how to live and to pursue the personal and professional goals that matter to them. One Percenters have more economic and political power than other state residents; higher voting rates, the social cohesion necessary for collective action, and money to support causes and candidates mean that politicians have long been responsive to their demands and preferences, including when it comes to exclusionary zoning.

Residents of One Percent California excel across human development dimensions. A baby born today in One Percent California can expect to live 86.1 years, five years longer than the state average. Nearly three in four adults hold bachelor's degrees, and more than one in three hold a graduate or professional degree. The sky-high educational attainment level of this group drives their high salaries, contributes to their longevity, and shapes the range of their occupational choices. More than seven in ten workers are employed in the highest-paying occupational category—management, business, science, and arts occupations—and median personal earnings are $81,800.

Real estate prices, restrictive zoning regulations, rental unit supply and costs, and the legacy of discriminatory housing policies erect powerful barriers to entry for those seeking to



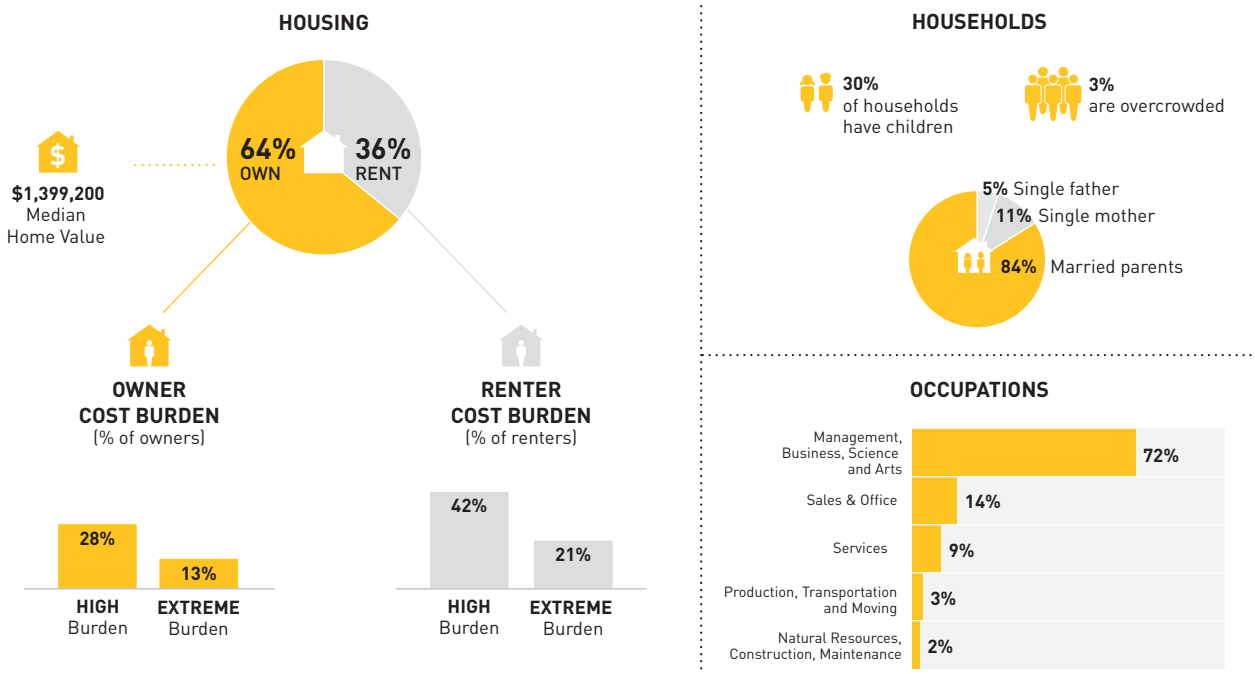
move to a One Percent California community. The median home value of an owner-occupied home is an eye-popping $1.4 million; keep in mind that since this is the median value, half the homes cost more. Nearly two in three housing units are owner occupied—leaving fewer options for those seeking rentals. Zoning laws, high property values, and neighborhood resistance have long made building affordable multifamily housing well-nigh impossible. Residents of One Percent California benefit disproportionately from the tax system, which allows them to build wealth through mortgage deductions and favorable treatment of investment income.

Parents in One Percent California can offer their children a cornucopia of advantages, experiences, and opportunities, maximizing the likelihood that they will realize their full potential and positioning them well to live freely chosen, rewarding lives. The majority of households with children, 83.6 percent, are headed by married couples. Children who grow up in a home with their two biological parents have better outcomes, on average, than children growing up in single-parent or step-parent households; for example, they are less likely to drop out of high school, experience youth disconnection, become teen parents, or be unemployed as adults.[6] The child poverty rate is extremely low, 2.7 percent, and 84.3 percent of 3- and 4-year-olds are enrolled in preschool. Public schools in One Percent California consistently rank among the best in the country, attracting well-qualified, experienced teachers with good salaries and benefits, enjoying high levels of per-pupil spending, and benefiting from the active involvement of well-educated parent volunteers. If they are unhappy with their local options, One Percenters typically have the wherewithal to pay for private school or move elsewhere.[7]

One Percent California is 57.1 percent white (compared to just 36.3 percent statewide), 25.6 percent Asian, 8.5 percent Latino, and 3.8 percent Black; 28.5 percent of residents are foreign born.

Real estate prices, restrictive zoning regulations, rental unit supply and costs, and the legacy of discriminatory housing policies erect powerful barriers to entry for those seeking to move to One Percent California.

One Percent California

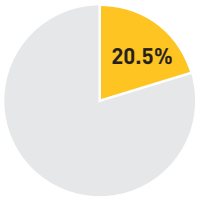


The Five Californias

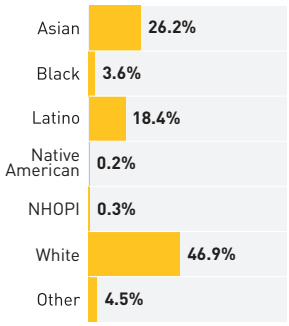
2 Elite Enclave California

8,083,082
People live here

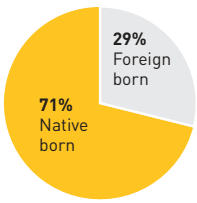
% OF CALIFORNIA POPULATION
(ELITE ENCLAVE CALIFORNIA)



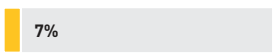
RACE & ETHNICITY



NATIVITY



POVERTY

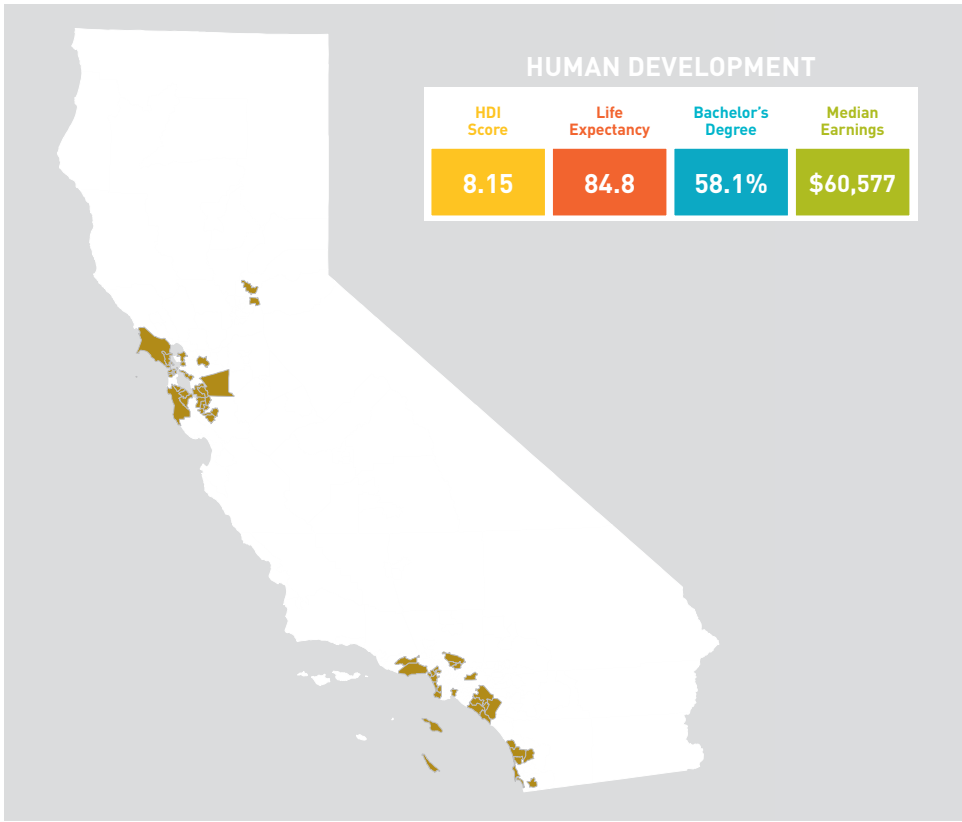


CHILD POVERTY (UNDER 18)

Elite Enclave California is made up of fifty-six neighborhood clusters found almost entirely in greater San Francisco, San Jose, Los Angeles, and San Diego; in addition, one lies in Oxnard-Thousand Oaks and two in greater Sacramento. The roughly eight million people—one in five state residents—who call Elite Enclave California home have extremely high levels of well-being. Their score of 8.15 is higher than the well-being score of every US state and all one of the country's 435 congressional districts. Life expectancy, 84.8 years, is nearly four years longer than the state average and six years longer than the US average. Only 6.9 percent of adults lack a high school degree, less than half the state average. Nearly six in ten adults hold bachelor's degrees, and one in four holds a graduate degree. Median personal earnings, $60,577, surpass the state median by $21,000. The largest share of workers is employed in the highest-paying sector, management, business, science, and arts occupations.

As in One Percent California, housing costs, kept high thanks to restrictive zoning and the resulting housing shortage, erect a steep barrier to entry for Elite Enclave communities. The median home value of owner-occupied units was just shy of $900,000 in 2019, and prices have rocketed up over the past two years. Just over half—54.1 percent—of housing units are owner occupied, roughly on par with the statewide rate. Of those who rent, 45.8 percent spend more than 30 percent of their incomes on housing, and 22.1 percent spend more than 50 percent; even in this comparatively affluent slice of California, housing costs are unaffordably high for nearly half of all rental households.

Neither Elite Enclave Californians nor their fellow state residents in One Percent California are immune to misfortune, but their rich set of capabilities acts as a buffer



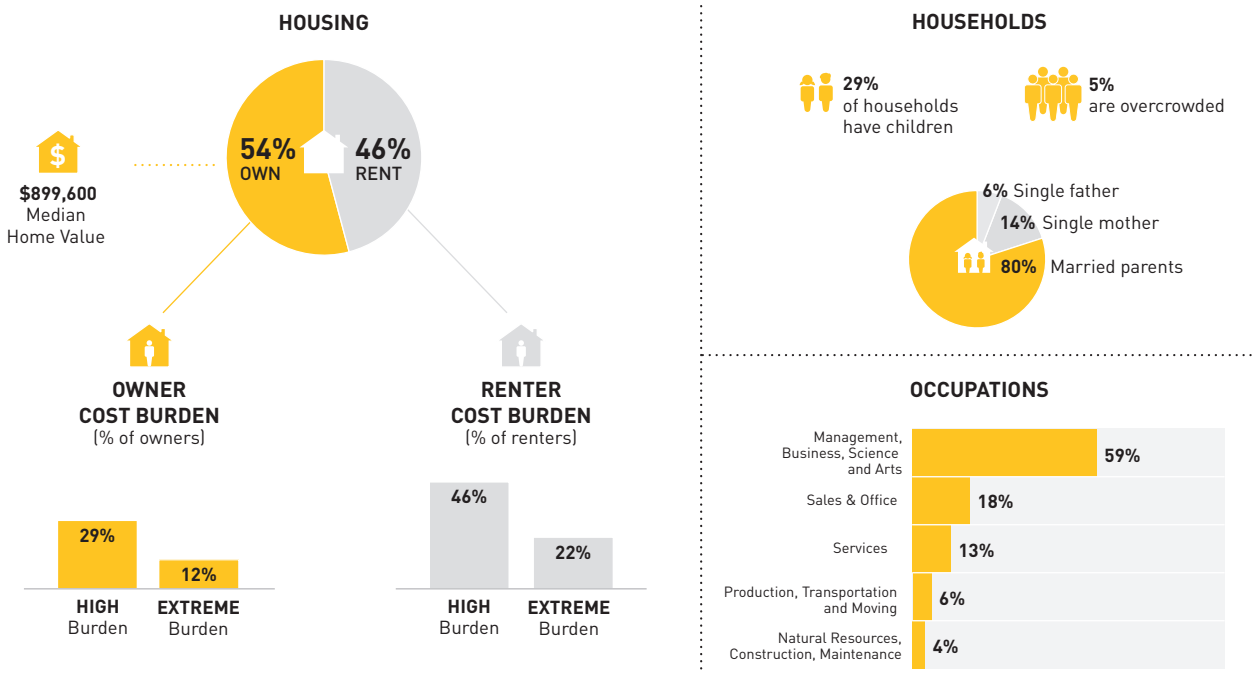
against the vagaries of life and provides the means to recover from serious setbacks. These capabilities include their educations, which not only help them secure well-paying jobs but also imbue them with greater ability to cope with change, build healthy relationships, parent effectively, practice healthy behaviors, and participate in the decisions that affect them.[8] Their capabilities also include jobs with good wages and benefits like health insurance and sick leave, assets like retirement accounts and home equity, access to public goods such as parks and high-quality schools, and social capital and societal respect, to name just a few. They benefit from public investment in education, health, and infrastructure, and their educational attainment and resulting labor market success allow them to enjoy comparative prestige, agency, and independence in their work, all of which contribute to life satisfaction and good health.

Children are off to a good start in Elite Enclave California. Children tend to grow up in two-parent households; eight in ten households with children are headed by married parents. Two in three 3- and 4-year-olds are enrolled in preschool, a sharp drop from the 84.3 percent found in One Percent California but still well above the state average of 50.9 percent. The child poverty rate is 6.1 percent, less than half the state rate. Families in Elite Enclave California typically have the financial, social, and educational resources to ensure that their children realize their full potential, setting them on a positive life trajectory.

Elite Enclave California is 46.9 percent white, 26.2 percent Asian, 18.4 percent Latino, and 3.6 percent Black; 29.2 percent of residents are foreign-born, the largest share among the Five Californias. NHOPI and Native American residents make up 0.3 percent and 0.2 percent of the population, respectively.

As in One Percent California, housing costs, kept high thanks to restrictive zoning and the resulting housing shortage, erect a steep barrier to entry for Elite Enclave communities.

Elite Enclave California

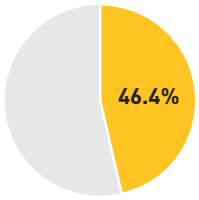


The Five Californias

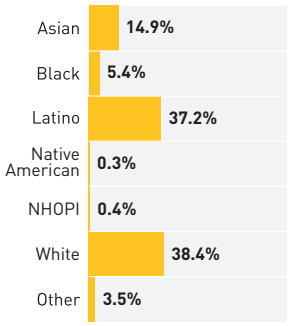
3 Main Street California

18,319,773
People live here

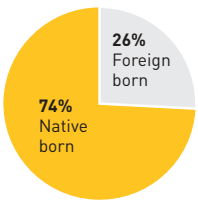
% OF CALIFORNIA POPULATION
(MAIN STREET CALIFORNIA)



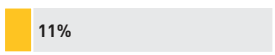
RACE & ETHNICITY



NATIVITY



POVERTY

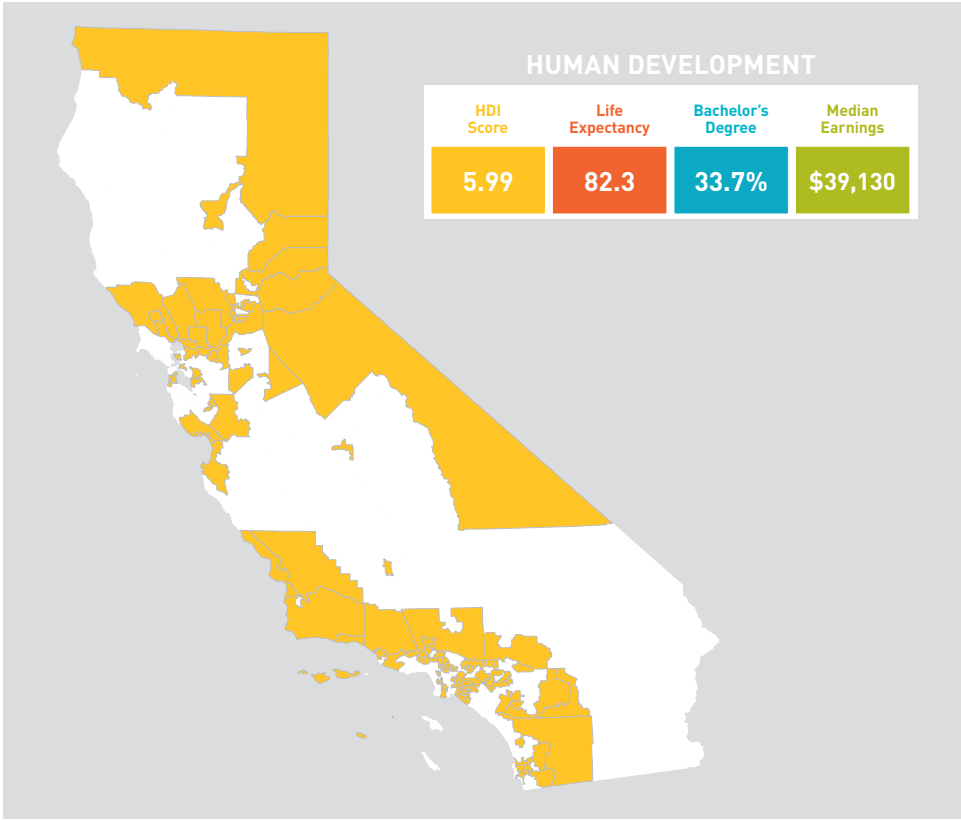


CHILD POVERTY (UNDER 18)

More than eighteen million people call Main Street California home. Residents of the 121 neighborhood clusters that fall within this California generally enjoy higher levels of well-being than the typical American. Main Street's score of 5.99 places it slightly above the state as a whole, which scores 5.85. The neighborhood clusters that make up Main Street range in score from 6.97 in central San Jose and South San Francisco, San Bruno & Brisbane—just shy of the Elite Enclave threshold of 7.00—to 5.03 in West Santa Ana in Orange County and parts of Richmond and San Pablo in Contra Costa County. But California's high cost of living, driven by necessary expenditures that have higher prices tags here than in the rest of the country, particularly housing, keeps many markers associated with middle-class life out of reach for Main Streeters, especially those with scores near the bottom of this grouping; they share some of the economic insecurity experienced by those in Struggling California.

Life expectancy in Main Street California is 82.3 years, a bit higher than the California average. Main Street also fares better than the state as a whole when it comes to the share of adults without high school diplomas (14.3 percent), but slightly worse in terms of the share of adults with four-year college degrees (33.7 percent) and graduate degrees (11.5 percent). Median personal earnings are $39,130, about the state median. About four in ten workers have jobs in the highest-paying occupational category—management, business, science, and arts—and about one in five works in each sales and office occupations and the service sector. The poverty rate is 10.9 percent, slightly below the state rate.

The share of housing units that are owner occupied, 56.2 percent, is slightly higher than the state rate. About three in ten homeowners both in Main Street California and statewide face a high housing burden, meaning that they spend more than 30 percent of their incomes on mortgage payments, property taxes, and other housing-



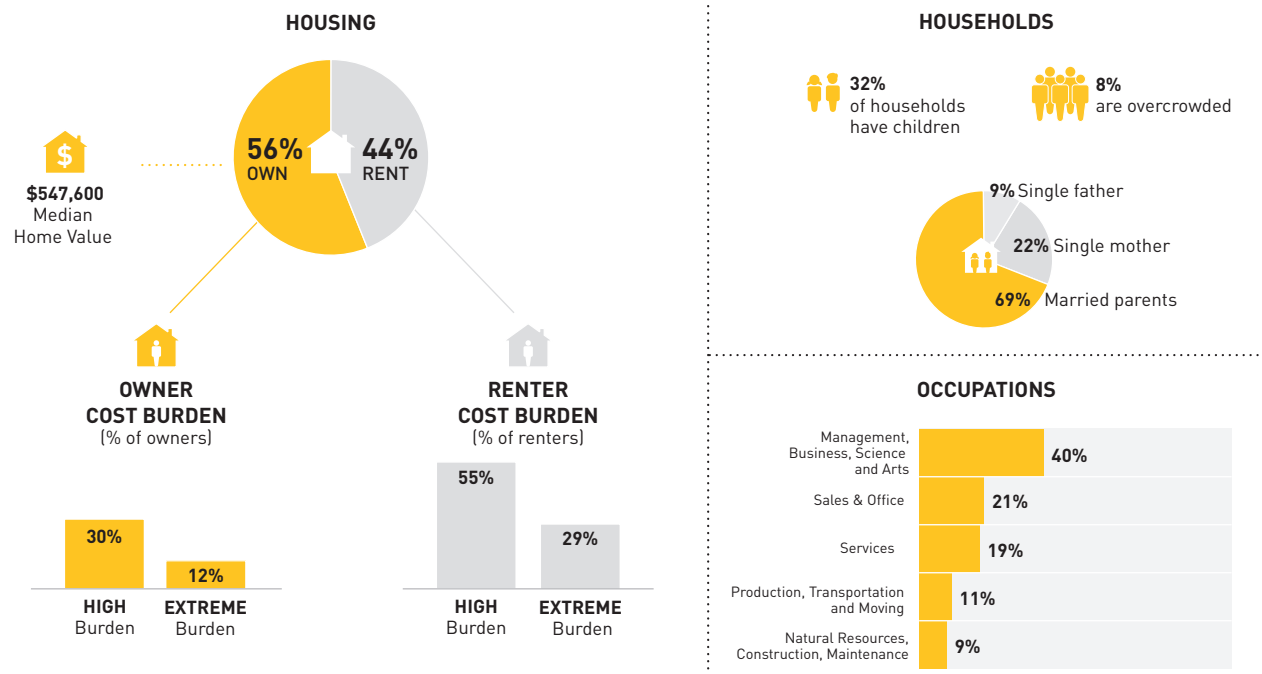
related expenditures. Of the 43.8 percent of households that rent, more than half (55.4 percent) spend more than 30 percent of their incomes on housing and nearly three in ten (28.7 percent) allocate more than half their monthly incomes to rent. The median home value is $547,588, slightly below the state median of $568,500; home values span a huge range, however, from over $1 million in Hollywood to $285,000 in Bakersfield. Main Street families living in major metro areas, especially renters, face a rising risk of displacement as the statewide housing shortage pushes more affluent people to seek apartments in traditionally middle- and working-class communities, driving up rents to unaffordable levels.

The child poverty rate, 13.4 percent, is below the statewide rate. As in the state as a whole, only about half of all 3- and 4-year-olds attend preschool. High-quality, center-based early childhood care and education helps young children thrive and is associated with positive long-term benefits like higher graduation rates. But the cost, an average of $11,200 for a 4-year-old,[9] puts it out of reach for many Main Street families. The share of children growing up in a house with two married parents is on par with the state rate, 68.6 percent; 22.0 percent of children live with just their mother, 9.4 percent with just their father. Single parents across the state raise healthy, thriving children; research shows, however, that children, on average, benefit from living with and having the time, financial resources, and emotional support of their two parents. **Accessing quality schools for their children is a challenge for many Main Street parents.** Main Street families rely heavily on the public education system, which performs poorly compared to those in other states on key measures, such as the student-per-teacher ratio, the student-per-support-staff ratio (support staff include librarians and guidance counselors), spending per student, and K–12 spending as a share of the economy.[10]

One in four residents of Main Street is foreign born. The population is 38.4 percent white, 37.2 percent Latino, 14.9 percent Asian, and 5.4 percent Black. NHOPI and Native American residents make up 0.4 percent and 0.3 percent of the population, respectively.

As in the state as a whole, only about half of all 3- and 4-year-olds attend preschool.

Main Street California

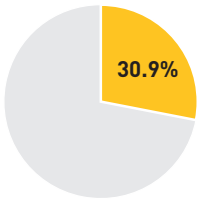


The Five Californias

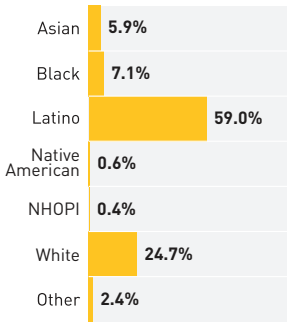
4 Struggling California

12,203,154
People live here

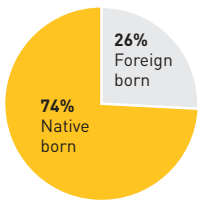
% OF CALIFORNIA POPULATION
(STRUGGLING CALIFORNIA)



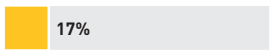
RACE & ETHNICITY



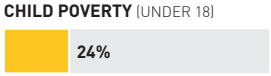
NATIVITY



POVERTY



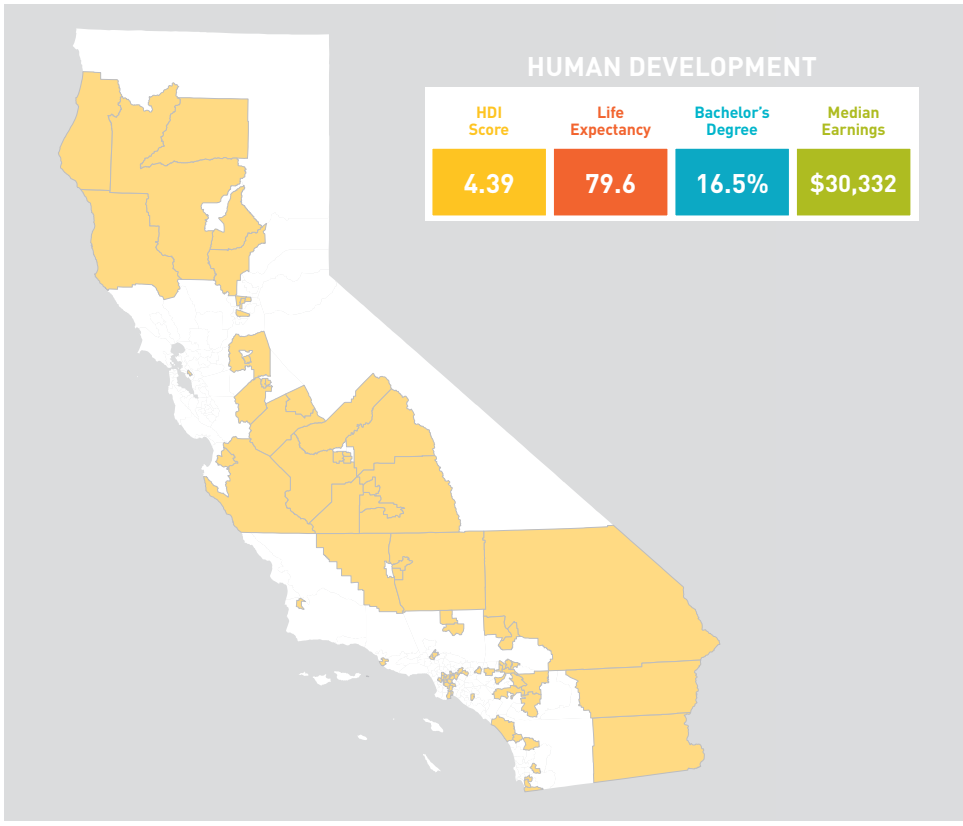
CHILD POVERTY (UNDER 18)



Struggling California, home to three in ten state residents, scores 4.39 on the HDI. People living in Struggling California have lower levels of well-being, on average, than people in California or in the country as a whole. Burdened by unremitting economic pressure driven by sky-high housing costs and stagnant wages, and reliant on overstretched and often inadequate public services, from schools to transportation to health care, Struggling Californians face a circumscribed set of choices and opportunities.

Struggling Californians have a life expectancy of 79.6 years—lower than the state average but still better than the country as a whole. Educational attainment in Struggling California is low by national standards; 26.4 percent of adults ages 25 and up lack the barebones credential of a high school diploma, severely limiting their job options, and just 16.5 percent—roughly half the state and national rates—have the bachelor's degree that employers increasingly require. Earnings, $30,332, are about $9,000 less than the state median.

The share of owner-occupied housing units, 52.7 percent, is slightly below the state rate. Nearly one-third of all homeowners here face either a high housing burden—meaning that they spend more than 30 percent of their incomes on mortgage payments, property taxes, and other housing-related expenditures—or an extreme housing burden, which means that these costs consume half the household's income. Of the 47.3 percent of households that rent, well over half (57.3 percent) spend more than 30 percent of their incomes on housing, and 29.3 percent allocate more than half their monthly incomes to rent. The median home value in Struggling California is $334,800, well below the state median of $568,500 but still higher than the national median of $240,500, underscoring how out of sync the California housing market is with the rest of the country.

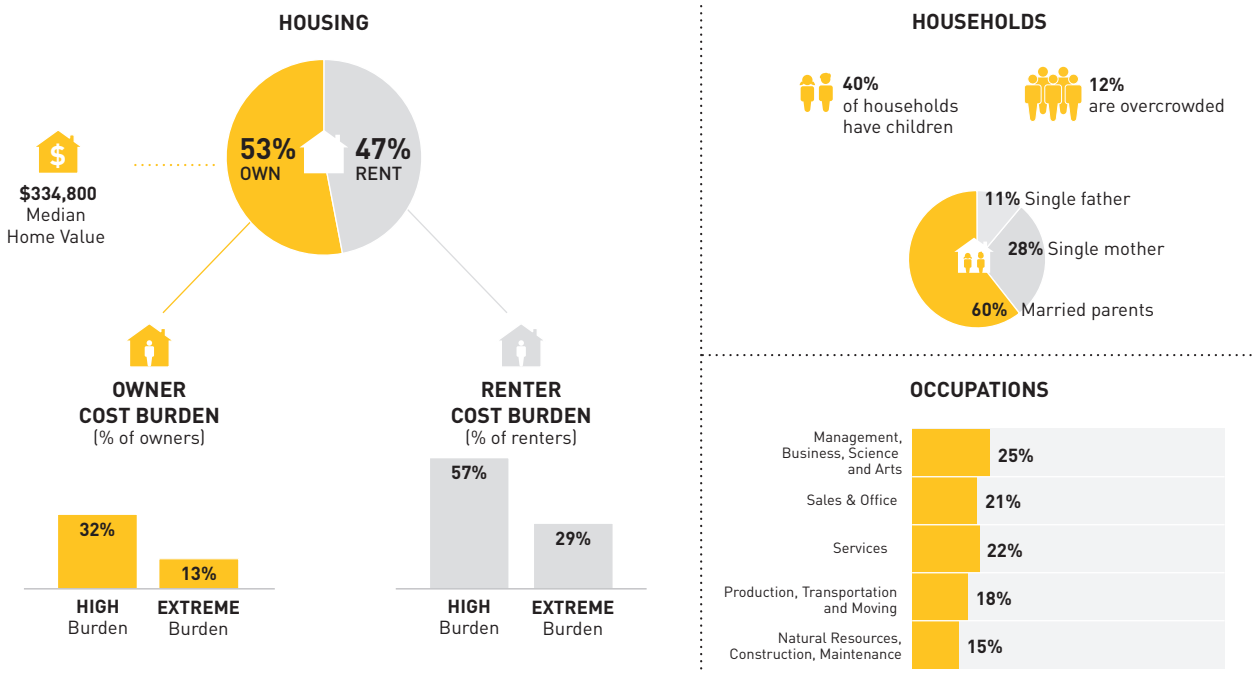


That one-third of all homeowners and 57.3 percent of all renters spend more than they can reasonably afford on housing might at first glance seem par for the course in California; these rates are not that much higher than the statewide rates. What is different, though, is that in people living in Struggling California have much lower earnings. **For a Struggling Californian bringing home the median wage of $30,332, paying out half one's salary for rent leaves just $15,166 for every other expense, including transportation, food, health care, phone and internet costs, and childcare.** People living in Struggling California often make rent by cutting back on other necessities—skipping meals, going without medical care, letting the utility bill ride and hoping the electricity isn't shut off. This economic precarity creates toxic stress that harms cardiovascular health, drives health-risk behaviors, and impairs child well-being and development.

Eighty-two neighborhood clusters make up Struggling California. They are found chiefly in greater Los Angeles, the Inland Empire, the Central Valley, greater San Diego, and northern California, but they also include areas in other parts of the state, such as Imperial County, Salinas, Santa Maria, and parts of Sacramento. The relative absence of well-paying, middle-skills jobs limits opportunity in Struggling California, whose neighborhoods tend to be far from booming knowledge economy hubs. Even in Los Angeles, which has a thriving tech industry, Struggling Californians tend to live in pockets of this sprawling metropolis that are poorly served by public transportation. Although management, business, science, and arts occupations are still major sources of employment, accounting for one in four workers, the majority of jobs are found in occupations that tend to be lower paying: service occupations (21.7 percent), sales and office occupations (20.9 percent), production,

People living in Struggling California often make rent by cutting back on other necessities—skipping meals, going without medical care, letting the utility bill ride and hoping the electricity isn't shut off.

Struggling California



High-quality early care and education can help support parents and supplement the resources available to children, but only four in ten 3- and 4-year-olds are enrolled in preschool, half as many as in One Percent California.

transportation, and moving occupations (18.0 percent), and construction and maintenance occupations (14.5 percent).

Struggling California has the largest share of children; four in ten households include children under 18. Mothers and fathers in Struggling California, like parents everywhere, do their level best to give their children the strongest possible start in life, but have far fewer material and social resources than other California families to devote to this all-important task. High-quality early care and education can help support parents and supplement the resources available to children, but only four in ten 3- and 4-year-olds are enrolled in preschool, half as many as in One Percent California. Six in ten households with children are headed by married parents, far less than found further up the well-being scale. The child poverty rate in is 23.8 percent.

An issue that is far less prominent in the lives of Main Street, Elite Enclave, and especially One Percent Californians but which is quite consequential for well-being in Struggling California is the impact of aggressive policing and mass incarceration on low-income Black and brown communities. California has made significant progress over the last decade in addressing mass incarceration through state-level reforms aimed at reducing incarceration, placing greater emphasis on rehabilitation, and tackling the disproportionate impacts of arrests and sentencing on Black and Latino communities. Fewer adults are behind bars, prisons are less overcrowded and some are set to close, and incarceration rates are down, all evidence that reforms are working.[11] Nonetheless, much remains to be done, both in terms of continuing to address high and disproportionate incarceration rates and helping to repair the harm of a half-century of mass incarceration on communities of color.

In poor urban communities of color, incarceration is a normative experience, one that affects incarcerated people (and their families) not just for their period of confinement but often for the rest their lives. Mass incarceration, the result not of an increase in crime but rather an increase in the severity of sentencing laws and policies, has had a wildly disproportionate impact on people of color, particularly Black men. According to the Sentencing Project, one in every ten Black men in their thirties is in prison or jail on any given day, and a Black teenager born in 2001 faces a heartbreaking one-in-three chance of being imprisoned at some point in his life.[12] Civil rights lawyer and legal scholar Michelle Alexander writes in her book *The New Jim Crow* that mass incarceration serves as a gateway to racial stigmatization, legalized discrimination, and permanent marginalization and social exclusion by locking "a huge percentage of the African American community out of the mainstream society and economy."

One in four Struggling Californians is foreign born, the lowest share of any of the Californias. Struggling California is 59.0 percent Latino, 24.7 percent white, 7.1 percent Black, and 5.9 percent Asian. NHOPI and Native American residents make up 0.4 percent and 0.6 percent of the population, respectively.

The Five Californias

5 Disenfranchised California

What happened to Disenfranchised California?

In the first two volumes of the Portrait of California series, several PUMAs, or neighborhood clusters, scored below 3.00 on the HDI. These areas made up Disenfranchised California.

In this latest calculation of the California HDI, no neighborhood clusters scored below 3.00. This is a heartening development!

Although Disenfranchised California is empty of neighborhood clusters right now, we are keeping the category as part of the Five Californias system. It is possible that well-being will worsen in future years, driving scores in some areas below 3.00 once again.

In addition, though none of California's 265 neighborhood clusters of at least 100,000 people score below 3.00 at present, some smaller geographies do. For example, today 611 census tracts (out of the 8,057 in California) score below 3.00; these tracts are concentrated in Los Angeles County (193 tracts), the San Joaquin Valley (183 tracts), and the Inland Empire (105 tracts). In addition, specific populations, particularly people experiencing homelessness, are by any reasonable measure disenfranchised.

We know that severe marginalization and deprivation are still a reality for many places and population groups and seek to acknowledge this by retaining the Disenfranchised category.

People live here

% OF CALIFORNIA POPULATION (DISENFRANCHISED CALIFORNIA)

RACE & ETHNICITY

Asian
Black
Latino
Native American
NHOPI
White
Other

NATIVITY

POVERTY

CHILD POVERTY (UNDER 18)

A Long and Healthy Life

IN THIS SECTION

Introduction

Living a long and healthy life is humankind's cardinal capability. Being alive—avoiding premature mortality and being protected from arbitrary denial of life—is quite simply the prerequisite for the development and exercise of all other capabilities. And being healthy—attaining the highest possible standard of physical and mental health—maximizes the likelihood that we will realize our full potential and, as a result, lead flourishing, freely chosen lives. Health is both a cause and a consequence of a person's overall well-being. Poor health imperils human security and can profoundly limit growth and fulfillment across a range of capabilities, from agency and autonomy to employment and asset-building to political participation and social inclusion. And those capabilities, in turn, affect people's health; feeling powerless, experiencing loneliness and isolation, suffering toxic stress borne of economic insecurity, living in overcrowded conditions—these challenges erode our physical and mental well-being.

The ways in which the vastly disparate conditions of people's daily lives affect their health has never been more apparent than during the pandemic year, when many affluent Californians were able to protect themselves from Covid-19 to a degree utterly unattainable by those whose livelihoods required their physical presence—to delivery groceries, to work in drug stores, to care for the elderly—or who lived in overcrowded housing. The disproportionate exposure of low-income as well as Black and Latino Californians is tragically apparent in the rolls of those lost to Covid-19 (see BOX 1).

US life expectancy fell by 1.87 years between 2018 and 2020, largely due to Covid-19.

BOX 1 Covid-19 as a Leading Cause of Death

According to mortality statistics from the Centers for Disease Control and Prevention (CDC), Covid-19 was the third-leading cause of death in the United States in 2020, taking the lives of approximately 375,000 people.[1] By early 2021, the quickening pace of Covid-19 deaths reported by the CDC indicated that it had become the number-one cause of death.[2] By July 2021, the number of US Covid-19 deaths had topped 600,000, more than 63,000 Californians had died from the disease, and over 3.7 million state residents had tested positive.[3]

These trends suggest that Covid-19 is likely among the top causes of death in California, will ultimately decrease the state's life expectancy, and will magnify disparities in life expectancy between racial and ethnic groups in the state, with Black and Latino residents seeing significant drops in life expectancy.[4, 5] These alarming developments are already apparent in the national data. A June 2021 study found that US life expectancy fell by 1.87 years between 2018 and 2020, largely due to Covid-19; this decrease was more than eight times the average decrease found in other affluent nations. The study also found that decreases in US Black and Latino life expectancies were two to three times greater than the decrease in the life expectancy of US whites, effectively wiping out gains made over the last decade in closing the Black-white life-span gap.[6] Furthermore, CDC mortality data indicates that Native Americans are roughly twice as likely to die from Covid-19 as whites.[7] Indigenous leaders in California have also raised concerns that public health authorities are undercounting Native American Covid-19 deaths.[8]

BY JULY 2021

600,000
COVID DEATHS IN THE UNITED STATES

63,000
COVID DEATHS IN CALIFORNIA

3.7 M
CALIFORNIANS TESTED POSITIVE

The American Human Development Index uses life expectancy at birth as a proxy for a long and healthy life. **Life expectancy at birth 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 lifetime.** This measure, which captures mortality by all causes and at all ages, is a classic yardstick of population health. Life expectancy does not, of course, tell the full story of our health, and living a *long* life and living a *healthy* life are not synonymous. In general, though, those who manage to elude all causes of mortality until their eighties or nineties are healthier than the average person. In addition, life expectancy at birth is an easily understood gauge of which groups are living long lives and which are experiencing premature death, and it helps to focus attention on why these gaps exist.

Life expectancy at birth accounts for one-third of the overall index. For this report, Measure of America calculated life expectancy using 2015–2019 mortality data from the California Department of Public Health and 2019 population data from the Centers for Disease Control and Prevention (CDC) WONDER database and the American Community Survey (ACS) Public Use Microdata Sample.

3 in 4
LGBTQ California students reported depressive symptoms

1 in 4
LGBTQ Californians said they had considered suicide

1 in 3
transgender Americans reported having had a negative experience with a health-care provider

BOX 2 LGBTQ Health Issues

Since mortality records and census data do not include a person's sexual or gender identity, it is not possible to calculate life expectancy by these criteria. Other data illuminate some of the health challenges the LGBTQ population faces, however.

Though society has become more accepting, LGBT Californians still face challenges related to their identities, including experiencing mental health issues. Disparities start at an early age; more than 78 percent of California's students who identify as LGBTQ report depressive symptoms.[9] LGBTQ youth are up to four times as likely to attempt suicide as their non-LGBTQ peers, with family rejection increasing the likelihood. LGBTQ adults also disproportionately experience mental health concerns; in a survey of LGBTQ Californians, 23 percent said they had considered suicide.[10]

Disparities in physical health exist as well. Although the number of new cases has been declining, the HIV epidemic continues to disproportionately affect gay and bisexual men and transgender women.[11,12] A national survey reveals that, compared to other LGBTQ respondents, transgender individuals are more likely to face financial barriers to health-care access, to have inadequate insurance, and to report being in fair or poor health.[13] LGBTQ seniors face additional barriers as they age; they are less likely to have children who can help them navigate the health-care system, and those who are unmarried do not have access to Social Security benefits after the deaths of their partners.[14] Researchers have also found higher rates of substance abuse and smoking, violence victimization, unhealthy weight control or perception, and lower rates of mammography and Pap smear screening among LGBTQ people.

Negative experiences and fear of discrimination may prevent LGBTQ patients from disclosing their sexual or gender identity to health-care providers, or cause them to avoid going to the doctor altogether. This is of particular importance among LGBTQ seniors, whose experiences with stigma and discrimination are likely worse than those of younger people.[15] In a national survey, one-third of transgender respondents reported having had a negative experience with a health-care provider, and almost one-quarter reported not seeking medical care because they were afraid of being mistreated.[16]

This chapter presents life expectancy at birth for Californians by gender, by race and ethnicity, by nativity, by metro area, and by neighborhood cluster. It also reviews the leading causes of death and notable health disparities among these groups to reveal striking, socially determined differences in health outcomes that are avoidable and unjust. Unfortunately, due to the lack of data, we are unable to present life expectancy for LGBTQ Californians, though we do explore some issues related to LGBTQ health in **BOX 2**.

Two key concepts inform this analysis. The first is the notion of the **social determinants of health**, defined by the World Health Organization as "the circumstances in which people are born, grow up, live, work, and age, as well as the systems put in place to deal with illness. These circumstances are in turn shaped by a wider set of forces: economics, social policies, and politics"[17] (see **FIGURE 3**). Central to this approach is the idea that while doctors and medicines are critical once we fall ill or are injured, the main drivers of health disparities between groups lie not in the health-care system but in the conditions of people's daily lives. Safe neighborhoods, clean air, full-service grocery stores, healthy school lunches, places to exercise safely, educational equality, employment that offers security, dignity, and agency: these and other things like them are key to keeping people healthy.

The second (and related) concept that informs this analysis is **health equity**. Health inequities are health differences that are avoidable and unfair and which adversely affect a socially disadvantaged group; this disadvantage can be based on race and ethnicity, religion, socioeconomic status, gender, sexual orientation, disability status, or other characteristics linked to discrimination and social exclusion. At its most basic level, health equity means that everyone should have an equal opportunity to live a long and healthy life. Creating this equality of opportunity requires "societal action to remove obstacles such as poverty and discrimination and their consequences—including powerlessness and lack of access to good jobs, education, housing, environments, and health care"[18]—in other words, it requires attention to making the social determinants of health more equitable, fair, and just across groups.

The main drivers of health disparities between groups lie in the conditions of people's daily lives.

FIGURE 3 The Social Determinants of Health

The social determinants of health are defined as the circumstances in which people are born, grow up, live, work, and age, as well as the systems put in place to deal with illness. These circumstances are shaped by a wider set of forces: economics, social policies, and politics.
—World Health Organization[19]

	SOCIETY	COMMUNITY	INDIVIDUAL
BENEFICIAL	Civil Rights	Civic Organizations	Loving, Stable Relationships
	Equality Under the Law	Doctors and Hospitals	Family Support
	Responsive Government	Neighborhood Safety	Friendship
	Health and Safety Regulations	Sidewalks and Bike Paths	Regular Exercise
	Public Health Campaigns	Safe, Clean Parks	Good Nutrition
	Environmental Protection Laws	Good Jobs	Adequate Sleep
	Worker Protections	High-Quality Childcare	Living Wages
	Income Supports	Public Transportation	Safe, Affordable Housing
	Family-Friendly Policies	Grocery Stores	Strong Educational Background
		Social Cohesion	Consistent Health-Care Provider
		Good Schools	
HARMFUL	Bias and Discrimination	Environmental Hazards	Health-Risk Behaviors
	Harmful Gender Norms	Residential Segregation	Loneliness
	Economic Downturns	Poor Community-Police Relations	Stress
	Natural Disasters		Exposure to Violence

Variation by Race and Ethnicity, Gender, and Nativity

VARIATION BY RACE AND ETHNICITY AND BY GENDER

Life expectancy in California, 81.0 years, is 2.2 years longer than the national life expectancy of 78.8 years. Compared to calculations presented in *A Portrait of California 2014–2015*,[20] the life expectancies for both California and the United States are 0.2 years shorter. In other words, seventy-three days have been shaved off the life expectancy of California residents. And, as discussed in **BOX 1**, Covid-19 is making things worse.

