

The
**MEASURE
OF AMERICA**
Series

A PORTRAIT OF **CALIFORNIA**

CALIFORNIA HUMAN DEVELOPMENT REPORT 2011

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AMERICAN
HUMAN DEVELOPMENT
PROJECT®

of the Social Science Research Council

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Foreword

We in California are accustomed to looking at indicators on unemployment, poverty, income, education, and more to gauge how we are doing as a state. What we urgently need—and what this unique and timely report provides—is a way to make sense of all these data.

A Portrait of California offers a nonpartisan, fact-based look at how ordinary people in communities across our great state are faring. It tells us who in California is thriving, and who is merely surviving—and why. The centerpiece of this work, the American Human Development Index, is a composite measure that summarizes with a single number the key ingredients of well-being and access to opportunity. The Index is based on an international methodology pioneered at the United Nations, used in 160 countries, and viewed as the global gold standard for assessing human well-being.

We in the donor consortium were attracted to the holistic human development approach that underlies this work because it offers a way to understand and address health, education, and living standards in the interconnected way that people actually experience them—rather than as separate issues requiring separate solutions. We believe that this report will thus prove tremendously useful not just to the philanthropic world but also to policy-makers, researchers, advocates, and those who deliver social services.

The *Portrait* presents American Human Development Index scores for different regions, metropolitan areas, and over two hundred neighborhood clusters. Scores are also available for women and men as well as for racial and ethnic groups. Perhaps the most innovative and exciting aspect of the report is the sorting of different parts of the state into the “Five Californias,” each with its own distinct profile. The gaps in well-being within California that this report lays bare are startling.

Given the current budgetary environment in California, there could be no better time for a road-tested tool like this one. We hope it can help all who have a stake in our state’s future to identify the most strategic and pressing areas for intervention, chart new paths to move California forward, and track progress over time.

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Understanding Human Development

CHAPTER SYNOPSIS:

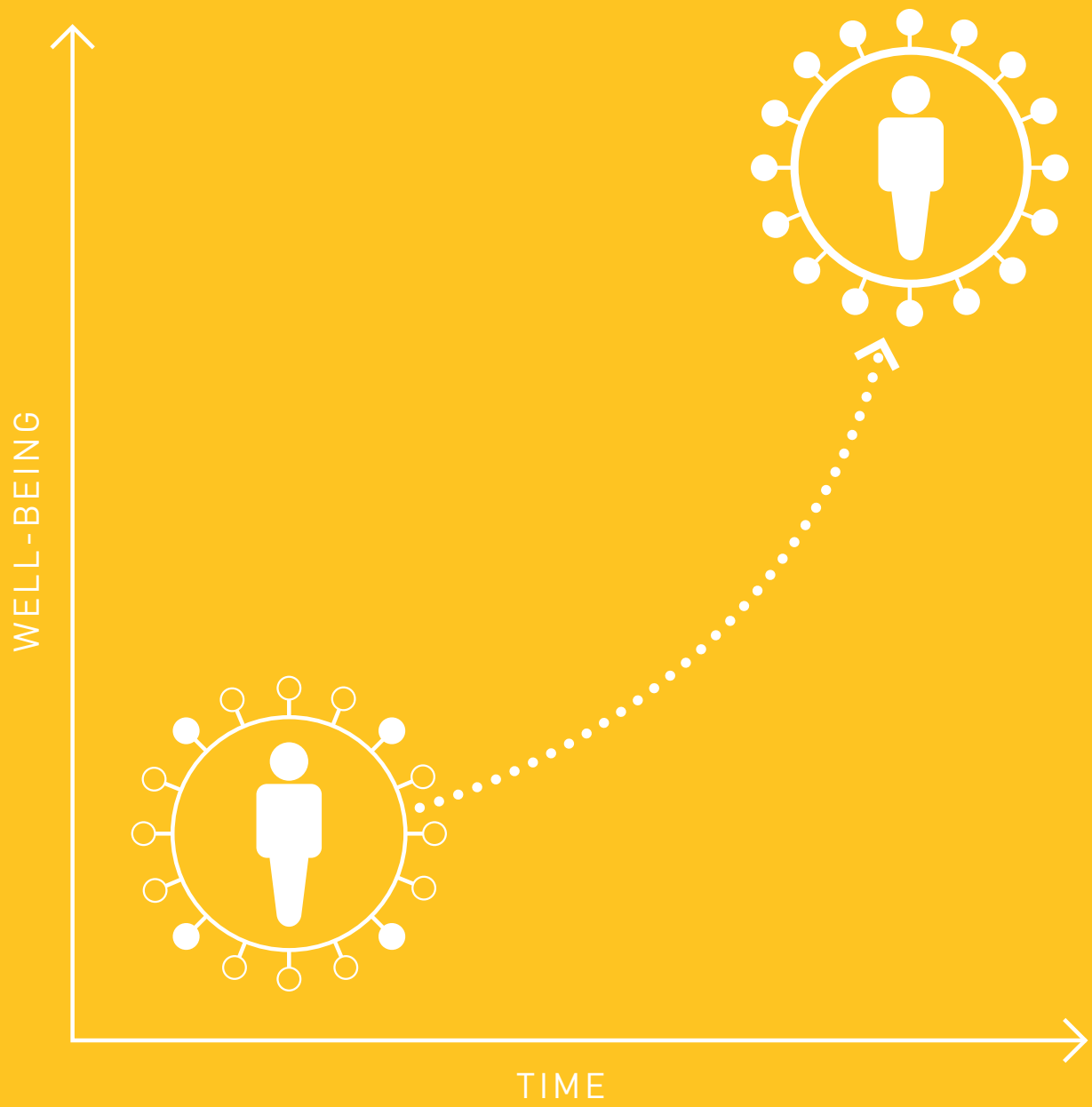
Nearly two years after the official end of the Great Recession, California is still reeling from the effects of record unemployment, countless foreclosures, and deep fiscal and budgetary turmoil. What can the human development approach bring to the search for solutions to these challenges?

The aims of this report are to:

- Capture in a single number the interlocking factors that enable people to realize their full potential—or that hold them back;
- Use American Human Development Index rankings to tap into the competitive spirit, spurring policymakers to prioritize improving people's lives;
- Provide a tool that helps people hold elected officials accountable on issues we all care about;
- Generate fact-based dialogue in a time of polarized politics.

Human development is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. Grounded in the capabilities approach, human development is dedicated not to how big an economy can swell, but to what ordinary people can do and who they can become. Our human development is expanded or constrained by the things we do ourselves and by the conditions and institutions around us.

The hallmark of the human development approach is the American Human Development Index, a measure of well-being and opportunity made up of health, education, and income indicators. For too long, we have looked to Gross Domestic Product (GDP) and other money metrics to tell the story of human progress. But consensus is growing that GDP alone is not a reliable gauge of how people are faring. The American Human Development Index is a new tool that provides an objective snapshot of today and a baseline for measuring human progress tomorrow.



Introduction

“To build a better world we need to replace the patchwork of lucky breaks and arbitrary advantages that today determine success . . . with a society that provides opportunities for all.”

MALCOLM GLADWELL, *Outliers: The Story of Success*, 2008

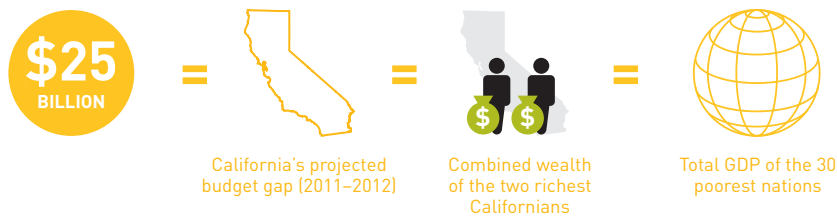
California is in a unique and unprecedented position to harness the potential of its people to prosper in an increasingly globalized world.

California has long drawn people to its fertile farmland, temperate climate, abundant natural resources, and optimistic spirit of reinvention. With the largest population and state economy, California heralds the nation's successes and challenges—if California does well, so does the nation. As the state with the country's most diverse population, California is also in a unique and unprecedented position to harness the potential of its people to prosper in an increasingly globalized world.

The difficulties facing California today are not unique to the state; rather, they are emblematic of challenges facing states across the country. Nationwide, states are experiencing depressed economies in the aftermath of the most devastating financial crisis since the Great Depression. In addition, they must grapple with demographic challenges that are already well under way in California.

California is also a state of contrasts, home to people with vastly differing levels of well-being. In *The Measure of America 2010–2011: Mapping Risks and Resilience*, the latest iteration of the national human development report series, California as a whole ranks twelfth of the fifty states and Washington, DC, on the American Human Development Index. This series applies a widely accepted international approach for assessing the well-being of different population groups: the human development approach. **The centerpiece of this work is the American Human Development Index, a composite measure made up of health, education, and income indicators and expressed as a single number from 0 to 10.**

While California's score of 5.46 is above the national average, a deeper look reveals startling variation within the state in these most basic areas. California's congressional districts have the greatest range of American Human Development Index scores of any state: Five of the country's top ten congressional districts are in California—as is the bottom-ranked Congressional District 20 around Fresno

FIGURE 1 California's Budget Gap in Perspective

Source: Forbes.com 2010; World Bank 2011.

in the Central Valley. Californians enjoy the third-highest life expectancy in the nation, just behind Hawaii and Minnesota, but rank third-from-last in high school graduation, just before Mississippi and Texas.

California faces many challenges, but the human development approach and Index provide innovative tools to help overcome them. Since 1990, and in over 160 countries around the world, human development reports have proved to be powerful vehicles for questioning priorities, fostering accountability, pointing to successes, and shaping alternative solutions. **What accounts for the success of the Index around the world, and what can it bring to California?** The Index:

- Provides a powerful, readily grasped alternative to GDP and other money metrics for understanding the opportunities available to ordinary people.
- Synthesizes a complex reality into a single number that allows for easy comparisons between population groups and over time.
- Is built around a limited number of universally valued, intuitively understood ingredients for living a freely chosen life of value—health, access to knowledge, and a decent standard of living.
- Captures the key interlocking factors that enable people to realize their full potential—or that hold them back.
- Generates fact-based dialogue within a shared frame of reference in a time of polarized politics.
- Provides benchmarks that enable people to hold elected officials accountable on issues we all care about.
- 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.

California faces many challenges, but the human development approach and Index provide innovative tools to help overcome them.

The Index permits apples-to-apples comparisons from place to place as well as from year to year.

The human development approach allows for the exploration of the interlocking factors that fuel advantage and disadvantage, create opportunities, and pattern life chances (see **BOX 1**). Because it uses easily understood indicators that are comparable across geographic regions and over time, the Index permits apples-to-apples comparisons from place to place as well as from year to year. The approach facilitates critical analysis of how and why policies succeed or fail, and helps to focus attention on which groups are moving forward and which are falling behind—and why. Presenting the Index in the form of rankings taps into the competitive spirit, spurring policymakers and others to prioritize improving people’s lives rather than just growing the economy.

This California Human Development Report represents a collaborative effort among a consortium of public advocates and philanthropic organizations hoping to better understand the challenges facing California, to stimulate dialogue, and to create action to help move California forward. This dedicated group and numerous advisors generously lent their time and expertise to this effort, in the hope that this report will identify new paths for the future.

This report explores the state of human progress within California; it contains an Index of the major racial and ethnic groups, women and men, native- and foreign-born residents, and the smallest place-based population groups for which there is reliable data from the U.S. Census Bureau. These populations have been grouped into “**Five Californias**,” to represent the disparate choices and opportunities available to different segments of the state’s population—Silicon Valley Shangri-La, Metro-Coastal Enclave California, Main Street California, Struggling California, and The Forsaken Five Percent. Rankings are also presented and analyzed for different economic regions of California as well as the five largest metro areas in the state—Los Angeles, Sacramento, San Diego, San Francisco,

BOX 1 The American Human Development Project

The American Human Development Project (AHDP) introduced the human development approach to the United States with the release of *The Measure of America: American Human Development Report 2008–2009*—the first human development report ever written for an affluent country. In 2009, it was followed by state human development reports for Mississippi and Louisiana, both of which had fared poorly on the state rankings. The second national human development report, *The Measure of America 2010–2011: Mapping Risks and Resilience*, was released in November 2010, in conjunction with an online interactive mapping program, available at www.measureofamerica.org/maps.

The American Human Development Reports have spurred a national conversation about well-being and access

to opportunity among Americans in different parts of the country, and have helped policymakers and philanthropists in determining need and targeting assistance.

For example, in 2010 the Department of Health and Human Services awarded multimillion-dollar grants to develop health-care infrastructure in Jackson, Mississippi, and Fresno, California, based in part on evidence presented in these national and state reports of the obstacles these communities face.

As the human development approach continues to gather momentum in the United States, communities can be expected to leverage these publications and their tools to hold leaders accountable for progress on these critical issues and to guide business and other investments.

and Riverside–San Bernardino, which combined make up nearly three-fourths of the state’s population.

The analysis reveals that some Californians are enjoying the highest levels of well-being and access to opportunity in the nation today, while others are experiencing levels of well-being that characterized the nation decades ago.

- Asian American women in California can expect to live up to 88.6 years, over eighteen years longer than African American men.
- A stunning \$58,000 gap in median personal earnings separate the top earners in the Santa Clara–Cupertino, Saratoga, Los Gatos area (about \$73,000) from the lowest earners in the LA–East Adams–Exposition Park area (about \$15,000)—a gap double the median personal earnings for the country as a whole.
- While only about seven in one hundred white adults in California never completed high school, this figure rises to forty-five in one hundred Latino adults in the Los Angeles metro area.

It’s not all bad news, however:

- Life expectancy is longer in California than in the nation as a whole.
- Native Americans in California perform better on the American HD Index—living longer and earning more—than Native Americans in other states.
- School enrollment for African American children and young adults in California is at 97 percent—nearly 10 percent higher than the national average.

The report concludes with a set of priority areas for action.

Some Californians are enjoying the highest levels of well-being in the nation today, while others are experiencing well-being levels that characterized the nation decades ago.

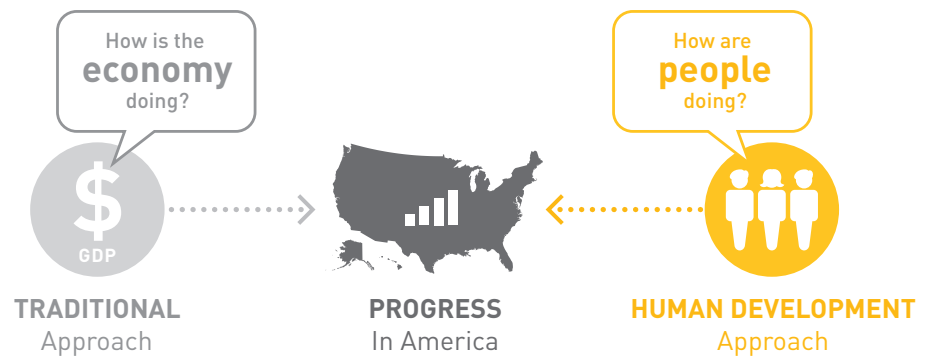
About Human Development

For too long, we have looked to the Gross Domestic Product (GDP) and other economic measures as indicators of progress, tacitly equating market growth with human advancement. **But consensus is growing that GDP is not a reliable gauge of how ordinary people are doing.** Tools like the American Human Development Index are gaining traction for measuring the everyday conditions of regular people.

For example, as 2009 drew to a close, GDP began to increase for the first time since the Great Recession began in 2007. Yet home foreclosures were still on the rise, and unemployment was holding steady at nearly 10 percent—only the second time since the Great Depression that unemployment had reached double digits. In Fresno, the impact of the recession was even more severe, with unemployment tipping 16 percent. The good news of GDP growth was at odds with the bad news people were seeing around them.

Another example can be seen in the divergence between California's Gross State Product, the state-level counterpart to GDP, and California's median household income (**FIGURE 2**). Over the last thirty years, the value of all goods and services produced in California more than doubled, increasing by 133 percent, yet the income of the typical household increased by only 38 percent. California's Gross State Product paints one economic picture; the financial resources available to the typical California household paint a very different one.

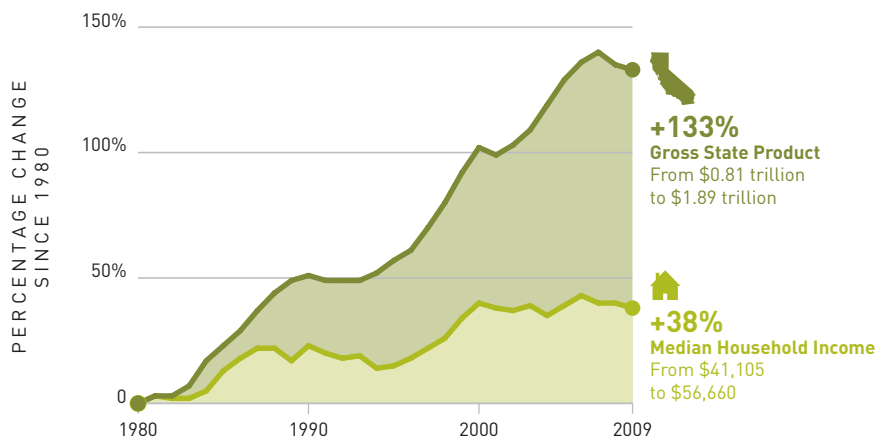
Two Approaches to Understanding Progress in America



Human development, an approach developed in the late 1980s (see sidebar), is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. It encompasses the economic, social, cultural, environmental, and political processes that shape the range of options available to us, and is expanded or constrained by the things we do ourselves as well as by the conditions and institutions around us.

Human development is dedicated not to how big an economy can swell, but to the capabilities of ordinary people—what they can do and who they can become. Human development explores the real-world opportunities people have to live in ways they themselves value and freely choose, and the extent to which they are able to realize their potential to the fullest. By placing people at the center of analysis on well-being, this approach redefines the way we think about and address human progress—nationally and locally.

FIGURE 2 California's Gross State Product Soared While Typical Income Increased Slightly, 1980–2009¹



Sources: California Department of Finance, Demographic Research Unit; U.S. Department of Commerce, Bureau of Economic Analysis.

The Human Development Approach

Dr. Mahbub ul Haq, founder of the human development concept, worked as a World Bank economist and later as finance minister in his native Pakistan, before developing this new approach in response to the human lives he saw “shriveling even as economic production was expanding.”²

He insisted that while money and economic growth are essential means to an end, they are not ends in themselves. Rather, economic growth is only valuable if it is translated into concrete achievements for people: healthier children, more literacy, greater political participation, cleaner environments, more widely shared prosperity, and greater freedom.

Dr. Haq took this idea to the United Nations Development Programme, where in 1990, the first global Human Development Report was published. Twenty years later, over seven hundred regional, national, and subnational reports have been issued around the world.

The human development reports have served as a springboard for debate over development priorities, spurring discussion on sensitive development issues and strengthening the capacity of policymakers and citizens to employ data and analysis to further human progress.

Source: Ul Haq 1995.



Capabilities: What People Can Do and Become

The human development approach rests on a conceptual framework that was derived from Nobel laureate and Harvard Professor Amartya Sen's seminal work on capabilities. **Simply put, capabilities determine what a person can do and become.** Capabilities shape the real possibilities open to people and determine the freedom they have to lead the kind of lives they want to live.

Someone rich in capabilities has a full tool kit for making his or her vision of a "good life" a reality. Someone with few capabilities has fewer options, fewer opportunities; for such a person, many rewarding paths are blocked. For example, the Census Bureau recently found that about four in ten Latino children across the nation are not permitted by their parents to play outside due to perceived danger in their neighborhood.³ While these children would benefit from the exercise for their health as well as the ability to focus on schoolwork later on, their parents won't let them because they fear for their safety. What they can be and do—their capabilities—are constrained by the conditions of life around them.

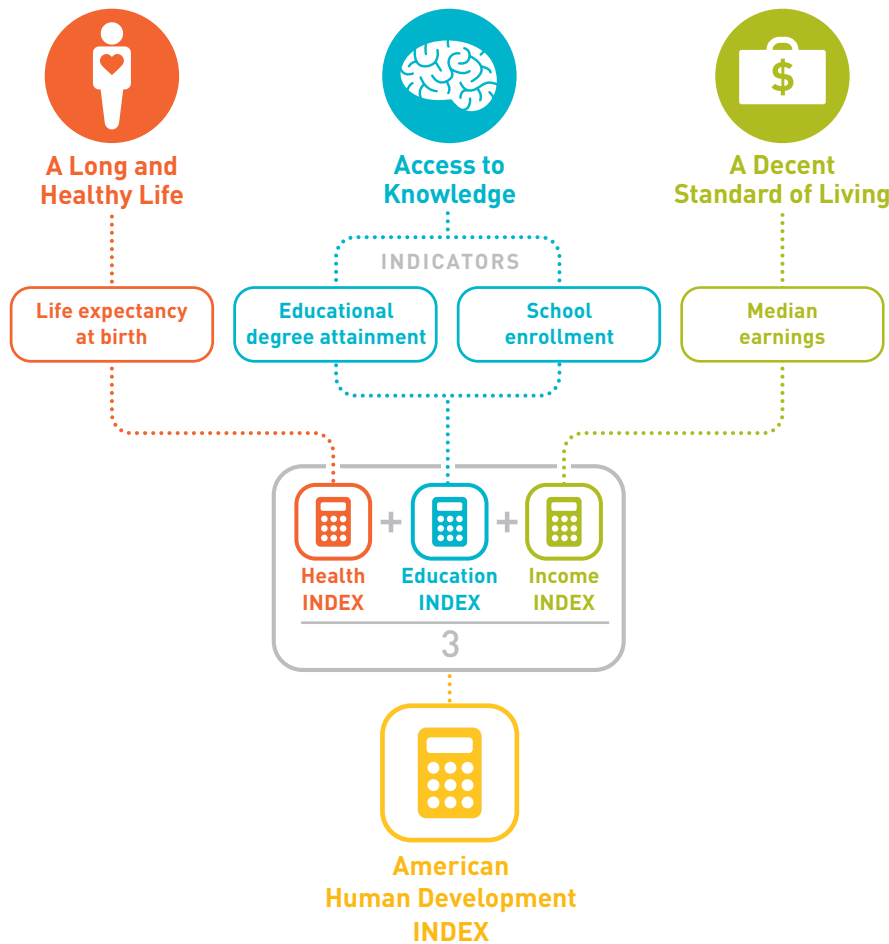
Measuring Human Development

The hallmark of the human development approach is the **Human Development Index**, a composite measure of well-being and opportunity made up of health, education, and income indicators. Many factors influence a person's well-being and access to opportunity, from politics to the environment to housing to family ties—and more. **But most people agree that three areas—good health, access to knowledge, and a decent material standard of living—are the basic building blocks of a decent life. This comprehensive measure combines these factors into one easy-to-understand number.** Because it uses straightforward indicators that are comparable across geographic regions and over time, the Index provides a shared frame of reference for understanding access to opportunity and well-being and permits apple-to-apple comparisons from place to place as well as year to year. It also facilitates critical analysis of how and why policies succeed or fail.

Like the United Nations Development Programme's Human Development Index, upon which it is modeled, the American Human Development Index is made up of core indicators in health, education, and standard of living. But it has been adapted to make it more relevant to the American context. The three dimensions are weighted equally and then combined to make one composite score on the American Human Development Index. Ten is the highest score possible. The chapters that follow present and analyze the American Human Development Index for California by place, by racial and ethnic group, by gender, and by nativity to understand variation and explore the conditions necessary for every Californian to lead a long, creative, and productive life.

The American Human Development Index is made up of core indicators in health, education, and standard of living.

Calculating the American Human Development Index



A Long and Healthy Life

is measured using life expectancy at birth, calculated by the American Human Development Project with mortality data from the California Department of Public Health, Center for Health Statistics, and population estimates from the U.S. Census Bureau, 2006–2008.

Access to Knowledge

is measured using two indicators: school enrollment for the population age three and older and educational degree attainment for the population twenty-five and older. A one-third weight is applied to the enrollment indicator and a two-thirds weight is applied to the attainment indicator. Data are from the American Community Survey, U.S. Census Bureau, 2009.

A Decent Standard of Living

is measured using median earnings of all full- and part-time workers sixteen and older from the American Community Survey, U.S. Census Bureau, 2009. This measurement shifts attention from market activity to the wages of a typical worker. Using personal rather than household earnings also helps to illuminate the differences between women and men in earning power.

Note: Neighborhood and county groups use 2007–2009 pooled data.

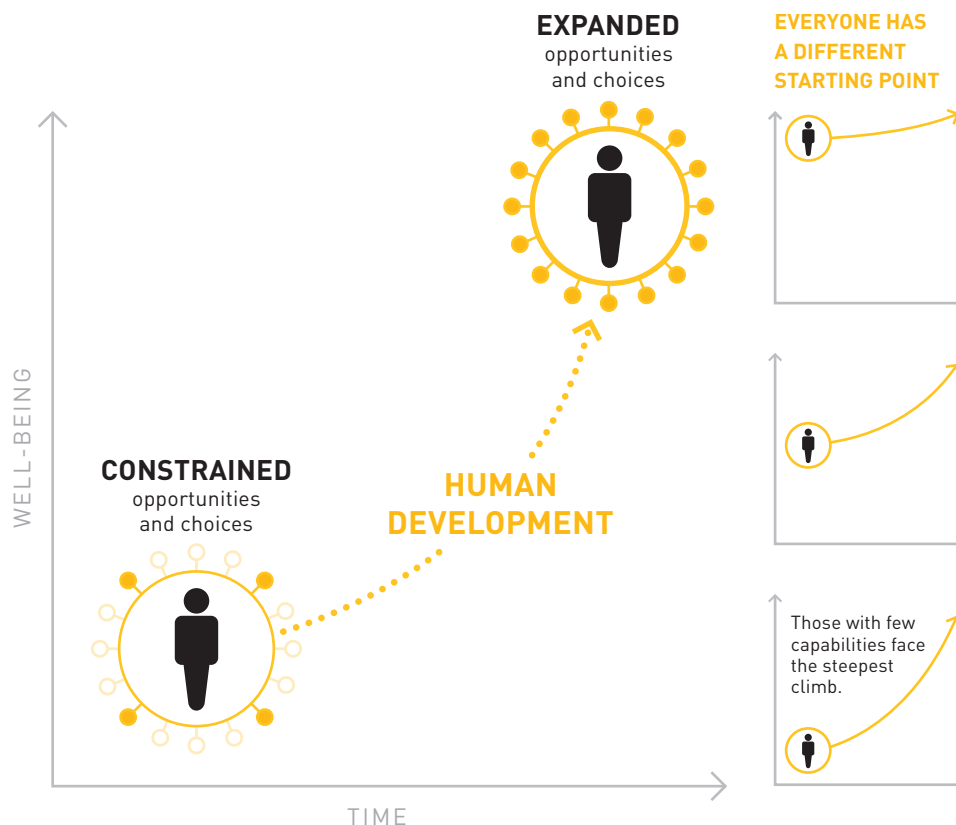
A year after the official end of the recession, California is still reeling from the effects of countless foreclosures and record unemployment. Californians already know that the state is in a period of deep fiscal and budgetary turmoil. What, then, can the human development approach bring to the discussion? It can contribute by raising the most important questions of all: How are ordinary people doing? What are the fiscally realistic ways in which California can invest in its people to regain its winning edge as a place of opportunity, innovation, and thriving communities?

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, *parents* 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 life of choice and 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.

DIMENSIONS

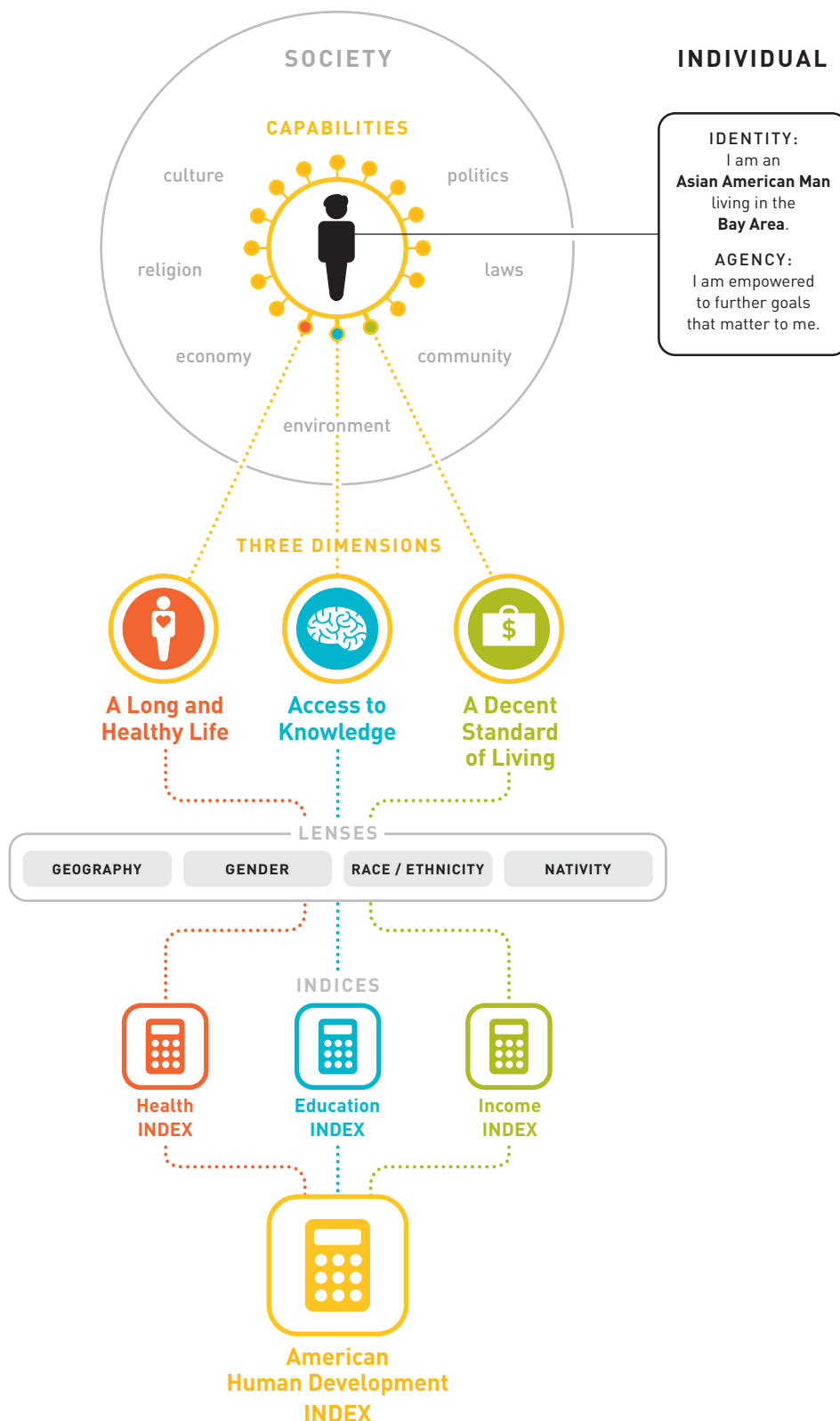
Of all the capabilities, this report focuses in-depth on just *three*, all of which are relatively easy to measure. They are considered core human development dimensions.

LENSES

The results of the American Human Development Index reveal variations among regions, states, and neighborhood and county groups; between women and men; between native- and foreign-born; and among racial and ethnic groups.

INDEX

The modified American Human Development Index measures the same three basic dimensions as the United Nations' HD Index, but it uses *different indicators* to better reflect the U.S. context and to maximize use of available data. The Index will serve as a *baseline* for monitoring future progress.





California: What the Human Development Index Reveals

CHAPTER SYNOPSIS:

American Human Development Index scores for California by geography, race and ethnicity, gender, and nativity reveal well-being and opportunity gaps that sharply divide the state. While some of these disparities are predictable, others run counter to assumptions. The index is made up of health, education, and income indicators; it ranges from 0 to 10, with 10 being highest.

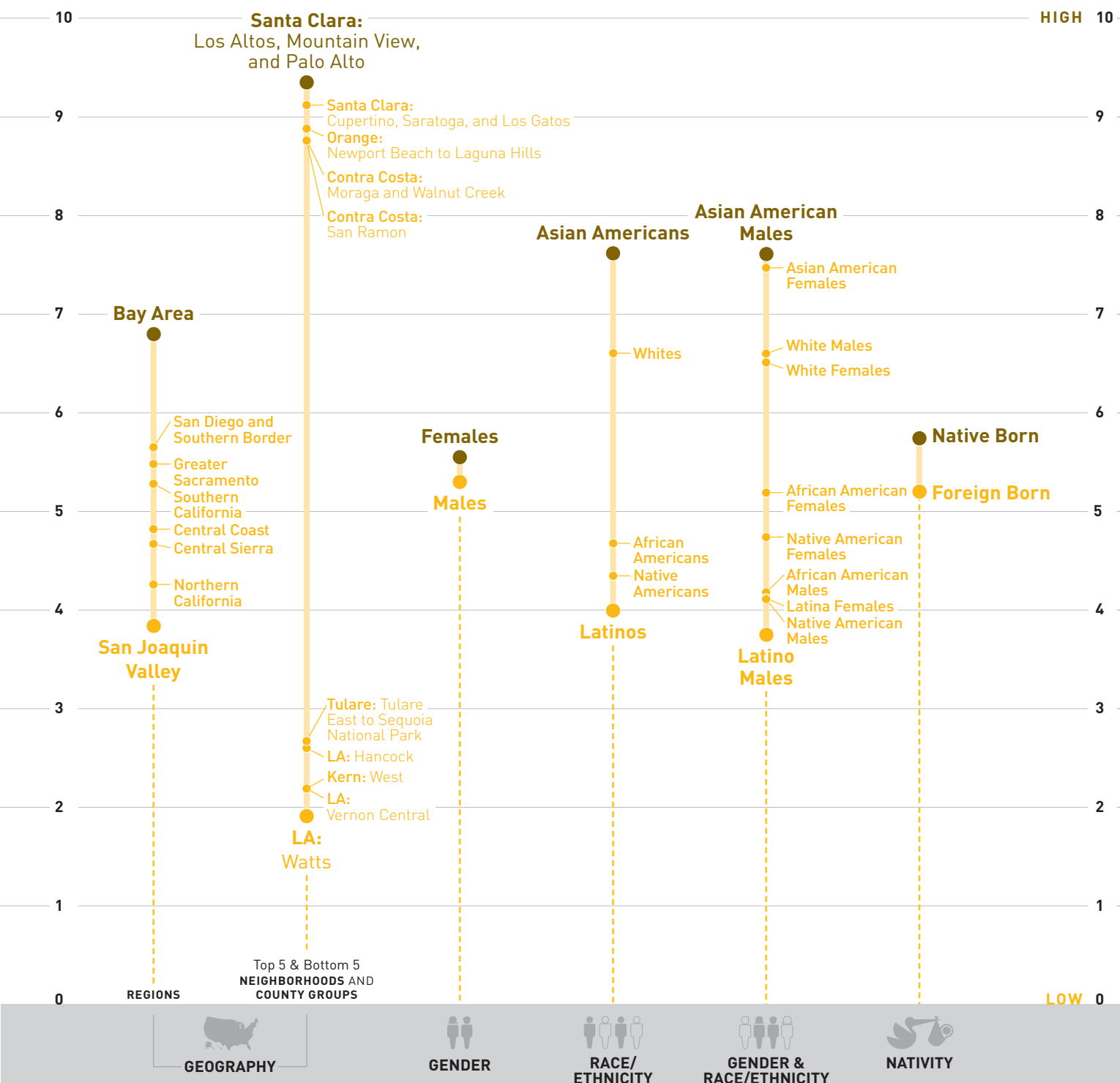
The Five Californias

Neighborhood and county groups were sorted into “Five Californias” based on their American Human Development Index rankings. The Five Californias include:

- Extremely well-educated entrepreneurs and professionals in **Silicon Valley Shangri-La;**
- Affluent, credentialed, and resilient knowledge workers in **Metro-Coastal Enclave California;**
- “Middle class” suburban and ex-urban residents across the state who have longer lives, more education, and higher earnings than the typical American, but face rising insecurity in **Main Street California;**
- Blue- and pink-collar workers who contend with chronic economic insecurity due to low wages, few benefits, and meager job opportunities, three in ten of whom did not complete high school, in **Struggling California;** and
- The bottom 5 percent on the Index, left behind in impoverished LA neighborhoods and parts of the San Joaquin Valley, with median earnings akin to those of the nation as a whole in the early 1960s, in **The Forsaken Five Percent.**

How Do We Stack Up?

Human Development Index



Introduction

“You’re the land at the foot of the rainbow,
Where the great pot of treasure was spilled,
That is fashioned anew by the sunshine and dew,
Into marvels of bright hopes fulfilled.”

California, Sweet Homeland of Mine, 1921

Roughly one in every eight Americans calls California home. The state is a vital source of America’s food, producing nearly half of all U.S.-grown fruits and vegetables. It leads the nation in innovation, as measured by the number of patent application filings, and ranks first among the states in terms of economic activity, as measured by gross state product (nearly \$1.9 trillion).¹ If California were a country, it would have the world’s eighth-largest economy.

Viewing California strictly through the lens of money and economics tells one story. The American Human Development Index aims to tell another story: what is happening in the lives of ordinary people.

TABLE 1 Historical Human Development Trends in California

| YEAR | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|--------------------|----------|--|---------------------------------|---|--|-----------------------------|--------------------------------------|
| United States 2009 | 5.09 | 78.6 | 14.7 | 27.9 | 10.3 | 87.9 | 28,365 |
| California 2009 | 5.46 | 80.1 | 19.4 | 29.9 | 10.7 | 90.3 | 29,685 |
| California 2005 | 5.62 | 79.7 | 19.9 | 29.5 | 10.6 | 90.2 | 32,981 |
| California 2000 | 5.31 | 78.4 | 23.2 | 26.6 | 9.5 | 91.1 | 32,216 |
| California 1990 | 4.64 | 76.0 | 23.8 | 23.4 | 8.1 | 86.4 | 31,062 |

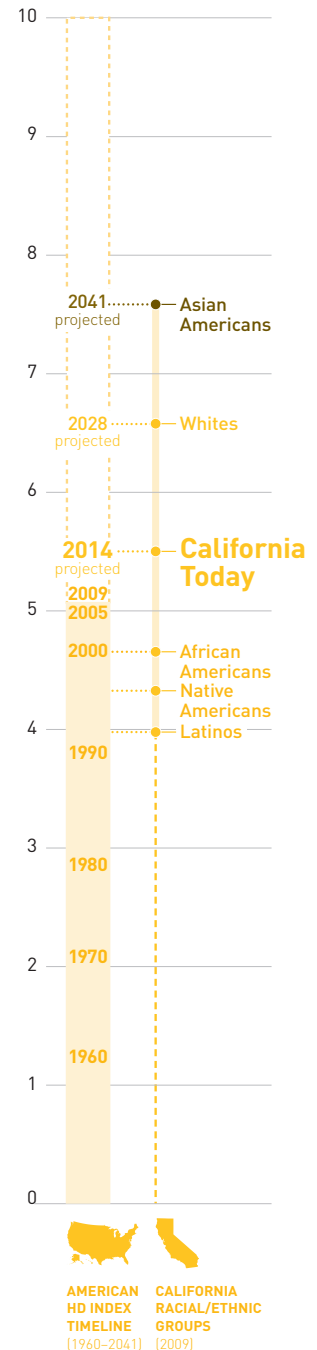
Source: See Methodological Notes for more details.

Human Development Trends in the State since 1990

One key to understanding human development in California today is to look at progress over time. The twenty-year trend from 1990 to 2009 reveals a mixed picture (see **TABLE 1**).

- **Human development.** Californians enjoy greater levels of well-being and access to opportunity than do people in the nation as a whole. This is largely due to California's edge in terms of longevity as well as to earnings slightly higher than the national average.
- **Health.** Over the last two decades, life span in California has increased by four years. California has made faster progress over this time period than the nation as a whole; California gained four years, whereas the country gained three.
- **Access to knowledge.** The rate at which young people in California are graduating from high school has improved markedly since 1990, when almost one in four adults did not have a high school diploma or its equivalent; today, that rate has gone down to one in five. However, this progress has stalled in the latter half of the 2000s.
- **Standard of living.** Median earnings (the wages and salaries of the typical worker) have stalled during this two-decade period. By 2009, the latest year for which data are available, earnings had slipped below those of 1990 using comparable inflation-adjusted dollars.

A Timeline of Well-Being by Race and Ethnicity



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

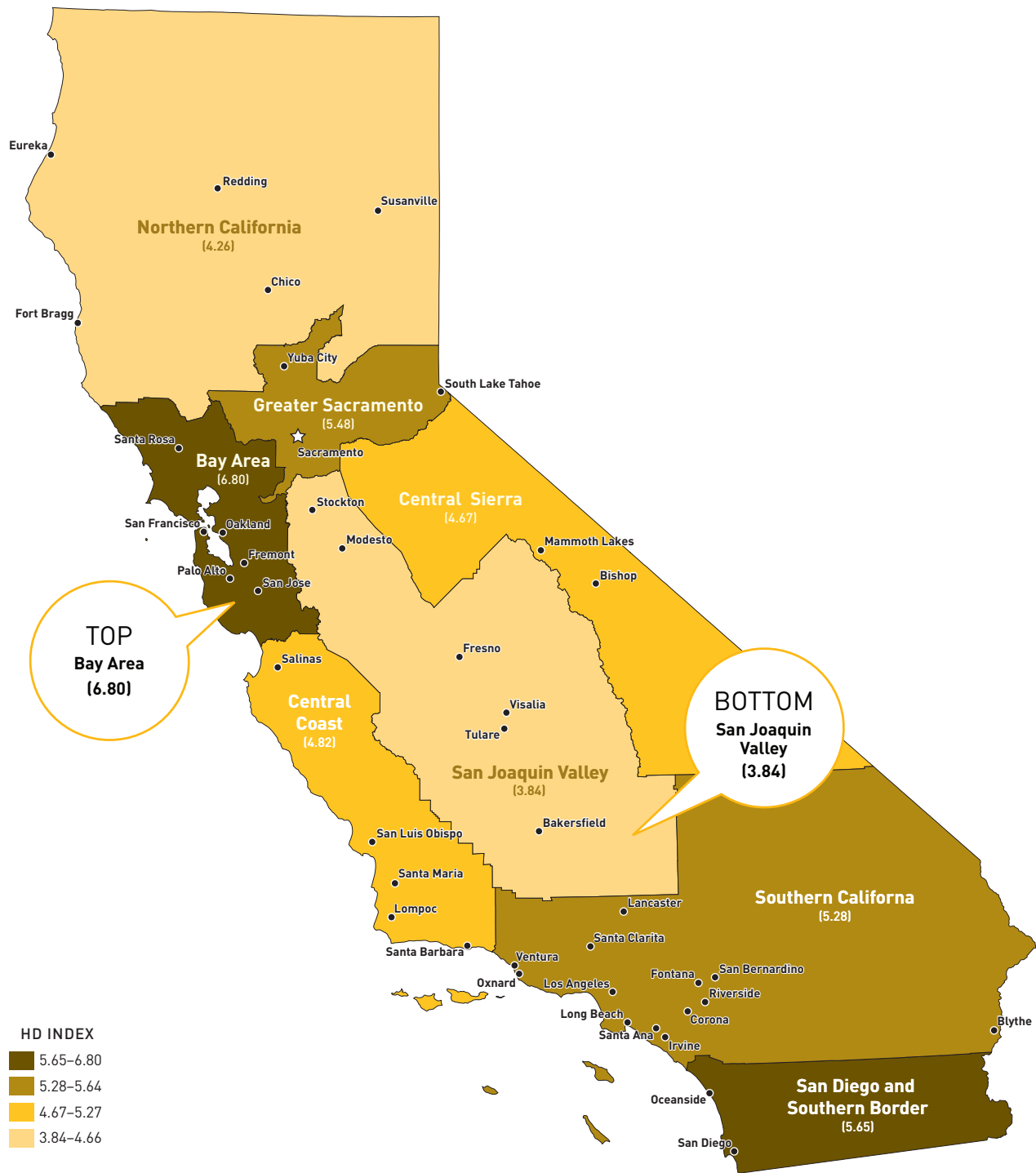
VARIATION BY GEOGRAPHY: ECONOMIC REGIONS

In an effort to better develop strategies for California's economic growth, the state government's Economic Strategy Panel has divided the state into a set of economic regions, each made up of counties that share similar economic, demographic, and geographic features. Human development levels differ markedly in these different regions (see **TABLE 2** and **MAP 1**).² The range of American Human Development Index scores across the regions is greater than the range of scores among the 50 U.S. states. See page 153 for the list of counties that make up each region.

The range of American Human Development Index scores across the regions is greater than the range of scores among the fifty U.S. states.

- The **Bay Area** region scores 6.80 out of 10 on the American HD Index; if the Bay Area were a state, it would surpass top-ranking Connecticut (6.30) for first place on the American Human Development Index, with some of the highest health, education, and income outcomes in the nation.
- The **San Joaquin Valley** region scores 3.84; if the San Joaquin Valley were a state, it would vie for last place on the American Human Development Index with West Virginia (3.85).
- The **San Diego and the Southern Border** region scores 5.65, and **Greater Sacramento** scores 5.48, both performing better than California as a whole.
- The **Southern California** region performs slightly below the state as a whole, with a score of 5.28, but still outperforms the U.S. average (5.09).
- The **Central Coast** (4.82), **Central Sierra** (4.67), and **Northern California** (4.26) regions have well-being scores that fall below those of both California and the country as a whole. If Northern California were a state, it would rank forty-fifth in the country, between Tennessee and Kentucky.

MAP 1 Human Development Index by Economic Region



The San Joaquin Valley is the region in which all ethnic and racial groups except for whites have the lowest scores.

TABLE 2 American HD Index by Region and Race/Ethnicity

| REGION | ALL RACE/ETHNIC GROUPS | AFRICAN AMERICANS | ASIAN AMERICANS | LATINOS | WHITES |
|-------------------------------|------------------------|-------------------|-----------------|---------|--------|
| California | 5.46 | | | | |
| Bay Area | 6.80 | 5.00 | 8.26 | 4.79 | 7.66 |
| San Diego and Southern Border | 5.65 | 4.70 | 7.65 | 4.29 | 6.61 |
| Greater Sacramento | 5.48 | 4.58 | 6.33 | 4.06 | 6.10 |
| Southern California | 5.28 | 4.78 | 7.43 | 3.90 | 6.72 |
| Central Coast | 4.82 | ... | 6.74 | 3.36 | 6.10 |
| Central Sierra | 4.67 | ... | ... | ... | 4.95 |
| Northern California | 4.26 | ... | ... | 4.00 | 4.45 |
| San Joaquin Valley | 3.84 | 3.22 | 5.10 | 3.11 | 5.18 |

Source: AHDP calculations using education and earnings data from the ACS 2009 and mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

Note: When the total population of any group was less than 50,000 people, the HD Index was not calculated for that group due to the statistical instability of survey-based estimates for small populations.

Within each of these regions, however, well-being scores vary significantly by race and ethnicity (see **BOX 1**).

- **Asian Americans in the Bay Area** have an index score two and a half times higher than that of **Latinos in the San Joaquin Valley**—8.26 as compared with 3.11.
- In every region except for the San Joaquin Valley, Asian Americans have the highest HD Index scores of all racial and ethnic groups, followed by whites, African Americans, and Latinos. In the San Joaquin Valley, whites have a slightly higher score than Asian Americans.
- The San Joaquin Valley is the region in which all ethnic and racial groups except for whites have the lowest scores. For whites, the lowest scores are found in Northern California and the Central Sierra.

VARIATION BY GEOGRAPHY: MAJOR METRO AREAS

California's top five major metropolitan areas are home to nearly three in four Californians; they include Los Angeles, with over one-third of the state's population, San Francisco, San Diego, Sacramento, and Riverside–San Bernardino. The Office of Management and Budget defines the boundaries of these metropolitan areas; they include the central city that typically gives the metropolitan area its name and the surrounding counties that have significant economic and social ties to that city; for example, the San Francisco metro area also includes the following cities: Oakland, Fremont, Hayward, Berkeley, San Mateo, San Leandro, Redwood City, Pleasanton, Walnut Creek, South San Francisco, and San Rafael. See page 153 for a list of counties included within each metro area.

The three metro areas of Los Angeles, Sacramento, and San Diego have similar scores on the American Human Development Index (about 5.7 out of 10). Top-ranked San Francisco (with an index near 7) scores considerably better than these three, and bottom-ranked Riverside–San Bernardino (4.6) fares considerably worse. Given the population density in each of these five metro areas, an assessment of social progress and access to opportunity requires a deeper look.

In the **Los Angeles metro area**, a resident of the Newport Beach–Laguna Hills area in Orange County can expect to live fifteen years longer, is fifteen times more likely to have a bachelor's degree, and earns \$33,000 more than a resident of Watts in Los Angeles. This earnings gap is more than the total wages and salary of the typical worker annually in the U.S. today (see **MAP 2**).

BOX 1 Broad Categories Obscure Diversity

The American Human Development Index is calculated using official government data and the racial and ethnic categories defined by the White House Office of Management and Budget. While these data sources and categorizations make possible reliable comparisons across California and between California and other states, they limit the ability to reflect the vast diversity that exists within racial and ethnic groups.

Broad categories like "Asian American" or "Latino" include people from wildly disparate origins. Some key variations within racial and ethnic groups in California include the following.

