

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.

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



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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.

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 to 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.

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

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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 processes¹² 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.

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.

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

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

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.

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

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 homeownership 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.

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.



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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.

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.

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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 to 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.

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