Basic life span within California varies to a startling extent when broken down by racial and ethnic group. The longest-lived population is Asian Californians, with a life expectancy of 87.0 years. Native Americans have the shortest life expectancy, 71.2 years. In California, an Asian baby born today can expect to outlive a Native American baby born today by nearly sixteen years.

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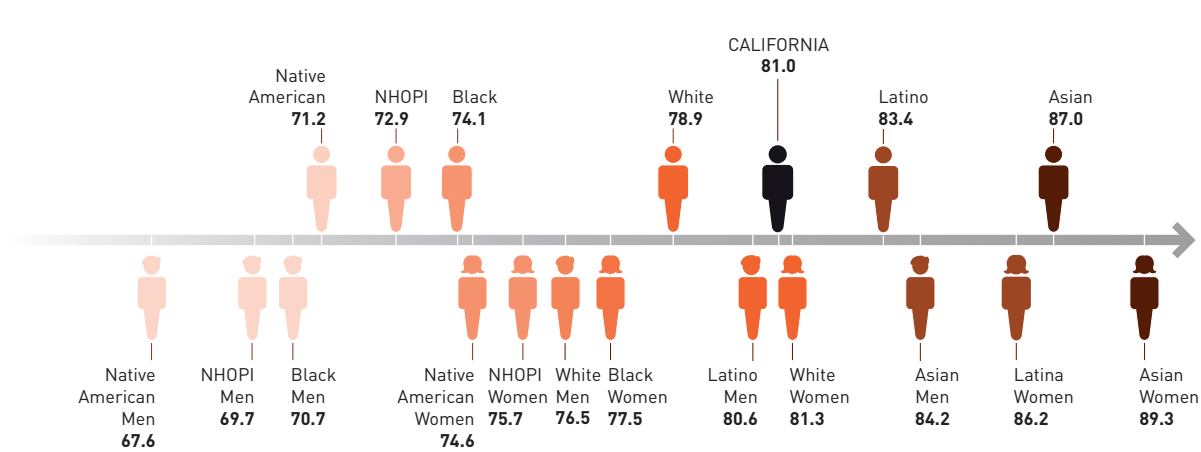
California women outlive their male counterparts by about five years, on average. Female life expectancy is 83.7 years and male life expectancy is 78.8 years. Across the globe, women tend to live longer than men, indicating some biological differences between the sexes that advantage women, particularly when

FIGURE 4 **Life Expectancy by Gender and by Race and Ethnicity in California**



Source: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.

BOX 5 Gender and Health

The world over, gender norms—which define what individuals are expected to do and be in specific social contexts—create differing patterns of health-promoting and health-risk behaviors. Risk-taking, violence and domination, and avoidance of health care are ways that some men demonstrate or "perform" masculinity.[21] As a result, compared to girls and women, boys and men are more likely to die by homicide, by suicide, and as a result of unintentional injuries like car crashes;[22] are more likely to engage in risky substance use;[23] are more likely to be exposed to health risks at work;[24] and more often resort to violence.[25] Under stress, women are more likely to "tend and befriend," practice "nurturant activities…that promote safety and reduce distress," and create and maintain social support networks they can turn to for help;[26] men are more likely to act impulsively[27] and resort to "fight-or-flight" behaviors—striking out or fleeing, literally or via substance use. All these factors conspire to lower male life expectancy in ways that are not natural or inevitable but rather the result of internalized social norms about what it means to be a man or a woman in our society—norms that can and do change.

The ways in which men are socialized not only affect their own health; women also pay a steep health price in the forms of gender-based violence and intimate-partner violence. They affect people of all genders and sexual orientations. Transgender women and other LGBTQ people, for example, face a heightened risk of hate-motivated attacks and killings, and nearly all perpetrators of such acts are men.[28] When it comes to intimate-partner violence, the majority of victims and survivors are women, and the majority of perpetrators are men. Domestic violence and intimate-partner violence can have devastating psychological, physical, and economic consequences for those who experience it. In addition to the physical injuries survivors undergo, compared to women who do not experience intimate-partner violence, women who do face a heightened risk of stroke and heart disease[29] and are twice as likely to experience depression or have alcohol-use disorders.[30] According to the Centers for Disease Control and Prevention, over half of female homicides for which the circumstances were known were related to intimate-partner violence, and victims were nearly always killed by a current or former male intimate partner.[31] Younger women, particularly young women who are Black, Native American, or Latina, face the highest risk.

it comes to the leading cause of death, heart disease.[32] But the striking variation in the male-female life expectancy gaps in countries around the world and among different racial and ethnic groups in California points to the existence of social, cultural, and economic contributors as well (see **FIGURE 10**). The gender gap in life expectancy is widest among both Native Hawaiians and other Pacific Islanders (NHOPI) and Native Americans, 7.0 years, and narrowest for whites, about five years.

Asian Californians live longest, with a life expectancy of 87.0 years, outliving Latinos by roughly four years and whites by more than eight years. The average life expectancy of Asian women in California is an astonishing 89.3 years, about five years longer than Asian men. Compared to estimates from *A Portrait of California 2014–2015*,[33] the life expectancy for Asian residents in California has remained about the same, while all other major racial and ethnic groups have suffered declines (see **FIGURE 8**). **Education is generally viewed as an important determinant of health, and Asian educational outcomes are the best among the major racial and ethnic groups.**

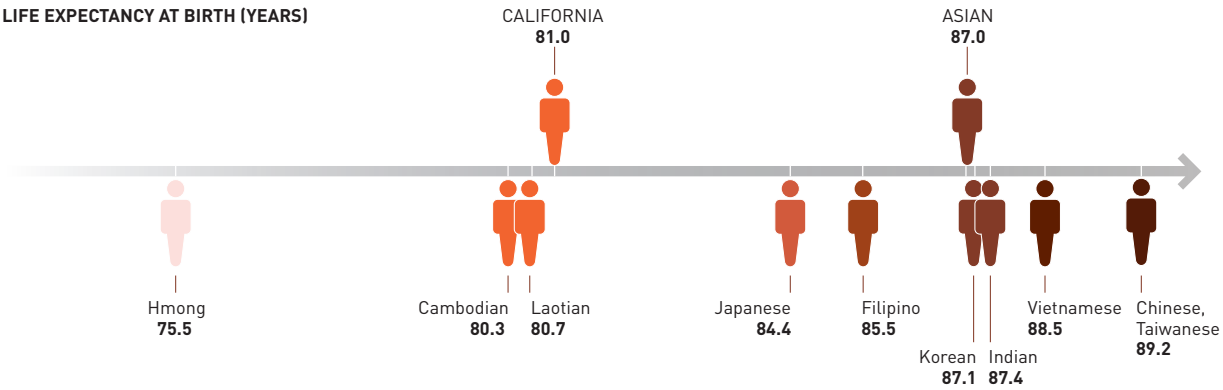
The category of Asian is far from homogenous, however, and disaggregating the population further provides more insight. Each of these groups—including, listed by population size, Chinese, Filipino, Indian, Vietnamese, Korean, Japanese, Hmong, Cambodian, Taiwanese, Pakistani, Laotian, and Thai, among others—have

their own languages, cultures, and beliefs and face different human development challenges. Chinese and Taiwanese residents have the longest life expectancy, 89.2 years, while Hmong residents have the shortest life expectancy, 75.5 years, a difference of nearly fourteen years (see **FIGURE 6**). Nearly 44 percent of Hmong Californians are working yet struggling with poverty.[34] Although Vietnamese residents have the second-highest life expectancy among Asian subgroups, 88.5 years, food insecurity is a particular health concern. Roughly one in six Vietnamese residents do not have "consistent access to and availability of enough food for all members of a household to lead an active and healthy lifestyle."[35] The three Asian subgroups with the shortest life expectancies—Laotian, Cambodian, and Hmong residents—all have median earnings below $32,500 and Education Index scores well below those of the other subgroups. Due to data availability, it is not possible to provide life expectancy calculations for other Asian subgroups, including Pakistani and Thai residents. As advocates for Asian communities in California and across the United States have long argued, data disaggregated by subgroup is imperative for understanding this diverse population.

Nearly 44 percent of Hmong Californians are working yet struggling with poverty.

Latinos have the second-highest life expectancy, 83.4 years. Latinos outlive whites in California by 4.5 years. The phenomenon of Latinos living longer than whites despite having lower education levels and incomes is referred to as the Latino Health Paradox, and it has been observed across the United States for decades (see **BOX 7**). Nonetheless, several health inequities are evident from the data on leading causes of death. In California, homicide is a leading cause of death for Latino men, with a gun homicide rate nearly four times that of white

FIGURE 6 **Life Expectancy by Asian Subgroup in California**



Source: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.
Note: Mortality data does not separate Chinese and Taiwanese residents, so the life expectancy estimate presented is for both groups combined.

men. Latinos are the only racial or ethnic group with liver disease among the top ten leading causes of death besides Native Americans. Liver disease can be an indicator of unequal access to preventative health screenings. Compared to 2012,[36] the life expectancy for Latino Californians has decreased slightly, by 0.3 years. The life expectancy of Latino residents is expected to decrease further as a result of the pandemic, as Latinos (especially foreign-born residents) suffered California's highest Covid-19 mortality rate among the major racial and ethnic groups.[37]

Latinos (especially foreign-born residents) suffered California's highest Covid-19 mortality rate.

The Latino population, like other racial and ethnic categories, is not a monolithic group. About four out of five Latinos in California trace their ancestry to Mexico. The remaining one-fifth of Latinos and Hispanics trace their ancestry to Central and South America and the Caribbean. **Californians of Mexican descent have a slightly higher life expectancy compared to other Latino residents, 85.7 years.** Due to data availability, it is not possible to provide life expectancy calculations for other Latino subgroups. Separate life expectancy estimates for these groups would be valuable for targeted health interventions; however, calculations rely on the availability of accurate death certificates that list the subgroup of the deceased. In many cases, only the ethnicity Latino or Hispanic is noted.

Whites in California have a life expectancy of 78.9 years, about two years shorter than the California average. Despite having far higher earnings and benefiting from other socioeconomic advantages, whites have shorter lives, on average, than both Asians and Latinos. From 2012 to 2019, the life expectancy of white California residents decreased by 1.2 years.[38] Compared to other racial and ethnic groups, Alzheimer's disease is ranked highest as a leading cause of death

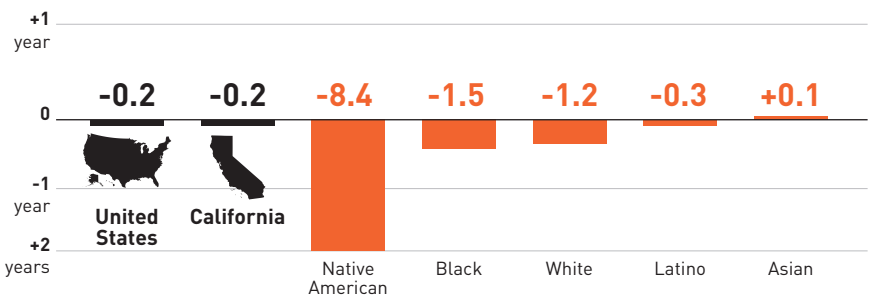
BOX 7 The Latino Health Paradox

The world over, people with more education tend to live longer. Several factors contribute to this phenomenon. People with higher levels of educational attainment typically have better access to high-quality health care and are more likely to comply with treatment regimens, to use seat belts, to refrain from smoking, and to embrace new treatments and technologies.[39] In addition, low educational attainment can chip away at health in several ways—limiting career options to low-wage jobs with limited or no benefits and wages that consign families to neighborhoods with struggling schools, higher rates of crime, fewer parks and recreational opportunities, and closer proximity to environmental hazards.

US Latinos are an exception to this rule, a phenomenon known as the Latino Health Paradox. Nationally, Latinos live longer than whites. In California, the median earnings and Education Index for Latino residents are the lowest of the main racial and ethnic groups, yet Latino life expectancy is the second highest. Latinos have lower smoking rates than non-Latino whites,[40] which may help to explain the lower mortality rates of US Latinos for most cancers, heart disease, and respiratory disease.[41] Research around positive birth outcomes among Latinos points to protective aspects of Latino cultures, such as strong social support and family cohesion, that help bolster better health outcomes, particularly for mothers and infants.[42] Research has shown that the health advantages of foreign-born Latinos tended to wear off the longer they were in the United States, possibly because immigrants are more likely to adopt the less-healthy preferences and behaviors of the larger society over time.[43]

Unfortunately, Covid-19 has eroded the Latino life expectancy advantage nationally (see **BOX 1**). In addition, our recent calculations indicate that foreign-born Latinos in California no longer enjoy a life expectancy advantage over their native-born counterparts (see **BOX 11**).

FIGURE 8 **Changes in Life Expectancy by Race and Ethnicity, 2012–2019**



Source: Lewis and Burd-Sharps (2014) and Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019. Note: Change in NHOPI life expectancy could not be estimated because California Department of Public Health 2010–2012 mortality data did not disaggregate NHOPI deaths.

among white people, largely because they tend to be older than other groups. When mortality rates are adjusted for age, however, whites are at a lower risk for Alzheimer's compared to Black and Latino Americans.[44] Instead, research has noted the increasing mortality rate of working-age white adults to help explain this decrease in life expectancy.[45]

The number of deaths of working-age white adults in the United States related to substance misuse, suicide, and alcoholic liver disease—often referred to as "deaths of despair"[46]—is increasing. Mortality data for the state of California confirm this trend. **Whites are the only racial or ethnic group with suicide ranked among the top ten leading causes of death.** The death rate by suicide is notably higher for white men compared to white women. The opioid crisis has played a role in the rising death rates for drug overdose and has disproportionately impacted majority-white, nonmetropolitan, and lower-income areas across the state.[47] Nine in ten people who lose their lives to suicide experience some form of mental illness or substance abuse, driving home the overwhelming need to destigmatize and make broadly accessible high-quality mental health and addiction services.

Black Californians' life expectancy is 74.1 years, nearly seven years less than the state average. From 2012 to 2019, life expectancy for Black residents in California decreased by 1.5 years after several years of steady, heartening increases. Even more worrisome is that Black men in California have a life expectancy of only 70.7 years. Health inequities continue to present a major obstacle to flourishing, freely chosen lives for Black Californians. Black residents suffer disproportionately from specific health challenges, including high blood pressure (hypertension), heart disease, diabetes, and kidney disease (nephritis). Nearly half of Black adults in California have been diagnosed with high blood pressure.[48]

From 2012 to 2019, life expectancy for Black residents in California decreased by 1.5 years after several years of steady, heartening increases.

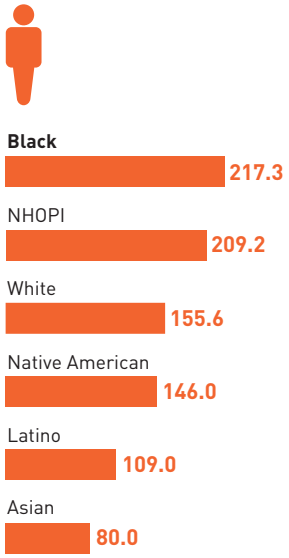
BOX 9 Racism Harms Health

Individual and structural racism increase the frequency and severity of stressors to which Black, Indigenous, and people of color are exposed to throughout their lives. These stressors include experiencing racial violence, being discriminated against for employment or housing, suffering anxiety related to economic insecurity or access to high-quality education, and enduring medical mistreatment, such as being refused requests for care or receiving inadequate care for pain. Some of the disproportionate stress that Black and Indigenous Californians face stems from the fact that they are more likely to live below the poverty line and in segregated neighborhoods than their white counterparts (itself a consequence of racism). But while education and affluence attenuate the impact of racism, they do not eliminate it.

Chronic stressors and traumatic events—like being the victim of a crime, having an incarcerated parent, or losing a loved one to Covid-19—have cumulative negative effects, and Black people experience greater exposure to both across their life course than people of other racial and ethnic groups. Chronic stress is not only psychologically harmful; it also harms the cardiovascular and other systems by constantly stimulating the fight-or-flight response and thus flooding the body with cortisol, adrenalin, and other hormones, causing excessive wear and tear on the body. The accumulation of stressors and the response to them can be identified through a combination of several markers, such as blood pressure, cholesterol levels, and urinary epinephrine and cortisol, which together are referred to as the allostatic load. A high allostatic load is associated with worse health outcomes.[49,50]

Black women have the highest maternal mortality rate in the state, about four times higher than the white maternal mortality rate.

Heart Disease Mortality Rates by Race and Ethnicity (per 100,000)



Source: Centers for Disease Control and Prevention, CDC WONDER, 2019.

The motor vehicle fatality rate is highest among Black residents, 17.6 deaths per 100,000 residents, which includes pedestrian-involved deaths. Research indicates that pedestrians of color are more likely to be killed in motor vehicle crashes than white pedestrians, and drivers are less likely to stop for Black pedestrians,[51] highlighting the importance of centering racial justice in city and transportation planning. Public health interventions are necessary to reduce accident-related deaths for all Californians, including efforts to increase seat belt use, create walkable infrastructure, and decrease impaired driving. Homicide is another severe health inequity experienced by Black Californians. The gun homicide rate for Black Californians is 15.6 deaths per 100,000 residents, twelve times the rate for white Californians. And the gun homicide rate for Black men in the state is 28.2 deaths per 100,000, more than fifteen times the rate for white men. The gun homicide rate for Black women is also alarmingly high, 3.1 per 100,000, over four times higher than the rate for white women.

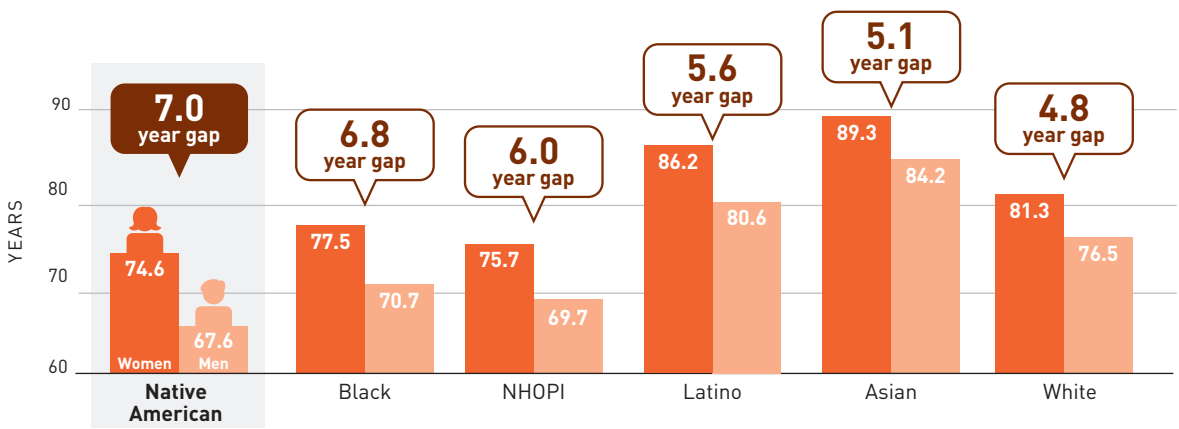
Despite having a longer life expectancy than Black men, Black women also face distinct health inequities. **Black women have the highest maternal mortality rate in the state, 1.1 deaths per 100,000 women, about four times higher than the white maternal mortality rate.** Black mothers in California die at a higher rate than both the state and national average. Various studies confirm that mistreatment based on race impacts the experiences of childbearing mothers. One in six women report mistreatment during pregnancy and childbirth; however,

women of color report a mistreatment rate about twice as high.[52] If a non-Black mother has a Black partner, the mistreatment rate is also higher. In addition, Black Californians suffer the highest infant mortality rate at 8.3 deaths per 1,000 births¬—nearly double the average infant mortality rate for the state overall, 4.2 deaths per 1,000. Racism, and the unremitting stress it creates, has emerged as a probable cause of both infant mortality and maternal mortality and morbidity, as well as the high rates overall for Black mortality (see **BOX 9**).

Native Hawaiians and other Pacific Islanders (NHOPI) have a life expectancy of 72.9 years. One important finding from these estimates is that NHOPI men (69.7 years) tend to live 6.0 years less than NHOPI women (75.7 years), the third-largest male-female gap of any racial or ethnic group (see **FIGURE 10**). NHOPI are often grouped together with Asians, and sometimes with Native Americans, in health and other surveys. Given that Asians have a longer life expectancy than every other major racial and ethnic group, data focusing on the NHOPI community alone are essential in order to identify and address the pressing health challenges in this population.

Cerebrovascular disease (stroke) is the third-leading cause of death for NHOPI Californians, three spots higher than for white residents. NHOPI residents also have the highest mortality rate for diabetes among the major racial and ethnic groups in California. National data from the CDC reveal that NHOPI are more likely to struggle with poor health, obesity, smoking, and heavy alcohol use when compared to Asians.[53] About one in two NHOPI Californians report heavy drinking in the past year.[54] When compared to Asians, NHOPI in the United States are more likely to struggle with access to health care due to cost, regardless of insurance

FIGURE 10 Gender Gap in Life Expectancy by Race and Ethnicity



Source: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.

coverage.[55] Uninsured NHOPI are also less likely to complete an annual checkup compared to uninsured Asians.

Native Americans have the lowest life expectancy of the major racial and ethnic groups—71.2 years, about a decade less than the state average. Since 2012, Native Americans have experienced the greatest loss in life expectancy of all major racial and ethnic groups, an astonishing decrease of over eight years (see **FIGURE 8**).[56] Native American men have the shortest life expectancy of all gender and race/ethnicity combinations, 67.6 years. Compared to Asian women, the lives of Native American men in California are more than two decades shorter—21.7 years to be exact. Native Americans have the largest gender gap of any racial or ethnic group in life expectancy, a difference of seven years.

Research suggests that the cultural trauma, discrimination, and dispossession Native American communities have experienced at the hands of the US government continue to influence their health and well-being today.

California has a Native American population of over 146,000 people, the largest in the United States, with more than 100 separate reservations and rancherias. The living conditions and health outcomes for individuals living on reservations are of great concern. Most Native American residents live off-reservation, however, in both rural and urban communities.[57] Native Americans have the highest poverty rate, with roughly one in five Native American residents and one in four Native American children living below the poverty line. Native Americans continue to die at higher rates than other Californians from specific health challenges, including chronic liver disease and accidents, such as unintentional drug overdoses, motor vehicle crashes, falls, and drownings.

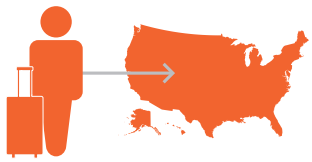
Research suggests that the cultural trauma, discrimination, and dispossession Native American communities have experienced at the hands of the US government continue to influence their health and well-being today.[58] The Indian Health Service (IHS), an agency of the US Department of Health and Human Services, provides health care to members of federally recognized tribes throughout California. The IHS is perpetually underfunded by the federal government, causing facilities to restrict the number of services they can offer and to suffer a shortage of medical staff.[59] For example, IHS clinics typically offer only general medicine and do not offer obstetric care.[60] In California, Native Americans have the second-highest infant mortality rate and the second-highest death rate for hypertension, after Black residents.

VARIATION BY NATIVITY

California residents born in the United States outlive their foreign-born (or immigrant) counterparts by 1.8 years. In previous years, foreign-born Californians enjoyed a commanding life expectancy lead over US-born Californians.[61] It is important to note, however, that these estimates likely underestimate foreign-born life expectancy in California, due to anomalies in the data (see **BOX 11**).

Asian immigrants in California live nearly seven years less than US-born Asians, 80.8 years compared 87.4 years. Of the 15.5 million Latinos living in California, roughly five million are foreign born—accounting for about half of the state's total foreign-born population. US-born Latinos have a life expectancy of 82.1 years, foreign-born Latinos, 78.5 years. The largest gap in life expectancy by nativity is among Asian Californians, 87.4 years for native-born Asian residents and 80.8 years for foreign-born Asian residents. The one exception to this trend is Black Californians: US-born Black Californians have a life expectancy of 73.8 years, while Black immigrants have a life expectancy of 74.3 years.

Recent federal immigration policy, the heightened threat of deportation, and the social stigma and fear that result have likely had a negative impact on immigrant health. In addition, Covid-19 is expected to have a disproportionate impact on the life expectancy of California's immigrant population. Covid-19 mortality data indicates that foreign-born residents have a higher mortality rate compared to US-born residents, especially foreign-born Latinos.[62]



BOX 11 What's Going on with the Life Expectancy of California's Immigrant Population?

Measure of America calculated the life expectancies by nativity for racial and ethnic groups where sufficient data were available. These calculations resulted in an abnormally low life expectancy for the state's foreign-born (immigrant) population. Further research yielded some possible reasons for this unexpected result.

First, methods for calculating life expectancy generally assume a fairly stable population, yet California's population has changed in important ways in recent years. Demographic changes in the foreign-born and Latino populations in particular have an impact on life expectancy estimates. From 2012 to 2019, for instance, the foreign-born Latino population in California declined by 4 percent. Increased mortality, a decrease in the influx of immigrants into the state, and immigrants moving to other states all may have played a role in this change. Since children of immigrants born in the United States are incorporated into the native-born population, the average age of the immigrant population has increased more rapidly than the native-born population. In addition, the overall foreign-born population in the United States is aging quickly, as immigrants are arriving to the United States at older ages on average, and the number of newcomers has declined.[63]

Another contributing factor is anomalies in the data of various sorts. Due to its large sample size, the American Community Survey remains the preferred data source on foreign-born populations below the national level. The Census Bureau considers the foreign-born population "hard-to-reach," since they are less likely to respond to the ACS via mail or internet compared to the native-born population.[64] Potential questions on citizenship in the decennial census, as well as language barriers, were likely to have affected the degree to which foreign-born residents were correctly counted. Death certificates, from which our life expectancy calculations are derived, sometimes misclassify the country of origin, in addition to the race or ethnicity of the deceased, resulting in another distortion of the data. For California death certificates, racial and ethnic misclassification is most common among Latinos.[65]

Data from the California Department of Public Health indicate that foreign-born residents suffer from a higher Covid-19 mortality rate than US-born residents, meaning foreign-born life expectancy may shorten further, especially for the foreign-born Latino population.[66] In addition, it is quite possible that the stress associated with the surge in anti-immigrant rhetoric over the last several years took a toll on people's health. Both are important topics for further research.

BOX 12 Leading Causes of Death in California

In California, as in the nation as a whole, heart disease and cancer top the list of leading causes of death. While these two leading causes of death are the top-ranked across racial and ethnic groups, significant disparities exist in the age-adjusted mortality rates. Black and NHOPI Californians are twice as likely to die from heart disease compared to Latino residents. After cancer and heart disease, however, the leading causes of death differ by race and ethnicity and by gender—further evidence of health inequalities and differing social determinants of health among California's major groups.

The top five causes of death for men in California mirror the top five causes of death nationally, but for women, Alzheimer's disease replaces accidents as the most common cause of death. Women live longer than men, and age is the most important risk factor for **Alzheimer's disease**. Nonetheless, women in California have a higher age-adjusted mortality rate for Alzheimer's disease than men. Further research is needed to investigate other biological, social, and environmental mechanisms that may increase women's risk of Alzheimer's disease.

Due to gender norms—which define what men and women are expected to do and be in specific social contexts—men are more likely to engage in risky behaviors (like speeding) that can cause unintentional injuries (like motor vehicle crashes). They are also more likely to be exposed to health risks at work that can cause accidental death. The **accidents** category (also called unintentional injuries) includes unintentional drug overdoses, motor vehicle crashes, falls, and drownings. The word "accidents" is somewhat misleading, as it has the connotation of something that could not have been foreseen or prevented. In fact, the opposite is true: the majority of deaths in this category are preventable.

Chronic liver disease and cirrhosis is the fourth-leading cause of death for Native Americans in California. It is not among the top ten leading causes of death for any other racial or ethnic group besides Latinos (ranked as the seventh-leading cause of death). In the past year, 33.0 percent of Native American Californians and 38.0 percent of Latino Californians reported heavy drinking.[67]

Diabetes is the fifth-leading cause of death for NHOPI Californians, three spots higher than for white residents. Following NHOPI residents, Black and Latino residents have the second- and third-highest mortality rates for diabetes, respectively.

Suicide is the ninth-leading cause of death among men and the tenth-leading cause of death among whites—the only racial and ethnic group for which suicide is among the leading cause of death.

For Black Californians, **homicide** is the ninth-leading cause of death; it is not among the leading causes of death for any other racial or ethnic group. The rate of homicide by firearm among Black residents, 15.6 per 100,000, is twelve times the rate for white residents, 1.3 per 100,000.

		GENDER		RACE AND ETHNICITY					
	CALIFORNIA	MEN	WOMEN	ASIAN	BLACK	LATINO	NATIVE AMERICAN	NHOPI	WHITE
1	**Heart Disease**	Heart Disease	Cancer	Cancer	Heart Disease	Cancer	Heart Disease	Heart Disease	Heart Disease
2	**Cancer**	Cancer	Heart Disease	Heart Disease	Cancer	Heart Disease	Cancer	Cancer	Cancer
3	**Alzheimer's Disease**	Accidents	Alzheimer's Disease	Stroke	Accidents	Accidents	Accidents	Stroke	Alzheimer's Disease
4	**Stroke**	Stroke	Stroke	Alzheimer's Disease	Stroke	Stroke	Liver Disease	Diabetes	Chronic Lower Respiratory Diseases
5	**Accidents**	Chronic Lower Respiratory Diseases	Chronic Lower Respiratory Diseases	Diabetes	Diabetes	Diabetes	Chronic Lower Respiratory Diseases	Accidents	Stroke
6	**Chronic Lower Respiratory Diseases**	Diabetes	Accidents	Accidents	Alzheimer's Disease	Alzheimer's Disease	Diabetes	Alzheimer's Disease	Accidents
7	**Diabetes**	Alzheimer's Disease	Diabetes	Chronic Lower Respiratory Diseases	Chronic Lower Respiratory Diseases	Liver Disease	Stroke	Influenza (Flu) and Pneumonia	Diabetes
8	**Influenza (Flu) and Pneumonia**	Liver Disease	Hypertension	Influenza (Flu) and Pneumonia	Hypertension	Chronic Lower Respiratory Diseases	Alzheimer's Disease	Chronic Lower Respiratory Diseases	Influenza (Flu) and Pneumonia
9	**Hypertension**	Suicide	Influenza (Flu) and Pneumonia	Hypertension	Homicide	Influenza (Flu) and Pneumonia	Hypertension	Hypertension	Hypertension
10	**Liver Disease**	Influenza (Flu) and Pneumonia	Liver Disease	Nephritis	Nephritis	Nephritis	Influenza (Flu) and Pneumonia	Nephritis	Suicide

Source: Centers for Disease Control and Prevention, CDC WONDER, 2019.

Variation by Geography

METRO AND RURAL AREAS

San Jose, which contains no communities that are part of Struggling California (see PAGE 78), is the healthiest of California's metro areas, with a life expectancy of 85.0 years. At the other end of the life-span spectrum is Redding (Shasta County), with a life expectancy of 77.2 years. (see BOX 15).

NEIGHBORHOOD CLUSTERS

Over twelve years of life expectancy separate the top and bottom neighborhood clusters in California. Milpitas & Northeast San Jose residents in Santa Clara County have a life expectancy of 87.3 years, while residents of West San Bernardino have a life expectancy of 75.0 years (see MAP 14 and TABLE 13).

The five neighborhood clusters with the shortest life expectancies are located in the Central Valley—three in San Bernardino County, one in San Joaquin County, and one in Kern County. All score well below average on the Education

Over twelve years of life expectancy separate the top and bottom neighborhood clusters in California.

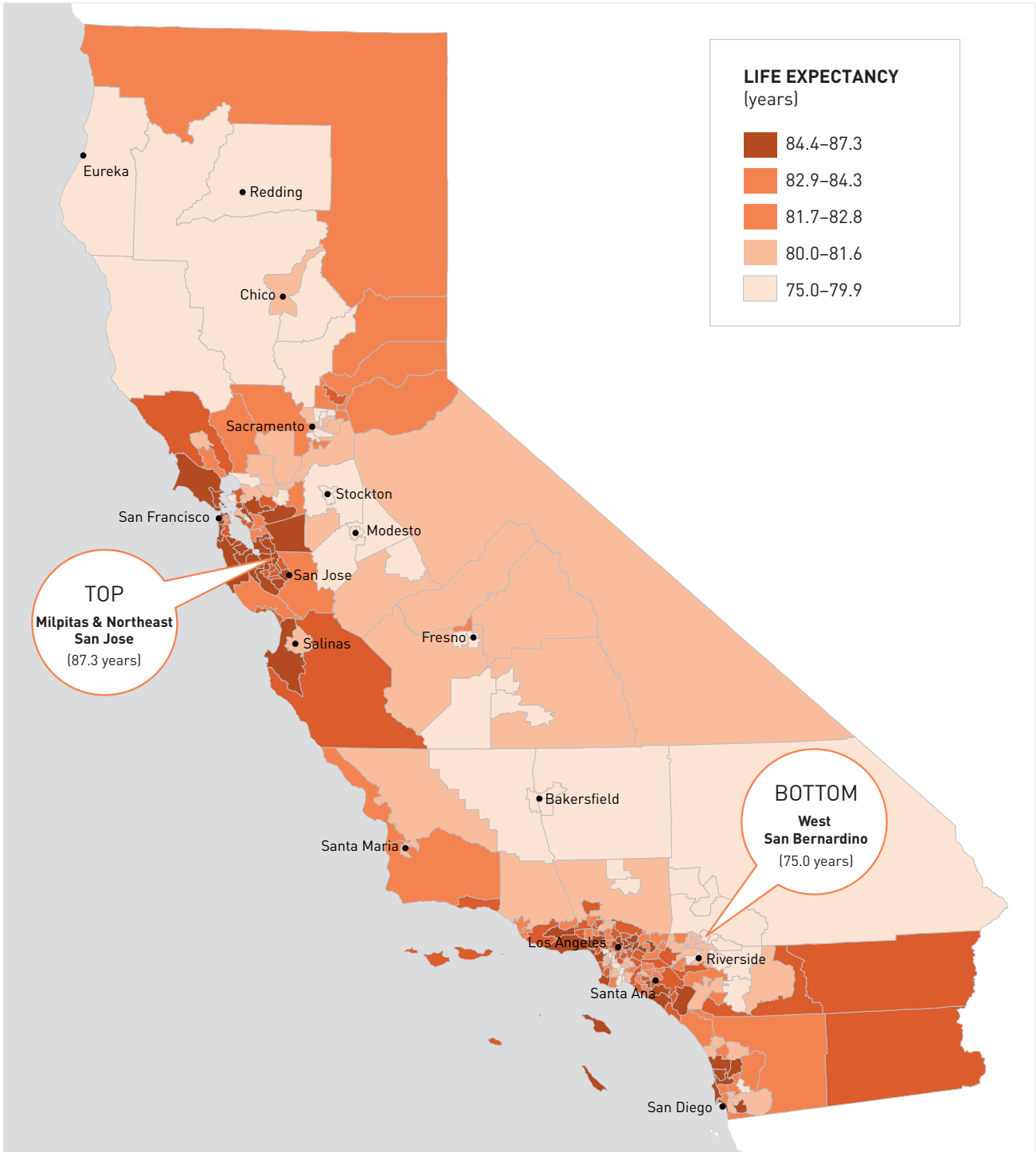
TABLE 13 Life Expectancy in the Top- and Bottom-Ten Neighborhood Clusters

TOP 10	County	LIFE EXPECTANCY AT BIRTH (YEARS)
1 Milpitas & Northeast San Jose	Santa Clara	87.3
2 Newport Beach, Aliso Viejo, & Lagune Hills	Orange	87.1
3 Mountain View, Palo Alto, & Los Altos	Santa Clara	86.9
4 San Ramon & Danville	Contra Costa	86.7
5 Central Irvine	Orange	86.6
6 Cupertino Saratoga & Los Gatos	Santa Clara	86.4
7 East Rancho Santa Margarita & Ladera Ranch	Orange	86.4
8 City of LA: Pacific Palisades	Los Angeles	86.3
9 South San Rafael Mill Valley & Sausalito	Marin	86.1
10 City of LA: Koreatown	Los Angeles	86.1

BOTTOM 10	County	
256 Southeast Bakersfield	Kern	76.8
257 East Central Fresno	Fresno	76.7
258 East Modesto	Stanislaus	76.7
259 Southwest Fresno	Fresno	76.4
260 Lancaster	Los Angeles	76.3
261 Twentynine Palms & Barstow	San Bernardino	76.2
262 Victorville & Adelanto	San Bernardino	76.2
263 Northeast Bakersfield	Kern	76.1
264 South Stockton	San Joaquin	75.3
265 West San Bernardino	San Bernardino	75.0

Source: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019.

MAP 14 Life Expectancy by Neighborhood Cluster



Index, are home to more youth who are unemployed and not attending school, and have a greater rent burden compared to the rest of the state. Four are majority-Latino and have significant foreign-born populations, revealing that the Latino health advantage is not uniform across California. These communities are part of metropolitan areas that rank among the highest in the country for the number of agricultural workers.[68] In the five neighborhood clusters with the lowest life expectancies, poverty rates range from 20.9 percent to 28.7 percent. Poverty is associated with a lower life expectancy across California neighborhood clusters.

Poverty is associated with a lower life expectancy across California neighborhood clusters.

Education is an important yet undervalued factor in a long and healthy life. Analysis of California's neighborhood clusters 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 and graduate degree attainment 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.[69] 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 lower-quality schools and higher rates of crime, all of which contribute to chronic stress that impacts the body, especially the cardiovascular system. In addition, parents with more education tend to be more effective in supporting healthy outcomes for their children, an important factor in life expectancy.[70, 71]

There is also a considerable overlap in health outcomes by race and by place. The neighborhood clusters at the top of the list tend to have a relatively higher proportion of Asian residents, the longest-lived racial/ethnic group, while neighborhoods at the bottom of the list tend to have a relatively higher proportion of Black or Latino residents. This correlation highlights how residential segregation impacting Black and Latino Californians can worsen health outcomes. 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. For instance, all four neighborhood clusters with the lowest life expectancies have majority-Latino populations.

Of the ten most populous metro areas, the greatest disparity between neighborhood clusters is in greater Los Angeles (the Los Angeles–Long Beach–Anaheim metropolitan statistical area, which includes Orange County). A baby born today in the cities of Newport Beach, Aliso Viejo & Laguna Hills can expect to outlive one born in Lancaster by nearly eleven years. The smallest health gap is in the Oxnard–Thousand Oaks metro area (Ventura County), where life expectancies range from 84.5 years in Thousand Oaks to 81.6 years in Santa Paula, Fillmore & Ojai.

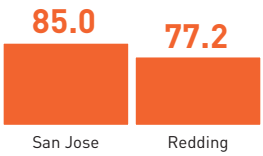
BOX 15 A Tale of Two Metro Areas: San Jose and Redding

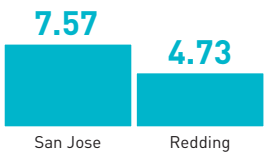
San Jose

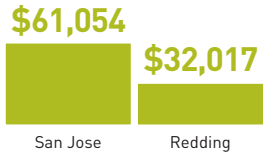
The San Jose metro area, encompassing Santa Clara County, has the longest life expectancy in the state.

Redding

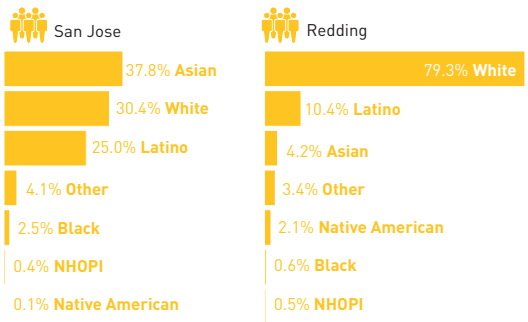
The Redding metro area, encompassing Shasta County, has the shortest life expectancy in the state.



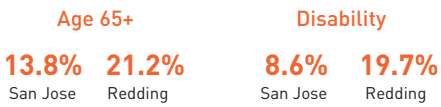




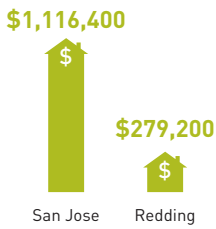
Race and Ethnicity

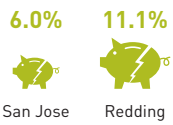


Aging and Health

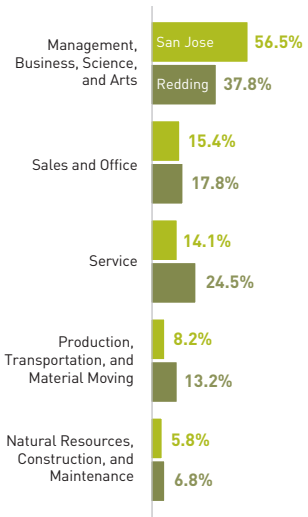


Housing and Poverty





Occupational Categories



The **San Jose metro area** tops the longevity chart. One important reason is its racial demographics: approximately one in three residents are Asian—the racial and ethnic group with the highest life expectancy statewide. But other factors also matter.

The sector employing the most workers in **Redding metro area** or Shasta County is the health care and social services area, with an estimated 3,880 residents employed as home-health and personal-care aides.[72,73] Redding's population has the fifth-highest share of seniors in the state, with 21.2 percent of residents aged 65 or older. The Redding metro area also has the second-highest percentage of people with disabilities, 19.7 percent, while San Jose has the lowest, 8.6 percent. Workers in Redding earn roughly half as much as workers in San Jose, which has the highest median earnings in the state.

Throughout the Covid-19 pandemic, Shasta County has had a higher positivity rate and death rate than the state average, with concerning outbreaks in nursing facilities and schools.[74] Since the metro area's population is older and has more chronic health problems, residents are more vulnerable to complications from Covid-19.[75]

The opioid epidemic has affected Redding and other largely rural, majority-white areas in California.[76] The Redding metro area faces an above-average number of deaths related to alcohol abuse and drug overdoses.[77,78] The increased prevalence of fentanyl is of particular concern.[79] All these factors add up to an overall environment in Redding that makes living a long and healthy life far more difficult than in San Jose.

Closing the Gaps in Public Health: What Will It Take?

The disparities in life expectancy and causes of death by race and ethnicity, gender, nativity, and geography are rooted in the social determinants of health. As with many health disparities discussed, the ability to practice healthy habits is socially determined. Healthy eating, for example, is often limited by threadbare budgets or the availability of healthy foods; similarly, the practical and emotional support needed to significantly change one's diet or to stop using addictive substances are often severely constrained by socioeconomic factors that make everyday life significantly more difficult (see **BOX 16**).

The disparities in life expectancy and causes of death are rooted in the social determinants of health.

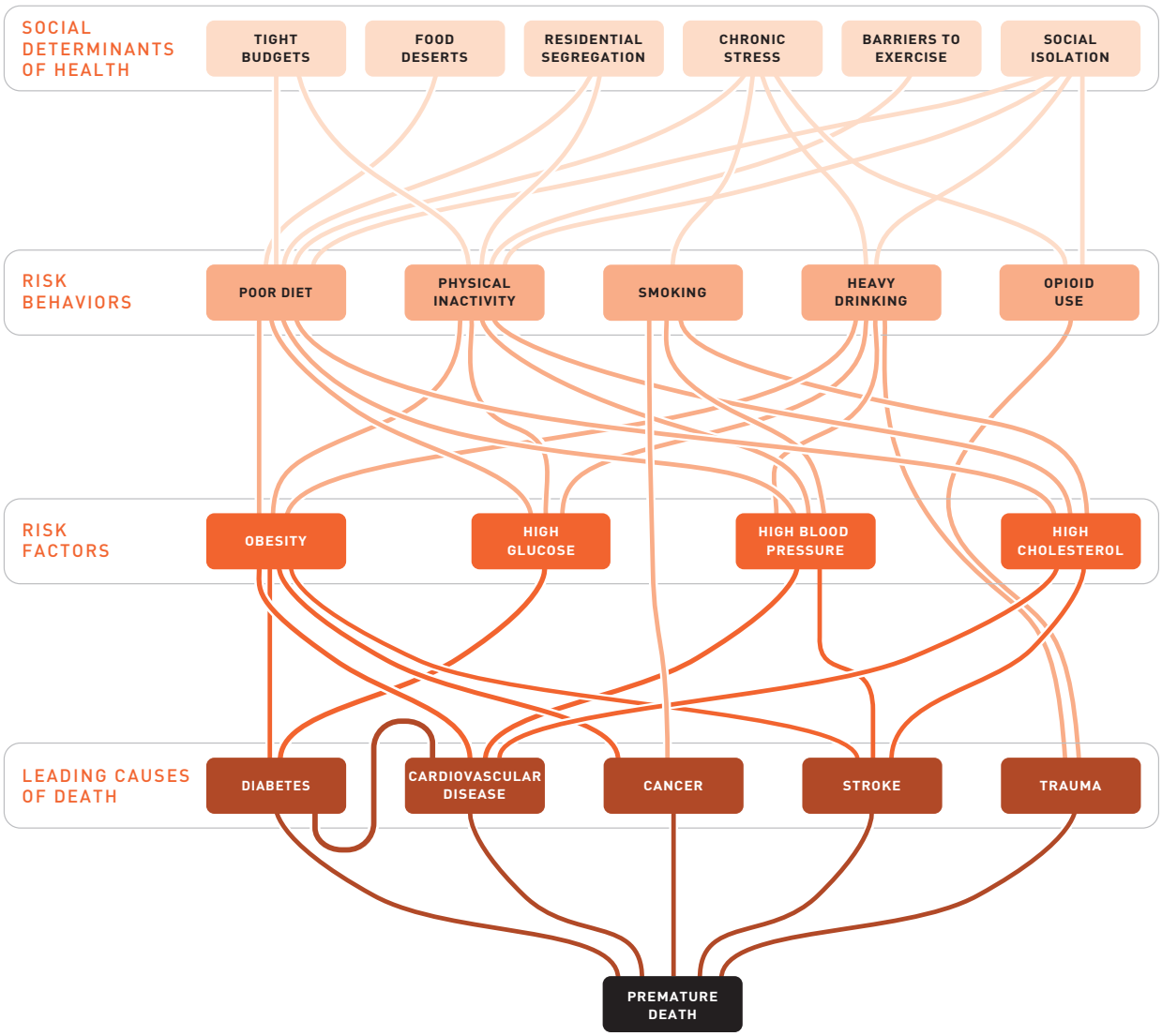
This section explores factors that contribute to health inequities in California, including poverty, housing access, racism, residential segregation, and other systemic inequalities that create obstacles to living a healthy life. Priority actions are recommended for improving the health of all Californians as well as narrowing the gaps between groups.