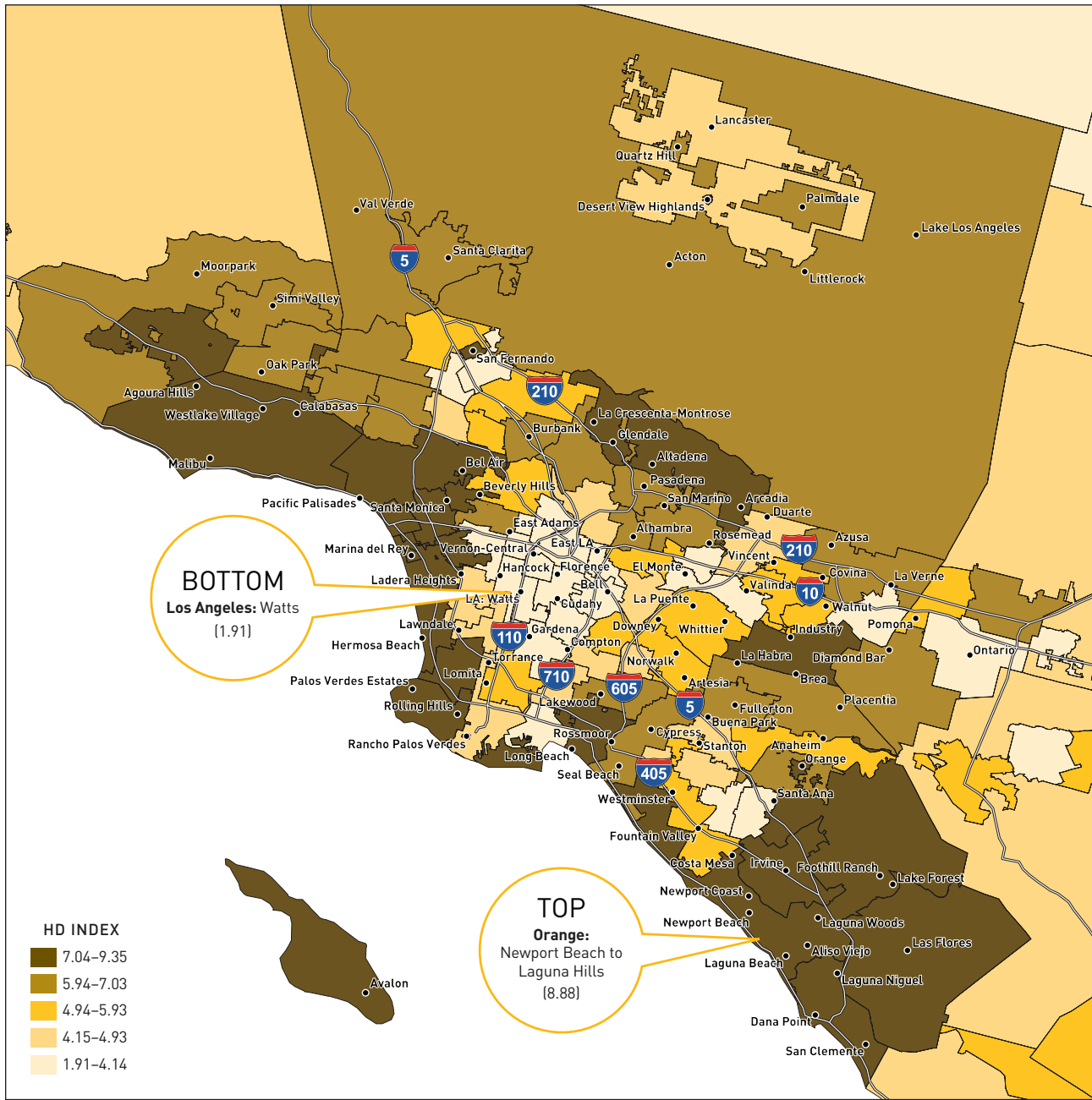
- **Asian Americans.** Two in three California residents of Asian descent were born overseas. The most populous groups of Asian descent in California are Chinese, Filipinos, Vietnamese, Koreans, and Indians.

- **Latinos.** The majority of California's Latinos—61 percent—were born in the United States. The Latino story in California is largely about the Mexican American experience; 84 percent of California's Latinos trace their origins to Mexico. Salvadorans (4.4 percent of Latinos), Guatemalans (2.5 percent), and Puerto Ricans (1.2 percent) are the only other Latino subgroups that make up more than 1 percent of California's Latino population.
- **African Americans and whites.** These two groups are overwhelmingly U.S.-born. Fewer than 6 percent of California's approximately 2.2 million African Americans were born abroad, as were only 9 percent of whites.

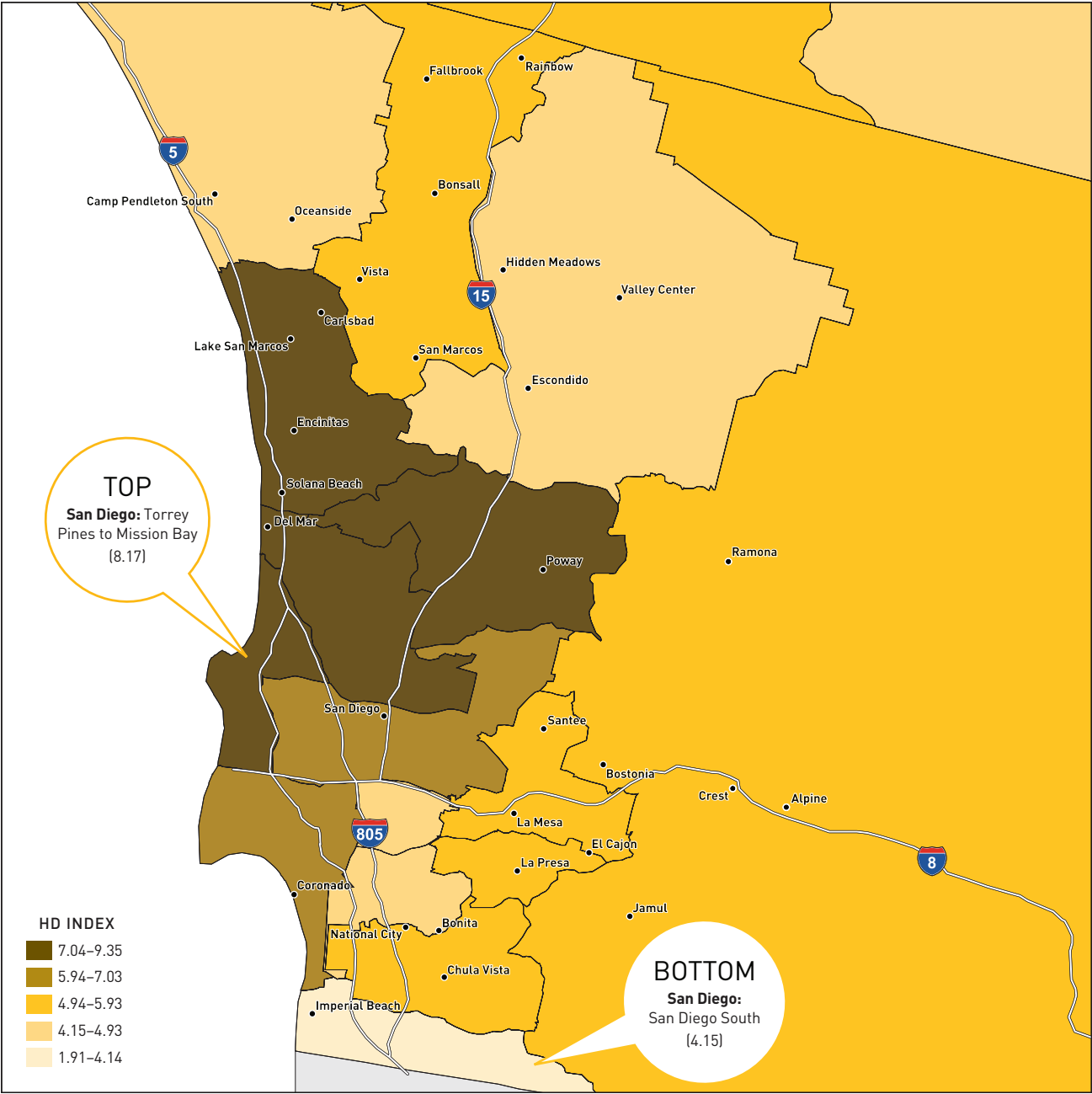
Source: AHDP analysis of data from ACS 2009.

Note: Where reliable data exist, outcomes in health, education, and income are discussed for sub-groups within these broad racial and ethnic categories in subsequent chapters.

MAP 2 Human Development in the Los Angeles Metro Area



MAP 3 Human Development in the San Diego Metro Area



Asian Americans in San Francisco today have well-being levels the average American will not reach, if current trends continue, until 2045.

In **San Diego**, a baby born today in the neighborhoods in and around Torrey Pines and Mission Bay, which includes La Jolla, can expect to outlive a baby in San Diego South by five and a half years. Adults there are five times more likely to have a bachelor's degree and ten times more likely to have a graduate or professional degree. Earnings are \$14,000 more in the Torrey Pines area (see **MAP 3**).

The **Riverside–San Bernardino** metro area falls at the bottom of the metro ranking. The life expectancy gap between Rancho Cucamonga and San Bernardino city proper is less than four years, college degree attainment in Rancho Cucamonga is just over double what it is in San Bernardino, and typical wages and salaries in the former are about \$15,000 more than in San Bernardino.

To some extent, these variations tell us about opportunity and well-being by neighborhood. But the findings of this analysis by geographic area overlap with findings on well-being by race and ethnicity because of the extent to which many neighborhoods are racially segregated. For example, recent Brookings Institution research on segregation by race in metro areas revealed that the Los Angeles metro area, which includes Long Beach and Santa Ana, has the third-highest rate of Latino-white segregation of any metro area in the nation. Only Springfield, Massachusetts, and the New York City metro areas are more segregated. By their calculations, 63 percent of Latinos would need to move out of Los Angeles (though nobody is suggesting actual relocation; this is the way in which segregation is measured) in order for the distribution of Latinos to be the same as it is for whites.³ In fact, all five of California's most populous metro areas appear in the top one hundred list in terms of Latino-white segregation.

The analysis of race and ethnicity within the state's top-five most populous metro areas yields the following observations.

- In four of the five metro areas, levels of well-being range from Asian Americans at the top, followed by whites, African Americans, and Latinos. In San Francisco, Latinos rank slightly above African Americans.
- Asian Americans in San Francisco today have well-being levels the average American will not reach, if current trends continue, until 2045; on the other hand, San Francisco's African Americans are experiencing well-being levels similar to the average American of about one decade ago.
- Of the five metro areas, Sacramento (including Arden-Arcade and Roseville) has the smallest human development gap between racial and ethnic groups.
- Riverside–San Bernardino is the only one of these five metro areas in which Asian Americans have earnings comparable to those of whites. In each of the other four areas, whites earn from about \$2,000 more (in San Diego) to \$9,000 more (in San Francisco).

VARIATION BY GEOGRAPHY: NEIGHBORHOOD AND COUNTY GROUPS

The American HD Index scores by region and metro areas reveal significant variation in well-being across the state. **However, the greatest variations in California, as in other parts of the country, are within rather than between cities,** where the well-heeled and the struggling typically live in close proximity.

To look more closely at these variations, the index is presented by neighborhood and county group (see Indicator Table on page 142). These groups are defined by the U.S. Census Bureau in geographic designations they call PUMA, or Public Use Microdata Areas. PUMAs typically range in population size from 100,000–200,000 people; they are significantly smaller than congressional districts, which have approximately 650,000 people. They are also all of roughly equal size, allowing for apples-to-apples comparisons that would not be possible using counties or zip codes; both counties and zip codes have populations that range from the hundreds to the millions. The Census Bureau PUMAs are created in one of two ways. Sparsely populated, usually rural, counties that are contiguous are combined into county groups, and densely populated urban counties are split into neighborhood groups. For example, sparsely populated Del Norte, Lassen, Modoc, and Siskiyou counties are combined into one PUMA, whereas populous Los Angeles County is divided into 67 PUMAs. For this reason, we refer to PUMAs as neighborhood and county groups. California has 233 of these groups.

Presenting the American HD Index by neighborhood and county group spotlights the huge variation in well-being and access to opportunity in California (see **MAP 4**). The darker colors represent higher levels of human development. **Some groups are experiencing extraordinarily high levels of well-being while others face an extremely constrained set of choices and opportunities.**

TABLE 3 shows the twenty best- and worst-performing neighborhood and county groups. Well-being levels range from highs in parts of Santa Clara County above 9 out of 10—a level that, if current trends continue, will be the average score of America as a whole in the 2060s—to lows (scores below 3) in parts of Los Angeles, Fresno, Kern, San Joaquin, and Tulare counties—scores typical of the country as a whole three, four, and even five decades ago.

A resident of the top-ranking neighborhood group, the areas in and around Los Altos, Palo Alto, and Mountain View in Santa Clara County, lives nearly fourteen years longer, on average, than a resident of the bottom-ranking neighborhood group, in Watts. He or she also earns three times more and is nineteen times more likely to have completed college. The Watts score of 1.91 is on par with that of the nation as a whole in the mid-1960s. Of course, the situation in Watts in the mid-1960s was even then quite grave, characterized by discrimination, racial segregation, poor schools, high unemployment, and poor living conditions—all contributing factors to the 1965 Watts riots.

A resident of the top-ranking neighborhood group, the areas in and around Los Altos, Palo Alto, and Mountain View in Santa Clara County, lives nearly fourteen years longer, on average, than a resident of the bottom-ranking group, in Watts.

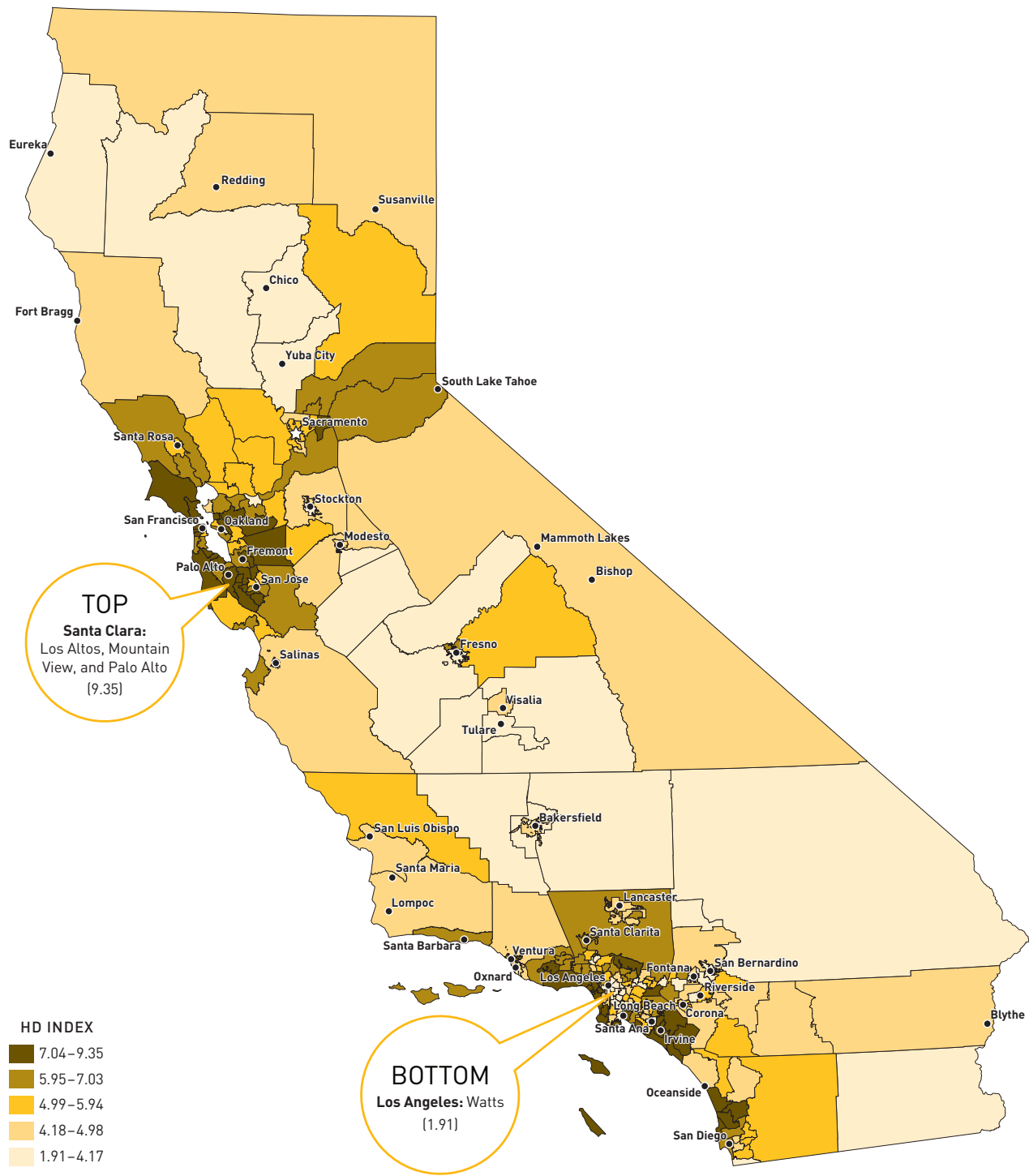
TABLE 3 Top and Bottom Twenty Neighborhood and County Groups by HD Index Score

| NEIGHBORHOOD AND COUNTY GROUPS | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|--|----------|----------------------------------|---------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| TOP 20 Neighborhood and County Groups | | | | | | | |
| Santa Clara: Los Altos, Mountain View, and Palo Alto | 9.35 | 86.7 | 5.1 | 69.7 | 39.8 | 100.0 | 55,772 |
| Santa Clara: Cupertino, Saratoga, and Los Gatos | 9.12 | 83.7 | 2.8 | 70.8 | 35.4 | 100.0 | 73,026 |
| Orange: Newport Beach to Laguna Hills | 8.88 | 88.1 | 3.8 | 55.3 | 21.2 | 97.7 | 51,632 |
| Contra Costa: Moraga and Walnut Creek | 8.77 | 84.3 | 3.3 | 64.2 | 27.7 | 100.0 | 53,783 |
| Contra Costa: San Ramon | 8.76 | 83.0 | 2.6 | 61.5 | 23.1 | 99.7 | 66,930 |
| LA: Bel Air, Brentwood, and Pacific Palisades | 8.75 | 84.7 | 3.3 | 63.7 | 26.1 | 100.0 | 52,587 |
| Orange: Irvine | 8.73 | 85.5 | 3.7 | 64.6 | 27.3 | 100.0 | 49,180 |
| LA: Redondo, Manhattan, Hermosa, and El Segundo | 8.63 | 82.6 | 2.9 | 62.6 | 22.5 | 100.0 | 58,213 |
| San Francisco: The Marina, Chinatown, and North Beach | 8.27 | 82.8 | 15.0 | 60.9 | 23.0 | 100.0 | 53,926 |
| Santa Clara: Sunnyvale | 8.25 | 83.1 | 9.9 | 56.0 | 26.0 | 100.0 | 51,500 |
| Alameda: Piedmont | 8.24 | 81.1 | 6.2 | 63.1 | 30.7 | 100.0 | 52,056 |
| San Mateo: City and Pacific Coast | 8.20 | 84.2 | 7.8 | 51.1 | 21.3 | 98.8 | 50,295 |
| San Diego: Torrey Pines to Mission Bay | 8.17 | 84.5 | 2.8 | 68.3 | 31.3 | 100.0 | 38,893 |
| LA: Signal Hill, Palos Verdes, and Lomita | 8.16 | 83.4 | 5.8 | 54.0 | 22.7 | 99.7 | 49,210 |
| Alameda: Livermore | 8.07 | 84.8 | 6.9 | 44.9 | 15.9 | 96.0 | 51,379 |
| Marin: Mill Valley | 8.06 | 84.5 | 8.0 | 59.0 | 26.0 | 95.0 | 45,651 |
| San Diego: Encinitas | 8.06 | 85.4 | 4.9 | 52.0 | 20.0 | 100.0 | 42,424 |
| San Diego: Poway | 8.02 | 82.3 | 4.0 | 52.9 | 21.1 | 100.0 | 49,550 |
| Santa Clara: Almaden | 8.02 | 84.1 | 8.2 | 45.6 | 17.9 | 97.3 | 50,719 |
| LA: West Hollywood, Santa Monica, Culver City, and Beverly Hills | 7.96 | 82.1 | 5.4 | 57.0 | 23.8 | 100.0 | 47,092 |
| BOTTOM 20 Neighborhood and County Groups | | | | | | | |
| LA: Pacoima and Arleta | 3.45 | 79.2 | 48.5 | 10.1 | 1.9 | 83.5 | 21,291 |
| LA: Downtown | 3.43 | 80.7 | 47.4 | 12.2 | 4.0 | 84.9 | 18,207 |
| San Bernardino: Bloomington and Colton | 3.41 | 76.8 | 34.4 | 9.2 | 2.6 | 81.6 | 22,765 |
| Orange: Santa Ana East | 3.32 | 78.6 | 50.6 | 12.0 | 4.0 | 82.1 | 21,075 |
| Tulare: Tulare | 3.30 | 75.6 | 32.9 | 9.9 | 3.2 | 80.4 | 23,312 |
| San Bernardino: San Bernardino | 3.23 | 74.8 | 32.5 | 12.2 | 3.9 | 78.8 | 23,782 |
| LA: Bell Gardens, Bell, Maywood, Cudahy, and Commerce | 3.22 | 79.5 | 58.1 | 4.6 | 1.3 | 80.7 | 21,514 |
| LA: Compton | 3.18 | 76.2 | 41.4 | 7.6 | 2.6 | 83.0 | 22,087 |
| Alameda: Elmhurst | 3.07 | 74.0 | 35.6 | 12.5 | 3.7 | 80.3 | 23,329 |
| San Joaquin: South of Stockton | 2.93 | 73.3 | 37.5 | 11.0 | 3.5 | 83.2 | 22,382 |
| LA: East LA | 2.91 | 79.7 | 55.1 | 5.1 | 0.9 | 79.1 | 19,020 |
| LA: East Adams and Exposition Park | 2.89 | 77.9 | 45.7 | 12.4 | 3.8 | 91.4 | 15,192 |
| Fresno: Fresno | 2.86 | 74.7 | 34.7 | 11.5 | 3.2 | 82.3 | 19,770 |
| Fresno: West | 2.83 | 77.0 | 44.4 | 8.6 | 2.2 | 79.5 | 19,367 |
| LA: Florence, Firestone, and Huntington Park | 2.77 | 78.6 | 57.9 | 5.6 | 1.7 | 78.6 | 19,300 |
| Tulare: Tulare County East to Sequoia National Park | 2.67 | 77.6 | 44.6 | 9.0 | 2.6 | 80.7 | 17,057 |
| LA: Hancock | 2.60 | 75.2 | 40.5 | 8.8 | 2.2 | 79.9 | 18,926 |
| Kern: West | 2.19 | 75.7 | 42.9 | 7.4 | 1.8 | 74.8 | 17,135 |
| LA: Vernon Central | 2.19 | 77.6 | 63.3 | 3.5 | 0.6 | 79.8 | 15,675 |
| LA: Watts | 1.91 | 72.8 | 53.8 | 3.7 | 1.1 | 78.3 | 18,785 |

Source: AHDP calculations using education and earnings data from the ACS 2007–2009 and mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

Note: Neighborhood and county group names in this report refer first to the county or counties in question and then to local neighborhoods, communities, or landmarks.

MAP 4 American Human Development Index by Neighborhood and County Group



Latino men have the lowest well-being levels, Asian American men, the highest.

VARIATION BY RACE/ETHNICITY AND GENDER

That significant gaps separate Californians of different racial and ethnic groups is not surprising. However, the size of the gaps is (see **TABLE 4**). In terms of the relative performance of different ethnic and racial groups within California on the American HD Index, **Asian Americans have the highest levels of well-being and access to opportunity, scoring 7.61, followed by whites (6.60), African Americans (4.67), Native Americans (4.34), and Latinos (3.99).**

Among Asian Americans and whites, men have slightly higher overall well-being scores—largely the result of their significantly higher earnings. The reverse is true among African Americans, Native Americans, and Latinos; in these groups, women have higher well-being scores than men, largely due to their longer life spans. The difference is greatest between African American women and African American men, a full point on the scale (5.19 as compared with 4.18). When both gender and race/ethnicity are taken into account, Latino men have the lowest well-being levels, Asian American men, the highest.

The top and bottom groups are not necessarily performing the best or worst in all three dimensions of the American HD Index:

TABLE 4 Human Development Index by Racial and Ethnic Group and Gender

| RANK | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|---|----------|--|---------------------------------|---|---|--|-----------------------------|--------------------------------------|
| United States | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 |
| California | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 |
| RACIAL AND ETHNIC GROUP | | | | | | | | |
| 1 Asian American | 7.61 | 86.1 | 14.3 | 85.7 | 47.8 | 16.1 | 100.0 | 37,501 |
| 2 White | 6.60 | 79.3 | 6.6 | 93.4 | 38.9 | 14.9 | 96.5 | 39,126 |
| 3 African American | 4.67 | 73.3 | 12.4 | 87.6 | 21.3 | 7.2 | 96.6 | 29,718 |
| 4 Native American | 4.34 | 77.5 | 14.6 | 85.4 | 17.4 | 6.1 | 88.8 | 23,748 |
| 5 Latino | 3.99 | 83.1 | 43.3 | 56.7 | 9.9 | 2.8 | 82.2 | 20,875 |
| RACIAL AND ETHNIC GROUP AND GENDER | | | | | | | | |
| 1 Asian American Men | 7.61 | 83.3 | 12.0 | 88.0 | 49.8 | 18.9 | 100.0 | 42,382 |
| 2 Asian American Women | 7.47 | 88.6 | 16.3 | 83.7 | 46.0 | 13.6 | 100.0 | 31,658 |
| 3 White Men | 6.60 | 76.9 | 6.6 | 93.4 | 40.9 | 16.3 | 91.4 | 48,015 |
| 4 White Women | 6.51 | 81.7 | 6.6 | 93.4 | 36.9 | 13.5 | 100.0 | 31,558 |
| 5 African American Women | 5.19 | 76.4 | 11.3 | 88.7 | 22.2 | 7.7 | 100.0 | 28,713 |
| 6 Native American Women | 4.74 | 79.9 | 14.8 | 85.2 | 19.2 | 7.3 | 98.8 | 20,387 |
| 7 African American Men | 4.18 | 70.2 | 13.5 | 86.5 | 20.3 | 6.8 | 90.0 | 32,744 |
| 8 Latina Women | 4.12 | 85.8 | 42.6 | 57.4 | 10.5 | 3.1 | 85.1 | 17,737 |
| 9 Native American Men | 4.11 | 75.0 | 14.4 | 85.6 | 15.4 | 4.8 | 80.2 | 29,286 |
| 10 Latino Men | 3.75 | 80.3 | 44.0 | 56.0 | 9.3 | 2.6 | 79.5 | 23,471 |

Source: AHDP calculations using education and earnings data from the ACS 2009 and mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

- **Health.** Asian American women are living, on average, to nearly eighty-nine years, some of the longest lives in the world. On the other hand, African American men are living nearly two decades less. At seventy years, this is the life span of the average American male in 1981.⁴ Latinos have the second-longest life expectancy, outliving whites by nearly four years.
- **Access to knowledge.** On the composite education index, Asian Americans do the best, largely on the strength of achievement in higher education. Nearly half (47.8 percent) of the Asian American adult population in California has completed college, and 16.1 percent hold graduate degrees. Interestingly, however, roughly similar shares of Asian Americans, African Americans, and Native American adults did not complete high school. High school completion was highest among whites (6.6 percent did not complete high school) and lowest among Latinos (43.3 percent did not complete high school).
- **Standard of living.** Although Asian Americans have the highest levels of educational attainment, whites earn the most, just over \$39,000. Asian Americans are not far behind, at nearly \$38,000. A large gap separates whites and Asian Americans from African Americans, who earn nearly \$30,000. Native Americans earn about \$24,000, and Latinos have the lowest earnings at about \$21,000. Adding gender to the mix increases the earnings gap substantially. The highest-earning group, white men at \$48,000, earn two-and-a-half times more than the lowest-earning group, Latina women, who take home less than \$18,000 per year.

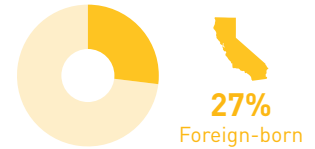
VARIATION BY NATIVITY

One in four Californians is foreign-born—compared to one in eight in the country as a whole. This varies by ethnic group; 65 percent of Asian Americans in California were born outside the United States, and 39 percent of Latinos are foreign-born (see sidebar). The state is home to about 120,000 foreign-born African American residents who emigrated from countries in Africa and the Caribbean. Among Asian Americans and Latinos, aggregate well-being levels of native-born residents of California are higher than those of foreign-born residents; the reverse is true for whites and African Americans. An analysis of well-being by nativity yields some surprising conclusions (see [TABLE 5](#)).

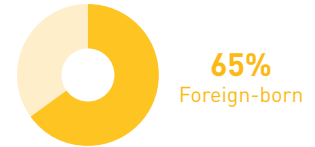
Asian Americans. Native-born Asian Americans have a slightly higher HD Index score than their foreign-born counterparts chiefly because a higher proportion of U.S.-born Asian American adults has completed high school.

The Proportion of Foreign-Born Varies Within Each Group

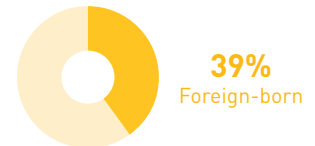
ALL CALIFORNIANS



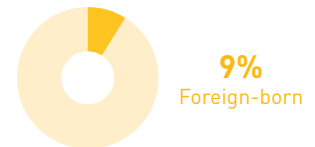
ASIAN AMERICANS



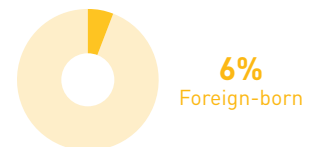
LATINOS



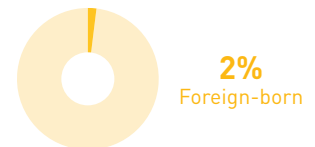
WHITES



AFRICAN AMERICANS



NATIVE AMERICANS



Source: AHDP calculations using data from ACS 2009.

However, today's school enrollment rates among Asian Americans are very high for both groups, auguring a decline in this gap over time. Interestingly, foreign-born Asian Americans earn about \$3,000 more than native-born Asian Americans.

Whites. Health and income indicators for native- and foreign-born whites are very similar; differences stem predominantly from differing levels of education. Foreign-born whites in California number about 1.4 million people from Europe and the Middle East. Native-born whites have the smallest proportion of adults in the state who have not completed high school, fewer than 6 percent. The rate for foreign-born white adults is nearly double. However, foreign-born whites have better educational outcomes for college and graduate degrees as well as current school enrollment, pushing their overall score above that of the native-born.

African Americans. The variation within this population, as with Latinos, is largely due to educational outcomes. Foreign-born African Americans have far higher rates of both college and graduate degree completion. In addition, the typical earnings of foreign-born African Americans today are well above those of the typical Californian, and on par with native-born Asian Americans. However, health indicators for both groups are lagging.

Latinos. Latinos have the greatest difference in scores between foreign- and native-born populations. Although generally living longer, the foreign-born tend to have far less education than native-born Latinos.

TABLE 5 Human Development Index by Nativity

| RANK | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|---|----------|--|---------------------------------|---|--|-----------------------------|--------------------------------------|
| United States | 5.09 | 78.6 | 14.7 | 27.9 | 10.3 | 87.9 | 28,365 |
| California | 5.46 | 80.1 | 19.4 | 29.9 | 10.7 | 90.3 | 29,685 |
| NATIVITY | | | | | | | |
| Native-Born California | 5.74 | 79.0 | 9.1 | 32.8 | 11.8 | 89.8 | 32,985 |
| Foreign-Born California | 5.20 | 82.9 | 37.1 | 24.8 | 9.0 | 95.3 | 24,244 |
| NATIVITY AND RACIAL/ETHNIC GROUP | | | | | | | |
| 1 Native-Born Asian American | 7.65 | 87.4 | 4.8 | 55.0 | 16.7 | 93.8 | 34,793 |
| 2 Foreign-Born Asian American | 7.57 | 86.1 | 16.3 | 46.3 | 15.9 | 100.0 | 37,790 |
| 3 Foreign-Born White | 6.87 | 80.0 | 11.5 | 43.4 | 19.3 | 100.0 | 38,983 |
| 4 Native-Born White | 6.50 | 79.2 | 5.9 | 38.3 | 14.3 | 95.1 | 38,584 |
| 5 Foreign-Born African American | 5.79 | 74.9 | 9.7 | 39.6 | 15.0 | 100.0 | 34,453 |
| 6 Native-Born Latino | 4.58 | 81.8 | 19.8 | 15.7 | 4.5 | 84.1 | 23,186 |
| 7 Native-Born African American | 4.55 | 73.2 | 12.6 | 19.7 | 6.6 | 95.0 | 29,549 |
| 8 Foreign-Born Latino | 3.29 | 84.2 | 57.5 | 6.4 | 1.9 | 71.4 | 19,265 |

Source: AHDP calculations using education and earnings data from the ACS 2009 and mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

BOX 2 A Tale of Two Libraries in Sacramento

The California State Library system's significant cuts have led to reduced staff and programming and shortened hours for Sacramento's twenty-nine libraries. But the differences in both the availability of resources and the way in which they are deployed leads to very different conditions among the libraries in the system.

Sacramento Library's Belle Cooledge branch, located in the affluent Land Park neighborhood, is part of a complex that includes a community center, lush park, and playground. Less than thirteen miles away is the **Del Paso Heights branch in North Sacramento**. This library is a block away from Grant Union High School, ranked as one of the lowest-performing high schools in Sacramento in 2010, making access to free reading materials and Internet, enriching literacy programs, and safe after-school activities vital for the community.

Patrons entering the Belle Cooledge Library pass through automatic doors into a spacious hallway with drinking fountains, community newspapers, and event flyers. The Del Paso Heights branch is similarly structured, but with its significantly smaller hallway, attempting to read local postings is likely to activate the door sensors, creating a loud interruption to the library experience. In fact, at twelve thousand square feet and with three rooms, the Belle Cooledge facility has four times the space of the three thousand square-foot Del Paso Heights Library. It also houses three times the number of books, DVDs, periodicals, and other library items, and has eighteen computers with Internet, as compared with twelve in Del Paso Heights. While both offer story time for tots, Del Paso Heights offers fewer other library programs for teens and the community, and participation rates in these programs are far lower.

In July 2010, Belle Cooledge was remodeled into a sophisticated space that now resembles a popular chain

bookstore. The revamped library has a 1950s diner-themed teen area complete with a "reading bar" with stools and café-style seating, and a children's play center with a fish tank. Adult amenities include a music section and a periodicals browsing collection of over one hundred magazines and newspapers. At a cost of \$354,000, the Belle Cooledge renovation price tag was steep, but highly successful local fundraising and the efforts and connections of the Friends of the Sacramento Public Library provided the lion's share of funds. With shrinking public funds, friends groups—local volunteers who support individual branches—have become critical resources for the Sacramento library system. And with the volunteer efforts come further income-generating opportunities—the Belle Cooledge Friends run a bookstore inside the library and donate all profits to the library.

In 2009, the Del Paso Heights Library was also remodeled with a pleasant facade. However, the expansion of the children and teen area came at the expense of the community room, leaving community groups to meet outside, except during winter months when indoor meetings compete with library activities. Del Paso Heights is the only Sacramento city library branch that does not stay open until 8pm any day of the week due to safety issues. With only one room, fewer computers, and shorter hours, Del Paso offers a less welcoming environment for doing sustained homework or research. Del Paso Heights also has an active Friends group, but it does not have the same impact as the Belle Cooledge group, in large part because the community has far fewer resources to offer.

Sources: California Department of Public Health 2010; California Food Policy Advocates 2002; de la Torre 2011; Lambert and Reese 2010; Navarro 2008; United Press International 2011; Sacramento Public Library 2011; The California State Library 2010.

The Five Californias

These “Five Californias” represent the wildly divergent realities faced by California residents in terms of well-being.

Silicon Valley Shangri-La

1% of CA population

2 Neighborhood and County Groups



Extremely well-educated, high-tech high-flyers living in Silicon Valley—entrepreneurs and professionals fueling, and accruing the benefits of, innovation, especially in information technology. Highly developed capabilities give these Californians unmatched freedom to pursue the goals that matter to them.

Metro-Coastal Enclave California

18% of CA population

46 Neighborhood and County Groups

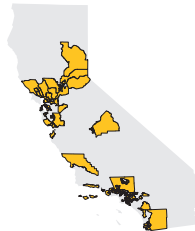


Affluent, credentialed, and resilient, the knowledge workers living in Metro-Coastal Enclave California enjoy comparative financial comfort and security in upscale urban and suburban neighborhoods. They have extremely high levels of well-being and access to opportunity.

Main Street California

38% of CA population

91 Neighborhood and County Groups

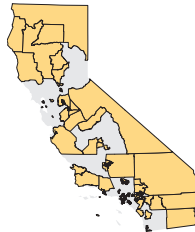


High levels of human development overall characterize this majority-minority group of Californians, who enjoy longer lives, higher levels of educational attainment, and higher earnings than the typical American. Yet these suburban and ex-urban Californians have an increasingly tenuous grip on middle-class life.

Struggling California

38% of CA population

83 Neighborhood and County Groups

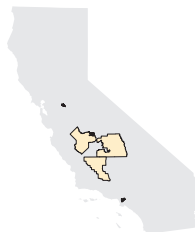


Struggling California can be found across the state, from the suburbs, exurbs, and rural areas of the Central Valley to parts of major metro areas and the Inland Empire to swaths of Northern California. Struggling Californians work hard but find it nearly impossible to gain a foothold on security.

The Forsaken Five Percent

5% of CA population

11 Neighborhood and County Groups



Bypassed by the digital economy, left behind in impoverished LA neighborhoods as well as in rural and urban areas in the San Joaquin Valley, these Californians face an extremely constrained range of opportunities and choices.

| HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|----------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| 9.35 | 85.3 | 4.1 | 95.9 | 70.1 | 38.0 | 100.0 | \$63,106 |
| 7.92 | 83.2 | 7.5 | 92.5 | 52.3 | 20.9 | 100.0 | \$46,077 |
| 5.91 | 80.5 | 15.4 | 84.6 | 31.5 | 10.7 | 92.9 | \$32,686 |
| 4.17 | 78.3 | 28.2 | 71.8 | 16.8 | 5.2 | 84.3 | \$24,796 |
| 2.59 | 76.1 | 45.6 | 54.4 | 8.3 | 2.2 | 80.6 | \$18,343 |

The Five Californias

The extremes of well-being in California are not unknown; few will be shocked to learn that Watts is struggling, though how dire things are relative to the rest of California may be surprising to some. What does the range of scores across the 233 neighborhood and county groups tell us about California as a whole? To answer this question, we have grouped together areas with similar scores into “Five Californias”—with remarkably differing human development conditions in each. The data in this section come from the annual American Community Survey of the U.S. Census Bureau. These composite portraits illustrate, in broad strokes, how human development index scores translate into the choices and opportunities open to regular people. Although not everyone will share all the traits ascribed to the California in which they live, these vignettes are rooted in analysis of official U.S. government and state of California data.



1% of CA population
American HD Index **9.35**

1. SILICON VALLEY SHANGRI-LA

Extremely well-educated, high-tech high-flyers living in Silicon Valley—entrepreneurs and professionals fueling, and accruing the benefits of, innovation, especially in information technology. Seven in ten adults have completed college, and four in ten adults have a graduate degree. Highly developed capabilities give these Californians unmatched freedom to pursue the goals that matter to them as well as the ability to secure extraordinary advantages and opportunities for their children. Smarts and hard work are integral to their success, but so are public investments in research and development, higher education, infrastructure, the protection of intellectual property, the stability of the financial system, and more.

The singular educational attainment level of this group shapes the range of their occupational choices, drives their high salaries, and contributes to their longevity. In their work, they enjoy comparative prestige, agency, and independence, all of which contribute to life satisfaction and good health. A full third of Silicon Valley Shangri-La’s residents are foreign-born (33 percent); these chiefly Asian immigrants bring with them well-developed capabilities and enter the country on visas that privilege their unique skills. The median household income in this group is about \$118,000. Unemployment is 8 percent, and fewer than 3 percent of children live in poverty.

2. METRO-COASTAL ENCLAVE CALIFORNIA

Affluent, credentialed, and resilient, the knowledge workers living in Metro-Coastal Enclave California enjoy comparative financial comfort and security in upscale urban and suburban neighborhoods. People living here have extremely high levels of well-being and access to opportunity; the range of scores to be found in Enclave California is on par with that of the top 20 congressional districts in the United States. They are not immune from shocks and downturns, but they are better able to withstand or recover from them than other Californians thanks to robust capabilities, such as educational credentials and access to information, social and professional networks, income and assets, and access to quality services (a result of, for instance, good employer-funded health insurance or residence in neighborhoods with better amenities and services). They benefit from public investment in education, health, and infrastructure as well as from the investments they have made in their capabilities. They have the financial, social, and educational resources to ensure that their children realize their full potential, setting them on a positive life trajectory.

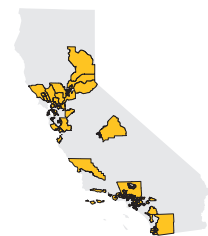
Many people in this group, where the median household income is \$87,000, will not feel that they are on easy street by any means; they likely work hard, and the rising costs of adequate housing coupled with the tendency to make comparisons up the ladder, not down, may prompt some to object to being characterized as affluent or privileged. But in terms of human development, they are better off than 80 percent of Californians and 95 percent of Americans; they enjoy exceptional effective freedom to pursue the goals that matter to them. Still, even these pockets of comfort are not immune from hard times: the unemployment rate is 8.5 percent, and the poverty rate is 7 percent overall and 7 percent for children.



18% of CA population
American HD Index **7.92**

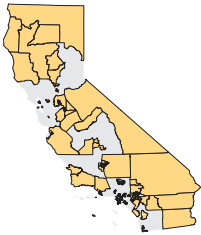
3. MAIN STREET CALIFORNIA

High levels of human development overall characterize this majority-minority group of Californians, who enjoy longer lives, higher levels of educational attainment, and higher earnings than the typical American. In many ways, this group comes closest to what in the popular imagination means “middle class”: roughly half work in office jobs, especially in sales, administration, and management, and a third are in blue-collar occupations; 85 percent of adults have completed high school, and three in ten have completed college; and most live in safe neighborhoods of major metro areas. Main Street Californians live about two years longer than the average American. Median household income is \$64,000, roughly 25 percent higher than the national median, and the typical Main Street California worker earns \$4,000 more than the typical U.S. worker.



38% of CA population
American HD Index **5.91**

Though their scores fall above the center of the well-being scale, these suburban and ex-urban Californians nonetheless have an increasingly tenuous grip on middle-class life. They lack the security traditionally associated with being middle class as well as the optimism that their children's living standards will be better than their own. They share many of the challenges of Struggling California: high housing costs; declining public schools; skyrocketing costs of higher education; greater job insecurity; the disappearance of pensions, health insurance, and other job-based benefits; and limited assets. The unemployment rate is 10.6 percent, and 10.6 percent are below the poverty line. Child poverty is even higher—14 percent. Unlike those in Enclave California, they are less able to opt out of failing public systems—for instance, by sending their children to private school.



38% of CA population
American HD Index **4.17**

4. STRUGGLING CALIFORNIA

Struggling California can be found across the state, from the suburbs, exurbs, and rural areas of the Central Valley to parts of major metro areas and the Inland Empire to swaths of Northern California. Lower levels of educational attainment, fewer jobs, heavier reliance on increasingly inadequate public services, the housing bust, and, for many, residence in areas relatively cut off from the innovation economy limit people's abilities to build their capabilities or access opportunities.

Blue-collar occupations, such as transportation, food service, and construction, together employ four in ten workers in Struggling California; one in ten is in sales; two in ten are in office administration or management. The types of jobs that dominate in Struggling California typically have few benefits like insurance, sick leave, or retirement savings and little job security. This is particularly true of the jobs open to the roughly three in ten adults who did not complete high school. Median personal earnings in Struggling California are \$5,000 less than in the country as a whole; the median household income is \$48,000, an income insufficient to meet even bare-bones family living expenses in twenty-three California counties.⁵

Highly vulnerable to major economic downturns as well as to comparatively minor reversals like a costly car repair or a back strain that requires time off from work, Struggling Californians work hard but find it nearly impossible to gain a foothold on security. California in general, and Struggling California in particular, were particularly hard hit by the foreclosure crisis; many saw their savings and dreams of homeownership vanish with economic collapse in the aftermath of the 2007 crash. The California budget crisis and resulting cuts in community colleges, job training, and public-sector jobs have weakened historical avenues of advancement while social service cuts have left gaping holes in the safety net.

One in four children lives in poverty; the poverty rate overall is 17.5 percent, and 10.8 percent for the elderly. Unemployment stands at 13 percent.

5. THE FORSAKEN FIVE PERCENT

Bypassed by the digital economy, left behind in impoverished LA neighborhoods as well as in rural and urban areas in the San Joaquin Valley, these Californians face an extremely constrained range of opportunities and choices. These areas register some of the country's lowest levels of well-being. In human development terms, The Forsaken Five Percent's score is on par with the country as a whole in the late 1970s, a generation ago.

Low levels of education—45 percent of adults did not complete high school—mean high rates of unemployment and severely limited occupational options. Those who are working tend to hold low-paid jobs with neither security nor benefits, chiefly in areas like construction, maintenance, production, agriculture, and transport that require physical labor. This group is most reliant on public services to meet their basic needs for health care, shelter, food, and income, and thus hardest hit when services are cut or inadequate. Thanks to disproportionate exposure to health risks, the stress of chronic economic insecurity and neighborhood crime, often unhealthy living environments, and poor access to adequate nutrition and physical activity, the people of The Forsaken Five Percent live the shortest lives in the state.

The median household income is \$34,000; in no California county is that household income sufficient to make ends meet. Median personal earnings, around \$18,000, are comparable to those that prevailed in the country as a whole in the early 1960s. Nearly 30 percent of all people in The Forsaken Five Percent, and 40 percent of children there, live in poverty. Poverty rates are the lowest for the elderly, 17 percent.

Parents in The Forsaken Five Percent face formidable obstacles in their efforts to give their children a good start in life. Poverty in childhood has negative effects that reverberate into adulthood, influencing health, educational outcomes, and future earnings. Nearly seven in ten people in The Forsaken Five Percent are Latino, and Latino children disproportionately attend schools that are large, crowded, underfunded, and underperforming. Children whose parents did not complete high school start school behind their more privileged peers and require targeted efforts if they are to catch up.



5% of CA population
American HD Index **2.59**

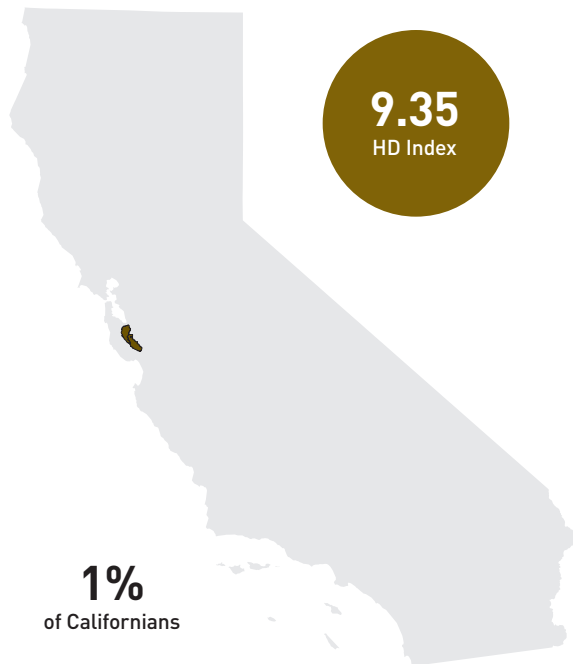


The Five Californias

Silicon Valley Shangri-La

WHERE They Live

2 Neighborhood and County Groups



Extremely well-educated, high-tech high-flyers living in Silicon Valley—entrepreneurs and professionals fueling, and accruing the benefits of, innovation, especially in information technology.

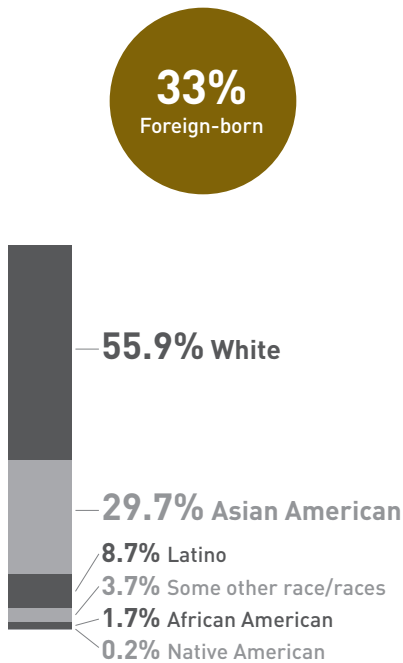
Santa Clara: Cupertino, Saratoga and Los Gatos; Los Altos, Mountain View, and Palo Alto

Silicon Valley Shangri-La represents a small sliver of the state; just 314,000 people live in the Santa Clara towns that score highest on the American Human Development Index. Seven in ten adults completed college; four in ten hold a graduate degree; and median earnings top \$63,000. The top 10 percent of earners take home more than \$200,000 per year.