TACKLE CANCER AND HEART DISEASE BY ADDRESSING LEADING HEALTH RISKS

Heart disease and cancer occupy the first and second spots among leading causes of death for the state overall as well as for each major racial and ethnic group. What varies significantly, however, is when and how different groups begin to accumulate risk factors for these maladies: the age at which they fall ill; the kinds of medical treatments, economic resources, and social supports to which they have access; and the age at which they die. These health inequities are rooted in social, political, and economic inequalities, and addressing them is essential to increasing California's average life expectancy.

Among the key ingredients for reducing the risks of heart disease and cancer are avoiding tobacco, eating a healthy diet, engaging in regular exercise, moderating alcohol use, and refraining from drug use. **Smoking is the leading cause of preventable death in the United States, increasing the risk of heart disease and stroke by two to four times and lung cancer by about twenty-five times.**[80] Public education and prevention programs that keep people from taking up harmful habits in the first place and neighborhood, school, and work environments in which healthy choices are not just possible but probable are important approaches. Ultimately, structuring built environments so that the healthiest choice is also the easiest choice—the essence of "choice architecture"—is a job for society as a whole. Ensuring that people have access to healthy foods and live in neighborhoods conducive to exercise (those with safe parks, sidewalks, and adequate night-time lighting), for instance, will help people reach and maintain a healthy weight. Substance abuse, from alcohol to opioids, harms health, disrupts and limits education, derails careers, and disrupts family

BOX 16 **How Social Conditions Fuel Health-Risk Behaviors**



life and interpersonal relationships; treating substance use disorders with compassionate mental health care rather than law enforcement or exclusion from housing support services is the more humane and effective course. This is especially important as the number of alcohol-related deaths in recent years has risen in the United States,[81] and excessive alcohol use has increased significantly since the Covid-19 pandemic began.[82]

ADDRESS HEALTH DISPARITIES MAGNIFIED BY THE COVID-19 PANDEMIC

Chronic health conditions like heart disease, hypertension, and diabetes have been shown to increase the risk of complications from Covid-19, making the disease more deadly. The data already show that communities of color, particularly Black and Latino communities, have been hardest hit by the pandemic. This disproportionate burden has put the higher prevalence of existing health conditions among Black and Latino Americans, and the underlying inequities (racism, structural inequality, lack of access to health care, poor housing conditions, food deserts, environmental injustice, and other factor) that fuel these health conditions to begin with, in the spotlight.[83] The pandemic and vaccination campaign has also made visible critical public health and human security vulnerabilities in how we prepare for and respond to crises. Addressing these structural inequities will improve community health and equalize life expectancy disparities, which will benefit all Californians.

Attentiveness to Covid-19's disproportionate impact on Black and Latino residents, on people living in poverty, on older Californians, and on men will offer critical lessons as the state recovers from the pandemic.

The American Public Health Association warns that health disparities may worsen in the coming years, including an increase in chronic medical conditions in communities of color.[84] Attentiveness to Covid-19's disproportionate impact on Black and Latino residents, on people living in poverty, on older Californians, and on men will offer critical lessons as the state recovers from the pandemic. Patients who continue to suffer from long Covid, also known as post-acute sequelae of Covid-19 (PASC), must also be acknowledged and receive the care they need. In addition, access to mental health care is more urgent than ever as the Covid-19 pandemic has taken an unprecedented toll on the psychological well-being of hundreds of thousands of Californians. California must focus on providing both crisis support and ongoing help to residents struggling to process this traumatic experience in the years to come, keeping in mind that already-stressed populations will likely be most affected.

INSURE UNDOCUMENTED ADULTS

In *A Portrait of California 2014–2015*, we made the policy recommendation for the state to insure undocumented Californians as a long-term investment to improve health outcomes. Although Senate Bill 1005 (the Health for All Act) did not pass, several piecemeal efforts have been made to insure a greater number of Californians, regardless of immigration status. The Young Adult Expansion (Senate Bill 104) passed in 2019 allows eligible individuals under the age of 26 to receive full-scope Medi-Cal benefits, no matter their immigration status. When the bill passed, California became the first state to offer health benefits to undocumented young adults.

Undocumented adults over the age of 25, including seniors, remain unable to receive health benefits from Medi-Cal, however. This has left undocumented people in California, about 80 percent of whom are Latino,[85] especially vulnerable

during the Covid-19 pandemic. **Without access to affordable health care, undocumented Californians and their families are burdened with the full cost of medical treatment or avoid seeking care altogether.** Covid-19 has devastated entire Latino communities, as many residents are frontline workers, are part of multigenerational households, and may receive insufficient or incorrect information as a result of limited health-care access and language barriers.[86]

If Medi-Cal coverage were expanded for low-income Californians of all ages regardless of immigration status, it could help cover over 900,000 otherwise ineligible individuals.[87] Expanding Medi-Cal coverage for the uninsured must be prioritized, given the opportunity of a rare $26 billion surplus expected from the state's 2021–2022 budget. Medi-Cal's restrictive asset test, which only applies to the elderly and people with disabilities, is another barrier to health insurance access.[88] The strict limit currently in place on allowable assets forces many of the same people most susceptible to Covid-19 to choose between health care and saving for an emergency. Ensuring older adults have health insurance coverage is especially important, as the senior population of California is expected to increase by over two million in the next ten years.[89] 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, as the pandemic and the disparities it has worsened prove.

Unsafe housing and housing insecurity can have a tremendous impact on physical and mental health.

EXPAND ACCESS TO SAFE AND AFFORDABLE HOUSING

Housing and health are inextricably linked; the pandemic made this reality more obvious than ever. The economic impact of the Covid-19 pandemic has worsened housing insecurity across the state of California, exacerbated by income losses, high housing costs, and the looming threat of eviction and foreclosure. Housing insecurity disproportionately impacts communities of color, renters, college students, survivors of domestic violence, disaster survivors, people with disabilities, people with mental health issues, and formerly incarcerated people, among others.[90, 91, 92] **Many of the health disparities previously discussed can be linked back to housing access and affordability.** Unsafe housing and housing insecurity can have a tremendous impact on both physical and mental health; for instance, people experiencing homelessness, communities of color facing environmental injustice, and Californians residing in overcrowded living conditions all struggle with worse health outcomes (see BOX 19).

In addition to a statewide eviction moratorium, California leaders enacted Project Roomkey in early 2020 to provide housing to people experiencing homelessness and to people with Covid-19 who needed to be isolated.[93] These policies helped alleviate suffering for millions of Californians who needed private places to sleep and were unable to pay their rent in the middle of a pandemic, showing how much progress can be made when political will is there. Nonetheless, these policies did not do enough to resolve California's housing problems, with Project Roomkey only helping a small fraction of the homeless

Community leaders must treat housing as a public health issue.

population, for example.[94] Project Homekey was announced in June 2020; it provided funding to acquire and convert hotels into over 6,000 supportive housing units.[95] The state's eviction moratorium still required tenants to pay 25 percent of their rent and did little to change the underlying systems that made rent in California so unaffordable.[96]

The well-being of Californians depends on improving housing access and affordability. Community leaders must treat housing as a public health issue, directly offering resources to people struggling with housing insecurity and unsheltered people, instead of responding with criminalization or anti-homeless architecture and policies. **Improving housing access in California must include public and private investment in affordable housing, allocating funds toward rental assistance programs and homeownership subsidies, and prioritizing the maintenance of existing public housing.**

BOX 17 Household Size Matters for Covid-19 Spread

"Social distancing," "quarantining," and "sheltering in place"—terms that have become ubiquitous since March 2020—are essential ways to reduce the spread of Covid-19. Highly contagious, the virus spreads rapidly, especially indoors. But not everyone lives in a house or apartment where isolating or distancing is easy or even possible.

California counties with larger average household size tend to have seen higher Covid-19 case rates than those with smaller average household size. Perhaps surprisingly, case rates correlate more strongly with average household size (the total number of people living in a household) than they do with overcrowding rates (the share of households with more than one person per room). In other words, this correlation suggests that the total number of people with whom one is in close contact is particularly important for Covid-19 transmission. A person living in a ten-person, ten-bedroom house shares the indoor air with nine other people—not in the bedrooms necessarily, but in the kitchen, bathrooms, laundry rooms, hallways, and common living areas. (These hypothetical ten people would naturally still be safer than ten people in a shared dormitory room. They would also find quarantining easier provided they stayed in their rooms and had their own bathrooms.) A person living in a four-person, two-bedroom house, on the other hand, may be sharing a bedroom but still is exposed to the indoor air of just three other people. Of course, correlation is not causation. Many overlapping factors influence the spread of the virus; for instance, housing is linked to income and occupation, both of which influence which Californians have experienced the greatest exposure to the virus. Case rates are also heavily impacted by testing capacity, which has varied across the state.

A major outlier to this trend is Lassen County, which has a relatively low average household size but the highest case rate in the state. But Lassen County is the exception that proves the rule: its high case rate is driven by severe outbreaks at High Desert State Prison, California Correctional Center, and Herlong Federal Correctional Institution. Over half of the county's positive cases have occurred in its prisons.[97] In this analysis, average household size excludes institutional facilities. Had they been factored in, the trend would likely be even stronger; shared living quarters like prisons and nursing homes, even when they are not overcrowded, are among the riskiest places for contracting the virus. (See **BOX 18** for more on Covid-19 in jails and prisons.)

Covid-19 Rates Are Higher in Counties With Larger Households

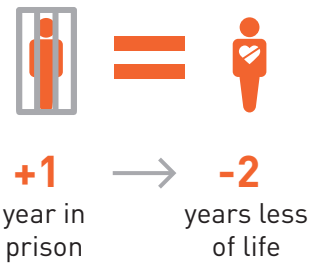
Source: Measure of America calculations using California State Covid-19 Cases Dashboard and US Census Bureau ACS, 2019.

BOX 18 Incarceration Harms Health and Traumatizes Communities

Incarceration is a traumatic life event that can inflict serious emotional, social, and physical harm on individuals and their families. With about 2.3 million people behind bars in the United States, mass incarceration has likely played a role in shortening the national life expectancy.[98] California has the second-largest prison population in the country, with over 125,000 people imprisoned and over 75,000 in jail, as of 2018.[99] Research suggests that each year spent in prison takes two years off a person's life.[100] Studies show that incarceration can act as both an acute and chronic stressor that disrupts the mental health, relationships, and even immunological responses of individuals living behind bars. Many of these impacts follow incarcerated individuals upon release, causing lower marriage rates, higher rates of divorce and domestic violence, and worse relationships with employers, resulting in poorer health outcomes related to a lack of strong social bonds.[101] Harsh punishments and substandard living conditions within the carceral system exact their own lifelong physical and psychological toll as well.[102]

Jails, prisons, and detention centers have also emerged as hotspots in the Covid-19 pandemic. Because of tough sentencing laws, unnecessary bail and pretrial incarceration policies, and an overly punitive juvenile justice system, far too many Californians are behind bars, and Covid-19 has turned prison and jail time into a potential death sentence. Nearly all of California's largest state prisons operate well over design capacity,[103] exacerbating the spread of infection. The California Department of Corrections and Rehabilitation has reported roughly 49,000 Covid-19 cases—about half of the prison population—and at least 224 total deaths as of May 2021.[104] Failing to contain the spread of Covid-19 within jails and prisons has had a devastating impact not just on incarcerated people and their families, but also on prison employees and the communities in which they live. About 16,770 cases and 26 deaths have been reported in connection to corrections employees across California.[105] In most California correctional facilities, more than half of prison employees are unvaccinated, largely by refusal.[106] This must be addressed; otherwise, incarcerated people and the communities that prison employees live in are left at further risk contracting the virus.

One of the often-overlooked costs of incarceration is its impact on family, neighborhood, and population health. Each admission to jail or prison leaves a human-sized hole in a family and in a community. Studies show that women who have a family member in prison are at an increased risk of heart attack, stroke, and obesity. Other research documents the wide-ranging effects that the incarceration of a parent can have on child health by negatively affecting mental and behavioral health, economic and educational opportunities, and social relationships. As the inmate population in California is disproportionately Black and Latino,[107] these social impacts weigh most heavily on communities of color.



49,000
CASES OF COVID REPORTED IN CALIFORNIA PRISONS, WHICH MEANS

1/2
OF ENTIRE CALIFORNIA PRISON POUPLATION TESTED POSITIVE

Well, I'm housed now, but it wasn't like that always. I was homeless for three years.

I was bouncing around. I was working and I got sick and I could barely breathe. I wasn't able to keep my house. My breathing was bad, my ankles were swelling, it was hard for me to move, it was hard for me to walk. It was bad. I was depressed.

Because I've been working ever since I was sixteen, you know. I got to the point that I was so depressed, I almost checked out... My family, they offered to take me in, but I've been on my own. I had a girlfriend, stayed with her, but, you know, I had to move on. I'm a man. I have to take care of myself. I would stay in my vehicle, cry, hoping things get better.

62-year-old Black man who experienced homelessness for 3 years after becoming sick

BOX 19 Housing and Health

Homelessness. Poor physical or mental health can make it difficult to earn a living and maintain support networks, spurring a downward spiral that can eventually result in homelessness. Conversely, the daily conditions inherent in living on the street contribute to ill health and shorter life expectancies. People experiencing homelessness are estimated to live twelve fewer years than the general US population.[108] Homelessness increases a person's risk of being affected by communicable diseases (including Covid-19),[109] violence, accidents, and malnutrition.[110] Without housing, chronic conditions such as asthma, high blood pressure, diabetes, HIV/AIDS, and serious mental illness are exceedingly difficult to treat or manage. Living unsheltered can exacerbate other health issues, such as Covid-19, a minor cut, or recovery from a surgical procedure, with limited or no access to personal hygiene or basic first aid. California has an extremely high rate of unsheltered homelessness—when a person is living on the street or in a makeshift shelter, like a tent, as their primary nighttime residence—relative to other states, 72 percent.[111]

Environmental justice. Housing and environmental injustice often overlap in residentially segregated neighborhoods. Nonwhite communities have historically been forced to live in worse environmental conditions than majority-white communities, largely a result of residential segregation.[112] Residential segregation by race often leads to concentrations of disconnection, marginalization, and poverty, which affect a community's voice, power, and local revenue streams. These in turn have an impact on public services, including parks, schools, and public transportation options, as well as exposure to pollution, crime, and other neighborhood conditions that affect health.[113]

One national study found that formerly redlined neighborhoods, which tend to have larger shares of low-income and Black or Latino residents, have fewer trees and more asphalt. These areas were found to be upwards of five degrees warmer than other neighborhoods, a concerning finding as extreme heat poses serious health risks to elderly people in particular.[114, 115]

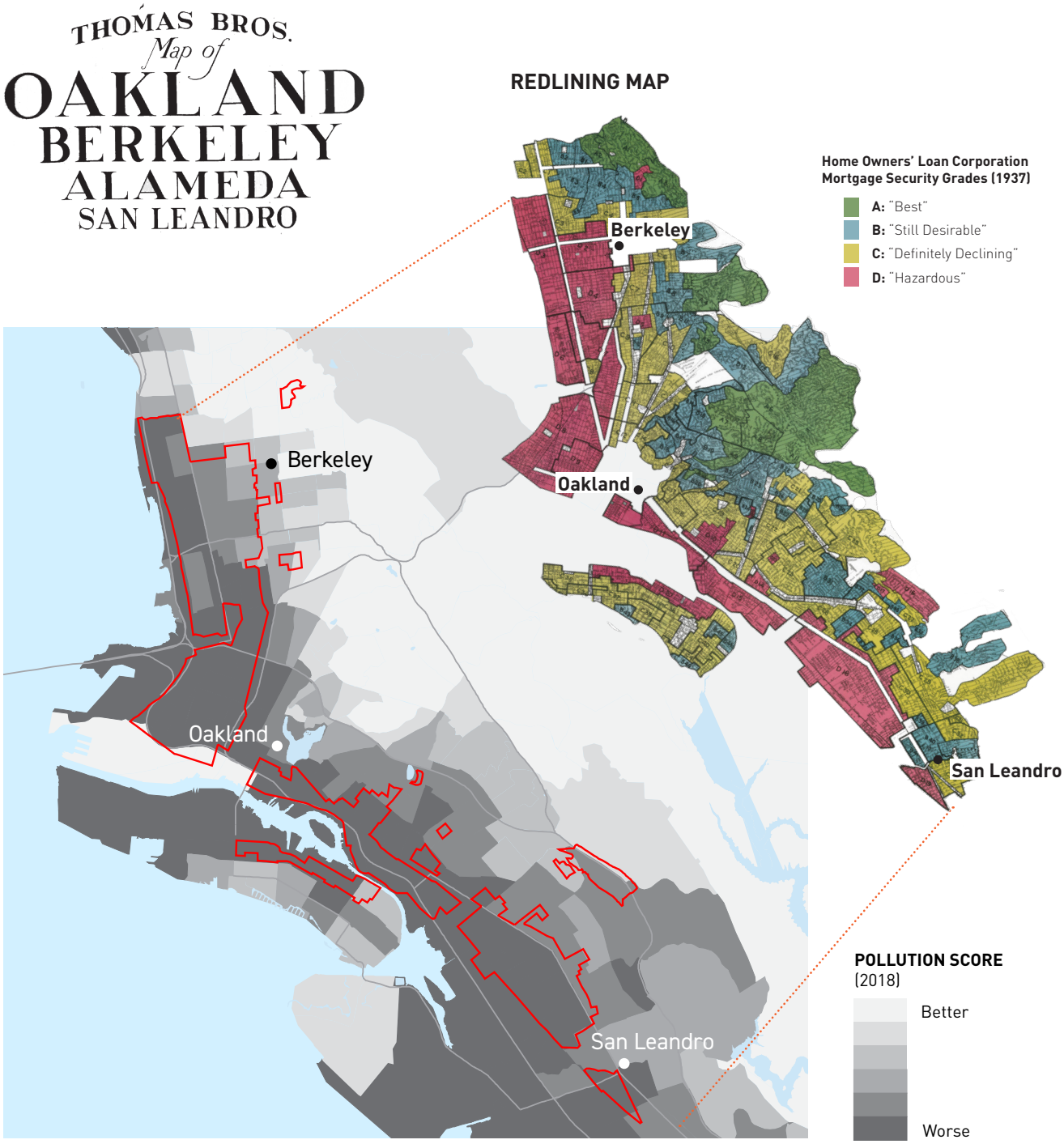
Communities in Los Angeles with poor air quality had Covid-19 mortality rates 60 percent higher than communities with the best air quality.

Black and Latino people are also disproportionately exposed to environmental pollutants compared to other racial and ethnic groups.[116] Exposure to air pollution is a significant health hazard, raising the risk of cancer and heart disease, worsening asthma symptoms, and increasing complications from Covid-19.[117] According to a national study, low-income Americans are more likely to have respiratory problems, such as asthma and lung disease, largely due to exposure to air pollution.[118] A Los Angeles study found that communities with poor air quality had Covid-19 mortality rates 60 percent higher than communities with the best air quality.[119]

In the twentieth century, many of California's freeways were built through predominantly Black, Latino, immigrant, and working-class neighborhoods, even being used as an excuse for so-called slum clearance.[120] In the 1950s, for example, the Santa Monica Freeway razed a middle-class, majority-Black neighborhood in South Los Angeles named Sugar Hill.[121] With several freeway expansion projects ongoing and under consideration, like the southern portion of Interstate 710 (also called "cancer alley"), communities near major roadways will likely be exposed to still more pollutants as well as potentially facing hundreds of evictions.[122]

Industrial pollution, especially from inactive oil wells, is another area of concern for environmental justice in California. With the fossil fuel industry in California in decline, companies have left tens of thousands of drilling sites unplugged and idle.[123] These abandoned oil and gas wells can leak toxins into groundwater and emit air pollution, including methane, worsening nearby air quality. More than two million Californians, half of whom reside in Los Angeles, live near an unplugged oil or gas well. These drilling sites are more often near Latino, Black, and low-income communities, heightening residents' risk of pollutant exposure.

Overcrowding. About one in six Californians lives in an "overcrowded" household, defined as having more people than rooms of all types (except bathrooms).[124] In overcrowded households, Californians with Covid-19 lack the space necessary to quarantine and maintain a social distance from their families, increasing the spread of infection.[125] Neighborhoods where more residents live in tight quarters had a Covid-19 case rate about 3.7 times higher than neighborhoods with fewer residents per household.[126]



Source: Redlining map: Nelson et al., "Mapping Inequality". Pollution map: California Office of Environmental Health Hazard Assessment, CalEnviroScreen 3.0, 2018.

Access to Knowledge

IN THIS SECTION

Introduction

Education is a means to many desirable economic ends—from better jobs to bigger paychecks. Compared to people whose education stopped at high school, those with postsecondary education earn more, are less likely to be unemployed, and are more likely to work in occupational fields that offer better benefits and working conditions. Earnings move in lockstep with educational attainment, with bachelor's degree holders earning roughly double, on average, what high school graduates earn, and those with professional degrees earning nearly one and a half times what college graduates take home.[1] In 2019, the unemployment rate for bachelor's degree holders was just 2.2 percent, compared to 3.7 percent for high school graduates and 5.4 percent for those without a high school diploma. During the pandemic, higher levels of educational attainment translated to more job security: the gap in unemployment between adults with a bachelor's versus a high school diploma grew nearly 8.8 percentage points between February and May of 2020, as workers with bachelor's degrees were much more likely to be able to transition to telework.[2]

But the benefits of education extend far beyond economic security. For society, higher levels of educational attainment are associated with less crime, lower rates of incarceration, and greater civic engagement, political participation, tolerance of difference, and support for the rights of others. For individuals, more education is associated with better health and longer lives, including a reduced risk of dementia and chronic disease, better mental health, and fewer health-risk behaviors; more-stable interpersonal relationships, higher marriage rates, and lower divorce rates; and greater resilience and ability to adjust to change as well as more effective coping skills.[3]

Even these striking results, however, do not fully account for the transformative effect education can have on people's lives. Education is essential to people's ability to decide for themselves what to do and who to be. It is not just about mastering academic subjects or developing technical skills but also learning about oneself and one's world; as W.E.B. DuBois argued in *The Souls of Black Folk,* the function of education "is not simply to teach bread-winning."[4] Education builds confidence, agency, and self-sufficiency; confers status and dignity; and helps people envision and realize futures for themselves and for their communities that are different and better than their current circumstances.

California is ahead of the United States as a whole on many key educational indicators and has made considerable advances over the last decade, especially on indicators related to education beyond high school. Californians are slightly more likely than their peers nationwide to hold college degrees: 35 percent of adults age 25 and older in California have at least a bachelor's degree, compared to 33.2 percent in the United States. Similarly, 13.1 percent of California adults have a graduate degree of some kind, compared to 12.8 percent nationally.

California is ahead of the United States as a whole on many educational indicators and has made considerable advances over the last decade.

California also has a slightly higher rate of preschool enrollment than the country as a whole. High-quality preschool has been shown to improve the academic performance and long-term life chances of children, particularly those living in low-income families.[5]

Despite these modest advantages in higher education, however, the share of adults age 25 and older without a high school degree in California, 15.9 percent, is nearly five percentage points higher than the national average, 11.4 percent. The state also lags in on-time high school completion: in the 2017–2018 school year, fewer high school students graduated on time in the state (83 percent) than nationally (85 percent).[6] What begins to emerge as we disaggregate these statewide figures is an education system that works well for some but disproportionately leaves Black, Latino, Native American, and poor students behind. The statewide figures that make up the Education Index obscure huge disparities by place and race, and these disparities are the subject of this chapter.

The share of adults age 25 and older without a high school degree in California, 15.9 percent, is nearly five percentage points higher than the national average.

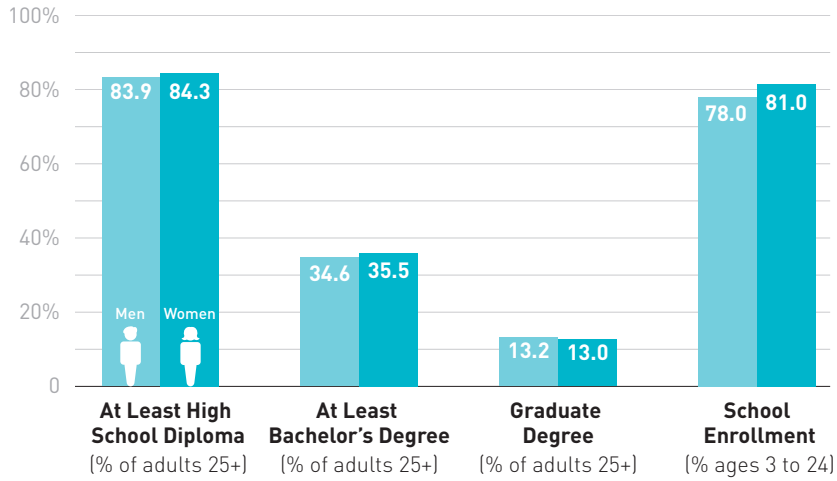
Access to knowledge in the American Human Development Index is measured using two indicators that are combined into an Education Index. The first is **school enrollment** for the population between the ages of 3 and 24; this indicator captures everyone who is currently in school, from toddlers in preschool to 24-year-olds in college or graduate school. This age range covers not just the years of compulsory schooling but also the early years when disparities in access to knowledge are already taking shape, as well as the period of emerging adulthood, when young people acquire many of the capabilities needed for flourishing lives. The second indicator is **educational degree attainment** for the population 25 and older. This indicator presents a snapshot of education in a place or among a group at one point in time. It measures the share of adults with high school diplomas, four-year bachelor's degrees, and graduate and professional degrees. (Keep in mind that this is not a measure of the current high school graduation rate. The graduation rate of today's California high school students is an important indicator, but not part of this index.) The degree attainment indicator does not include career and technical education credentials or certifications; although such credentials are important gateways to many careers, uniform, comparable statistics about them are not available. The school enrollment indicator counts for one-third the weight of the Education 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 earning a degree as compared to simply enrolling in school.

Data for both indicators come from the annual American Community Survey of the US Census Bureau. While access to education is critical, so is the quality of that education. Unfortunately, no comparable, reliable indicators are available across the country, so none are included in the American Human Development Index. We do, however, incorporate such measures into the analysis when they exist.

Variation by Race and Ethnicity, Gender, and Nativity

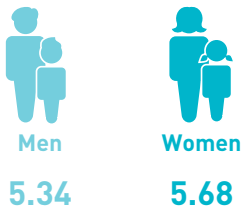
Women have higher Education Index scores than men, on average, in California and in the country as a whole. Women ages 25 and up are more likely than their male counterparts to have graduated high school and earned bachelor's and graduate degrees. **Girls and young women are also slightly more likely to be enrolled in school than boys and young men**.

FIGURE 1 **Women Have Higher Rates of Educational Attainment than Men**



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

Education Index by Gender



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

Nationally and in most states, metro areas, and counties, Education Index scores for different racial and ethnic groups follow the same pattern: Asians have the highest score, followed by whites, Blacks, Native Americans, Native Hawaiian and Other Pacific Islanders, and Latinos. California follows suit.

Asian Californians have the highest Education Index score in the state, 7.51. More than half of all Asian adults have at least a bachelor's degree, and one in five holds a graduate degree. Their school enrollment rate, 85.7 percent, is the highest of all racial and ethnic groups. **Unlike other groups, Asian men have higher rates of degree attainment than Asian women in every category**; for example, 22.5 percent of Asian men have graduate degrees, compared to 18.9 percent of Asian women.

Asians are not a monolithic group, however. Significant differences exist between foreign- and native-born Asians in California as well as among Asian subgroups in the state. Sixty-two percent of the Asian population in California was born outside of the United States, and the differences in the Education Index

BOX 2 Variation in Virtual Schooling During Covid-19

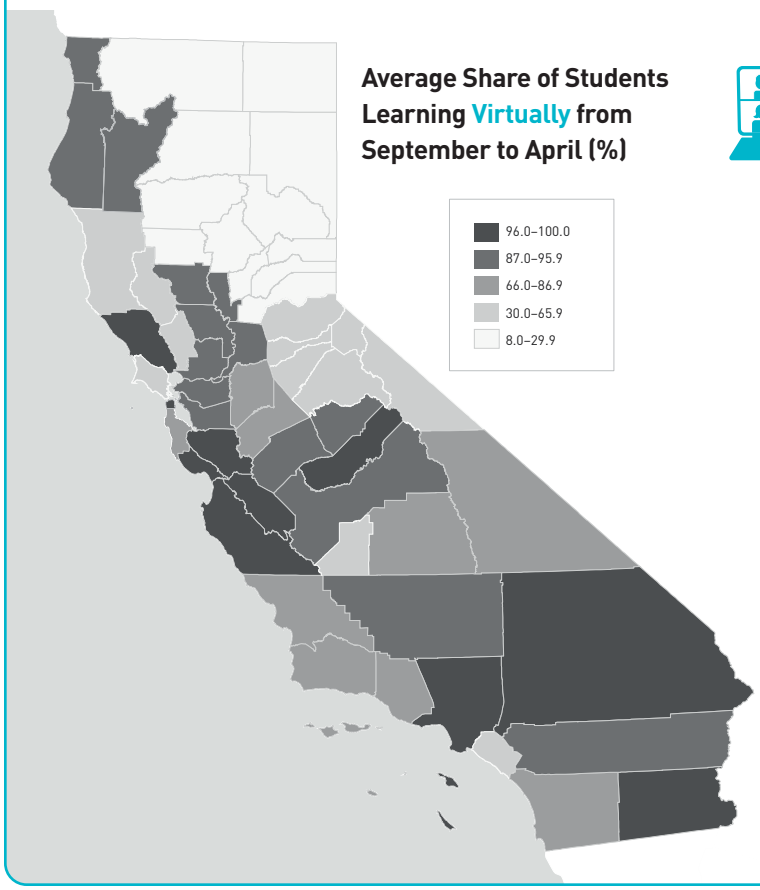
Between March 13 and March 18, 2020, in the early days of the Covid-19 outbreak, the vast majority of K–12 public schools in California pivoted haphazardly to virtual learning.[7] As the pandemic dragged into the summer of 2020, state health officials began to establish guidelines for reopening based on local Covid-19 infection rates, with a waiver process for elementary schools and students with special needs.[8] But tight restrictions, hesitancy among many school districts concerned about the health implications of in-person instruction for students and staff, and a deadly second wave of infections in the winter meant that the majority of students in California would not see the inside of a classroom for the better part of a year.

Data on school reopenings at the state level show that the percentage of California's K–12 student population engaged in in-person learning during the 2020–2021 school year hovered at or below 10.4 percent until March 2021, when in-person instruction started to climb, to around half of all students by May of 2021. While these rates are comparable to peer states on the West Coast, they are far below the rate of in-person instruction delivered by public schools in New York and Texas.

The variation in local responses to Covid-19 translated to significant differences in the amount of in-person instruction at the county level; for example, **nearly all—99.4 percent—students in Santa Cruz learned virtually over the thirty-two-week period between September and April, compared to just 8.57 percent of students in Modoc, Lassen, and Siskiyou Counties.**[9]

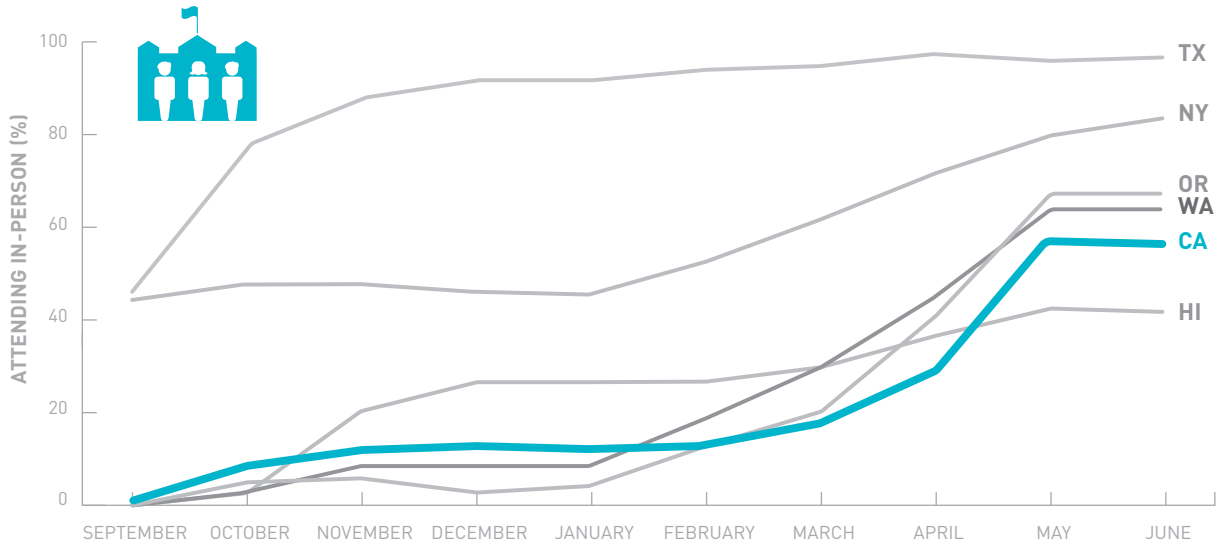
In the grip of such a far-reaching, unprecedented, and frightening health emergency, reasonable people could and did disagree about how to rank the various trade-offs involved in deciding if, when, and how to reopen schools. Working in a context of uncertainty, fear, and an imperfect understanding of the disease itself, school administrators did their best to balance sometimes competing goals around safety and education, physical health and emotional well-being. Given what was known at the time, there were no crystal-clear good choices, only less-bad ones.

Research available now makes clear that virtual instruction had various adverse effects on school-aged children and that low-income and English-language-learning students were most at risk.[10] EdSource reported in May 2021 that school districts with larger shares of low-income students were three times more likely to remain in distance-learning mode even as schools in other districts began to open, increasing the vulnerability of those already disproportionately experiencing educational disadvantages and potentially widening existing learning and achievement gaps by race and income.[11] Many local education agencies proposed promising initiatives to ameliorate learning loss among the most vulnerable and underserved students, as documented in their Learning Continuity and Attendance Plans.[12] Sadly, advocates note that a lack of transparency regarding the allocation of state and federal emergency funding makes it hard to assess to what extent students with unique needs were provided with accommodations under these proposals.[13]



Note: Burbio's School Opening Tracker collects data weekly on the share of students in each county learning virtually. This map shows the average of those weekly values from September 2020 to April 2021.

Percentage of Students Attending In-Person Classes in the 2020–2021 School Year



As the state continues to recover from the pandemic, the following are key considerations that must be addressed by educators across California:

Learning loss.
Virtual instruction, especially in crucial early elementary years, has been shown to correlate with lower levels of student achievement on key performance indicators. Research tracking assessments of second- and third-grade student oral reading fluency shows that growth all but stopped following closures in the spring of 2020, and that resumed growth in the fall of 2021 fell 30 percent short of expectations.[14] And that's just the students who show up: California public school enrollment dropped by 155,000 during the 2020–2021 school year—five times greater than the average annual rate of decrease in recent years (fueled in large part by declining birth rates).[15]

Widening achievement gaps.
Learning loss was concentrated in lower-performing school districts; thus, sustained periods of virtual instruction likely exacerbated preexisting inequities across the state.[16] Test scores for fourth through tenth graders in eighteen California school districts suggest that while all students experienced less growth than expected based on pre-pandemic assessments, socioeconomically disadvantaged and English-language-learning students are experiencing significantly more learning loss than their peers;[17] comparable national research shows widening achievement gaps between white students and students of color.[18]

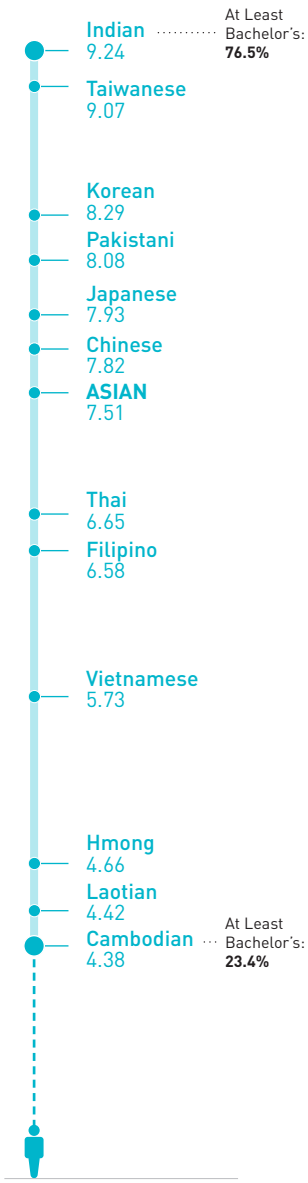
Mental health.
Schools provide key social and emotional supports for children. Prolonged social isolation alongside the traumas created by the global pandemic—not to mention the separation of students living in unstable or abusive home environments from critical school-based social services—threatened social and emotional well-being. Childcare providers observed worsening mental health among children after just three to four months of school closures,[19] and the first seven months of the pandemic saw an increased proportion of mental health-related emergency room visits among children nationally.[20]

between foreign- and native-born Asian residents reveal a split performance on education indicators. **About 13 percent of foreign-born Asian adults in California have less than a high school degree, compared to just 3.9 percent of their native-born peers.** While foreign-born Asian adults are much more likely to have a bachelor's degree than Californians as a whole (52.5 percent compared to 35.0 percent), native-born Asians are nearly ten percentage points more likely than foreign-born Asians to be college graduates (62.4 percent).

The effects of unique historical factors are visible in educational differences among Asian subgroups. California residents of Indian descent have the highest education score, 9.24, followed closely by Californians of Taiwanese descent at 9.07. Three in four Indian adults and eight in ten Taiwanese adults hold four-year bachelor's degrees, and more than 40 percent of Indian and Taiwanese adults hold graduate or professional school degrees. While most Asian subgroups score higher on the Education Index than other Californians, scores range significantly among subgroups, with nearly five points separating the highest-scoring group (Indians) from the lowest-scoring group (Cambodians). Three Asian subgroups score lower than the state as a whole—Cambodian (4.38), Laotian (4.42), and Hmong (4.66) Californians—and Californians of Vietnamese descent score just 0.20 points higher than the statewide score. Nearly one in five adult residents within these groups does not have a high school diploma, more than double the average for Asians of all backgrounds in the state, although Vietnamese residents are on par with the statewide average for college degree attainment. The educational outcomes for adults in these specific Southeast Asian subgroups reflect the challenging circumstances from which Vietnamese, Laotian, Cambodian, and Hmong immigrants, the majority of them refugees, fled their countries in the mid-1970s.

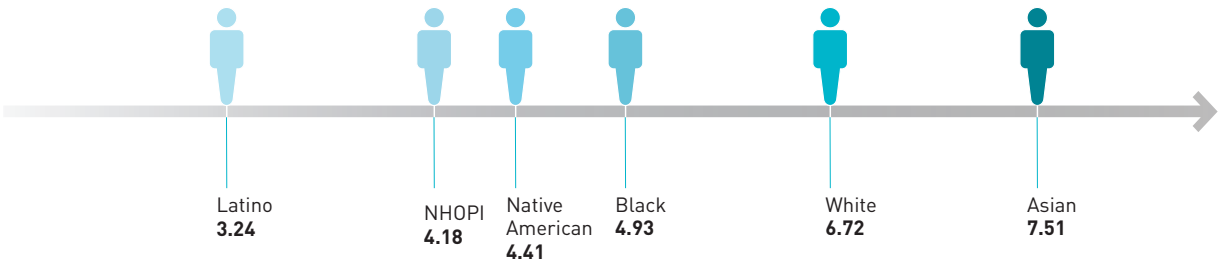
Education-based immigration restrictions and the transfer of sociocultural norms from migrants' countries of origin may account for the comparative educational success of Asians, even those with low incomes. Immigration reform in 1965 brought a wave of Asian immigrants to the United States. Because the US immigration system privileged the well-educated (and continues to do so), immigrants from Asia tend to be highly skilled and credentialed compared to both the overall population in the United States and the overall population in their home countries. Though many were not able to find work in their fields of expertise due to language barriers, discrimination, and other factors, opting instead to start small businesses or work in the service sector, they of course retained their educational backgrounds. This social capital (highly educated parents) combined with institutions and practices (like afterschool and weekend learning programs) position second-generation children to succeed in school. Scholars argue that more socioeconomically disadvantaged Asian subgroups, such as Cambodians, benefit from the institutions, norms, achievement "mind-set," and knowledge networks established by more affluent and settled Asian groups. In addition to these supports, children of Asian descent may benefit from higher expectations from teachers and positive social stereotypes regarding academic achievement.[21]

Education Index by ASIAN Subgroup in California



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

FIGURE 3 **Asians and Whites Score Twice as High as Latinos on the Education Index**



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

White Californians have the next-highest Education Index score, 6.72. They have the highest rate of high school completion; less than 5 percent of adults lack a high school degree. White adults in California are ten percentage points more likely to have bachelor's degrees than adults in the state as a whole, 45.2 percent and 35.0 percent, respectively. The same pattern holds true for graduate degrees— roughly one in five white residents of California holds a graduate degree. White women are slightly more likely than white men to hold high school diplomas, and to be enrolled in school, but are slightly less likely to hold bachelor's and graduate degrees.

Black Californians rank third in terms of educational outcomes, with smaller shares of adults who earn college and graduate degrees and lower enrollment rates than either Asians or whites (a slightly higher share of Asians do not have a high school diploma). Black adults are twice as likely to lack a high school diploma as white adults and half as likely to have a college degree as Asian adults. **The education gap between Black women and men is the largest of all racial and ethnic groups,** with Black women outperforming Black men on every indicator, resulting in an Education Index score about 15 percent higher.

The gap in degree attainment between white and Black, Latino, Native American, and NHOPI adults in California is a modern-day manifestation of past discrimination as well as present-day bias. Social science research has time and again demonstrated a strong link between the socioeconomic status and educational attainment of parents and the academic achievements of their children.[22, 23, 24] The parents of today's young people of color were denied access to a range of educational, employment, and housing options, limiting their education and earnings, which in turn affected their children's educational outcomes. For example, national research shows that the Black-white gap in educational achievement is at least in part a result of the considerable Black-white gap in wealth (see PAGE 137), which has been shown to have a strong impact on educational attainment.[25, 26] In addition to covering the costs of college itself, wealth allows parents to buy homes in better school districts that encourage

The gap in degree attainment between white and Black, Latino, Native American, and NHOPI adults in California is a modern-day manifestation of past discrimination as well as present-day bias.

In addition to covering the costs of college itself, wealth allows parents to buy homes in better school districts that encourage college readiness, aspirations, and applications.

TABLE 4 Education Index by Race and Ethnicity and by Gender

	EDUCATION INDEX	HIGHEST DEGREE ATTAINED: Less than high school	High school diploma	Bachelor's degree	Graduate degree	SCHOOL ENROLLMENT
CALIFORNIA	5.51	15.9%	49.1%	22.0%	13.1%	79.5%
Asian Men	7.71	9.7	34.3	33.5	22.5	85.6
Asian Women	7.35	12.5	33.8	34.8	18.9	85.8
White Women	6.83	4.4	50.9	27.0	17.7	81.3
White Men	6.61	4.8	49.4	27.4	18.4	78.4
Black Women	5.29	8.2	62.9	18.0	10.8	77.5
Black Men	4.58	10.4	63.4	16.9	9.3	73.1
NHOPI Women	4.48	14.0	66.0	14.1	5.8	78.2
Native American Women	4.46	15.0	65.9	12.6	6.5	78.5
Native American Men	4.36	13.5	70.0	9.5	7.0	77.8
NHOPI Men	3.96	10.8	65.7	16.5	7.0	69.0
Latina Women	3.53	33.0	51.2	11.4	4.5	79.6
Latino Men	2.96	34.2	52.9	9.3	3.5	76.1

Note: NHOPI stands for Native Hawaiian and Other Pacific Islander.
Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

college readiness, aspirations, and applications; mitigates stress that interferes with learning by helping families weather unexpected expenditures; provides a sense of security; and allows parents and children alike to plan for a future that involves higher education.

Native American Californians rank fourth in access to knowledge, with an Education Index score of 4.41. While Native Americans are 1.6 percentage points more likely to be high school graduates than Californians as a whole, they are about half as likely to earn bachelor's or graduate degrees. The differences in the Education Index between Native American men and women are small compared to other groups, with women scoring slightly higher than men.

Native Hawaiians and other Pacific Islanders living in California rank second to last on education indicators. Although NHOPI adults in California are 3.4 percentage points more likely to have high school degrees than the average Californian, only one-fifth have college degrees and just 6.4 percent have graduate

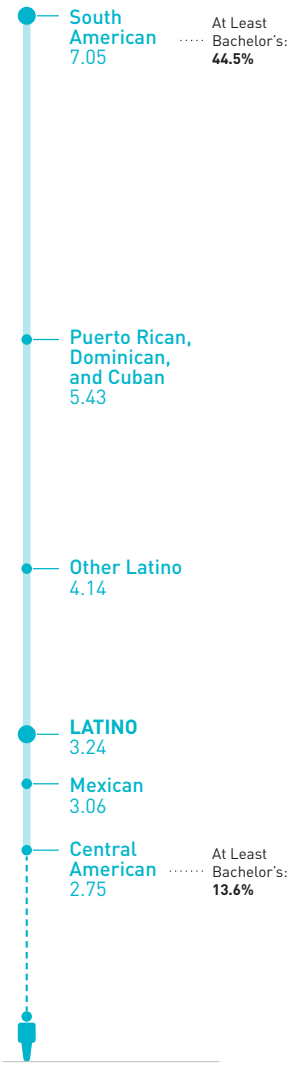
degrees, half the statewide rate. **Native Hawaiians and other Pacific Islanders ages 3 to 24 have the lowest rate of enrollment of any racial or ethnic group in California, 73.3 percent.** NHOPI women score higher on the Education Index than men—4.48 compared to 3.96.

Latino residents of California have the lowest overall levels of educational attainment and enrollment. More than one-third of adults ages 25 and older lack a high school diploma, and the share of Latino adults with bachelor's degrees, 14.3 percent, is less than half the rate for the state as a whole, 35.0 percent. Latina women are more likely to have bachelor's degrees than Latino men, 15.9 percent and 12.8 percent, respectively; nonetheless, Latina women in the workforce earn significantly less than any other racial or ethnic group by gender (see PAGE 140).

Roughly one-third of California's Latino population was born outside of the United States, and **the high rate of Latino adults who did not complete high school reflects the limited opportunities Latino immigrants faced in their countries of origin**. Notably, 14.6 percent US-born Latino adults lack a high school diploma—less than the state as a whole, 15.9 percent—but more than half of foreign-born Latino adults lack a high school education. The disparities are similarly stark for higher education: one-fifth of native-born Latinos have at least a bachelor's degree and 5.6 percent have a graduate degree of some kind; while these rates are below those of the average Californian, they are more than double the rate, in both cases, of their foreign-born Latino counterparts. While Asian children benefit from high academic expectations as a result of positive stereotyping, Latino children (as well as Black children) are often harmed by negative stereotypes about their academic achievement.[27] Latino students also face additional hurdles when it comes to language proficiency. In 2019, 18.6 percent of California K–12 public school students were categorized as English-language learners (ELL), and the vast majority of these students—81.4 percent—speak Spanish as their primary language.[28] ELL students still face significant challenges despite the state's laudable investments in English-language learning and dual-language education in recent years, and many advocates suggest that the months of in-person instruction lost due to Covid-19 will weigh heaviest on ELL students (see BOX 2).[29]

Significant differences exist among Latino subgroups. California residents who trace their heritage to Mexico and Central America, 82.7 percent and 9.5 percent of California's Latino population, respectively, experience the greatest challenges in education. Because they make up such a big proportion of the Latino population, the Education Index scores of Central American (2.75) and Mexican Californians (3.06) are roughly comparable to the overall score for Latinos, 3.24. However, the disparities with other Latino subgroups are stark: adult South Americans in California are more than thirty percentage points more likely to have a high school degree, three times as likely to have a bachelor's degree, and five times as likely to have a graduate degree than Central Americans. As is the case with Asian residents, disparities in educational outcomes stem from the different

Education Index by LATINO Subgroup in California



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

TABLE 5 **Education Index by Nativity and by Race and Ethnicity**

	EDUCATION INDEX	HIGHEST DEGREE ATTAINED: Less than high school	High school diploma	Bachelor's degree	Graduate degree	SCHOOL ENROLLMENT
NATIVE-BORN	6.11	7.3%	55.2%	23.9%	13.6%	80.4%
FOREIGN-BORN	3.62	31.3	38.1	18.5	12.1	69.4
Native-Born Asian	8.33	3.9	33.7	41.7	20.7	87.1
Foreign-Born White	6.90	8.5	40.6	26.6	24.4	78.0
Foreign-Born Asian	6.85	13.4	34.1	31.9	20.5	80.8
Native-Born White	6.68	4.1	51.4	27.3	17.2	79.9
Foreign-Born Black	6.46	9.9	47.6	24.6	17.9	80.9
Native-Born Black	4.79	9.2	65.0	16.6	9.2	75.0
Native-Born NHOPI	4.70	8.5	68.5	17.4	5.6	76.6
Native-Born Latino	4.57	14.6	65.2	14.6	5.6	79.4
Native-Born Native American	4.43	13.8	68.2	11.2	6.8	78.0
Foreign-Born NHOPI	2.65	17.6	62.5	12.5	7.3	52.2
Foreign-Born Latino	0.43	51.6	39.6	6.3	2.5	57.7

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2014–2019.

backgrounds various immigrant groups bring with them. Unlike Asian immigrants, who are more likely to have graduated college than the average adult living either in their countries of origin or in the United States, immigrants from Central America and Mexico are less likely to be college graduates.[30]

Variation by Geography

METRO AND RURAL AREAS

Education Index scores range from 3.24 in the Hanford-Corcoran metro area in the San Joaquin Valley, where one in four adults age 25 and older does not have a high school diploma, to 7.57 in the San Jose metro area, where more than half of all adults have bachelor's degrees and one in four has a graduate degree. The San Francisco metro area (which encompasses the five-county Bay Area) comes in second at 7.14, followed by the Santa Cruz (6.67), San Luis Obispo–Paso Robles (6.02), and Santa Rosa–Petaluma (5.85) metro areas. The shares of adults with bachelor's degrees in these top five metro areas are above the California average of 35.0 percent, ranging from 54.1 percent in San Jose to 37.2 percent in San Luis Obispo.

The education scores in the two highest-scoring metro areas, San Jose and San Francisco, are driven by high levels of degree attainment among Asian and white adults—nearly six in ten of all adults in both groups have bachelor's degrees in these metros.[31] San Jose and San Francisco have the largest proportions of Asian residents of all metropolitan areas (37.8 and 27.3 percent of the population, respectively), and Asians in these two metro areas have higher Education Index scores than their statewide counterparts. White residents score roughly three points higher on the Education Index in San Jose (8.54) and San Francisco (8.43) than the score for the state as a whole (5.51).

Disparities in education between Black and Latino residents and white residents, however, are significant even in these top-scoring metro areas.

Disparities in education between Black and Latino residents and white residents are significant even in metro areas that score highly on the Education Index.

TABLE 6 How Do Different Racial and Ethnic Groups Score Across the State?

	TOP AND BOTTOM METRO AND RURAL AREAS	EDUCATION INDEX	DIFFERENCE
Asian	**Santa Maria–Santa Barbara**	**9.32**	**4.17**
	Yuba City	5.15	
Black	**Santa Maria–Santa Barbara**	**7.29**	**4.92**
	Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties	2.37	
Latino	**Humboldt County**	**4.29**	**2.40**
	Hanford–Corcoran	1.89	
White	**San Jose–Sunnyvale–Santa Clara**	**8.54**	**4.62**
	Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties	3.92	

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: We were only able to calculate reliable estimates for Native Americans in ten Metro and Rural Areas and for Native Hawaiian and Other Pacific Islanders in eight Metro and Rural Areas. The Education Index for Native Americans ranges from 2.50 in Lake and Mendocino Counties to 7.01 in the Santa Rosa–Petaluma metro area, and for NHOPI Californians from 2.40 in the Sacramento–Roseville–Folsom metro area to 6.31 in the Stockton metro area.

Latino residents of San Jose score 3.90 on the Education Index, slightly higher than Latinos in the state as a whole—but the gap between white and Latino education scores is higher than in any other metropolitan area. Although Black residents of the San Francisco metro area (home to the second-largest Black population in the state) score higher than the statewide average, a nearly three-point Education Index gap separates Black and white residents of the Bay Area.

Black Californians have lower education scores than their white counterparts in all but two metro areas, Santa Maria-Santa Barbara and Merced, where Black residents make up a small proportion of the overall population and score slightly higher than whites on the index. But even in the region where the Latino Education Index score is the highest—4.29 in the rural Humboldt County area—Latinos score more than one point below the average Californian and well below the local white population, with nearly one-fourth of Latino adults still lacking a high school diploma. The five metropolitan areas with the lowest Education Index scores have populations that are over 50 percent Latino, from 55.4 percent in Hanford-Corcoran to 85.1 percent in El Centro. These five metropolitan areas have higher-than-average rates of unemployment (the highest is 18.3 percent in El Centro) and child poverty rates much higher than the state as a whole (from 23.6 percent of children under 18 in Hanford-Corcoran to 35.3 percent in El Centro), to list just a few of the compounding factors that contribute to and result from these stark disparities in education.

NEIGHBORHOOD CLUSTERS

Education Index scores range from 1.31 in the East Vernon neighborhood of Los Angeles to 9.92 in San Ramon & Danville in the Bay Area.

Education Index scores range from 1.31 in the East Vernon neighborhood of Los Angeles to 9.92 in San Ramon & Danville in the Bay Area. In East Vernon, 58.3 percent of adults did not graduate from high school, and only 73.8 percent of 3- to 24-year-olds are enrolled in school. In San Ramon & Danville, only 2.8 percent of adults do not have a high school diploma, 73.7 percent have at least bachelor's degrees, 32.9 percent have graduate degrees, and 94.2 percent of 3- to 24-year-olds are enrolled in school.

Not surprisingly, the highest-educated neighborhood clusters are concentrated in the affluent neighborhoods and suburbs of the Bay Area, Los Angeles, and San Diego, which attract highly educated workers and are home to large universities. Among the fifty-three neighborhood clusters that make up the top fifth of Education Index scores (ranging from 9.92 to 7.06), only four neighborhoods lie outside of these areas. For the most part, Education Index scores are strongly correlated with median earnings, with the highest-earning neighborhoods tending to have higher levels of degree attainment and enrollment. The few neighborhood clusters that buck this trend are home to college towns—Humboldt State University, UC Chico, UC Santa Barbara, and Cal Poly—where a high proportion of college students relative to the overall population drives earnings down and increases educational attainment scores.

The neighborhoods with the lowest Education Index scores are concentrated in Los Angeles, Santa Maria, the Central Valley, and the Inland Empire and are among the neighborhood clusters with the lowest earnings in the state. Education is often touted as a great equalizer, capable of lifting students out of poverty and launching them into vibrant careers. Comparisons of achievement scores among students living in poverty across all fifty states, however, show that California ranks second to last, indicating the degree to which California is underserving socioeconomically disadvantaged communities.[32] Not surprisingly, areas with high rates of poverty and child poverty tend to have lower levels of educational attainment and school enrollment. In the seventeen neighborhood clusters that score below 3.00 on the Education Index, between one-fifth (in Santa Maria & Orcutt, Santa Barbara County) and two-fifths (in East Vernon and South Central & Watts in the City of Los Angeles) of all children live in poverty. **These areas require sustained and focused investments at each level of the education system and must be prioritized in statewide efforts to improve access to quality early childhood care and education, roll out universal preschool expansion, and close achievement gaps in K–12 instruction.**

Striking neighborhood educational disparities can be found in most metropolitan areas. The Los Angeles metropolitan area has the largest gap between neighborhoods: the PUMA with the lowest score, East Vernon, is just a thirty-minute drive along the I-10 Expressway from the highest-scoring neighborhood in the City of Los Angeles, Pacific Palisades, which scores 9.32—8.01 points higher than East Vernon. This gap is particularly striking as both these areas are served by the same school district, Los Angeles Unified School District (LAUSD) (see **BOX 10**). Eight of the ten PUMAs with the lowest education scores are in Los Angeles County, and all eight of these LA metro neighborhoods are among the nine PUMAs with the smallest proportion of white residents across the state of California—emphasizing the sustained, pernicious impact of residential segregation on access to education in the United States.

Comparisons of achievement scores among students living in poverty across all fifty states show that California ranks second to last.

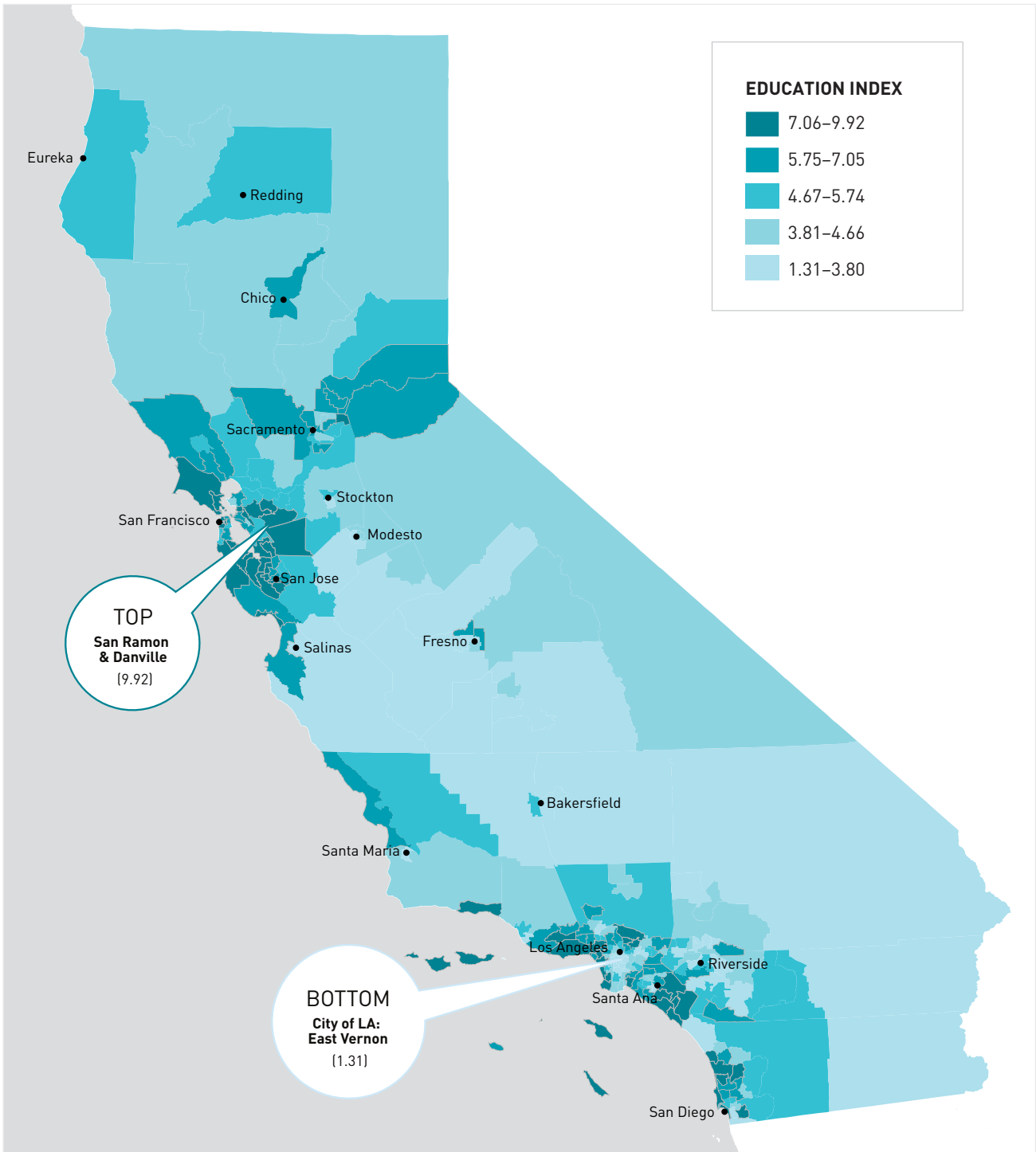
TABLE 7 Education Index in the Top- and Bottom-Ten Neighborhood Clusters

TOP 10	EDUCATION INDEX	HIGHEST DEGREE ATTAINED: Less than high school	High school diploma	Bachelor's degree	Graduate degree	SCHOOL ENROLLMENT	YOUTH DISCONNECTION
San Ramon & Danville	9.92	2.8%	23.5%	40.8%	32.9%	94.2%	5.0%
West Walnut Creek, Lafayette, Orinda & Moraga	9.75	1.6	29.1	34.6	34.6	92.4	4.1
Berkeley & Albany	9.73	4.0	21.2	34.1	40.7	92.1	3.0
Piedmont & East Oakland	9.64	5.7	22.6	37.1	34.6	91.2	5.8
Mountain View, Palo Alto & Los Altos	9.48	4.1	16.3	31.4	48.1	89.5	5.1
City of LA: Pacific Palisades	9.32	1.8	25.8	44.0	28.4	88.3	9.0
San Diego: Del Mar Mesa	9.27	3.5	29.3	35.6	31.6	89.6	5.9
Encinitas & San Diego: San Dieguito	9.20	3.2	27.8	38.9	30.1	88.5	7.4
Cupertino, Saratoga & Los Gatos	9.20	1.9	19.6	35.2	43.3	86.6	6.7
Redondo Beach, Manhattan Beach & Hermosa Beach	8.92	2.3	28.6	43.2	25.9	87.1	5.2

BOTTOM 10	EDUCATION INDEX	HIGHEST DEGREE ATTAINED: Less than high school	High school diploma	Bachelor's degree	Graduate degree	SCHOOL ENROLLMENT	YOUTH DISCONNECTION
Compton & West Rancho Dominguez	2.72	40.6%	49.5%	7.2%	2.6%	78.4%	19.3%
Santa Maria & Orcutt	2.68	30.6	52.7	11.4	5.3	68.8	12.6
Los Banos & Livingston	2.48	35.2	53.6	8.8	2.4	72.8	17.1
El Monte & South El Monte	2.48	38.2	49.0	11.1	1.7	73.8	13.0
South Gate & Lynwood	2.37	44.2	46.8	7.6	1.4	77.3	16.0
Bell Gardens, Bell, Maywood, Cudahy & Commerce	2.13	47.5	46.6	5.1	0.8	78.1	11.5
East Los Angeles	2.12	48.3	44.1	5.9	1.7	77.2	11.9
City of LA: South Central & Watts	1.84	49.0	44.6	5.1	1.2	75.3	19.0
Huntington Park, Florence-Graham & Walnut Park	1.74	51.5	40.8	6.0	1.7	74.6	11.9
City of LA: East Vernon	1.31	58.3	38.0	2.3	1.4	73.8	15.1

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

MAP 8 Education Index in California



BOX 9 Youth Disconnection in California

Youth disconnection—the rate of young people ages 16 to 24 who are not working or enrolled in school—is a crucial measure of how prepared young people are for college, careers, and flourishing adulthoods. In 2019, 10.3 percent of California youth were disconnected, about 480,900 teens and young adults in total. Research shows that youth disconnection can have long-term impacts on an individual's well-being: **adults who did not experience disconnection during these critical years earn $31,000 more annually, are 45 percent more likely to own a home, and are 52 percent more likely to report being in good or excellent health than adults who were disconnected in early adulthood.**[33]

For the last decade, the youth disconnection rate in California has mirrored the national average, declining every year between 2010 and 2019, thanks in great part to the economic recovery following the Great Recession. Nonetheless, significant racial and ethnic disparities persisted, and the coronavirus pandemic dramatically increased the ranks of out-of-work, out-of-school young people. The pandemic will likely erase a decade's worth of progress in bringing down the youth disconnection rate across the United States; at the height of the pandemic in spring 2020, as many as one in four young people nationwide were likely out of school and out of work.[34] Although the estimates of youth disconnection we calculated for this report used data from 2019, the latest available, these indicators still tell us something very important: they provide a critical map of the communities and populations that were most vulnerable before the outbreak of the pandemic, were hardest hit, and face the steepest climb to recovery.

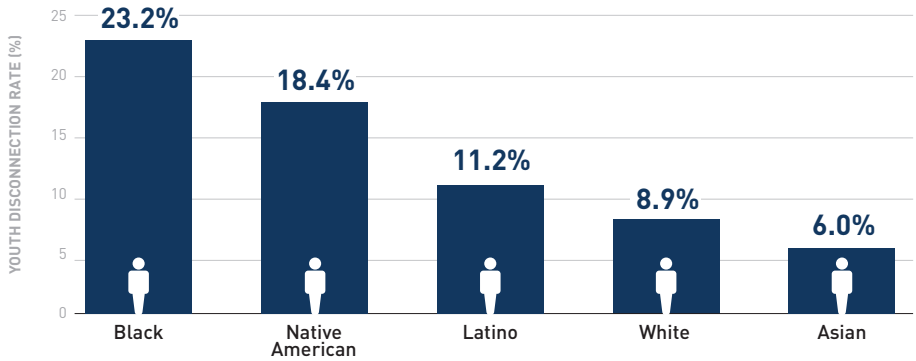
A measure of the successful transition from high school to young adulthood, youth disconnection rates are closely related to indicators that make up the Education Index. For example, California's Asian and white young people have the lowest disconnection rates, 6.0 percent and 8.9 percent, respectively, and girls and young women are less likely to be disconnected than their male peers. **However, although Latino Californians have by far the lowest Education Index scores, Latino youth are only about one percentage point more likely to be disconnected than the average teen or young adult in California**: 11.2 percent of Latinos are disconnected compared to the statewide rate of 10.3 percent. Native American and Black young people are significantly more likely to be disconnected, with rates of 23.2 percent and 18.4 percent, respectively. These two groups also have the widest gaps by gender: more than one in four Native American young men and one in five Black young men are disconnected.

Geographically, low-income rural communities and neighborhoods in small- to medium-sized cities in the Central Valley and Inland Empire have some of the highest rates of youth disconnection in the state. Of the eleven neighborhood clusters with disconnection rates over 20 percent, about half are urban and half are rural. The neighborhood cluster that encompasses Del Norte, Lassen, Modoc, Plumas, & Siskiyou Counties has the highest rate in the state—28.1 percent—despite having a close-to-average Human Development Index score of 5.20, attesting to the unique barriers to opportunity facing young people living in rural areas. All but one of the state's 30 most rural neighborhood clusters have higher rates of youth disconnection than the state as a whole.

Disconnection is not a spontaneous occurrence; it is years in the making, stemming from deep structural issues, long-standing inequities, and a paucity of educational and employment opportunities available to young people in certain groups and areas. Addressing it successfully will require a diversity of tactics, focusing not only on education and employment but also on poverty, disability, and gender equality.

Disconnection is not a spontaneous occurrence; it is years in the making, stemming from deep structural issues, long-standing inequities, and a paucity of educational and employment opportunites available to young people in certain groups and areas.

Youth Disconnection Rates by Race and Ethnicity in California



Youth Disconnection Rates Vary Dramatically Within Metro Areas

METRO AREAS	MOST- AND LEAST-DISCONNECTED NEIGHBORHOOD CLUSTERS	YOUTH DISCONNECTION (%)
Los Angeles–Long Beach–Anaheim	**City of LA: Westwood & West Los Angeles**	**2.6**
	Lancaster	20.2
San Francisco–Oakland–Berkeley	**Inner Mission & Castro**	**2.9**
	South Central Oakland	15.2
Riverside–San Bernardino–Ontario	**East Riverside**	**7.1**
	Phelan, Lake Arrowhead & Big Bear	22.4
San Diego–Chula Vista–Carlsbad	**San Diego: Mira Mesa & University Heights**	**4.9**
	San Diego: Otay Mesa & South Bay	15.5
Sacramento–Roseville–Folsom	**Central Sacramento: Downtown & Midtown**	**9.6**
	Citrus Heights	16.3
San Jose–Sunnyvale–Santa Clara	**Northwest San Jose & Santa Clara**	**4.2**
	East Central San Jose & Alum Rock	10.3
Fresno	**North Fresno**	**9.1**
	Southwest Fresno	19.6
Bakersfield	**West Bakersfield**	**12.8**
	Ridgecrest, Arvin, Tehachapi & California City	25.0
Oxnard–Thousand Oaks–Ventura	**Thousand Oaks**	**5.6**
	Ventura	13.2
Stockton	**Tracy, Manteca & Lathrop**	**12.0**
	South Stockton	19.3
Rural Neighborhood Clusters	**El Dorado County**	**9.1**
	Del Norte, Lassen, Modoc, Plumas & Siskiyou Counties	28.1

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample.
Estimates by race and ethnicity use 2019 data and estimates by neighborhood cluster use 2015–2019 data.

Youth disconnection rates range from 2.6 percent to 28.1 percent.

Making Educational Equity a Reality: What Will It Take?

Educational quality and the social determinants of educational success, such as poverty, residential segregation, family wealth, neighborhood conditions, and parental capabilities, are the focus of this section. In a time when globalization and technological change have made achieving economic self-sufficiency and security much more difficult for poorly educated Americans, what is required for today's young Californians to thrive in school and beyond?

HOUSING: RESIDENTIAL SEGREGATION AND ACCESS TO SCHOOLS

California currently has some of the highest rates of school segregation by race in the country.

Despite an initial period of school desegregation following the Brown v. Board of Education decision, the Civil Rights Act of 1964, and other rulings in the 1960s and 1970s, states across the country recorded an increase in de facto school segregation between 1988 and 2016.[35] California currently has some of the highest rates of school segregation by race in the country. On average, Latino students in California attend schools where just 14.8 percent of the students are white—the lowest rate of Latino exposure to white students in the country—while Black Californians attend schools where only 16.2 percent of students are white, the second-lowest rate in the country.[36] What's more, students attending schools segregated by race also tend to be segregated by economic status, increasing their exposure to the harmful effects of concentrated poverty.[37] Studies show that majority-white and well-resourced schools perform better than majority-minority and low-income schools, and that integrating schools can lead to better educational outcomes for white and nonwhite students alike.[38, 39]

Policymakers have made various attempts to rectify the segregation that characterizes California's school districts, and they've achieved varying degrees of success. In 1993, California introduced an open enrollment policy that prioritized letting children from high-poverty school districts switch schools, provided that children or their families transport them to school.[40] Although this policy was intended to integrate California's schools, in practice it had the opposite effect: only wealthier families could afford to transport their children to faraway school districts, so schools became even more intensely segregated.[41] **Further school-choice-style reforms and the rapid growth of charter schools in the last two decades[42] have only served to worsen school segregation, despite promises that they would decrease segregation and close achievement gaps.[43]**

School-choice reforms and other efforts that seek to move student populations into or out of segregated schools—including an innovative initiative in Berkeley United Public Schools, which assigns schools based on neighborhood diversity[44] —ultimately are inadequate to address the root cause of segregated schools: segregated neighborhoods. The Urban Institute estimates that neighborhood residential segregation by race accounts for 76 percent of the variation in school

segregation across cities.[45] Efforts to secure affordable housing for Californians must consider how these policies will influence residential segregation and aim to make neighborhoods with high-quality schools affordable and diverse.

EARLY CHILDHOOD CARE AND EDUCATION

Research shows that the socioeconomic gaps that separate families also create gaps in access to knowledge, beginning in the earliest years of a child's life.[46] Unforeseen emergencies and crises, financial stress, housing insecurity, long commutes, time poverty, unpredictable work schedules, and the needs of other family members can easily get in the way of the most devoted parent's best intentions. Even in the absence of a global pandemic, these unexpected and chronic destabilizing factors create hurdles to cultivating a safe and secure home environment and providing the key ingredients to a child's development: attachment, protection, and appropriate stimulation.[47]

How can we start to level the playing field for children whose families lack the resources of their more affluent peers? Research suggests that two ingredients are crucial: first, support at-risk parents with the necessary tools to address children's fundamental needs for attachment, protection, and appropriate stimulation, and second, develop opportunities for high-quality early learning in center-based preschools.

Home visitation programs, in which specially trained professionals visit new mothers before birth and for up to two years afterward, have been shown to improve birth outcomes, enhance child development, lower the incidence of child maltreatment and accidental injury, improve maternal health and use of health care, reduce harsh parenting, improve the provision of stimulating activities, improve school performance, and even reduce the likelihood of high school dropout and contact with the juvenile justice system later in life.[48, 49, 50] High-quality home visitation has been proven to ease the stress many new parents face by connecting them to resources, alleviating loneliness, increasing confidence, and broadening knowledge of age-appropriate expectations for behavior.[51] Research indicates that social support is associated with parents' mental and physical health, coping and emotion regulation, and self-efficacy. Larger social networks and more emotional support from those networks have been linked to higher maternal-child responsiveness and cognitive stimulation among low-income families.[52]

California has a wide range of organizations that provide families with home visitations. In Los Angeles, for example, Welcome Baby, Nurse-Family Partnership, Healthy Start, Parents as Teachers, and Healthy Families America, among other organizations, serve almost 32,000 families.[53] Nevertheless, these services are limited in scope: statewide, only 1 percent of eligible families receive home visits, putting California well below the already-inadequate national rate of 2 percent.[54] Expanding home visitation programs to serve a greater portion of the population is especially important in the wake of the Covid-19 pandemic, when demand for home visits surged as families struggled to adjust to the global crisis.[55]

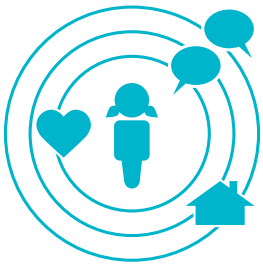
Home visitation programs have been shown to improve birth outcomes, enhance child development, and provide other lifelong benefits.

The price of childcare has outstripped the price of housing in every county in California, except for the Bay Area.

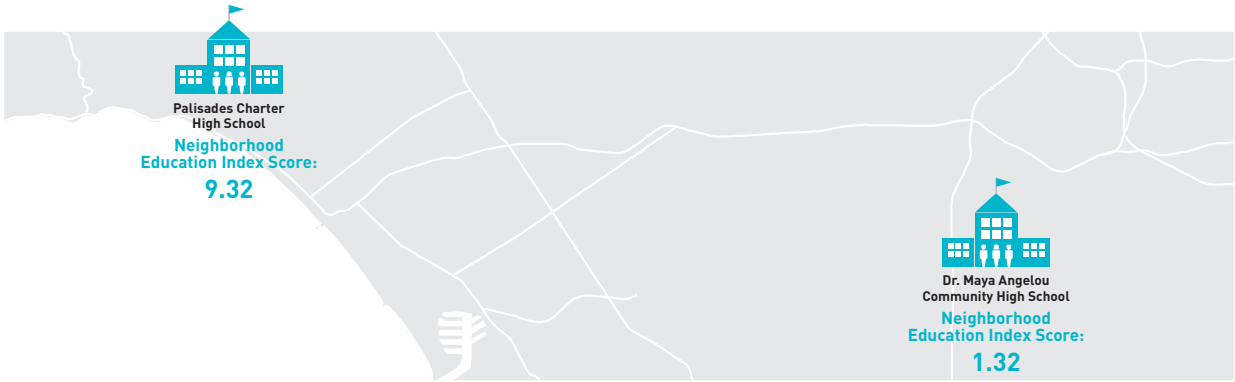
In addition, **high-quality, center-based childcare is essential not only to allow parents to work but also to support the social, emotional, and cognitive development of young children living in poverty.** Childcare in California is less affordable than in any other US state, and the costs are only increasing. The average annual cost of center-based infant care in California is $16,542, which amounts to 17.6 percent of the median income for a two-parent family—more expensive than a year of in-state tuition at the University of California.[56] In fact, the price of childcare has outstripped the price of housing in every county in California, aside from the five counties in the Bay Area with the steepest housing costs.[57] In 2015–2016, only one in three children under the age of five who were eligible for publicly funded early-childhood education in California received these benefits.[58] The Covid-19 crisis further squeezed family budgets and forced some childcare providers to close due to health concerns and rising financial burdens. Without significant public investments and increased oversight of early childhood education, the number of families whose needs are unmet will only increase post-pandemic.[59]

Finally, **California must continue to invest in expanding preschool enrollment.** Preschool is widely acknowledged as one of the best social policy investments. In fact, high-quality preschool education for 3- and 4-year-old children has been shown to be the single most cost-effective educational intervention. One recent study estimated that public dollars spent on preschool lead to an estimated 14 percent annual return on investment.[60] Disadvantaged children who benefit from a high-quality preschool experience are less likely to repeat grades and more likely to graduate from high school and college, marry, earn more, own a home, and enjoy positive health outcomes as adults than those who did not. They are also less likely to have children when they are teenagers, receive public assistance, or enter the criminal justice system.

In 2016, only 35 percent and 56 percent of California's 3- and 4-year-olds, respectively, were enrolled in preschool.[61] Since 2016, the state has made gains in expanding access to preschool: Governor Newsom ran on the promise that he would implement universal preschool,[62] and he's been working to gradually expand the number of children who receive preschool subsidies.[63] Predictably, Covid-19 threatened these gains. **Although California provided economic relief to preschools throughout the pandemic, remote preschool lowered enrollment rates and worsened the quality of education.**[64] California must work to fill in the gaps for small children who missed out on a quality start to their educational journeys in 2020 and double down on efforts to increase enrollment in the years to follow.[65] A heartening developments is significant earmarks in the 2021-2022 state budget for establishing universal transitional kindergarten for all 4-year-olds and increasing the pay of childcare workers.[66]



BOX 10 A Tale of Two Los Angeles Schools



The Los Angeles Unified School District (LAUSD) is the second-largest district in the United States. Some 600,000 students depend on LAUSD not just for their educations but also for over 680,000 meals each day, special education services, and more. These students hail from a wide variety of backgrounds and communities and experience distinct school environments. Despite all flying the LAUSD flag, different schools within the district have vastly different outcomes, and these outcomes are linked to community resources. The Education Index scores of neighborhoods within the LAUSD range from **1.31 in the East Vernon** neighborhood of the City of Los Angeles to **9.32 in Pacific Palisades.** These two communities sit just twenty-one miles apart but are a world away from one another on key well-being indicators. In Pacific Palisades, three in four adults have bachelor's degrees, and median personal earnings are $71,463 per year. In East Vernon, less than 4 percent of adults have completed a four-year college degree, only four in ten adults ages 25 and up hold high school diplomas, and median personal earnings are $22,089.

Students who live in Pacific Palisades are largely zoned to **Palisades Charter High School**, which serves 3,000 students and has a graduation rate of 98.9 percent.[67] Students from outside the district can apply but are deprioritized in the admissions process. The school offers over one hundred clubs and has twenty-five sports teams. Nearly all students meet the UC/CSU entrance requirements. About six in ten Palisades Charter High students go on to a four-year university, and most of the remaining students go on to a two-year vocational program. While Palisades has slightly lower per-capita student funding from LAUSD than average, the school encourages families to make cash donations to facilitate student life at the school, with a suggested minimum donation of $1,000 a year.[68] The Parent Teacher Student Association funds individualized tutoring, scholarships for seniors, carpooling, and classroom materials for teachers.

The high outcomes of Palisades Charter High School are a reflection not only of the school's achievements but also of the resources concentrated in Pacific Palisades itself. The school also has a much lower share of economically disadvantaged students than LAUSD at large, 32 percent compared to 94 percent, as measured by the share of students who qualify for free or reduced-lunch prices.[69, 70]

Dr. Maya Angelou Community High School is in Los Angeles's East Vernon neighborhood, a straight shot east on the 10, then south on the 110, from Pacific Palisades. It is home to 1,144 students, 97 percent of whom qualify for free or reduced-price lunch. The graduation rate is 74 percent, and just 34 percent of students meet the UC/CSU entrance requirements. The school has almost no ethnic diversity—99 percent of students are Latino—and one in three students is an English-language learner. The educational outcomes at Dr. Maya Angelou Community School can largely be attributed to the lack of resources in the wider community. Students are less likely to matriculate to college when nobody in their household has done so.[71] That said, the school is making strides toward closing the opportunity gap. The school offers twenty-one sports and sixteen AP classes, provides vocational training and dual enrollment programs as well as focused study paths in the arts and social justice, and has halted suspensions for several years running.[72]

Young people growing up in low-income neighborhoods like East Vernon lack the reources that fuel strong educational outcomes in affluent communities; schools can help close the opportunity gap but they can't they can't level the playing field on their own.

The learning loss experienced by students during the pandemic will increase the need for targeted funding to address widening achievement gaps.

REINVEST IN K–12 PUBLIC EDUCATION

Adjusted for local cost of labor, California spends about $10,867 per pupil on education—$2,434 less than the country as a whole—and has underfunded public K–12 education for decades.[73] The level of underfunding in California is responsible for incredibly low levels of staffing: 22 students are enrolled per teacher, 663 per guidance counselor, and 32,216 per librarian—higher ratios than demographically similar US states.[74] These consistently inadequate levels of funding for public schools contribute to California's second-to-last ranking in student achievement for children living in poverty.[75, 76]

When we published our second statewide report on California in 2014, California's most significant change to school funding in decades—the Local Control Funding Formula—had been implemented just the previous year. At the time, our optimism about this innovative new approach to state-level funding distribution—which in California accounts for a larger proportion of school funding due to limits on local property taxes—was tempered by skepticism about whether or not additional funding allocated to schools based on the number of students with unique needs would be spent to benefit these vulnerable students or on behalf of the school as a whole.[77] Sadly, it seems that our suspicions proved warranted: while under-resourced schools with higher populations of English-language learners, children in foster homes, and low-income students received more funding (termed supplemental and concentration funding under the formula),[78] in 2019 the state auditor of California estimated that billions of these dollars had been recategorized as base funding due to insufficient earmarking regulations regarding the use of unspent funds.[79]

The learning loss experienced by students during the Covid-19 pandemic will only increase the need for targeted funding to address widening achievement gaps in California. School districts will need to carefully implement strategies for learning recovery that target students with unique needs. The road to complete recovery will be expensive—researchers estimate that some districts with high concentrations of children living in poverty, English-language learners, and Black and Latino students will require five years of extended learning to get back on track, and that costs could total more than $66 billion nationally.[80] The American Rescue Plan of 2021 includes the largest-ever one-time federal investment in education in the form of emergency funding to school districts to be spent over the next three and a half years.[81] State policymakers thus have a unique opportunity to reassess how funding is distributed in California and set rigorous standards to ensure that these additional resources go directly to the students who need them most: English-language learners, students with disabilities, students in foster care, and young people at risk of disconnection.

TRANSITION TO ADULTHOOD

Disconnected youth are teens and young adults between the ages of 16 and 24 who are neither working nor in school. Although California has a low rate of youth disconnection compared to other US states, 10.3 percent, considerable disparities exist by race and place (see **BOX 9**). Nationwide, disconnected youth are about nine times as likely to have dropped out of high school as their connected peers.[82] Research suggests that taking action on dropout early-warning signs, developing a system with robust and accessible school-to-work alternatives, and providing wraparound counseling, career mentoring, remedial learning, and other support for at-risk and disconnected youth are key to helping young people stay connected to school.[83]

California's young people face unique challenges when it comes to youth disconnection—and the solutions that will work for one place or demographic may not work for others at risk of disconnection. Nonetheless, there are key actions that educators and policymakers can take to ensure that all young people in California are given the opportunity to launch into flourishing adulthoods after graduating from high school.

Align education with the needs of the twenty-first-century economy. Despite all the negative impacts of the pandemic on student achievement and attendance, the quick switch to virtual learning did spark much-needed investment in combating the digital divide in California, distributing technology and expanding wireless connection across the state.[84] Significant gaps in internet access and digital literacy still exist, however; connecting students to the web is just the first step toward enabling all students to plug in to twenty-first-century learning and career opportunities.

Home to global pioneers in technology, tourism, medicine, health care, fashion, and entertainment, California's economy is rapidly changing. If current industry trends continue, roughly one-third of new jobs in California will require some training beyond high school but less than a four-year degree, making a strong case for expanding career and technical education offerings in high school.[85] But the decision to support career and technical training need not conflict with preparing students for college: Linked Learning initiatives, which combine rigorous academics, local workforce partnerships, and wrap-around support and counseling, can effectively prepare graduates for college and careers. A recent long-term study of eight California school districts that adopted the Linked Learning approach showed that students enrolled in high-quality Linked Learning pathways are more likely to graduate high school, earn more credits by the end of high school (with Black and English-language-learning students earning even more than this average), and are more likely to take college prep courses.[86]

Initiatives that combine rigorous academics, local workforce partnerships, and wrap-around support and counseling can effectively prepare graduates for college and careers.

Research suggests that by focusing on part-time student achievement, community colleges can dramatically increase performance among Black and Latino students.

Make higher education more accessible. California has one of the most prestigious public college and university systems in the United States, but significant gaps in four-year degree attainment by place and by race and ethnicity are persistent. California has made significant investments in expanding access to higher education in recent years, like waiving tuition and other expenses for low-income community college students—an innovation that may expand nationwide under the American Families Plan.[87] Coupled with measures to ensure college completion and encourage transfer programs to four-year institutions, this funding for community colleges—along with sustained investments in the University of California and California State University systems—can go a long way toward narrowing educational gaps in the state.[88]

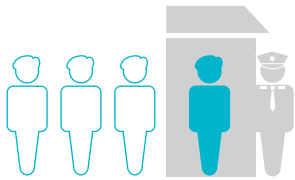
In addition to limiting the ability to teach certain classes that require in-person instruction—especially in the trades—Covid-19 has disrupted the daily routine of parents, older siblings, and family members who could no longer count on the school day to pursue their own education and career goals due to increased caregiving responsibilities at home. **Girls and young women, especially Black, Latina, and Native American women, were hit particularly hard by the crisis, with many dropping out of school and the workforce entirely.**[89] While enrollment at California's four-year colleges has remained roughly the same since the pandemic started, community colleges have seen an across-the-board decrease in students, with enrollment dropping the most among Black and Latino students—by nearly 17 percent in the fall of 2020 relative to previous years.[90, 91]

Community colleges have long pioneered alternative schedules and mediums to reach nontraditional students with caregiving responsibilities and unique learning needs. Research suggests that by focusing on part-time student achievement, community colleges can dramatically increase performance among Black and Latino students.[92]

Prevent incarceration. Incarceration is a major factor in youth disconnection nationally, and a major driver of disparities facing young men of color: 17.6 percent of Black men, 10.6 percent of Latino men, and 9.6 percent of Native American men in the United States who are disconnected are living in an institution of some kind, often a correctional facility.[93] California has a number of programs to allow incarcerated people to continue their education, and those enrolled in college programs while in prison have been shown to be much less likely to offend again.[94] As new legislation dismantling the state Department of Juvenile Justice takes effect starting in July 2021, extra care must be taken to ensure that county facilities are equipped to offer adjudicated young people the educational, social and emotional, and career support they need to remain connected to school and work before and after they are released.[95]

At the same time, preventing young people from becoming involved in the criminal legal system in the first place must be a priority for both schools and the community. Black students in California are 3.4 times more likely to be suspended,[96] and exclusionary punishments like suspension make it much more

likely that students will not graduate from high school and will be arrested by their mid-20s.[97] Many schools in California have experienced success in instituting restorative justice models as an alternative to these punitive practices. Restorative justice helps young offenders understand the impact of their actions on others and often includes some form of peer adjudication or diversion programs to address the root causes of antisocial behavior. In school settings, restorative justice practices may reduce dropout rates compared to more punitive practices like suspension and expulsion.[98, 99] Restorative justice practices require increased funding to bring down the student-to-teacher ratio and provide the staffing and resources needed to facilitate these initiatives.[100] In the juvenile justice system, evaluations of restorative justice for juvenile offenders are promising, and suggest possible benefits like reduced recidivism.[101]



Restorative justice practices may reduce dropout rates compared to more punitive practices like suspension and expulsion.

STUDENT DEBT

From 1963 to 2018, the cost of a college education increased 1,873 percent, vastly outpacing the value of the dollar and wages alike.[102] The rising cost of college, coupled with changing standards that have made a postsecondary education a requirement for many entry-level jobs, have driven increasing numbers of students to pursue federal and private lending options. Forty-seven percent of Californians graduating in 2019 did so carrying debt averaging about $21,485—and for many, the interest on these loans will substantially increase the debt burden over time.[103, 104] Thirty-five-year-olds in the United States find themselves with an end balance nearly three times higher than the value of their original loan.[105] Black students carry a disproportionate share of debt relative to white students and have a significantly more difficult time paying it off.[106] The situation is particularly burdensome for those who borrowed for their education but did not complete their degree; they don't enjoy the income boost that comes with a bachelor's degree but still must meet their loan payments. Higher debt loads can impact the ability to build credit and have led as many as 40 percent of debt holders to put off investing in assets such as a car or a home.[107]

In recent years, calls for forgiving some or all of American students' federal debt have gained national traction. Proposals have ranged from full forgiveness to more targeted interventions like New York State's Get on Your Feet Forgiveness program, which covers two years of loan payments for students with an adjusted gross income of $50,000 or less.[108] Research suggests that, in addition to freeing Californians from burdensome monthly payments, student loan debt forgiveness act as a net economic stimulus. However, programs to address student debt should be designed to avoid regressive wealth redistribution, since a disproportionate share of total student debt is held by borrowers with higher incomes.[109] Recent research suggests that debt cancellation in the $50,000-$75,000 range targeted at households making no more than $150,000 would cancel about half of all student debt, reach the majority of borrowers, and reduce the wealth gap between white and Black households.[110]

A Decent Standard of Living

IN THIS SECTION

Introduction

The animating idea behind the Human Development Index is that money isn't everything; other capabilities, such as equal treatment before the law or a living environment free of hazards, are also critical to flourishing lives. But although money isn't everything, it's still something quite important. Without adequate financial resources, the range of the possible is vastly curtailed. Californians at the bottom of the earnings scale face material deprivation, housing insecurity, social exclusion, and, as the pandemic tragically reminded us, heightened vulnerability to a host of risks and shocks of all sorts. In short, money matters both for expanding our choices and opportunities and for protecting and safeguarding the foundations of human well-being.

Because material well-being is critical to overall well-being, one-third of the American Human Development Index is devoted to the capabilities people have to enjoy a decent material standard of living. Many different measures can be used to gauge living standards. The American Human Development Index uses median personal earnings—the wages and salaries of all full- and part-time workers 16 years of age and older. This measure was chosen as a way to reflect the resources of the ordinary worker (thus the median, or midpoint, rather than the mean, or average) and to capture the differential command that women and men have over economic resources (thus the focus on personal rather than household earnings). See **BOX 1** for further details on this measure.

Housing, earnings, living standards, the cost of living, social mobility, and overall well-being are inextricably linked in ways that fuel and cement inequality. **High housing costs drive California's sky-high cost of living, entrench generational and racial inequities, limit poor children's access to quality public schools, force extreme and health-sapping trade-offs between affordability and commuting time, fuel homelessness, and make low-income families choose among life's essentials.** When half your earnings or more go to rent, as is the case for roughly one in four California renters,[1] do you use the scant remainder this month to go to the dentist or replace your broken glasses, catch up on the electric bill or finally get new brake pads? For low-income Californians, high rents can mean frequent moves or even eviction. Being unable to afford rent can keep domestic violence survivors living with their abusers. As climate change makes wildfires more frequent and severe, families pushed out of high-cost cities find themselves settling in cheaper but more ecologically vulnerable, fire-prone areas, as the 2018 Camp Fire made tragically apparent. High housing costs often lead to overcrowding, a factor in the disproportionate spread of Covid-19 in low-income communities. And because Black and Latino Californians are more likely than white Californians to be poor, high housing costs contribute to residential segregation by race, a factor implicated in the heavy policing and criminalization of everyday life in minority neighborhoods.

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The big problem facing Californians when it comes to housing affordability is less that earnings are too low (though they are for many) but rather that housing costs are too high.

Earnings play a clear role in keeping a roof over your head, but a focus on wages and salaries alone can be misleading. First, it distracts us from the reality that the big problem facing Californians when it comes to housing affordability is less that earnings are too low (though they are for many) but rather that housing costs are too high. Second, it obscures an important research finding about residential segregation by race, namely that "Asian and white households typically live in neighborhoods with much higher median incomes than Hispanic and Black households," even when they earn the same.[2] **High earnings don't automatically translate to more advantaged neighborhoods for Black or Latino families.** This matters because exposure to concentrated, cumulative disadvantage—a piling on of challenges such as poverty, violence, incarceration, housing instability, exposure to pollution, and family fragility—harms people both in the here and now and, for children, over the life course. Black and Latino families disproportionately live in such neighborhoods, a situation that has its roots in a noxious web of discriminatory housing policies at the local, state, and federal levels in effect from the 1930s through the 1970s.[3,4] (See PAGE 52 for a discussion of the origins of residential segregation.)