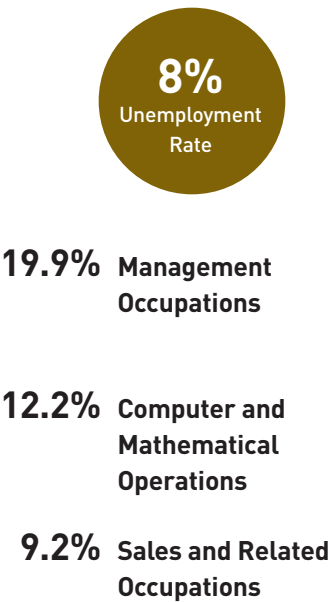
Variation exists even in these affluent areas, however—particularly between women and men. Men's median earnings are double women's, nearly \$88,000 versus \$43,000. Keep in mind that earnings figures only include those who work for pay; those who do not earn wages and salaries, such as stay-at-home mothers, are not included. Thus, women's median salaries are not "pulled down" by women without paying jobs.

Surprised that anyone in Silicon Valley Shangri-La lives in poverty or uses food stamps? The bottom 28 percent of adults earn less than \$25,000; two-thirds of them are women working in education, office administration, and other low-paying occupations.

WHO They Are
Race and Ethnicity



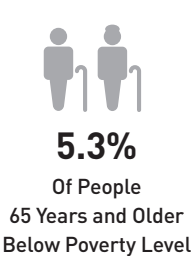
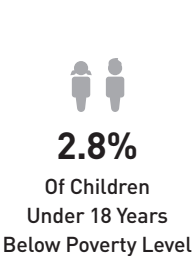
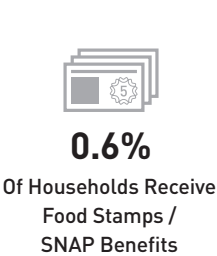
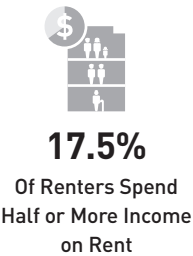
WHAT They Do
Top 3 Occupations



HOW They Live
Household Finances



Median personal earnings in Silicon Valley Shangri-La are **more than twice** the state median.



Source: ACS 2007–2009.

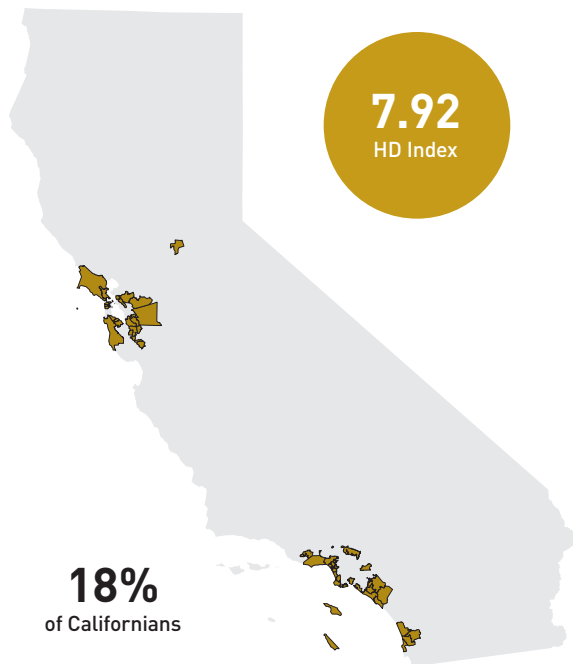


The Five Californias

Metro-Coastal Enclave California

WHERE They Live

46 Neighborhood and County Groups



Affluent, credentialed, and resilient, the knowledge workers living in Metro-Coastal Enclave California enjoy comparative financial comfort and security in upscale urban and suburban neighborhoods.

Alameda: Berkeley; Fremont; Livermore; Newark and Union City; Piedmont

Contra Costa: Moraga and Walnut Creek; San Ramon

LA: Bel Air, Brentwood, and Pacific Palisades; Calabasas, Agoura Hills, Westlake Village, and Malibu; Diamond Bar; La Cañada, Flintridge, Altadena, Monrovia, and Sierra Madre; Long Beach East; Redondo, Manhattan, Hermosa, and El Segundo; Signal Hill, Palos Verdes, and Lomita; Torrance; Venice, Marina, Playa del Rey, and Westchester; West Hollywood, Santa Monica, Culver City, and Beverly Hills; West LA

Marin: Inverness; Mill Valley

Orange: Huntington Beach; Irvine; Laguna Niguel to San Clemente; Lake Forest and North; Mission Viejo and East; Newport Beach to Laguna Hills

Sacramento: Folsom

San Diego: Encinitas; Del Mar; Poway; Torrey Pines to Mission Bay

San Francisco: Inner and Outer Richmond; Lakeside; Sunset; The Marina, Chinatown, and North Beach; The Mission

San Mateo: Burlingame and Milbrae; San Mateo City and Pacific Coast; Redwood City

Santa Clara: Almaden; Blossom Hill; Campbell; Milpitas; Santa Clara; Sunnyvale

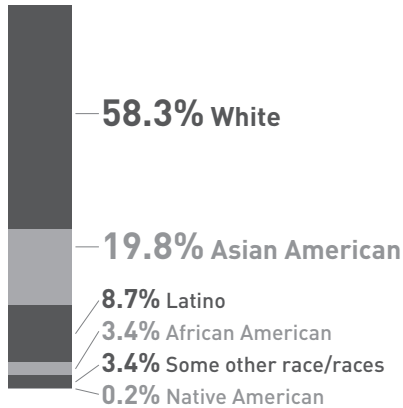
Ventura: Thousand Oaks

WHO They Are

Race and Ethnicity

25.5%

Foreign-born



WHAT They Do

Top 3 Occupations

8.5%

Unemployment Rate

15.2% Management Occupations

12.6% Sales and Related Occupations

11.7% Office and Administrative Support Occupations

HOW They Live

Household Finances

\$86,571

Median Household Earnings

Median personal earnings in Metro-Coastal Enclave California are **one and a half times** the state median.

7.1%

People Below Poverty Level



68¢

Amount women earn for every \$1 men earn



21.7%

Of Renters Spend Half or More Income on Rent



1.3%

Of Households Receive Food Stamps / SNAP Benefits



7.1%

Of Children Under 18 Years Below Poverty Level



6.5%

Of People 65 Years and Older Below Poverty Level

Source: ACS 2007–2009.

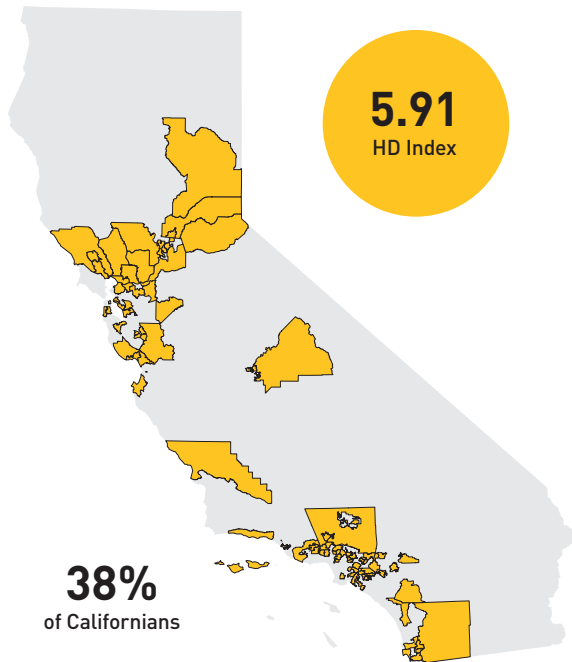


The Five Californias

Main Street California

WHERE They Live

91 Neighborhood and County Groups



High levels of human development overall characterize this majority-minority group of Californians, who enjoy longer lives, higher levels of educational attainment, and higher earnings than the typical American. Yet these suburban and ex-urban Californians have an increasingly tenuous grip on middle-class life.

Alameda: Alameda; Castro Valley and San Lorenzo; Emeryville; Hayward

Contra Costa: Brentwood; Concord; El Cerrito and Crockett; Pleasant Hill and Pacheco

El Dorado

Fresno: CSU Fresno; Fresno East

LA: Alhambra and South Pasadena; Arcadia, San Gabriel, Temple City, and San Marino; Burbank; Carson; Covina and Walnut; Downey; Encino; Glendale; Glendora, Claremont, San Dimas, and La Verne; Granada Hills and Sylmar; Hacienda Heights and Whittier; Hollywood; La Mirada and Santa Fe Springs; Lakewood, Cerritos, Artesia, and Hawaiian Gardens; Monterey Park and Rosemead; North County; North Hollywood; Northridge, Chatsworth, and West Hills; Pasadena; Santa Clara; Sun Valley and Tujunga; West Covina; Wilshire and La Brea; Woodland Hills

Monterey: Monterey

Napa

Orange: Anaheim Central and East; Buena Park to Seal Beach; Costa Mesa; Fullerton; Orange North; Orange; Stanton to Fountain Valley

Placer: Lincoln to Lake Tahoe; Roseville

Plumas, Sierra, and Nevada

Riverside: Corona; Murrieta; Riverside East

Sacramento: Citrus Heights; Downtown and North Sacramento; Sacramento East; Land Park and Meadow View; Rancho Cordova; The Delta and Elk Grove

San Bernardino: Chino Hills; Rancho Cucamonga; Redlands; Upland

San Diego: Chula Vista; Coronado; East County; El Cajon; Fallbrook and Vista; North San Diego; Spring Valley

San Francisco: Financial District and China Basin

San Joaquin: South

San Luis Obispo: Paso Robles to Carrizo Plain

San Mateo: Daly City; Menlo Park and Portola Valley; South San Francisco

Santa Barbara: Santa Barbara

Santa Clara: Alum Rock; Downtown San Jose; Eastern Foothills; Evergreen; Midtown San Jose

Santa Cruz: Santa Cruz and Capitola; Watsonville to Castle Rock State Park

Solano: Central; Solano East, Vallejo

Sonoma: Petaluma; Santa Rosa; Sonoma

Ventura: Moorpark and Simi Valley; Ventura South East; Ventura

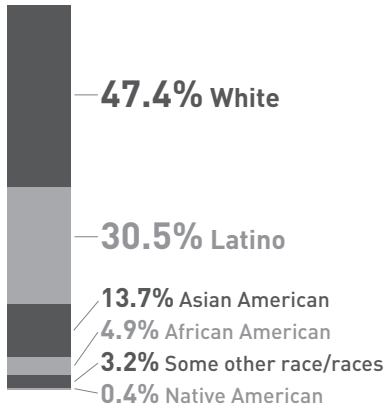
Yolo

WHO They Are

Race and Ethnicity

25.6%

Foreign-born



WHAT They Do

Top 3 Occupations

10.6%

Unemployment Rate

14.5% Office and Administrative Support Occupations

11.9% Sales and Related Occupations

10.4% Management Occupations

HOW They Live

Household Finances

\$64,442

Median Household Earnings

The typical Main Street California worker earns **\$4,000 more** than the typical American worker.

10.6%

People Below Poverty Level



73¢

Amount women earn for every \$1 men earn



25.7%

Of Renters Spend Half or More Income on Rent



3.8%

Of Households Receive Food Stamps / SNAP Benefits



14.0%

Of Children Under 18 Years Below Poverty Level



7.7%

Of People 65 Years and Older Below Poverty Level

Source: ACS 2007–2009.

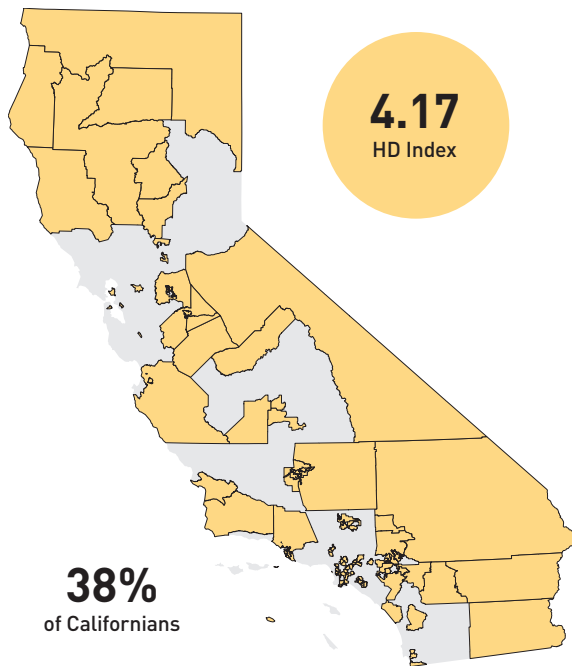


The Five Californias

Struggling California

WHERE They Live

83 Neighborhood and County Groups



Struggling California can be found across the state, from the suburbs, exurbs, and rural areas of the Central Valley to parts of major metro areas and the Inland Empire to swaths of Northern California. Struggling Californians work hard but find it nearly impossible to gain a foothold on security.

Alameda: Elmhurst

Butte

Contra Costa: Pittsburg; San Pablo and Richmond

Del Norte-Siskiyou-Modoc-Lassen

Humboldt

Imperial

Kern: Bakersfield; Kern East; Greater Bakersfield

Kings

LA: Baldwin Park, Azusa, and Duarte; Bell Gardens, Bell, Maywood, Cudahy, and Commerce; Compton; Downtown; Echo Park, Silver Lake, and Pico Union; El Monte; Gardena and Lawndale; Harbor Gateway, Wilmington, and San Pedro; Hawthorne; Highland Park and Eagle Rock; Inglewood; Koreatown; La Puente and South El Monte; Lancaster; Long Beach North; Long Beach South; Lynwood and South Gate; Montebello; Norwalk; Pacoima-Arleta; Palmdale; Panorama City; Paramount and Bellflower; Pomona; Sherman Oaks; West Adams and Baldwin Hills

Madera

Mendocino-Lake

Merced

Monterey and San Benito: Hollister and Coast Ranges, Salinas

Orange: Anaheim West; Grove Garden; Santa Ana East; Santa Ana West

Riverside: Hemet and Beaumont; Indio, Coachella, and East County; Moreno Valley; Palm Springs and South; Riverside West, Riverside Southwest

Sacramento: Natomas to Antelope; South Sacramento

San Bernardino: Bloomington and Colton; San Bernardino East; Fontana; NW of Lake Arrowhead; Ontario; San Bernardino; SW of Lake Arrowhead

San Diego: Camp Pendleton; Escondido; National City; East San Diego; San Diego South

San Francisco: Hunters Point and McLaren Park

San Joaquin: San Joaquin North; Stockton

San Luis Obispo: San Luis Obispo

Santa Barbara: Lompoc and Santa Maria to San Rafael Mountains

Santa Clara: North San Jose

Shasta

Sierra Foothills

Stanislaus: Newman, Salida, Riverbank, and Oakdale; Turlock; Modesto

Trinity-Tehama-Glenn-Colusa

Tulare: Tulare; Visalia

Ventura: Oxnard; Santa Paula to Los Padres National Forest

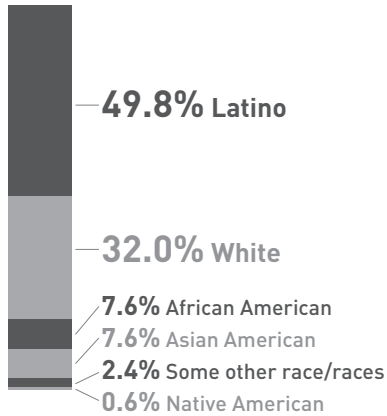
Yuba: Sutter

WHO They Are

Race and Ethnicity

28%

Foreign-born



WHAT They Do

Top 3 Occupations

13.3%

Unemployment Rate

14.3% Office and Administrative Support Occupations

10.7% Sales and Related Occupations

8.0% Transportation and Material Moving Occupations

HOW They Live

Household Finances

\$48,156

Median Household Earnings

Median personal earnings in Struggling California are \$5,000 less than the earnings of the typical American.

17.5%

People Below Poverty Level



74¢

Amount women earn for every \$1 men earn



28.4%

Of Renters Spend Half or More Income on Rent



8.0%

Of Households Receive Food Stamps / SNAP Benefits



24.3%

Of Children Under 18 Years Below Poverty Level



10.8%

Of People 65 Years and Older Below Poverty Level

Source: ACS 2007–2009.

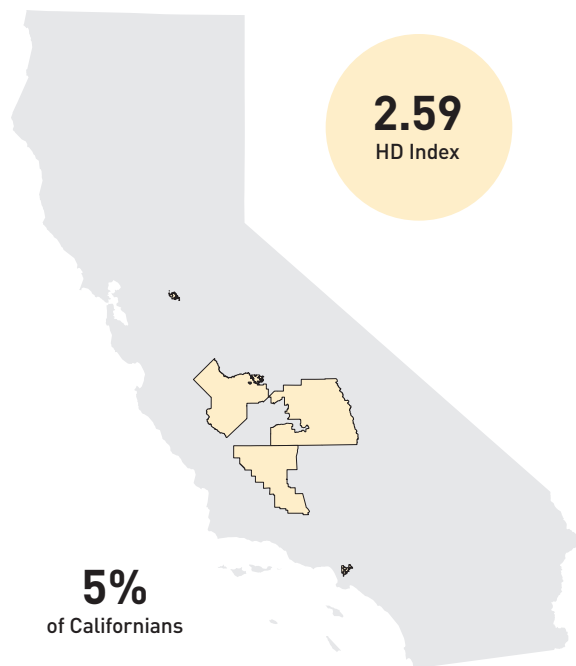


The Five Californias

The Forsaken Five Percent

WHERE They Live

11 Neighborhood and County Groups



Fresno: Fresno; Fresno West

Kern: West

LA: East Adams and Exposition Park; East LA; Florence, Firestone, and Huntington Park; Hancock; Vernon Central; Watts

San Joaquin: South of Stockton

Tulare: Tulare County East to Sequoia National Park

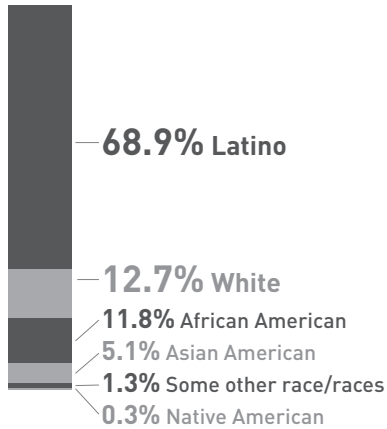
Bypassed by the digital economy, left behind in impoverished LA neighborhoods as well as in rural and urban areas in the San Joaquin Valley, these Californians face an extremely constrained range of opportunities and choices.

WHO They Are

Race and Ethnicity

34.7%

Foreign-born



WHAT They Do

Top 3 Occupations

14.8%

Unemployment Rate

12.7% Office and Administrative Support Occupations

10.5% Production Occupations

10.1% Transportation and Material Moving Occupations

HOW They Live

Household Finances

\$33,512

Median Household Earnings

Median personal earnings, around \$18,000, are comparable to earnings that prevailed in the United States in the 1960s.

29.1%

People Below Poverty Level



77¢

Amount women earn for every \$1 men earn



31.6%

Of Renters Spend Half or More Income on Rent



16.8%

Of Households Receive Food Stamps / SNAP Benefits



39.5%

Of Children Under 18 Years Below Poverty Level



16.7%

Of People 65 Years and Older Below Poverty Level

Source: ACS 2007–2009.



A Long and Healthy Life

CHAPTER SYNOPSIS:

California fares extremely well in health, ranking third in the nation in terms of life expectancy. Californians live about a year and a half longer than the average American, yet within the state, considerable variation by geography, race and ethnicity, and nativity exists.

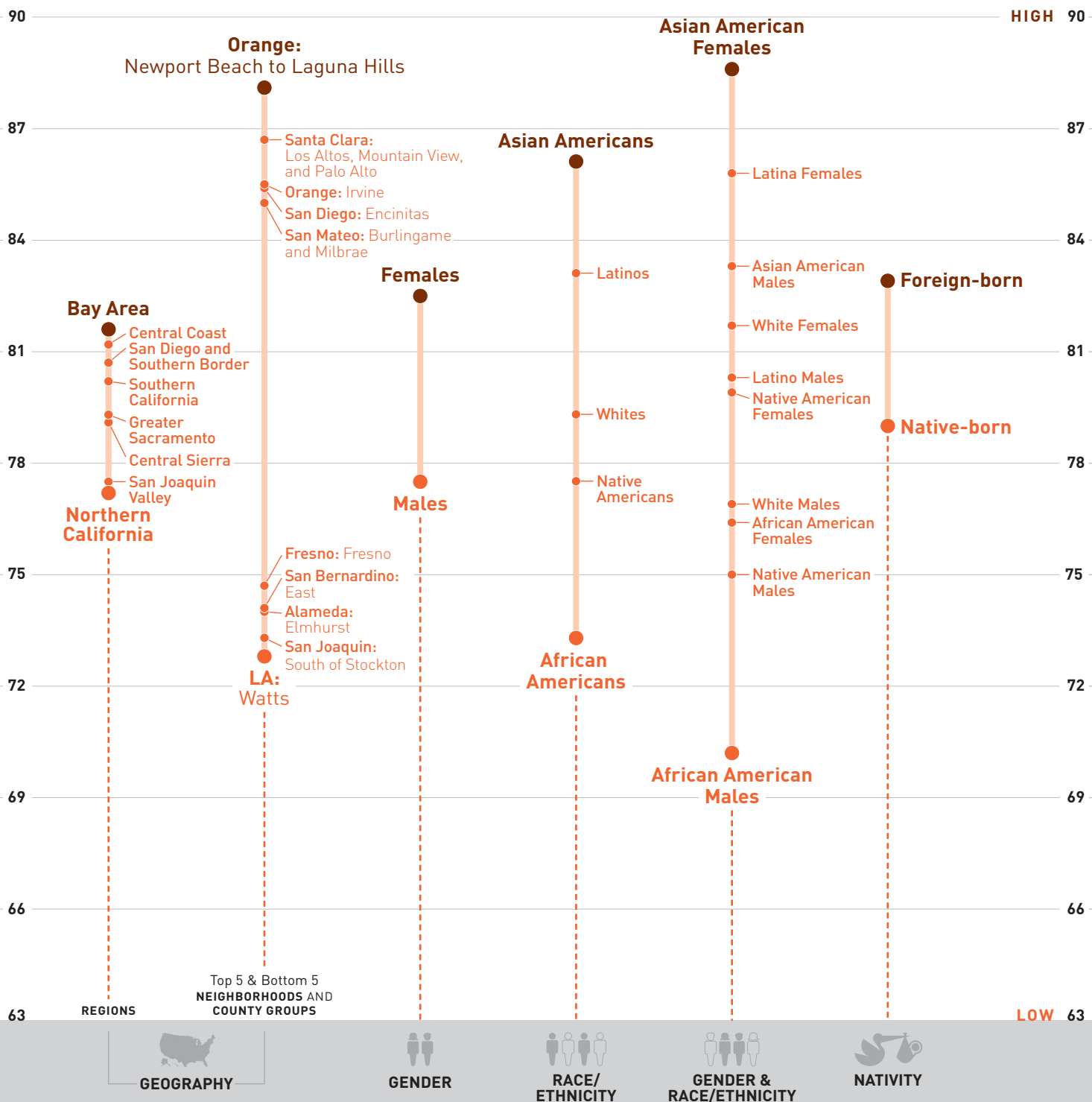
Key findings include:

- Asian Americans live the longest, 86.1 years; Latinos are second, 83.1 years.
- Whites live about 79.3 years in California; in the Bay Area, whites live to 80.9 years, in the San Joaquin Valley region, 76.4 years.
- An African American baby boy born in California today can expect to live, on average, a shorter life than a baby born in America in the mid-1960s.
- A 15-year gap separates the California neighborhood group with the longest life expectancy, Orange County's Newport Beach and Laguna Hills, and the shortest, Watts. Both are in the Los Angeles Metro Area.
- The foreign-born outlive the native-born by almost four years. This pattern holds for every racial and ethnic group except for Asian Americans; native-born Asian Americans live just over one year longer than their foreign-born counterparts.

Longer lives do not necessarily require more spending on health care. The most cost-effective and humane approach to better health requires improving the environments in which people are born, grow up, attend school, and work. Closing the gaps will require priority attention to social, economic, and environmental conditions; risk factors; and health behaviors.

How Do We Stack Up?

Life Expectancy at Birth



Introduction

“The first wealth is health.”

RALPH WALDO EMERSON, *The Conduct of Life*, 1860

People in good physical and mental health have greater real freedom to pursue the goals that matter to them.

California overall fares extremely well in health within the national context, ranking third among the fifty states and Washington, D.C., in terms of life expectancy. A baby born in California today can expect to live to 80.1—a year and a half longer than the U.S. average of 78.6 years. California has made significant progress in life expectancy since 1980, when the average Californian could expect to live only about 74.5 years—a longevity gain of almost six years in a single generation.

But progress has been uneven; life expectancy varies tremendously by region, metropolitan area, county, and neighborhood group; between women and men; and among racial and ethnic groups.

Health is central to human development. It is the foundational human capability: to live a freely chosen life of value, you must first be alive.

Advancing human development thus requires, first and foremost, expanding the real opportunities people have to avoid premature death by disease or injury, to enjoy protection from violence, to live in a healthy environment, to receive quality medical care, and to attain the highest possible standard of physical and mental health.

A person’s health is both a cause and a consequence of his or her level of human development. People in good physical and mental health have greater real freedom to pursue the goals that matter to them, whereas people in poor health typically face a far more constrained range of choices and opportunities. For instance, a person with a severe mental illness, even when successfully treated, may face obstacles to employment due to prior interruptions in education and work histories. Conversely, well-developed capabilities in other areas of life, such as strong social networks or a healthy living environment, are more conducive to good health than the absence of these supports.

Two children with asthma may experience their shared illness quite differently depending upon the asthma triggers in their homes and neighborhoods, for example (see **BOX 1**). People in good physical and mental health not only have greater freedom to direct their life course and pursue the objectives that matter to them; they are also better able to weather shocks and setbacks than are people in poor health.

BOX 1 California's Poor Air Quality Costly for Human Health

California's poor air quality, especially its levels of ozone and particulates, harms human health. California leads the nation in the number of counties that exceed EPA guidelines for ozone levels, and those California counties exceed the guidelines by greater margins than in other states. Major metro areas, including Los Angeles, Sacramento, San Francisco, and San Diego, all have higher ozone levels than recommended, with levels in the southern part of Los Angeles one and a half times greater than the recommended 75 parts per billion. Of the counties with the highest levels of particulates in the nation, the top three are located in California's Central Valley: Kern, Fresno, and Tulare. The particulate count in Kern, the highest in the country, is double what the EPA deems acceptable for human health.

Ozone is a natural part of the earth's stratosphere, forming a protective layer against the sun's rays. However, ozone can also be created at the ground level from car exhaust or industrial emissions, where it becomes a main component of smog.

Particulates are very small particles in the air, such as soot, dust, smoke, and pollen. California's many industries either emit large amounts of particulates or rely on other industries (such as transportation) that do so. Excessive levels of particulates and ozone are harmful to the environment and human health. They can either exacerbate or trigger heart and lung-related illnesses, such as asthma, bronchitis, and emphysema, particularly among children and older adults.

Cardiovascular disease. One study found that residents of Los Angeles living within 330 feet of a freeway experienced a hardening of the arteries twice the normal rate. This condition, also known as atherosclerosis, drastically increases the chances of heart disease and stroke—the leading causes of mortality in California as well as the nation. Air pollution is associated with more heart attacks than risky behaviors like using cocaine.

Asthma, one of the nation's most widespread chronic diseases, can be caused and worsened by dirty air. It is an expensive disease for the state—in 2005, hospitalizations in California for asthma alone cost \$763 million—in addition to creating serious burdens for sufferers and their families in the form of missed school and work, curtailed activities, frightening attacks and emergency room visits, and even death. In California, children are disproportionately affected by asthma, as are African Americans. Although the prevalence of asthma is similar across income groups, low-income people are much more likely to have severe symptoms and are hospitalized more frequently than middle- or high-income people; for instance, asthma sufferers from households with incomes under \$20,000 are seven times more likely to experience severe symptoms than those from households with incomes above \$100,000. Low-income people are exposed to more environmental triggers for asthma, such as poorly maintained housing and proximity to highways and polluting industries; they are also less likely to use the daily preventative medications that keep severe asthma in check.

Air pollution from traffic and industry affects first and foremost local residents, but particulates travel with the wind; heavy emissions in one area can thus mean heavy air pollution in another. Air pollution is practically impossible to contain, so efforts to improve air quality need to be similarly far-reaching. Air quality standards have improved tremendously with the introduction of automobile emissions regulations in California since the 1960s. However, there is still far to go—most Californians (up to 93 percent) continue to live in areas that fall short of EPA standards for human health.

Sources: Milet et al. 2007; Cox et al. 2009; U.S. Environmental Protection Agency 2010; Nawrot et al. 2011; Yip et al. 2011.

Life expectancy
is closely tied
to social position.

Although public discourse about health tends to focus on insurance coverage, access to medical care, quality of treatment, and affordability, the main drivers of health disparities between population groups are “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.”¹

These circumstances—known as the social determinants of health—lie outside the health-care system and are shaped by economics, politics, and social structures. Life expectancy is closely tied to social position. The world over, socioeconomic status, measured by occupational prestige, level of educational attainment, and income, is linked with health status.

The reasons that more affluent and educated people thrive and those with less education and fewer material resources face disproportionate health challenges are varied, including such factors as the chronic stress of economic insecurity, insufficient resources to buy healthy foods or to live in a healthy environment, differential exposure to health risks, and different patterns of risk behaviors. Ameliorating disproportionate disease prevalence and preventable death among lagging groups requires improvements in the conditions of people’s daily lives and living environments as well as their health behaviors. This focus includes public health campaigns, safe neighborhoods, full-service grocery stores, healthy school lunches, greater physical activity, greater educational equality, and employment that offers security, dignity, and agency.

The centrality of good health to a person’s ability to live a freely chosen life and to fulfill his or her potential is reflected in the composition of the American Human Development Index. In the American HD Index, life expectancy at birth—the most commonly used gauge of population health—stands as a proxy for the capability to live a long and healthy life. Life expectancy at birth is the average number of years a baby born today is expected to live if current mortality patterns continue throughout his or her lifetime.

Life expectancy at birth tells how long a person can expect to live, but not about the state of his or her health while alive. Other measures for health that get at that question exist. Disability-Adjusted Life Years (DALYs), for instance, measure a person’s years of healthy life, and indicators like diabetes or obesity rates are useful markers of population health. The American Human Development Project uses life expectancy for several reasons. First, life expectancy is a simple and powerful indicator that is easy to communicate and is readily grasped. Second, the project can reliably calculate life expectancy from mortality data for a very wide range of geographies and demographic groups; this allows for comparability across time and space. Third, research shows that life expectancy, DALYs, and several other measures yield fairly consistent conclusions about the health of different groups. And fourth, this quite basic indicator can in fact tell a story that is both startling and worrisome, and one which is not widely known.

What the Health Index Reveals: Analysis by Geography, Race and Ethnicity, and Gender

This section explores what the Health Index reveals about the ability of different populations within California to live a long and healthy life. The life expectancy of various groups in the state is closely examined—by region, metro area, and neighborhood and county group; by gender; by race and ethnicity; and by nativity.

VARIATION BY GEOGRAPHY: ECONOMIC REGIONS

TABLE 1 shows life expectancy by region, and by race and ethnicity within regions. A 4.4-year life expectancy gap separates the region with the longest lived in California, the Bay Area (81.6 years), and the region with the shortest lived, Northern California (77.2 years). Within the regions, the gaps widen by racial and ethnic group. The life expectancy range for Asian Americans is 87.4 years in the Bay Area to 82.2 years in the San Joaquin Valley. For Latinos, life expectancy ranges from 85 years in the Bay Area to 81.2 years in the San Joaquin Valley.

The regional groups with the longest-lived whites and African Americans cannot expect to live as long as even the shortest-lived regional groups of Latinos or Asian Americans. Life expectancy for whites spans from a high of 80.9 years in the Bay Area to a low of 76.4 in the San Joaquin Valley. African Americans have the greatest longevity in the San Diego–Border Region at 74.6 years, and the least in the San Joaquin Valley, at 71.4 years.

Highest and Lowest Life Expectancies by Economic Region and Race/Ethnicity



87.4
Years

Asian
Americans—
Bay Area



71.4
Years

African
Americans—
San Joaquin
Valley

TABLE 1 Life Expectancy in California by Region and Race/Ethnicity

| REGION | ALL RACE/ETHNIC GROUPS | AFRICAN AMERICANS | ASIAN AMERICANS | LATINOS | WHITES |
|-------------------------------|------------------------|-------------------|-----------------|---------|--------|
| United States | 78.6 | 74.3 | 87.3 | 83.5 | 78.7 |
| California | 80.1 | 73.3 | 86.1 | 83.1 | 79.3 |
| Bay Area | 81.6 | 72.9 | 87.4 | 85.0 | 80.9 |
| Central Coast | 81.2 | ... | 85.7 | 83.4 | 80.6 |
| San Diego and Southern Border | 80.7 | 74.6 | 87.1 | 82.7 | 80.2 |
| Southern California | 80.2 | 73.4 | 85.8 | 83.1 | 79.3 |
| Greater Sacramento | 79.3 | 73.2 | 84.4 | 83.5 | 78.9 |
| Central Sierra | 79.1 | ... | ... | ... | 78.4 |
| San Joaquin Valley | 77.5 | 71.4 | 82.2 | 81.2 | 76.4 |
| Northern California | 77.2 | ... | ... | 84.8 | 76.8 |

Source: AHDP calculations using mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details. When the total population of any group was less than 50,000 people, the life expectancy was not calculated for that group due to the statistical instability of estimates for small populations. U.S. life expectancy data from Lewis and Burd-Sharps, 2010.

In every major metro area in California, Asian Americans live the longest and African Americans the shortest.

VARIATION BY GEOGRAPHY: MAJOR METRO AREAS

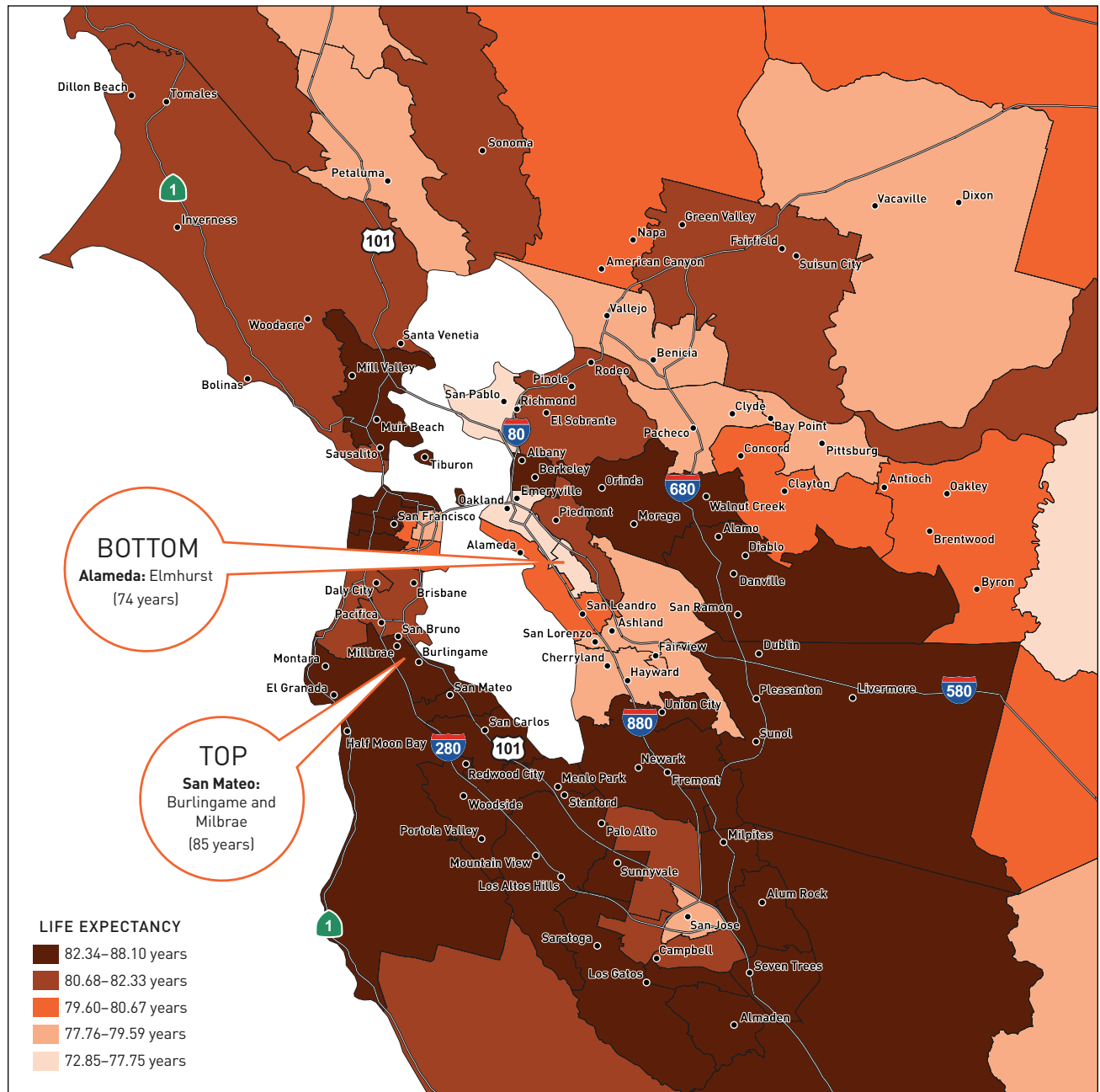
San Francisco has the greatest life expectancy of the five most populous metropolitan areas in California, at 81.4 years, and the Riverside–San Bernardino metropolitan area the shortest, at 78.3 years. Tremendous variation exists from neighborhood to neighborhood in the San Francisco metropolitan area, however (see **MAP 1**). In the San Mateo communities of San Mateo and Burlingame, life expectancy is about 85 years; in the Elmhurst section of Oakland in Alameda County, it is a decade less, at 74 years. The range in bottom-ranked Riverside–San Bernardino goes from 81.2 in Riverside County around Indio and Coachella to 74.1 in eastern San Bernardino County. The greatest life expectancy gap by neighborhood group can be found in the Los Angeles metropolitan area—from a high of 88.1 years in Orange County communities in and around Newport Beach and Laguna Hills to 72.8 years in Watts, a gap of 15.3 years (see **MAP 2**). The life expectancy in Watts today is the same as the life expectancy in the country as a whole in the mid-1970s.

Life expectancy also varies significantly within the top five cities by race and ethnicity, though the range is slightly smaller than that separating neighborhood groups. In every major metro area in California, Asian Americans live the longest and African Americans the shortest. The gap varies from 15 years in San Francisco to 11.4 years in Sacramento (see **TABLE 2**).

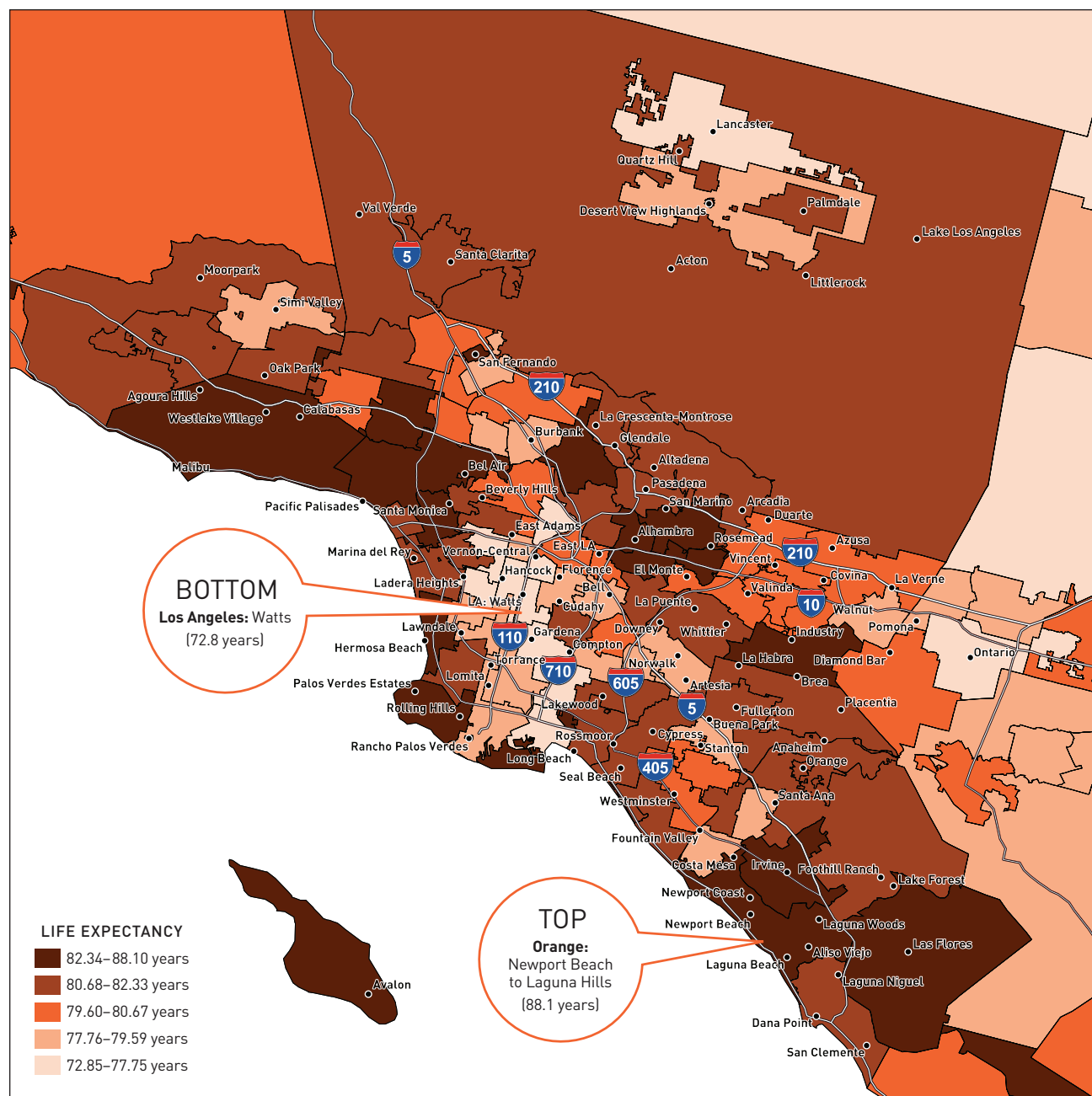
TABLE 2 Life Expectancy by Metro Area and Race/Ethnicity

| METRO AREA | ALL RACE/ETHNIC GROUPS | AFRICAN AMERICANS | ASIAN AMERICANS | LATINOS | WHITES |
|-------------------------------------|------------------------|-------------------|-----------------|---------|--------|
| California | 80.1 | 73.3 | 86.1 | 83.1 | 79.3 |
| San Francisco Metro Area | 81.4 | 72.1 | 87.1 | 85.1 | 81.1 |
| San Diego Metro Area | 80.7 | 74.6 | 87.2 | 83.0 | 80.2 |
| Los Angeles Metro Area | 80.7 | 73.4 | 85.6 | 83.4 | 80.1 |
| Sacramento Metro Area | 79.4 | 73.2 | 84.6 | 83.3 | 79.1 |
| Riverside–San Bernardino Metro Area | 78.3 | 72.7 | 86.1 | 81.8 | 77.2 |

Source: AHDP calculations using mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

MAP 1 Life Expectancy in the San Francisco Metro Area

MAP 2 Life Expectancy in the Los Angeles Metro Area



VARIATION BY GEOGRAPHY: NEIGHBORHOOD AND COUNTY GROUPS

The range of life spans across California is 15.3 years, with the high and low—the Newport Beach/Laguna Hills area and Watts—sharing the same metropolitan area, Los Angeles. **TABLE 3** shows life expectancy in the top and bottom twenty neighborhood and county groups in California. **MAP 3** shows life expectancy by neighborhood and county group across the state.

Seventeen of the top twenty neighborhood groups are part of either Silicon Valley Shangri-La or Metro-Coastal Enclave California, where levels of educational attainment are very high (see **TABLE 3**). The remaining three, the San Diego areas of Fallbrook and Vista, the Los Angeles County communities of Monterey Park and Rosemead, and the Santa Clara Eastern Foothills area, are part of Main Street California.

Of the bottom twenty neighborhood and county groups, rural northern and inland areas and disproportionately African American central-city neighborhoods in Los Angeles predominate.

Residential segregation by race and ethnicity persists across the United States, although the legal and policy frameworks that established these patterns are, by and large, no longer in existence. Thus it can be difficult to disentangle people's race or ethnicity from the place they live when analyzing the factors driving life expectancy gaps. Nonetheless, an analysis of the life expectancy data reveals that when ethnicity, earnings, educational attainment, and urban/rural residence are all taken into account.²

- Educational attainment emerges as the most important predictor of life expectancy outcomes; a 10-percentage-point increase in the proportion of adults with a bachelor's degree is associated with a gain of a full year in life expectancy when ethnic composition, earnings, and urban/rural residence are held constant.
- A greater Latino proportion of the population is associated with better life expectancy outcomes.
- Earnings have a small but statistically significant effect; a 10-percentage-point increase in median personal earnings is associated with an increase in life expectancy of about one-third of a year.
- Residence in either a rural or an urban location has no significant effect on life expectancy for the California population as a whole.

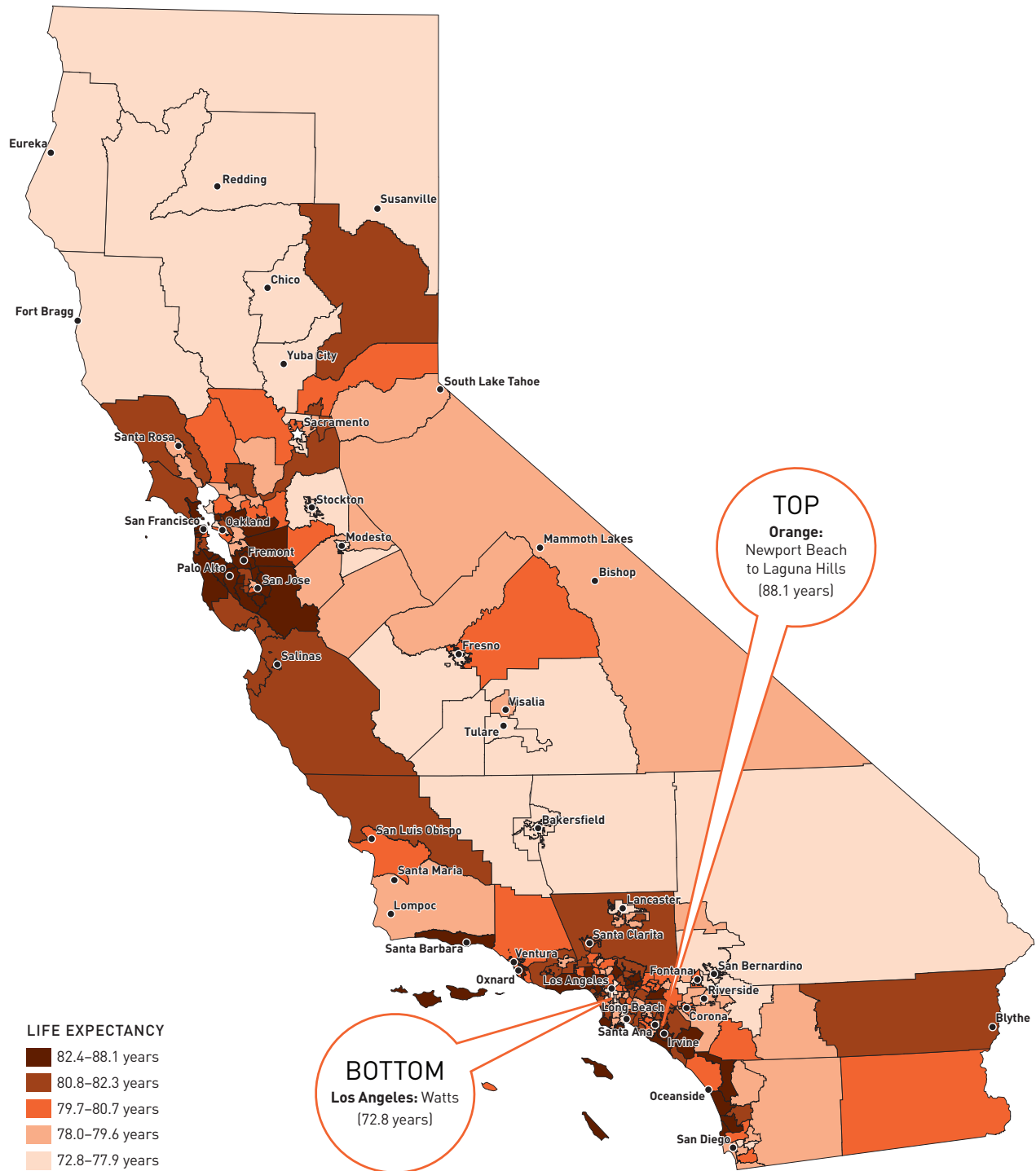
Rural northern and inland areas and disproportionately African American neighborhoods in Los Angeles have the shortest life expectancies.

The Los Angeles metro area is home to neighborhood groups with both the highest and lowest life expectancies.