Though outlawed for decades, these past policies cast their long shadows into the present, resulting in, among other things, a huge racial wealth gap that keeps too many families of color from gaining a foothold in the housing market. For this reason, understanding not just earnings but also wealth is critical. See BOX 2 for a discussion of wealth.

BOX 1 Measuring Living Standards in the American Human Development Index

Many different measures are used to understand and compare living standards across groups and places. **The American Human Development Index uses median personal earnings, the wages and salaries of all full- and part-time workers 16 years of age and older**, obtained annually through the US Census Bureau's American Community Survey. Median personal earnings differ from other income and earnings measures in important ways and are a meaningful proxy for a decent standard of living.

Personal ← vs. → Household

Using personal earnings rather than household earnings allows us to compare the relative command women and men have over economic resources. While many households are headed jointly by married couples, who typically share their incomes, more than half are not. The share of married-couple households has been falling since the 1970s; it fell below the halfway mark in 2011 and is continuing a downward trend. In addition, not all married couples stay that way. Cohabitating couples who share resources can also part company.

Part-time ← vs. → Full-time

The earnings of part-time workers are included in median personal earnings. While some workers prefer not to or do not need to work full time, others work part time because they cannot find full-time jobs or affordable child care, or they have responsibilities, such as elder care, that make full-time work impossible.

Earnings ← vs. → Income

Earnings are the wages or salaries people earn from their paid jobs. Income is a broader category that includes not just earnings, which make up the largest share of income for most Americans, but also pensions and Social Security benefits, child support payments, public assistance, annuities, stock dividends, funds generated from rental properties, and interest. Earnings are typically lower than income.

Median ← vs. → Average

The median gives a better indication than the average of how the ordinary worker is faring. The median earnings figure is the midpoint of the earnings distribution—half the population is earning more than the median amount and half is earning less. In contrast, averages can be misleading in situations of high inequality; the presence of a few people taking home enormous sums will pull the average far above what the vast majority are actually earning.

BOX 2 What about Wealth?

Wealth (or net worth) is the total value of everything a person owns—a house or other real estate, stocks, businesses, retirement savings, and more—minus anything he or she owes, including debts like unpaid mortgage principal.

Disparities in wealth eclipse disparities in income or earnings, in California and across the United States. Unfortunately, wealth is extremely hard to measure. First, the values of assets such as stocks and real estate are constantly changing. Second, the very wealthiest are likely to be missed in random sampling and often don't participate in surveys. And third, data collection on wealth is limited. o large-scale, national surveys provide annual data or comparable, reliable wealth data on small geographic areas like counties. For all these reasons, wealth cannot be incorporated into the American Human Development Index. Nonetheless, wealth is a critical human development issue, one that shapes the choices and opportunities available to different groups of people.

In California, the concentration of wealth is wildly uneven. **People living in the state's thirty wealthiest zip codes hold 20 percent of California's net worth but make up only 2 percent of its population.** The total net worth in these thirty zip codes is equal to the combined assets of everyone living in the state's 1,200 least-wealthy zip codes. The state's wealthiest areas are concentrated along the coast: in the Bay Area and parts of Los Angeles, Orange, and San Diego Counties. The average Bay Area zip code has a net worth of over $450,000 per resident, compared to just $60,000 in the San Joaquin Valley. Even within the Bay Area, there are considerable disparities, however. Net worth per resident tops $1.5 million in 11 Bay Area zip codes, but in 15 percent of the region's zip codes, it falls below $50,000.[5]

Due to residential segregation, these differences by zip code align with stark differences by race. For example, in Los Angeles, the median net worth of white households is $355,000, compared to just $4,000 for Black households and $3,500 for Mexican households, a 100-fold difference. Net worth varies widely among Asian subgroups, ranging from $592,000 for Japanese households to $23,400 for Korean households.[6]

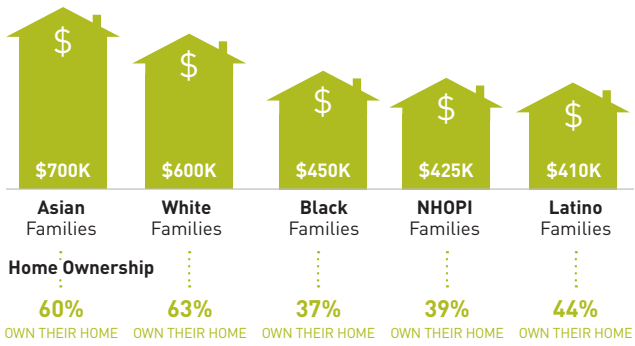
Wealth matters, providing both essential economic security today and expanded opportunities tomorrow. In the short term, wealth can mitigate the effects of shocks, from societal catastrophes such as the Covid-19 pandemic, wildfires, or earthquakes, to personal disasters like a death in the family, a mental health crisis, or even a costly car repair. A few hundred dollars can be the difference between replacing the alternator or losing a job for want of a car to get to work. Yet four in ten adults nationally would not have sufficient cash on hand or in the bank to cover an unexpected expense of $400.[7]

Over the long term, homeownership is the chief means by which working- and middle-class people build wealth—through appreciation, the enforced savings of mortgage payments, and mortgage-interest deductions that lower tax bills—and a paid-off house has long been the bedrock of economic security after retirement. Homeownership acts as a cushion against income volatility by providing a way to access credit to pay for large expenses and against rising living costs by locking in place the major portion of monthly housing expenses. Wealth allows parents to invest in their children's futures by buying homes in areas with good schools; by tapping into savings, investments, or home equity to pay for college; and by offering help with a first car or mortgage down payment, setting their children on a path to financial security.

Historically, nonwhite families were systematically excluded from buying homes and property, accessing loans and credit, obtaining well-paying jobs, and benefiting from other crucial means of building wealth, all of which have contributed to massive racial wealth gaps today. The state's housing-affordability crisis also continues to put homeownership out of reach for far too many families, disproportionately affecting Black, Native Hawaiian and Pacific Islander (NHOPI), and Latino Californians. **Statewide, 37 percent of Black households, 39 percent of NHOPI households, and 44 percent of Latino households own the home they live in, compared to 60 percent of Asian households and 63 percent of white households.** Not only are white and Asian families more likely to own homes, but the value of those homes is also higher. The median home value for Asian families is nearly $700,000 and for white families nearly $600,000, compared to $450,000 for Black families, $425,000 for NHOPI families, and $410,000 for Latino families.[8] For most homeowners, the house or apartment they live in is their largest asset.[9] For wealthy families, however, housing wealth is only one piece of the puzzle; in most of the high-wealth coastal communities described above, the majority of wealth is held in income-producing assets like stocks, bonds, and rental real estate.[10]

Not only are white and Asian families more likely to own homes, but the value of those homes is also higher.

Median Home Value by Race and Ethnicity

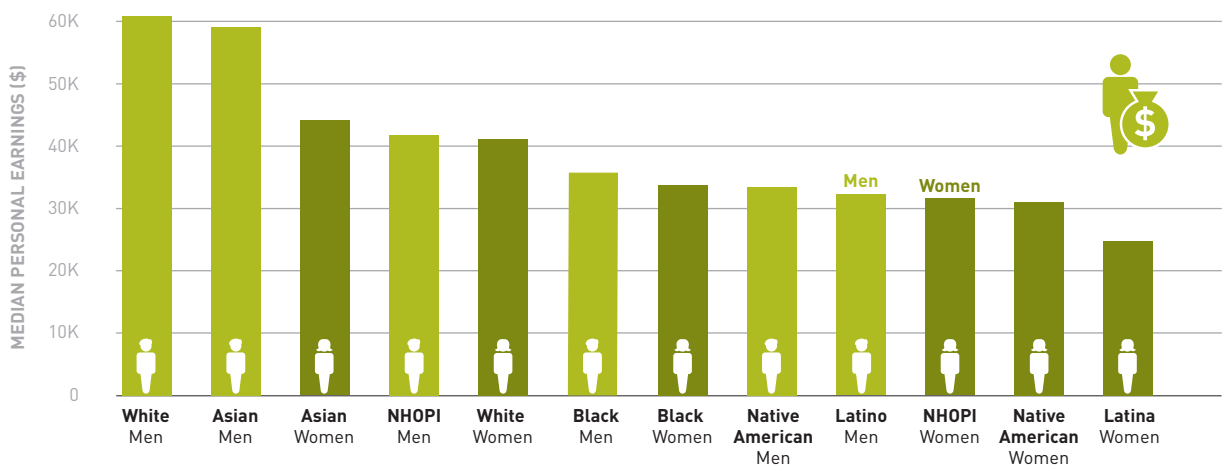


Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

Variation by Race and Ethnicity, Gender, and Nativity

The typical worker in California earns about $39,500 per year, $3,000 more than the US median of $36,500. But earnings vary dramatically among racial and ethnic groups, and even more dramatically when gender is taken into account. Latino Californians earn about $20,000 less than their white counterparts, $30,183 and $51,744, respectively. Asian workers earn just slightly less than white workers, $51,110. Native Hawaiian and Pacific Islander, Black, and Native American workers fall between these two extremes, but their earnings—$38,246, $36,441, and $32,360, respectively—place them closer to Latino workers than white ones.

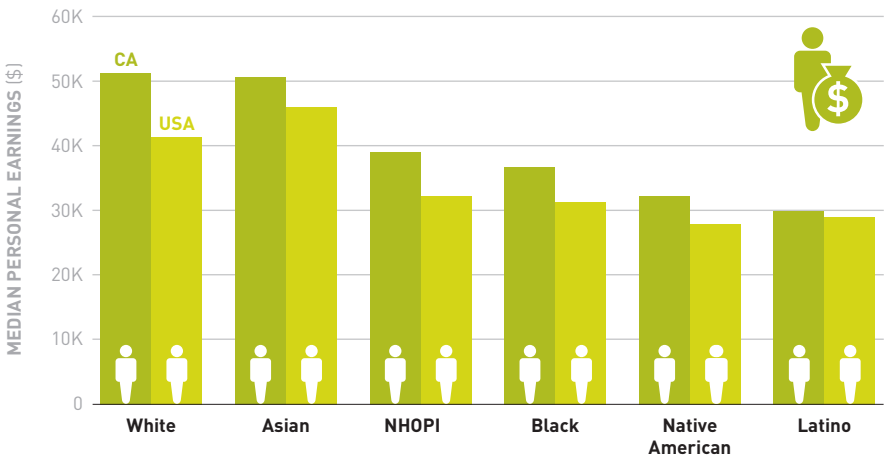
FIGURE 3 **White and Asian Men Earn Far More than Other Groups**



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

The median earnings of **white** workers in California are about $10,000 higher than the earnings of white workers nationwide, $41,000. This large premium for white Californians makes them the highest-earning group in the state, whereas nationwide, Asians out-earn whites. While both men and women earn more than their counterparts nationwide, the gap is larger for men. This reflects the fact that white men in California have particularly outsized earnings, over $61,500. White women, on the other hand, earn almost $20,000 less than their male counterparts, on par with Black men. Put another way, while white men earn $22,000 more than the statewide median for all groups, white women earn only $2,000 more. This gap between white men and women means that for every dollar earned by white men, white women earn only $0.68.

FIGURE 4 White Workers Earn More in California than in the Rest of the US; Latino Workers Earn About the Same

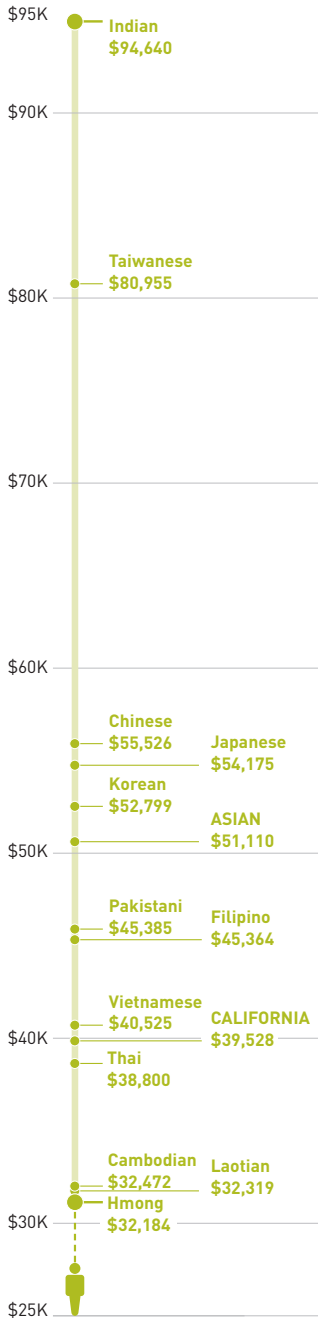


Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

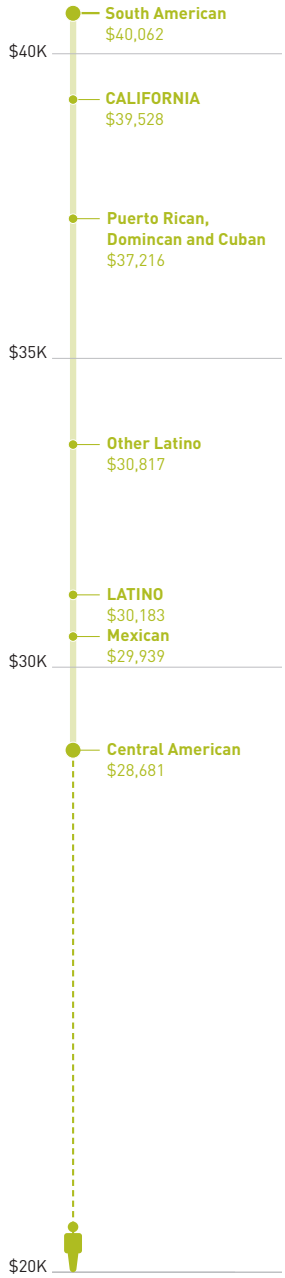
Asian workers earn just $600 less than white workers, and the differences between men and women follow a similar pattern. Along with white men, Asian men earn disproportionately more than other groups, $59,900. While Asian men earn slightly less than white men, Asian women earn a bit more than white women, so the gap between genders is smaller. Asian women earn $0.75 for every dollar earned by Asian men.

Making up one-third of all Asians living in the United States, California's Asian population is both large and diverse. Asian residents range from long-settled Americans with family roots stretching back more than 150 years to newly arrived immigrants, trace their heritage to dozens of countries, and vary widely in socioeconomic status. Sixty percent of Asians in California were born outside of the US. Median earnings among different Asian subgroups vary widely. Among the most populous Asian subgroups, Indian Californians earn the most, $94,640, and Hmong, Laotian, and Cambodian Californians earn the least, all about $32,000. Overall, foreign-born Asians earn more than their US-born counterparts, $51,900 compared to $46,700. Recent immigrants from Asia tend to be well-educated—the majority have at least a bachelor's degree[11]—and recent Asian immigration, especially from countries like India, China, and Korea, has been driven by high-skill labor recruitment by companies in well-paying fields like tech and medicine.[12] Understanding the differences among Asian subgroups is critical to policymaking, as the relative prosperity of some subgroups can mask the economic struggles of others.

Earnings by ASIAN Subgroup in California



Earnings by LATINO Subgroup in California



Native Hawaiian and Other Pacific Islander (NHOPI) workers have median earnings of $38,246, nearly $13,000 less than Asian workers, a group with whom they are often combined. Separating them is crucial for understanding the unique challenges NHOPI workers face. NHOPI women are the third-lowest-earning group in the state, with earnings on par with Native American women. NHOPI men earn about $10,000 more than their female counterparts, on par with white women. NHOPI women earn $0.75 for every dollar earned by NHOPI men, the same proportional difference as for Asians. Foreign-born NHOPI workers earn $9,000 more than their US-born counterparts, the largest nativity gap among the six major racial and ethnic groups.

Black workers earn slightly less than NHOPI workers, $36,441. This places them at the same spot in the rankings as Black workers nationally, where they are also in the middle of the earnings pack. Black Californians earn $6,000 more than their median nationwide, however. The earnings gap between Black men and women is the smallest of the six racial and ethnic groups—women earn $0.92 for every dollar men earn. In some parts of the state, this gap disappears completely; for example, in the Inland Empire, Black women earn close to $1,000 more than their male counterparts.[13] As with all groups other than Latinos, foreign-born Black workers earn more than US-born Black workers, a difference of about $3,600.

The typical **Native American** worker earns $32,360, about $4,000 more than the median for Native Americans nationwide. While nationally Native Americans are the lowest-earning group, taking home about $1,000 less than Latinos, in California they are second lowest, earning about $2,000 more than Latinos. The earnings gap between men and women is the second smallest of the six racial and ethnic groups; Native American women earn $0.90 for every dollar Native American men earn. Native American women are the second-lowest-earning group in the state.

Latino Californians earn less than any other racial or ethnic group, just $30,183. Latina women are the lowest-paid group in the state, earning just $25,138. This median wage is equivalent to what a full-time, year-round worker earning the state minimum wage of $12 per hour would make in a year. Half of Latina women make less. Latina women earn $0.76 for every dollar earned by Latino men, and $0.41 for every dollar earned by white men, the highest-earning group. Latinos are the only racial or ethnic group in which US-born residents earn more than those born outside the United States. While in all other groups, native-born workers earn between $3,500 and $8,000 less than their foreign-born counterparts, native-born Latinos earn about $1,200 more. Although this earnings premium for US-born Latinos speaks to the increased opportunities available due to citizenship status, English proficiency, and educational access, the difference is far less than might be expected given that US-born Latinos score over four points higher on the Education Index than foreign-born Latinos, indicating substantially stronger educational outcomes; for example, they are over twice as likely to have

a bachelor's degree as foreign-born Latinos. The higher levels of educational attainment found among US-born Latinos do not seem to translate to proportional increases in earnings, however, indicating persistent barriers to higher-wage employment, even for second- and third-generation immigrants.

Latinos are not a monolithic group. Over 80 percent of Latinos in California are of Mexican heritage, and they earn $29,900 on average. Central Americans, who make up 10 percent of the state's Latino population, earn slightly less, $28,700. South American and Caribbean Latinos, which each make up 2 percent of the population, earn substantially more, $40,100 and $37,200, respectively.

Though the sizes of the earnings gaps vary by race and ethnicity, women almost everywhere earn much less than men, both in California and in the country as a whole. This stubborn disparity is rooted in socialization, cultural norms, and gender stereotypes as well as outright wage discrimination.[14] Girls and boys are often encouraged to study different subjects in high school and college, with boys more likely to pursue courses of study that prepare them for careers in computer science, engineering, and math, among the highest-paying fields.[15] As adults, women disproportionately shoulder responsibilities for domestic tasks and caretaking; women in the US spend 1.5 hours more per day on unpaid labor than men do, the equivalent of more than a full day's work each week.[16] In normal times, caretaking and domestic tasks are one reason that 40 percent of California's women work part time, compared to 27 percent of men.[17] During the pandemic, the caretaking burden grew both heavier and more lopsided, so much so that 4.5 million women left the workforce completely.[18] The die is cast in childhood; girls ages 6 to 17 spend more time doing housework than they do playing, whereas boys spend twice as much time playing as they do on housework.[19] Research shows that employers regard mothers and fathers differently from one another and from nonparents when it comes to pay; women experience a "motherhood penalty" and men reap a "fatherhood bonus" when they have children.[20] A woman's salary declines 4 percent, on average, for each child she has, whereas a man's salary increases by 6 percent for each child.[21] And wage discrimination continues to be a factor. Even when working in the same occupational category, and even in female-dominated occupations like nursing, men tend to earn more than women.[22]

Some of the earnings gaps between women and men and racial and ethnic groups can be explained by variation in the types of jobs members of each group tend to hold. The Census Bureau designates five major occupational categories: management, business, science, and arts; service; sales and office; natural resources, construction,

Women experience a "motherhood penalty" and men reap a "fatherhood bonus" when they have children.

On Average, Fathers' Salaries Increase 6% per Child While Mothers' Decrease 4% per Child

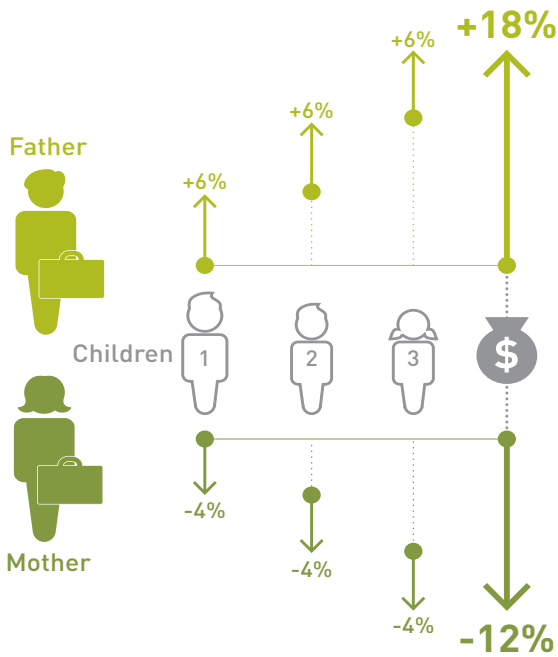
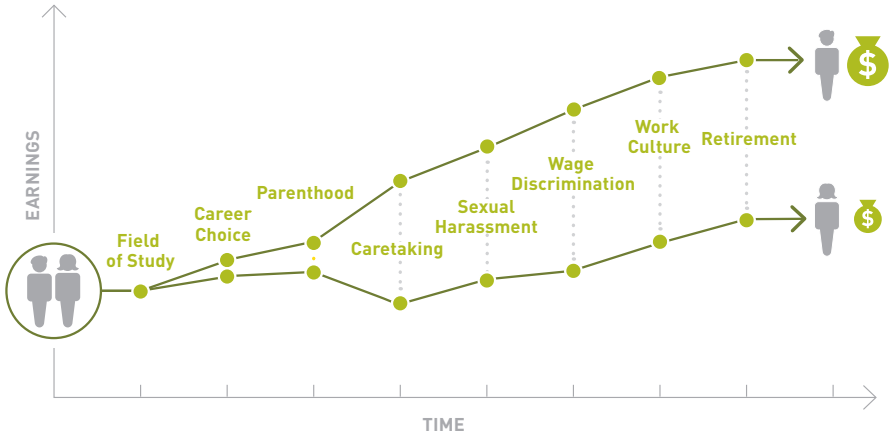


FIGURE 5 **Key Factors Behind the Gender Earnings Gap**



and maintenance; and production, transportation, and material moving. Service occupations, which include health-care support, personal care, cleaning, food service, and protective service jobs, are the lowest-earning category statewide. **Thirty percent of California's Latina women work in the service sector, more than any other demographic group.** Service jobs, especially domestic service jobs like housekeepers or childcare providers, are among the only forms of employment available to immigrant women who may not speak English well or have the documentation required to work legally in the US. **These jobs both pay poorly and are prone to exploitation.**

Low earnings for Latinas cannot be explained just by occupational category; Latina women are the lowest-earning group in every occupational category except for service.

Looking at earnings by race and ethnicity, gender, and occupational category, the lowest-earning groups are Native American and Latina women working in the service sector, and Latina women in natural resources, construction, and maintenance occupations, all with earnings around $20,000. The latter group consists primarily of women who are agricultural workers (see **BOX 15**) for more on farmworkers in California). But low earnings for Latinas cannot be explained just by occupational category; Latina women are the lowest-earning group in every occupational category except for service (where Native American women make slightly less).

Management, business, science, and arts occupations pay the most by far, and over half of white and Asian men and women work in this sector. Men in these groups earn substantially more than their female coworkers: $101,000 for Asian men and $96,000 for white men compared to $77,000 for Asian women and $67,000 for white women. Latina women in this sector, on the other hand, earn just $45,000, and NHOPI women earn just $50,000, both less than what white men earn in the much lower-paid natural resources, construction, and maintenance sector.

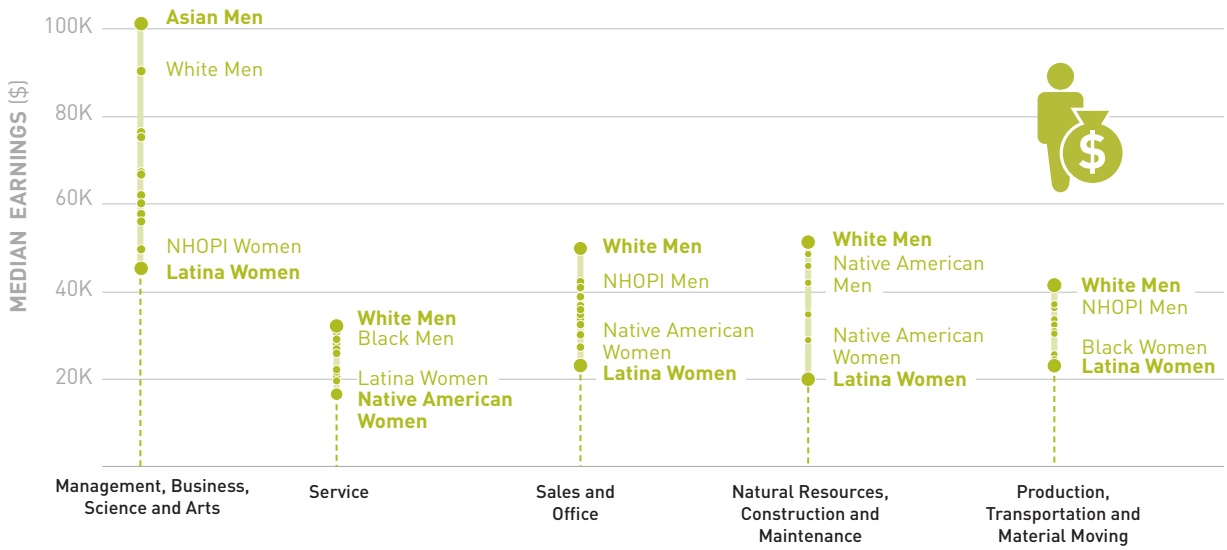
Variation by Geography

METRO AND RURAL AREAS

All but two of California's metro areas have median earnings between $25,000 and $45,000. The two extreme outliers are the San Francisco metro area (which includes Alameda, Contra Costa, Marin, San Francisco, and San Mateo Counties) and the San Jose metro area (San Benito and Santa Clara Counties), where earnings are $56,817 and $61,054, respectively. The two lowest-earning metro areas are Madera and El Centro, $26,327 and $26,729, respectively. The high median earnings in greater San Francisco and San Jose are driven by the exceedingly high earnings of white and Asian workers living there. In San Jose, Asian and white workers both earn over $80,000, and in San Francisco white workers earn $76,000 while Asian workers earn $62,000. (It is useful to remember that these are medians, meaning that half of workers make more than this amount.) Some might argue that these salaries are necessary to afford the very high cost of living in these areas. If so, the picture for Black and Latino workers is particularly bleak; **neither group earns much more in these two high-cost metros than they do anywhere else in the state.** Black and Latino workers in San Francisco and San Jose earn between $37,000 and $40,500. The racial earnings gap in the Bay Area is bigger than in any other California metro area. These figures make plain two divergent but overlapping worlds in the Bay Area—one in which many live in multimillion-dollar homes while others crowd five people to a single bedroom.

The racial earnings gap in the Bay Area is bigger than in any other California metro area.

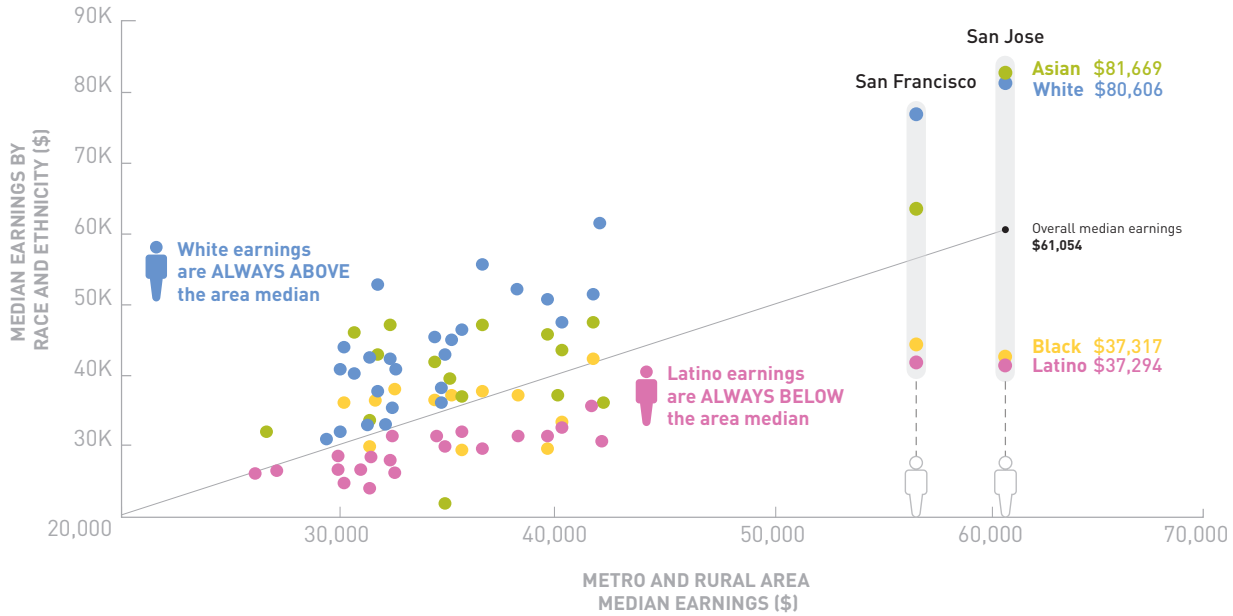
FIGURE 6 **Earnings by Occupational Category, Race and Ethnicity, and Gender**



While racial pay gaps in California's other metro areas may not be as dramatic in absolute terms, they are nonetheless present across the state. In every metro area, Latino workers earn less than the overall median and white workers earn more. While the Latino-white pay gap is largest in San Jose, where Latinos earn $0.46 for every dollar earned by white workers, it is also high in regions like Napa ($0.49), Salinas ($0.51), Los Angeles ($0.52), and Bakersfield ($0.55). This gap is smallest in Redding (where Latinos make $0.96 for every dollar earned by whites) and Lake and Mendocino Counties ($0.84). Indeed, Redding is the most equal area in the state in terms of earnings; Asian, Latino, and white workers all make within $1,500 of each other, between $30,700 and $32,300.

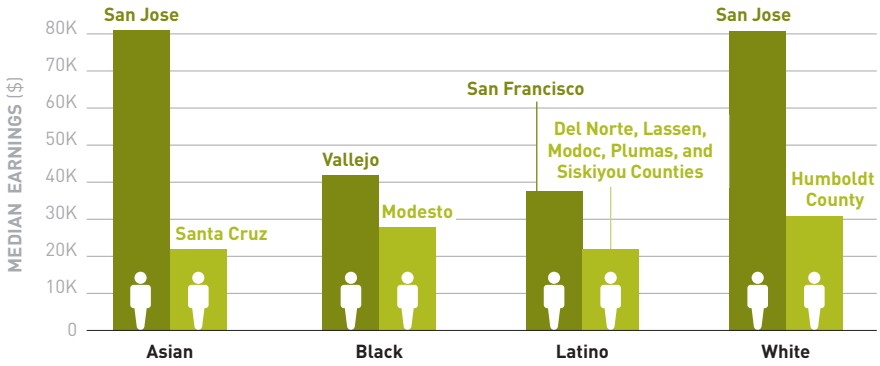
FIGURE 8 shows the metro areas in which members of each racial and ethnic group have the highest and lowest median earnings. Black Californians earn the most in the Vallejo metro area, encompassing all of Solano County. The lowest-earning areas for both whites and Latinos are in the state's northernmost reaches: white residents earn the least in Humboldt County and Latinos in the region encompassing Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties. Asians earn the least in the Santa Cruz metro area, likely because roughly four in ten Asian residents of the region are students at UC Santa Cruz.[23]

FIGURE 7 In Every Metro and Rural Area, Latino Workers Earn Less Than White Workers



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

FIGURE 8 Earnings Vary More by Place for Asian and White Californians than for Black and Latino Californians



Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

NEIGHBORHOOD CLUSTERS

Median personal earnings range from $22,089 in the East Vernon neighborhood of Los Angeles to $120,426 in Cupertino, Saratoga & Los Gatos in Santa Clara County. **In other words, the typical worker in Cupertino, Saratoga & Los Gatos earns nearly 5.5 times more than the typical worker in East Vernon.** All ten of the top-earning neighborhood clusters are located in the San Francisco Bay Area. The thirty-six highest-earning neighborhood clusters are all located in either the Bay Area, San Diego County, or the Los Angeles metro area. Six of the ten lowest-earning neighborhood clusters are located in Los Angeles County; the rest are in Fresno and Bakersfield.

In general, the lowest-earning areas of the state are concentrated in the Central Valley, the desert areas in the southeastern corner of the state, the Salinas Valley and the central California coast down to Santa Maria, and in the urban cores of Los Angeles, San Diego, San Bernardino, and Santa Ana. Humboldt County and Chico are also in the lowest fifth of neighborhood clusters, while all the rest of northern California falls in the second fifth.

Areas in the middle of the income distribution, with earnings ranging from about $35,000 to $40,000, are scattered across urban, suburban, and rural portions of the state. These wages buy very different relative living standards in different parts of the state. In the Bay Area, households with wages in the middle of the income distribution are found mostly in the lowest-income communities, such as Richmond, the Fruitvale neighborhood of Oakland, and the Bayview district of San Francisco. In cities like Sacramento and San Diego, neighborhood clusters in this earnings range are in the middle of the pack for the region. In cities like Bakersfield and Modesto, though, these neighborhood clusters are the

highest-earning areas around. The difficulties of making ends meet even for those with middle-range earnings have been pushing people out of the state. Analysis of 2020 census data shows that California's population declined for the first time between 2010 and 2020, due to outmigration of low- and middle-income households.[24]

Taking a closer look at the California's lowest-income communities can help policymakers direct services, understand the characteristics of struggling areas, and identify levers for change. There are twenty-five neighborhood clusters with median earnings under $28,000. These lowest-income areas are all located in Southern California or the Central Valley; they are found in Fresno, Imperial, Kern, Los Angeles, Madera, Riverside, San Bernardino, and Tulare counties. Nearly half (eleven of twenty-five) are located in Los Angeles County. Three cover a wide swath of the desert consisting of all of Imperial County and the eastern portions of Riverside and San Bernardino Counties. The remainder cover a large portion of the agricultural land of the Central Valley. All but one of these twenty-five neighborhood clusters are at least half Latino, and five are more than 90 percent Latino (all in Los Angeles County). A handful have substantial Black populations—five in Los Angeles and San Bernardino Counties have Black populations more than double the statewide rate. All but one are under one-third white.

The twenty-five lowest-income areas are all located in Southern California or the Central Valley; they are found in Fresno, Imperial, Kern, Los Angeles, Madera, Riverside, San Bernardino, and Tulare Counties.

Most of these communities are home to a higher proportion of children than the statewide average, and all have a higher percentage of single-mother households than California as a whole. Gender pay gaps that result in low earnings for women have a devastating impact on children, especially in communities with many single-mother households; in these twenty-five neighborhood clusters, the child poverty rate ranges from 27 percent to 44 percent, far above the statewide rate of 16 percent. Educational attainment and the types of jobs available in these areas point to opportunities to address low earnings by increasing access to education, raising wages and improving labor protections, and prioritizing these places for Covid-19 recovery investments. Some of these communities, such as the rural portion of Tulare County, the western half of Fresno County, and the western half of Kern County, are predominantly agricultural. Others, like the East Vernon neighborhood of Los Angeles, are home to many people working in factories and other manufacturing jobs.

BOX 9 The Differential Impact of Wildfires

On November 8, 2018, faulty electrical equipment sparked two wildfires in California. Both spread rapidly thanks to a perfect storm of dry conditions and high winds, and both would take homes, lives, and livelihoods.

The Woolsey Fire, which burned in Los Angeles and Ventura Counties, destroyed large sections of Malibu, a wealthy urban enclave of Los Angeles. About 450 miles north, in Butte County, the Camp Fire burned the town of Paradise, a community in the foothills of the Sierra Nevada Mountains, almost completely to the ground.

The Camp Fire was the deadliest and most destructive in California's history,[25] and fires like it are set to become more common in Northern California as the effects of climate change worsen. One study suggests that without aggressive reduction in greenhouse gas emissions, forests in the Pacific Northwest and Northern California will likely see a 78 percent increase in mean area burned by wildfires by 2050.[26] The number of dry, warm, and windy autumn days conducive to wildfire spread has already doubled since the 1980s in California.[27] While the whole state is at increasingly high risk of wildfires, Northern California communities like Paradise, located in the so-called wildland-urban interface, where houses are located near or amid undeveloped forests and other vegetative fuels,[28] are most vulnerable.

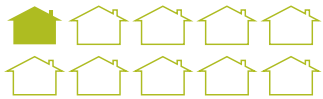
The neighborhood cluster in which Malibu is located, which also includes Calabasas, Agoura Hills, and Westlake Village, has an HDI score of 8.24; Paradise and Oroville score 4.39. Median personal earnings in the Malibu cluster are $52,977; in Paradise and Oroville, they are $31,767.

Fires are clearly devastating to any community, destroying homes, lifetimes of memories, and the landscape of the familiar in an instant, but differences in wealth often affect how wildfires' impacts are felt in the long term.

Today, one in three homes consumed by fire in Malibu has a permit to rebuild, but in Paradise, only one in ten does.

Malibu

Paradise



The differences in wealth between these communities are compounded by additional roadblocks toward rebuilding that more severely affect Paradise than Malibu residents. Nearly 60 percent of American homeowners are underinsured for natural disasters, and Paradise victims fared no better than average, many finding themselves with neither the insurance money nor the savings to rebuild.[29]

Strict new fire codes in California have increased the cost of rebuilding pre-2008 homes by as much as $20,000.[30] Swelling demand and limited supply has led to a shortage of contractors in fire-stricken areas, which can leave homeowners in limbo for up to five years as they wait for one to become available.[31]

Differences in land value and location also affect decisions to rebuild. Before the Woolsey Fire struck in 2018, the median home value in Malibu was over $2 million—more than nine times as much as in Paradise ($218,400).[32] In Malibu, rebuilding is about both reconstructing family homes and preserving multimillion-dollar investments, with developers in the area pitching the fire as an opportunity to upgrade homes and increase value.[33] In Paradise, land is much less valuable, and the 2020 and 2021 fire seasons have underscored the potential for even more destructive fires. Insurance companies have caught on, too, and are increasingly wary of insuring homes at risk of wildfires in and around Paradise: between 2018 and 2019, insurer-initiated nonrenewals for homeowners' insurance policies increased by 76 percent in Butte County, but only 7 percent in Los Angeles County.[34] Altogether, rebuilding in Paradise has become financially, practically, and emotionally much more difficult than in Malibu. As a result, Paradise residents are increasingly choosing to cut their losses, collect insurance money, and leave the area to start anew.[35] While Malibu residents consider how big to rebuild, those in Paradise question whether they can rebuild at all.

Earnings Vary Widely within Metro Areas

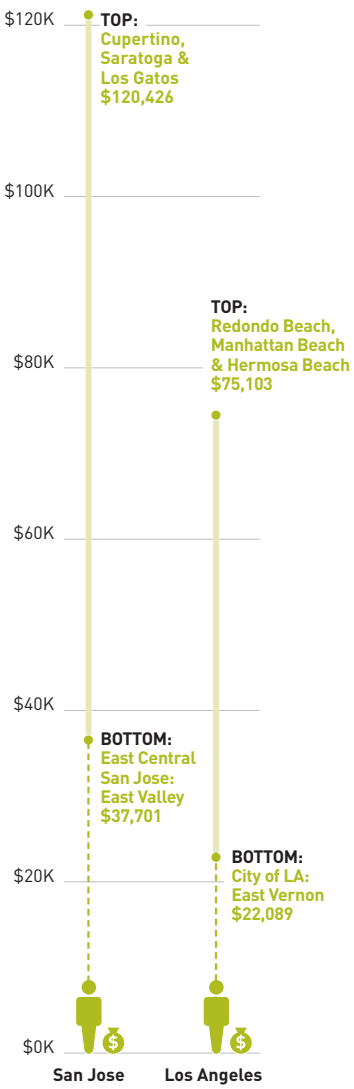


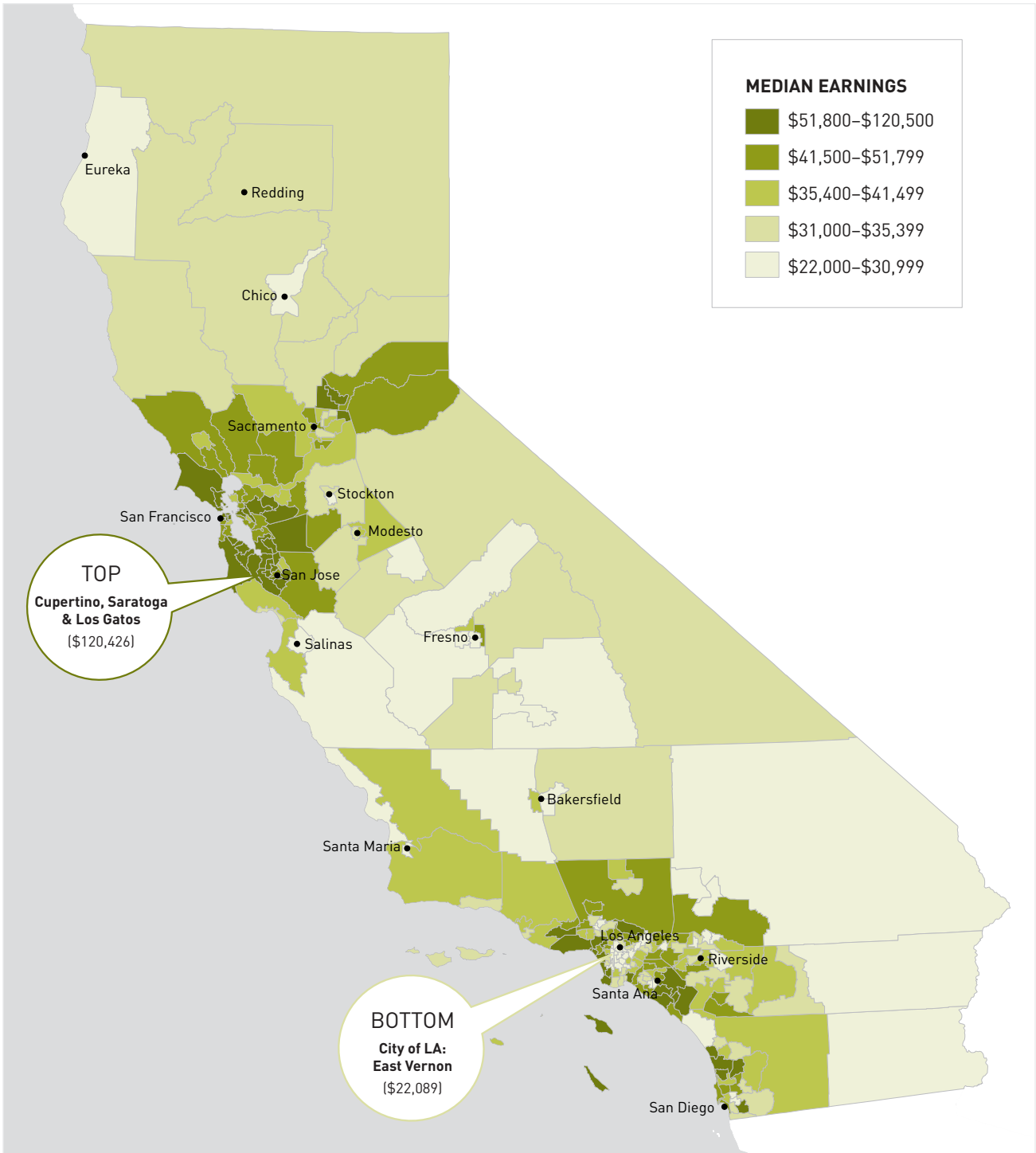
TABLE 10 **Earnings in the Top-and Bottom-Ten Neighborhood Clusters**

NEIGHBORHOOD CLUSTER		MEDIAN EARNINGS ($)
TOP 10 Neighborhood Clusters	**County**	
Cupertino, Saratoga & Los Gatos	Santa Clara	120,426
San Ramon & Danville	Contra Costa	96,047
Inner Mission & Castro	San Francisco	91,518
Mountain View, Palo Alto & Los Altos	Santa Clara	87,340
Sunnyvale & North San Jose	Santa Clara	84,023
South San Mateo & Half Moon Bay	San Mateo	82,528
North Beach & Chinatown	San Francisco	82,331
South of Market & Potrero	San Francisco	79,581
Redwood City, San Carlos & Belmont	San Mateo	78,970
Livermore, Pleasanton & Dublin	Alameda	76,636
BOTTOM 10 Neighborhood Clusters	**County**	
East Central Fresno	Fresno	26,281
East Los Angeles	Los Angeles	25,274
Southwest Fresno	Fresno	25,090
Bell Gardens, Bell, Maywood, Cudahy & Commerce	Los Angeles	24,971
Huntington Park, Florence-Graham & Walnut Park	Los Angeles	24,913
Southeast Bakersfield	Kern	24,676
Northeast Bakersfield,	Kern	24,391
City of LA: South Central & Watts	Los Angeles	24,034
City of LA: University of Southern California & Exposition Park	Los Angeles	22,963
City of LA: East Vernon	Los Angeles	22,089

Source: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

Often the most striking income inequality is found between neighborhoods that are located quite near one another. In San Jose, the highest-earning metro area, over $80,000 separates the earnings of residents of the East Valley neighborhood of San Jose and residents of Cupertino, Saratoga & Los Gatos, just fifteen miles away. East Valley is over 90 percent Asian and Latino while Cupertino, Saratoga & Los Gatos is nearly 90 percent Asian and white. While East Valley's Asian population is predominantly Vietnamese and Filipino, Cupertino, Saratoga & Los Gatos' is predominantly Chinese and Indian. Earnings in Cupertino, Saratoga & Los Gatos are nearly $25,000 more than those of the next-highest-earning neighborhood cluster in the state.

MAP 11 Median Personal Earnings by Neighborhood Cluster



BOX 12 The Economic Impacts of the Covid-19 Pandemic

From February to April 2020, California lost 2.7 million jobs, double the number lost during the Great Recession. While some have come trickling back, by December 2020, the state was still down more jobs than during the Great Recession's height in February 2010.[36] The leisure and hospitality industry, which includes jobs at restaurants, hotels, and entertainment venues, was hit disproportionately hard, losing three times more jobs from February to April than the next-hardest-hit industry, health care and social assistance.[37] Jobs in leisure and hospitality tend to be very low paying and are disproportionately held by Californians of color. Nearly two-thirds of jobs lost in the first months of the pandemic were in low-paying industries,[38] and by December, jobs in these industries were still down 15 percent from their pre-pandemic levels, compared to 5 percent in moderate-paying industries and 3 percent in high-paying industries.[39] While many higher-wage jobs can be performed remotely, most lower-wage jobs cannot,[40] as they rely on physical presence and face-to-face interaction. Black and Latina women were hit the hardest by layoffs; employment among these groups fell by over 20 percent in the first three months of the pandemic, compared to just 7 percent for white men.[41] Similarly, immigrant women were more affected than immigrant men or nonimmigrants.[42]

Layoffs are only one piece of the economic impact of the pandemic, however. By the end of 2020, six in ten Black and Latino households in California had lost earnings, whether due to job loss, reduced work hours, or pay cuts, compared to four in ten Asian and white households.[43] While expanded unemployment benefits and stimulus payments have helped, they have failed to prevent economic catastrophe for huge numbers of Californians. In addition, many residents, including the nearly one in ten undocumented California workers,[44] were ineligible for federal aid. In the spring of 2020, the state attempted to fill this gap by providing $500 payments to undocumented workers, but only had enough funds to cover 150,000 people. In February 2021, California approved a stimulus package that will provide $600 to workers making less than $30,000 and an additional $600 for undocumented taxpayers earning less than $75,000;[45] this help was no doubt welcome, but the fact remains that $1,200 barely covers one month's rent for a family that may have been out of work for a year.

From February to April 2020, California lost 2.7 million jobs, double the number lost duringthe Great Recession.

Even workers who have not lost their jobs have faced significant hardships. Frontline essential workers, exempted from the state's stay-at-home directive, continued to work, risking infection, illness, and death. More than half of all low-wage workers hold frontline essential jobs. California's essential workers are disproportionately Black and Latino: 55 percent of Latino workers, 48 percent of Black workers, 37 percent of Asian workers, and 35 percent of white workers are employed in frontline jobs.[46] Low-wage workers' job-related vulnerability to Covid-19 was exacerbated by the fact that they disproportionately live in overcrowded housing.[47] Time spent quarantining due to Covid-19 exposure, recovering from illness, or caring for a sick family member all can lead to lost wages, not to mention the financial consequences of a serious infection or potentially life-long disability. As essential workers and their vulnerable family members at home have borne the brunt of Covid-19 cases and deaths, so too have they borne the costs of hospitalizations and burials.

In California, as across the country, women are suffering greater economic consequences from the pandemic than men. **This is the first economic downturn since employment statistics began to include women in 1964 in which women lost jobs at a higher rate than men.**[48] In the first months of the pandemic, 27 percent of female workers in California applied for unemployment, compared to 21 percent of male workers.[49] This unprecedented disparity has multiple causes: women are overrepresented in the sectors hit hardest by layoffs, such as service occupations and care work. Women also disproportionately left their jobs or reduced their work hours to shoulder caretaking responsibilities at home. One study revealed that from February to April 2020, straight married mothers of young children in dual-earner households reduced their work hours four to five times more than fathers.[50] In another survey conducted in May and June 2020, one in four women who had become unemployed during the pandemic reported that it was because of a lack of childcare, double the rate among men.[51] Women have long shouldered a greater share of caretaking labor, and even families with the most egalitarian of intentions are hampered by societal systems that disincentivize equality in caretaking. The gender pay gap combined with the fatherhood bonus and motherhood penalty (see **PAGE 143**) mean that fathers typically earn more than mothers, creating economic

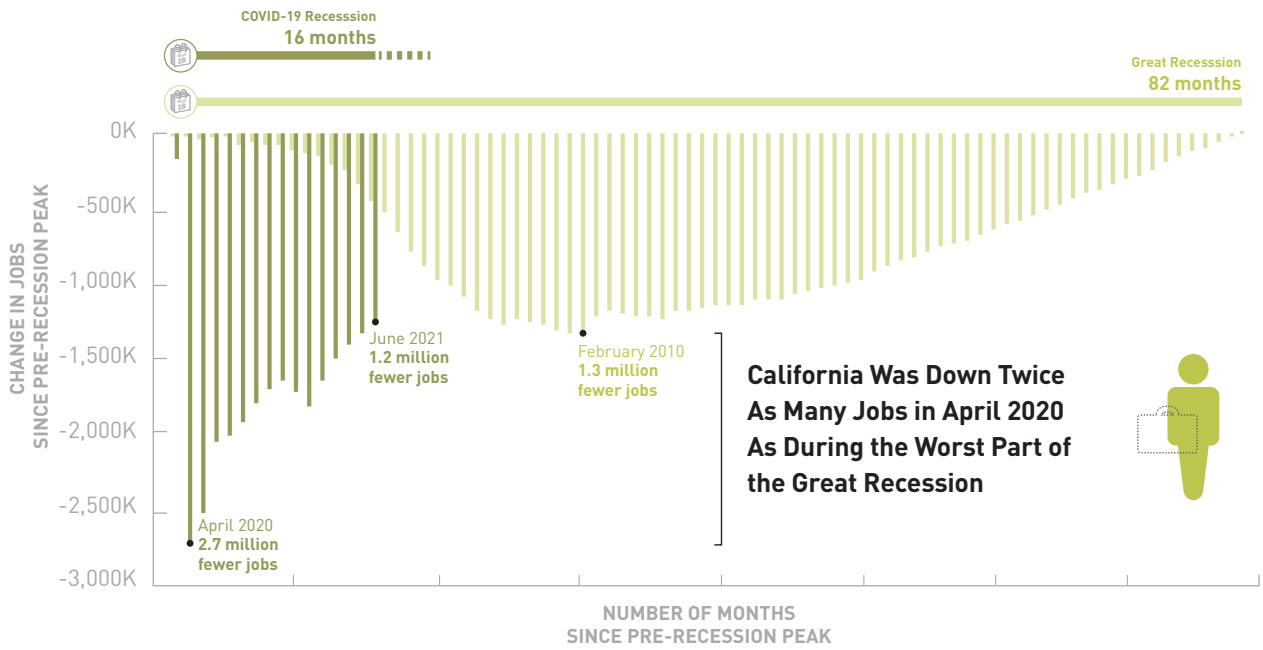
incentives for women rather than men to cut back professionally.

Single mothers face greater challenges still. Disproportionately women of color, single mothers often faced a host of challenges at once, from loss or reduction of earnings to the collapse of childcare arrangements to the need to single-handedly manage remote learning while working at home. As with nearly all aspects of the pandemic, "COVID-19 is hard on women because the U.S. economy is hard on women, and this virus excels at taking existing tensions and ratcheting them up."[52]

Even a short period of unemployment can have hidden costs in the form of missed promotions, lost wage growth, and reduced retirement savings. Research indicates that over the course of a career, workers can lose up to three or four times their annual salary for each year out of the workforce.[53] Thus, the economic consequences for women of the Covid-19 pandemic may be long-lasting and severe. A recent analysis predicted that a typical woman who lost her job during the pandemic and doesn't rejoin the workforce until 2022 stands to lose $250,000 in lifetime income, thanks to lost earnings, reduced promotion possibilities, and less retirement savings and social security benefits.[54]

Covid-19 has also devastated the childcare industry, with many providers closing permanently.[55] Even before the pandemic, half of all families with young children lived in a childcare desert, a neighborhood with more than three children under five for every licensed childcare slot. These deserts were more likely to be in low- and moderate-income neighborhoods, predominantly Latino neighborhoods, and rural areas.[56] Reliable childcare is crucial if women are to return to work post-pandemic, and a permanent reduction in childcare capacity would severely hamper women's economic recovery and the long-term well-being of hundreds of thousands of California families. See **PAGE 154** for more on the policy solutions needed to recover equitably from the Covid-19 pandemic.

Comparison of Jobs Lost in the Covid-19 Recession and the Great Recession



Source: California Budget and Policy Center analysis of US Bureau of Labor Statistics data.
Note: Change in the number of seasonally-adjusted nonfarm jobs is measured from the month in which the number of jobs reached its highest point before declining due to the economic downturn. California jobs peaked in July 2007 prior to the Great Recession and in February 2020 prior to the Covid-19 recession.

Closing the Gaps in Standard of Living: What Will It Take?

The pandemic shined a bright light on countless weaknesses in society. This unveiling creates opportunities to reject what has long been broken and refuse to return to the status quo of pre-pandemic life. The present moment offers a once-in-a-generation chance to lay the financial foundation for a more equitable California.

RECOVER FROM THE COVID-19 PANDEMIC WHILE REDUCING INEQUITIES

The Covid-19 pandemic has devastated Californians, severely impacting both the physical and economic health of millions of residents. As of April 2021, 60,000 Californians had died[57] and over a million fewer workers were employed than in February 2020. The pandemic has exposed and worsened every structural fault line in society, widening inequities of all sorts. Pacific Islander, Latino, and Black Californians have died at rates alarmingly higher than white Californians,[58] and while so many are in economic freefall, the richest Californians have become even richer (see **BOX 12** for more on the economic impact of the pandemic).[59]

The following are a selection of the many areas that need attention to ensure an equitable economic recovery for everyone:

Mothers need publicly funded, high-quality childcare to recoup the career losses of the pandemic year and secure greater equality in the workforce.

Create a robust childcare infrastructure. American parents have been forced to cobble together childcare arrangements largely on their own for decades. During the pandemic, the inadequacy of this flimsy, every-family-for-itself patchwork became impossible to ignore. California's families need publicly funded, high-quality childcare for infants and toddlers, universal pre-K for three- and four-year-olds, and affordable afterschool programs that keep children safe and help them learn. Mothers need them to recoup the career losses of the pandemic year and secure greater equality in the workforce, children need them for healthy emotional and cognitive development, and society needs them to ensure all parents have the resources required for their families to flourish. See **PAGE 129** for more on policy solutions related to childcare. Creating a stable childcare system also requires that childcare workers are paid fairly and receive benefits; that workplace protections are enforced; and that the childcare workforce has the skills and knowledge required to help children thrive.

Ensure that workplaces offer comprehensive benefits that allow for caregiving. The reality of dual-income families, single parents, and a growing population of seniors that will reach 8.6 million by 2030[60] means that, in addition to childcare and parental leave, all workers need time, flexibility, and protections to care for the people in their lives, from elderly parents to

ailing partners to friends recovering from a disabling injury. All workers need guaranteed paid family and medical leave as well as paid sick days. Flexible workplace policies that allow caregivers to adjust their schedules and take time off and that require fair and predictable work scheduling for hourly workers are essential. Even as offices reopen, maintaining flexible remote-work policies will support all workers, not just parents.

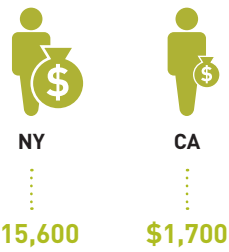
Increase economic security for low-income workers. Low-wage workers were hardest hit by the pandemic, exacerbating existing income inequality. Increasing wages for the lowest-paid workers, eliminating the subminimum wage for people with disabilities, and expanding workplace benefits and rights to part-time workers, contractors, and temporary workers will reduce economic vulnerability to future disasters, as will protecting workers' right to unionize to increase bargaining power for higher wages. Closing the gender pay gap by strengthening existing equal-pay protections, combating pay discrimination, and banning the use of salary history to set wages will all increase financial security for women and their families. See PAGE 159 for more policy solutions related to wages and workers' rights.

The present moment offers a once-in-a-generation chance to lay the financial foundation for a more equitable California.

Strengthen ties to the workforce. The economy is starting to pick up, pulling many people furloughed by Covid-19 back into the job market. But challenges remain, particularly for people whose labor-market struggles predated the pandemic. One solution is to incentivize companies to hire long-term unemployed workers through payroll subsidies or job-creation tax credits.[61] Another is to prepare for future downturns by modernizing and increasing awareness of work-sharing programs that provide short-term compensation to allow employers to reduce workers' hours without layoffs or reducing incomes. Unfortunately, use of work-sharing was significantly lower in 2020 than during the Great Recession, and plagued by delayed and missed payments. A bill passed in fall 2020 aims to update the previously fully offline claim-processing system and make other improvements needed to address the existing backlog and prepare for economic downturns.[62]

Allocate more funding for excluded workers. While federal stimulus payments and expanded unemployment insurance have provided a modest safety net to some workers, the 10 percent of California workers who are undocumented have received relatively little. In April 2021, New York State created a $2.1 billion fund for workers who lost all or part of their income due to Covid-19 and were ineligible for unemployment benefits and federal stimulus. Workers will be eligible to receive up to $15,600. California should implement a similar program that provides more than the $1,700 that undocumented workers may have received from the state thus far.

Maximum Pandemic Relief Funds Available to Undocumented Workers



Forgive pandemic rent debt. Over 800,000 California households were behind on rent in January 2021, 14 percent of all renter households. The average debt per household was $2,900, though in some counties it was higher than $4,000.[63] As of December 2020, one in four Latino households and one in five Black and Asian households were behind on rent, over double the share of white households.[64] Without debt relief and financial support, these renters are at risk of being evicted when moratoriums expire, which will leave those most impacted by the pandemic even further behind as the state begins to recover. Since March 2021, landlords with low-income tenants unable to pay their rent have been able to apply to receive 80 percent of back rent from the state provided they forgive the remaining 20 percent,[65] and proposals for extending this program and increasing forgiveness amounts are being discussed.

EXPAND AFFORDABLE HOUSING

Governor Newsom's campaign promise of producing 3.5 million homes by 2025 was based on a figure produced by McKinsey & Co. in 2016.[66] A more recent analysis estimates that California needs around 2.6 million total homes, with 1.2 million of those affordable to workers and households earning less than 80 percent of the median income in their area.[67] Funding affordable housing, reducing the costs and inefficiencies that keep construction costs high, preserving and acquiring affordable housing, and providing rental subsidies for vulnerable populations are key.

The state needs to provide consistent, long-term funding to develop supportive and affordable housing targeted toward those most in need and at the scale required.

Fund Affordable Housing. With the dissolution of California's redevelopment agencies in 2011 to address the state's fiscal crisis, state funding toward affordable housing declined 45 percent in the decade between 2009 and 2019. Total state investment in affordable housing was less than $500 million from 2013 to 2018, before rising to just above $1 billion in 2019 with a mix of tax credits and voter-approved bonds.[68] The state needs to provide consistent, long-term funding to develop supportive and affordable housing targeted toward those most in need and at the scale required. Roadmap Home 2030 estimates that this could be accomplished with around $18 billion in new annual funding from the state, along with an extension of tax credit and bond funding.[69]

Reduce Costs and Inefficiency. Developing housing, even affordable units, is extremely pricey in California, with average costs approaching $500,000 per unit.[70] According to the Terner Center for Housing Innovation at UC Berkeley, there are multiple drivers for these high costs, including land, labor, materials, development fees, and regulatory processes.[71] In November 2020, the California state auditor issued a report declaring that "the State's approach to planning and financing the development of affordable housing at both the state and local levels is ineffective" and calling for greater alignment and efficiencies across state efforts to address housing needs.[72]

There have been several legislative and administrative attempts to address costs and streamline the development process in recent years—for example, by exempting new developments from environmental review or parking requirements and creating a simplified mechanism for developers to access state funding.[73] A particular sticking point in state legislation has been around finding a way, palatable to both developers and the State Building and Construction Trades Council, to simultaneously create a stable pipeline of secure construction jobs with good pay and benefits and produce essential affordable housing at scale, an issue that needs to be resolved to move forward with increased housing production.[74]

Preserve and Acquire Homes. California needs to preserve the housing it has, particularly buildings and units that low-income residents can afford. The state and localities need to enact neighborhood stabilization and anti-displacement policies to preserve affordable housing.[75] Repealing or reforming the Ellis Act—which allows landlords to evict tenants from rent-controlled units so that they can convert them to ownership units, for example—could prevent the loss of over tens of thousands of affordable housing units in just Los Angeles and San Francisco over the next decade.[76] In addition, policymakers need to be more aggressive in acquiring housing, as the state has done with Project Homekey.[77] There have been several legislative attempts to incentivize developing housing on land zoned for commercial use, and this should be a priority given likely declines in demand for commercial space due to increased remote work.[78] The state should also provide mechanisms for community ownership, such as community land trusts and allowing nonprofit organizations the first opportunity to acquire properties and land for affordable housing.[79, 80]

Provide Rental Subsidies and Services. Developing more units of both affordable housing and supportive housing for currently unhoused people is vital, as is preventing at-risk populations from joining the ranks of the homeless. Rental subsidies are key to keeping vulnerable Californians, such as seniors, people with extremely low incomes, and people with disabilities, in their homes. Federal policymakers and advocates are working to fulfill President Biden's campaign platform pledge to fully fund the federal Section 8 voucher program for everyone who is eligible.[81] Section 8, officially called the Housing Choice Voucher Program, provides qualified tenants with a rental subsidy to bridge the gap between what they can afford and the market cost of housing. Absent this investment, the state should support and expand on the work of localities that have launched rental subsidy programs in recent years, such as Los Angeles County, Alameda County, Napa County, Tulare County, and San Francisco.[82] Given the strong health-housing connection, the state and local jurisdictions should better coordinate health and human services with housing programs to ensure that people experiencing homelessness get the support they need to stabilize and thrive in permanent housing. Following

There isn't a day when an individual or family doesn't come into our center and inquire about affordable housing options. Unfortunately, there is not enough housing to support the needs of our community. Many residents live in substandard housing conditions as they attempt to make ends meet. Affordable and decent housing is a major concern in our community.

Director of a community and family resource center in rural Mendocino County

the housing-first[83] model, residents receive the housing they need, along with voluntary health, mental, and behavioral health services. Creating a Medi-Cal benefit for housing navigation, tenancy support services, and other innovations as part of the state's CalAIM initiative would offer a promising path forward.[84]

BOX 13 Small Businesses Are Essential to California's Economic Recovery

The pandemic devastated small businesses. In March 2021, 35 percent fewer small businesses were open in California than in January 2020.[85] While multiple state and federal programs have provided aid, small businesses, and especially those owned by women and people of color, are struggling. Many small businesses had trouble accessing spring 2020 federal Paycheck Protection Program grants due to logistical hurdles and the first-come-first-serve nature of the program, which gave an advantage to better-resourced businesses.[86]

A promising new program, the California Rebuilding Fund, is providing loans paid out through Community Development Financial Institutions to small businesses, especially those located in economically disadvantaged and historically under-banked areas.[87] The program aims not just to shore up businesses in the short-term, but to expand the infrastructure of small business funding for the future.[88] In order to match the scale of the crisis facing small businesses, it is crucial that the fund have sufficient financial support from the state and private entities.[89]

ADDRESS THE HIGH COST OF LIVING

California has led the nation in increasing the minimum wage, taking up the demand of the Fight for Fifteen campaign to raise the state's minimum wage to $15 per hour. The phase-in process has been underway since 2017, with the current minimum wage of $14 per hour set to increase to $15 per hour in 2022. The phase-in for small businesses is delayed by a year and will reach $15 per hour in 2023.[90]

Even in some of the least-expensive areas of the state, a family with two adults, one preschooler, and one school-aged child needs more than two full-time minimum wage jobs to break even.

While this increased minimum wage is crucial for improving the standard of living of the lowest-paid Californians, it does not go far enough in a number of ways. **First, even now, in many parts of the state it is difficult to make ends meet on $15 per hour.** Using 2019 data, the United Ways of California estimated the costs across the state of basic necessities for survival, such as housing, food, transportation, health care, and childcare. While cost of living varies dramatically across California, even in some of the least-expensive areas, a family with two adults, one preschooler, and one school-aged child needs more than two full-time minimum wage jobs to break even. In Tulare County, both adults in this family would need to make $16 per hour to afford the basic necessities. In San Francisco, they would each need to make $31 per hour.[91] Second, far too many people, including independent contractors and workers with disabilities, are still exempt from minimum wage requirements. Disabled workers at organizations that receive an exemption can earn wages as low as $2 per hour.[92] In spring 2021, a bill was introduced in the California legislature to phase out this exemption.

Research shows that increasing the wage floor is good not just for workers but for businesses as well, contrary to widespread belief. When workers are paid a fair wage, they experience less economic anxiety and are better able to focus at work, are more productive, and are healthier, all of which improve job performance. Businesses also experience less staff turnover. And increased wages lead to increased consumer spending, which offsets increases in labor costs.[93] A higher minimum wage not only provides those at the bottom of the earnings scale a desperately needed boost, it also puts pressure on employers to raise wages that are above the minimum but still inadequate for a life of security, inclusion, and dignity.

EXPAND AND EXTEND WORKERS' RIGHTS

Increasing wages is just one part of creating a secure and livable future for California's workers. The Covid-19 pandemic has clearly shown the need for improved workplace benefits and protections, including paid sick leave, paid family leave, and fair and flexible scheduling policies that support caregiving. In order to make progress on implementing and enforcing these policies, protecting the right of workers to unionize and organize for improved work conditions is crucial. But at a more fundamental level, the existing systems of employment benefits and protections are inadequate for an economy in which greater and greater numbers of workers are employed in arrangements other than a full-time job at a single company—whether via app-mediated gig work like driving for Uber or delivering groceries for Instacart, or in any other type of freelancing or part-time role. While part-time employees are eligible for some benefits, like sick leave and workers' compensation, they often do not receive other elective benefits, like health insurance. Independent contractors are worse off; they are not eligible for workers' compensation and unemployment insurance, and are not guaranteed a minimum wage, disability insurance, paid sick leave, overtime pay, or a variety of other labor protections and benefits.

The existing systems of employment benefits and protections are inadequate for an economy in which greater and greater numbers of workers are employed in arrangements other than a full-time job at a single company.

In 2020, California took an important step to expand protections to some of these workers. Assembly Bill 5 (AB5) implemented a more stringent test for classifying workers as independent contractors, reducing the number of workers excluded from benefits. Misclassifying employees as independent contractors is an alarmingly widespread technique companies use to cut costs—one study estimated that 64 percent of workers who did independent contracting as their main job would be classified as employees under the test implemented by AB5.[94] AB5 went into effect in January 2020 and immediately faced opposition from companies such as Uber, Lyft, DoorDash, Instacart, and Postmates. These companies refused to comply with the law and then contributed over $200 million to campaigns supporting Proposition 22, a ballot initiative to grant app-based transportation and delivery companies an exemption from AB5. Proposition 22 passed with 59 percent of the vote.

BOX 14 Stockton Guaranteed Income Pilot Program Shows Promise

In March 2021, Stockton made national news when it released the findings from the first year of the Stockton Economic Empowerment Demonstration (SEED). This program is the first city-led pilot in the United States to test the impact of a guaranteed income, also known as a universal basic income (UBI). Established by then-mayor Michael Tubbs, the program gave 125 Stocktonians in low-income neighborhoods $500 per month for two years and measured the results using a randomized control trial evaluated by a team of independent researchers.[95] Critics of guaranteed income say that providing unconditional cash will disincentivize work, but proponents argue that existing research shows that is not the case. The Stockton results provide compelling evidence that, in fact, it could be the other way around.

The percentage of participants working full time rose twelve points among the group that received the $500 monthly payments, from 28 percent at the start of the study to 40 percent one year in. By comparison, the control group, demographically similar Stocktonians who did not receive a payment, only saw a five-percentage-point increase in full-time employment. The state is now considering devoting $35 milllion, drawn from the state's budget surplus, to fund further guaranteed income pilots over the next five years.[96]

Percent Increase in Full-Time Employment

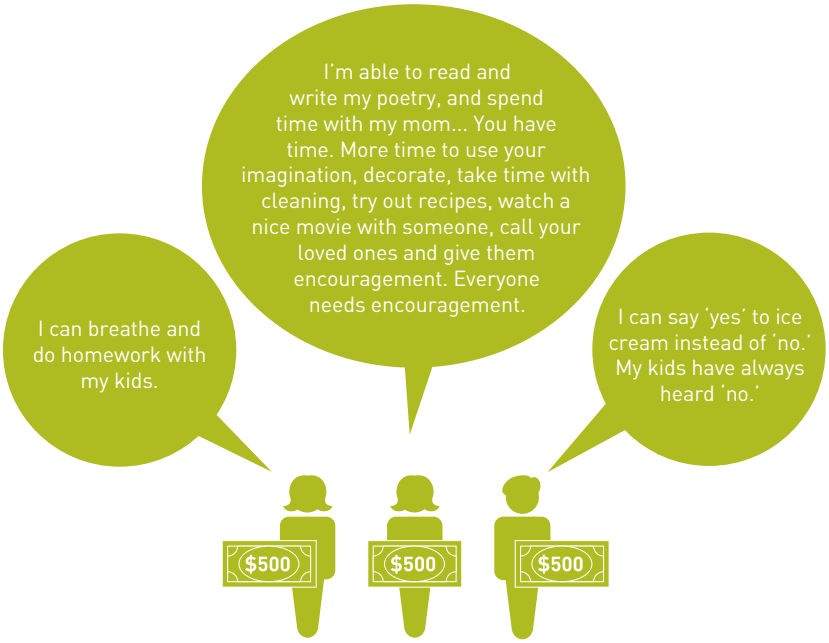
The idea of a guaranteed income is not new; its roots stretch back as far as the 1700s to early advocates like Thomas Paine, who proposed a lump sum granted to all citizens at adulthood. The idea persisted and arose in different forms throughout the centuries, including during the civil rights movement, when Martin Luther King, Jr., the Black Panther Party, and others advocated for a guaranteed income as a solution to widespread poverty. Internationally, Mexico, Brazil, Finland, Norway, and other countries have experimented with guaranteed income or its cousin, conditional cash transfers, where families are given regular cash payments, provided they do things like take their young children to the doctor for checkups. But only in recent years has the idea has gained steam as a viable policy proposal in the United States, in large part because of "the fear that automation may displace workers from the labor market at unprecedented rates."[97] Interest in guaranteed income has also increased during the pandemic as people sought solutions to the widespread economic instability Covid-19 wrought.[98]

Guaranteed income—a regular, recurring cash payment made to all individuals unconditionally—challenges many of the foundational tenets of American society. Public assistance programs have historically only provided aid to those who are seen as "deserving": the elderly, the disabled, widows, and those who are involuntarily unemployed, among other "truly needy" groups. Decisions about who is "deserving" and who is not were often drawn on racial lines and reinforced negative racial stereotypes, and the idea that providing unconditional aid unfairly benefits those who are "lazy" and will lead to a widespread reduction in employment is firmly planted in the American psyche.[99]

Participants said that the extra income gave them time to apply for better jobs, further their education or training, or simply complete a necessary certification. One man had been eligible for a real estate license for over a year but could not afford to take the time off work to complete it. Another said that with the guaranteed income, "You can take so much risk…The only reason I got the internship was because of me taking the risk of having to quit a job before and knowing that I have that money. I could sustain myself until this new opportunity came around, and I was able to take it."[100]

The Stockton experiment has also shown many other benefits to the participants' financial stability and physical and mental health. The program reduced month-to-month income fluctuations for participants, which can be a considerable source of stress and hinder future-planning: those who didn't receive payments had 1.5 times more income volatility than those who did. It also allowed participants to save. After one year, the percentage of participants who could pay for a $400 unexpected expense with cash or a cash equivalent had doubled. In terms of health, the group receiving payments experienced statistically significant improvements in their mental health that the control group did not. There was a similar improvement in overall health and well-being: at the beginning of the study the two groups were not measurably different, but a year later the participants had better scores on emotional well-being, fatigue, and pain.[101]

Participants described the relief and freedom that the guaranteed income provided, from a reduction in panic attacks to more time with family. Many parents appreciated the time to engage with their children in small ways that improved their quality of life. Many women described how they were able to prioritize themselves in ways they had ignored for years, such as catching up on medical appointments or buying an adequate supply of feminine hygiene products.



Stockton Program Participants

One question associated with any widespread rollout of UBI programs is how they will interact with existing public assistance programs. The Stockton experiment negotiated provisions to exempt the UBI income from benefits eligibility calculations, ensuring that the UBI funds added to people's existing resources (when someone's income increases, typically their benefits from public assistance programs decrease commensurately). Participants spent the largest portion of the funding on food, often describing how they could finally afford enough food to last the whole month, when previously they ran out when food stamp limits were reached after a few weeks.[102] **While UBI has great potential to stabilize households and streamline public assistance, it cannot simply replace already-insufficient funding for social safety net programs.**

In July 2021, California became the first state to establish a fund to support local UBI pilots, laying the groundwork for further experimentation.

Guaranteed Income Pilot Programs Around the State

LOCATION	TARGET GROUP	NUMBER OF PARTICIPANTS	PAYMENT AMOUNT	STATUS
Stockton	Adults in low-income neighborhoods	125	$500/month	Completed, 2 years
Santa Monica	Low-income seniors living in a rent-controlled apartment for 20+ years	250	Varies based on household size and other income sources	Ongoing, long-term
Compton	Low-income residents	800	Various	Ongoing, 2 years
Santa Clara County	Youth transitioning out of foster care	72	$1000/month	Ongoing, 1 year
Los Angeles County	TBD	3,000	$1000/month	Being developed, 3 years
Marin County	Low-income moms of color	125	$1000/month	Planned, 2 years
San Diego and National City	Low-income families with children under 12 in selected neighborhoods	150	$500/month	Planned, 2 years
Oakland	Low-income families of color	600	$500/month	Planned, 1.5 years
City of Los Angeles	Single parents in several City Council Districts	500	$1000/month	Planned, 1 year
San Francisco	Pregnant Black and Pacific Islander women	150	$1000/month	Planned, term of pregnancy + 6 months
San Francisco	Artists in selected neighborhoods	130	$1000/month	Planned, 6 months
Long Beach	TBD	TBD	TBD	Under consideration
West Hollywood	TBD	TBD	TBD	Under consideration

BOX 15 Farmworkers Hit Hard by Covid-19

Agricultural workers are among the most vulnerable wage-earners in California, working long, grueling hours in unhealthy conditions for low wages, limited benefits, and little job security. A study using 2015 administrative data reported by all agricultural employers in the state found that nearly 850,000 farmworkers were employed for some portion of the year. **Among the 700,000 who earned the majority of their income from agriculture, average earnings were $17,400 per year.**[103] California's agricultural workers are by and large immigrants from Latin America; 85 percent were born in Mexico and 5 percent in Central America, and about 60 percent are estimated to be undocumented.[104] Their economic precarity stands in stark contrast to their utter centrality to both the state's economy and country's food system.

Work conditions on farms are particularly dangerous. Farmworkers work long hours in the hot sun and are exposed to pesticides that can have dangerous health effects. They die of heat-related causes at rates twenty times higher than workers in all other civilian occupations.[105] Although California has some of the best laws in the country for farmworker rights and compensation (including mandated paid breaks, overtime compensation, and requirements for shade and water[106]), the conditions are still brutal.

Over the last decade, the share of the state's crop workers employed by farm labor contractors rather than farm owners themselves has risen to about two-thirds.[107] These third-party companies assemble crews of workers and move them from farm to farm throughout the growing season. While in theory this arrangement could provide workers with more stable employment, it can also make them more vulnerable to labor abuses. Since workers are not directly employed by a farm (and may not even know who they are working for on a given day), it can be hard to hold farm operators accountable for wage theft or poor work conditions.[108]

The Covid-19 pandemic harmed California's farmworkers. Although agriculture was considered essential work, reduced demand for products and closures for workplace safety meant that many workers lost work hours. In one survey of nearly 1,000 farmworkers, 52 percent reported a loss of work time and income due to the pandemic.[109] On the job, agricultural workers experienced unsafe conditions and insufficient measures to reduce the spread of the virus. Over three-quarters of the survey respondents were dissatisfied with their employer's adaptations of worksite conditions for the pandemic. Over 40 percent reported no changes in the number or conditions of bathrooms and handwashing stations. Only about half said that their worksites provided them with masks, and a similar percentage said that they were always able to maintain six feet of distance from others. Workers also expressed concerns about driving to work with others outside their households, often the only transportation option available.[110]

Working Conditions During Covid-19

Farmworkers

52%
lost work time and income

77%
were dissatisfied with adaptation of worksite conditions for the pandemic

42%
saw no change in the number or conditions of bathrooms and handwashing stations

46%
were not provided masks by employer

44%
were not always able to maintain six feet of distance from others

While classifying more workers as employees is a straightforward way to expand workplace protections, it is also important to consider how to expand rights to all workers regardless of classification.[111] Extending collective bargaining rights and applying minimum wage laws to independent contractors is one example; Seattle and New York City have both implemented a wage floor for rideshare drivers, a model that could be extended to all independent contractors. Extending workplace health and safety protections to independent contractors is another; during the Covid-19 pandemic some localities, including Los Angeles County and San Francisco, did just that, passing ordinances requiring companies to provide personal protective equipment and other health protections to independent contractors as well as regular employees.

It is past time to consider innovative ways of extending protections and benefits to workers who have never fit in the existing models. Programs such as expanded unemployment benefits that were enacted during the pandemic have proven that radically reimagined systems are both necessary and possible. This reimagining also requires us to rethink which benefits currently tied to employment would be better served by programs providing benefits universally, universal health care, paid family and medical leave, and unemployment insurance being obvious examples.

Programs such as expanded unemployment benefits that were enacted during the pandemic have proven that radically reimagined systems are both necessary and possible.

IMPROVE PUBLIC TRANSPORTATION

Getting and keeping a job requires a reliable, affordable way to get to work. For most Californians, that way is a longer-than-average commute behind the wheel of a car. **Between 2010 and 2019, California's commute times got longer; the state moved from ninth to sixth place on the list of lengthiest commutes.**[112] Commuters from the outskirts of major metro areas had it worst, with over a third from places like eastern Contra Costa County, Tracy, and Palmdale in northern Los Angeles County spending more than an hour on the road each way.[113] Long commute times are damaging to more than just worker morale: long commutes decrease the likelihood of upward social mobility[114] and harm mental and physical health.[115] Car commutes in particular fuel climate change, as cars emit more than double the amount of carbon dioxide per passenger than public transit.[116]

California's commute times have increased for a few reasons. First, the state's roads became more congested. As one example, the average travel speed on San Francisco freeways during the evening commute decreased from 31.3 mph in 2009 to 26.4 mph in 2017.[117] Researchers estimate that ride-hailing companies like Uber and Lyft are primarily to blame for this rise in traffic congestion.[118] Second, California workers are traveling longer distances to work, as the state's exorbitantly high housing costs have forced many workers to live farther away from their workplaces.[119]

Although Covid-19 temporarily relieved traffic congestion, the pandemic will not solve California's transportation issues, and Covid-19 created a host of new problems for the state's transportation infrastructure. During the pandemic, transit

ridership rates plunged to 60 to 90 percent below their rates from last year, causing extreme financial strain on the state's transportation agencies.[120] It's important for public transit to outlast the pandemic, when commuting will likely rise again.

In the long-term, California must come up with sustainable ways to encourage workers to use public transit. Public transit relieves traffic congestion[121] and is especially crucial to people of color, who are less likely to own a car.[122] **Since 2009, transit ridership in California has consistently declined because more commuters are opting to commute by car.**[123] To win riders back, survey data suggests that transit agencies should focus on increasing the quality of their services.[124] Los Angeles provides a model for how other cities can reinvent their transit systems. The Metro's NextGen Bus Plan used community feedback to completely redesign their bus routes, which will eventually "provide more than 80% of current bus riders with 10 minute or better frequency" and "ensure a ¼ mile walk to a bus stop for 99% of current riders."[125]

California workers are traveling longer distances to work, as the state's exorbitantly high housing costs have forced many workers to live farther away from their workplaces.

Any attempt to improve transit must also consider housing policy, since housing and transit are closely related. For example, high housing costs can push residents away from quality transit systems, lengthening commutes and reducing the number of potential transit riders.[126] Many of California's transit agencies are aware of this relationship, and they encourage the building of affordable housing units near their transit sites: for instance, in 2018 the San Diego Metropolitan Transit System converted unused parking lots near its rail stations into homes for potential riders.[127] More generally, some housing experts recommend that cities develop housing and transportation in tandem, an approach called transit-oriented development (TOD).[128] The risk is that TOD can increase the price of housing in surrounding areas, so any investment in TOD should be accompanied by new affordable housing developments and policies that incentivize landlords to keep rents affordable.[129]

I joined the United States Marine Corps from 2005 to 2008, went to war, was discharged under the Don't Ask Don't Tell policy, and that was sort of a dark period in my life. I was honorably discharged, but I was discharged really early and that led to homelessness.

Basically, it was such a sudden change from being in the military and having everything in your life taken care of to having nothing and being in a different part of the country and sort of separated. And there was like, shame associated with being in the Don't Ask Don't Tell policy and the resources that are available now for people were not available at the time.

I remember having to pack all my stuff in my car. And I was like, well, in the military, I was able to go into the field and stuff, so I guess I can handle a gym membership and staying in my car for a while. And I remember a lot of things that now when I think about it was pretty horrible. I remember the sort of pain of hunger, and I remember the pain in your neck because you're not sleeping right. And the sort of shame where you have to make up things where you live in order to not be shunned, I guess. And it was a pretty dark point.

United States
Marine Corps veteran
who experienced homelessness

52-year-old Honduran
woman who is undocumented

During the pandemic, I was without work.

To begin with, the work I do is not stable. I used to do all kinds of odd jobs. I used to paint homes, clean homes — whatever would be available. Or I would sell tamales. Everything went to a halt...Basically, it's a tough situation. Work is unstable, I'm undocumented, and in order to find housing, it's a very difficult process because they have so many prerequisites that I can't meet.

For example, you have to have at least $2,000 in the bank account. I'm not that kind of person that carries around $2,000 in the bank account. I don't have credit. I don't have the kind of steady income to be able to find a home...There isn't any real understanding that the way [I] earn a living is not consistent. It fluctuates all the time. It's not a regular nine-to-five with a steady paycheck, which a lot of landlords expect, right? Pay stubs. And that's not something that [I'm] able to demonstrate because this is a cash business.

I can say as a foster youth, the one thing that I had, unfortunately, no support was purchasing a vehicle.

There's a lot of support around getting your driver's license, getting your permit, taking the test. But when it comes to actually purchasing, owning and maintaining a vehicle, I couldn't find any sort of support for that. And I asked a lot of different programs, let them know, I'm a foster youth and couldn't get any sort of support with that. I would love to see...more support for vehicles, whether it's purchasing them, maintaining them, how to look for the right one, how to finance a vehicle, because I had to learn all that on my own.

And same thing with housing, definitely more communication and, you know, maybe training or workshops on...how to maintain a home, you know, how to, you know, clean, certain supplies, something like that. So, I think communication definitely goes a very long way, whether it's housing or transportation.

20-year-old Black young
person enrolled in the
foster care system

Conclusion and Recommendations

"There has never been a better moment to put California on course for long-term equity, resilience, and sustainability, and housing is the foundation for ensuring that generations of Californians have a shot at success." [1]

— Roadmap Home 2030, *A Roadmap to Thriving Communities for California.*

The well-being gaps between places and demographic groups in California that the American Human Development Index reveals stem from the unequal distribution of resources of all sorts: political power, social capital, public goods like schools and parks, money in the form of earnings and assets, and more. The list of priority areas for action that starts on PAGE 169 highlights concrete ways that more equitable access to these resources can boost index scores and improve life for all Californians as well as strengthen human security in preparation for the inevitable disasters and downturns of the future. The recommendations are grouped as follows: first are those related to housing, followed by short summaries of the health, education, and earnings recommendations made in each of those chapters.

These structural inequities expose some Californians to risks of all sorts, from violence to penury, while allowing others to protect themselves from both sudden shocks and chronic disadvantage.

But it is important first to acknowledge that the profoundly unequal distribution of that which is valued in our society didn't just spring up out of nowhere; it is rooted in several interlinked social and economic problems that together circumscribe the life chances of some while easing the paths of others. These structural inequities expose some Californians to risks of all sorts, from violence to penury, while allowing others to protect themselves from both sudden shocks and chronic disadvantage. Addressing these thorny structural issues—gender inequality, human poverty, income inequality, racism, and residential segregation—and the historical realities that gave rise to them is a complex challenge. Nonetheless, it is critical to acknowledge the ways they hinder progress toward equity and freedom for all and to work to dismantle them. It is also important to recognize that many people live their lives at the intersection of more than one of these axes of inequality: a woman of color may face both sexism and racism, for example.

Gender inequality. Though girls and women today have freedoms their grandmothers could only imagine, some modern wrongs—wage discrimination, sexual harassment, and intimate partner violence, for example—would be all too familiar to their female forebears. Public policies, workplace practices, social institutions, political representation, and societal expectations continue to lag behind today's reality, and hard-won rights are under threat. Gender discrimination, implicit bias, and social norms around what it means to be a woman or a man in our society still place limits on what girls and women can do and be. They can also harm men's health, keep boys from flourishing in ways

that are authentic to who they are, and rob fathers of the chance to share in the day-to-day care of their children. And the barriers to living a free, safe, flourishing life remain high for transgender and nonbinary Californians, despite heartening progress in recent years.

Race remains central to determining life chances, and stigma and stereotypes still constrain people's choices and opportunities.

Human poverty. Human poverty is about more than the lack of money; it is about lacking a host of basic human capabilities required for sustaining a decent life. These capabilities include safe living environments, agency and voice, social inclusion and societal respect, equal treatment under the law, a say in the decisions that affect one's life, and the promise of social mobility. Human poverty is not only material deprivation but also the indignity, exclusion, and stress that are poverty's frequent companions.

Income inequality. In California, the top 1 percent of earners bring home thirty-one times more than the wages and salaries of the bottom 99 percent.[2] Higher levels of inequality are associated with worse health outcomes, greater residential segregation, higher housing costs, underinvestment in social goods like public education, weakened civic institutions, upward social comparison that leads to resentment and frustration and erodes social cohesion, and reduced social mobility.[3]

Racism. At the root of the disheartening inequities Californians of color experience—from the lower life expectancies of Black and Native Californians to the comparatively low wages of Latino Californians to the recent wave of anti-Asian violence—is racism. Race remains central to determining life chances, and stigma and stereotypes still constrain people's choices and opportunities. Everyone has unconscious biases; implicit bias training, which many localities in California are using, can help people recognize and neutralize biases and assumptions that lead them treat people of color, especially Black people, differently.

Residential segregation. Residential segregation by race and ethnicity and by income create vastly different living environments across state, concentrating money, power, social capital, security, and first-rate public goods in affluent areas where mostly white and Asian residents live and inadequate housing, poor-quality public services, and environmental risks in the places where mostly low-income Black, Latino, and Native Californians as well as poor immigrant communities live. Neighborhoods shape social networks, pattern expectations and aspirations, and play an outsized role in determining the life chances of children,[4] who are more likely than adults to live in segregated areas.[5] Residential segregation, the product not of happenstance or personal preference but deliberate policy, chokes social and economic mobility and robs too many California children of a fair shot at flourishing lives.

Housing

Ensuring that all residents have a safe, accessible, and affordable place to call home is vital to California's future. Even with a record state budget, with $12 billion going toward housing and homelessness over the next two years,[6] larger, long-term investment is necessary to fully meet these needs.[7] Below are ideas and recommendations in four areas key to closing housing and equity gaps and providing every Californian with a safe, secure place to live.

PRODUCE NEW HOUSING

Producing the 2.6 million housing units California needs requires policy reforms as well as targeted support to low-income residents.

End exclusionary zoning. Land-use controls have long been used to segregate neighborhoods, often along race and class lines, and prioritize single-family homes over higher-density housing. Advocates and policymakers have begun to rethink these tools as they look to address housing gaps and support racial equity. Several cities, such as Minneapolis and Portland, have eliminated single-family zoning in recent years, but in California, legislative efforts to allow for greater density have largely failed due to opposition from both defenders of exclusionary single-family housing and housing-justice advocates pushing for greater tenant protections and other requirements designed to promote equity and affordability.[8] Progress has been made in encouraging development of accessory dwelling units (ADUs), and Senate Bill 9, approved this year and signed into law by Governor Newsom in September, will allow up to four units on lots currently zoned for single-family housing statewide.[9] These new policies represent a significant step forward. Policymakers could further equity and boost both affordable and market-rate housing production by focusing on "upzoning" in resource-rich neighborhoods, rather than low-income communities.[10] California clearly needs to allow more density and produce significantly more multifamily housing, which, if done well, can allay community and equity concerns and have added environmental benefits by reducing dependency on cars.

Addressing the affordable housing shortage requires dependable, long-term funding at the required scale from the state.

Fund affordable housing. Addressing the affordable housing shortage requires dependable, long-term funding at the required scale from the state; this funding must be targeted toward affordable housing and supportive housing for specific vulnerable populations. Roadmap Home 2030 estimates that new annual funding of $18 billion, combined with tax credit and bond funding, would meet the need.[11]

Reduce costs and inefficiency. Construction of new housing is essential to make up for decades of supply falling well behind demand, particularly when it comes to multifamily housing. Yet building housing in California is extraordinarily expensive. Land, labor, materials, development fees, and regulatory processes[12] all contribute to sky-high construction costs. Finding ways to reduce costs and inefficiencies—for instance by removing parking requirements for new apartment buildings or creating a simplified mechanism for developers to access state funding,[13] is vital, as is finding ways to produce affordable housing at scale while also ensuring that construction jobs offer good pay and benefits.[14]

PROTECT PEOPLE AND HOMES

Constructing new affordable housing is an important piece of the housing puzzle; keeping people in their homes and preserving and acquiring existing affordable housing units are others.

California needs to preserve the affordable housing it has.

Keep people in their homes and communities. The state needs make sure that residents are able to stay in the homes and neighborhoods in which they already live by protecting low-income people and communities from speculation and systemic discrimination, both of which can lead to displacement. This is especially urgent as protections and assistance provided to renters during the pandemic end and speculative activity in residential real estate increases.