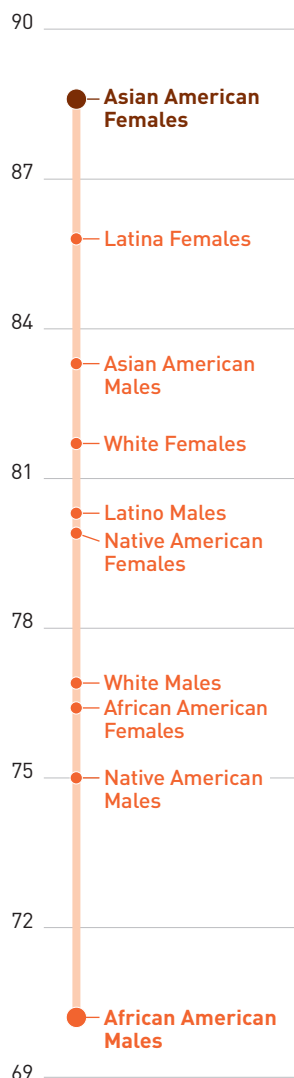
TABLE 3 Top and Bottom Twenty Neighborhood and County Groups by Life Expectancy

| | LIFE EXPECTANCY AT BIRTH (years) |
|--|--|
| TOP 20 Neighborhood and County Groups | |
| Orange: Newport Beach to Laguna Hills | 88.1 |
| Santa Clara: Los Altos, Mountain View, and Palo Alto | 86.7 |
| Orange: Irvine | 85.5 |
| San Diego: Encinitas | 85.4 |
| San Mateo: Burlingame and Milbrae | 85.0 |
| Alameda: Livermore | 84.8 |
| Santa Clara: Milpitas | 84.8 |
| LA: Bel Air, Brentwood, and Pacific Palisades | 84.7 |
| San Diego: Torrey Pines to Mission Bay | 84.5 |
| San Francisco: Sunset | 84.5 |
| Marin: Mill Valley | 84.5 |
| LA: Monterey Park and Rosemead | 84.4 |
| Contra Costa: Moraga and Walnut Creek | 84.3 |
| San Mateo: City and Pacific Coast | 84.2 |
| LA: West LA | 84.2 |
| Santa Clara: Almaden | 84.1 |
| Santa Clara: Cupertino, Saratoga, and Los Gatos | 83.7 |
| Alameda: Fremont | 83.6 |
| San Diego: Fallbrook and Vista | 83.4 |
| Santa Clara: Eastern Foothills | 83.4 |
| BOTTOM 20 Neighborhood and County Groups | |
| Alameda: Emeryville | 76.5 |
| Sacramento: Natomas to Antelope | 76.3 |
| LA: Compton | 76.2 |
| Riverside: Hemet and Beaumont | 76.1 |
| Shasta | 76.0 |
| Kern: East | 75.8 |
| Kern: West | 75.7 |
| LA: Long Beach South | 75.7 |
| Kern: Greater Bakersfield | 75.7 |
| Tulare: Tulare | 75.6 |
| Humboldt | 75.6 |
| LA: Lancaster | 75.6 |
| LA: West Adams-Baldwin Hills | 75.6 |
| LA: Hancock | 75.2 |
| San Bernardino: San Bernardino | 74.8 |
| Fresno: Fresno | 74.7 |
| San Bernardino: East | 74.1 |
| Alameda: Elmhurst | 74.0 |
| San Joaquin: South of Stockton | 73.3 |
| LA: Watts | 72.8 |

Sources: AHDP calculations using mortality data from the California Department of Public Health and population data from the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

MAP 3 Life Expectancy by Neighborhood and County Group

Life Expectancy (years) by Race, Ethnicity, and Gender



Source: AHDP calculations using mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

VARIATION BY GENDER

In California, women live longer than men by a margin of 5 years: 82.5 years as compared with 77.5 years. In addition, California women from each racial and ethnic group have a longevity advantage over their male counterparts, though the size of that gap differs. The gap is largest between African American men and women, at 6.2 years. Women have a biological advantage over men the world over; though women outlive men by 5 years on average, the size of the gap varies, and has been shrinking in affluent countries over recent years. At least some of the life-span gap in California and elsewhere stems from social norms that encourage boys and men to engage in many more risk behaviors than girls and women, from smoking and binge drinking to fast driving and resolving conflicts through violence, and which discourage them from seeking help and social support.

VARIATION BY GENDER, RACE AND ETHNICITY, AND NATIVITY

Life expectancy by racial and ethnic group in California spans a nearly 13 year range (see sidebar).

- Asian Americans live the longest, at 86.1 years.
- Latinos have the second-longest life expectancy, at 83.1 years.
- Whites are doing significantly less well than either of these two groups, living about 79.3 years—nearly 7 years less than Asian Americans and 4 years less than Latinos.
- Native Americans have a life expectancy of about 77.5 years.
- African Americans have the shortest lives in California—they are living just a little over 73 years—about the life expectancy of the country as a whole in the mid-1970s.

It is important to underscore that these racial and ethnic groups are extremely broad; a great deal of variation exists within them. Asian Americans, for instance, originate from countries as different as India and Japan, or the Philippines and Laos. Asia is the most populous world region, so making sweeping generalizations about people from this area and their descendants has clear limitations. Looking at variations within the category of Asian Americans reveals important differences in the leading cause of death and in health risk behaviors (see **BOX 2**). Nonetheless, the fact that the average life expectancy for this group is a full 6 years longer than the average for the state as a whole tells us that something is going right for them. Identifying the factors supporting this positive outcome holds great promise for maintaining good health among Asian Americans as well as for improving the life expectancy for other groups in the state.

BOX 2 Disparities in Asian American Health

Asian Americans have the longest life expectancy in California, at 86.1 years—nearly 6 years longer than that of the whole state. Asian American females born today in California can expect to live to 88.6 years, almost two decades ahead of those with the shortest lives, African American men. Asian Americans also perform well in education and income indicators, and are generally touted as the “model minority” because of these successes. They are seen as self-sufficient, having a strong work ethic, and as requiring little in the way of health services and other programs.

However, this stereotype of Asian Americans glosses over wildly varying health outcomes of at least seventeen subgroups, listed by population size—Chinese, Filipino, Vietnamese, Korean, Asian Indian, Japanese, Taiwanese, Cambodian, Laotian, Hmong, Thai, Pakistani, Indonesian, Burmese, Bangladeshi, Sri Lankan, Malaysian, Nepali, and Mongolian, among others. Each of these groups—with their own languages, cultures, and beliefs—face very different human development challenges. Fewer than 13 percent of the Asian American population lives at or below the poverty line, yet when we look separately at Southeast Asian populations such as Cambodians, Hmong, and Laotians, this figure rises to 40 percent.

Heart disease is the leading cause of death for all racial and ethnic groups, except for Asian Americans, for whom the biggest killer is cancer. In particular, liver cancer is a leading cause of cancer mortality among Asian American men. This anomaly is largely attributed to untreated Hepatitis B, which in turn has a 25 percent risk of death from cirrhosis or liver cancer. While Hepatitis B affects 0.5 percent of the U.S. population, it affects nearly 10 percent of Asian Americans.

Within the Asian American population, different groups face different challenges. For instance, Filipinos, who make up the second largest percentage of Asian Americans, are overweight or obese at a rate nearly a third higher than the state average of 34 percent and are more likely to suffer from diabetes (8.8 percent versus 6.8 percent for the state as a whole).

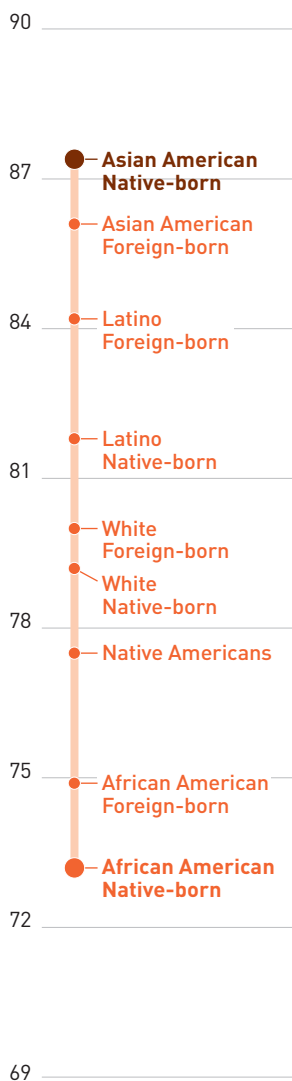
Preventive health behaviors are low among Asian Americans, with non-compliance with recommended periodic cervical cancer screenings among Korean, Vietnamese, and Chinese women nearly double that of the state average. Screening for breast and colorectal cancer as well as sexually transmitted diseases and HIV are also lower than the state average. There are many reasons that Asian Americans are less likely to seek medical attention—ranging from lack of insurance (Koreans have the highest uninsured rate at 33 percent, more than double the state average of 15 percent), discriminatory treatment at medical clinics, and lack of language services.

Asian Americans make up 13 percent of the total population in California, as compared with 4.5 percent in the nation. By 2050, the national figure is expected to more than double. Practitioners and legislators can prepare for this increase in a number of ways. For example, policymakers can implement policies to reduce health disparities, such as mandatory Hepatitis B immunizations for all seventh graders in California, as well as better language and cultural access to health care, and implementing target routine practices are necessary to meet the needs of this diverse population.

Sources: Nance 2007; Lin et al. 2007; Ponce et al. 2009; Tseng et al. 2010; U.S. Cancer Statistics Working Group 2005.

Within the Asian American population, different groups face different health challenges.

Life Expectancy (years) by Race, Ethnicity, and Nativity



Source: AHDP calculations using mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

One contributing factor to Asian American longevity is clearly their high level of educational attainment—Asian Americans as a group are head and shoulders above the rest of California when it comes to earning bachelor’s and graduate degrees. A large body of research from the United States and abroad consistently links higher educational attainment to longer lives and better health. People with higher levels of education tend to practice healthier behaviors than those with less education and to better understand and comply with medical advice and treatment regimes. Compared to people with limited formal education, those with higher levels of educational attainment are more likely to find higher-status employment in which they have greater autonomy and control over their day-to-day work and are more likely to be treated with respect—all of which make daily life less stressful—in addition to having better health benefits and higher salaries. People with more education are more likely to marry, which provides social support and a buffer against the stress of isolation, and enjoy better psychological health, on average, than those with less education, all of which boost health.

The Latino health story basically flies in the face of the well-established link between education and health. As discussed in subsequent chapters, Latinos have the lowest levels of educational attainment of any group in California by a significant margin. They also have the lowest earnings of any racial and ethnic group. In addition, Latinos are disproportionately uninsured, and insurance coverage and longevity are linked for other racial and ethnic groups. Latinos face discrimination as a result of their legal status (immigration), language, and cultural preferences in accessing appropriate medical care; have high rates of poverty; and are concentrated in jobs with poor working conditions and disproportionately high physical risks.

Why, then, do Latinos fare so well on the health index? This departure from the norm, known as the Latino Health Paradox, is discussed in **BOX 3**. Also puzzling is the shorter life expectancy among whites, the group with the highest earnings. In fact, one researcher noted that, in addition to exploring why Latinos are living so long, we should also be asking why whites, given their comparative social and economic advantages, are not living longer.³

African Americans in California, as is the case in every state with a sufficiently large African American population to be included in a race-by-state analysis, have the shortest lives by a significant margin. African Americans die at a higher rate than whites from nearly every cause, a daunting disparity. Yet research shows that only a few conditions—all of them amenable to change—account for the lion’s share of these disparities. African Americans die sooner primarily due to uncontrolled hypertension, HIV, diabetes, and trauma (unintentional injuries and violence). Each of these conditions is driven by social determinants of health, among them stress, discrimination, residential segregation, concentrated poverty, diet, and social norms around masculinity, discussed in the next section. The death rate due to complications from HIV among African Americans in California is

BOX 3 The Latino Health Paradox: Good Genes or Good Practices?

The world over, groups with higher education levels tend to be healthier and to live longer. Yet U.S. Latinos as a group defy this trend. Nearly 44 percent of Latinos in California do not have a high school degree—almost triple the state average. In fact, Latinos lag behind other racial and ethnic groups consistently across all educational achievement levels, and 22 percent of the population live in poverty—a disproportionately high poverty rate compared with the state average of 13 percent. Yet California Latinos have a life expectancy of 83.2 years, second only to Asian Americans and five years longer than the average Californian. This combination of low education and good health is called the Latino Health Paradox.

Researchers seeking to understand this trend have found that splitting Latinos into two groups, U.S.-born and foreign-born, reveals markedly different results. Foreign-born Latinos tend to have better health outcomes than Latinos who were either born in the United States or spent a significant time within the country (fifteen years or more). These findings have led researchers to believe that immigrants adjust, adopting the preferences of their new environments over time, in a process called acculturation that has significant health-adverse impacts.

One study found that foreign-born Latinas overwhelmingly thought it was worse to be a smoker than to be obese, whereas native-born Latinas thought the opposite. Another study found that while 3 percent of the babies of foreign-born Mexican American women had low birth weights, 14 percent of the

babies of U.S.-born Mexican Americans did—a rate higher than that of all racial and ethnic groups. The authors attributed this dramatic difference to cultural practice; strong social networks and family support provided informal prenatal care for foreign-born mothers, but not for those born in the United States. Yet acculturation does not affect everyone equally, nor can it explain everything about the Latino Health Paradox.

In addition, the Latino Paradox is not a guarantee of good health or long lives. Young Latino men face homicide rates three times the national average. Foreign-born Latinos are disproportionately likely to have physically demanding and hazardous jobs, and to die from work-related injuries. Latinos are disproportionately uninsured, and face numerous barriers to accessing services, ranging from low English proficiency to limited incomes to immigration status. They also suffer higher mortality rates related to diabetes, liver disease, and HIV/AIDS than other populations.

Ideas about cultural change and its impact on health hold a great deal of promise for improving health outcomes in California among Latinos and for the population as a whole.

More research on the experience of foreign-born and native-born Latinos in California can shed light on which aspects of living in America are harmful to our health.

Sources: Abráido-Lanza et al. 2005; Hayes-Bautista et al. 2006; Johnsen et al. 2002; McGlade et al. 2004; Ramirez 2004; Rodriguez and Hernández-Santana 2010; Vega et al. 2009.

three-and-a-half times the rate among whites, and the death rate due to homicide is more than ten times higher. If African Americans had the same death rates as whites for these two causes of death, over eight hundred deaths a year in California's African American communities would be averted.

Asian American women (88.6 years) and Latina women (85.8 years) are living the longest lives of any ethnicity/gender pairing, on average. African American men have the lowest life expectancy in the state, at only 70.2 years—18.4 years less than Asian American women. An African American baby boy born in California today can expect to live a shorter life than a baby born in America in the mid-1960s, on average.

Nativity also exerts a strong influence on longevity. The foreign-born outlive the native-born by almost four years in California. This pattern holds for every racial/ethnic group except for Asian Americans.

Foreign-born Latinos tend to outlive native-born Latinos.

What Fuels the Gaps in Health?

- Social, economic, and environmental conditions
- Psychological risk factors
- Health behaviors

What Fuels the Gaps in Health?

The answer to this question is perhaps good news for a state facing a budgetary crisis: the way to longer lives is not necessarily spending more money on health care. An AHDP analysis of state life expectancy and total state expenditures on health (combining public and private spending) revealed that there is no relationship between higher health spending and better health outcomes in the United States. In very poor countries, small increases in spending yield big gains in life expectancy, since roughly a third of deaths in such places are among children who die from lack of low-cost solutions like immunizations and safe water. In affluent countries, however, this relationship evaporates. In West Virginia, life expectancy is about 75 years, and combined public and private spending per person on health care exceeds \$6,000 per year; in Utah, life expectancy tops 80 years, but spending is much less—\$4,100—in part due to lower rates of smoking and diabetes.

Gaps in health among population groups stem from a variety of factors that extend far beyond the reach of the health-care system. Social conditions matter to health: a neighborhood's physical environment, school lessons on fruits and vegetables, family preferences for certain foods, being able to afford wholesome ingredients, and more. The interactions among these factors impact our decisions about what we eat, if we exercise, and more generally, how we live our lives.

Three areas are key: social, economic, and environmental conditions and resulting exposure to health risks; psychological and social risk factors, which pattern vulnerabilities and resilience; and resulting health behaviors.⁴

SOCIAL, ECONOMIC, AND ENVIRONMENTAL CONDITIONS

The environments and conditions in which people are raised and live their lives shape their exposure to health risks as well as the decisions—good and bad alike—that they make about their health. These environments, in turn, result from politics; policies on education, health care, home ownership, and public safety; and the regulatory system.

Some of the social factors that foster good health among Asian Americans (high levels of educational attainment) and Latinos (social networks and family support) were discussed above. The comparatively poor health of African Americans in Los Angeles, reflected in their life expectancy of 73.4 years (nearly 7 years less than the state average), is evidence of the ways in which social, economic, and environmental conditions can interact to harm health.

A recent analysis by demographer William H. Frey of 2005–2009 U.S. Census Bureau data showed that residential segregation by race in Los Angeles is extremely high.⁵ Of the country's 100 largest metropolitan areas, Los Angeles ranks eleventh on his Black-White Segregation Index, showing no decline in segregation since 2000. Los Angeles, with a score of 70 out of 100 (100 being

completely segregated, 0 being completely integrated), is less segregated than Milwaukee, Detroit, New York, and Chicago, which score from 78 to 81, but more segregated than 89 other cities, including Birmingham, Alabama (69), Baton Rouge, Louisiana (59), Little Rock, Arkansas (58), Jackson, Mississippi (55), and Charleston, South Carolina (42). Los Angeles ranks third of the largest 100 cities on the Hispanic-White Segregation Index.

Residential segregation by income, educational attainment, race, and ethnicity creates distinct sets of social determinants of health. Majority minority neighborhoods tend to have higher rates of concentrated poverty, and concentrated poverty is often accompanied by a host of social and environmental factors that harm health, such as an absence of grocery stores (“food deserts”) and parks that make healthy eating and exercise possible (see **BOX 4**); higher rates of crime and violence that cause chronic stress, injury, and death, and which discourage outdoor exercise; weak social support networks; and a high density of fast-food outlets, liquor stores, waste transfer stations, and toxic industries.

Homicide takes a particularly high toll on young men in poor, predominantly minority neighborhoods. In the country as a whole, the homicide rate among African American men ages 20–34 is more than four times the rate among men of all races of the same age group. In Los Angeles County, it is more than seven times that rate.⁶

Homicide takes a particularly high toll on young men in poor, predominantly minority neighborhoods.

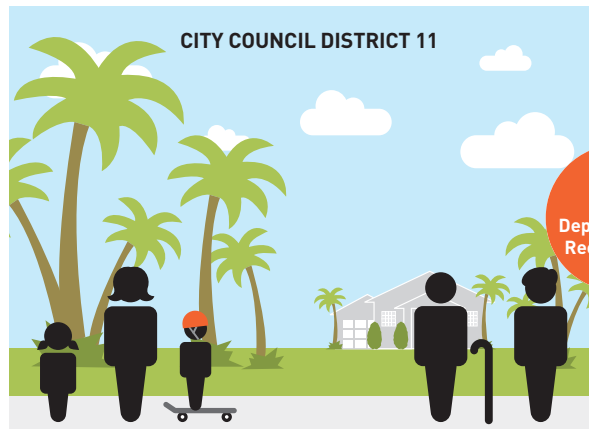
TABLE 4 shows the five Los Angeles neighborhood groups with the highest percentage of African American residents. Only 7 percent of Los Angeles metro area residents are African American, but in these neighborhoods, the proportion of African Americans is significantly higher, ranging from one-quarter of the total population in Watts to just under one-half of the population in West Adams–Baldwin Hills. These neighborhoods have very few white or Asian American residents; Latinos comprise the balance of the population, which pulls up the life expectancy averages.

TABLE 4 Well-Being in Los Angeles Neighborhood Groups with the Largest Share of African Americans

| NEIGHBORHOOD AND COUNTY GROUPS | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) | AFRICAN AMERICAN (%) | LATINO (%) | RENTERS SPENDING HALF INCOME ON RENT (%) | POVERTY RATE (%) | CHILD POVERTY RATE (%) |
|--------------------------------|----------|----------------------------------|---------------------------|-----------------------|--------------------------------|----------------------|------------|--|------------------|------------------------|
| Inglewood | 4.34 | 77.4 | 28.6 | 88.4 | 26,306 | 44.4 | 48.4 | 27.4 | 17.4 | 25.0 |
| West Adams–Baldwin Hills | 4.00 | 75.6 | 27.4 | 91.4 | 23,883 | 48.7 | 40.6 | 32.9 | 22.3 | 33.6 |
| Compton | 3.18 | 76.2 | 41.4 | 83.0 | 22,087 | 32.6 | 62.7 | 34.6 | 22.2 | 31.0 |
| Hancock | 2.60 | 75.2 | 40.5 | 79.9 | 18,926 | 41.0 | 55.2 | 39.7 | 27.1 | 38.4 |
| Watts | 1.91 | 72.8 | 53.8 | 78.3 | 18,785 | 27.0 | 71.0 | 42.1 | 34.4 | 45.4 |

Source: AHDP calculations using education, earnings, demographic, and housing data from the ACS 2007–2009 and mortality and population data from the California Department of Public Health and the U.S. Census Bureau, 2006–2008. See Methodological Notes for more details.

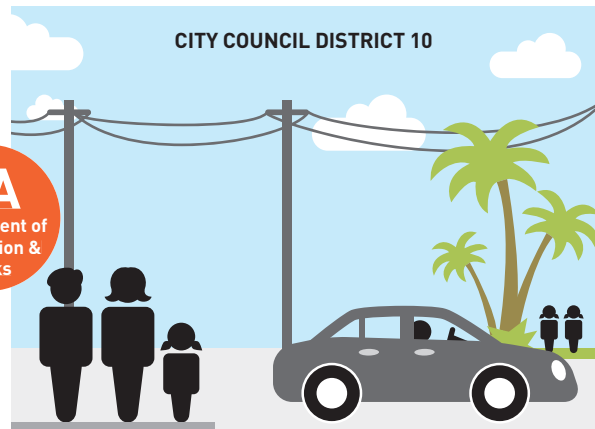
BOX 4 A Tale of Two Parks in Los Angeles



**3 ACRES OF PARKLAND FOR
EVERY 1,000 RESIDENTS**
28 PARKS
LOWER DIABETES RATES

Los Angeles's 10th City Council District lies in South Los Angeles and includes the neighborhoods of Jefferson Park, Arlington Heights, and West Adams. The neighborhoods of District 10 have some of the lowest well-being scores on the American HD Index. The area's quiet residential streets are crisscrossed by commercial corridors dominated by gas stations and corner stores, with the Santa Monica Freeway running through its center. Home to approximately 19,000 people per square mile, CD 10 offers 0.35 acres of city parkland for every 1,000 residents. A total of eighteen city parks provide recreational facilities and children's playgrounds to the district's residents. The population in this part of Los Angeles is one fifth African American and over half Latino, and one in five families lives in poverty.

Fewer than ten miles west is the **11th City Council District**, perched alongside the Pacific Ocean and covering Westside neighborhoods like Pacific Palisades, Venice, and Brentwood. Home to the famous Muscle Beach, CD 11 has both single- and multifamily housing; it is characterized by high fences, verdant landscaping, and trendy shops and restaurants. The combination of elegant housing and upscale shopping centers gives the 11th District a feeling of safety and comfort. The neighborhoods of CD 11, in which the majority of residents



**.35 ACRES OF PARKLAND FOR
EVERY 1,000 RESIDENTS**
18 PARKS
HIGHER DIABETES RATES

are white and the poverty rate is below 7 percent, have some of the state's highest scores on the American HD Index.

CD 11 contains approximately 4,375 people per square mile and offers about 3 acres of city parkland for every 1,000 residents. A total of twenty-eight parks and recreation centers, not including nearby beaches and state parks, serve the district's residents. These Westside neighborhoods offer nearly ten times the net parkland acres as the far more densely populated South Los Angeles neighborhoods, as well as ten more parks and recreation centers.

How is the disparity in people's ability to exercise outdoors in their respective corners of Los Angeles, either in parks or by walking, jogging, or biking on sidewalks and streets, reflected in their health and longevity? A baby born in one of these Westside neighborhoods can expect to outlive one in Los Angeles South neighborhoods by over four years. In addition, the number of hospitalizations for diabetes—a largely preventable chronic disease fueled by unhealthy diets and physical inactivity—is three times higher in District 10.

Sources: The City Project 2011; Healthy City 2011; Los Angeles County Department of Public Health 2010; Los Angeles Department of City Planning.

Concentrated poverty is strongly in evidence. Differing poverty indicators are significantly above those of state averages, with between 27 percent and 42 percent of renters insecurely housed, spending more than half their incomes on rent. The school enrollment rate is as low as 78 percent, and indicative of large numbers of young people ages 16–24 out of school. The rate of adults without a high school diploma ranges from one in four to one in two.

A recent survey by the Public Policy Institute of California and the California Endowment found that although 58 percent of whites in California report being in good or excellent health, only 38 percent of African Americans do. Seventy percent of people in households earning \$80,000 or more reported being in good or excellent health compared to just 31 percent of people in households earning less than \$40,000.⁷ This finding is relevant to the health of African Americans, who are disproportionately likely to have low incomes. African Americans and Latinos were also more likely than other groups to report that low-income areas have disproportionately fewer grocery stores and restaurants offering healthy choices, as well as fewer parks, playgrounds, and places to exercise. African Americans are more likely than others to report that finding places to get physical exercise is difficult in their neighborhoods. They are also less likely to be satisfied with their housing, police protection, and school quality—all critically important social determinants of health.⁸

Research shows that even if characteristics like sex, race, and income are held constant, people exposed to the social and environmental ill effects of residential segregation face greater mortality risks than those not living in segregated neighborhoods. Evidence also shows that the stress of discrimination, from unpleasant social encounters to racial profiling by police, erodes good health.⁹

Low-income neighborhoods often have fewer parks and places to exercise.

Money Worries Harm Health

The chronic money worries of people with low wages, insecure employment, and economic instability cause health-eroding chronic stress. This unrelenting, toxic form of stress is rooted in prolonged lack of control over one's environment and conditions of daily work or home life.

Chronic stress can cause excessive wear and tear on the cardiovascular system, a weakened immune system, and diversion of energy from physiological processes that maintain long-term health. This type of stress is linked with psychological conditions like anxiety and depression, and often underlies health-risk behaviors like smoking, excessive drinking, drug use, and overeating.

These processes shorten lives and speed physical and cognitive decline. **Of the thirty-three neighborhood and county groups in California with poverty rates above 20 percent, twenty-seven had life expectancies at least two years below the state average.**

Source: Adler and Kawachi 2008.

PSYCHOLOGICAL RISK FACTORS

The different environments and life circumstances in which people live create **unique sets of psychological and social risk factors that, in turn, affect the health of different groups.** Low-income Californians are exposed to far more stress, on average, than more affluent Californians (see sidebar). In the movies, stress is the product of a high-stakes court case, a bomb that needs defusing pronto, or a bases-loaded-with-two-outs situation. That kind of stress—in addition to being vanishingly rare in real life—is not harmful to an otherwise healthy person. The kind of real-life stress that harms health is the chronic stress produced from ongoing lack of autonomy and control over the conditions of daily life. **California's economic woes, particularly the unemployment and foreclosure crises, have vastly expanded the number of people living with such chronic stress. Research shows that as educational attainment and earnings increase, people's perception of stress decreases.**¹⁰

People with fewer capabilities are also exposed to acute stress more often than those with more education, higher incomes, and stronger social networks. Simply put, they are at higher risk of adverse life events of every stripe: they are more likely to be involved in crimes, either as victims or perpetrators; to be incarcerated; to have a loved one incarcerated; to experience the serious illness or death of someone close to them; to separate or divorce; to lose a job or a home; or to become homeless.

Mental illness also erects a formidable barrier to health. People with persistent and severe mental illness die twenty-five years sooner than people without such illnesses.¹¹ Suicide and unintentional injury account for between 30 percent and 40 percent of the premature mortality among this group, a damning indictment of our failure as a society to keep the mentally ill safe as well as testament to the frightening power of these conditions. But three in five people with persistent and severe mental illness will die from other chronic conditions. Many psychotropic medications, though life-saving for some, can have serious side effects, particularly weight gain that can lead to diabetes and cardiovascular disease. People with mental illnesses tend to have higher rates of addiction disorders, which evince further harm to their overall health. They are more likely to experience poverty, homelessness, isolation, and acute stress than the general population, conditions that are well-documented contributors to premature mortality (see **BOX 5**). Permanent supportive housing provides an environment in which these multiple health risks can be addressed, maximizing the possibilities open to those with serious mental illness to live a full life—full in years as well as in well-being, choices, and freedoms.

BOX 5 Ill Health Contributes to Homelessness

California has the largest number of people experiencing homelessness in the nation, at over 133,000 individuals, as well as the largest number of homeless veterans, at about 50,000 people.

Health issues are a major contributor to homelessness, as individuals and families who are already financially vulnerable can be easily tipped over the edge with medical bills they cannot afford, or medical conditions that prevent them from working.

Over half of personal bankruptcies in the nation are directly attributed to health reasons. Forty percent of the homeless population is estimated to have some sort of disability, and many have substance abuse problems, with homeless individuals accounting for 13 percent of all new admissions to addiction treatment facilities in 2004. In addition, those with severe mental illness account for about one in every four sheltered homeless persons.

These various health problems compound and worsen the impacts of homelessness, and make it harder for individuals to get back on their feet. During the Great Recession, from 2008 to 2009, the number of individuals in California who were chronically or repeatedly homeless increased nearly 11 percent, when on average the increase in this population was less than 1 percent across the nation. Veterans are twice as likely as other Americans to be chronically homeless, and account for 26 percent of the homeless population, but only 11 percent of the general population. The Department of Veteran

Affairs estimates that 45 percent of veterans suffer from a mental illness, and 70 percent suffer from substance abuse problems. Male veterans are 1.3 times more likely to become homeless than nonveterans, and female veterans 3.6 times more likely to become homeless than nonveteran females.

California is home to the largest percentage of female veterans, 9.1 percent, of any state.

The homeless are vulnerable to malnutrition, illness, violence, extreme stress, and increased risk of substance addiction. People who are chronically homeless face a three- to fourfold increase in the risk of dying as compared to the general population, and live shorter lives, with the average age of death between forty-two and fifty-three years of age. The rates of serious illness and injury among the homeless are three to six times the rate of the general population, leading experts to argue that "housing is health care." **Without a stable home, the barriers to employment are practically insurmountable, and a healthy and fulfilling life out of reach.**

Sources: Cunningham et al. 2007; Los Angeles Homeless Services Authority 2009; National Alliance to End Homelessness and the Homelessness Research Institute 2011; National Coalition for the Homeless 2009a, 2009b; National Coalition for Homeless Veterans 2011; National Health Care for the Homeless Council 2010a, 2010b; O'Connell 2007; U.S. Conference of Mayors 2005; U.S. Department of Housing and Urban Development 2010; U.S. Department of Labor Women's Bureau and The National Center on Family Homelessness 2010.

Health issues are a major contributor to homelessness, leading experts to argue that "housing is health care."

The most cost-effective and humane approach to longer lives and better health is to keep people from developing chronic diseases in the first place.

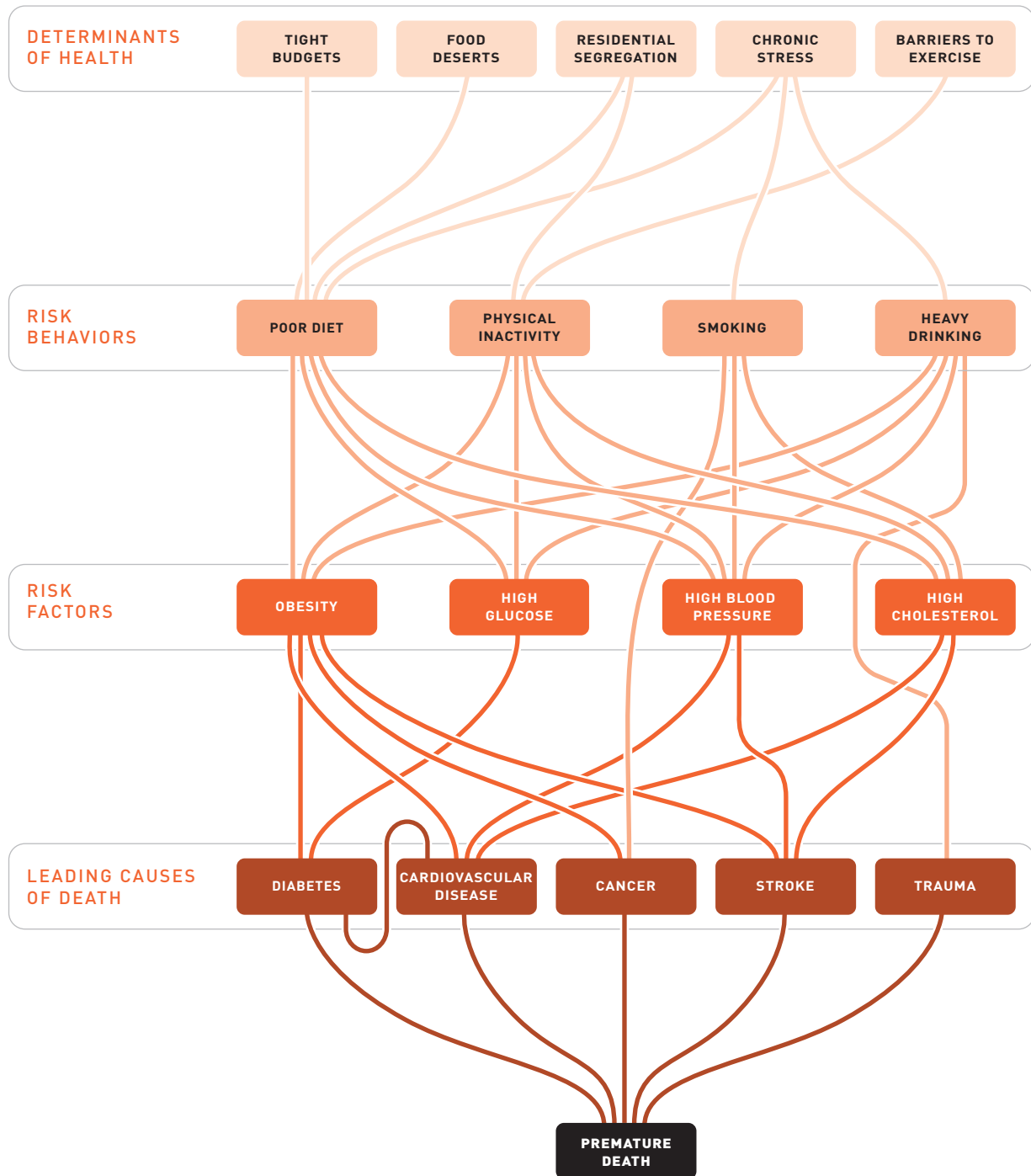
HEALTH BEHAVIORS

People make decisions about their health within the context of their families, neighborhoods, and daily lives. Though it's easy to say “eat less, exercise more” in response to the obesity epidemic, or implore people to “just say no” to smoking or excessive drinking, actually changing these behaviors is very difficult, a fact well known to most Americans from personal experience. Were it otherwise, no one would smoke and everyone would maintain a healthy body weight. Between 1980 and 2006, the rate of adult obesity more than doubled, increasing from 15 percent to 34.3 percent. In addition to those who are obese, one-third of Americans are now overweight.

Poor social and economic conditions—from food deserts to chronic toxic stress—fuel the “fatal four” behavioral health risks: smoking, poor diet, physical inactivity, and excessive drinking. These risks account for the majority of premature death (see **FIGURE 1**).

Tackling these endemic health risk behaviors requires that we broaden our frame of reference beyond individual willpower to approaches that encompass the environment in which people live and make decisions about their health.

A prime example is the decline in smoking rates. Smoking has declined over the past twenty years because people's wish to quit smoking is increasingly supported by policies that make smoking difficult (through laws against smoking in public spaces), expensive (through cigarette taxes), and socially unacceptable (through public health campaigns promoting bystanders' right to breathe clean air). Similar approaches to alter today's obesegenic environment in ways that make the best, healthiest choice the easiest, likeliest choice hold great promise—whether encouraging walking instead of driving or choosing fruits over Froot Loops.

FIGURE 1 Social Determinants of Health Drive Life Expectancy



The key to longevity lies in the conditions of people's daily lives.

Key Priorities for Longer Lives

Longer lives for Californians requires reducing the number of premature deaths. But although medical treatments consume the vast majority of our health-care dollars, and although our politicians have spent the last two years and counting locking horns over health-care coverage, the key to longevity lies in the conditions of people's daily lives and in the thousands of small decisions whose ramifications, both good and bad, accumulate over the life course.

People want to be healthy. Most smokers have tried to quit; nearly everyone who is obese has tried to lose weight; gym attendance spikes in January as people try to make good on their get-fit New Year's resolutions. Yet the exercise of willpower is rarely sufficient to sustain long-lasting behavior change in the face of environments that make healthy choices extremely difficult.

IMPROVE THE CONDITIONS OF DAILY LIFE

Medical treatments are, of course, critical once you're sick or injured, screenings are vital for early disease detection, and disparities in access to medical care represent a tremendously important social justice issue. But improving the conditions of people's daily lives to reduce their exposure to health risks will keep more people from getting sick in the first place. Poverty damages health because it forces people to live in less healthy environments, limits resources for purchasing healthy foods or ensuring adequate physical activity, and causes chronic stress that prematurely ages the body and drives health-risk behaviors. Residential segregation by race and income leads to a concentration of health-harming disamenities like a surfeit of liquor stores or proximity to highways and a dearth of health-enhancing amenities like full-service groceries and parks.

FACILITATE HEALTHY BEHAVIORS

The biggest killers in the state, as in the country as a whole, are heart disease, cancer, and stroke, maladies fueled by the "fatal four" health risk behaviors—smoking, poor diet, physical inactivity, and excess drinking. Minimizing these behaviors through public education and prevention programs as well as by creating neighborhood, school, and work environments in which healthy choices are not just possible but probable offers great promise. Structuring environments so that the best, healthiest choice is also the easiest, most likely choice—the essence of "choice architecture"—is a job for everyone, from the school officials who design and stock cafeterias in ways that make healthy foods more appealing to businesses that make fitness easier with on-site gyms or exercise classes to municipal road departments that ensure that walking and biking paths are safe and accessible. The flip side of this equation involves making unhealthy choices less appealing, the strategy public health officials have employed with some success against

smoking; making junk food and sugary drinks more expensive or less readily available in school and work environments will help people stick to the health promises they make to themselves.

LEARN FROM LATINO HEALTH ADVANTAGES

The foreign-born outlive the native-born in California by almost four years on the whole, a pattern that holds within every racial and ethnic group except for Asian Americans. Despite disproportionate economic and social challenges, from lower incomes to less education to lower rates of insurance, more Latinos are living significantly longer than whites or African Americans. We have some indications about what Latinos are doing right—fewer risk behaviors and more social support—but there’s a lot more to learn. Understanding the Latino Paradox as well as the reason behind acculturation’s negative health impacts can tell us a lot about how to lengthen life spans for everyone as well as help the second generation retain their parents’ better health outcomes.

The foreign-born outlive the native-born in California by almost four years on the whole.

ADDRESS AFRICAN AMERICAN HEALTH CRISIS

African Americans live some of the shortest lives of all Californians; their life expectancy today is the same as the life expectancy of the country as a whole thirty-five years ago. African Americans die at a higher rate than whites from all leading causes of death. But a limited number of conditions account for a significant share of shorter life spans of African Americans: poorly controlled hypertension, HIV, diabetes, and homicide. Thus, efforts to address these four underlying causes of death are central to reducing health inequalities. Addressing them requires improving economic prospects and the conditions of daily life in areas of concentrated poverty, where African Americans disproportionately live, and tackling health risk behaviors, such as poor diet and constructions of masculinity that encourage the violent resolution of conflicts.



Access to Knowledge

CHAPTER SYNOPSIS:

Education is a wise and necessary investment for California's economic growth. A globalized, knowledge-based economy demands nimble minds and a mastery of essential skills. In addition, education matters to people and their communities beyond just better jobs and bigger paychecks; it also contributes to more robust health, more stable relationships, less crime, and more civic and political participation.

Key findings include:

- Residents in coastal counties are two-thirds more likely to have a bachelor's degree and nearly twice as likely to have a graduate degree than those in inland counties.
- Across the Five Californias, college degree attainment among adults ranges from 70 percent in Silicon Valley Shangri-La to 10 percent in The Forsaken Five Percent.
- Asian Americans rank highest of all racial and ethnic groups in educational attainment and enrollment.
- Latino educational attainment increases significantly in the second generation.
- Native-born Californians are far more likely than foreign-born Californians to have completed high school, particularly among Latinos and Asian Americans.

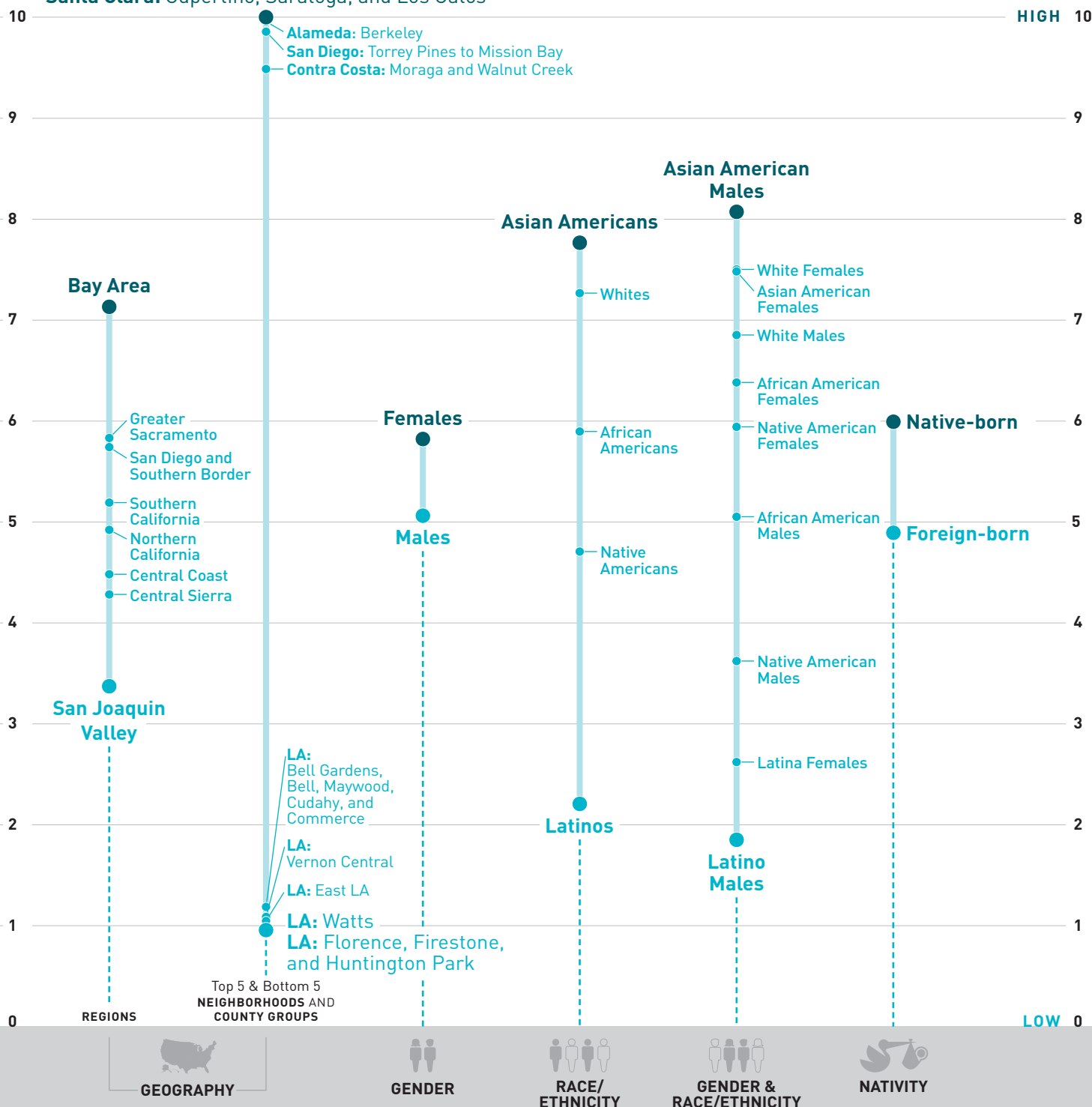
Closing the gaps that separate groups in the educational sphere will require priority attention to early childhood education, high school graduation, out-of-school conditions, fixing uneven education spending, and funding for higher education.

How Do We Stack Up?

Educational Attainment and School Enrollment

EDUCATION INDEX

Santa Clara: Los Altos, Mountain View, and Palo Alto
Santa Clara: Cupertino, Saratoga, and Los Gatos



Introduction

“They spoke languages new to the United States and settled together in immigrant neighborhoods where poverty and cultural distinctiveness were pronounced Their influx appeared to be a serious social challenge—to cities, class structure, mobility patterns, schools, and the political system. There was much reflection . . . about whether America could absorb so many new immigrants.”¹

JOEL PERLMANN,

Italians Then, Mexicans Now: Immigrant Origins and Second-Generation Progress, 2005

During the first quarter of the twentieth century, over 17 million immigrants arrived in America. They were largely Italians and Jews from central and Eastern Europe, and they started their new lives at the lowest rungs of society's ladder. This immigration surge put a tremendous strain on America's society and economy. Yet like waves of immigrants before and since, those immigrants have gone on to make history through invaluable contributions in every field of study and work across the nation.

An undeniable challenge of immigration in California today is its impact on the state's education system. But while the challenges are many, so too are the state's educational assets and resources. Five of the state's universities rank among the nation's top twenty-five, according to *U.S. News and World Report's* latest university rankings. Four of the top ten congressional districts nationwide on the American Human Development Index's education ranking (a composite of educational attainment and school enrollment) are located in California,² and the state is a destination for educators the world over who draw on the state's research establishment for innovative ideas on educational reform. Finally, California is one of the nation's wealthiest states and, notwithstanding looming budget cuts, it spends over \$50 billion annually for elementary and secondary education alone.³ Currently, there is a general consensus that the results do not match this generous investment. Nonetheless, despite today's fiscal challenges, these combined assets and resources, supported by greater efficiency and equity, hold great promise of what could be.

What the Education Index Reveals: Analysis by Geography, Race and Ethnicity, Nativity, and Gender

Education is a wise investment for California's economic growth. A globalized, knowledge-based economy demands nimble minds. The Great Recession provided a reminder of how education serves as a buffer against macroeconomic shocks and a long-term source of resilience in the face of adversity: by the fourth quarter of 2009, the under- and unemployment rate of college graduates was 10 percent while a full 35 percent of high school dropouts were either unemployed or underemployed.⁴

But the human development approach reminds us of the value of education not only for better jobs and bigger paychecks. Access to knowledge is a critical determinant of good health, more stable relationships, and greater self-confidence and self-determination. Official government statistics in California, collected by educational attainment, demonstrate how more education accrues benefits in areas that lie well beyond individual financial stability and employment, ranging from individual success and neighborhood security to the flourishing of a vibrant democracy. **If we were able to wave a magic wand and all adults in California today suddenly had at least a high school diploma, we would see:**⁵

- **Longer life expectancy.** Life span would increase by an average of six months across the state.
- **Better health.** 317,216 fewer adults would be obese.
- **Less crime.** There would be 202 fewer murders and 51,081 fewer prisoners.
- **Generational transfer of knowledge.** 3,774 more children of these adults would be reading proficiently in eighth grade.
- **Civic participation.** 975,055 more people would vote in general elections.

What follows is an analysis of access to knowledge for different groups in California and a discussion of the most critical actions necessary to close the enormous gaps between groups, by geographic area, race and ethnicity, gender, and nativity.

Measuring Education on the American Human Development Index

The American Human Development Index uses the most recent available data to measure **school enrollment** starting from age 3 plus **educational degree attainment** of all adults age 25 and older. This includes statistics that encompass children in nursery and preschool, school enrollment from kindergarten through twelfth grade, young adults who have completed four years of college, and those who subsequently attain a graduate or professional degree. These measures are then combined into an index on a scale of 0 to 10.

All data come from the U.S. Census Bureau's American Community Survey. A one-third weight is applied to the school enrollment indicator, and a two-thirds weight is applied to the degree attainment indicator.

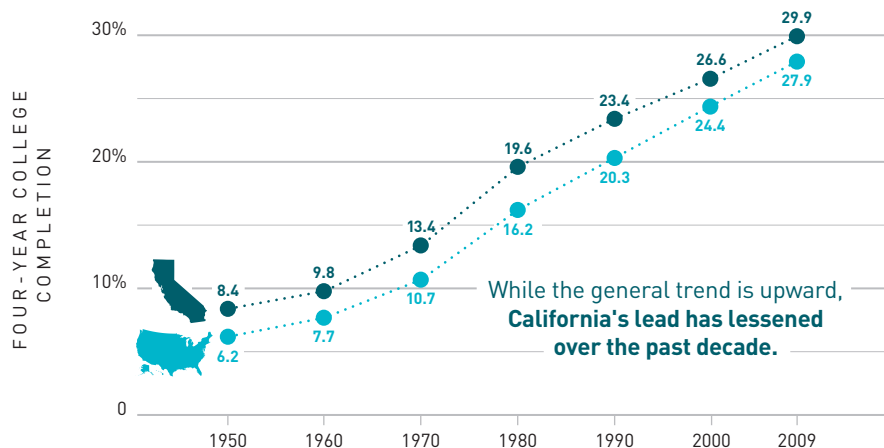
While the hurdles today sometimes seem insurmountable, it is useful to look at how far we have come.