Prevent evictions. Evictions from rental housing are traumatizing and can lead to further housing instability and homelessness.[15] Prior to the pandemic, there were around 150,000 evictions every year in California.[16] Even with the 2019 legislation to cap rising rents and the state's eviction moratorium and rental relief during the pandemic, evictions have proceeded throughout the state.[17] An increase in evictions as protections sunset would be catastrophic for already tapped-out social services and homelessness systems in California. Policymakers must act to both prevent evictions in the short term and avert future crises over the long term. The state should approve and support "right to counsel" policies and funding to help tenants fight eviction (e.g., ensuring access to culturally competent community organizations that provide legal aid and education), tighten up rent-cap and just-cause eviction protections, and ensure that policies do not unfairly discriminate against low-income tenants.[18] In addition, the state can build on economic-support infrastructure developed during the pandemic to provide continued income supports such as guaranteed basic income.

Preserve and expand existing affordable housing units. California needs to preserve the affordable housing it has. Enacting neighborhood stabilization

and antidisplacement policies is vital,[19] as is repealing or reforming the Ellis Act—which lets landlords to evict tenants from rent-controlled units so that they can convert them to ownership units, for example.[20] Acquiring housing, as the state has done with Project Homekey,[21] and incentivizing the development of housing on land zoned for commercial use should be priorities.[22] Creating opportunities for community ownership through mechanisms like community land trusts is a promising approach.

END HOMELESSNESS

Homelessness is the most severe and visible outcome of California's housing crunch and is the top issue for many policymakers and residents statewide. According to the most recent data, on any given night in 2020, 160,000 Californians had no place to call home, and the situation may well have worsened in 2021 given the ongoing effects of the Covid-19 pandemic. Although greater attention to the problem and record levels of funding have increased the number of people moving from the street to housing, more residents than ever are falling into homelessness.[23] While recent funding commitments and programs from the federal and state governments will provide significant aid to localities in their efforts to help residents struggling with homelessness, there is still a need to enact policies that will prevent homelessness in the long term.

I am done with the excuses.

Homelessness has been a problem that has been plaguing our city and the country and the world. Frankly, for decades, we have the wealth and resources to make significant impact on this problem.

I think we're done with the excuses.

United States Marine Corps veteran who experienced homelessness

Provide rental subsidies and services. Keeping at-risk populations, such as seniors and people with disabilities, from joining the ranks of the homeless by providing rental subsidies and developing affordable and supportive housing for those currently experiencing homelessness are vital. California should learn from and expand local rental subsidy programs already in place in San Francisco as well as Los Angeles, Alameda, Napa, and Tulare Counties.[24] The state and local jurisdictions should better coordinate health, human services, and housing programs to ensure that people transitioning from homelessness to permanent housing receive the health and mental health services they need to thrive. Creating a Medi-Cal benefit to help people navigate these systems would offer a promising path forward.[25]

Support human-centered street engagement. With the growing visibility of street homelessness and encampments, cities and counties throughout California have been struggling with how to address the crisis through policy measures. Following CDC guidelines and taking advantage of funding for programs like Project Roomkey, localities and service providers worked during the pandemic to help unhoused people shelter in place, whether in a hotel room or in a tent on the street. As the state reopens, pressure has grown to more strictly regulate public space through local ordinances, which often means deploying law enforcement and sanitation agencies to clear

encampments, even as the legality of these measures is still unclear.[26] A national study of unsheltered homelessness found that punitive responses "do lots of harm, and little good" by creating even more trauma without resolving the core issue of not having a place to live. The authors argue for a "human-centered" approach with four components: reducing inflow, crisis response, housing stabilization, and public space management.[27] California cities need to focus on a system-wide approach that is trauma-informed and prioritizes, as advocates assert, "housing, not handcuffs" to better manage public spaces in a way that benefits all.

BUILD WEALTH

Owning a home is a significant pathway for building wealth in the United States, and Black, Latino, and Native American households have much lower ownership rates than white and Asian ones in California.

Due to a history of discrimination and racism in California and across the country, Black, Latino, and Native American households as well as households from some Asian subgroups have very low levels of net worth, which is important both in providing a financial cushion in the event of personal crises and in building generational wealth.[28] Owning a home is a significant pathway for building wealth in the United States, and Black, Latino, and Native American households have much lower ownership rates than white and Asian ones in California. They also face higher risks both of losing their homes, especially after having been targeted for subprime loans in the run-up to the Great Recession, and of seeing their properties lose value; this is particularly true in Black neighborhoods.[29] Given the historical context of housing discrimination, it is important to target these groups for opportunities to build wealth through homeownership and other means, such as business development and income and savings supports.

As California explores reparations for Black residents harmed by the legacy of slavery, including redlining, supporting homeownership is one potential response.[30] Given the history of seizure of land from Native residents, supporting homeowernship for Native American residents is also a priority.[31] Policies to provide purchase assistance and homeownership counseling to first-time homebuyers, particularly from low-income neighborhoods, and help community organizations purchase and resell homes to people with moderate incomes could create greater racial equity in the housing market.[32] Policies are needed to ensure residents receive quality, nonpredatory loans to prevent foreclosure and loss of these assets.

Health

TACKLE CANCER AND HEART DISEASE BY ADDRESSING LEADING HEALTH RISKS

Heart disease and cancer occupy the first and second spots among leading causes of death for the state overall as well as for each major racial and ethnic group. What varies significantly, however, is when and how different groups begin to accumulate risk factors for these maladies: the age at which they fall ill; the kinds of medical treatments, economic resources, and social supports to which they have access; and the age at which they die. The social determinants of health—the conditions of people's daily lives—are behind these striking differences. Important approaches include addressing chronic economic insecurity, which causes health-harming toxic stress; public education and prevention programs that keep people from developing harmful habits; greater access to mental health services for low-income Californians; and neighborhood, school, and work environments in which healthy choices are not just possible but probable. Ultimately, structuring social and built environments so that the healthiest choice is also the easiest choice—the essence of "choice architecture"—is a job for society as a whole.

The state must reach patients who suffer from long Covid and ensure access to mental health care for the Californians who have suffered psychologically due to the pandemic.

ADDRESS HEALTH DISPARITIES MAGNIFIED BY THE COVID-19 PANDEMIC

Underlying health conditions like heart disease, hypertension, and diabetes increase the risk of complications and death from Covid-19. Communities of color, who suffer disproportionately from these conditions, have borne the brunt of the pandemic. The American Public Health Association warns that health inequities are likely to worsen in the coming years, including an increase in chronic medical conditions in communities of color. Attentiveness to Covid-19's outsized impact on Black and Latino residents, on people living in poverty, on older Californians, and on men will offer critical lessons as the state recovers. The state must reach patients who suffer from long Covid and ensure access to mental health care for the Californians who have suffered psychologically due to the pandemic. California must focus on providing both crisis support and ongoing help to residents struggling to process this traumatic experience in the years to come, keeping in mind that already-stressed populations will likely be most affected.

INSURE UNDOCUMENTED ADULTS

Undocumented adults over the age of 25 are still ineligible for Medi-Cal, leaving them particularly vulnerable during the Covid-19 pandemic. Medi-Cal expansion would provide coverage to over 900,000 otherwise-ineligible adults and should be a priority use of California's upcoming budget surplus.

California's recent decision to offer high-quality pre-K to all 4-year-olds by 2025 is a welcome development.

Education

EXPAND PROGRAMS FOR THE YOUNGEST CALIFORNIANS

Research shows that the socioeconomic gaps that separate families also create gaps in access to knowledge, beginning in a child's earliest years. Early childhood is a unique life stage, and proven, high-quality interventions can change the trajectory of a child's life; as a society, we should seize that chance in ways that support and empower parents, families, and communities with knowledge and resources, delivered with cultural sensitivity and respect. Priorities include supporting at-risk parents with the necessary tools to address children's fundamental needs for attachment, protection, and appropriate stimulation, and increasing opportunities for high-quality early learning in center-based preschools. California's recent decision to offer high-quality pre-K to all 4-year-olds by 2025 is a welcome development. Expanding home visitation to every family that wants it and improving the quality of early childhood care are important next steps.

ENSURE THAT ADDITIONAL K–12 RESOURCES REACH THOSE WHO NEED THEM MOST

California ranks second-to-last in student achievement for children living in poverty. The implementation of California's Local Control Funding Formula, designed to improve outcomes for vulnerable students, fell short of expectations; while under-resourced schools with higher populations of English-language learners, children in foster homes, and low-income students received more funding than they had in the past, billions of these dollars were recategorized as base funding due to insufficient earmarking regulations. The learning loss experienced by students during the Covid-19 pandemic has only increased the need for targeted funding. The $123.9 billion school funding package signed into law in July, which includes provision of mental health and family services at community schools, expanded summer and afterschool programs, and more qualified teachers as well as counselors and nurses for high-poverty schools, offers great promise. Realizing this promise requires straightforward, transparent standards to ensure that these additional resources go directly to the students who need them most: English-language learners, students with disabilities, students in foster care, students from high-poverty neighborhoods, and young people at risk of disconnection.

ADDRESS THE NEEDS OF AT-RISK YOUNG PEOPLE

One in ten California residents between the ages of 16 and 24 are neither working nor in school. These disconnected teenagers and young adults are disproportionately Black and Native American and are concentrated in rural areas and high-poverty urban neighborhoods. Research suggests that responding

to dropout early-warning signs, developing a secondary education system with robust and accessible school-to-work alternatives, and providing wraparound counseling, career mentoring, remedial learning, and other supports for at-risk and disconnected youth are key to helping young people stay connected to school. Educational policymakers must focus on investing in community colleges, which have long pioneered alternative schedules and mediums to reach nontraditional students with caregiving responsibilities and unique learning needs, and creating robust school-to-career pathways through Linked Learning programs, which combine high school and community college academics, technical training, job experience through local workforce partnerships, and wrap-around support and counseling.

PREVENT INCARCERATION

Preventing young people from becoming involved in the criminal legal system must be a priority for both schools and the community. Many schools in California have experienced success in instituting restorative justice models as an alternative to punitive practices. Restorative justice helps young offenders understand the impact of their actions on others and often includes some form of peer adjudication or diversion programs to address the root causes of antisocial behavior. This approach can reduce dropout rates compared to more punitive practices like suspension and expulsion. In addition, more must be done to offer justice-involved young people ways to continue their educations. California has a number of programs to allow incarcerated people to do so, and those enrolled in college programs while in prison have been shown to be much less likely to offend again. As new legislation dismantling the state Department of Juvenile Justice takes effect, extra care must be taken to ensure that county facilities are equipped to offer adjudicated young people the educational, social and emotional, and career support they need to remain connected to school and work before and after they are released.

Preventing young people from becoming involved in the criminal legal system must be a priority for both schools and the community.

ADDRESS STUDENT DEBT

The skyrocketing cost of college has created a student debt crisis for many young people, especially young people of color, who borrow more and have greater difficulty paying off their loans. The situation is particularly burdensome for those who borrowed for their education but did not complete their degree; they don't enjoy the income boost that comes with a bachelor's degree but still must meet their loan payments. High debt loads can impact the ability to build credit and lead debt holders to put off investing in assets such as a car or a home. Research suggests that, in addition to freeing Californians from burdensome monthly payments, student loan debt forgiveness would have a significant stimulating effect on the economy.

The pandemic has exposed and worsened every structural fault line in society, widening inequities of all sorts and making clear the need for policies that promote human security.

Income

RECOVER FROM THE COVID-19 PANDEMIC WHILE REDUCING INEQUITIES

The Covid-19 pandemic has devastated Californians, negatively affecting both the physical and economic health of millions of residents. The pandemic has exposed and worsened every structural fault line in society, widening inequities of all sorts and making clear the need for policies that promote human security. Recovery efforts must aim not for a return to the inequitable status quo but rather a system that allows all Californians to flourish. Ensuring an equitable economic recovery for everyone requires the creation of a robust childcare infrastructure as well as ensuring that workplaces offer comprehensive benefits that allow for caregiving. Recovery from the pandemic also necessitates increasing economic security for low-income workers through increasing wages, strengthening equal pay protections, and protecting the right to unionize. Many workers suffered as a result of exclusion from pandemic income relief through stimulus checks and unemployment insurance; a pandemic income loss relief fund that includes them should be a priority. The long and difficult road through the pandemic has left 14 percent of California households behind on rent at the end of 2020, with a higher percentage of Black and Latino families in debt. To allow workers to build up a safety net again and reduce disparities, pandemic relief must include rent forgiveness.

ADDRESS THE HIGH COST OF LIVING

California has led the nation in increasing the minimum wage, taking up the demand of the Fight for Fifteen campaign to raise the state's minimum wage to $15 per hour. While this increased minimum wage is crucial for improving the standard of living of the lowest-paid Californians, it does not go far enough in a number of ways. This higher minimum still does not cover the cost of living in most parts of the state, and many workers are exempt from minimum-wage requirements. These workers must be phased into a protected wage structure, and the minimum wage must be raised. A higher minimum wage not only provides those at the bottom of the earnings scale a desperately needed boost, it also puts pressure on employers to raise wages that are above the minimum but still inadequate for a life of security, inclusion, and dignity.

EXPAND AND EXTEND WORKERS RIGHTS

Increasing wages is just one part of creating a secure and livable future for California's workers. The Covid-19 pandemic has clearly shown the need for improved workplace benefits and protections, including paid sick leave, paid family leave, and fair and flexible scheduling policies that support caregiving. In order to make progress on implementing and enforcing these policies, protecting workers' right unionize and organize for improved work conditions is crucial. Programs such as expanded unemployment benefits that were enacted during the pandemic have

proven that radically reimagined systems are both necessary and possible. This reimagining also requires us to rethink which benefits currently tied to employment would be better served by programs providing benefits universally, such as universal health care, paid family and medical leave, and unemployment insurance.

IMPROVE PUBLIC TRANSPORTATION

California's traffic congestion has worsened in the past decade, increasing commute times for workers. Public transit is an effective solution to this issue as well as a key building block of any strategy to address climate change, but fewer Californians are taking advantage of it. To win back riders, transit agencies should improve their services and focus on constructing new transit sites near affordable housing developments.

The Covid-19 pandemic has clearly shown the need for improved workplace benefits and protections, including paid sick leave, paid family leave, and fair and flexible scheduling policies that support caregiving.

American Human Development Indicators

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

To download Excel files for the indicators, go to:
www.measureofamerica.org/download-agreement

California HDI by Gender, Race/Ethnicity, and Nativity

RANK		HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
			INDICATORS						INDICES		
	UNITED STATES	**5.33**	78.8	11.4	33.2	12.8	77.3	36,533	5.33	5.41	5.24
	CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528	6.25	5.51	5.79
GENDER											
1	Women	**5.81**	83.7	15.7	35.5	13.0	81.0	32,369	7.36	5.68	4.40
2	Men	**5.73**	78.8	16.1	34.6	13.2	78.0	43,938	5.32	5.34	6.52
RACE/ETHNICITY											
1	Asian	**7.94**	87.0	11.2	54.7	20.6	85.7	51,110	8.73	7.51	7.57
2	White	**6.58**	78.9	4.6	45.2	18.0	79.8	51,744	5.36	6.72	7.65
3	Latino	**4.81**	83.4	33.6	14.3	4.0	77.8	30,183	7.27	3.24	3.92
4	Black	**4.51**	74.1	9.3	27.5	10.1	75.2	36,441	3.37	4.93	5.22
5	Native Hawaiian & Other Pacific Islander (NHOPI)	**4.20**	72.9	12.5	21.6	6.4	73.3	38,246	2.86	4.18	5.56
6	Native American	**3.66**	71.2	14.3	17.9	6.7	78.2	32,360	2.17	4.41	4.40
GENDER AND RACE/ETHNICITY											
1	Asian Men	**7.99**	84.2	9.7	56.0	22.5	85.6	59,902	7.58	7.71	8.67
2	Asian Women	**7.92**	89.3	12.5	53.7	18.9	85.8	45,070	9.72	7.35	6.70
3	White Men	**6.61**	76.5	4.8	45.8	18.4	78.4	61,553	4.37	6.61	8.86
4	White Women	**6.46**	81.3	4.4	44.6	17.7	81.3	41,812	6.39	6.83	6.17
5	Black Women	**4.99**	77.5	8.2	28.8	10.8	77.5	34,724	4.79	5.29	4.89
6	Latina Women	**4.86**	86.2	33.0	15.9	4.5	79.6	25,138	8.41	3.53	2.65
7	Latino Men	**4.52**	80.6	34.2	12.8	3.5	76.1	32,867	6.08	2.96	4.51
8	NHOPI Women	**4.27**	75.7	14.0	20.0	5.8	78.2	31,769	4.06	4.48	4.27
9	Native American Women	**4.06**	74.6	15.0	19.1		78.5	31,293	3.56	4.46	4.17
10	Black Men	**4.01**	70.7	10.4	26.2	9.3	73.1	37,771	1.96	4.58	5.47
11	NHOPI Men	**3.91**	69.7	10.8	23.5		69.0	42,148	1.55	3.96	6.23
12	Native American Men	**3.30**	67.6	13.5	16.5		77.8	34,591	0.67	4.36	4.86
NATIVITY											
1	Native-Born	**6.19**	81.5	7.3	37.5	13.6	80.4	40,719	6.47	6.11	5.99
2	Foreign-Born	**4.86**	79.8	31.3	30.6	12.1	69.4	36,420	5.74	3.62	5.22
NATIVITY AND RACE/ETHNICITY											
1	Native-Born Asian	**8.10**	87.4	3.9	62.4	20.7	87.1	47,346	8.93	8.33	7.04
2	Foreign-Born White	**7.23**	80.9	8.5	50.9	24.4	78.0	59,026	6.23	6.90	8.57
3	Foreign-Born Asian	**6.90**	80.8	13.4	52.5	20.5	80.8	52,040	6.16	6.85	7.69
4	Native-Born White	**6.55**	78.9	4.1	44.5	17.2	79.9	51,401	5.37	6.68	7.61
5	Foreign-Born Black	**5.25**	74.3	9.9	42.5	17.9	80.9	39,758	3.47	6.46	5.83
6	Native-Born Latino	**5.10**	82.1	14.6	20.2	5.6	79.4	30,591	6.73	4.57	4.01
7	Native-Born Black	**4.40**	73.8	9.2	25.8	9.2	75.0	36,148	3.25	4.79	5.17
8	Native-Born NHOPI	**3.80**	71.5	8.5	23.0		76.6	32,453	2.28	4.70	4.42
9	Foreign-Born Latino	**3.13**	78.5	51.6	8.8	2.5	57.7	29,368	5.22	0.43	3.73
10	Foreign-Born NHOPI			17.6	19.9		52.2	41,534		2.65	6.13

DATA SOURCES:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: Estimates with a coefficient of variation of greater than 0.2 have been suppressed.

California HDI Change Over Time

	HUMAN DEVELOPMENT INDEX						PERCENT CHANGE FROM 2000 TO 2019
	2000	2005	2008	2010	2012	2019	
UNITED STATES	4.76	4.92	5.04	5.03	5.07	5.33	**12.0**
CALIFORNIA	5.09	5.39	5.35	5.40	5.39	5.85	**14.9**
GENDER							
Women	4.95	5.20	5.29	5.39	5.34	5.81	**17.4**
Men	5.14	5.42	5.31	5.27	5.32	5.73	**11.5**
RACE/ETHNICITY							
Latino	3.51	3.87	4.05	4.05	4.09	4.81	**37.0**
Asian	6.56	7.06	7.23	7.30	7.39	7.94	**21.0**
White	6.01	6.37	6.27	6.36	6.32	6.58	**9.5**
Black	4.23	4.53	4.30	4.58	4.52	4.51	**6.6**
Native American	4.72	5.27	4.38	4.43	4.51	3.66	**-22.5**
GENDER AND RACE/ETHNICITY							
Latina Women	3.46	3.75	4.05	4.13	4.12	4.86	**40.5**
Latino Men	3.36	3.69	3.89	3.79	3.90	4.52	**34.5**
Asian Women	6.43	6.96	7.16	7.22	7.20	7.92	**23.2**
Asian Men	6.66	7.18	7.23	7.30	7.37	7.99	**20.0**
White Women	5.73	6.04	6.00	6.15	6.09	6.46	**12.7**
Black Women	4.56	4.70	4.69	4.98	4.77	4.99	**9.4**
White Men	6.30	6.61	6.47	6.47	6.47	6.61	**4.9**
Black Men	3.84	4.31	3.85	4.15	4.29	4.01	**4.4**
Native American Women	4.51	5.12	4.71	4.66	4.71	4.06	**-10.0**
Native American Men	4.83	4.82	4.14	4.12	4.21	3.30	**-31.7**

DATA SOURCES:
2000 through 2012: Lewis and Burd-Sharps (2014).
2019: Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2015–2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.

Five Californias

		INDICATORS							
	FIVE CALIFORNIAS	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)	POPULATION (#)
	CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528	39,512,223
1	One Percent California	**9.31**	86.1	3.1	74.5	37.6	90.3	81,756	906,214
2	Elite Enclave California	**8.15**	84.8	6.9	58.1	24.5	84.0	60,577	8,083,082
3	Main Street California	**5.99**	82.3	14.3	33.7	11.5	79.7	39,130	18,319,773
4	Struggling California	**4.39**	79.6	26.4	16.5	4.9	76.3	30,332	12,203,154
5	Disenfranchised California	**–**	–	–	–	–	–	–	0

DATA SOURCES:
Life Expectancy: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019.
Note: No neighborhood clusters currently score below 3.00 on the HDI. We have left this category for two reasons. First, though no neighborhood clusters score below 3.00, some cities, census-designated places, and census tracts do. Second, it is possible that the Covid-19 pandemic reduced life expectancy and earnings such that some neighborhood clusters will score below 3.00 when we calculate data for 2020 and 2021.

California HDI for Asian and Latino Subgroups

RANK	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX	POPULATION (#)
		INDICATORS						INDICES			
UNITED STATES	**5.33**	78.8	11.4	33.2	12.8	77.3	36,533	5.33	5.41	5.24	327,167,400
CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528	6.25	5.51	5.79	39,512,200
ASIAN	**7.94**	87.0	11.2	54.7	20.6	85.7	51,110	8.73	7.51	7.57	5,786,200
1 Taiwanese	**9.58**	89.2	3.3	79.9	41.7	85.2	80,955	9.66	9.07	10.00	81,500
2 Indian	**9.38**	87.4	7.2	76.5	45.4	87.0	94,640	8.90	9.24	10.00	816,500
3 Chinese	**8.54**	89.2	14.4	57.2	24.9	87.2	55,526	9.66	7.82	8.14	1,546,700
4 Korean	**8.29**	87.1	6.4	61.0	20.8	88.5	52,799	8.80	8.29	7.79	467,200
5 Japanese	**7.86**	84.4	2.6	55.7	19.4	86.1	54,175	7.68	7.93	7.97	252,200
6 Filipino	**7.14**	85.5	5.8	50.2	8.6	81.0	45,364	8.12	6.58	6.74	1,328,300
7 Vietnamese	**7.02**	88.5	23.0	35.3	9.3	86.8	40,525	9.38	5.73	5.96	679,800
8 Laotian	**4.97**	80.7	24.5	20.3		83.3	32,319	6.12	4.42	4.39	55,300
9 Cambodian	**4.93**	80.3	24.6	23.4	5.1	80.9	32,472	5.97	4.38	4.42	86,900
10 Hmong	**4.33**	75.5	19.9	23.8		81.3	32,184	3.98	4.66	4.36	95,700
LATINO	**4.81**	83.4	33.6	14.3	4.0	77.8	30,183	7.27	3.24	3.92	15,577,200
1 Mexican	**5.05**	85.7	35.1	12.5	3.3	77.8	29,939	8.22	3.06	3.86	12,875,700
2 Central American			39.2	13.6	2.9	76.1	28,681		2.75	3.56	1,481,400
3 South American			7.7	44.5	15.5	86.3	40,062		7.05	5.88	364,900
4 Puerto Rican, Dominican, and Cuban			12.4	31.9	11.5	79.2	37,216		5.43	5.37	335,200
5 Other Latino			22.1	19.7	7.3	77.9	30,817		4.14	4.06	269,800

DATA SOURCES:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: The metro areas are those defined by the US Census Bureau, with one exception. The San Jose–Sunnyvale–Santa Clara Metro Area officially includes Santa Clara and San Benito Counties. However the PUMA that contains San Benito County also contains more than half of Monterey County so it has been allocated to the Salinas Metro Area. Thus, in our analysis, San Benito County is included in the Salinas Metro Area rather than the San Jose–Sunnyvale–Santa Clara Metro Area. The rural areas are the PUMAs that cover the remainder of the state not included in a metro area. We created this composite geography to ensure that scores were included for all places in California. Estimates with a coefficient of variation of greater than 0.2 have been suppressed.

California HDI by Metro and Rural Areas

RANK		HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
	INDICATORS							
	UNITED STATES	**5.33**	78.8	11.4	33.2	12.8	77.3	36,533
	CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528
1	San Jose–Sunnyvale–Santa Clara	**8.09**	85.0	11.0	54.1	25.7	84.0	61,054
2	San Francisco–Oakland–Berkeley	**7.60**	83.7	10.2	51.5	21.2	82.5	56,817
3	San Diego–Chula Vista–Carlsbad	**6.20**	82.6	12.1	40.0	15.3	77.3	40,042
4	Santa Rosa–Petaluma	**6.19**	82.2	10.2	37.8	14.6	78.4	40,531
5	Napa	**6.19**	82.1	14.1	36.3	14.4	77.7	42,642
6	Santa Cruz–Watsonville	**6.17**	82.6	13.1	42.6	17.7	84.6	34,968
7	Oxnard–Thousand Oaks–Ventura	**6.10**	83.0	13.8	34.4	12.6	80.0	38,550
8	Sacramento–Roseville–Folsom	**5.97**	80.9	9.6	34.4	11.8	79.5	40,666
9	Los Angeles–Long Beach–Anaheim	**5.95**	83.0	18.6	35.5	12.3	80.4	36,840
10	Vallejo	**5.71**	80.6	10.8	28.7	9.5	74.7	42,181
11	Nevada and Sierra Counties	**5.65**	82.2	4.6	34.8	12.8	72.0	34,778
12	San Luis Obispo–Paso Robles	**5.63**	81.9	9.6	37.2	14.8	80.0	31,743
13	Santa Maria–Santa Barbara	**5.52**	82.6	18.1	34.5	13.7	78.0	32,302
14	Salinas	**5.34**	83.3	26.9	24.8	10.0	80.8	31,784
15	Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties	**5.20**	82.3	11.9	18.7	5.2	79.8	31,290
16	Riverside–San Bernardino–Ontario	**5.10**	80.5	17.9	22.9	8.2	76.6	34,517
17	Alpine, Amador, Calaveras, Inyo, Mariposa, Mono & Tuolumne Counties	**5.04**	81.2	10.1	21.2	7.1	68.6	34,935
18	Humboldt County	**4.92**	78.8	8.9	31.6	10.9	81.2	29,290
19	Stockton	**4.89**	78.8	20.9	19.9	5.7	80.1	35,210
20	Fresno	**4.80**	79.8	23.2	22.6	7.8	80.2	31,341
21	Modesto	**4.74**	78.6	19.4	17.0	4.8	76.3	35,837
22	Chico	**4.74**	78.5	11.3	30.8	9.6	77.2	29,853
23	El Centro	**4.64**	83.3	28.8	16.1		79.0	26,729
24	Redding	**4.57**	77.2	6.4	22.6	5.8	76.1	32,017
25	Colusa, Glenn, Tehama, and Trinity Counties	**4.53**	78.8	16.3	15.5		74.8	32,371
26	Lake and Mendocino Counties	**4.52**	77.9	15.1	19.3	6.6	77.8	31,358
27	Hanford–Corcoran	**4.43**	79.8	26.9	16.9	5.5	72.8	31,789
28	Yuba City	**4.43**	77.9	19.7	19.8	6.8	74.3	32,427
29	Merced	**4.39**	79.6	30.2	14.0	4.3	79.0	30,615
30	Bakersfield	**4.27**	78.1	22.7	16.9	5.3	77.9	30,034
31	Visalia	**4.27**	79.3	26.4	13.6	4.2	76.9	29,846
32	Madera	**4.17**	80.4	28.5	13.3	3.8	79.2	26,327

DATA SOURCES:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: The metro areas are those defined by the US Census Bureau, with one exception. The San Jose–Sunnyvale–Santa Clara Metro Area officially includes Santa Clara and San Benito Counties. However the PUMA that contains San Benito County also contains more than half of Monterey County so it has been allocated to the Salinas Metro Area. Thus, in our analysis, San Benito County is included in the Salinas Metro Area rather than the San Jose–Sunnyvale–Santa Clara Metro Area. The rural areas are the PUMAs that cover the remainder of the state not included in a metro area. We created this composite geography to ensure that scores were included for all places in California. Estimates with a coefficient of variation of greater than 0.2 have been suppressed.

California HDI by County

RANK		HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
			INDICATORS						INDICES		
	UNITED STATES	**5.33**	78.8	11.4	33.2	12.8	77.3	36,533	5.33	5.41	5.24
	CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528	6.25	5.51	5.79
1	Marin	**7.99**	85.2	6.7	59.5	25.2	84.4	54,253	7.99	8.01	7.98
2	San Francisco	**7.88**	84.0	11.5	58.1	23.3	79.6	62,539	7.50	7.19	8.97
3	Santa Clara	**7.75**	84.8	11.6	52.4	24.7	83.4	54,763	7.84	7.36	8.05
4	San Mateo	**7.64**	84.9	10.4	51.0	22.0	82.3	53,921	7.86	7.13	7.94
5	Alameda	**7.14**	83.0	11.6	47.4	20.1	82.4	50,754	7.06	6.85	7.52
6	Contra Costa	**6.74**	82.2	10.5	42.4	16.1	81.5	47,444	6.76	6.40	7.05
7	Placer	**6.70**	82.0	5.5	39.7	13.3	80.9	47,743	6.68	6.32	7.09
8	Orange	**6.41**	83.3	14.5	40.6	14.5	82.2	40,114	7.20	6.14	5.89
9	El Dorado	**6.31**	82.6	6.6	34.3	11.7	80.1	41,510	6.93	5.88	6.12
10	Napa	**6.05**	82.1	14.5	35.7	12.5	79.6	39,923	6.71	5.59	5.85
11	San Diego	**5.96**	82.3	12.6	38.8	15.0	76.8	37,579	6.80	5.66	5.43
12	Sonoma	**5.95**	82.0	11.2	35.5	13.3	79.5	37,482	6.67	5.75	5.42
13	Yolo	**5.92**	82.0	13.5	41.4	19.8	85.4	32,064	6.67	6.77	4.33
14	Ventura	**5.89**	82.4	15.0	33.8	12.5	79.8	36,950	6.84	5.50	5.32
15	Nevada	**5.83**	81.2	5.6	37.2	13.0	80.6	35,234	6.35	6.16	4.99
16	Santa Cruz	**5.82**	82.7	13.7	40.8	17.1	82.3	31,343	6.97	6.31	4.18
17	San Luis Obispo	**5.60**	81.7	8.7	35.4	13.4	81.0	31,821	6.52	6.01	4.28
18	Solano	**5.50**	80.3	11.6	26.9	8.3	74.8	40,062	5.94	4.68	5.88
19	Los Angeles	**5.50**	82.4	20.9	32.5	11.3	79.5	33,170	6.83	5.10	4.57
20	Sacramento	**5.41**	79.6	12.3	30.9	10.4	78.1	36,965	5.69	5.23	5.32
21	San Benito	**5.33**	82.0	19.5	19.7	6.1	79.1	35,422	6.65	4.32	5.03
22	Santa Barbara	**5.29**	82.1	19.1	34.2	14.0	78.6	30,042	6.71	5.29	3.88
23	Riverside	**4.99**	81.0	18.0	22.3	8.1	77.5	31,767	6.26	4.45	4.27
24	Monterey	**4.90**	82.4	28.5	24.7	9.9	76.9	29,620	6.82	4.10	3.78
25	Calaveras	**4.80**	78.4	9.8	18.3	6.1	76.0	34,569	5.16	4.39	4.86
26	Amador	**4.78**	77.8	10.0	19.3	6.1	75.1	35,732	4.90	4.35	5.09
27	San Joaquin	**4.65**	78.6	20.7	18.8	5.9	77.9	33,364	5.23	4.10	4.61
28	San Bernardino	**4.56**	78.9	20.0	21.0	7.4	75.7	31,418	5.39	4.09	4.19
29	Inyo	**4.55**	74.7	11.4	27.2	10.5	78.6	34,630	3.61	5.16	4.87
30	Imperial	**4.54**	83.3	30.3	15.2	4.6	79.6	25,670	7.21	3.63	2.79
31	Tuolumne	**4.53**	78.2	9.3	20.5	7.3	72.4	31,748	5.10	4.23	4.27
32	Shasta	**4.48**	77.2	8.9	22.2	7.4	75.3	31,416	4.65	4.59	4.19
33	Mendocino	**4.47**	79.1	13.5	24.4	8.8	77.7	27,094	5.47	4.78	3.17
34	Humboldt	**4.46**	78.8	9.5	30.4	10.1	76.1	26,165	5.32	5.13	2.92
35	Stanislaus	**4.42**	78.0	21.1	17.1	5.2	77.4	32,037	5.00	3.94	4.33
36	Butte	**4.40**	77.8	10.8	27.2	9.2	78.4	27,117	4.90	5.12	3.17
37	Fresno	**4.34**	78.9	24.0	21.2	7.1	77.9	28,559	5.38	4.12	3.53
38	Kings	**4.25**	79.8	26.6	14.7	4.5	71.9	30,368	5.76	3.03	3.96
39	Siskiyou	**4.22**	77.6	9.8	23.2	7.8	75.9	26,957	4.85	4.68	3.13
40	Madera	**4.11**	80.4	28.1	14.6	4.4	77.6	25,800	6.00	3.49	2.83
41	Merced	**4.07**	78.8	30.9	13.8	4.7	79.8	27,695	5.32	3.56	3.32
42	Yuba	**4.05**	75.6	17.7	17.1	4.8	74.9	31,871	4.02	3.83	4.29
43	Tehama	**3.99**	77.1	15.5	15.7	4.6	77.9	27,307	4.63	4.14	3.22
44	Kern	**3.93**	77.5	25.9	16.4	5.4	74.5	28,828	4.78	3.42	3.60
45	Tulare	**3.88**	78.6	29.2	14.6	4.8	76.5	26,622	5.24	3.37	3.04
46	Colusa	**3.84**	76.0	28.7	15.0	3.9	77.1	30,316	4.16	3.41	3.95
47	Modoc	**3.62**	74.1	15.2	15.2		78.2	27,507	3.37	4.21	3.27
48	Glenn	**3.44**	75.9	25.2	14.2	3.2	73.2	26,638	4.14	3.14	3.05

DATA SOURCES:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample and CDC WONDER Bridged-Race Population Estimates, 2014–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: US Census Bureau ACS, 2015–2019.
Note: Estimates with a coefficient of variation of greater than 0.2 have been suppressed. Note that this table uses five-year data for education and earnings in order to obtain reliable estimates. These estimates are not directly comparable to those by neighborhood cluster.

California HDI by Neighborhood Cluster

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
	INDICATORS							
	UNITED STATES	**5.33**	78.8	11.4	33.2	12.8	77.3	36,533
	CALIFORNIA	**5.85**	81.0	15.9	35.0	13.1	79.5	39,528
1	San Ramon & Danville *Contra Costa County (South)*	**9.51**	86.7	2.8	73.7	32.9	94.2	96,047
2	Mountain View, Palo Alto & Los Altos *Santa Clara County (Northwest)*	**9.40**	86.9	4.1	79.5	48.1	89.5	87,340
3	West Walnut Creek, Lafayette, Orinda & Moraga *Contra Costa County*	**9.28**	86.0	1.6	69.3	34.6	92.4	70,143
4	Cupertino, Saratoga & Los Gatos *Santa Clara County (Southwest)*	**9.24**	86.4	1.9	78.5	43.3	86.6	120,426
5	City of LA: Pacific Palisades *Los Angeles County (Central)*	**9.22**	86.3	1.8	72.4	28.4	88.3	71,463
6	Piedmont & East Oakland *Alameda County (Northeast)*	**9.17**	84.9	5.7	71.6	34.6	91.2	72,371
7	East Rancho Santa Margarita & Ladera Ranch *Orange County (Southeast)*	**8.94**	86.4	2.7	61.6	24.2	88.5	69,636
8	San Diego: Del Mar Mesa *San Diego County (West Central)*	**8.92**	84.9	3.5	67.2	31.6	89.6	68,779
9	Newport Beach, Aliso Viejo & Laguna Hills *Orange County (West Central)*	**8.91**	87.1	3.9	61.9	24.3	83.9	70,376
10	Redondo Beach, Manhattan Beach & Hermosa Beach *Los Angeles County*	**8.84**	84.2	2.3	69.1	25.9	87.1	75,103
11	Encinitas & San Diego: San Dieguito *San Diego County (West)*	**8.81**	85.2	3.2	69.0	30.1	88.5	65,219
12	North San Mateo, Burlingame & Millbrae *San Mateo County (Central)*	**8.80**	85.2	6.6	61.7	34.2	83.7	72,154
13	South San Mateo & Half Moon Bay *San Mateo County (South & West)*	**8.79**	85.5	7.0	62.7	28.6	83.9	82,528
14	Livermore, Pleasanton & Dublin *Alameda County (East)*	**8.75**	85.1	4.6	58.7	25.2	86.7	76,636
15	Central Irvine *Orange County (Central)*	**8.69**	86.6	3.8	66.8	27.6	87.8	59,219
16	Redwood City, San Carlos & Belmont *San Mateo County (East Central)*	**8.67**	85.3	6.3	57.3	29.5	82.7	78,970
17	Fremont *Alameda County (South Central)*	**8.66**	85.9	6.4	56.7	25.3	82.5	73,166
18	Sunnyvale & North San Jose *Santa Clara County (Northwest)*	**8.66**	85.0	6.2	67.2	35.2	76.3	84,023
19	Northwest San Jose & Santa Clara *Santa Clara County (Northwest)*	**8.66**	84.9	5.6	67.2	34.6	78.2	71,204
20	Richmond District *San Francisco County (North & West)*	**8.66**	85.4	7.8	68.0	27.0	79.7	71,731
21	Southwest San Jose: Almaden Valley *Santa Clara County (Central)*	**8.46**	85.6	6.5	57.2	23.4	85.0	66,062
22	Culver City & City of LA: Marina del Rey & Westchester *Los Angeles County*	**8.40**	84.4	4.4	66.3	27.0	85.4	62,198
23	West Central San Jose & Campbell *Santa Clara County (Central)*	**8.37**	83.9	4.7	56.6	27.8	87.2	65,652
24	Palos Verdes Peninsula *Los Angeles County (Southwest)*	**8.36**	85.4	6.9	57.9	23.8	90.7	58,762
25	Santa Monica *Los Angeles County (Southwest)*	**8.28**	85.6	5.2	64.3	28.2	66.8	71,786
26	North Beach & Chinatown *San Francisco County (North & East)*	**8.26**	85.4	12.7	68.2	27.7	68.0	82,331
27	Milpitas & Northeast San Jose *Santa Clara County (North Central)*	**8.25**	87.3	12.8	52.7	20.9	82.1	61,335
28	Calabasas, Agoura Hills, Malibu & Westlake Village *Los Angeles County*	**8.24**	86.0	1.8	61.6	27.2	86.2	52,977

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

RANK	NEIGHBORHOOD CLUSTER	INDICATORS: HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
29	San Gabriel Valley Region *Los Angeles County (Central)*	8.24	83.8	5.1	57.0	27.3	89.7	60,473
30	Inner Mission & Castro *San Francisco County (Central)*	8.21	82.4	6.4	69.4	29.5	75.4	91,518
31	South San Rafael, Mill Valley & Sausalito *Marin County (Southeast)*	8.17	86.1	9.8	64.8	26.4	83.2	55,002
32	North Sunset District *San Francisco County (Central)*	8.16	85.4	8.4	62.1	21.8	80.9	61,151
33	Menlo Park, East Palo Alto & Atherton *San Mateo County (Southeast)*	8.15	85.5	12.6	55.7	30.9	82.3	60,253
34	Union City, Newark & West Fremont *Alameda County (Southwest)*	8.07	85.2	9.9	51.5	18.9	85.2	61,926
35	West Hollywood & Beverly Hills *Los Angeles County (Central)*	8.07	85.1	4.4	63.1	25.3	79.1	58,208
36	Poway & San Diego: Rancho Bernardo *San Diego County (Central)*	7.97	84.6	3.8	59.4	25.2	87.1	52,491
37	Cambrian Park & South Central San Jose: Branham *Santa Clara County (Central)*	7.96	83.7	7.1	49.8	20.5	86.3	62,383
38	Berkeley & Albany *Alameda County (North)*	7.95	84.9	4.0	74.8	40.7	92.1	42,080
39	South of Market & Potrero *San Francisco County (Central)*	7.91	82.4	13.4	58.4	25.9	76.1	79,581
40	Novato & North San Rafael *Marin County (North & West)*	7.87	85.5	5.4	54.3	18.3	83.4	54,792
41	South Concord, East Walnut Creek & Clayton *Contra Costa County (Central)*	7.86	83.2	3.1	62.3	24.7	78.6	59,863
42	City of LA: Westwood & West Los Angeles *Los Angeles County (West Central)*	7.81	83.5	5.2	67.4	29.0	85.3	50,218
43	Thousand Oaks *Ventura County (Southeast)*	7.80	84.5	5.5	54.6	23.1	84.9	53,470
44	Lake Forest, North Irvine & Silverado *Orange County (Northeast)*	7.75	84.3	6.8	50.5	22.7	88.4	52,340
45	South Sunset District *San Francisco County (South Central)*	7.74	85.1	14.3	49.8	22.0	90.3	51,507
46	Torrance *Los Angeles County (South Central)*	7.60	83.9	6.5	50.2	16.6	88.4	52,230
47	San Diego: Central Coastal *San Diego County (West)*	7.53	84.9	1.9	67.0	29.7	67.6	51,173
48	Mission Viejo & West Rancho Santa Margarita *Orange County (South Central)*	7.51	83.3	3.9	50.3	17.0	86.2	52,872
49	Chula Vista East *San Diego County (Southwest)*	7.51	84.6	6.3	45.0	14.1	86.2	52,326
50	Carlsbad *San Diego County (Northwest)*	7.46	81.4	4.8	57.5	23.6	87.4	52,405
51	Southeast San Jose: Evergreen *Santa Clara County (Central)*	7.40	85.3	17.0	42.2	17.7	84.8	51,804
52	Folsom, Orangevale & East Fair Oaks *Sacramento County (Northeast)*	7.40	82.2	4.3	45.3	17.7	84.0	57,021
53	Arcadia, San Gabriel & Temple City *Los Angeles County (East Central)*	7.37	85.1	11.8	46.5	16.3	87.5	47,433
54	Pasadena *Los Angeles County (Central)*	7.30	83.1	10.1	56.7	25.0	80.0	50,435
55	East Long Beach *Los Angeles County (Southeast)*	7.27	81.1	7.1	49.7	19.0	84.8	55,812
56	San Clemente, Laguna Niguel & San Juan Capistrano *Orange County (Southwest)*	7.25	84.3	7.3	51.1	20.2	81.4	47,166
57	City of LA: Hancock Park & Mid-Wilshire *Los Angeles County (West Central)*	7.24	83.8	10.4	56.4	19.5	78.2	50,334

California HDI by Neighborhood Cluster (Continued)

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
		INDICATORS						
58	North Richmond, Hercules & El Cerrito *Contra Costa County (Far Northwest)*	7.22	83.5	7.8	46.1	18.7	81.3	51,266
59	Northwest San Jose *Santa Clara County (Central)*	7.21	84.0	15.4	45.3	18.9	81.2	52,313
60	Rocklin, Lincoln & Loomis *Placer County (Central)*	7.19	83.1	6.1	44.8	16.7	82.1	51,927
61	Diamond Bar, La Habra Heights & Rowland Heights *Los Angeles County*	7.16	82.8	8.7	49.2	16.1	84.1	41,695
62	San Leandro, Alameda & Southwest Oakland *Alameda County (West)*	7.14	83.2	10.6	46.0	15.9	83.6	50,540
63	Central San Jose *Santa Clara County (Central)*	6.97	83.9	19.1	39.0	15.0	85.6	48,955
64	South San Francisco, San Bruno & Brisbane *San Mateo County (North Central)*	6.97	84.1	10.7	39.3	11.9	78.1	51,300
65	San Diego: Clairemont & Kearny Mesa *San Diego County (West Central)*	6.93	82.0	8.3	51.6	17.8	81.5	48,044
66	Alhambra & South Pasadena *Los Angeles County (Central)*	6.93	85.4	13.7	44.0	19.8	81.7	41,973
67	Temecula *Riverside County (Southwest)*	6.87	84.2	5.4	37.5	13.9	81.1	45,256
68	Simi Valley *Ventura County (Southeast)*	6.84	82.7	8.0	33.4	11.7	84.8	49,518
69	Huntington Beach *Orange County (Northwest)*	6.83	83.2	8.2	41.3	15.6	81.4	46,615
70	Burbank *Los Angeles County (Central)*	6.83	82.5	7.7	43.6	12.5	84.1	46,655
71	Roseville *Placer County (Southwest)*	6.82	82.7	5.6	42.1	12.2	75.1	51,925
72	Santa Clarita *Los Angeles County (Northwest)*	6.81	83.9	10.6	37.0	11.7	84.6	45,355
73	Clovis *Fresno County (Central)*	6.80	80.8	6.4	37.2	14.1	87.2	50,095
74	City of LA: Chatsworth & Porter Ranch *Los Angeles County (North)*	6.80	84.2	10.8	41.1	14.8	85.9	41,514
75	Orange & Villa Park *Orange County (Central)*	6.79	82.3	13.9	41.2	14.6	87.2	46,519
76	South Corona, Woodcrest & Home Gardens *Riverside County (West Central)*	6.77	83.0	9.4	28.4	10.5	83.3	50,569
77	Daly City, Pacifica & Colma *San Mateo County (North Central)*	6.75	84.4	9.7	39.8	10.8	77.7	46,091
78	Seaside, Monterey, Marina & Pacific Grove *Monterey County (North Central)*	6.75	84.4	12.3	42.9	19.3	82.5	40,619
79	Central Sacramento: Downtown & Midtown *Sacramento County (West)*	6.72	81.1	8.4	50.1	18.8	80.6	47,187
80	San Diego: Mira Mesa & University Heights *San Diego County (Central)*	6.71	84.4	10.3	56.2	24.9	76.2	38,271
81	La Mesa & San Diego: Navajo *San Diego County (Central)*	6.69	82.2	5.1	47.2	17.2	78.0	45,360
82	Emeryville & Northwest Oakland *Alameda County (Northwest)*	6.67	80.1	12.4	53.1	19.6	76.4	51,943
83	Elk Grove *Sacramento County (Central)*	6.66	82.8	10.4	34.7	12.0	83.4	46,768
84	Yorba Linda, La Habra & Brea *Orange County (North)*	6.65	83.3	10.1	44.1	14.6	83.0	41,752
85	Gilroy, Morgan Hill & South San Jose *Santa Clara County (East)*	6.63	82.7	18.1	31.9	9.0	83.8	50,263
86	Glendora, Claremont, San Dimas & La Verne *Los Angeles County (East Central)*	6.62	81.8	7.4	38.7	17.2	87.4	41,532

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

		INDICATORS						
RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
87	Windsor, Healdsburg & Sonoma *Sonoma County (North)*	6.62	83.2	6.7	42.7	18.0	79.2	42,173
88	Buena Park, Cypress & Seal Beach *Orange County (Northwest)*	6.60	83.2	10.7	40.0	13.1	83.1	42,782
89	Brentwood & Oakley *Contra Costa County (East)*	6.59	82.4	8.8	29.5	9.6	82.4	48,950
90	Castro Valley, San Lorenzo & Ashland *Alameda County (North Central)*	6.54	81.7	13.9	33.0	10.0	80.4	51,386
91	Glendale *Los Angeles County (Central)*	6.54	83.9	11.9	41.3	13.9	78.2	42,391
92	El Dorado County	6.52	82.6	7.4	35.5	11.3	83.2	43,571
93	West Concord, Martinez & Pleasant Hill *Contra Costa County (Northwest)*	6.52	81.1	11.2	35.6	13.3	78.9	51,158
94	Camarillo & Moorpark *Ventura County (South Central)*	6.51	84.2	9.9	41.7	15.7	83.2	37,422
95	Petaluma, Rohnert Park & Cotati *Sonoma County (South)*	6.47	82.2	6.4	39.0	12.1	79.3	44,704
96	Costa Mesa & Fountain Valley *Orange County (Central)*	6.41	82.0	14.0	40.2	11.9	82.0	44,108
97	Fullerton & Placentia *Orange County (North Central)*	6.41	82.8	10.7	40.2	15.4	78.9	41,924
98	Auburn & Colfax *Placer County (East/High Country Region)*	6.40	81.7	5.9	40.4	14.5	79.8	43,108
99	Chino & Chino Hills *San Bernardino County (Southwest)*	6.38	83.9	12.3	37.6	11.5	77.6	41,649
100	South Coast Region *Santa Barbara County*	6.36	83.8	10.4	50.7	22.0	84.8	31,957
101	Hayward *Alameda County (Central)*	6.32	82.6	16.5	28.3	7.6	77.9	48,887
102	San Marcos & West Escondido *San Diego County (Northwest)*	6.32	82.7	11.6	37.1	13.0	81.2	41,121
103	City of LA: Canoga Park, Winnetka & Woodland Hills *Los Angeles County*	6.32	83.6	13.2	41.4	13.3	79.9	38,999
104	North Fresno *Fresno County (North Central)*	6.27	82.6	10.0	39.6	14.7	82.5	38,404
105	Santa Cruz *Santa Cruz County (South & Coastal)*	6.26	82.9	6.7	47.2	20.0	87.2	31,650
106	Northwest Sacramento: Natomas *Sacramento County (Northwest)*	6.24	81.5	7.8	39.8	14.4	78.4	42,174
107	Lakewood, Cerritos, Artesia & Hawaiian Gardens *Los Angeles County (South)*	6.24	82.2	11.6	37.3	10.2	81.6	41,157
108	East Central San Jose: East Valley *Santa Clara County (Central)*	6.22	85.4	25.0	23.7	7.5	87.3	37,701
109	Rancho Cucamonga *San Bernardino County (Southwest)*	6.21	82.0	9.1	34.6	13.0	78.8	42,263
110	Napa County	6.19	82.1	14.1	36.3	14.4	77.7	42,642
111	City of LA: Encino & Tarzana *Los Angeles County (Northwest)*	6.15	82.8	15.0	38.3	16.2	81.3	37,706
112	Monterey Park & Rosemead *Los Angeles County (Central)*	6.12	85.4	23.7	31.1	7.9	85.3	35,039
113	Castaic *Los Angeles County (North/Unincorporated)*	6.12	81.1	17.0	27.8	8.1	81.9	46,405
114	Yolo County	6.11	82.0	11.6	40.0	17.7	84.9	35,430
115	Murrieta & Wildomar *Riverside County (Southwest)*	6.11	82.5	8.8	26.4	7.9	79.5	42,358

California HDI by Neighborhood Cluster (Continued)

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
		INDICATORS						
116	San Diego: Centre City & Balboa Park *San Diego County (South Central)*	6.10	82.6	9.2	48.0	20.2	64.3	41,488
117	Ventura *Ventura County (Southwest)*	6.08	81.9	6.6	36.9	12.6	76.0	40,582
118	East Central San Jose & Alum Rock *Santa Clara County (North Central)*	6.07	83.7	21.6	32.3	11.6	78.4	40,152
119	Watsonville & Scotts Valley *Santa Cruz County (North)*	6.04	82.3	18.1	39.0	15.9	82.1	37,365
120	Bayview & Hunters Point *San Francisco County (South Central)*	6.03	82.3	22.3	28.0	7.5	86.8	40,376
121	Covina & Walnut *Los Angeles County (East Central)*	6.00	85.9	15.1	33.9	8.6	82.8	37,273
122	Arden-Arcade, Carmichael & West Fair Oaks *Sacramento County (North Central)*	5.97	80.2	5.9	41.2	14.8	78.1	39,853
123	Redlands & Yucaipa *San Bernardino County (Southwest)*	5.95	79.4	8.9	41.6	20.0	77.0	41,243
124	City of LA: Mount Washington, Highland Park & Glassell Park *Los Angeles County*	5.87	85.2	22.4	35.4	9.9	77.2	33,871
125	Vacaville & Dixon *Solano County (Northeast)*	5.85	80.7	13.6	26.1	10.1	73.9	46,376
126	City of LA: Hollywood *Los Angeles County (Central)*	5.85	82.0	16.0	46.7	14.1	74.6	36,782
127	Northwest Corona & Norco *Riverside County (West Central)*	5.84	82.0	14.4	25.4	8.9	79.4	40,233
128	Fallbrook, Alpine & Valley Center *San Diego County (North & East)*	5.84	81.7	9.5	30.7	10.7	74.6	40,375
129	Whittier & Hacienda Heights *Los Angeles County (Southeast)*	5.83	83.3	16.7	27.7	9.5	75.5	39,004
130	Rancho Cordova *Sacramento County (Central)*	5.83	80.4	7.5	35.0	11.3	77.2	40,228
131	Coastal Region *San Luis Obispo County (West)*	5.79	82.2	9.1	40.8	17.4	83.4	30,502
132	La Mirada & Santa Fe Springs *Los Angeles County (Southeast)*	5.76	83.0	12.6	23.8	7.6	78.0	37,443
133	Galt, Isleton & Delta Region *Sacramento County (South)*	5.74	81.3	13.4	27.8	8.2	77.1	40,881
134	Fairfield & Suisun City *Solano County (Central)*	5.73	81.1	10.1	29.6	7.9	73.2	41,868
135	Tracy, Manteca & Lathrop *San Joaquin County (South)*	5.73	80.7	14.2	23.1	6.4	80.7	41,996
136	Vallejo & Benicia *Solano County (Southwest)*	5.73	79.9	9.1	30.1	10.5	77.3	41,478
137	City of LA: North Hollywood & Valley Village *Los Angeles County (North)*	5.73	83.1	18.7	36.3	8.1	77.4	35,506
138	West Bakersfield *Kern County (Central)*	5.70	79.7	10.5	25.2	9.4	81.5	41,021
139	Carson City *Los Angeles County (South Central)*	5.66	81.6	16.1	31.9	6.6	76.4	39,072
140	Nevada & Sierra Counties	5.65	82.2	4.6	34.8	12.8	72.0	34,778
141	Palm Desert, West La Quinta & Desert Hot Springs *Riverside County*	5.62	83.3	12.7	33.3	12.1	75.1	32,927
142	Santa Rosa *Sonoma County (Central)*	5.58	80.9	16.6	31.8	12.7	77.4	37,320
143	Lemon Grove, La Presa & Spring Valley *San Diego County (South Central)*	5.56	81.4	13.6	26.1	12.1	80.4	35,353
144	Lakeside, Winter Gardens & Ramona *San Diego County (Central)*	5.55	82.3	9.0	25.5	7.8	75.1	36,030

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

RANK	NEIGHBORHOOD CLUSTER	INDICATORS: HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
145	Pittsburg & Northeast Concord *Contra Costa County (North Central)*	5.54	80.0	19.6	23.9	7.5	80.7	41,221
146	East Riverside *Riverside County (Northwest)*	5.53	80.8	18.2	26.6	12.0	83.2	35,615
147	Cathedral City, Palm Springs & Rancho Mirage *Riverside County (Central)*	5.53	80.6	10.4	36.4	15.2	74.5	35,677
148	Upland & Montclair *San Bernardino County (Southwest)*	5.51	81.5	16.3	26.8	9.4	79.5	35,834
149	East Garden Grove *Orange County (Northwest)*	5.49	83.1	24.5	24.0	4.3	84.8	33,378
150	Antioch *Contra Costa County (Northeast)*	5.48	79.7	13.9	23.2		78.9	40,532
151	City of LA: Van Nuys & North Sherman Oaks *Los Angeles County (Northwest)*	5.46	82.5	18.4	34.8	9.3	78.9	32,144
152	Inland Region *San Luis Obispo County (East)*	5.44	81.1	10.4	31.9	10.8	73.9	35,421
153	Phelan, Lake Arrowhead & Big Bear *San Bernardino County (Southwest)*	5.41	79.8	13.9	23.1	9.8	73.4	41,597
154	Menifee, Lake Elsinore & Canyon Lake *Riverside County (Southwest)*	5.41	80.6	13.0	19.9	6.0	80.2	37,661
155	Lompoc, Guadalupe, Solvang & Buellton *Santa Barbara County (North)*	5.41	81.7	18.2	24.8	8.2	75.0	37,252
156	Westminster, Stanton & West Garden Grove *Orange County (Northwest)*	5.41	82.3	21.7	24.7	6.4	85.1	32,342
157	West Covina *Los Angeles County (East Central)*	5.39	82.8	17.3	24.8	5.8	79.4	32,703
158	West Fontana *San Bernardino County (Southwest)*	5.37	81.3	20.3	24.5	4.3	79.1	37,108
159	Downey *Los Angeles County (South)*	5.35	81.3	16.8	21.8	5.9	80.0	35,595
160	Jurupa Valley & Eastvale *Riverside County (Northwest)*	5.35	81.0	21.2	23.5	7.5	80.9	36,100
161	Santa Paula, Fillmore & Ojai *Ventura County (North)*	5.33	81.6	22.2	23.1	7.7	77.4	36,409
162	City of LA: Silver Lake, Echo Park & Westlake *Los Angeles County*	5.31	84.4	26.6	37.0	9.6	72.3	30,536
163	City of LA: Koreatown *Los Angeles County (Central)*	5.27	86.1	31.0	31.5	6.6	74.5	28,399
164	West Anaheim *Orange County (North Central)*	5.24	81.4	20.5	21.7	6.5	79.2	34,990
165	City of LA: Granada Hills & Sylmar *Los Angeles County (North)*	5.24	82.8	19.8	25.6	6.6	75.1	32,783
166	Southwest Sacramento: Pocket, Meadowview & North Laguna *Sacramento County*	5.23	79.9	13.0	28.6	7.5	76.5	35,586
167	East Anaheim *Orange County (North Central)*	5.23	82.0	22.9	29.3	10.2	70.6	35,613
168	Del Norte, Lassen, Modoc, Plumas & Siskiyou Counties	5.20	82.3	11.9	18.7	5.2	79.8	31,290
169	Hawthorne *Los Angeles County (South Central)*	5.19	81.2	26.3	24.2	7.8	84.4	32,442
170	City of LA: West Adams & Baldwin Hills *Los Angeles County (Central)*	5.19	79.9	22.9	26.3	10.2	78.6	36,220
171	Turlock, Riverbank, Oakdale & Waterford *Stanislaus County (Northeast)*	5.18	79.9	17.8	21.4	6.8	76.4	37,923
172	Norwalk *Los Angeles County (Southeast)*	5.17	81.5	21.6	21.2	4.5	77.4	35,253
173	Chico *Butte County (Northwest)*	5.12	80.4	9.0	40.4	12.9	76.4	28,789

HD Index by 265 Neighborhood Clusters (Continued)

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
		INDICATORS						
174	San Diego: Mid-City *San Diego County (South Central)*	5.10	80.4	17.7	31.8	11.3	82.4	29,704
175	City of LA: San Pedro *Los Angeles County (South)*	5.09	81.7	21.2	23.8	6.9	78.2	32,084
176	City of LA: Central City & Boyle Heights *Los Angeles County (Central)*	5.08	83.6	30.9	27.6	10.4	73.3	30,943
177	Baldwin Park, Azusa, Duarte & Irwindale *Los Angeles County*	5.07	82.5	23.8	22.4	6.2	79.9	30,518
178	Gardena, Lawndale & West Athens *Los Angeles County (South Central)*	5.06	82.0	24.1	24.4	7.7	79.8	30,902
179	City of LA: Sunland, Sun Valley & Tujunga *Los Angeles County (North)*	5.05	81.5	25.1	25.2	7.7	79.9	31,662
180	Alpine, Amador, Calaveras, Inyo, Mariposa, Mono & Tuolumne Counties	5.04	81.2	10.1	21.2	7.1	68.6	34,935
181	North Stockton *San Joaquin County (Central)*	5.04	79.2	16.8	22.8	7.0	82.2	33,712
182	West Santa Ana *Orange County (Central)*	5.03	84.9	38.2	19.0	5.8	80.2	29,053
183	Southwest Richmond & San Pablo *Contra Costa County (Far Southwest)*	5.03	79.7	26.3	26.2	8.7	78.1	35,491
184	San Jacinto, Beaumont, Banning & Calimesa *Riverside County (North Central)*	4.98	79.3	17.7	20.6	7.3	76.6	35,887
185	Lancaster *Los Angeles County (North Central)*	4.96	76.3	15.6	19.0	6.7	79.8	41,057
186	Pico Rivera & Montebello *Los Angeles County (Central)*	4.96	82.9	28.9	19.1	5.2	81.8	29,357
187	East Escondido *San Diego County (Northwest)*	4.95	81.5	23.2	26.8	9.4	74.0	31,631
188	Vista *San Diego County (Northwest)*	4.94	80.6	23.5	24.0	5.8	76.3	33,657
189	Colton, Loma Linda & Grand Terrace *San Bernardino County (Southwest)*	4.93	80.7	23.3	24.6	11.5	70.7	34,518
190	Humboldt County	4.92	78.8	8.9	31.6	10.9	81.2	29,290
191	Oxnard & Port Hueneme *Ventura County (Southwest)*	4.90	82.4	26.1	19.7	5.8	76.4	31,127
192	San Diego: Otay Mesa & South Bay *San Diego County (South)*	4.88	82.5	26.2	17.4		75.0	32,145
193	El Cajon & Santee *San Diego County (Central)*	4.86	79.9	12.9	26.7	8.3	74.5	31,403
194	La Puente & Industry *Los Angeles County (East Central)*	4.85	85.1	27.8	13.4		75.7	32,010
195	Ontario *San Bernardino County (Southwest)*	4.82	81.6	24.5	18.5	4.8	76.9	31,373
196	East Modesto *Stanislaus County (Central)*	4.82	76.7	12.9	18.1		80.5	37,043
197	Central Long Beach & Signal Hill *Los Angeles County (Southeast)*	4.81	79.6	21.7	33.2	8.4	73.2	32,400
198	Pomona *Los Angeles County (East Central)*	4.81	82.8	27.4	19.8	4.9	77.9	30,679
199	Palmdale *Los Angeles County (North Central)*	4.80	79.4	23.0	17.1	3.9	79.5	34,473
200	Sanger, Reedley & Parlier *Fresno County (East)*	4.80	81.0	26.5	19.2	6.2	79.5	31,012
201	Lodi, Ripon & Escalon *San Joaquin County (North)*	4.77	79.1	21.5	17.9	5.4	80.9	33,174
202	Citrus Heights *Sacramento County (North Central)*	4.77	79.1	7.7	19.6	6.7	70.5	34,287

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

RANK	NEIGHBORHOOD CLUSTER	INDICATORS: HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
203	East Santa Ana *Orange County (Central)*	4.77	83.6	37.5	15.6	5.6	81.5	28,095
204	Inglewood *Los Angeles County (Central)*	4.76	80.7	23.3	23.2	6.1	75.9	31,283
205	San Fernando & City of LA: Arleta & Pacoima *Los Angeles County*	4.76	83.2	38.1	13.0	2.5	80.0	30,501
206	Southern Monterey County & San Benito County	4.75	83.1	34.3	13.2	3.8	78.2	30,356
207	San Diego: Encanto & Skyline *San Diego County (South)*	4.75	80.8	21.8	17.3		80.8	30,267
208	Perris, Temescal Valley & Mead *Riverside County (West Central)*	4.75	82.0	27.8	14.7	6.0	73.7	32,306
209	Oceanside & Camp Pendleton *San Diego County (Northwest)*	4.72	82.6	15.0	30.4	10.3	56.0	30,066
210	City of LA: Mission Hills & Panorama City *Los Angeles County (North)*	4.70	83.2	27.6	22.2	4.0	76.4	27,252
211	Ceres, Patterson & Newman *Stanislaus County (Southwest)*	4.70	79.9	25.2	11.9		79.2	34,078
212	Southwest Long Beach *Los Angeles County (South)*	4.66	79.5	27.9	22.8	7.3	79.5	31,286
213	Imperial County	4.64	83.3	28.8	16.1		79.0	26,729
214	Indio, Coachella, Blythe & East La Quinta *Riverside County (East)*	4.64	83.9	24.1	17.4	6.6	73.3	26,303
215	Rialto *San Bernardino County (Southwest)*	4.63	80.3	25.6	16.2	5.1	73.3	33,401
216	Antelope, Rio Linda & North Sacramento *Sacramento County (North)*	4.63	77.1	13.4	18.5	4.3	75.8	35,851
217	North Long Beach *Los Angeles County (South Central)*	4.58	78.7	23.1	23.2	6.9	78.6	31,233
218	Hemet City & East Hemet *Riverside County (Southwest)*	4.58	77.8	18.5	17.5	5.8	74.2	35,359
219	South Central Oakland *Alameda County (North Central)*	4.57	77.2	24.2	23.6	7.0	75.3	35,810
220	Shasta County	4.57	77.2	6.4	22.6	5.8	76.1	32,017
221	Bellflower & Paramount *Los Angeles County (Southeast)*	4.54	81.5	32.4	12.8		80.9	29,046
222	Southeast Sacramento: Fruitridge, Avondale & Depot Park *Sacramento County*	4.54	77.6	20.2	18.3	4.9	82.8	31,684
223	Colusa, Glenn, Tehama & Trinity Counties	4.53	78.8	16.3	15.5		74.8	32,371
224	Lake & Mendocino Counties	4.52	77.9	15.1	19.3	6.6	77.8	31,358
225	El Monte & South El Monte *Los Angeles County (Central)*	4.51	84.6	38.2	12.8		73.8	27,536
226	Visalia *Tulare County (Northwest)*	4.50	79.0	20.8	16.9	6.1	77.0	31,238
227	Chula Vista West & National City *San Diego County (Southwest)*	4.50	80.9	26.4	14.7	4.5	73.2	31,077
228	Merced & Atwater *Merced County (Northeast)*	4.49	79.0	26.7	16.1	5.7	83.3	29,768
229	West Riverside *Riverside County (Northwest)*	4.48	79.3	21.3	14.6	5.9	75.5	31,696
230	Salinas *Monterey County (Northeast)*	4.43	81.4	38.7	12.4	3.7	81.5	28,866
231	Kings County	4.43	79.8	26.9	16.9	5.5	72.8	31,789

California HDI by Neighborhood Cluster (Continued)

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
		INDICATORS						
232	Sutter & Yuba Counties	4.43	77.9	19.7	19.8	6.8	74.3	32,427
233	Oroville & Paradise *Butte County (Southeast)*	4.39	76.8	14.3	18.1		78.8	31,767
234	East Fontana *San Bernardino County (Southwest)*	4.34	80.6	32.9	8.9		76.7	30,905
235	Moreno Valley *Riverside County (Northwest)*	4.33	79.4	22.5	14.7	5.1	73.5	30,625
236	North Highlands, Foothill Farms & McClellan Park *Sacramento County (North Central)*	4.31	77.2	13.2	19.0	5.0	73.6	31,793
237	South Gate & Lynwood *Los Angeles County (South)*	4.30	83.5	44.2	9.0		77.3	27,479
238	Santa Maria & Orcutt *Santa Barbara County (Northwest)*	4.21	80.8	30.6	16.7	5.3	68.8	29,747
239	West Modesto *Stanislaus County (Central)*	4.19	77.5	22.8	14.3		70.2	34,283
240	Los Banos & Livingston *Merced County (West & South)*	4.18	80.2	35.2	11.2		72.8	31,142
241	Selma, Kerman & Coalinga *Fresno County (West)*	4.18	80.9	38.5	11.4	3.4	79.7	27,471
242	Madera County	4.17	80.4	28.5	13.3	3.8	79.2	26,327
243	Delano, Wasco & Shafter *Kern County (West)*	4.15	79.9	26.9	16.0	3.6	78.2	26,581
244	Tulare & Porterville *Tulare County (West Central)*	4.13	78.1	26.9	12.5		79.4	29,752
245	City of LA: University of Southern California & Exposition Park *Los Angeles County*	4.12	82.6	38.3	18.5	6.1	78.8	22,963
246	Bell Gardens, Bell, Maywood, Cudahy & Commerce *Los Angeles County (Central)*	4.10	84.2	47.5	5.9		78.1	24,971
247	Ridgecrest, Arvin, Tehachapi & California City *Kern County (East)*	4.10	76.8	18.7	15.9	4.4	74.5	31,020
248	Outside Visalia, Tulare & Porterville *Tulare County (Outside Visalia, Tulare & Porterville Cities)*	4.05	80.6	31.6	11.1		74.7	27,080
249	Southeast Fresno *Fresno County (Central)*	4.05	78.8	31.6	13.7		83.3	26,374
250	Hesperia & Apple Valley *San Bernardino County (West Central)*	3.91	76.8	17.9	15.0	5.3	75.9	28,067
251	City of LA: South Central & Westmont *Los Angeles County (South Central)*	3.87	79.3	32.0	11.6	3.7	75.3	27,011
252	Huntington Park, Florence-Graham & Walnut Park *Los Angeles County (Central)*	3.82	83.1	51.5	7.7		74.6	24,913
253	East Los Angeles *Los Angeles County (Central)*	3.80	81.8	48.3	7.6		77.2	25,274
254	Compton & West Rancho Dominguez *Los Angeles County (South Central)*	3.70	78.7	40.6	9.9		78.4	26,789
255	East Central Fresno *Fresno County (Central)*	3.69	76.7	26.7	15.7		78.1	26,281
256	Victorville & Adelanto *San Bernardino County (West Central)*	3.67	76.2	28.2	11.7		75.2	28,921
257	South Stockton *San Joaquin County (Central)*	3.57	75.3	35.9	13.5	3.2	76.2	30,289
258	Twentynine Palms & Barstow *San Bernardino County (Northeast)*	3.54	76.2	14.3	15.2		65.7	27,754
259	East San Bernardino *San Bernardino County (Southwest)*	3.45	76.8	26.5	12.7		70.4	26,814
260	West San Bernardino *San Bernardino County (Southwest)*	3.42	75.0	29.2	9.2		78.9	27,285

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

RANK	NEIGHBORHOOD CLUSTER	HDI	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (% of adults 25+)	AT LEAST BACHELOR'S DEGREE (% of adults 25+)	GRADUATE OR PROFESSIONAL DEGREE (% of adults 25+)	SCHOOL ENROLLMENT (% ages 3 to 24)	MEDIAN EARNINGS ($)
		INDICATORS						
261	Southwest Fresno *Fresno County (Central)*	**3.36**	76.4	28.1	13.6	4.1	74.2	25,090
262	Northeast Bakersfield *Kern County (Central)*	**3.30**	76.1	28.9	13.9	5.2	75.2	24,391
263	Southeast Bakersfield *Kern County (Central)*	**3.25**	76.8	40.0			80.1	24,676
264	City of LA: South Central & Watts *Los Angeles County (South Central)*	**3.14**	78.6	49.0	6.4		75.3	24,034
265	City of LA: East Vernon *Los Angeles County (Central)*	**3.01**	80.3	58.3			73.8	22,089

DATA SOURCES:
Life Expectancy: California: Measure of America calculations using mortality data from the California Department of Public Health and population data from US Census Bureau ACS Public Use Microdata Sample, 2014–2019. US: Centers for Disease Control and Prevention, National Center for Health Statistics, 2019.
Education and earnings: Measure of America calculations using US Census Bureau ACS Public Use Microdata Sample, 2019.
Note: Estimates with a coefficient of variation of greater than 0.2 have been suppressed.

Methodological Note

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. Measure of America's work is inspired by and rooted in this approach.

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 Index, like the UN Human Development Index (HDI) upon which it is based, is a comparatively narrow composite measure that combines a limited number of indicators into a single score. The HDI is an easily understood numerical gauge that reflects what most people believe are the basic ingredients of human well-being: good health, access to education, and sufficient income. The value of the HDI ranges from 0 to 10, with a score of 10 being the maximum possible that can be achieved on the aggregate factors that make up the index.

Data Sources

The analysis in this report includes well-being estimates for the entire state of California, metro and rural areas, public use microdata areas (PUMAs), and counties. The report is accompanied by special sections on Sonoma County, the Inland Empire, and the San Joaquin Valley, which include well-being estimates by census tract and PUMA

The American Human Development Index for *A Portrait of California 2021-2022,* was calculated using several datasets. Mortality data used to calculate life expectancy are from the Centers for Disease Control and Prevention (CDC) and the California Department of Public Health. The education, earnings, and population data all come from the American Community Survey (ACS), a product of the US Census Bureau. The ACS is an ongoing survey that collects data from a representative percentage of the population every year using standard sampling methods.

For populous groups and places, one year of data is often sufficient to obtain a statistically reliable estimate. For less populous groups and places, one-year estimates are often either unreliable due to small population sizes or simply not available. Therefore, multiyear life expectancy and ACS estimates are used for these smaller groups and geographical areas. Source notes below all tables in *A Portrait of California 2021-2022,* show the exact year or years of data presented.

HEALTH: A long and healthy life is measured using life expectancy at birth. Life expectancy at birth was calculated by Measure of America using mortality data obtained by special agreement from the California Department of Public Health and population data from the US Census Bureau American Community Survey. Estimates for the statewide overall population use 2019 data. Estimates for all groups divided by gender, race and ethnicity, and nativity use 2015–2019 data. Estimates for Asian and Latino subgroups use 2014–2019 data. Estimates at the metro and rural area, county, and PUMA levels use 2014–2019 data. Population data from the CDC WONDER Bridged-Race Population Estimates was used to calculate life expectancy for El Dorado, Humboldt, Imperial, Kings, Madera, Napa, Shasta, and Yolo Counties. The US Census Bureau American Community Survey population data was used to calculate the other counties. There was not enough mortality data to calculate life expectancy for the following counties: Alpine, Del Norte, Lake, Lassen, Mariposa, Mono, Plumas, Sierra, and Sutter.

Due to insufficient mortality data, in some cases adjacent PUMAs were combined to obtain a reliable estimate. If unreliable PUMAs were adjacent to each other, they were combined and the resulting life expectancy estimate was applied to each. If an unreliable PUMA had no other adjacent unreliable PUMAs, the unreliable PUMA was combined with a reliable adjacent PUMA and the combined estimate was applied to the unreliable PUMA only. The PUMAs adjusted in this manner are: Berkeley & Albany; Piedmont & East Oakland; Glendora, Claremont, San Dimas & La Verne; Burbank; City of LA: Van Nuys & North Sherman Oaks; City of LA: Westwood & West Los Angeles; East Long Beach; Novato & North San Rafael; Carlsbad; San Diego: Central Coastal; San Diego: Del Mar Mesa; Richmond District; North Beach & Chinatown; South of Market & Potrero; Inner Mission & Castro; and North Sunset District.

Life expectancy was calculated using abridged life tables using the Chiang II methodology. These abridged life tables aggregate death numerators and population denominators into age groups, rather than using single years of age as in complete life tables. The aggregated groups are ages under 1, 1–4, 5–9, 10–14...80–84, and 85 and older. The upper age band is capped at 85 and over. Age-specific mortality rates are used within the life table to calculate the

probability of a death event at each age interval. These probabilities are then applied to a hypothetical population cohort of newborns. Life expectancy at birth in a geographic area can be defined as an estimate of the average number of years a newborn baby would live if they experienced the particular area's age-specific mortality rates for that time period throughout their life.

HDI estimates by census tract in the regional supplements use life expectancy estimates from the US Small-area Life Expectancy Estimates Project (USALEEP) of the National Center for Health Statistics. They use 2010–2015 data and the methodology is explained in detail here: https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html.

EDUCATION: Access to knowledge is measured using two indicators: net school enrollment for the population ages 3 through 24 and degree attainment for the population ages 25 and older (based on the proportions of the adult population that has earned at least a high school diploma, at least 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 US Census Bureau ACS. Single-year 2019 ACS estimates were used for statewide, metro and rural area, and PUMA HDI calculations. Multiyear 2015–2019 estimates were used county and tract calculations.

INCOME: A decent standard of living is measured using the median personal earnings of all workers ages 16 and older. Median personal earnings data come from the US Census Bureau ACS. Single-year 2019 ACS estimates were used for statewide, metro and rural area, and PUMA HDI calculations, and multiyear 2015–2019 estimates were used for county and tract calculations.

Calculating the American Human Development Index

The first step in calculating the HDI is to calculate a subindex for each of the three dimensions separately. This is done in order to put indicators that use different scales—years, dollars, etc.—onto 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:

FORMULA

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

Since all three components range from 0 to 10, the HDI, 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 in all possible groupings in the United States, taking into account possible increases and decreases in 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 HDI 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 using the CPI-U-RS from the Bureau of Labor Statistics. 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. In cases where an estimate for a population group or geographic area falls above or below the set goalpost for that indicator, a maximum value of 10 or a minimum value of 0 is imputed for the purposes of calculating the HD Index.

INDICATOR	Maximum value	Minimum value
Life expectancy at birth	90 years	66 years
Educational attainment score	2.0	0.5
Combined net enrollment ratio	95%	60%
Median personal earnings*	$72,597	$17,159

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

There is a degree of sampling and nonsampling error inherent in data from the Census Bureau's annual ACS. 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.

EXAMPLE

Calculating the HDI for California

HEALTH Index

Life expectancy at birth for California is 81.0 years. The Health Index is then:

$$\text{Health Index} = \frac{81.0-66}{90-66} \times 10 = \mathbf{6.25}$$

EDUCATION Index

In 2019, 84.1 percent of California's residents 25 years and older had at least a high school diploma, 35.0 percent had at least a bachelor's degree, and 13.1 percent had a graduate or professional degree. Therefore, the Educational Attainment score is 0.841+0.350+0.131 = 1.32. The Educational Attainment Index is then:

$$\text{Educational Attainment Index} = \frac{1.32-0.5}{2.0-0.5} \times 10 = \mathbf{5.48}$$

School enrollment (net enrollment ratio) was 79.5 percent, so the Enrollment Index is:

$$\text{Enrollment Index} = \frac{79.5-60}{95-60} \times 10 = \mathbf{5.57}$$

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):

$$\text{Education Index} = \frac{2}{3}\mathbf{5.48} + \frac{1}{3}\mathbf{5.57} = \mathbf{5.51}$$

INCOME Index

Median personal earnings for the typical worker in California in 2019 were $39,528. The Income Index is then:

$$\text{Income Index} = \frac{\log(39{,}528) - \log(17{,}159)}{\log(72{,}597) - \log(17{,}159)} \times 10 = \mathbf{5.79}$$

HUMAN DEVELOPMENT Index

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

$$\text{HD Index} = \frac{\mathbf{6.25} + \mathbf{5.51} + \mathbf{5.79}}{3} = \mathbf{5.85}$$

Geographic and Population Groups Used in This Report

Public use microdata areas or PUMAs are substate geographic units designated by the US Census Bureau. PUMAs have populations of at least 100,000 and generally less than 200,000. PUMAs used in this report were delineated for the 2010 census and were named by the local State Census Data Center. These PUMAs are the same as those used in *A Portrait of California 2014–2015*, but they are different from those used in *A Portrait of California 2011*, which were delineated for the 2000 Census. PUMAs are primarily referred to as neighborhood clusters throughout this report.

Metro and rural areas iare a geographic unit created for this report. This geography combines the state's 26 metropolitan statistical areas with the six PUMAs that fall outside of any metro area, creating one geographic level that covers the whole state.

The White House Office of Management and Budget (OMB) has defined the metropolitan statistical areas (MSAs) in California. They are counties or collections of counties; see the table below for a complete list of the counties contained in each MSA.

The education and earnings components of HDI were calculated for this geography from the American Community Survey Public Use Microdata Sample, which provides data by PUMA. These PUMAs can be combined to form the state's 26 metro areas in all but one case. The San Jose-Sunnyvale-Santa Clara MSA officially includes Santa Clara and San Benito Counties. The PUMA that contains San Benito County, however, also contains more than half of Monterey County so it has been allocated to the Salinas MSA. Thus, in this analysis, San Benito County is included in the Salinas MSA rather than the San Jose-Sunnyvale-Santa Clara MSA.

Please also note that the box on rural areas in the What the Human Development Index Reveals chapter uses a broader definition of rural areas. There are many PUMAs that, while contained within counties that are part of a metro area, are in fact quite rural. This box identifies the 30 least-densely populated PUMAs in the state, as measured by the average tract density calculated by IPUMS USA. You can read more about this measure here: https://usa.ipums.org/usa-action/variables/DENSITY#description_section.

METRO OR RURAL AREA	COUNTIES
BAKERSFIELD	Kern
CHICO	Butte
EL CENTRO	Imperial
FRESNO	Fresno
HANFORD-CORCORAN	Kings
LOS ANGELES-LONG BEACH-ANAHEIM	Los Angeles, Orange
MADERA	Madera
MERCED	Merced
MODESTO	Stanislaus
NAPA	Napa
OXNARD-THOUSAND OAKS-VENTURA	Ventura
REDDING	Shasta
RIVERSIDE-SAN BERNARDINO-ONTARIO	Riverside, San Bernardino
SACRAMENTO-ROSEVILLE-FOLSOM	El Dorado, Placer, Sacramento, Yolo
SALINAS	Monterey, San Benito
SAN DIEGO-CHULA VISTA-CARLSBAD	San Diego
SAN FRANCISCO-OAKLAND-BERKELEY	Alameda, Contra Costa, Marin, San Francisco, San Mateo
SAN JOSE-SUNNYVALE-SANTA CLARA	Santa Clara
SAN LUIS OBISPO-PASO ROBLES	San Luis Obispo
SANTA CRUZ-WATSONVILLE	Santa Cruz
SANTA MARIA-SANTA BARBARA	Santa Barbara
SANTA ROSA-PETALUMA	Sonoma
STOCKTON	San Joaquin
VALLEJO	Solano
VISALIA	Tulare
YUBA CITY	Sutter, Yuba
PUMA 300	Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Tuolumne
PUMA 1100	Colusa, Glenn, Tehama, Trinity
PUMA 1500	Del Norte, Lassen, Modoc, Plumas, Siskiyou
PUMA 2300	Humboldt
PUMA 3300	Lake, Mendocino
PUMA 5700	Nevada, Sierra

The Five Californias framing is a way to compare different areas within the state that share similar HDI scores. For this report, Measure of America sorted all the PUMAs in the state into one of the Five Californias using the following thresholds:

One Percent California:
HDI scores equal to or greater than 9.00

Elite Enclave California:
HDI scores equal to or greater 7.00 and less than 9.00

Main Street California:
HDI scores equal to or greater than 5.00 and less than 7.00

Struggling California:
HDI scores equal to or greater than 3.00 and less than 5.00

Disenfranchised California:
HDI scores less than 3.00

The Five Californias are also presented as five separate units of analysis in order to permit some exploration of the broad demographic and socioeconomic disparities between people living in communities with different human development outcomes. For this analysis Measure of America aggregated PUMAs based on their HDI scores. The Five Californias represent the average score for that group of PUMAs; there will always be individuals who are doing better or worse than the HDI score for that geography—no place is homogeneous. In this year's report, no PUMAs score below 3.00 and thus none fall into the Disenfranchised California category.

Racial and ethnic groups in this report are based on definitions established by the White House Office of Management and Budget (OMB) and used by the US 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, Blacks, Asians, Native Hawaiian 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. Census data also include some detail on the specific ancestries of the resident population. Detailed race and ancestry data were used to identify members of the largest Asian subgroups and all Latino/Hispanic subgroups in California for the purposes of this report.

Accounting for Cost-of-Living Differences

Cost of living varies across California and the country. There is currently no suitable nationwide measure, official or not, of the cost of living that could be used as a basis for adjusting for differences across regions. The Consumer Price Index (CPI), calculated by the US Bureau of Labor Statistics, 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. Additionally, 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. Further, while costs vary across the nation, they are often higher in areas with more community assets that are conducive to higher levels of well-being. For example, neighborhoods with higher housing costs are often places with higher-quality public services such as schools, recreation facilities, and transport systems and safer neighborhoods. Thus, to adjust for cost of living would be to explain away some of the factors that the HDI is measuring.

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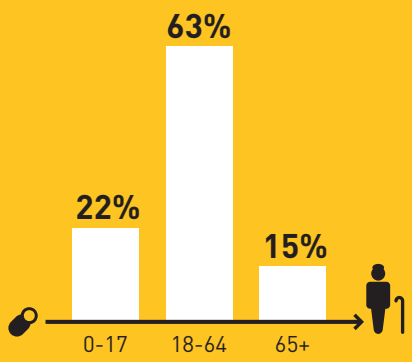
Who Are We?

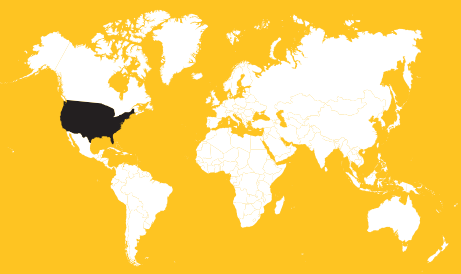
California Population

39,512,223

AGE



BIRTHPLACE



73% NATIVE-BORN

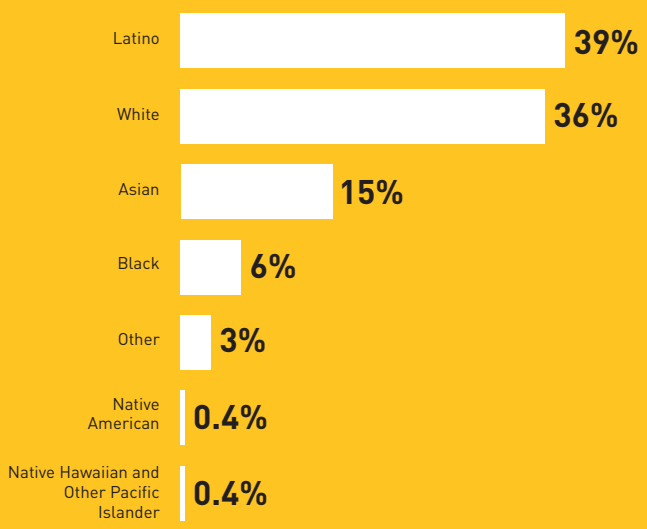
27% FOREIGN-BORN

HOUSING

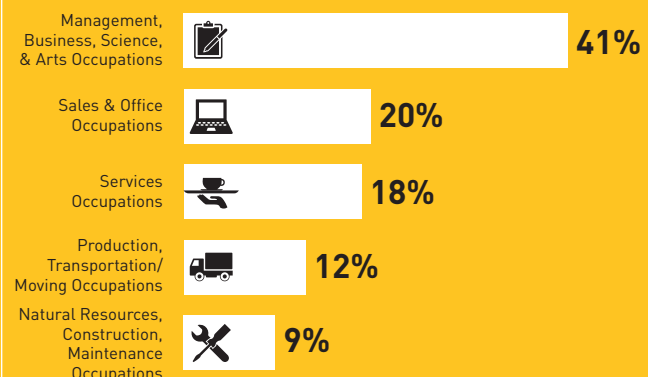
55% OWN

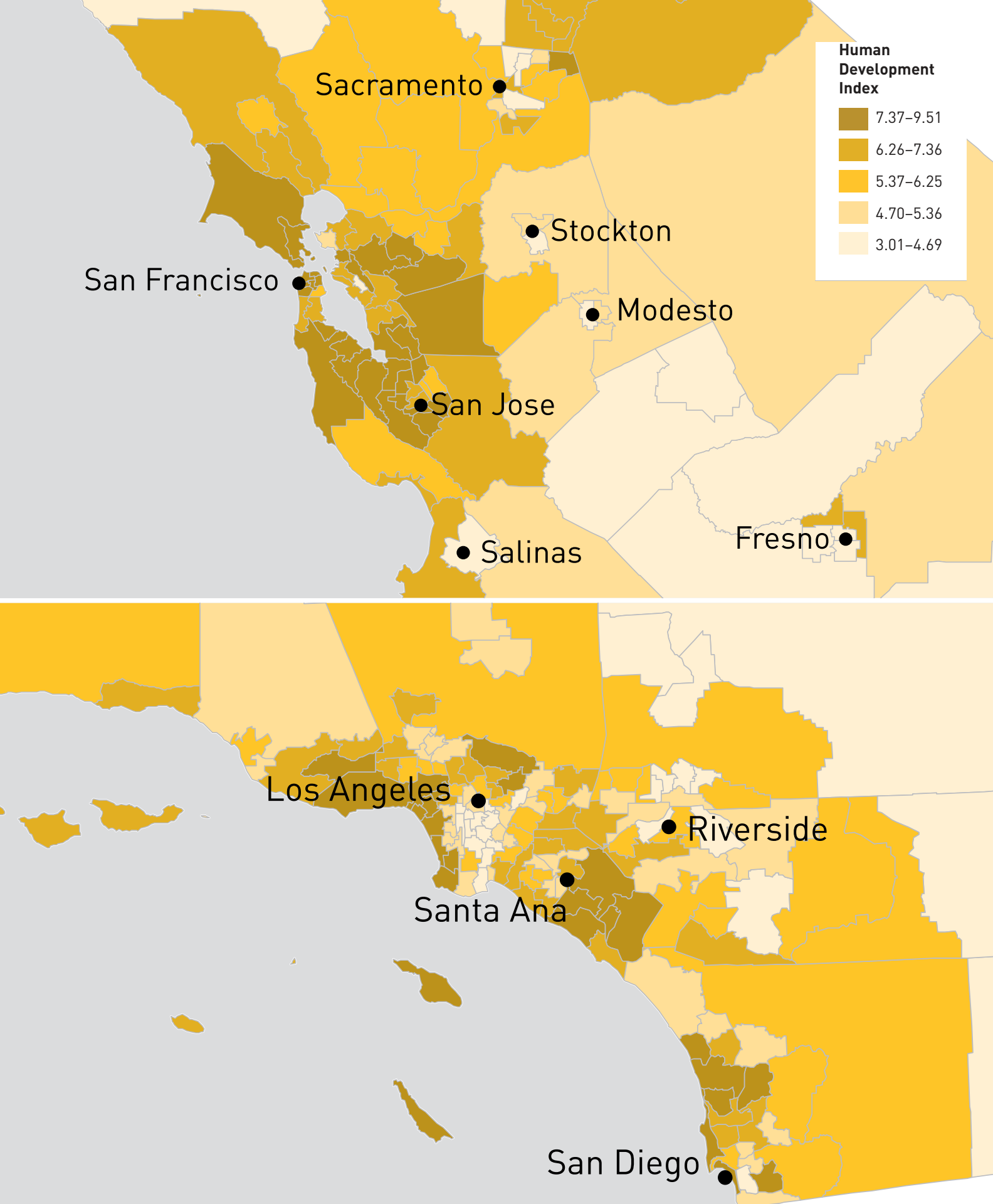
45% RENT

RACE/ETHNICITY



EMPLOYMENT




Human Development Index
7.37–9.51
6.26–7.36
5.37–6.25
4.70–5.36
3.01–4.69
Sacramento
Stockton
San Francisco
Modesto
San Jose
Salinas
Fresno
Los Angeles
Riverside
Santa Ana
San Diego

The **MEASURE OF AMERICA** Series:

A PORTRAIT OF **CALIFORNIA 2021–2022**

HUMAN DEVELOPMENT AND HOUSING JUSTICE

While many measures tell us how **California's economy** is doing,
A Portrait of California 2021–2022 tells us how **people and communities** are doing.

A Portrait of California 2021–2022 uses the American Human Development Index, a measure that distills **health**, **education**, and **earnings** indicators into a single gauge of well-being, in order to measure and track real progress in quality of life and the opportunities available to all Californians. Within this report, readers will find analysis informed by this Index focused on places (neighborhoods, cities, counties) as well as demographic groups (gender, race and ethnicity, and nativity). This report also provides policy recommendations to channel the dynamism and resources abundantly present in California into improving the lives of struggling Californians—especially those who have been left behind due to discrimination or neglect.

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Inland SoCal United Way
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"Studies like this one prove to be invaluable tools for policymakers to understand how the state has changed over time—to know, using data, who has been left behind and how to better serve communities in need."

Toni G. Atkins, California Senate President pro Tempore

ABOUT THE PROJECT

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

Kristen Lewis is the director of Measure of America and author or co-author of The Measure of America series of national, state, county, and city reports.

ABOUT THE REPORT

***A Portrait of California 2021–2022* is an exploration of how California residents are faring.** It examines well-being and access to opportunity using the human development framework and index, presenting American Human Development Index scores for California places and demographic groups and examines a range of critical issues, including health, education, living standards, housing, homelessness, residential segregation, and inequality.

ABOUT THE DESIGN

Humantific is an internationally recognized SenseMaking for ChangeMaking firm located in New York and Madrid.

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