HISTORICAL TRENDS

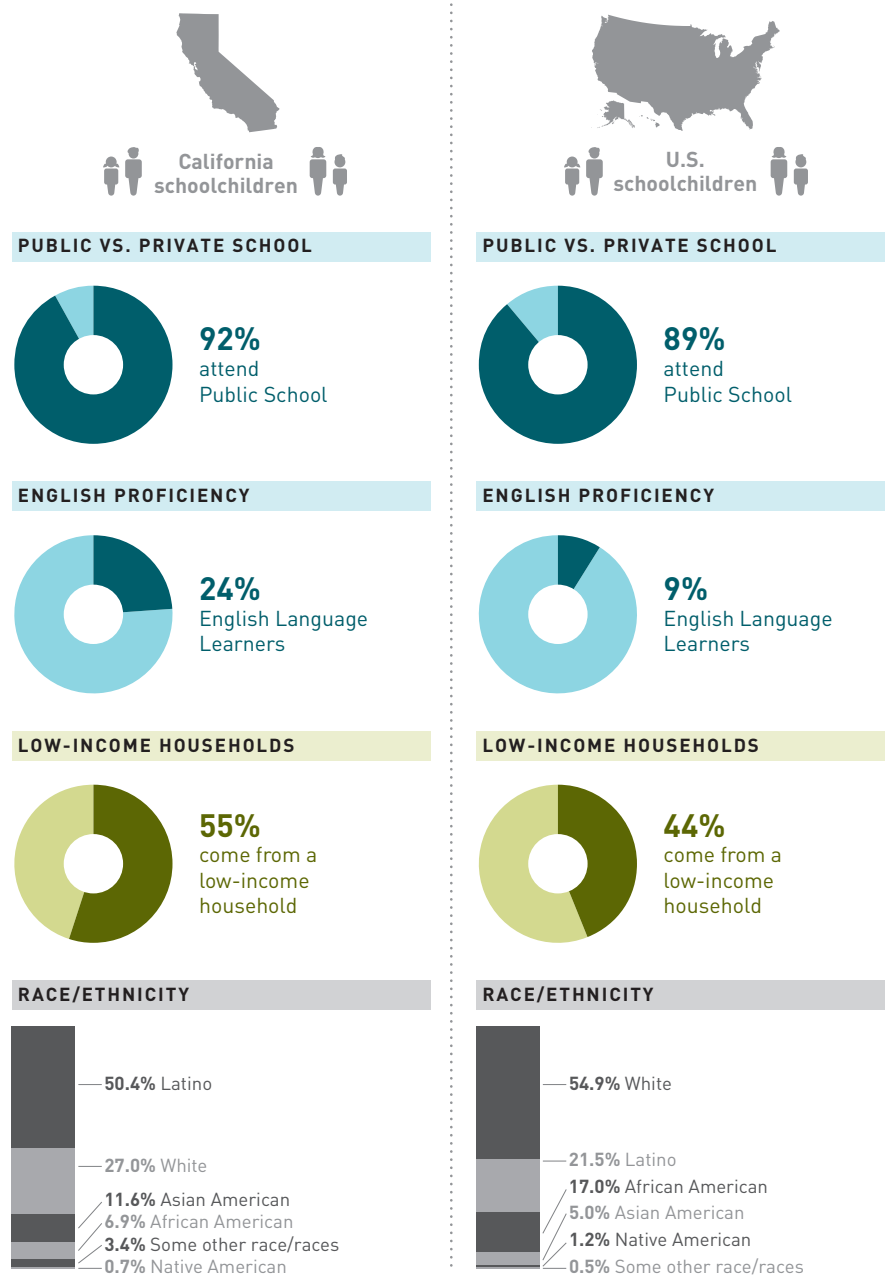
While the hurdles today sometimes seem insurmountable, it is useful to look at how far we have come. California was ahead of the national curve in 1950 in terms of adults who had obtained a bachelor's or advanced degree, and remains ahead today, though in the nation as a whole, college completion rates have grown much more slowly since the beginning of the twenty-first century (see **FIGURE 1**).

One less hopeful historical trend relates to on-time high school graduation and high school dropouts. **With high school generally considered the bare-bones minimum today for a job that pays a living wage, high school completion is more necessary than ever. Yet in California, progress on this essential credential has not kept up with the national trend.** In the period from 1997 to 2007 when the United States overall saw a gradual uptick (3 percentage points) in the rate of high school students who graduate on time, with progress in every racial and ethnic group, California saw a nearly 5 percentage-point drop.⁶ The rate at which young people drop out of high school as well as rates for college entrance vary enormously from school to school. Only one hundred of California's nearly 2,500 high schools account for nearly half of the state's dropouts. In about seventy high schools, more than half of the students drop out. Some of the factors underlying this worrying trend are discussed below. Although not graduating on-time does not equal dropping out, students who do not graduate from high school on time are at far higher risk of never graduating and of not going on to college.⁷

FIGURE 1 California Is Ahead of the Nation in College Completion



Sources: U.S. Census Bureau, A Half-Century of Learning: Historical Census Statistics on Educational Attainment in the United States, 1940 to 2000: Detailed Table 2; ACS 2009.

FIGURE 2 Who Attends California's Public Schools?

Source: Ed-Data, Education Data Partnership, 2009–2010 school year; U.S. Department of Education, Common Core of Data, 2008–2009 school year

Note: Students eligible for free or reduced-price lunches are considered to be from low-income households.

Nearly one in three adults in the state today has at least a bachelor's degree.

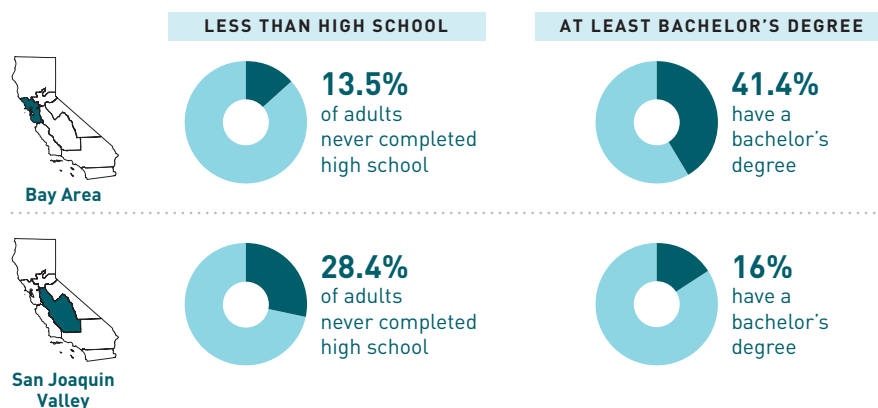
CALIFORNIA IN THE NATIONAL CONTEXT

California's education index score is moderately higher than the nation as a whole, largely due to the relatively higher levels of college and advanced degrees. Nearly one in three adults in the state today has at least a bachelor's degree, and one in ten has a graduate or professional degree. California compares favorably to large states such as Texas, Pennsylvania, and Michigan in terms of bachelor's and higher degrees. Despite these notable accomplishments, California is only ranked nineteenth in the nation on the education index, because at the same time that the state excels in higher education completion, a very high proportion of adults never completed high school; only Texas and Mississippi have higher rates.

VARIATION BY GEOGRAPHY: ECONOMIC REGIONS

The Bay Area region, stretching from Sonoma County in the north to Santa Clara in the south is the leader in higher education degree attainment; over 40 percent of adults have a bachelor's degree. The region is a magnet for highly educated workers who come to the region to work in Silicon Valley's tech industries. According to the California Economic Strategy Panel, one in seven workers in the Bay Area is employed in professional, scientific, or technical services or in information technology. The Central Sierra Region and the San Joaquin Valley are at the bottom of the eight regions (see [FIGURE 3](#)). A resident of the San Joaquin Valley is only about one-third as likely to have graduated from college as one in the Bay Area. In the San Joaquin Valley, over 28 percent of adults have not completed high school, about the level of the nation as a whole over a quarter century ago.

FIGURE 3 High School and College Rates Vary Widely from the Bay Area to the San Joaquin Valley



Source: ACS 2009.

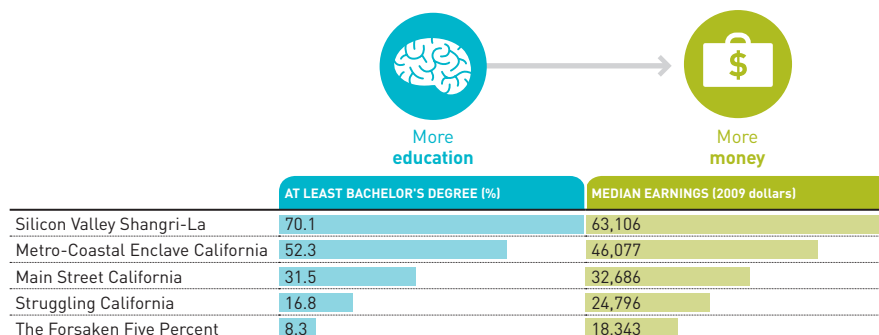
VARIATION BY GEOGRAPHY: THE FIVE CALIFORNIAS

The state of California has a lively history of educational reform and of struggles to determine goals and standards, as well as the rights of different groups. On the issue of school finance, there are currently over one hundred separate programs, each one targeting a very specific goal or group, ranging from increasing parental involvement to decreasing class size to textbook purchases to improved special education, and many more.⁸ The 101,060 sections of the California Education Code are an attempt to comply with litigation, legislation, and referenda over many decades to “provide all of California’s children, regardless of their ethnicity or national origins, with the skills necessary to become productive members of our society.”⁹ Have these enormous efforts expended over half a century leveled the playing field?

An analysis of educational outcomes in the Five Californias yields some startling conclusions about school enrollment and degree attainment. At the top is **Silicon Valley Shangri-La**, 1 percent of the state’s population, where 70 percent of adults have at least a four-year college degree, and nearly 40 percent of residents have a graduate degree. Virtually all children and young adults ages 3 to 24 are enrolled in school. This group, predominantly white (56 percent) and Asian American (30 percent)—a full third of whom are foreign-born—are poised to lead in a knowledge economy and to secure extraordinary advantages and opportunities for their children.

In marked contrast is **The Forsaken Five Percent**, 5 percent of the state’s population at the bottom of the well-being scale, encompassing about 1.7 million people. In The Forsaken Five Percent, nearly half of adults never completed high school, fewer than one in ten residents has a college degree, and one out of every five children and young adults ages 3 to 24 is not in school. This California is largely inhabited by people of color, about 70 percent Latino, 12 percent African

TABLE 1 Education and Earnings Move Together in the Five Californias



Source: AHDP calculations using data from the ACS 2007–2009. See Methodological Notes for more details.

Residents in coastal counties are two-thirds more likely to have a bachelor's degree.

American, 5 percent Asian American, and 13 percent white. This California includes the inner-city Los Angeles neighborhoods of East LA, Exposition Park, Hancock, Watts, and others, as well as other areas scattered across the state, from Kern West to Fresno to San Joaquin south of Stockton. In this California, about one in three are foreign-born—the same proportion as in Silicon Valley Shangri-La. For those adults lacking the most basic of educational resources—a high school diploma—many doors are closed, frustrating goals of personal fulfillment, economic security, and the capabilities that support a life of choice and opportunity for their children.

Californians' education levels cover an astonishing range. **TABLE 1** shows how education follows a pattern that closely mirrors earnings. Typical earnings in Main Street California, where three in ten adults have completed a bachelor's degree, are about \$33,000. Typical earnings in Silicon Valley Shangri-La, where over seven in ten adults have finished four years of college, are nearly double. This is both because places with well-paying jobs attract highly educated people and because places with a relatively well-educated population are able to attract industry and employers that pay well. It is difficult to separate out the effect of these two dynamics, but what is abundantly clear is that the financial benefits of an education today are very high. In fact, over a person's lifetime, someone with a bachelor's degree can expect to earn about \$1.7 million more than someone who did not graduate from high school.¹⁰

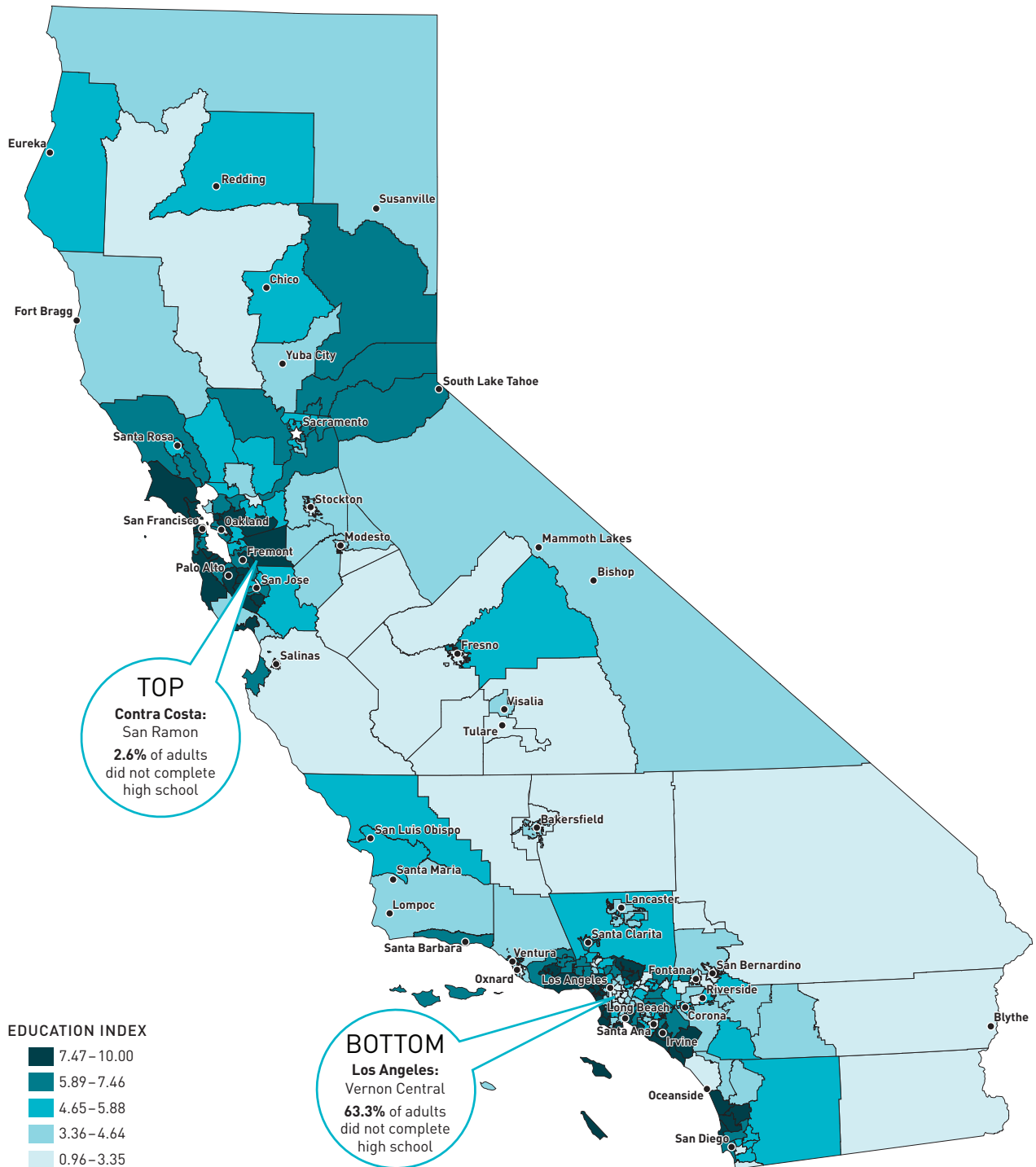
MAP 1 shows a strong east-west divide in the state in terms of degree attainment. Residents in coastal counties are two-thirds more likely to have a bachelor's degree and nearly twice as likely to have a graduate degree (see **TABLE 2**).

TABLE 2 The Coastal-Inland Divide in Education

| | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) |
|------------------|---------------------------------|--|--------------------------------------|
| Coastal Counties | 18.4 | 34.0 | 12.5 |
| Inland Counties | 21.5 | 20.3 | 6.8 |

Source: AHDP calculations using data from the ACS 2009.

Note: Coastal counties are: Alameda, Contra Costa, Humboldt, Los Angeles, Marin, Monterey, Orange, San Diego, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, and Ventura. Due to data limitations, Lake and San Benito counties are grouped as "coastal," and all Northern California is categorized as inland.

MAP 1 Education Index by Census Neighborhood and County Group

VARIATION BY RACE/ETHNICITY AND NATIVITY

The most serious disparities in access to knowledge in California are those found by race and ethnicity. This section will explore overall rates for four major ethnic and racial groups in California, as well as examine education outcomes by nativity within each racial and ethnic group.

The American Human Development Index is calculated using official government data and the racial and ethnic categories defined by the White House Office of Management and Budget. While these categorizations make possible reliable comparisons across California, they limit the ability to reflect the vast diversity that exists within each racial and ethnic group (see **TABLES 4** and **5** below for educational outcomes within Asian American and Latino groups). Nonetheless, although differences within racial or ethnic groups can be as large as those between them, the chasms in human development revealed by comparing California's racial and ethnic groups present strong evidence that these categories retain great salience in assessing access to knowledge.

Asian Americans are at the top of the education index, followed by whites, African Americans, Native Americans, and Latinos. As **TABLE 3** shows, in high school completion, whites top the list, whereas nearly half of Latino adults have not completed high school. The remaining three racial and ethnic groups each have nearly the same proportion of adults who completed high school, in the range of 12 to 15 percent. Nearly five in ten Asian Americans have completed college;

TABLE 3 Educational Outcomes by Race and Ethnicity, and Nativity

| RANK | GROUP | HD INDEX | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) |
|----------|--------------------------------|----------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|
| | United States | 5.09 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 |
| | Californians | 5.46 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 |
| | Native-Born Californians | 5.74 | 9.1 | 90.9 | 32.8 | 11.8 | 89.8 |
| | Foreign-Born Californians | 5.20 | 37.1 | 62.9 | 24.8 | 9.0 | 95.3 |
| 1 | Asian American | 7.61 | 14.3 | 85.7 | 47.8 | 16.1 | 100.0 |
| | Native-Born Asian Americans | 7.65 | 4.8 | 95.2 | 55.0 | 16.7 | 93.8 |
| | Foreign-Born Asian Americans | 7.57 | 16.3 | 83.7 | 46.3 | 15.9 | 100.0 |
| 2 | Whites | 6.60 | 6.6 | 93.4 | 38.9 | 14.9 | 96.5 |
| | Native-Born Whites | 6.50 | 5.9 | 94.1 | 38.3 | 14.3 | 95.1 |
| | Foreign-Born Whites | 6.87 | 11.5 | 88.5 | 43.4 | 19.3 | 100.0 |
| 3 | African Americans | 4.67 | 12.4 | 87.6 | 21.3 | 7.2 | 96.6 |
| | Native-Born African Americans | 4.55 | 12.6 | 87.4 | 19.7 | 6.6 | 95.0 |
| | Foreign-Born African Americans | 5.79 | 9.7 | 90.3 | 39.6 | 15.0 | 100.0 |
| 4 | Native Americans | 4.34 | 14.6 | 85.4 | 17.4 | 6.1 | 88.8 |
| 5 | Latinos | 3.99 | 43.3 | 56.7 | 9.9 | 2.8 | 82.2 |
| | Native-Born Latinos | 4.58 | 19.8 | 80.2 | 15.7 | 4.5 | 84.1 |
| | Foreign-Born Latinos | 3.29 | 57.5 | 42.5 | 6.4 | 1.9 | 71.4 |

Source: ACS 2009.

one in ten Latinos have. Native American educational attainment and school enrollment in California exceeds the national average for this group at every level. While about 20 percent of Native American adults nationally do not have a high school diploma or equivalent, in California fewer than 15 percent do not.

Exploring the index by nativity, the starkest contrasts are found at the high school level; foreign-born Californians are far more likely than native-born Californians to lack high school-level skills. This gap is particularly pronounced among Latinos, but it is found among Asian Americans as well. Foreign-born Asian American adults are three times as likely to lack a high school diploma as native-born Asian Americans. There is additional variation among Asian American immigrants linked to countries of origin (see [TABLE 4](#)).

The story with respect to higher education is less consistent. Native-born Asian Americans and Latinos have an edge over their foreign-born counterparts in higher degrees, whereas foreign-born whites (predominantly Europeans and whites of Middle Eastern origin) and African Americans (two-thirds directly from Africa and the remaining third Afro-Caribbean) have attained higher degrees more broadly than their native-born counterparts. Foreign-born African Americans are twice as likely to have at least a bachelor’s degree as native-born African Americans (40 percent as compared with 20 percent). Conversely, native-born Latinos are more than twice as likely to have a bachelor’s degree or higher than foreign-born Latinos (16 percent as compared with 6 percent).

The in-depth investigation of educational outcomes by race and ethnicity that follows yields information that could offer critical tools for evidence-based decision making in the state:

Native American educational attainment and school enrollment in California exceeds the national average for this group.

TABLE 4 Asian American Degree Attainment Varies for Sub-Groups

| | SHARE OF TOTAL ASIAN-AMERICAN POPULATION (%) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) |
|----------------|--|---------------------------|----------------------------------|--------------------------------|-------------------------------------|
| California | ... | 14.7 | 80.6 | 29.9 | 10.7 |
| Chinese | 26 | 17.4 | 82.6 | 51.8 | 22.4 |
| Filipino | 26 | 7.4 | 92.6 | 46.5 | 6.9 |
| Vietnamese | 12 | 28.8 | 71.2 | 26.9 | 6.0 |
| Indian (Asian) | 11 | 9.5 | 90.5 | 69.5 | 37.7 |
| Hmong | 0.02 | 44.3 | 55.7 | 15.9 | 4.7 |

Source: ACS 2009.

African American students disproportionately attend schools that are overcrowded and that have a shortage of fully qualified teachers.

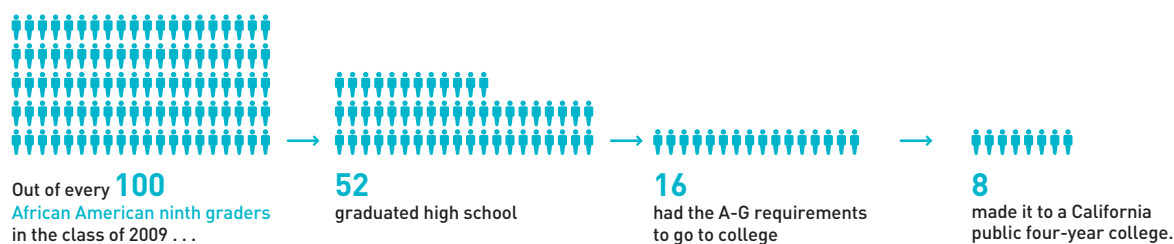
African Americans

Nearly half a million African American children attend public school in California, just over 7 percent of schoolchildren. They are highly concentrated in a small number of schools, especially in five counties: Los Angeles, San Bernardino, Sacramento, Alameda, and San Diego. Despite promising preschool enrollment rates for children ages 3 and 4, and some schools with encouraging progress, comparing African American educational outcomes to national and California-wide results reveal stubbornly persistent disparities:

- **Early childhood education.** Sixty-five percent of African American children attend preschool, the same percentage as white preschool-age children and well above that of Latinos.¹¹ The ingredients for a strong start to cognitive, social, and emotional development are laid at this stage, though a high-quality preschool is critical for these benefits to accrue.
- **School quality.** Nearly one in three African American high school students attend low-performing schools, as compared with only 7 percent of white students and 11 percent of Asian students. African American students at all levels, on average, attend schools that are more overcrowded, that have a shortage of fully qualified teachers, and once in high school, that have insufficient slots in courses required for entrance to the University of California or California State University system.¹²

FIGURE 4 traces the pathway for one hundred African American ninth graders; only eight of each one hundred in the class of 2009 eventually enrolled in a California public four-year college.¹³

FIGURE 4 Too Few African American Ninth Graders Enroll in Four-Year Colleges



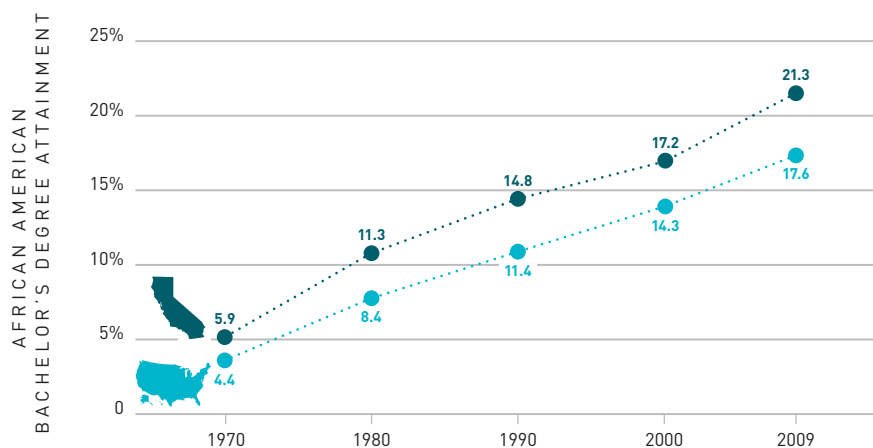
Source: "African American Educational Opportunity Report 2007," Los Angeles: UCLA Institute for Democracy, Education, and Access and University of California All Campus Consortium on Research and Diversity.

- **Test scores.** African American fourth and eighth graders in California consistently have the lowest scores of California's racial and ethnic groups as reported on the standardized achievement tests given by the U.S. Department of Education (the National Assessment of Educational Progress), which test critical milestones in a child's education. In California, African American fourth-grade test scores have remained virtually unchanged in four testing cycles since 2000 (while for the nation as a whole, these same scores improved significantly in the period 1999–2004), signaling a lack of progress in this group over an entire decade.
- **College.** Among adults in California, 21 percent of African Americans have completed a bachelor's degree or higher, compared with 48 percent of Asian Americans, 39 percent of whites and 10 percent of Latinos. California's African Americans have been ahead of their peers at the national level since the 1970s, though they lag behind other ethnic and racial groups in California on bachelor's degree attainment (see [FIGURE 5](#)).

Fourth-grade test scores have not improved for African American children since 2000.

Despite the tremendous diversity of California's cities, the schools African American children and young adults attend are highly concentrated by race. And these schools tend to be disproportionately under-resourced, overcrowded, and inferior in quality. Equality of achievement among African Americans will only be achieved when there is equality of opportunity.

FIGURE 5 African Americans' Bachelor's Degree Attainment in California and the United States



Sources: U.S. Census Bureau, A Half-Century of Learning: Historical Census Statistics on Educational Attainment in the United States, 1940 to 2000: Table 12; ACS 2009.

Asian American and White College Attainment



Asian Americans

California is home to one-third of the nation's Asian American population, of which Chinese and Filipinos make up the largest groups. As the American Human Development Index shows, Asian Americans rank highest of the five major ethnic groups analyzed on the Education Index. Nearly half of all Asian Americans in the state have a bachelor's degree as compared with nearly 40 percent of whites. But as further analysis will reveal, many Asian Americans in the state are lagging at the lower end of the Index. The percentage of Asian Americans without a high school diploma, 14.3 percent, is more than double that of whites, 7 percent. Closer inspection of the numbers reveals important variations by both geography and country of origin.

- **Economic region.** In the Bay Area, San Diego, Southern California, and Central Coast economic regions, 13–14 percent of adult Asian Americans have not completed high school. In the San Joaquin Valley region, this number rises to 27 percent.
- **Metro area.** Asian American adults are more likely to have a college degree than whites in four of the state's five most populous metro areas. In the San Francisco area, whites have higher rates (54 percent as compared with 49 percent among Asian Americans). Asian American adults in the Riverside-San Bernardino metro area have higher rates of high school completion than Asian Americans in the other four metro areas. Conversely, whites in this same metro area have the lowest rates.
- **Racial sub-group.** While the American Human Development Index cannot be presented by racial sub-group due to lack of health data for these groups, educational attainment data are available for many sub-groups. These data show the vital importance of collecting statistics for these groups. By understanding these variations, decision-makers can take action to prepare all schoolchildren for rewarding employment and fulfilled, productive lives.

As is evident in [TABLE 4](#), outcomes span an enormous range. Filipino high school completion rates in California are on par with those of whites in the state; those of Southeast Asian groups such as Hmong and Vietnamese are substantially below California's average and are some of the lowest in the state. Bachelor's degree attainment ranges from seven in ten among Asian Indians to fewer than two in ten among Hmong. Chinese adults have both relatively lower rates of high school completion (17.4 percent as compared to 14.3 percent for Asian Americans) and high rates of college and graduate degree attainment, with more than half of Chinese in California having completed a bachelor's degree.

Latinos

Nearly one in three Latino schoolchildren in the United States today is being educated in California.¹⁴ Thus, the United States counts on California to take leadership in meeting the educational needs of this significant group. Success thus far has proven elusive. Nine out of ten Latino students attend school in sixteen of California’s fifty-eight counties, evidence that achieving better educational outcomes for Latino students is a statewide challenge.¹⁵ Latino families face large hurdles to obtaining the best conditions to gain access to knowledge for their children and young adults, though within the California Latino community, there is considerable variation in educational outcomes by sub-group. **TABLE 5** presents these outcomes for the five largest Latino sub-groups including native and foreign-born members of these groups. These barriers are related to the conditions of their lives both in and outside school:

- **Parental education.** In Florida, 20 percent of Latino adults have at least a bachelor’s degree; in California, the corresponding rate is 9.9 percent. This is largely due to the differing educational resources in the countries and communities from which they trace their origins. College completion among Latino adults is also higher in states like Virginia, New York, and Texas. Parents’ levels of educational attainment are among the strongest predictors of their children’s educational outcomes; better-educated parents are more able to help their children with schoolwork, and to successfully navigate complex school regulations and admissions requirements to procure the best conditions for their children’s learning.
- **Second-language learning.** California has the largest and fastest-growing population of students who neither speak English at home nor are proficient in English. Eighty-five percent of this population speaks Spanish.¹⁶ Although the effort to learn English while also mastering new subjects can be challenging, the potential benefits to California of a well-educated bilingual population are tremendous.

The potential benefits to California of a well-educated bilingual population are tremendous.

TABLE 5 Latino Degree Attainment for the Five Largest Sub-Groups

| | SHARE OF TOTAL LATINO POPULATION (%) | LESS THAN HIGH SCHOOL (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) |
|--------------|---|---------------------------------|--------------------------------------|---|
| Mexican | 83.7 | 46.1 | 8.2 | 2.3 |
| Salvadoran | 4.4 | 48.2 | 9.1 | 2.1 |
| Guatemalan | 2.5 | 53.5 | 8.7 | 2.0 |
| Puerto Rican | 1.2 | 18.5 | 22.4 | 6.9 |
| Nicaraguan | 0.7 | 25.0 | 18.8 | 4.3 |

Source: ACS 2007–2009. Note: This table excludes those who trace their roots from Spain.

Latino students are more likely to attend schools with too few college prep courses.

- **Poverty status.** The poverty rate among white Californians is 7.5 percent; for Latinos it reaches 17.8 percent.¹⁷ Cognitive development and school performance are negatively impacted by poverty in childhood. Material deficits, such as a lack of adequate nutrition or appropriate books and toys that help create a stimulating home environment, or the stress of parents struggling with poor physical or emotional health, can all take a toll.
- **Neighborhood safety.** A Census Bureau study showed that nearly 40 percent of Latino families in the United States keep their children indoors because they fear danger on the streets outside compared to roughly 20 percent of all families.¹⁸ Lack of exercise and opportunity for spontaneous play can make it very hard for these children to focus in school.
- **Health insurance.** Latino children have the highest rate of uninsurance of any ethnic or racial group in the state, more than twice the rate of white children.¹⁹ Family legal status is one factor in the ability to seek insurance coverage and health care. Uncorrected eye and teeth problems as well as other nagging health conditions can play a role in adding distractions to the already mounting daily conditions discussed above.

The formidable challenges faced by Latino families across the state do not necessarily end when their children enter the classroom (see **BOX 1**: A Tale of Two Schools in Los Angeles):

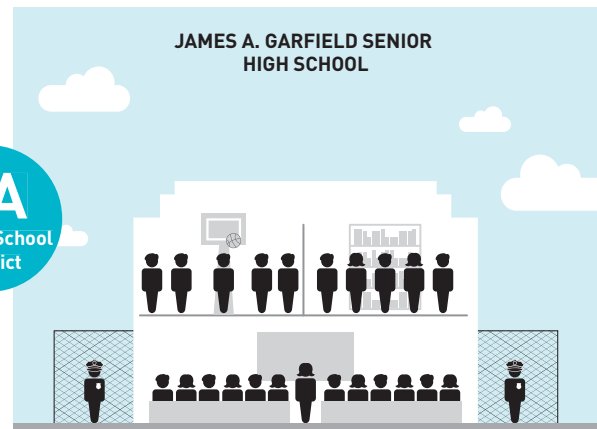
- **Learning conditions.** In 2006, the proportion of Latino students attending overcrowded schools was nearly twice that of white students.²⁰
- **Overall school performance.** Latino high school students in California are four times more likely than white students to attend schools designated as low performing.²¹
- **Teacher training.** One in ten Latino students attend schools with severe shortages of qualified teachers; this compares to about three to four in one hundred for white and Asian students.²² If there is one area of widespread agreement on education, it is that the most critical resource in a school is the teacher.
- **Bilingual education.** Affluent parents view a strong foreign-language program as a prized asset when selecting private schools. California has had a difficult relationship with approaches to bilingual education, with the pendulum swinging from extreme to extreme, leaving Latino children who are not proficient in English being taught using an enormous range of techniques ranging from total linguistic isolation to “sink-or-swim” immersion techniques.

BOX 1 A Tale of Two Schools in Los Angeles

21 AP OFFERINGS FOR 3,500 STUDENTS
TOP-NOTCH SPORTS FACILITIES
ETHNICALLY DIVERSE

El Camino Real High School in Los Angeles, nestled in the foothills of the Santa Monica Mountains, serves a diverse population of 3,500 students from the communities of Woodland Hills, West Hills, and Canoga Park. The school resembles a small college, with top-notch sports facilities including an artificial turf football field and amenities for tennis, volleyball, golf, and handball; a well-stocked, two-story library; and an “exemplary” rating from district inspections for the safety and security of the school facility. While large for an American high school, it has enjoyed relatively high levels of academic success, with a graduation rate above 90 percent, and 58 percent of students completing the coursework required to apply to University of California (UC) or California State University (CSU) schools.

Also part of the Los Angeles Unified School District is **James A. Garfield Senior High School**. Located in the inner-city neighborhood of East LA, Garfield’s population has virtually no diversity; Latinos comprise 99 percent of the student body. With over 4,300 students, Garfield is one of the nation’s largest high schools. Because of severe overcrowding, the school was in operation year-round for many years, with staggered vacations. Recent construction to upgrade the eighty-year-old school building and additional space in other neighborhood schools to relieve crowding has finally allowed Garfield to return to a normal schedule. Sports facilities are limited to one baseball field, a poorly maintained football field, and some tennis and



16 AP OFFERINGS FOR 4,300 STUDENTS
OUTDATED SPORTS FACILITIES
ETHNICALLY HOMOGENOUS

basketball courts. The library is one floor. The most recent safety and security inspection resulted in “poor” marks for the security of windows, doors, gates, and entryways.

Fewer than 10 percent of Garfield’s students are proficient in English, and the entire student body is eligible for meal subsidies. Yet despite tremendous out-of-school and academic challenges and marked differences in the physical plant, Garfield is making strides. The school has improved each year on California’s Academic Performance Index and on standardized tests. But while El Camino Real has twenty-one Advanced Placement offerings for 3,500 students, Garfield has only sixteen for 4,300 students, one reason that only 36 percent of graduates have completed the coursework required to apply for UC and CSU schools.

A recent state-level grant for closing achievement gaps is helping to bring Garfield into the twenty-first century, particularly in terms of technology, and new construction bodes well for the school’s future. El Camino Real has just voted to become a charter school, qualifying the school for additional state funding while reducing Los Angeles Unified School District’s total student population and thus school budget.

Sources: California Department of Education 2010; CBS Los Angeles 2011; de la Torre 2011; El Camino Real High School 2011; Garfield High School 2011; Office of Data and Accountability 2011a; Office of Data and Accountability 2011b.

- **College readiness.** The California university system has clear requirements for admission to a four-year university. Without the opportunity to take the required college preparatory courses, students have little chance at admission. Latino students are far more likely to attend schools with too few college prep courses for all students to take the required coursework. Of Latino ninth graders entering high school in 2002, only 15 percent graduated after four years with the coursework required for college entrance.²³

As the above illustrates, the best intentions of educators and educational leaders in the public, private, and philanthropic sectors have not been successful in addressing one of California's most critical issues today, the imperative to prepare Latino youth to fulfill their potential and to command decent opportunities and secure livelihoods in today's high-tech, information-intensive economy.

Whites

As is clear from the above analysis, white and Asian American residents of the state excel in educational outcomes relative to African Americans and Latinos, with whites ranking number two. However, in one area, high school, whites have higher levels of completion than Asian Americans in many parts of the state.

- **Nativity.** While foreign-born whites live about as long as native-born and the earnings of these two groups are nearly identical, educational outcomes are surprisingly disparate. Foreign-born white adults are twice as likely to lack a high school diploma; but those who complete high school are more likely to continue their education to receive a bachelor's degree and higher. Nearly half of foreign-born whites in California are from Europe. But the OMB category of "white" also includes whites who trace their origins to the Middle East and North Africa.
- **Metro area.** One in four white adults in the San Francisco metro area has a graduate or professional degree, in marked contrast to African Americans, among whom only 8 percent do. However, adults with higher degrees among whites and African Americans in the Riverside-San Bernardino metro area are far more similar (9 percent and 7 percent, respectively).

Although white adults in California are achieving impressive levels of higher education, their children are showing signs of stagnation. On the national standardized test (NAEP) given every two years, math scores for both 9 and 13 year-olds increased as compared with all previous years for all races across the nation.²⁴ For California's white children, the percentage performing at or above proficient in these two grades in math showed no improvement from either 2005 or 2007.²⁵

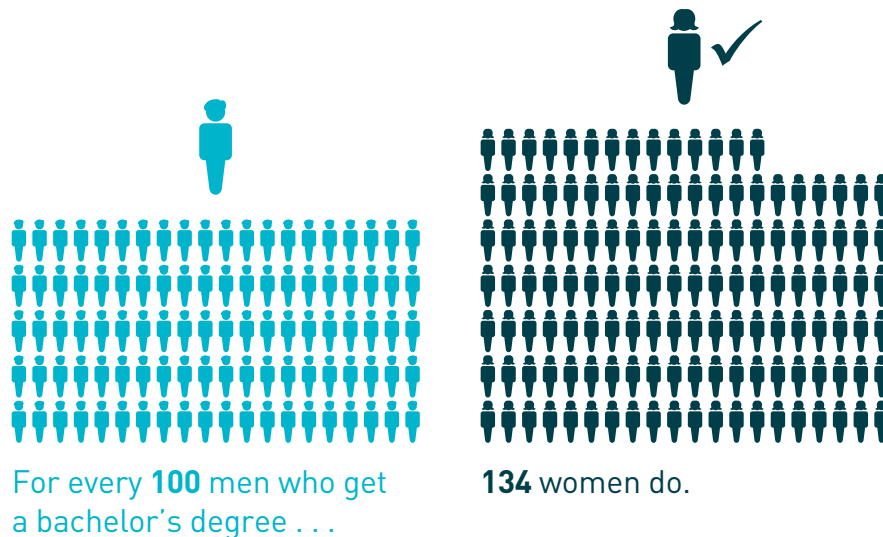
One in four white adults in the San Francisco metro area has a graduate or professional degree.

VARIATION BY GENDER

In California as in the nation, women rank higher on the education index. They are more likely to have a high school diploma and to be enrolled in school, but men are slightly more likely to have a bachelor's or advanced degree. When broken down by race, this pattern holds for four out of the five ethnic and racial groups. Asian American men have higher degree attainment across the board, starting with high school, than Asian American women.

Beginning in the late 1960s, American women began to attend college at higher rates than men in all types of institutions (public and private, full- and part-time) and for all ethnic and racial groups, and by 1980, the male-to-female gap in undergraduate education had disappeared.²⁶ Today, there are about 134 females graduating from a four-year college for every 100 males (see [FIGURE 6](#)).²⁷ This pattern is consistent with trends during this same period in our peer nations, the affluent democracies of Europe.

FIGURE 6 Women Greatly Outnumber Men among College Graduates



Source: National Center for Education Statistics, "Digest of Education Statistics 2009," Table 268.

Women rank higher than men on the education index.

What Fuels the Gaps?

- Early childhood education
- High school graduation
- Out-of-school conditions
- Uneven education spending
- Funding for higher education

What Fuels the Gaps in Access to Knowledge?

Education is a big-ticket item for state budgets. Investing in education pays big dividends throughout the life course in the form of higher tax revenues from increased employment and income, and residents' decreased need for financial support and health care as well as significantly lower rates of crime and incarceration. Yet the HD Index indicates that the benefits of education are not reaching some groups, and the personal and societal costs of this exclusion are high.

How can these gaps in access to knowledge in California be addressed? Some researchers suggest the following are the most influential and cost-effective actions to close gaps in educational attainment:

EARLY CHILDHOOD EDUCATION

A quality preschool for three- and four-year-old children has been shown to be the single most important intervention to close the enormous school readiness gaps in the country today. And the benefits seem to multiply as the child grows up, with dramatic results: tripled rates of homeownership, reductions in teen pregnancy and arrests by half, far higher high school graduation rates, better workforce performance, and higher earnings through one's working life.²⁸

California stands out with a relatively high proportion of three- and four-year-olds in a center-based preschool, as opposed to care with relatives or in a home setting. But a recent RAND Corporation study found that too many of these preschools do not qualify as high-quality. Further, those who would benefit most from the kind of language development and noncognitive abilities such as persistence, impulse control, and ability to work in groups that a high-quality preschool provides—low-income children and those at highest risk of school failure—are least likely to get it.²⁹

In today's fiscal climate, and given the already relatively high rates of preschool attendance in California, expanded access to subsidized high-quality preschool for all three- and four-year-olds living in poverty today is a proven approach that would provide significant returns in money saved tomorrow.

HIGH SCHOOL GRADUATION

Unlike many complex social problems, the strong predictors that a student is getting off track for graduation are well-documented and widely agreed upon: poor grades in core subjects, poor attendance, repetition of elementary or middle school grades, and disengagement in school. For example, research in the Los Angeles Unified School District found that only 18 percent of students who had failed classes in all three middle school years ended up graduating high school.³⁰ While California has made tremendous progress in better measuring the problem, the state now must use this data and copious research on dropouts to take action.

Efforts targeting those schools and groups at highest risk, particularly African American and Latino males and the one hundred schools that produce nearly half of the state's dropouts, have enormous potential.³¹

Research suggests the strategic areas for intervention are:

- **Preschool.** Surprising as it may seem, the roots of high school completion are planted many years earlier. Preschool is the best time to set good patterns and catch potential problems at the outset. Turning around deficits in education is far harder and costlier later on.
- **High school counseling and encouragement.** While not every young adult fits the profile for a four-year college, every student should graduate from high school. For some, the encouragement and extra support needed to stay in school, and sometimes the presentation of alternative post-high-school options such as trade school or apprenticeships that can also lead to secure livelihoods, are not available. Today's ratio of 1.1 guidance counselors per 1,000 students in California is the lowest in the nation. Budget cuts in California have reduced school staff to dangerously low levels, reducing the chances at-risk students will receive the personalized attention and follow-up needed to keep them in school (see [TABLE 6](#)).
- **Better teaching and more relevant curricula.** When dropouts are asked what might have kept them in school, their first reply is often the need for more interesting lessons, smaller classes, and learning that relates more directly to the reality of their lives.³² There are no shortcuts to meet these needs: invest in inspiring teachers and a first-rate education in every classroom.

TABLE 6 Public School Staff per 1,000 Pupils

| | TOTAL STAFF | TEACHERS | OFFICIALS AND ADMINISTRATORS | PRINCIPALS/ASST. PRINCIPALS | GUIDANCE COUNSELORS | LIBRARIANS |
|---------------------------|-------------|----------|------------------------------|-----------------------------|---------------------|------------|
| California | 90.0 | 48.0 | 0.4 | 2.2 | 1.1 | 0.2 |
| U.S. Average | 124.7 | 63.9 | 1.3 | 3.4 | 2.1 | 1.1 |
| OTHER LARGE STATES | | | | | | |
| Texas | 137.1 | 66.8 | 1.8 | 7.0 | 2.3 | 1.1 |
| New York | 132.7 | 77.8 | 1.1 | 3.1 | 2.4 | 1.2 |
| Illinois | 125.4 | 63.4 | 1.8 | 3.1 | 1.5 | 1.0 |
| Florida | 117.5 | 59.4 | 0.7 | 2.7 | 2.1 | 1.0 |
| NATIONAL RANK | | | | | | |
| California | 50 | 49 | 47 | 49 | 51 | 51 |

Source: National Center for Education Statistics Common Core of Data, 2005–06.

Note: Includes pre-K public school students and their teachers.

For each group of 120,000 students who drop out before the age of 20, California loses \$46.4 billion over their lifetime in the form of lost earnings and taxes, crime, social support, and other economic losses.³⁴

- **Family economic security.** A U.S. Department of Education study on tenth graders in California found that 38 percent left high school because they found a job.³³ This provides strong evidence that the pressure to contribute to family welfare weighs heavily on many students. The strategies discussed above for retaining students at risk of dropping out have shown great success, but economic security, including adequate housing and nutrition, is an indispensable ingredient in some families to help a student finish high school.

OUT-OF-SCHOOL CONDITIONS

Many children confront problems that even the best school would be hard-pressed to solve. **The only way in-school disparities can be reduced is if the conditions out of school that contribute to lowered achievement are addressed: inadequate nutrition; lack of dental, vision, and mental health care; parents' low education levels; social exclusion; chronic unemployment; unsafe neighborhoods; and other socioeconomic factors.** Policy-makers and the general public have often found it easier to turn to educational reform rather than directly addressing some of these underlying deficiencies. However, better schools are necessary but not sufficient for addressing some of society's most intractable problems.

UNEVEN EDUCATION SPENDING

Nobody should minimize the cost of the task California faces in educating its children, a state with the most diverse student population, more English-language learners than any other state, and one in five children living below the income poverty line. Yet California's spending is well below the average. The rest of the country spends an average of 30 percent more on education, even after adjusting for California's relatively higher salaries and cost of living. Large states spend even more. New York outspends California by 75 percent, Florida outspends the state by 18 percent.³⁵ As **TABLE 6** above shows, this shortfall in funding is reflected very clearly in the most decisive factor in student achievement: staffing.

Furthermore, the distribution of spending is highly uneven. Schools with the largest population of low-income students routinely fail to meet the state's standards.³⁶ English learners consistently encounter schools with worse facilities, teachers with less training, and instructional materials inappropriate for their language challenges.³⁷ While substantial new resources for education are not a realistic position to advocate in the current climate, the "Getting Down to Facts" project of Stanford University and numerous other studies on school finance have made practical recommendations for more effective use of existing resources to meet standards set by the state and to equip the next generation with the tools to lead, to innovate, and to thrive.

FUNDING FOR HIGHER EDUCATION

The budget axe is coming down today on every sector. Once a shining source of pride, California's higher education system is reeling from past cuts—and girding itself for more. The state faces a paradox: the shortfall of money to pay for higher education coincides with a potentially dire shortfall in the supply of college graduates. In the absence of greatly increased rates of college graduation over the next decade, a deficit of 1 million college-educated workers is projected by 2025, dealing a potentially crippling blow to California's future economic growth.³⁸

Three issues are critical in this tight fiscal climate:

- **Public will to fund education.** The state's higher education system is widely viewed as a state government success story. A recent Public Policy Institute of California survey³⁹ showed significantly increased support since 2007 for funding public higher education—though less enthusiasm for having this support come from increased taxes. This voice of public support is essential to keep today's budget problems from endangering California's economic future tomorrow.
- **Incentives to save for college.** Incentives for wealthy families to save and invest abound, from tax-free gains for college and retirement savings to mortgage interest deductions for homeownership to lower tax rates on capital gains than on earnings. Incentives for low-income families to save pale in comparison. Developing such mechanisms would go a long way to help low-income families build assets for college. Promising approaches include the creation of a college savings account for every child at birth, the option to deposit state tax refunds directly into a state-administered college savings plan, and others.⁴⁰
- **Targeted support for Latinos.** California and Texas together educate more than half of the nation's Latino college students.⁴¹ Today Latinos across the United States receive less financial aid, on average, than any other ethnic or racial group,⁴² yet they depend heavily on this aid. Solutions to the state's budget crisis that involve raising student fees have an immediate and chilling effect on Latino access to college. Targeted support today to increase affordability of a college education for Latinos will pay valuable dividends for the entire state well into the future.

The state faces a paradox: the shortfall of funding for higher education coincides with a potential shortfall of college graduates.



Educational reform is key to a thriving California.

Key Priorities for Expanded Access to Knowledge

Educational reform is key to a thriving California. California has more students than any other state who are English language learners, whose parents have not completed high school, and who come from low-income families; as a result, it costs more to educate California's children. Yet California spends less than the national average per pupil. Fixing the governance system, grappling constructively with demographic change, and prioritizing prevention are all critical components of a better educational future for the state; the Center for Public Policy and Higher Education projects that unless the state begins today to prepare under-represented students for higher education, by 2020, the state GDP per capita will drop by 11 percent.⁴³ More specifically, raising California's education scores will require that California:

SUPPORT HIGH-QUALITY PRESCHOOL EDUCATION

Although half of California's 3- and 4-year-olds attend a center-based preschool, those who stand to benefit the most from high-quality early childhood education—children from poor families, children who do not speak English at home, and children whose parents have modest levels of educational attainment—have the least access to it. Only 45 percent of 3- and 4-year olds whose mothers did not complete high school are in center-based programs, compared to 80 percent of such children whose mothers have an advanced degree.⁴⁴ Although nearly seven in ten preschoolers in Silicon Valley Shangri-La and Metro-Coastal Enclave California attend preschool, only four in ten in Struggling California do. Although universal programs have the greatest appeal with voters, in these tight times, public provision should be made at least for the most at-risk children, and accountability mechanisms should be put in place to ensure that the programs they attend are of high quality. High-quality programs yield a range of positive outcomes across the life course; programs that provide only custodial care may meet parents' need for childcare, but they do little to further social, emotional, or cognitive development.

TARGET HIGH-DROPOUT HIGH SCHOOLS

One hundred of California's nearly 2,500 high schools account for nearly half of the state's dropouts. In about seventy high schools, more than half of the students drop out. These schools require targeted efforts not just from the state but also from the private sector, religious groups, voluntary organizations, and philanthropists. California ranks forty-ninth in teacher-student ratio and fifty-first in guidance counselor-student ratio, and the effects of this statewide problem are particularly acute in these struggling schools. They need, among other things, more adults on hand to provide guidance, mentoring, academic help, and more—a gap that other segments of society must pitch in to fill. More must also be done to address the

conditions that cause students to drop out, such as needing to work to help their families make ends meet; a U.S. Department of Education study on tenth graders in California found that 38 percent left high school because they found a job.⁴⁵

MAKE EDUCATIONAL EQUITY A REALITY

Those who bear the brunt of the inadequacy of resources are disproportionately Latino and African American schoolchildren; they are far more likely than white or Asian American children to attend failing schools, to endure overcrowding, and to have unqualified, inexperienced teachers. Though it will be difficult to solve the problem of the educational pie being too small in this hour of fiscal austerity, more must be done to ensure that it is at least sliced in more equal pieces. Decades of lawsuits have sought to bring about more funding equity among schools, but huge gaps remain.

REDUCE RESIDENTIAL SEGREGATION

Residential segregation by race and ethnicity is pronounced in California's big cities; Los Angeles, for instance, is the third most segregated large city in the United States for Latinos, the eleventh most segregated for African Americans. The result of residential segregation is highly segregated schools. Segregation is problematic not only for its impact on educational resource equity, discussed above, but also for its impact on access to informal sources of knowledge that aid social integration and mobility. When Latino children, for example, attend schools that are nearly 100 percent Latino, learning English is more difficult; when they attend schools chiefly with others whose parents have limited education and few employment prospects, they don't have access to mainstream social networks that allow them to learn about what kinds of opportunities exist and how to get to them. Learning communication styles and behavioral norms that mainstream employers expect is more difficult when students' exposure to the dominant culture is limited.

One hundred of California's nearly 2,500 high schools account for nearly half of the state's dropouts.



A Decent Standard of Living

CHAPTER SYNOPSIS:

Money's crucial contributions to well-being and security are reflected in the composition of the American HD Index, in which median personal earnings account for one-third of the score.

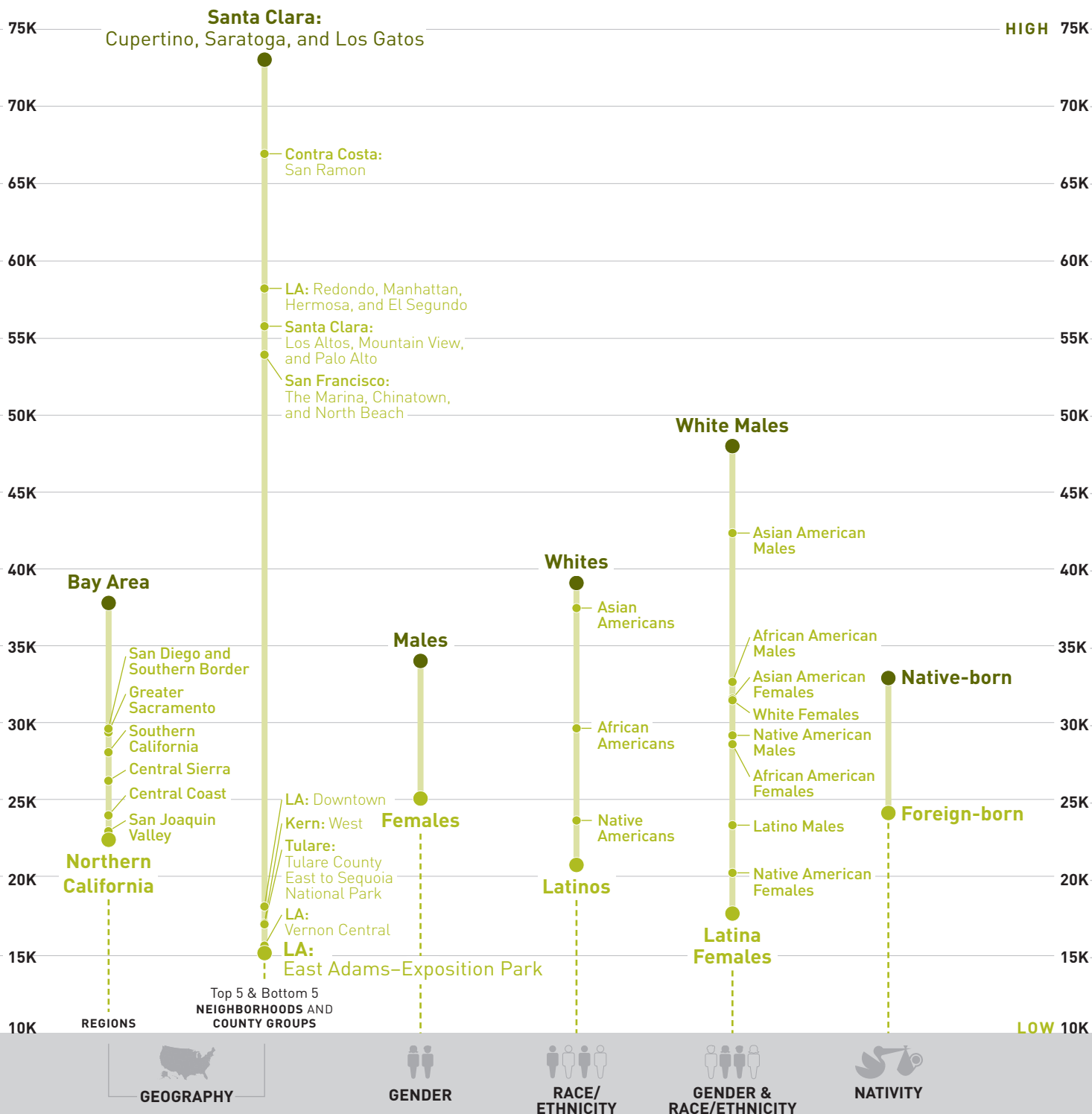
Key findings include:

- Median personal earnings in the Bay Area, at nearly \$38,000 per year, are significantly higher than those of any other region, and about \$8,000 higher than the state median.
- The San Joaquin Valley and Northern California regions have the lowest median personal earnings, roughly 24 percent (about \$7,000) lower than the state median.
- Earnings are nearly five times higher in Los Gatos, Santa Clara County than in Exposition Park, Los Angeles (\$73,000 as opposed to \$15,000, respectively).
- Men earn more than women in every racial and ethnic group.
- A \$30,000 gap separates top-earning white men (\$48,000) and bottom-ranked Latina women (\$18,000).

Although the Great Recession hit the whole state hard, the pain was not evenly spread. Those with higher rates of educational attainment had much lower rates of unemployment; those with the lowest levels of educational attainment were hardest hit. Closing the gaps will require priority attention to wage stagnation, unemployment and underemployment, the gender earnings gap, and housing costs.

How Do We Stack Up?

Median Earnings of Workers 16 and Older



Introduction

“Wage earners seem increasingly unable to capture any of the gains from technological change and productivity growth. Whatever policies we cross swords over, we should count low-wage workers among the walking wounded.”

NANCY FOLBRE, *The New York Times*, November 1, 2010

Central to the human development approach is the idea that money isn’t everything—it is not the best gauge of social progress or the paramount determinant of a person’s freedom to decide what to do and be in life. Countless other factors join forces to shape the course and quality of our lives: physical and mental health, education, politics, personal choices and behaviors, social and professional networks, neighborhood characteristics, bonds of love and friendship, religious faith and spirituality, the natural and built environments, and more.

But although money isn’t everything, it is certainly something quite important. Money, in the form of incomes and assets, provides the means to a host of ends. Adequate incomes are necessary to enjoy a decent material standard of living—to be well-nourished, clothed, and housed; to participate fully in society; and to have valuable choices and opportunities. Low incomes often lead to a paucity of opportunities, higher exposure to risks, greater vulnerability to life’s inevitable vicissitudes, chronic stress that erodes health, and social exclusion. Assets like savings or property act as a cushion when income is disrupted and thus strengthen our capacity to weather and recover from adverse events. Assets are also key to preparing for the future and to building the capabilities of our children.

Money’s crucial contributions to well-being and security are reflected in the composition of the American HD Index, in which median personal earnings account for one-third of the total score. Median personal earnings are the typical amount all full- and part-time workers ages 16 and up receive from salaries or wages—generally the largest part of overall income. Median personal earnings do not include income other than salaries and wages, such as interest on savings accounts, rental property income, or government programs like Social Security. Nor do earnings include wealth, or assets; the gaps in wealth in California, as in the rest of the United States, dwarf earnings gaps (see **BOX 1**).

MEDIAN PERSONAL EARNINGS

A frequent question is why the index uses median earnings rather than mean earnings. Median earnings figures are obtained by dividing a group into two equal parts and selecting the middle figure. Considering the earnings of a group of ten people, if nine have annual earnings of \$50,000 each, and one additional person earns \$8 million, median personal earnings are \$50,000, a sum that accurately reflects earnings for nine of the group’s ten members. Mean earnings, on the other hand, are average earnings, arrived at by adding up the income of everyone in the group divided by the total number in the group; the mean is more influenced by extremes than the median. Mean earnings of this group of ten individuals would be \$845,000, a sum nearly seventeen times higher than the earnings of 90 percent of the group. Because the purpose of the index is to tell the story of ordinary Americans, median earnings are the best choice.

BOX 1 What about Wealth?

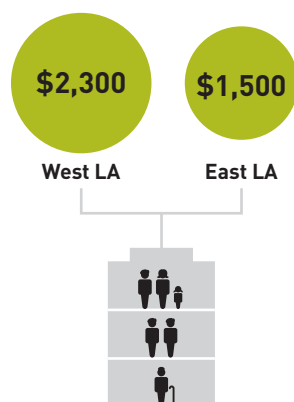
Wealth, also called net worth or assets, includes the value of one’s home and any other real estate holdings; liquid assets like cash and the money in checking and savings accounts, CDs, and retirement accounts; the value of stocks, bonds, and other financial instruments; and durable goods like cars and jewelry. These assets enable families to invest in homes in safe neighborhoods with good public schools, to finance college, or to provide a down payment on a child’s first home. Wealth acts as a security blanket when earnings are disrupted. The gaps in wealth among American households are orders of magnitude greater than the gaps in earnings. For instance, the top 1 percent of American households have assets greater than \$18 million, on average, whereas the bottom 40 percent of American households have assets of \$2,200 or less.¹

Ideally, the American HD Index would include wealth measures. However, wealth is more difficult to measure than income for several reasons; for instance, the value of assets like stocks and real estate are constantly in flux, and the richest are likely to be missed in random sampling or to decline to participate. The Federal Reserve Board produces reliable wealth data on the United States every three years through the Survey of Consumer Finances. However, wealth data are not available for states, congressional districts, or neighborhood and county groups, and thus cannot be incorporated into the American HD Index.

Source: Wolff 2010.



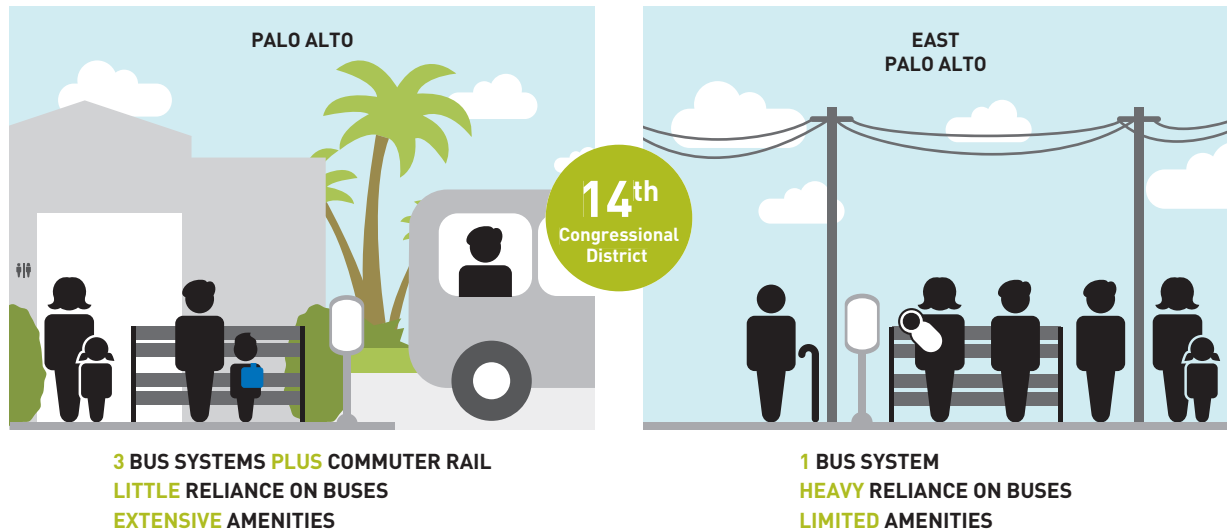
**Average Rent for a
1,000-Square-Foot
Apartment**



Another common question is why the American HD Index uses personal earnings—the earnings of individuals—rather than household earnings, given that couples tend to pool their money. Being able to separate the earnings of women and men is critical to understanding differences in their command over resources as well as questions of fairness in the labor market. Research shows that, for many couples, the person who contributes more to the joint financial kitty has greater decision-making power within the household. And when marriages end in divorce, the lower-earning spouse typically experiences the sharper decline in living standards. Thus, understanding what women and men earn is key to understanding the true—and differing—range of their choices and opportunities.

A final question concerns adjusting for the cost of living. Though adjusting for the cost of living makes intuitive sense, doing so is more problematic than it might appear. First, no official U.S. government measure of a nationally comparable cost of living currently exists. Second, the most widely used unofficial measure, the American Chamber of Commerce Research Association (ACCRA) Cost of Living Index, only takes into consideration the living costs incurred by urban households in the wealthiest fifth of the income distribution—leaving out the middle class, the poor, and residents of rural areas. Third, the variation in living costs within a city is often greater than the variation between cities or regions. For example, average rent for a one-thousand-square-foot apartment in West LA is approximately \$2,300 as compared with \$1,500 for a comparable space in East LA, attesting to how misleading generalizations about the cost of living at almost any level of geography can be.²

Last, existing cost-of-living measures are heavily influenced by housing costs, but the simple conclusion that paying more for housing automatically makes people worse off is not accurate. The cost of housing reflects far more than the value of the physical structure itself or the amount of land on which the house sits. Bundled together in a house's price tag are myriad factors of significant consequence to well-being and access to opportunity: the quality of public schools, parks, and transportation systems (see **BOX 2**); the security of neighborhoods; the local job market; the accessibility of cultural attractions or entertainment; proximity to the ocean, mountains, or open space; and, in the case of California, the glorious climate. In short, demand for housing is greater in places where residents enjoy a higher quality of life; California, particularly major metro areas along the coast, is expensive because people see many advantages to living there. This does not mean that housing costs are not onerous for the majority of Californians, nor that affordable housing is not a priority; these important topics are discussed later in this section. It merely means that applying a blanket cost-of-living adjustment to expensive areas fails to account for the amenities that the steeper mortgage payments or higher monthly rent checks buy.

BOX 2 A Tale of Two Transport Systems in the Bay Area

California's Congressional District 14 has one of the highest American Human Development Index scores of any district in the country. Silicon Valley's hub, **Palo Alto**, drives these high levels of well-being. Abutting Palo Alto and still in District 14 is **East Palo Alto**, one of the poorest cities in the Bay Area. Income per person in Palo Alto is \$69,000, and 5.7 percent of the population is living below the income poverty line; East Palo Alto's per capita income is \$18,785, and the poverty rate is 17.8 percent.³

Palo Alto is home to a large outdoor bus station, which connects to the commuter train line to San Francisco and San Jose. About a dozen buses from three systems stop at the station as well. The bus station itself has a large shelter, benches, ample signs, maps, and timetables, a public restroom, bicycle parking and storage, newsstands, and landscaping.

The Palo Alto station stands in marked contrast to stops on the East Palo Alto bus line, in the town just next door, which include at most a small shelter with a sign indicating which buses stop at the location. About six buses from one system run through East Palo Alto, though they generally come less

frequently than buses through the Palo Alto station. Many of the buses in East Palo Alto serve chiefly to bring residents to the Palo Alto station rather than providing direct service to other areas, increasing average bus commute time to thirteen minutes longer per ride for East Palo Alto commuters as compared with those traveling from Palo Alto.⁴

Although the largely white, wealthy population of Palo Alto has greater access to bus transit than the chiefly low-income, minority residents of East Palo Alto, the latter are about four times as likely to use buses to commute to work. Low-income communities like East Palo Alto rely more on bus transit because buses are less expensive than trains or driving and because property near train stops tends to be more expensive; yet despite the significantly greater demand for and reliance on bus service by people in East Palo Alto, the service is considerably more frequent and extensive in Palo Alto.

Sources: Metropolitan Transportation Commission 2010; U.S. Census Bureau, American Community Survey, 2005–2009; Westling 2011.

The San Joaquin Valley comprises some of the most productive farmland in the nation, yet average annual wages in agriculture and related industries are only \$22,000.

What the Income Index Reveals: Analysis by Geography, Gender, Race and Ethnicity, and Nativity

This section explores what the income index reveals about living standards in California by looking closely at the median personal earnings of various groups in the state—by region, by metro area, and by neighborhood and county group; by gender; by race and ethnicity; and by nativity. **A key message emerging from these findings is that although the state as a whole was hit hard by the Great Recession, the pain was not spread evenly across the population.**

VARIATION BY GEOGRAPHY: ECONOMIC REGIONS

Earnings vary significantly by region across California (see **TABLE 1**). Median personal earnings in the Bay Area, at nearly \$38,000 per year, are significantly higher than those of any other California region, and 28 percent (about \$8,000) higher than the state median. The San Diego and Southern Border Region and Greater Sacramento have median personal earnings typical of the state as a whole, just shy of \$30,000. In the Central Sierras and the Central Coast, earnings are significantly below the state median. The San Joaquin Valley and Northern California have the lowest median personal earnings, roughly 24 percent (about \$7,000) lower than the state median. Despite the fact that the San Joaquin Valley comprises some of the most productive farmland in the nation, average annual wages in agriculture and related industries are only \$22,000 a year.⁵

TABLE 1 Earnings by Region and Race/Ethnicity

| REGION | ALL RACIAL/ETHNIC GROUPS | AFRICAN AMERICANS | ASIAN AMERICANS | LATINOS | WHITES |
|-------------------------------|--------------------------|-------------------|-----------------|---------|--------|
| California | 29,685 | 29,718 | 37,501 | 20,875 | 39,126 |
| Bay Area | 37,968 | 32,645 | 43,336 | 23,889 | 47,143 |
| San Diego and Southern Border | 29,844 | 29,987 | 36,355 | 21,980 | 37,940 |
| Greater Sacramento | 29,608 | 28,151 | 28,866 | 19,920 | 34,868 |
| Southern California | 28,320 | 30,156 | 35,388 | 19,995 | 39,645 |
| Central Sierra | 26,471 | ... | ... | ... | 28,232 |
| Central Coast | 24,234 | ... | 28,502 | 18,873 | 30,220 |
| San Joaquin Valley | 23,210 | 23,669 | 24,908 | 18,183 | 33,515 |
| Northern California | 22,658 | ... | ... | 17,641 | 24,005 |

Source: AHDP calculations using data from the ACS 2009.

Note: When the population is less than 50,000 people, the index was not calculated for that group due to the statistical instability of estimates for small populations

Northern California, made up of the chiefly rural counties of Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity, has the lowest earnings of any region as well as the lowest earnings of any regional group of whites or Latinos in the state. Wages are low in this region, even for high-skill workers. A small but growing percentage of workers in Northern California are in professional, scientific, and technical services, but their wages are only 40 percent of those of their counterparts in the Bay Area (\$42,000 as compared with \$106,000).⁶ Whites in Northern California have median earnings of \$24,000—about half the earnings of whites in the Bay Area.

Whites earn the most in every region of California. Even in the region with the second-lowest earnings overall, the San Joaquin Valley, whites typically earn in the neighborhood of \$9,000 more than both Asian Americans and African Americans, and some \$15,000 more than Latinos.

VARIATION BY GEOGRAPHY: MAJOR METRO AREAS

San Francisco boasts the highest median earnings of the five largest metropolitan areas in the state, Riverside–San Bernardino the lowest (see **TABLE 2**). However, these medians obscure tremendous variation within these cities. **Within the San Francisco metro area, median earnings range from almost \$67,000 in the Contra Costa–San Ramon area to almost one-third of that, about \$23,000, in Elmhurst, Oakland** (see **MAP 1**). The income gap in the Los Angeles metro area is of similar magnitude, but the bottom is further down: earnings by neighborhood group span from only about \$15,000 in East Adams and Exhibition Park to more than \$58,000 in the Redondo, Manhattan, Hermosa, and El Segundo area.

Sacramento, though third on the earnings list, has the greatest income equality across its neighborhoods; the bottom-earning part of the metro area, Yolo County, has earnings that are just a little less than the city and state median, about \$27,000.

High-Skill Wages Vary Significantly Across California

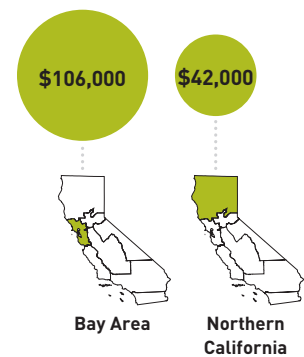
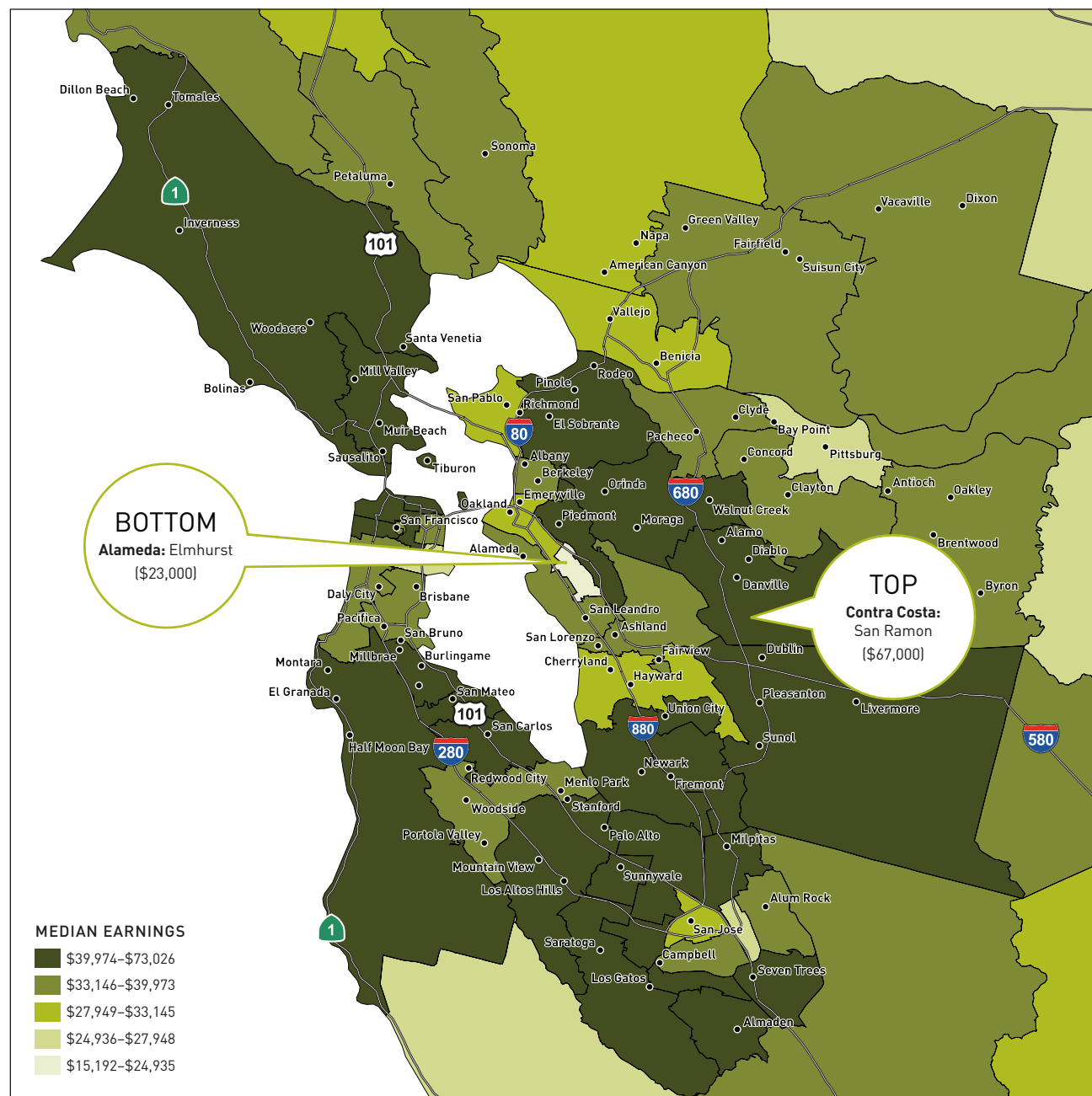


TABLE 2 Earnings by Major Metro Area and Race/Ethnicity

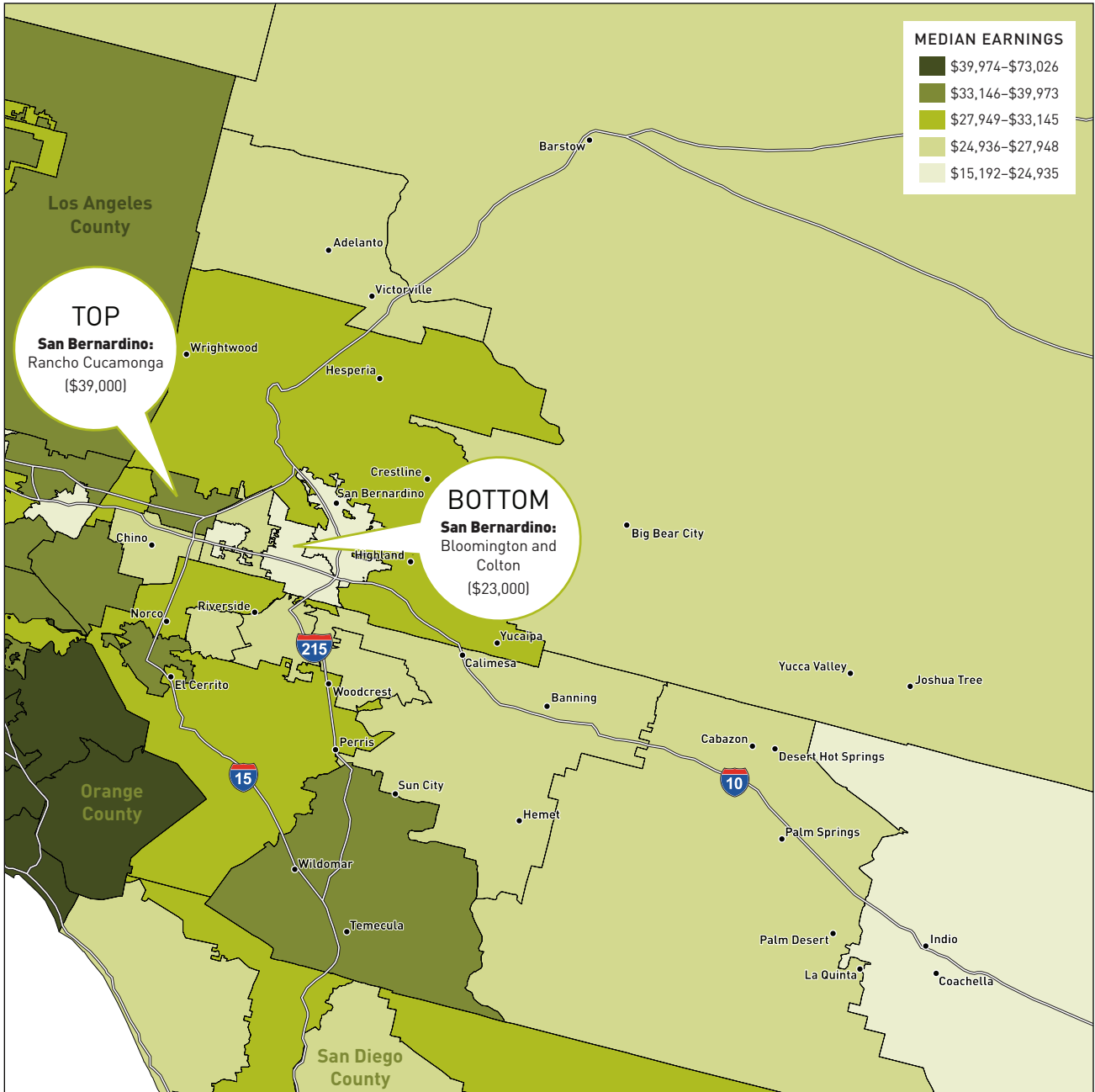
| REGION | ALL RACIAL/ETHNIC GROUPS | AFRICAN AMERICANS | ASIAN AMERICANS | LATINOS | WHITES |
|-------------------------------------|--------------------------|-------------------|-----------------|---------|--------|
| San Francisco Metro Area | 39,136 | 32,096 | 40,244 | 24,244 | 49,254 |
| San Diego Metro Area | 31,271 | 30,494 | 36,162 | 22,609 | 38,070 |
| Sacramento Metro Area | 30,999 | 28,229 | 29,090 | 21,128 | 35,966 |
| Los Angeles Metro Area | 28,941 | 30,435 | 35,415 | 20,598 | 43,180 |
| Riverside–San Bernardino Metro Area | 27,237 | 29,297 | 34,609 | 21,772 | 34,200 |

Source: AHDP calculations using data from the ACS 2009.

MAP 1 Earnings by Neighborhood and County Groups in San Francisco



MAP 2 Earnings by Neighborhood and County Group in Riverside–San Bernardino



Earnings in Riverside–San Bernardino range from \$39,000 in Rancho Cucamonga to \$23,000 in Bloomington and Colton, a gap of about \$16,000. In the San Diego metro area, earnings range from \$49,500 in the community of Poway to about \$24,500 in East San Diego, a gap of \$25,000 (see sidebar).

Earnings also vary significantly within these five cities by race and ethnicity, though the range is smaller than that separating neighborhood groups. Whites earn the most in every major metro area in California with the exception of San Bernardino; there, Asian Americans earnings are effectively tied with those of whites. Latinos earn the least by far in each of the five cities.

VARIATION BY GEOGRAPHY: NEIGHBORHOOD AND COUNTY GROUPS

The span of median personal earnings by neighborhood and county groups in California is significant, ranging from a high of \$73,000 in the Santa Clara neighborhoods of Cupertino, Saratoga, and Los Gatos to a low of \$15,000 in the Los Angeles neighborhoods around East Adams and Exposition Park—an almost fivefold difference (see **MAP 3**). Keep in mind that these are median personal earnings figures; using *median household earnings* would bring the top of the range above \$130,000. Using *mean household earnings* would push the upper boundary to around \$162,000.

TABLE 3 shows the twenty top-earning neighborhood groups. Two findings jump out. First, almost all these neighborhood groups are found in either the San Francisco or Los Angeles metro areas. Second, the levels of educational attainment among adults 25 and older in these neighborhoods are astonishingly high—between 45 percent and 71 percent have bachelor’s degrees, and between 16 percent and 40 percent have graduate degrees, between double and triple the national averages. As discussed in the education section, education is a key driver of earnings, with greater returns accruing particularly to four-year college degrees and, to an even greater extent, graduate degrees.

TABLE 3 shows the twenty neighborhood and county groups with the lowest median personal earnings, ranging from roughly \$15,000 to \$21,000. The majority of the poorest neighborhood groups are in Los Angeles, but nonmetropolitan counties, including Imperial, Humboldt, Butte, Tulare, and parts of Kern, are also in this lowest-earning group. Humboldt, Butte, and San Luis Obispo have a similar proportion of high school and college graduates to the country as a whole, yet earnings are very low. The labor market in these areas lying outside the major population centers has less demand and fewer employment opportunities for better-educated workers. For the other neighborhood and county groups, however, the pattern linking educational attainment and earnings is strongly in evidence. Between 35 percent and 63 percent of adults did not complete high school.

Median Earnings Vary by \$25,000 within San Diego



MAP 3 Earnings by Neighborhood and County Group

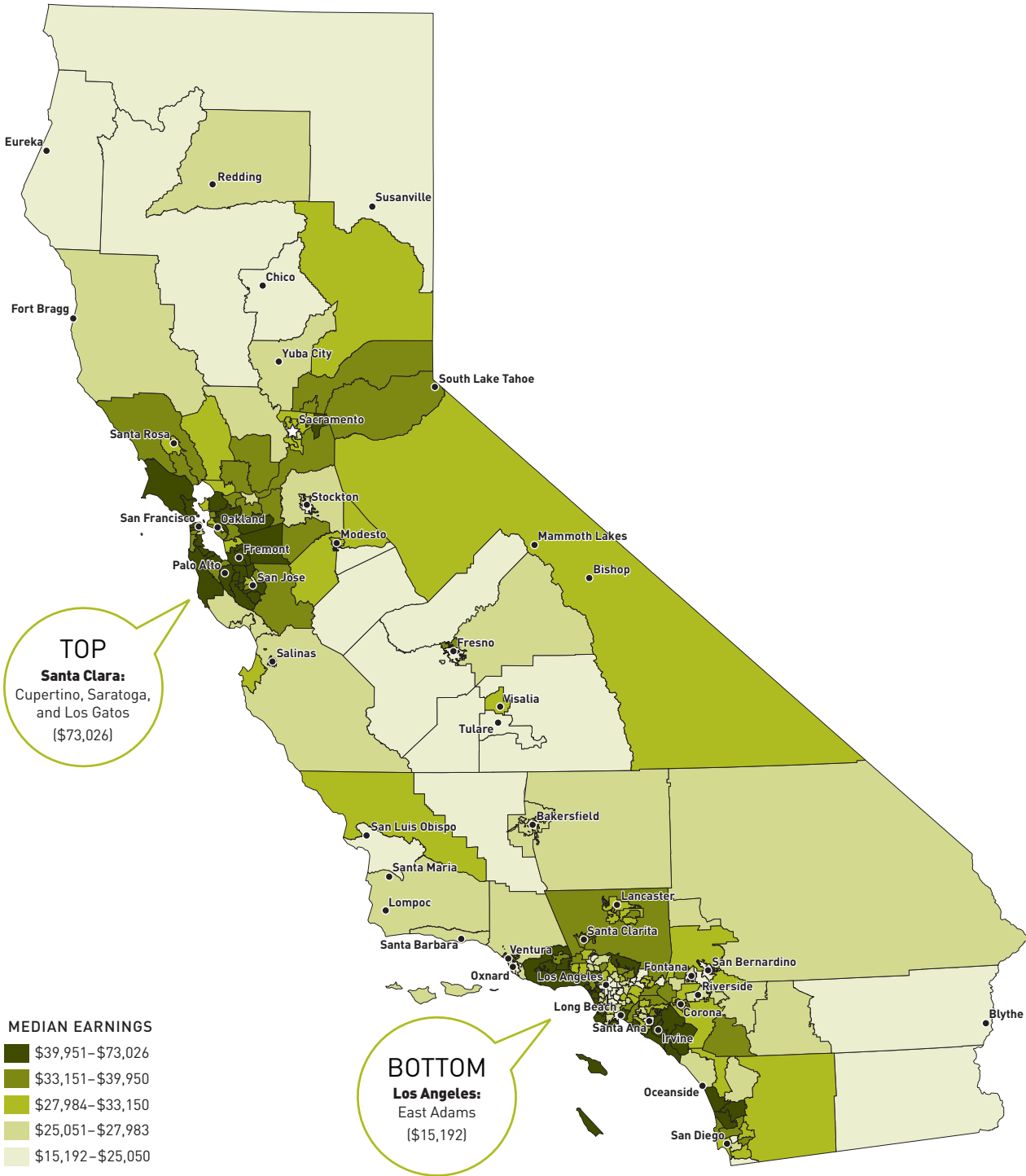


TABLE 3 Top and Bottom Twenty Neighborhood Groups, Educational Attainment and Median Earnings

| | LESS THAN HIGH SCHOOL (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | MEDIAN PERSONAL EARNINGS (2009 dollars) |
|---|---------------------------------|---|--|--|
| TOP 20 Neighborhood and County Groups | | | | |
| Santa Clara: Cupertino, Saratoga, and Los Gatos | 2.8 | 70.8 | 35.4 | 73,026 |
| Contra Costa: San Ramon | 2.6 | 61.5 | 23.1 | 66,930 |
| LA: Redondo, Manhattan, Hermosa, and El Segundo | 2.9 | 62.6 | 22.5 | 58,213 |
| Santa Clara: Los Altos, Mountain View, and Palo Alto | 5.1 | 69.7 | 39.8 | 55,772 |
| San Francisco: The Marina, Chinatown, and North Beach | 15.0 | 60.9 | 23.0 | 53,926 |
| Contra Costa: Moraga and Walnut Creek | 3.3 | 64.2 | 27.7 | 53,783 |
| LA: Bel Air, Brentwood, and Pacific Palisades | 3.3 | 63.7 | 26.1 | 52,587 |
| Alameda: Piedmont | 6.2 | 63.1 | 30.7 | 52,056 |
| Orange: Newport Beach to Laguna Hills | 3.8 | 55.3 | 21.2 | 51,632 |
| Santa Clara: Sunnyvale | 9.9 | 56.0 | 26.0 | 51,500 |
| Alameda: Livermore | 6.9 | 44.9 | 15.9 | 51,379 |
| Orange: Mission Viejo and East | 4.7 | 48.5 | 16.3 | 51,081 |
| San Francisco: The Mission | 8.1 | 64.5 | 27.0 | 50,757 |
| Santa Clara: Almaden | 8.2 | 45.6 | 17.9 | 50,719 |
| San Mateo: City and Pacific Coast | 7.8 | 51.1 | 21.3 | 50,295 |
| San Diego: Poway | 4.0 | 52.9 | 21.1 | 49,550 |
| LA: Signal Hill, Palos Verdes, and Lomita | 5.8 | 54.0 | 22.7 | 49,210 |
| Orange: Irvine | 3.7 | 64.6 | 27.3 | 49,180 |
| Alameda: Fremont | 9.2 | 48.3 | 20.4 | 48,657 |
| Santa Clara: Santa Clara | 9.9 | 47.9 | 21.4 | 48,613 |
| BOTTOM 20 Neighborhood and County Groups | | | | |
| LA: Pacoima-Arleta | 48.5 | 10.1 | 1.9 | 21,291 |
| Orange: Santa Ana West | 48.2 | 11.3 | 3.1 | 21,213 |
| Orange: Santa Ana East | 50.6 | 12.0 | 4.0 | 21,075 |
| Humboldt | 9.7 | 26.1 | 8.9 | 20,860 |
| San Luis Obispo: San Luis Obispo | 13.3 | 31.5 | 12.2 | 20,132 |
| Fresno: Fresno | 34.7 | 11.5 | 3.2 | 19,770 |
| LA: El Monte | 47.4 | 10.9 | 1.7 | 19,724 |
| LA: Echo Park, Silver Lake, and Pico Union | 36.8 | 26.2 | 7.6 | 19,717 |
| Butte | 15.1 | 23.8 | 7.8 | 19,508 |
| Fresno: West | 44.4 | 8.6 | 2.2 | 19,367 |
| LA: Florence, Firestone, and Huntington Park | 57.9 | 5.6 | 1.7 | 19,300 |
| LA: East LA | 55.1 | 5.1 | 0.9 | 19,020 |
| LA: Hancock | 40.5 | 8.8 | 2.2 | 18,926 |
| LA: Koreatown | 35.3 | 23.9 | 5.2 | 18,889 |
| LA: Watts | 53.8 | 3.7 | 1.1 | 18,785 |
| LA: Downtown | 47.4 | 12.2 | 4.0 | 18,207 |
| Kern: West | 42.9 | 7.4 | 1.8 | 17,135 |
| Tulare: Tulare County East to Sequoia National Park | 44.6 | 9.0 | 2.6 | 17,057 |
| LA: Vernon Central | 63.3 | 3.5 | 0.6 | 15,675 |
| LA: East Adams-Exposition Park | 45.7 | 12.4 | 3.8 | 15,192 |

Source: AHDP calculations using data from the ACS 2007–2009.

VARIATION BY GENDER

Median earnings for men in California are \$34,000; median earnings for women are \$25,000, nearly \$9,000 less (see **TABLE 4**). The gender earnings gap in California, large as it is, is actually smaller than the gap between women and men at the national level, \$11,000.

The gap between women and men cannot be explained by educational degree attainment; in the current population of adults 25 and up, women and men have comparable educational outcomes, with women enjoying a slight lead in high school completion and men a similarly small (about 1 percentage point) edge in bachelor's degrees and graduate degrees. In addition, since the 1980s, women have been completing college at greater rates than men, so among younger adults, women are more likely than their male counterparts to have a bachelor's degree.

Several factors explain the earnings gap between women and men. The chief reason is that women pay a high earnings penalty for leaving the workforce to care for others, primarily their children, but also their parents or other relatives. Other countries have adapted to the “new normal” of two working parents and single-parent households, but the United States has been slow to do so. It is alone among affluent democracies in not requiring paid maternity leave. In this area, California leads the nation, the first and still one of just a handful of states to mandate paid (as opposed to unpaid) leave for caring for an ill relative or bonding with a new child with the California Paid Family Leave Law.⁷

Another reason women make less than men is that jobs that don't demand high levels of education in which men predominate, such as security guard or parking attendant, pay more than jobs with similar educational requirements in which women predominate, such as home health aide or child-care provider. A final reason is that discrimination persists. Of more than one hundred occupations monitored by the Bureau of Labor Statistics, women's weekly earnings are higher than men's in only four (bakers, teacher assistants, food attendants and bartender helpers, and life and social science technicians). Men make more than women even in occupational categories where women predominate, such as elementary school teachers.⁸

VARIATION BY GENDER, RACE AND ETHNICITY, AND NATIVITY

The variation in earnings by race and ethnicity observed between regions and within major metropolitan areas is reflected at the state level. In California as a whole, whites earn the most, at \$39,000, followed by Asian Americans (\$38,000), African Americans (\$30,000), Native Americans (\$24,000), and Latinos (\$21,000).

Who's Better Off in California?



Within each racial and ethnic group, men outearn women.

California differs from the nation as a whole in that:⁹

- Whites earn the most; in the United States, Asian Americans have the highest earnings.
- African Americans earn close to the state median; California is one of only five U.S. states in which African Americans earn about the same or more than the U.S. median personal earnings.

California is the same as the nation as a whole in that Latinos earn the least by far (\$21,000), with Native Americans not far ahead (\$24,000). Low levels of educational degree attainment are a major contributing factor to the low earnings of Latinos, as discussed at length in the education chapter.

Still greater divergence is seen in earnings when the variables of gender and nativity are taken into account, as seen in **TABLE 4**.

Nativity: Although the earnings of whites differ little by nativity, the earnings within other racial and ethnic groups diverge more significantly.

- Foreign-born Asian Americans earn about \$3,000 more than native-born Asian Americans.
- Foreign-born African Americans outearn native-born African Americans by about \$5,000.
- The reverse is true among Latinos; native-born Latinos have median earnings about \$4,000 higher than foreign-born Latinos.

TABLE 4 Earnings by Gender, Race and Ethnicity, and Nativity

| RACE AND ETHNICITY | ALL | FEMALE | MALE | FOREIGN-BORN | NATIVE-BORN |
|--------------------|--------|--------|--------|--------------|-------------|
| California | 29,685 | 25,188 | 34,099 | 24,244 | 32,985 |
| Whites | 39,126 | 31,558 | 48,015 | 38,983 | 38,584 |
| Asian Americans | 37,501 | 31,658 | 42,382 | 37,790 | 34,793 |
| African Americans | 29,718 | 28,713 | 32,744 | 34,453 | 29,549 |
| Native Americans | 23,748 | 20,387 | 29,286 | ... | ... |
| Latinos | 20,875 | 17,737 | 23,471 | 19,265 | 23,186 |

Source: AHDP calculations using data from the ACS 2009.

This difference can be traced to immigration policy, which encourages high-skilled workers to come to the United States, and to the structure of the labor market, which increasingly demands both high-skilled and low-skilled workers; this idea is discussed further below.

Gender: Within each racial and ethnic group, men outearn women, though the size of the gaps varies significantly (see **FIGURE 1**).

- White men earn the most by far, with median earnings of \$48,000, about \$6,000 greater than those of the next-highest-earning group, Asian American men.
- Latina women earn the least at \$18,000—earnings on par with those of the typical American worker in 1960, half a century ago.
- The roughly \$30,000 gap between white men and Latina women in California is much larger than the gap between these two groups at the national level (about \$22,000). It is also larger than extremes observed in other states—larger, for instance, than the gap between white men and African American women in Louisiana (about \$22,000) or in Mississippi (about \$18,000).
- The largest gender disparity is seen in the wages of whites (a \$16,000 gap). The smallest is among African Americans, at approximately \$4,000.

FIGURE 1 Men Outearn Women in Every Racial and Ethnic Group



Source: ACS 2009.

What Fuels the Gaps?

- Wage stagnation
- Unemployment and underemployment
- Housing costs

What Fuels the Gaps in Living Standards?

Many factors fuel gaps in living standards within California. Some are rooted in the past. Historic patterns of discrimination find expression today in the assets of different groups. White families have more assets than nonwhite families in California—\$305,000 as compared with \$51,000, on average, a sixfold difference.¹⁰ Greater assets generally translate into the ability to live in safer neighborhoods with more amenities and better schools, higher educational degree attainment, and higher earnings. More assets are even linked to better health.

In addition, differences among racial and ethnic groups in California stem at least in part from a federal immigration policy that provides a path to legal residence and citizenship for highly educated workers but not for less educated workers—despite the labor market demand for them.

Though we cannot change the past, and although California cannot unilaterally alter federal immigration policy, state-level policy actions with the potential to level the playing field so that everyone in California has a fair shot at a decent standard of living certainly exist—even given the state’s budget crisis. **This section explores three sets of issues of critical importance to living standards in California: wage stagnation and increasing economic inequality, unemployment and underemployment, and housing costs.**

WAGE STAGNATION

Median hourly wages (in constant dollars) in California were only 22 cents higher in 2006 than they were in 1979, and the purchasing power of the minimum wage was about 28 percent lower in recent years than it was at its peak in 1968.¹¹

Yet not everyone in California is treading water when it comes to wages. The combined total net worth of the nine richest California residents is \$99 billion¹²—greater than the total public debt of the state in June 2010, \$90 billion.¹³ And, Great Recession notwithstanding, the most recent total revenues of just the top four among the fifty-seven California companies on the Fortune 500 list—Chevron, Hewlett-Packard, McKesson, and Wells Fargo—dwarf the state’s public debt.¹⁴ In 2009 California was the world’s eighth-largest economy, with a state Gross Domestic Product—the value of all goods and services produced in the state—of \$1.9 trillion, or \$47,067 per person.¹⁵

Since the 1970s, the share of income going to the bottom 80 percent of the income distribution has steadily lost ground to an increasingly well-remunerated top 20 percent of income earners in California. The import of this long-term trend has been overshadowed in recent years by the most acute economic crisis since the Great Depression.

By 2005, California taxpayers in the top 20 percent were reporting 64 percent of all the income in the state, up by 50 percent since 1975. The income share of the middle 60 percent fell from just over half in 1975 to only one-third in 2005.¹⁶ In the past decade, income inequality has become so extreme that the income share of the top 1 percent of taxpayers has exceeded that of the combined shares of the bottom 60 percent of income earners since 2000.

Why hasn't the typical worker received a real raise in more than forty years—especially given the impressive economic growth in the state over most of that time?

The stagnation of middle-class wages and the skyrocketing income inequality observed in California stem from several trends:

- **Increasing returns to bachelor's and graduate degrees.** This topic is discussed in detail in the education chapter, but deserves a mention here: educational attainment is a key driver of earnings, more so today than in the past. In 2009, workers with graduate degrees had median incomes of \$73,000, and workers with bachelor's degree had median incomes of \$52,000; by contrast, high school graduates had incomes of about \$27,000, and those without high school diplomas, roughly \$18,500.¹⁷ The United States is not producing enough highly skilled workers to meet labor market demand, and the earnings of such workers are thus increasing sharply in comparison to the wages of people with less education.¹⁸ The problem is acute in California. The Public Policy Institute of California forecasts that if current trends continue, by 2025, California will have 1 million fewer college graduates than its labor market will demand; about a third of working-age adults will have bachelor's degrees, but the economy will need four in ten workers to have them.¹⁹
- **Polarization of the job market.** The U.S. labor market hit a fork in the road two decades ago; since then, opportunities for the highly skilled in professional, technical, and managerial occupations have increased sharply, as have opportunities for those with little formal education in occupational categories like food service—but demand for “middle-wage, middle-skill white-collar and blue-collar jobs” has evaporated.²⁰ This national trend has been particularly pronounced in California, which has been characterized by trends away from manufacturing and toward both high- and low-paying service jobs. Services now account for about 84 percent of all employment in California; this category includes fast-growing, low-wage sectors like “leisure and hospitality” services (which pays annual wages that average about \$24,000) and fast-growing, high-wage sectors like “professional and business services” (with an average wage of \$65,000). Manufacturing has declined, with nearly 40 percent fewer jobs in this sector in 2009 than there had been in 1990.²¹

If current trends continue, by 2025, California will have 1 million fewer college graduates than its labor market will demand.

Jobs are about more than just a paycheck.

- **Decline in unionization rates.** Another factor in wage stagnation is the decline in unionization among California workers, which can, in turn, partially be attributed to the declining fortunes of the heavily organized manufacturing sector. Research has shown that unionized salary and wage workers in California earn 13.3 percent more per hour than non-union workers in similar positions and that the union wage premium, though in effect across the full range of salaries, is most substantial for workers at the lower end of the earnings distribution.²² Though the union wage premium has declined somewhat for low-wage workers in the past two decades,²³ union wages remain higher than the comparable wages of nonunion workers in similar positions at all levels of the wage scale in California. In addition, unionized workers are far more likely to enjoy benefits that enhance their living standards and provide economic security, such as health insurance and retirement savings plans.

UNEMPLOYMENT AND UNDEREMPLOYMENT

Jobs are about more than just a paycheck and benefits, critical though they are. Participating in the labor force also matters for physical and psychological health as well as for social inclusion, support, and status. Losing a job undermines well-being, erodes self-esteem, and can chip away at our very identity. The centrality of our jobs to who we are is apparent even to small children, whose chief way of imagining themselves as adults is through the lens of occupation (“I’m going to be a teacher”). Long-term unemployment is particularly damaging; it can lead to isolation, substance abuse, poor parenting, and marital discord. Research has shown that the affects of involuntary job loss are surprisingly long-lasting, negatively affecting earnings even six years later and, more ominously, increasing mortality risks and shortening life spans even two decades after job termination.²⁴

Given the many noneconomic benefits of work, it is clear that the California employment crisis has unleashed not just a flood of economic woes but also a world of pain for hundreds of thousands of families in the state. The employment rate is not expected to return to 2008 levels until 2013; the pain will be prolonged.

California lost about 1 million jobs in the recession and continues to find itself near the top of the list in state unemployment rates. The unemployment rate at last count stood at 12.5 percent, effectively unchanged compared to one year prior; only Nevada had a higher rate.²⁵ Although California’s economy is expected to grow modestly in the coming years, the state would need to create 1.3 million jobs *today* to reduce unemployment to prerecession levels. Given that the working-age population of the state continues to grow, an even greater number of jobs will need to be created for an economic recovery that reaches ordinary people.²⁶

As worrisome as the unemployment rate is the rate of marginally attached workers in California, the highest in the nation at 123.6 per 10,000.²⁷ Marginally attached workers are adults who are available to work, but have stopped trying to find employment. These individuals, who have looked for work within the past year but not in the prior four weeks, are not included in standard unemployment counts. Including them paints a still bleaker picture of California's labor market.

Unemployment has spared no group of Californians; even Silicon Valley Shangri-La and Metro-Coastal Enclave California have relatively high (from a historical perspective) unemployment rates of about 8 percent. In the early days of the recession, in fact, job loss among the middle-class and affluent dominated the news coverage. **Yet closer examination reveals a recession with employment impacts that diverged sharply by educational attainment as well as by race, age, and place.**

- **Education.** In 2009, the statewide unemployment rate was 9.8 percent overall—but it was just 3.8 percent for those with graduate or professional degrees and 6.1 percent for those with a bachelor's degree. Those whose highest degree was a high school diploma fared worse, with an unemployment rate of 12.2 percent, and adults who did not complete high school registered an unemployment rate of 17.3 percent.²⁸
- **Race.** Race was also a hugely consequential factor in unemployment rates; in 2010, the unemployment rate for African American men stood at 22.2 percent, 10 percentage points higher than the statewide rate.²⁹ Disproportionate rates of incarceration among African American men drive high unemployment rates for this group (See **BOX 3**).
- **Age.** Young job seekers have struggled to find a foothold in the labor market; for workers ages 16–19, a full third of those looking for work in 2010 did not find jobs.³⁰
- **Place.** Unemployment rates vary significantly by place. In 2010, El Centro had the highest unemployment rate among California cities at an astonishing 28 percent; Fresno, Modesto, Stockton, and Yuba City registered rates above 17 percent. All the California metropolitan areas with unemployment rates *below* the state average, on the other hand, lay along the coast.³¹

Unemployment
has spared
no group of
Californians.

California has one of the lowest rates of homeownership in the country.

HOUSING COSTS

Housing is not just a roof over our heads; it is a fulcrum of opportunity. Where we live determines, to a large extent, not just our immediate environment, but also the quality of our children's education, the range of employment opportunities open to us, how easy or difficult it is to exercise or access healthy foods, the kinds and quality of public services available to us, how safe we feel in our daily lives, even the quality of the air we breathe. A house or apartment is the single largest investment that the majority of homeowners will make in their lifetimes and their most significant asset, accounting for about one-third of average family assets.³²

Yet homeownership, that quintessential cornerstone of the American Dream, has proven elusive for many Californians—and the housing market collapse shattered the dream altogether for hundreds of thousands. Although homeownership rates in California matched those of the nation in the immediate postwar era, California soon lagged behind and has stagnated since, never surpassing its 1960 peak of 58.4 percent. California today has one of the lowest rates of homeownership in the country. While homeownership in the past decade was only about 5 percent higher than in 1950, homeownership rates grew by more than 50 percent in states like Mississippi, South Carolina, and Hawaii over the same period.³³

The chief reason for this lag is cost. Housing costs in California have weighed heavily on residents for years, leading some demographers to point to this as part of the reason millions have left for other states in the past two decades.³⁴ More than half of all homeowners with mortgages spend more than 30 percent of household income on housing-related costs, a higher proportion than in any other state. Renters aren't spared either: one in two Californian renters spends more

BOX 3 The Link between Incarceration and Unemployment

The nationwide prison boom that started in the 1980s driven by harsher sentencing laws has taken a grave toll on the life chances of young African American men, particularly those with little education. By 1999, four out of every ten African American high school dropouts were behind bars, as compared with one in ten white dropouts. Today, African Americans in California are incarcerated at six and a half times the rate of whites and almost four times the rate of Latinos. For African American men with little education, involvement with the criminal justice system is a normative life experience.

Mass incarceration has grave impacts on health, educational prospects, marriage, family formation, neighborhood cohesion, social inclusion, and political participation in African American communities.

For ex-offenders, a prison record is a formidable barrier to employment and a lifelong drag on earnings; "guilt by association" creates employment obstacles even for law-abiding young men of color.

Research shows that looking only at the official earnings gap between African American men and white men—more than \$15,000 in California—actually understates the earning differential. The reason: A highly disproportionate share of poorly educated young African American men are behind bars, removed from both the labor market and from the official earnings statistics.

Sources: Mauer and King 2007; Public Policy Institute of California 2006; Western and Pettit 2005.

than 30 percent of household income on rent and utilities; and one in four renters spends more than 50 percent of household income on the same needs—the third-highest rate in the country.³⁵

On top of, and perhaps in part because of, housing cost burdens in the state, the spectacular bursting of the housing bubble in California has left the state with the largest foreclosure mess in the country in absolute terms. More than 67,000 homes in the state were in foreclosure as of January 2011. Only Nevada and Arizona have it worse, relative to the housing stock of those states.³⁶

As discussed earlier in this section, housing costs reflect demand and incorporate many intangibles that profoundly affect quality of life, like weather or neighborhood aesthetics, as well as many factors that affect living standards in quantifiable ways, such as transport options, neighborhood safety, and school quality. Yet the high housing cost burdens faced up and down the human development scale provide evidence that onerous housing costs are a fact of life for most people in California. **TABLE 5** shows the percentage of renters who pay more than half their incomes on rent across the Five Californias. The share is highest in The Forsaken Five Percent, but Struggling, Main Street, and even Metro-Coastal Enclave California find large portions of their renting population dedicating half their incomes or more to rent—and many more spending at least a third of their incomes on either rent or mortgage payments. Even to purchase a modest bungalow or ranch house in a safe neighborhood with decent schools within an hour’s commute of work, homeowners in Enclave, Main Street, and Struggling California find themselves paying sums that elsewhere in the country would fetch them a mansion in the swankiest part of town.

TABLE 5 The Severe Housing Costs of the Five Californias

| PLACE | HD INDEX | MEDIAN PERSONAL EARNINGS (2009 dollars) | RENTERS SPENDING HALF THEIR INCOME ON RENT (%) |
|----------------------------------|----------|--|---|
| California | 5.46 | 29,685 | 27.1 |
| Silicon Valley Shangri-La | 9.35 | 63,106 | 17.5 |
| Metro-Coastal Enclave California | 7.92 | 46,077 | 21.7 |
| Main Street California | 5.91 | 32,686 | 25.7 |
| Struggling California | 4.17 | 24,796 | 28.4 |
| The Forsaken Five Percent | 2.59 | 18,343 | 31.6 |

Source: AHDP calculations using ACS 2007–2009 data. Rent includes utility costs.

Residential segregation by income is harmful because concentrated poverty is typically accompanied by other factors that harm health and limit earnings.

What are the human development costs of high housing costs?

- **Precarious housing, frequents moves, and homelessness:** Low-income families with high housing costs live on the very edge; they are often just one unexpected medical expense or one week's unemployment away from not making their rent. The result is frequent moves, which are costly not only in financial terms (moving is expensive), but also in human terms. Frequent moves are harmful to children in the short term, impairing school performance, for instance, but also in the long term, affecting adult social relationships, perceptions of well-being, and even mortality risk.³⁷ Moving is a major life stressor in the best of circumstances, but doing so involuntarily is extremely stressful for adults as well, and chronic stress is harmful to physical and mental health, as discussed on page 68. Homelessness creates a host of grave challenges to human development (see **BOX 4**).
- **Inadequate services:** High housing costs push low- and middle-income families into neighborhoods without the services they need to maintain their well-being and expand their choices and opportunities. High-quality schools are typically found in more expensive neighborhoods—along with extensive recreation facilities, full-service grocery stores, well-stocked libraries, and good transit options. Because buying into these neighborhoods is prohibitively expensive for most, many families in Main Street and Struggling California, and nearly everyone in The Forsaken Five Percent, do not have access to the basic set of amenities that one would reasonably expect in an affluent democracy in 2011.
- **Long commutes:** Though California's transportation challenges cannot be laid entirely at the feet of high housing costs—public policy and the population's reluctance to embrace public transport play major roles—they definitely have a supporting part. High housing costs push families farther and farther away from their jobs, creating long commutes, some of the country's worst air quality, and nerve-wracking traffic jams. Though Californians love their cars, they don't love their notorious traffic. The Los Angeles and San Francisco metropolitan areas rank among the country's most congested places to live, and traffic is thickening in fast-growing inland areas as well.³⁸ Long commutes reduce the quality of life, cause stress, and consume time that could otherwise be spent in ways that would expand people's choices and opportunities and improve their well-being.

- **Residential segregation:** Absent strong affordable housing policies and programs, the inevitable result of high housing costs is that people increasingly live near others with similar levels of education and income. African Americans and Latinos experience the greatest residential segregation;³⁹ patterns established because of legal and social discrimination are now maintained by differential spending on housing.⁴⁰ Residential segregation by income is harmful because concentrated poverty is typically accompanied by a host of social, economic, and environmental factors that harm health, limit educational opportunities, and limit incomes.

BOX 4 Economic Woes Are Chief Drivers of Family Homelessness

Contrary to popular imagination, people who experience homelessness do not always sleep on the streets; about 45 percent of the homeless are invisible to the public eye. They come from a wide range of backgrounds, experience the lack of a home in differing ways, and are homeless for many reasons. For some, homelessness is a way of life; the chronically homeless often face serious mental health issues and other disabilities, and this population is discussed on page 69. But homelessness is often a temporary condition; up to 3.5 million Americans experience homelessness in a given year.⁴¹

When housing costs consume more than 50 percent of an individual's or a family's income, they are considered to have a **severe housing cost burden**, and to be at risk of homelessness. **In California, over 80 percent of households living below the federal poverty line spend more than 50 percent of their income on rent.**⁴² **The Great Recession worsened the economic situation of hundreds of thousands of Californians, with commensurate impact on their housing situations.** California had the country's fourth-highest foreclosure rate, with over 208,000 renters by the end of 2009 displaced by foreclosure.⁴³

California also had the third-highest unemployment rate in the country, which increased by 59 percent between 2008 and 2009.

When low earnings or no earnings make it impossible to save or build assets, families are unable to weather life's storms—from medical emergencies to layoffs—and become vulnerable to losing their shelter. A single mother working full-time at California's minimum wage is able to cover the cost of a typical one-bedroom apartment in Los Angeles, but with only \$107 left at the end of the month for all other expenses, including food, transportation, and child care. In the 2009 Greater Los Angeles Homeless Count, homeless families had an average of 4.6 members.

Fifty percent of homeless women in San Diego are domestic abuse victims,⁴⁴ and domestic violence is cited as a primary cause of homelessness among women in Los Angeles.⁴⁵

Sources: American Civil Liberties Union 2008; National Alliance to End Homelessness and the Homelessness Research Institute 2007; National Law Center on Homelessness and Poverty 2007; San Diego Regional Task Force on Homelessness 2005; Tenants Together 2010; Urban Institute 2000; U.S. Conference of Mayors 2005, 2007.



A college degree is increasingly the admissions ticket to the middle class.

Key Priorities for Better Living Standards

Improving living standards in a state pummeled by the Great Recession is as difficult as it is urgent. The task requires all hands on deck; government will play a critical role, but the business, philanthropic, and faith-based communities must also be part of the solution. Four areas are key: increasing educational attainment, tackling unemployment, closing the gender earnings gaps, and addressing the interlinked issues of housing and transportation.

INCREASE EDUCATIONAL ATTAINMENT

Californians who fail to graduate high school face a future of tremendous economic insecurity, and a college degree is increasingly the admissions ticket to the middle class. Improving educational attainment will not address the short-term economic crisis in which the state finds itself, but it is crucial for its long-term competitiveness and prosperity as well as the well-being of its people. California has one of the country's lowest levels of on-time high school graduation, lowest levels of college enrollment, and highest proportions of adults without a high school degree—all in an era when the returns to education have never been higher. By 2025, the state will have 1 million fewer college graduates than the labor market will demand, resulting in reduced productivity, tax revenues, and incomes.⁴⁶ Boosting the rates of on-time high school graduation as well as college completion (more than half the students who enter college don't graduate) and helping more Latino young people prepare for and succeed in higher education are high priorities, as is expanding meaningful postsecondary vocational education.

FOSTER JOB CREATION

Employment matters not just for the paycheck it brings; it's also critical for social inclusion, mental and physical health, positive family life, and sense of self. Thus California's unemployment crisis has impacts that reach far beyond the pocketbook. Two proven ways to create jobs are hiring credits—creating incentives for employers to create new jobs and hire new workers—and worker subsidies—subsidies paid directly to workers to encourage them to enter the labor force.⁴⁷ The best-known form of the latter is the Earned Income Tax Credit (EITC), an annual federal payment to low-income, working families. Unlike many other states, California does not have its own state add-on to the federal EITC. Either option, hiring credits or worker subsidies, would contribute to job creation and thus improve the state's fiscal health, but each have significant up-front costs.

REDUCE THE GENDER GAP IN EARNINGS

Women in every racial and ethnic group as well as in each of the Five Californias earn less than men; in Silicon Valley Shangri-La, the gap is biggest—women earn 49 cents for every dollar men earn; in the other four Californias, women earn between 68 cents and 77 cents for every dollar men earn. The gender earnings gap stems from a variety of factors: women pay a penalty for taking time off work to care for children; women are clustered in low-paying occupations; and wage discrimination persists. California has taken the first step in mandating paid maternity leave. Now the private sector must step in with policies that make it easier for both women and men to combine their jobs at work with their jobs at home. Studies have shown that policies like flex-time and reasonable leave policies increase productivity, improve worker satisfaction, and lower turnover, all of which have a positive effect on the bottom line.⁴⁸ More must also be done to encourage women to consider and pursue a wider range of occupational categories. Today the eight largest occupational categories among women—including health aides, nurses, administrative assistants, retail salespeople, teachers, waiters, cashiers, and store managers—are predominantly low-wage “female” occupations; only teachers and some nurses require a college degree.⁴⁹ And wage equality laws must be enforced; women make less than men, on average, even when they are doing the same job. Wage inequality is not just a women’s issue; most California families depend on women’s earnings to make ends meet.

Wage inequality is not just a women’s issue; most California families depend on women’s earnings to make ends meet.

STABILIZE HOUSING COSTS

High housing costs in California are nothing new. The impetus behind Proposition 13 was property value inflation that hammered fixed-income retirees who owned their own homes. California’s punishingly high housing costs have ripple effects that go well beyond people’s ability to afford their rent or mortgage payments: they increase traffic and air pollution, lengthen commutes, gobble up green space, heighten residential segregation by income and ethnicity, and push decent schools and safe neighborhoods out of the reach of the working poor as well as middle-class families. Spurring the construction or rehabilitation of affordable housing, particularly multifamily rental housing, near jobs and transportation through economic incentives is a high priority for meeting the needs of California’s growing population. Targeting areas hard-hit by the foreclosure crisis for assistance in stabilizing neighborhoods is also vital.

Conclusion

Action in these areas shows great promise for boosting American Human Development Index scores for all Californians, narrowing the gaps that exist between different groups, and helping everyone build resilience to weather both the inevitable vicissitudes of life and the sudden, severe shocks that destroy capabilities years in the making.



- Fix the broken governance system
- Address demographic change
- Prioritize prevention



- Improve the conditions of people's daily life
- Facilitate healthy behaviors
- Learn from Latino health advantages
- Address African American health crisis



- Support high-quality preschool education
- Target high-dropout high schools
- Make educational equity a reality
- Reduce residential segregation



- Increase educational attainment
- Foster job creation
- Reduce the gender gap in earnings
- Stabilize housing costs

Conclusion

California
is far more
than its deficits.

Public discourse around California's future focuses increasingly on what's wrong with the state, particularly its finances—titanic deficits, plummeting revenues, costly entitlements, and drastic cuts. The budgetary situation is grave, and clear-eyed realism is called for, to be sure; however, doomsday scenarios are not a useful starting point for rallying Californians around a new vision for the Golden State.

Yes, California—like many other states—has serious financial woes, caused in no small measure by a revenue free-fall fueled by tax cuts and a national downturn that hit the state particularly hard. California was already facing severe budget shortfalls on the eve of the recession in late 2007. The stage was set by Proposition 13, a 1978 amendment to California's constitution that dramatically limited property taxes, previously the state's largest and most stable revenue source. Decades of tax cuts then placed the state in an increasingly precarious budgetary situation—California had some \$13 billion less in annual revenue in recent years than it would have had were those taxes still in place.¹ Then the Great Recession arrived, pushing the state into the financial abyss. California's 2010–2011 revenues, dependent largely on the volatile personal income tax, fell more than \$40 billion short of the nonpartisan Legislative Analyst's 2007 forecast.²

But California is far more than its deficits. It has tremendous assets: a richly diverse population uniquely well-suited to capitalize on globalization; a history of educational excellence that has fueled innovation in the past and offers valuable lessons for the future; thriving entertainment, high-tech, and tourism sectors; some of the planet's most productive agricultural lands; abundant natural resources; tremendous personal and corporate wealth; and the future orientation, openness to new ideas, and spirit of innovation for which California is famous. Were California a country, it would have the world's eighth-largest economy, sandwiched between the United Kingdom and France,³ two countries whose people enjoy some of the highest levels of well-being in the world. As a state, it ranks eighth in terms of state GDP per capita. In short, California has the ingredients necessary for a thriving—not a failed—state.

The recommendations that follow highlight areas for actions with **the greatest potential for increasing scores on the American Human Development Index for all Californians and narrowing the well-being and opportunity gaps that sharply divide the state today.**

The recommendations relate to the key dimensions of the index—health, education, and standard of living. In addition, there are also three considerations that cut across these and other human development dimensions: fixing the broken governance system, addressing demographic change, and focusing on prevention. The state government is broke; now is not the moment to propose grand public investment plans. Some priority areas identified, however, such as reforming the governance system, wouldn't cost anything to tackle now. Other priorities, such as responding to and planning for demographic change, can be at least partially addressed by reallocating existing resources. As “Tale of Two” examples in this book show, for instance, the quality of public goods like parks, libraries, and schools varies widely, even when they are part of the same system and funded out of the same pot. And preventing costly problems from developing in the first place sometimes requires only a modest upfront investment in things like public health campaigns that encourage exercise or mentoring programs that link young men to positive role models—but they save the state far greater sums in the medium and long term in areas like diabetes treatment or incarceration.

Also, the state alone should not be expected to solve all of California's problems. The corporate sector in California has tremendous financial and human resources, as do wealthy individuals. Older Californians have far more resources at their command than younger Californians, on average. More broadly shared sacrifice is the only way California can climb out of today's financial ditch.

The 2011 redistricting exercise opens the possibility for new, more constructive political processes.

Fix the broken governance system.

Political divides, the state legislature's unusual supermajority requirement, and the proliferation of referenda and direct ballot initiatives have curtailed policy-makers' room to maneuver and distorted the democratic process. Proposition 25, which changed the supermajority requirement for passing a budget to a simple majority, was a step in the right direction. But without an equivalent move on the revenue side of the equation—taxes still require the approval of two-thirds of the legislature—this reform falls one step short. The need for supermajority approval for tax policy and budgetary decisions has generated a crazy quilt of quick fixes, gimmicks, and stop-gap measures that have merely postponed California's fiscal woes. The 2011 redistricting exercise, in which the drawing of congressional and state legislative boundaries has been taken out of back rooms and into a transparent, participatory process, opens the possibility for new, more constructive political processes.

Yet even with this promising progress, it is hard to see how a state so dominated by ballot-box governance can summon the political will and long-term perspective necessary to enact the structural changes the state needs. Good governance requires a grasp of the big picture and the ability to make trade-offs between valuable objectives in ways that maximize the public good. The situation in California brings to mind the Indian tale of the blind men and the elephant. The emperor asks several blind men to feel just one part of an elephant and say what it is. The man holding the animal's sinewy tail thinks the elephant is a rope; the man gripping its sturdy leg thinks the elephant is a pillar; the one holding its tusk thinks the elephant is a plowshare; and so on. Because each man feels only a small portion of the animal, none can discern the nature of the whole beast.

It is similarly difficult for voters to visualize the entirety of California's obligations and resources from contact with single-issue ballot propositions. When voters approve an initiative on funding for education, they are not at the same time required to grapple with where that funding will come from; when they eliminate a tax, they are not also required to identify another revenue stream, or a program to cut. A January 2011 Public Policy Institute of California survey found that "most Californians' views about the budget are not based on an understanding of where the money comes from and where it goes." Although 54 percent of adults surveyed said that they had some or a lot of knowledge about how the government raises and spends money, only 16 percent were able to correctly answer questions about state expenditures, and only 29 percent were able to identify personal income tax as the biggest source of California's revenue.⁴

Understanding the big picture well enough to make informed choices about trade-offs is the function of representative democracy. Voters have passed fifteen different referenda since 1978 that dictate spending requirements to legislators, and half the state's budget is now allocated by mandates; the budget thus has so little leeway as to be in a perpetual state of near-crisis.⁵ Why, given its negative unintended consequences, does the referendum system as currently designed persist? In short, powerful groups benefit from it. Well-organized, well-funded groups can use ballot initiatives to define the debate, drown out opposing voices, and drive a narrow agenda forward. Developed to bring democracy to the people, the referendum system has in too many cases pushed it out of reach of ordinary citizens.

Address demographic change.

California is changing fast. Population growth overall is slower than it was in the past, but the state's demographic makeup is in the midst of significant transformation in terms of race and ethnicity, geography, and age.

Race and ethnicity: Whites are California's largest racial or ethnic group today, making up 41 percent of the state's population. But by 2016, Latinos will replace whites as the state's most populous racial or ethnic group.⁶ The growing share of Latinos in the population is particularly evident among children, signaling a long-term and lasting trend. Of California's 9.3 million children, 4.8 million are Latino, compared to 2.5 million who are white, close to 1 million who are Asian American, and a half million who are African American. By contrast, among adults 18 years and older, whites outnumber Latinos four to three.⁷

Asian Americans are the fastest-growing demographic group in California, increasing by 32 percent between 2000 and 2010. Today, Asian Americans and Asian immigrants makeup 13 percent of California's population.⁸ Immigration from Asian countries is transforming the demographic profile in parts of the state. For example, Cupertino, 91 percent white in 1980, is 63 percent Asian or Asian American today.

What do these changes mean for the future? The picture is mixed.

The poor educational outcomes among Latinos today are driven largely by the low educational attainment levels among immigrants. In the next several decades, however, the growth of the Latino population will be fueled primarily not by immigrants but by their U.S.-born children. Like immigrant groups before them, the second generation tends to have higher levels of educational attainment than their parents.⁹ In California today, 80 percent of U.S.-born Latinos have completed high school, nearly double the rate of foreign-born Latinos, only 43 percent of whom are high school graduates. In twenty years, the majority of working-age Latino adults in California will either be long-settled in the United States or U.S. born, and their levels of education will be much higher—particularly if priority is given to improving the quality of the K-12 schooling available to Latino children today.¹⁰ However, currently Latino children disproportionately attend large, segregated, overcrowded, and underresourced schools and live in neighborhoods where access to formal knowledge and social capital is limited. Today's Latino children will be the majority of tomorrow's adults, so their start in life affects not just their freedoms to pursue the goals that matter to them but also the well-being and economic position of the state as a whole.

The growing share of the Latino population that is second- and third-generation—good news though it is for educational attainment levels in California—is a cause for concern from the perspective of health. As discussed in the health chapter, the Latino health advantage for foreign-born Latinos

The state's demographic make-up is in the midst of significant transformation.

Health and education investments made in the early years pay dividends to individuals and society as a whole for seven or eight decades.

diminishes among long-settled and U.S.-born Latinos. Better understanding the factors that support healthy outcomes among newly arrived Latinos and finding ways to replicate them among U.S.-born Latinos as well as other Californians is an important health priority for the state.

That the fastest-growing ethnic group is also the best educated—Asian Americans—will help California’s economy in the coming decades. Fifty-five percent of native-born Asian Americans have completed college, as have 46 percent of Asian immigrants to the state. Nonetheless, even growing numbers of Asian Americans will not entirely meet the state’s future needs for college graduates. As paradoxical as it may sound in this moment of record-breaking unemployment, the state will soon face a shortage of skilled workers. The Public Policy Institute of California estimates that as soon as 2025, fulfilling labor market demand will require that more than four in ten workers have completed college—and if current trends continue, the state will fall short.¹¹ More must be done to increase educational attainment among other groups in the state if California is to remain economically competitive.

Geography: The geographic location of the population is changing as well. The bulk of the population is still found along the coast, but the population of inland California, especially the Inland Empire, the San Joaquin Valley, and the Sacramento region, grew at a much faster clip than elsewhere in the state between 2000 and 2010; in Riverside, the population grew by 41 percent in this period. High housing costs and a growing population fuel the transformation of large swaths of once-rural inland California into an exurban landscape. This shift has implications for delivering health and education services as well as for infrastructure planning to support robust economies in these areas, where earnings today are typically below the state average.

Age: The age profile of the state is also in the midst of a shift, in particular in terms of the share of the population that is of working age. Today 11 percent of the population is 65 years of age and older. In just fourteen years, 16 percent of the population—nearly one in six Californians—will be 65 or older. An aging population means greater health-care costs—expenditures for those over 50 are five times greater, on average, than those for children—on top of increasing pension obligations.¹²

Today the state spends disproportionately on meeting the needs of the old as compared to the needs of the young, and in a business-as-usual scenario, this reality will become more pronounced. Maintaining universal benefits even for affluent older Californians while cutting health and education programs for poor children raises a host of ethical questions. But the economics are problematic as well. Health and education investments made in the early years pay dividends to individuals and society as a whole for seven or eight decades, on average, whereas

investments made toward life's end bring fewer benefits. At the same time, older Californians are shielded from making greater contributions to the revenue side of the equation. Proposition 13 most benefits those who owned their homes when the proposition passed in 1978; even the youngest of such homeowners now are in their mid-fifties.

Redressing the skewed allocation of public resources will not be easy; children don't vote, and the future has no lobby in Sacramento. But doing so is urgent. Today's children are the adults of tomorrow—future doctors, teachers, entrepreneurs, police officers, and workers of all stripes whose tax dollars will support the elderly and upon whom the social and economic life of the state will depend. These future adults, including those who do not go to college, will need viable career paths; thus educational and economic investments in revitalizing manufacturing in the state, creating more jobs for workers without higher education, and investing in vocational education and vocational tracks in community colleges are all critical.

Prioritize prevention.

If today's Californians are to leave their children a thriving state, they must give far greater priority to prevention. Stopping problems before they start is, in almost every instance, less expensive and more effective than delaying action until a crisis is full-blown. Three examples are especially relevant to California: diabetes and obesity, incarceration, and chronic homelessness.

Diabetes and obesity: California's growing obesity rate is the harbinger of a skyrocketing diabetes epidemic that will cost the state dearly. Already in 2010, diabetes contributed to the deaths of 35,500 Californians.¹³ And a recent study forecasts that by 2025, 6.5 million Californians—nearly 15 percent of the population—will have diabetes, a staggering increase of 70 percent from 2010.¹⁴ The direct medical costs of diabetes, combined with its indirect social and economic costs, will amount to more than \$45 billion in 2015, and nearly \$63 billion annually by 2025.

Yet this devastating and costly disease is largely preventable with appropriate diet and adequate exercise; even those with pre-diabetes can forestall diabetes or delay its onset. Excess weight is the leading cause of diabetes. If just half of all Californians with pre-diabetes got regular exercise and lost weight, 587,000 fewer people would have diabetes by 2025—saving billions of dollars as well as the eyesight, kidneys, legs, and lives of tens of thousands of people. Unfortunately, most people with pre-diabetes are unaware of their increased risk for developing the disease.

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Tackling the twin causes of diabetes—the inadequate physical activity and poor diet that lead to obesity—requires improving conditions of people’s daily lives so that everyone can make healthy choices. This means living in safe neighborhoods where children can play outside and adults can exercise; having access to nutritious food; having time for and knowledge about healthy cooking; eliminating high levels of toxic stress that fuel health risk behaviors; and home, neighborhood, work, and school environments that do not encourage overconsumption of sweet, salty, and fatty processed foods. More effective use of economic instruments, such as subsidies for fresh vegetables and taxes for sugary drinks, would go a long way in helping millions of Californians meet their perennial New Year’s resolutions, while in some cases even bringing in much-needed revenue. Changes to the physical environment that make healthy choices not just possible but probable, such as well-lit sidewalks and safe parks, offer great promise. Targeted, preemptive investments in healthy environments have enormous potential for trimming the astronomical health bills for diabetes treatment that will soon come due.

California’s prison crisis is a crisis on many levels.

Incarceration: California’s prison crisis is a crisis on many levels—a crisis of governance that led the prison population to increase three times faster than the general adult population from 1990 to 2005;¹⁵ a crisis in the system’s rehabilitation mission that has led to the nation’s highest recidivism rate, about 70 percent; a crisis in social justice that allows a grossly disproportionate rate of imprisonment for men of color; and a humanitarian crisis that required the federal government to take over management of the prison health-care system. All of these crises are profound failures of prevention. An important avenue for effective prevention is evident in the powerful link between education and incarceration. Forty-four percent of California’s prisoners never completed high school or earned a GED. This pattern holds across the country; the majority of those behind bars have extremely low levels of educational attainment.

The cost of failing to provide low-income boys and young men, especially those of color, with a good education and a toehold in the labor market is paid in large part with funds from the California prison budget. Keeping a prisoner behind bars for one year costs about \$47,000. What if instead the state were to invest that sum in the education of an at-risk child—in a quality preschool education, summer enrichment, after-school programs, mentoring, a specialized high school, a vocational program directly tied to a first job? The amount California spends per year per prisoner would easily cover two years’ room, board, and tuition at any campus of California State University. That sum would also cover four years’ tuition at many private California high schools. Moving the focus away from the cost of improving lives and future prospects toward the costs already paid in lives lost or wasted, in crime, imprisonment, and family and neighborhood dissolution, is a critical first step to addressing the state’s prison crisis.

Chronic homelessness: California has a larger population of the chronically homeless than any other state. The chronically homeless are among society's most vulnerable individuals, typically suffering from persistent and severe mental illness, addiction disorders, or other disabling health conditions that erect formidable barriers to social integration, stable employment, and independent living. Though they account for under one-fifth of the total homeless population, they use over three-fifths of the public resources dedicated to homelessness¹⁶ as they cycle between life on the streets and stretches in various public institutions—emergency rooms, shelters, and prison. Yet a rich body of research demonstrates conclusively that providing supportive housing—stable, affordable housing units joined with on-site mental health and social integration services—to the chronically homeless costs the same or less than the revolving door of emergency response that results when their underlying conditions are untreated or poorly managed. The revolving-door approach costs about \$42,000 per year¹⁷ and yields terrible outcomes for the chronically homeless, including worsening illnesses, greater obstacles to participation in society, and an increased risk of death; supportive housing, for the same price or less, yields a life of stability, safety, dignity, and hope. A recent study in Los Angeles found that the costs associated with providing supportive housing for those who had been chronically homeless, including housing construction costs, rent, and health services, were 44 percent lower than the costs associated with continued homelessness, chiefly due to health-related expenditures that were about eight times higher.¹⁸

A rich body of research demonstrates conclusively that providing supportive housing to the chronically homeless costs the same or less than the revolving door of emergency response.

Agenda for Action: The Five Californias

These twelve priority actions—discussed in detail in the [health](#), [education](#), and [income](#) chapters—are key to boosting index scores across the state. The matrix below shows how they apply to the Five Californias. The Forsaken Five Percent, where people’s real-world opportunities to fulfill their potential and live freely chosen lives of value are limited, requires urgent action in all twelve areas. Only one priority action applies to Silicon Valley Shangri-La, where well-being levels are already extraordinarily high.

| THE FIVE CALIFORNIAS | 12 PRIORITY ACTIONS | | | | | | | | | | | |
|----------------------------------|---------------------|---|---|---|---|---|---|---|---|----|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Silicon Valley Shangri-La | | | | | | | | | | | | |
| Metro-Coastal Enclave California | | | | | | | | | | | | |
| Main Street California | | | | | | | | | | | | |
| Struggling California | | | | | | | | | | | | |
| The Forsaken Five Percent | | | | | | | | | | | | |

12 Priority Actions:

1 MAKE EDUCATIONAL EQUITY A REALITY

The Forsaken Five Percent is predominantly Latino and African American. Latino and African American children are far more likely than white or Asian American children to attend failing, overcrowded, and segregated schools; to have unqualified teachers; and to lack access to courses required for college.

2 IMPROVE THE CONDITIONS OF DAILY LIFE

A baby born today in The Forsaken Five Percent can expect to live nine fewer years than one born today in Silicon Valley Shangri-La. Chronic stress, residential segregation, high crime rates, limited access to healthy food and places to exercise, and other features of concentrated poverty contribute to premature death.

3 ADDRESS THE AFRICAN AMERICAN HEALTH CRISIS

African Americans in California today have life spans typical of the U.S. thirty-five years ago. Reducing premature death requires urgent attention to four conditions—hypertension, HIV, diabetes, and homicide—from which African Americans die at a higher rate than whites.

4 REDUCE RESIDENTIAL SEGREGATION

Los Angeles is the third-most-segregated city for Latinos, the eleventh for African Americans. Segregated neighborhoods too often mean segregated schools, poor access to mainstream social networks, concentrated poverty, and limited access to public goods like parks, libraries, and transport.

5 FACILITATE HEALTHY BEHAVIORS

People in Struggling California live seven fewer years, on average, than people in Silicon Valley Shangri-La. Public health campaigns that tackle physical inactivity, junk foods, and smoking, as well as school- and work-based exercise and nutrition programs, can help people make healthy choices.

6 SUPPORT HIGH-QUALITY PRESCHOOL EDUCATION

Only 42 percent of 3- and 4-year-olds attend preschool in Struggling California, compared to nearly 70 percent in Silicon Valley Shangri-La. A high-quality preschool is the most cost-effective educational intervention, yielding up to \$17 worth of benefits for every \$1 invested.

7 TARGET HIGH-DROPOUT HIGH SCHOOLS

Struggling California is home to many of the state's struggling schools. Preventing dropouts requires more adults to provide guidance and academic help and effective, experienced teachers in every school, with a focus on those 100 high schools that account for nearly half of the state's dropouts.

8 FOSTER JOB CREATION

Unemployment stands at 10.6 percent in Main Street California. Two proven ways to create jobs are hiring credits and worker subsidies, such as the state Earned Income Tax Credit, now available in twenty-four U.S. states. These policies create jobs and improve a state's long-term fiscal health.

9 LEARN FROM LATINO HEALTH ADVANTAGES

Latinos outlive whites by four years, and foreign-born Latinos outlive native-born Latinos by about two and a half years. Understanding the "Latino Paradox" can inform efforts to improve the health of all Californians as well as help the second generation retain their parents' good health practices.

10 INCREASE EDUCATIONAL ATTAINMENT

Half the adults in Metro-Coastal Enclave California have a bachelor's degree, compared to 70 percent of adults in Silicon Valley Shangri-La. The financial returns to higher education have never been greater, and college graduates are crucial for California's long-term competitiveness and prosperity.

11 STABILIZE HOUSING COSTS

More than one in five renting households in Metro-Coastal Enclave California spend half or more of their income on rent. Rates of homeownership lag behind the national average. Priorities include economic incentives for new multifamily rental housing and targeted assistance in areas with high foreclosure rates.

12 REDUCE THE GENDER GAP IN EARNINGS

Women in Silicon Valley Shangri-La earn 49 cents for every \$1 men earn. Family-friendly workplaces contribute to greater worker productivity and satisfaction, less turnover, and improved child health. Tackling wage discrimination and supporting girls to pursue careers in science, technology, engineering, and math are high priorities.

American Human Development Indicators: California

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

To create customized maps for 233 neighborhood and county groups and California's five largest metro areas, and to build and sort data charts for the indicators below, go to: www.measureofamerica.org/maps.



WWW.MEASUREOFAMERICA.ORG

American Human Development Indicators: California

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| HDI by 233 Census Neighborhood and County Groups | 142 |
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| California Regions and Metro Areas: Constituent Counties | 153 |

Geographic Designations in the Indicator Tables:

Economic Regions: The eight economic regions are based on the California state government's Economic Strategy Panel. Each region is made up of counties that share similar economic, demographic, and geographic features. See page 153 for the list of counties in each region.

Census Neighborhood and County Groups: These groups are developed by the U.S. Census Bureau and are called Public Use Microdata Areas. They typically range in population from 100,000 to 200,000 people. The 233 areas in California have been named by the American Human Development Project by county followed by the specific neighborhood(s) covered within that county. In sparsely populated areas, they can include several contiguous counties.

Metro Areas: California's top five major metropolitan areas are home to nearly three in four Californians; they include Los Angeles, San Francisco, San Diego, Sacramento, and Riverside–San Bernardino. The White House Office of Management and Budget defines the boundaries of metropolitan areas; they include the central city that typically gives the metropolitan area its name and the surrounding counties that have significant economic and social ties to that city.

Unless indicated, the source of all data in the following tables is:

Life Expectancy at Birth: Calculated by the American Human Development Project using mortality data from the California Department of Public Health, Center for Health Statistics, and population estimates from the U.S. Census Bureau, 2006–2008.

All Other Data: U.S. Census Bureau, American Community Survey. Data are from 2009 except for the Census Neighborhood and County Groups, which use three-year pooled data from 2007–2009 due to the small sample size.

HDI Historical Trends

| YEAR | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) | HEALTH INDEX | EDUCATION INDEX | INCOME INDEX |
|---------------------------|-------------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|--------------|-----------------|--------------|
| United States 2009 | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 | 5.25 | 5.25 | 4.76 |
| California 2009 | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 | 5.87 | 5.42 | 5.07 |
| California 2005 | 5.62 | 79.7 | 19.9 | 80.1 | 29.5 | 10.6 | 90.2 | 32,981 | 5.71 | 5.36 | 5.80 |
| California 2000 | 5.31 | 78.4 | 23.2 | 76.8 | 26.6 | 9.5 | 91.1 | 32,216 | 5.16 | 5.14 | 5.64 |
| California 1990 | 4.64 | 76.0 | 23.8 | 76.2 | 23.4 | 8.1 | 86.4 | 31,062 | 4.16 | 4.38 | 5.39 |

Source: See Methodological Notes on page 154.

HDI by Nativity, Gender, and Race and Ethnicity

| RANK | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) | HEALTH INDEX | EDUCATION INDEX | INCOME INDEX |
|----------------------------------|-------------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|--------------|-----------------|--------------|
| United States | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 | 5.25 | 5.25 | 4.76 |
| California | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 | 5.87 | 5.42 | 5.07 |
| NATIVITY | | | | | | | | | | | |
| Native-Born Californian | 5.74 | 79.0 | 9.1 | 90.9 | 32.8 | 11.8 | 89.8 | 32,985 | 5.42 | 5.99 | 5.80 |
| Foreign-Born Californian | 5.20 | 82.9 | 37.1 | 62.9 | 24.8 | 9.0 | 95.3 | 24,244 | 7.04 | 4.89 | 3.67 |
| 1 Native-Born Asian American | 7.65 | 87.4 | 4.8 | 95.2 | 55.0 | 16.7 | 93.8 | 34,793 | 8.92 | 7.84 | 6.17 |
| 2 Foreign-Born Asian American | 7.57 | 86.1 | 16.3 | 83.7 | 46.3 | 15.9 | 100.0 | 37,790 | 8.38 | 7.60 | 6.75 |
| 3 Foreign-Born White | 6.87 | 80.0 | 11.5 | 88.5 | 43.4 | 19.3 | 100.0 | 38,983 | 5.81 | 7.83 | 6.96 |
| 4 Native-Born White | 6.50 | 79.2 | 5.9 | 94.1 | 38.3 | 14.3 | 95.1 | 38,584 | 5.51 | 7.09 | 6.89 |
| 5 Foreign-Born African American | 5.79 | 74.9 | 9.7 | 90.3 | 39.6 | 15.0 | 100.0 | 34,453 | 3.72 | 7.55 | 6.10 |
| 6 Native-Born Latino | 4.58 | 81.8 | 19.8 | 80.2 | 15.7 | 4.5 | 84.1 | 23,186 | 6.58 | 3.80 | 3.36 |
| 7 Native-Born African American | 4.55 | 73.2 | 12.6 | 87.4 | 19.7 | 6.6 | 95.0 | 29,549 | 3.00 | 5.61 | 5.04 |
| 8 Foreign-Born Latino | 3.29 | 84.2 | 57.5 | 42.5 | 6.4 | 1.9 | 71.4 | 19,265 | 7.60 | 0.19 | 2.07 |
| GENDER | | | | | | | | | | | |
| 1 Women | 5.55 | 82.5 | 18.9 | 81.1 | 29.4 | 10.0 | 94.2 | 25,188 | 6.90 | 5.82 | 3.93 |
| 2 Men | 5.30 | 77.5 | 19.8 | 80.2 | 30.4 | 11.5 | 86.7 | 34,099 | 4.81 | 5.06 | 6.03 |
| RACE/ETHNICITY | | | | | | | | | | | |
| 1 Asian Americans | 7.61 | 86.1 | 14.3 | 85.7 | 47.8 | 16.1 | 100.0 | 37,501 | 8.38 | 7.76 | 6.69 |
| 2 Whites | 6.60 | 79.3 | 6.6 | 93.4 | 38.9 | 14.9 | 96.5 | 39,126 | 5.55 | 7.26 | 6.99 |
| 3 African Americans | 4.67 | 73.3 | 12.4 | 87.6 | 21.3 | 7.2 | 96.6 | 29,718 | 3.05 | 5.89 | 5.08 |
| 4 Native Americans | 4.34 | 77.5 | 14.6 | 85.4 | 17.4 | 6.1 | 88.8 | 23,748 | 4.78 | 4.70 | 3.52 |
| 5 Latinos | 3.99 | 83.1 | 43.3 | 56.7 | 9.9 | 2.8 | 82.2 | 20,875 | 7.13 | 2.22 | 2.63 |
| GENDER AND RACE/ETHNICITY | | | | | | | | | | | |
| 1 Asian American Men | 7.61 | 83.3 | 12.0 | 88.0 | 49.8 | 18.9 | 100.0 | 42,382 | 7.21 | 8.07 | 7.54 |
| 2 Asian American Women | 7.47 | 88.6 | 16.3 | 83.7 | 46.0 | 13.6 | 100.0 | 31,658 | 9.42 | 7.48 | 5.52 |
| 3 White Men | 6.60 | 76.9 | 6.6 | 93.4 | 40.9 | 16.3 | 91.4 | 48,015 | 4.54 | 6.85 | 8.41 |
| 4 White Women | 6.51 | 81.7 | 6.6 | 93.4 | 36.9 | 13.5 | 100.0 | 31,558 | 6.53 | 7.50 | 5.50 |
| 5 African American Women | 5.19 | 76.4 | 11.3 | 88.7 | 22.2 | 7.7 | 100.0 | 28,713 | 4.33 | 6.38 | 4.84 |
| 6 Native American Women | 4.74 | 79.9 | 14.8 | 85.2 | 19.2 | 7.3 | 98.8 | 20,387 | 5.80 | 5.94 | 2.47 |
| 7 African American Men | 4.18 | 70.2 | 13.5 | 86.5 | 20.3 | 6.8 | 90.0 | 32,744 | 1.73 | 5.05 | 5.75 |
| 8 Latina Women | 4.12 | 85.8 | 42.6 | 57.4 | 10.5 | 3.1 | 85.1 | 17,737 | 8.24 | 2.62 | 1.50 |
| 9 Native American Men | 4.11 | 75.0 | 14.4 | 85.6 | 15.4 | 4.8 | 80.2 | 29,286 | 3.74 | 3.62 | 4.98 |
| 10 Latino Men | 3.75 | 80.3 | 44.0 | 56.0 | 9.3 | 2.6 | 79.5 | 23,471 | 5.96 | 1.85 | 3.44 |

HDI by Eight Economic Regions and Regions by Race and Ethnicity

| RANK | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) | HEALTH INDEX | EDUCATION INDEX | INCOME INDEX |
|--------------------------------------|-------------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|--------------|-----------------|--------------|
| United States | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 | 5.25 | 5.25 | 4.76 |
| California | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 | 5.87 | 5.42 | 5.07 |
| 1 Bay Area | 6.80 | 81.6 | 13.5 | 86.5 | 41.4 | 16.5 | 96.4 | 37,968 | 6.48 | 7.13 | 6.78 |
| 2 San Diego and Southern Border | 5.65 | 80.7 | 15.7 | 84.3 | 33.9 | 12.3 | 89.4 | 29,844 | 6.10 | 5.74 | 5.11 |
| 3 Greater Sacramento | 5.48 | 79.3 | 13.8 | 86.2 | 28.6 | 9.4 | 92.8 | 29,608 | 5.54 | 5.83 | 5.05 |
| 4 Southern California | 5.28 | 80.2 | 21.9 | 78.1 | 27.8 | 9.5 | 90.5 | 28,320 | 5.91 | 5.19 | 4.75 |
| 5 Central Coast | 4.82 | 81.2 | 21.8 | 78.2 | 26.8 | 10.2 | 84.2 | 24,234 | 6.33 | 4.48 | 3.67 |
| 6 Central Sierra | 4.67 | 79.1 | 10.5 | 89.5 | 19.7 | 6.1 | 82.3 | 26,471 | 5.47 | 4.28 | 4.28 |
| 7 Northern California | 4.26 | 77.2 | 12.7 | 87.3 | 21.3 | 6.8 | 88.2 | 22,658 | 4.65 | 4.92 | 3.20 |
| 8 San Joaquin Valley | 3.84 | 77.5 | 28.4 | 71.6 | 16.0 | 5.3 | 83.2 | 23,210 | 4.78 | 3.37 | 3.37 |
| Bay Area | 6.80 | 81.6 | 13.5 | 86.5 | 41.4 | 16.5 | 96.4 | 37,968 | 6.48 | 7.13 | 6.78 |
| 1 Asian Americans | 8.26 | 87.4 | 13.7 | 86.3 | 51.5 | 20.3 | 100.0 | 43,336 | 8.93 | 8.14 | 7.69 |
| 2 Whites | 7.66 | 80.9 | 4.7 | 95.3 | 49.9 | 20.8 | 100.0 | 47,143 | 6.21 | 8.49 | 8.28 |
| 3 African Americans | 5.00 | 72.9 | 12.6 | 87.4 | 23.3 | 8.0 | 100.0 | 32,645 | 2.87 | 6.39 | 5.73 |
| 4 Latinos | 4.79 | 85.0 | 37.3 | 62.7 | 14.0 | 4.3 | 83.7 | 23,889 | 7.92 | 2.90 | 3.57 |
| San Diego and Southern Border | 5.65 | 80.7 | 15.7 | 84.3 | 33.9 | 12.3 | 89.4 | 29,844 | 6.10 | 5.74 | 5.11 |
| 1 Asian Americans | 7.65 | 87.1 | 13.6 | 86.4 | 46.2 | 15.3 | 100.0 | 36,355 | 8.78 | 7.68 | 6.48 |
| 2 Whites | 6.61 | 80.2 | 5.4 | 94.6 | 42.5 | 16.2 | 93.0 | 37,940 | 5.92 | 7.15 | 6.77 |
| 3 African Americans | 4.70 | 74.6 | 9.5 | 90.5 | 23.9 | 7.7 | 89.6 | 29,987 | 3.58 | 5.38 | 5.14 |
| 4 Latinos | 4.29 | 82.7 | 38.4 | 61.6 | 13.8 | 4.5 | 84.2 | 21,980 | 6.97 | 2.91 | 2.99 |
| Greater Sacramento | 5.48 | 79.3 | 13.8 | 86.2 | 28.6 | 9.4 | 92.8 | 29,608 | 5.54 | 5.83 | 5.05 |
| 1 Asian Americans | 6.33 | 84.4 | 19.9 | 80.1 | 38.2 | 11.1 | 96.3 | 28,866 | 7.67 | 6.45 | 4.88 |
| 2 Whites | 6.10 | 78.9 | 6.4 | 93.6 | 32.2 | 10.9 | 96.1 | 34,868 | 5.36 | 6.75 | 6.19 |
| 3 African Americans | 4.58 | 73.2 | 13.3 | 86.7 | 17.9 | 6.5 | 100.0 | 28,151 | 3.00 | 6.05 | 4.70 |
| 4 Latinos | 4.06 | 83.5 | 38.8 | 61.2 | 12.4 | 3.6 | 82.4 | 19,920 | 7.28 | 2.59 | 2.31 |
| Southern California | 5.28 | 80.2 | 21.9 | 78.1 | 27.8 | 9.5 | 90.5 | 28,320 | 5.91 | 5.19 | 4.75 |
| 1 Asian Americans | 7.43 | 85.8 | 13.0 | 87.0 | 48.6 | 14.3 | 100.0 | 35,388 | 8.24 | 7.77 | 6.29 |
| 2 Whites | 6.72 | 79.3 | 6.5 | 93.5 | 39.3 | 14.8 | 98.7 | 39,645 | 5.55 | 7.53 | 7.08 |
| 3 African Americans | 4.78 | 73.4 | 11.6 | 88.4 | 22.0 | 7.7 | 97.6 | 30,156 | 3.07 | 6.09 | 5.18 |
| 4 Latinos | 3.90 | 83.1 | 43.6 | 56.4 | 9.4 | 2.6 | 83.0 | 19,995 | 7.12 | 2.26 | 2.33 |
| Central Coast | 4.82 | 81.2 | 21.8 | 78.2 | 26.8 | 10.2 | 84.2 | 24,234 | 6.33 | 4.48 | 3.67 |
| 1 Asian Americans | 6.74 | 85.7 | 13.3 | 86.7 | 37.1 | 13.7 | 100.0 | 28,502 | 8.19 | 7.23 | 4.79 |
| 2 Whites | 6.10 | 80.6 | 5.2 | 94.8 | 38.6 | 15.3 | 93.4 | 30,220 | 6.10 | 6.99 | 5.20 |
| 3 Latinos | 3.36 | 83.4 | 50.9 | 49.1 | 7.6 | 2.2 | 74.7 | 18,873 | 7.23 | 0.92 | 1.93 |
| Central Sierra | 4.67 | 79.1 | 10.5 | 89.5 | 19.7 | 6.1 | 82.3 | 26,471 | 5.47 | 4.28 | 4.28 |
| Whites | 4.95 | 78.4 | 6.7 | 93.3 | 21.4 | 7.0 | 85.8 | 28,232 | 5.18 | 4.94 | 4.72 |
| Northern California | 4.26 | 77.2 | 12.7 | 87.3 | 21.3 | 6.8 | 88.2 | 22,658 | 4.65 | 4.92 | 3.20 |
| 1 Whites | 4.45 | 76.8 | 9.0 | 91.0 | 23.0 | 7.4 | 88.8 | 24,005 | 4.51 | 5.26 | 3.60 |
| 2 Latinos | 4.00 | 84.8 | 39.6 | 60.4 | 7.7 | 2.9 | 85.8 | 17,641 | 7.85 | 2.69 | 1.46 |
| San Joaquin Valley | 3.84 | 77.5 | 28.4 | 71.6 | 16.0 | 5.3 | 83.2 | 23,210 | 4.78 | 3.37 | 3.37 |
| 1 Whites | 5.18 | 76.4 | 11.8 | 88.2 | 22.8 | 8.2 | 89.9 | 33,515 | 4.33 | 5.29 | 5.91 |
| 2 Asian Americans | 5.10 | 82.2 | 26.7 | 73.3 | 28.7 | 8.9 | 87.9 | 24,908 | 6.76 | 4.69 | 3.86 |
| 3 African Americans | 3.22 | 71.4 | 18.1 | 81.9 | 12.2 | 3.4 | 86.2 | 23,669 | 2.24 | 3.91 | 3.50 |
| 4 Latinos | 3.11 | 81.2 | 49.6 | 50.4 | 6.1 | 1.5 | 78.7 | 18,183 | 6.32 | 1.33 | 1.67 |

Note: When the total population of any group was less than 50,000 people, the HD Index was not calculated for that group due to the statistical instability of survey-based estimates for small populations. For example, there are fewer than 50,000 African Americans living in the Central Coast economic region, and thus the HD Index has not been calculated for African Americans in this region.

HDI by 233 Census Neighborhood and County Groups

| RANK | GROUPING | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|------|--|-------------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| | United States | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 |
| | California | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 |
| | Silicon Valley Shangri-La | 9.35 | 85.3 | 4.1 | 95.9 | 70.1 | 38.0 | 100.0 | 63,106 |
| | Metro-Coastal Enclave California | 7.92 | 83.2 | 7.5 | 92.5 | 52.3 | 20.9 | 100.0 | 46,077 |
| | Main Street California | 5.91 | 80.5 | 15.4 | 84.6 | 31.5 | 10.7 | 92.9 | 32,686 |
| | Struggling California | 4.17 | 78.3 | 28.2 | 71.8 | 16.8 | 5.2 | 84.3 | 24,796 |
| | The Forsaken Five Percent | 2.59 | 76.1 | 45.6 | 54.4 | 8.3 | 2.2 | 80.6 | 18,343 |
| 1 | Santa Clara: Los Altos, Mountain View, and Palo Alto | 9.35 | 86.7 | 5.1 | 94.9 | 69.7 | 39.8 | 100.0 | 55,772 |
| 2 | Santa Clara: Cupertino, Saratoga, Los Gatos | 9.12 | 83.7 | 2.8 | 97.2 | 70.8 | 35.4 | 100.0 | 73,026 |
| 3 | Orange: Newport Beach to Laguna Hills | 8.88 | 88.1 | 3.8 | 96.2 | 55.3 | 21.2 | 97.7 | 51,632 |
| 4 | Contra Costa: Moraga and Walnut Creek | 8.77 | 84.3 | 3.3 | 96.7 | 64.2 | 27.7 | 100.0 | 53,783 |
| 5 | Contra Costa: San Ramon | 8.76 | 83.0 | 2.6 | 97.4 | 61.5 | 23.1 | 99.7 | 66,930 |
| 6 | LA: Bel Air, Brentwood, and Pacific Palisades | 8.75 | 84.7 | 3.3 | 96.7 | 63.7 | 26.1 | 100.0 | 52,587 |
| 7 | Orange: Irvine | 8.73 | 85.5 | 3.7 | 96.3 | 64.6 | 27.3 | 100.0 | 49,180 |
| 8 | LA: Redondo, Manhattan, Hermosa, and El Segundo | 8.63 | 82.6 | 2.9 | 97.1 | 62.6 | 22.5 | 100.0 | 58,213 |
| 9 | San Francisco: The Marina, Chinatown, and North Beach | 8.27 | 82.8 | 15.0 | 85.0 | 60.9 | 23.0 | 100.0 | 53,926 |
| 10 | Santa Clara: Sunnyvale | 8.25 | 83.1 | 9.9 | 90.1 | 56.0 | 26.0 | 100.0 | 51,500 |
| 11 | Alameda: Piedmont | 8.24 | 81.1 | 6.2 | 93.8 | 63.1 | 30.7 | 100.0 | 52,056 |
| 12 | San Mateo: City and Pacific Coast | 8.20 | 84.2 | 7.8 | 92.2 | 51.1 | 21.3 | 98.8 | 50,295 |
| 13 | San Diego: Torrey Pines to Mission Bay | 8.17 | 84.5 | 2.8 | 97.2 | 68.3 | 31.3 | 100.0 | 38,893 |
| 14 | LA: Signal Hill, Palos Verdes, and Lomita | 8.16 | 83.4 | 5.8 | 94.2 | 54.0 | 22.7 | 99.7 | 49,210 |
| 15 | Alameda: Livermore | 8.07 | 84.8 | 6.9 | 93.1 | 44.9 | 15.9 | 96.0 | 51,379 |
| 16 | Marin: Mill Valley | 8.06 | 84.5 | 8.0 | 92.0 | 59.0 | 26.0 | 95.0 | 45,651 |
| 17 | San Diego: Encinitas | 8.06 | 85.4 | 4.9 | 95.1 | 52.0 | 20.0 | 100.0 | 42,424 |
| 18 | San Diego: Poway | 8.02 | 82.3 | 4.0 | 96.0 | 52.9 | 21.1 | 100.0 | 49,550 |
| 19 | Santa Clara: Almaden | 8.02 | 84.1 | 8.2 | 91.8 | 45.6 | 17.9 | 97.3 | 50,719 |
| 20 | LA: West Hollywood, Santa Monica, Culver City, and Beverly Hills | 7.96 | 82.1 | 5.4 | 94.6 | 57.0 | 23.8 | 100.0 | 47,092 |
| 21 | San Francisco: The Mission | 7.96 | 80.0 | 8.1 | 91.9 | 64.5 | 27.0 | 100.0 | 50,757 |
| 22 | Orange: Mission Viejo and East | 7.96 | 82.6 | 4.7 | 95.3 | 48.5 | 16.3 | 98.9 | 51,081 |
| 23 | Alameda: Fremont | 7.95 | 83.6 | 9.2 | 90.8 | 48.3 | 20.4 | 98.3 | 48,657 |
| 24 | San Mateo: Burlingame and Milbrae | 7.94 | 85.0 | 10.6 | 89.4 | 46.3 | 18.5 | 99.0 | 45,657 |
| 25 | San Francisco: Sunset | 7.90 | 84.5 | 13.4 | 86.6 | 53.8 | 21.0 | 100.0 | 43,411 |
| 26 | San Francisco: Inner and Outer Richmond | 7.89 | 82.7 | 9.9 | 90.1 | 58.0 | 22.7 | 100.0 | 45,405 |
| 27 | San Mateo: Redwood City | 7.80 | 82.6 | 9.3 | 90.7 | 48.5 | 20.2 | 98.7 | 48,092 |
| 28 | San Diego: Del Mar | 7.74 | 83.3 | 6.0 | 94.0 | 57.1 | 24.2 | 90.8 | 46,246 |
| 29 | LA: Venice, Marina, Playa del Rey, and Westchester | 7.74 | 82.3 | 7.2 | 92.8 | 55.7 | 20.1 | 100.0 | 44,219 |
| 30 | Santa Clara: Santa Clara | 7.72 | 81.5 | 9.9 | 90.1 | 47.9 | 21.4 | 100.0 | 48,613 |
| 31 | LA: West LA | 7.71 | 84.2 | 8.5 | 91.5 | 57.9 | 24.7 | 100.0 | 37,598 |
| 32 | Santa Clara: Campbell | 7.62 | 81.9 | 9.7 | 90.3 | 48.8 | 20.9 | 100.0 | 45,364 |
| 33 | Alameda: Berkeley | 7.57 | 82.5 | 5.7 | 94.3 | 68.1 | 36.7 | 100.0 | 33,338 |
| 34 | Ventura: Thousand Oaks | 7.47 | 81.7 | 5.7 | 94.3 | 49.5 | 19.1 | 94.9 | 45,932 |
| 35 | LA: Calabasas, Agoura Hills, Westlake Village, and Malibu | 7.43 | 83.3 | 11.3 | 88.7 | 51.8 | 21.9 | 93.7 | 41,774 |
| 36 | LA: Torrance | 7.40 | 81.5 | 6.9 | 93.1 | 43.7 | 15.0 | 100.0 | 44,444 |
| 37 | LA: Long Beach East | 7.36 | 81.5 | 5.4 | 94.6 | 46.1 | 16.9 | 100.0 | 42,254 |
| 38 | San Francisco: Lakeside | 7.35 | 83.2 | 13.8 | 86.2 | 48.1 | 17.9 | 100.0 | 39,132 |
| 39 | Orange: Laguna Nigel to San Clemente | 7.32 | 82.3 | 6.3 | 93.7 | 45.1 | 16.2 | 95.3 | 43,171 |
| 40 | Santa Clara: Milpitas | 7.25 | 84.8 | 13.0 | 87.0 | 39.3 | 14.2 | 94.2 | 40,519 |
| 41 | Marin: Inverness | 7.23 | 82.1 | 7.6 | 92.4 | 46.9 | 17.1 | 96.8 | 40,722 |
| 42 | Orange: Huntington Beach | 7.22 | 81.5 | 6.5 | 93.5 | 40.2 | 14.5 | 100.0 | 42,279 |
| 43 | LA: La Cañada, Flintridge, Altadena, Monrovia, and Sierra Madre | 7.16 | 81.6 | 11.1 | 88.9 | 43.3 | 18.9 | 98.4 | 41,130 |
| 44 | LA: Diamond Bar | 7.08 | 83.2 | 11.0 | 89.0 | 41.4 | 12.6 | 99.7 | 37,151 |

KEY: 10.00–9.00 8.99–7.00 6.99–5.00 4.99–3.00 2.99–1.00

| RANK | GROUPING | AFRICAN AMERICAN POPULATION [%] ¹ | ASIAN AMERICAN POPULATION [%] ² | LATINO POPULATION [%] ³ | NATIVE AMERICAN POPULATION [%] ⁴ | TWO OR MORE RACES OR SOME OTHER RACE [%] ⁵ | WHITE POPULATION [%] ⁶ | PERCENT OF PEOPLE WHO ARE FOREIGN BORN [%] ⁷ | RENTERS SPENDING HALF INCOME ON RENT [%] ⁸ |
|------|--|---|---|--|--|--|---|--|--|
| | United States | 12.1 | 4.4 | 15.8 | 0.6 | 2.1 | 64.9 | 12.5 | 24.4 |
| | California | 5.8 | 12.3 | 37.0 | 0.4 | 2.9 | 41.5 | 26.9 | 27.1 |
| | Silicon Valley Shangri-La | 1.7 | 29.7 | 8.7 | 0.2 | 3.7 | 55.9 | 33.0 | 17.5 |
| | Metro-Coastal Enclave California | 3.4 | 19.8 | 14.9 | 0.2 | 3.4 | 58.3 | 25.5 | 21.7 |
| | Main Street California | 4.9 | 13.7 | 30.5 | 0.4 | 3.2 | 47.4 | 25.6 | 25.7 |
| | Struggling California | 7.6 | 7.6 | 49.8 | 0.6 | 2.4 | 32.0 | 28.0 | 28.4 |
| | The Forsaken Five Percent | 11.8 | 5.1 | 68.9 | 0.3 | 1.3 | 12.7 | 34.7 | 31.6 |
| 1 | Santa Clara: Los Altos, Mountain View, and Palo Alto | 2.3 | 23.7 | 11.4 | 0.3 | 3.9 | 58.4 | 32.0 | 17.9 |
| 2 | Santa Clara: Cupertino, Saratoga, Los Gatos | 0.9 | 38.5 | 4.7 | 0.1 | 3.5 | 52.3 | 34.5 | 17.0 |
| 3 | Orange: Newport Beach to Laguna Hills | 1.2 | 8.2 | 10.9 | 0.1 | 2.2 | 77.4 | 17.2 | 23.9 |
| 4 | Contra Costa: Moraga and Walnut Creek | 1.3 | 10.8 | 6.9 | 0.1 | 3.5 | 77.4 | 16.7 | 23.7 |
| 5 | Contra Costa: San Ramon | 1.6 | 19.9 | 7.5 | 0.2 | 4.0 | 66.9 | 20.1 | 15.2 |
| 6 | LA: Bel Air, Brentwood, and Pacific Palisades | 2.5 | 7.7 | 7.6 | 0.1 | 2.4 | 79.6 | 22.4 | 24.2 |
| 7 | Orange: Irvine | 2.1 | 35.8 | 9.1 | 0.3 | 3.3 | 49.4 | 34.0 | 23.2 |
| 8 | LA: Redondo, Manhattan, Hermosa, and El Segundo | 1.4 | 8.1 | 13.4 | 0.3 | 4.1 | 72.7 | 14.4 | 18.0 |
| 9 | San Francisco: The Marina, Chinatown, and North Beach | 2.1 | 32.0 | 6.2 | 0.3 | 2.3 | 57.1 | 32.8 | 17.0 |
| 10 | Santa Clara: Sunnyvale | 1.7 | 39.0 | 17.1 | 0.2 | 4.0 | 38.0 | 43.0 | 14.3 |
| 11 | Alameda: Piedmont | 15.4 | 12.4 | 8.6 | 0.3 | 5.1 | 58.1 | 15.3 | 22.9 |
| 12 | San Mateo: City and Pacific Coast | 1.6 | 22.3 | 16.1 | 0.1 | 4.3 | 55.7 | 28.2 | 18.9 |
| 13 | San Diego: Torrey Pines to Mission Bay | 0.9 | 15.1 | 8.7 | 0.1 | 2.5 | 72.6 | 19.0 | 23.5 |
| 14 | LA: Signal Hill, Palos Verdes, and Lomita | 2.9 | 21.6 | 17.8 | 0.1 | 3.7 | 53.9 | 25.2 | 18.6 |
| 15 | Alameda: Livermore | 3.1 | 16.2 | 13.5 | 0.4 | 3.2 | 63.6 | 18.6 | 17.6 |
| 16 | Marin: Mill Valley | 3.3 | 5.0 | 13.3 | 0.2 | 2.7 | 75.5 | 17.3 | 24.7 |
| 17 | San Diego: Encinitas | 0.6 | 5.5 | 13.5 | 0.1 | 2.5 | 77.7 | 13.2 | 24.1 |
| 18 | San Diego: Poway | 2.4 | 17.7 | 11.0 | 0.3 | 4.1 | 64.5 | 20.7 | 19.2 |
| 19 | Santa Clara: Almaden | 2.3 | 19.1 | 20.4 | 0.2 | 3.5 | 54.5 | 27.2 | 19.6 |
| 20 | LA: West Hollywood, Santa Monica, Culver City, and Beverly Hills | 11.0 | 8.1 | 12.1 | 0.2 | 3.0 | 65.6 | 26.7 | 24.8 |
| 21 | San Francisco: The Mission | 4.8 | 10.1 | 17.5 | 0.2 | 3.1 | 64.3 | 22.0 | 16.6 |
| 22 | Orange: Mission Viejo and East | 1.1 | 8.0 | 14.9 | 0.3 | 2.7 | 73.0 | 15.9 | 24.6 |
| 23 | Alameda: Fremont | 2.7 | 44.6 | 15.2 | 0.2 | 4.2 | 33.2 | 41.2 | 16.1 |
| 24 | San Mateo: Burlingame and Milbrae | 2.1 | 23.6 | 16.9 | 0.1 | 3.5 | 53.8 | 32.8 | 19.9 |
| 25 | San Francisco: Sunset | 1.2 | 46.5 | 4.8 | 0.1 | 4.2 | 43.2 | 38.9 | 16.7 |
| 26 | San Francisco: Inner and Outer Richmond | 6.2 | 30.0 | 7.4 | 0.2 | 4.7 | 51.6 | 29.8 | 21.1 |
| 27 | San Mateo: Redwood City | 1.9 | 12.0 | 22.1 | 0.3 | 4.3 | 59.4 | 26.1 | 22.3 |
| 28 | San Diego: Del Mar | 2.5 | 31.0 | 10.5 | 0.1 | 4.5 | 51.5 | 31.3 | 19.4 |
| 29 | LA: Venice, Marina, Playa del Rey, and Westchester | 9.8 | 9.8 | 20.9 | 0.2 | 3.9 | 55.3 | 22.8 | 22.3 |
| 30 | Santa Clara: Santa Clara | 2.9 | 35.6 | 17.9 | 0.2 | 4.3 | 39.0 | 38.9 | 19.4 |
| 31 | LA: West LA | 5.1 | 18.9 | 19.2 | 0.2 | 3.0 | 53.6 | 31.5 | 25.3 |
| 32 | Santa Clara: Campbell | 2.7 | 30.9 | 18.5 | 0.3 | 3.3 | 44.4 | 36.0 | 20.1 |
| 33 | Alameda: Berkeley | 8.0 | 19.9 | 10.0 | 0.2 | 4.8 | 57.1 | 22.2 | 32.1 |
| 34 | Ventura: Thousand Oaks | 0.7 | 8.4 | 15.3 | 0.2 | 2.4 | 73.1 | 17.9 | 23.0 |
| 35 | LA: Calabasas, Agoura Hills, Westlake Village, and Malibu | 1.7 | 5.9 | 24.9 | 0.4 | 1.8 | 65.3 | 21.9 | 28.8 |
| 36 | LA: Torrance | 2.6 | 33.6 | 16.7 | 0.2 | 4.1 | 42.7 | 29.7 | 21.1 |
| 37 | LA: Long Beach East | 4.3 | 9.2 | 16.4 | 0.3 | 4.7 | 65.1 | 13.5 | 22.9 |
| 38 | San Francisco: Lakeside | 5.5 | 36.0 | 16.3 | 0.2 | 3.1 | 38.9 | 36.5 | 22.9 |
| 39 | Orange: Laguna Niguel to San Clemente | 0.9 | 5.4 | 15.5 | 0.3 | 3.5 | 74.4 | 17.1 | 25.4 |
| 40 | Santa Clara: Milpitas | 3.5 | 59.5 | 14.7 | 0.3 | 3.3 | 18.8 | 47.2 | 19.7 |
| 41 | Marin: Inverness | 2.6 | 6.5 | 15.1 | 0.1 | 2.9 | 72.8 | 19.3 | 25.9 |
| 42 | Orange: Huntington Beach | 0.7 | 9.6 | 17.2 | 0.2 | 2.8 | 69.6 | 15.5 | 21.3 |
| 43 | LA: La Cañada, Flintridge, Altadena, Monrovia, and Sierra Madre | 8.8 | 12.8 | 25.5 | 0.1 | 3.0 | 49.8 | 23.4 | 24.0 |
| 44 | LA: Diamond Bar | 2.4 | 50.8 | 25.0 | 0.1 | 1.9 | 19.7 | 46.4 | 32.0 |

HDI by 233 Census Neighborhood and County Groups

| RANK | GROUPING | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|------|---|----------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| 45 | Orange: Lake Forest and North | 7.08 | 81.6 | 10.7 | 89.3 | 42.7 | 15.2 | 97.8 | 41,146 |
| 46 | Sacramento: Folsom | 7.04 | 80.9 | 8.8 | 91.2 | 38.8 | 12.9 | 97.2 | 43,822 |
| 47 | Santa Clara: Blossom Hill | 7.03 | 82.8 | 10.1 | 89.9 | 38.4 | 12.5 | 92.9 | 42,348 |
| 48 | Alameda: Newark and Union City | 7.02 | 82.8 | 14.0 | 86.0 | 39.1 | 12.3 | 92.1 | 43,467 |
| 49 | LA: Arcadia, San Gabriel, Temple City, and San Marino | 6.97 | 82.9 | 13.4 | 86.6 | 41.9 | 15.3 | 100.0 | 35,741 |
| 50 | Ventura: South East | 6.96 | 81.3 | 8.1 | 91.9 | 41.6 | 15.4 | 94.5 | 41,477 |
| 51 | LA: Pasadena | 6.90 | 81.3 | 15.9 | 84.1 | 46.0 | 21.2 | 100.0 | 36,435 |
| 52 | San Mateo: Menlo Park and Portola Valley | 6.85 | 82.9 | 17.3 | 82.7 | 50.3 | 25.8 | 92.1 | 34,916 |
| 53 | Contra Costa: El Cerrito and Crockett | 6.84 | 80.7 | 9.3 | 90.7 | 39.1 | 13.0 | 96.2 | 41,206 |
| 54 | LA: Wilshire and La Brea | 6.82 | 81.0 | 13.0 | 87.0 | 50.9 | 17.6 | 97.0 | 36,676 |
| 55 | Placer: Roseville | 6.74 | 81.7 | 6.9 | 93.1 | 34.7 | 11.1 | 93.6 | 39,915 |
| 56 | Santa Clara: Evergreen | 6.74 | 82.7 | 18.2 | 81.8 | 36.1 | 14.1 | 91.6 | 40,373 |
| 57 | Orange: North | 6.70 | 81.7 | 12.1 | 87.9 | 36.4 | 12.7 | 93.3 | 39,894 |
| 58 | LA: Northridge, Chatsworth, and West Hills | 6.68 | 82.2 | 11.1 | 88.9 | 39.5 | 13.2 | 94.9 | 36,128 |
| 59 | LA: Glendale | 6.61 | 82.9 | 14.3 | 85.7 | 39.3 | 12.4 | 100.0 | 31,975 |
| 60 | LA: Alhambra and South Pasadena | 6.60 | 82.8 | 17.2 | 82.8 | 38.1 | 14.3 | 100.0 | 32,396 |
| 61 | San Diego: North San Diego | 6.59 | 80.7 | 7.9 | 92.1 | 40.0 | 14.2 | 96.4 | 36,249 |
| 62 | Orange: Buena Park to Seal Beach | 6.58 | 80.9 | 12.3 | 87.7 | 34.2 | 11.1 | 98.9 | 37,045 |
| 63 | San Mateo: South San Francisco | 6.57 | 80.9 | 13.1 | 86.9 | 32.9 | 8.8 | 95.7 | 39,974 |
| 64 | LA: Santa Clara | 6.54 | 82.3 | 12.9 | 87.1 | 31.9 | 9.6 | 95.9 | 36,098 |
| 65 | LA: Glendora, Claremont, San Dimas, and La Verne | 6.53 | 79.9 | 9.7 | 90.3 | 34.9 | 15.2 | 100.0 | 36,147 |
| 66 | Alameda: Alameda | 6.52 | 80.3 | 14.0 | 86.0 | 34.3 | 11.2 | 98.8 | 38,120 |
| 67 | San Francisco: Financial District and China Basin | 6.49 | 78.0 | 17.3 | 82.7 | 46.0 | 18.5 | 100.0 | 38,086 |
| 68 | Santa Clara: Eastern Foothills | 6.47 | 83.4 | 19.9 | 80.1 | 28.7 | 9.3 | 92.1 | 37,474 |
| 69 | Contra Costa: Pleasant Hill and Pacheco | 6.43 | 79.6 | 11.0 | 89.0 | 34.5 | 10.6 | 94.9 | 39,880 |
| 70 | LA: Lakewood, Cerritos, Artesia, and Hawaiian Gardens | 6.39 | 80.8 | 13.4 | 86.6 | 31.7 | 9.1 | 97.8 | 36,300 |
| 71 | Orange: Fullerton | 6.36 | 81.6 | 14.8 | 85.2 | 37.7 | 11.7 | 97.6 | 32,707 |
| 72 | San Mateo: Daly City | 6.35 | 81.2 | 11.5 | 88.5 | 33.7 | 8.4 | 94.5 | 35,959 |
| 73 | Santa Clara: Downtown San Jose | 6.35 | 80.7 | 19.4 | 80.6 | 34.5 | 12.2 | 95.9 | 37,035 |
| 74 | Monterey: Monterey | 6.32 | 82.0 | 12.6 | 87.4 | 40.1 | 16.3 | 95.5 | 30,631 |
| 75 | LA: North County | 6.31 | 81.3 | 15.0 | 85.0 | 27.4 | 8.5 | 92.6 | 38,516 |
| 76 | Sonoma: Sonoma | 6.31 | 81.7 | 12.1 | 87.9 | 36.6 | 14.2 | 91.8 | 34,110 |
| 77 | Placer: Lincoln to Lake Tahoe | 6.27 | 80.5 | 7.4 | 92.6 | 33.1 | 10.4 | 90.2 | 37,499 |
| 78 | LA: Burbank | 6.22 | 78.5 | 11.7 | 88.3 | 36.4 | 10.5 | 94.6 | 38,775 |
| 79 | San Bernardino: Rancho Cucamonga | 6.21 | 78.3 | 9.3 | 90.7 | 29.0 | 10.5 | 97.0 | 38,805 |
| 80 | Santa Cruz: Santa Cruz and Capitola | 6.20 | 81.4 | 8.8 | 91.2 | 47.5 | 18.8 | 95.3 | 27,834 |
| 81 | LA: Encino | 6.20 | 82.6 | 17.2 | 82.8 | 32.7 | 11.0 | 94.9 | 31,651 |
| 82 | Ventura: Moorpark and Simi Valley | 6.19 | 79.6 | 11.2 | 88.8 | 29.9 | 8.9 | 92.1 | 39,165 |
| 83 | Sacramento: The Delta and Elk Grove | 6.17 | 80.9 | 13.0 | 87.0 | 27.7 | 7.8 | 94.3 | 35,781 |
| 84 | Contra Costa: Concord | 6.16 | 79.8 | 10.0 | 90.0 | 33.6 | 10.1 | 88.2 | 39,117 |
| 85 | Fresno: CSU Fresno | 6.16 | 80.2 | 9.5 | 90.5 | 34.9 | 12.4 | 95.0 | 33,315 |
| 86 | San Diego: Coronado | 6.16 | 79.6 | 11.5 | 88.5 | 43.2 | 16.9 | 93.3 | 33,146 |
| 87 | Sonoma: Petaluma | 6.10 | 79.6 | 10.2 | 89.8 | 30.5 | 10.1 | 94.2 | 35,929 |
| 88 | Ventura: Ventura | 6.03 | 80.4 | 13.0 | 87.0 | 29.5 | 11.3 | 92.7 | 34,415 |
| 89 | El Dorado | 6.01 | 79.6 | 7.2 | 92.8 | 30.5 | 9.7 | 93.9 | 34,077 |
| 90 | San Bernardino: Chino Hills | 5.98 | 79.9 | 17.9 | 82.1 | 28.3 | 8.7 | 95.0 | 35,533 |
| 91 | Santa Barbara: Santa Barbara | 5.98 | 83.1 | 13.1 | 86.9 | 44.0 | 19.1 | 92.0 | 25,130 |
| 92 | LA: Woodland Hills | 5.98 | 80.5 | 16.2 | 83.8 | 36.6 | 12.9 | 92.8 | 32,297 |
| 93 | Orange: Orange | 5.95 | 80.9 | 18.3 | 81.7 | 30.4 | 10.4 | 91.8 | 34,067 |
| 94 | Santa Clara: Alum Rock | 5.94 | 82.9 | 25.4 | 74.6 | 24.4 | 7.1 | 90.9 | 33,851 |

| RANK | GROUPING | AFRICAN AMERICAN POPULATION [%] ¹ | ASIAN AMERICAN POPULATION [%] ² | LATINO POPULATION [%] ³ | NATIVE AMERICAN POPULATION [%] ⁴ | TWO OR MORE RACES OR SOME OTHER RACE [%] ⁵ | WHITE POPULATION [%] ⁶ | PERCENT OF PEOPLE WHO ARE FOREIGN BORN [%] ⁷ | RENTERS SPENDING HALF INCOME ON RENT [%] ⁸ |
|------|---|---|---|--|--|--|---|--|--|
| 45 | Orange: Lake Forest and North | 1.3 | 14.5 | 27.0 | 0.4 | 2.7 | 54.1 | 25.9 | 20.7 |
| 46 | Sacramento: Folsom | 5.0 | 8.9 | 10.5 | 0.5 | 2.6 | 72.7 | 13.2 | 17.0 |
| 47 | Santa Clara: Blossom Hill | 2.0 | 18.9 | 23.4 | 0.3 | 2.9 | 52.5 | 27.3 | 21.5 |
| 48 | Alameda: Newark and Union City | 5.2 | 46.7 | 23.3 | 0.1 | 3.5 | 21.2 | 43.8 | 19.7 |
| 49 | LA: Arcadia, San Gabriel, Temple City, and San Marino | 0.6 | 53.8 | 18.2 | 0.2 | 1.8 | 25.4 | 47.8 | 26.7 |
| 50 | Ventura: South East | 1.2 | 6.7 | 21.2 | 0.1 | 2.6 | 68.2 | 15.9 | 22.2 |
| 51 | LA: Pasadena | 10.5 | 11.5 | 33.1 | 0.2 | 2.8 | 41.9 | 30.5 | 26.4 |
| 52 | San Mateo: Menlo Park and Portola Valley | 7.7 | 6.7 | 34.4 | 0.3 | 4.0 | 47.0 | 29.6 | 27.2 |
| 53 | Contra Costa: El Cerrito and Crockett | 10.6 | 23.3 | 17.7 | 0.4 | 5.5 | 42.5 | 26.7 | 25.4 |
| 54 | LA: Wilshire and La Brea | 12.4 | 18.0 | 22.6 | 0.3 | 2.7 | 43.9 | 36.6 | 26.5 |
| 55 | Placer: Roseville | 2.1 | 7.6 | 13.5 | 0.7 | 2.5 | 73.6 | 11.1 | 22.8 |
| 56 | Santa Clara: Evergreen | 3.2 | 44.1 | 32.7 | 0.0 | 2.9 | 17.1 | 43.7 | 28.1 |
| 57 | Orange: North | 1.4 | 12.2 | 32.5 | 0.4 | 1.9 | 51.7 | 22.9 | 26.8 |
| 58 | LA: Northridge, Chatsworth, and West Hills | 5.1 | 16.3 | 24.9 | 0.1 | 2.4 | 51.1 | 32.3 | 28.6 |
| 59 | LA: Glendale | 2.0 | 16.3 | 17.1 | 0.2 | 1.3 | 63.1 | 54.6 | 35.8 |
| 60 | LA: Alhambra and South Pasadena | 2.2 | 45.6 | 32.0 | 0.3 | 1.8 | 18.2 | 45.5 | 25.1 |
| 61 | San Diego: North San Diego | 3.8 | 10.2 | 19.1 | 0.4 | 3.9 | 62.5 | 15.7 | 25.6 |
| 62 | Orange: Buena Park to Seal Beach | 3.3 | 23.2 | 24.0 | 0.6 | 2.5 | 46.5 | 27.7 | 21.2 |
| 63 | San Mateo: South San Francisco | 2.4 | 32.7 | 29.1 | 0.3 | 4.9 | 30.7 | 41.0 | 17.9 |
| 64 | LA: Santa Clara | 2.5 | 6.9 | 30.5 | 0.3 | 4.3 | 55.6 | 20.6 | 24.4 |
| 65 | LA: Glendora, Claremont, San Dimas, and La Verne | 2.6 | 8.5 | 28.7 | 0.2 | 2.7 | 57.3 | 16.9 | 23.6 |
| 66 | Alameda: Alameda | 10.8 | 28.1 | 18.8 | 0.3 | 5.2 | 36.9 | 30.7 | 20.4 |
| 67 | San Francisco: Financial District and China Basin | 7.2 | 21.5 | 24.0 | 0.6 | 3.1 | 43.6 | 37.2 | 22.6 |
| 68 | Santa Clara: Eastern Foothills | 1.5 | 7.5 | 45.8 | 0.5 | 2.6 | 42.0 | 22.7 | 24.0 |
| 69 | Contra Costa: Pleasant Hill and Pacheco | 2.3 | 10.1 | 20.4 | 0.2 | 3.8 | 63.2 | 21.5 | 26.5 |
| 70 | LA: Lakewood, Cerritos, Artesia, and Hawaiian Gardens | 6.4 | 31.5 | 28.8 | 0.6 | 3.2 | 29.4 | 33.5 | 21.9 |
| 71 | Orange: Fullerton | 3.5 | 20.4 | 33.6 | 0.5 | 2.7 | 39.4 | 30.2 | 27.2 |
| 72 | San Mateo: Daly City | 2.4 | 44.2 | 20.7 | 0.2 | 4.8 | 27.7 | 43.6 | 26.5 |
| 73 | Santa Clara: Downtown San Jose | 2.5 | 24.8 | 32.1 | 0.4 | 2.4 | 37.7 | 33.5 | 25.8 |
| 74 | Monterey: Monterey | 5.0 | 9.1 | 19.7 | 0.2 | 6.1 | 59.9 | 20.7 | 19.5 |
| 75 | LA: North County | 6.3 | 7.9 | 29.3 | 0.3 | 3.5 | 52.8 | 16.9 | 23.1 |
| 76 | Sonoma: Sonoma | 0.5 | 2.2 | 19.1 | 0.7 | 2.5 | 75.0 | 12.5 | 25.3 |
| 77 | Placer: Lincoln to Lake Tahoe | 1.0 | 3.5 | 10.9 | 0.7 | 3.2 | 80.7 | 9.2 | 21.4 |
| 78 | LA: Burbank | 2.6 | 10.4 | 24.3 | 0.2 | 1.9 | 60.6 | 32.6 | 23.3 |
| 79 | San Bernardino: Rancho Cucamonga | 8.1 | 9.6 | 33.8 | 0.2 | 3.9 | 44.5 | 17.1 | 23.7 |
| 80 | Santa Cruz: Santa Cruz and Capitola | 1.6 | 4.0 | 16.8 | 0.2 | 4.6 | 72.8 | 12.1 | 29.5 |
| 81 | LA: Encino | 3.9 | 8.8 | 34.3 | 0.1 | 2.5 | 50.5 | 40.2 | 28.6 |
| 82 | Ventura: Moorpark and Simi Valley | 1.1 | 7.9 | 24.2 | 0.2 | 2.4 | 64.2 | 20.3 | 23.6 |
| 83 | Sacramento: The Delta and Elk Grove | 8.1 | 17.2 | 19.8 | 1.0 | 4.5 | 49.4 | 21.8 | 24.6 |
| 84 | Contra Costa: Concord | 5.5 | 13.7 | 21.0 | 0.3 | 4.8 | 54.7 | 23.4 | 27.3 |
| 85 | Fresno: CSU Fresno | 5.3 | 9.5 | 28.3 | 0.3 | 3.4 | 53.3 | 14.8 | 24.5 |
| 86 | San Diego: Coronado | 5.1 | 4.0 | 27.4 | 0.4 | 2.7 | 60.3 | 18.1 | 24.8 |
| 87 | Sonoma: Petaluma | 1.5 | 4.7 | 18.7 | 0.6 | 2.7 | 71.7 | 14.2 | 26.3 |
| 88 | Ventura: Ventura | 1.1 | 2.6 | 31.7 | 0.6 | 3.4 | 60.7 | 14.4 | 23.2 |
| 89 | El Dorado | 0.9 | 3.4 | 11.8 | 0.5 | 3.2 | 80.2 | 8.2 | 22.0 |
| 90 | San Bernardino: Chino Hills | 4.6 | 16.5 | 42.2 | 0.2 | 2.9 | 33.6 | 25.7 | 24.0 |
| 91 | Santa Barbara: Santa Barbara | 1.5 | 5.3 | 28.7 | 0.4 | 2.8 | 61.3 | 20.1 | 29.3 |
| 92 | LA: Woodland Hills | 3.5 | 13.1 | 32.4 | 0.1 | 2.8 | 48.0 | 35.5 | 30.9 |
| 93 | Orange: Orange | 1.5 | 10.7 | 39.8 | 0.2 | 1.6 | 46.1 | 26.6 | 21.8 |
| 94 | Santa Clara: Alum Rock | 2.7 | 35.0 | 42.9 | 0.1 | 2.4 | 16.9 | 41.9 | 26.7 |

HDI by 233 Census Neighborhood and County Groups

| RANK | GROUPING | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|------|---|----------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| 95 | LA: Monterey Park and Rosemead | 5.88 | 84.4 | 31.8 | 68.2 | 21.8 | 5.5 | 100.9 | 27,768 |
| 96 | Contra Costa: Brentwood | 5.86 | 80.0 | 13.6 | 86.4 | 21.5 | 5.8 | 87.9 | 38,677 |
| 97 | LA: Hacienda Heights and Whittier | 5.86 | 81.3 | 18.5 | 81.5 | 25.0 | 8.0 | 93.3 | 32,674 |
| 98 | Riverside: Murrieta | 5.81 | 80.3 | 10.4 | 89.6 | 25.5 | 7.5 | 88.9 | 34,665 |
| 99 | Alameda: Castro Valley and San Lorenzo | 5.76 | 79.0 | 15.9 | 84.1 | 26.9 | 8.1 | 92.0 | 35,610 |
| 100 | Solano: Central | 5.74 | 81.3 | 14.8 | 85.2 | 22.6 | 6.2 | 85.6 | 35,338 |
| 101 | Solano: East | 5.74 | 78.6 | 15.0 | 85.0 | 20.4 | 6.4 | 93.2 | 37,260 |
| 102 | Sacramento: Downtown and North Sacramento | 5.68 | 80.3 | 17.6 | 82.4 | 28.8 | 9.3 | 93.9 | 30,670 |
| 103 | Plumas: Sierra-Nevada | 5.66 | 80.8 | 6.3 | 93.7 | 29.8 | 10.3 | 89.5 | 29,158 |
| 104 | San Diego: Chula Vista | 5.65 | 80.3 | 19.6 | 80.4 | 25.6 | 8.1 | 93.4 | 31,757 |
| 105 | LA: West Covina | 5.64 | 80.5 | 18.0 | 82.0 | 25.0 | 6.8 | 92.9 | 31,614 |
| 106 | Sacramento: Rancho Cordova | 5.63 | 78.3 | 10.3 | 89.7 | 31.4 | 11.1 | 95.1 | 30,700 |
| 107 | Orange: Costa Mesa | 5.61 | 78.5 | 14.9 | 85.1 | 31.8 | 10.0 | 92.2 | 32,711 |
| 108 | LA: Covina and Walnut | 5.60 | 80.6 | 20.1 | 79.9 | 26.5 | 8.5 | 92.5 | 30,841 |
| 109 | Yolo | 5.56 | 80.3 | 16.3 | 83.7 | 38.3 | 17.4 | 91.6 | 26,672 |
| 110 | San Diego: Fallbrook and Vista | 5.55 | 83.4 | 20.1 | 79.9 | 25.6 | 8.2 | 84.0 | 29,324 |
| 111 | LA: Granada Hills and Sylmar | 5.53 | 80.7 | 23.9 | 76.1 | 24.9 | 7.6 | 93.8 | 30,444 |
| 112 | Riverside: Corona | 5.52 | 79.9 | 19.6 | 80.4 | 24.3 | 7.7 | 89.1 | 33,505 |
| 113 | Napa | 5.52 | 80.2 | 18.0 | 82.0 | 29.9 | 10.4 | 85.2 | 32,686 |
| 114 | Alameda: Emeryville | 5.52 | 76.5 | 22.0 | 78.0 | 35.9 | 13.6 | 100.0 | 31,179 |
| 115 | LA: Carson | 5.51 | 79.4 | 19.4 | 80.6 | 24.8 | 5.9 | 96.2 | 30,726 |
| 116 | Orange: Stanton to Fountain Valley | 5.51 | 80.6 | 22.9 | 77.1 | 23.8 | 6.1 | 94.3 | 30,243 |
| 117 | Santa Clara: Midtown San Jose | 5.51 | 79.5 | 25.4 | 74.6 | 30.2 | 10.7 | 93.0 | 31,354 |
| 118 | LA: Hollywood | 5.49 | 80.6 | 18.8 | 81.2 | 39.8 | 12.2 | 88.2 | 27,992 |
| 119 | Orange: Anaheim Central and East | 5.48 | 80.9 | 23.5 | 76.5 | 28.9 | 9.2 | 87.9 | 30,913 |
| 120 | Solano: Vallejo | 5.45 | 78.1 | 14.2 | 85.8 | 27.8 | 7.9 | 90.8 | 33,095 |
| 121 | San Luis Obispo: Paso Robles to Carrizo Plain | 5.45 | 80.9 | 10.5 | 89.5 | 28.3 | 10.2 | 82.3 | 30,723 |
| 122 | San Bernardino: Redlands | 5.40 | 77.4 | 15.6 | 84.4 | 27.7 | 11.9 | 92.8 | 32,043 |
| 123 | San Joaquin: South | 5.36 | 79.7 | 17.7 | 82.3 | 18.4 | 4.8 | 86.4 | 34,318 |
| 124 | San Diego: East County | 5.36 | 78.5 | 11.8 | 88.2 | 21.3 | 7.5 | 89.0 | 32,851 |
| 125 | San Diego: Spring Valley | 5.34 | 77.1 | 14.4 | 85.6 | 23.6 | 8.1 | 93.1 | 33,166 |
| 126 | Sacramento: Citrus Heights | 5.26 | 78.7 | 10.7 | 89.3 | 19.5 | 5.2 | 89.8 | 31,293 |
| 127 | Alameda: Hayward | 5.23 | 78.3 | 19.9 | 80.1 | 24.5 | 7.1 | 89.3 | 32,414 |
| 128 | San Diego: El Cajon | 5.19 | 78.5 | 14.1 | 85.9 | 23.0 | 7.8 | 92.1 | 29,153 |
| 129 | LA: North Hollywood | 5.19 | 79.6 | 24.1 | 75.9 | 30.3 | 8.0 | 93.6 | 27,012 |
| 130 | LA: La Mirada and Santa Fe Springs | 5.16 | 79.5 | 23.3 | 76.7 | 17.8 | 5.4 | 90.6 | 30,980 |
| 131 | Sonoma: Santa Rosa | 5.16 | 79.1 | 17.7 | 82.3 | 26.7 | 8.6 | 87.9 | 29,499 |
| 132 | Sacramento: East City | 5.12 | 76.8 | 19.5 | 80.5 | 33.2 | 11.3 | 95.8 | 27,949 |
| 133 | Fresno: East | 5.12 | 80.6 | 21.3 | 78.7 | 23.7 | 7.8 | 89.1 | 27,268 |
| 134 | Santa Cruz: Watsonville to Castle Rock State Park | 5.10 | 81.0 | 21.4 | 78.6 | 32.8 | 12.3 | 81.8 | 27,293 |
| 135 | San Bernardino: Upland | 5.08 | 78.8 | 18.1 | 81.9 | 24.4 | 8.4 | 88.8 | 29,107 |
| 136 | LA: Downey | 5.08 | 79.7 | 25.8 | 74.2 | 18.5 | 5.7 | 92.0 | 29,043 |
| 137 | Sacramento: Land Park and Meadow View | 5.06 | 77.5 | 19.1 | 80.9 | 27.6 | 9.4 | 89.4 | 30,227 |
| 138 | LA: Sun Valley and Tujunga | 5.04 | 80.6 | 27.4 | 72.6 | 20.6 | 4.9 | 92.6 | 26,878 |
| 139 | Riverside: Riverside East | 5.01 | 78.2 | 18.4 | 81.6 | 27.5 | 12.5 | 89.4 | 27,704 |
| 140 | San Francisco: Hunters Point and McClaren Park | 4.99 | 80.0 | 28.4 | 71.6 | 21.2 | 4.7 | 94.7 | 26,530 |
| 141 | LA: Highland Park and Eagle Rock | 4.94 | 80.9 | 32.2 | 67.8 | 24.2 | 7.0 | 91.9 | 25,438 |
| 142 | Tulare: Visalia | 4.92 | 78.6 | 19.9 | 80.1 | 19.7 | 7.1 | 85.1 | 30,696 |
| 143 | Sierra Foothills | 4.88 | 79.1 | 11.3 | 88.7 | 20.0 | 6.9 | 82.2 | 28,897 |
| 144 | Riverside: Palm Springs and South | 4.87 | 78.8 | 15.7 | 84.3 | 25.6 | 9.8 | 83.5 | 27,892 |

| RANK | GROUPING | AFRICAN AMERICAN POPULATION [%] ¹ | ASIAN AMERICAN POPULATION [%] ² | LATINO POPULATION [%] ³ | NATIVE AMERICAN POPULATION [%] ⁴ | TWO OR MORE RACES OR SOME OTHER RACE [%] ⁵ | WHITE POPULATION [%] ⁶ | PERCENT OF PEOPLE WHO ARE FOREIGN BORN [%] ⁷ | RENTERS SPENDING HALF INCOME ON RENT [%] ⁸ |
|------|---|---|---|--|--|--|---|--|--|
| 95 | LA: Monterey Park and Rosemead | 0.4 | 60.3 | 32.5 | 0.2 | 1.8 | 4.9 | 53.8 | 29.5 |
| 96 | Contra Costa: Brentwood | 11.4 | 5.9 | 27.4 | 0.4 | 4.7 | 50.2 | 17.0 | 33.2 |
| 97 | LA: Hacienda Heights and Whittier | 0.8 | 13.4 | 61.0 | 0.2 | 1.7 | 22.9 | 28.4 | 25.8 |
| 98 | Riverside: Murrieta | 4.3 | 8.5 | 26.8 | 0.6 | 3.1 | 56.7 | 15.5 | 26.7 |
| 99 | Alameda: Castro Valley and San Lorenzo | 9.6 | 16.7 | 29.2 | 0.2 | 3.6 | 40.7 | 26.3 | 25.0 |
| 100 | Solano: Central | 15.9 | 15.3 | 25.2 | 0.4 | 6.6 | 36.6 | 21.4 | 28.6 |
| 101 | Solano: East | 8.4 | 4.2 | 21.8 | 0.5 | 5.3 | 59.8 | 12.3 | 22.5 |
| 102 | Sacramento: Downtown and North Sacramento | 12.4 | 15.9 | 26.2 | 0.5 | 5.0 | 40.0 | 22.1 | 25.5 |
| 103 | Plumas: Sierra-Nevada | 0.6 | 1.1 | 7.3 | 1.2 | 2.4 | 87.4 | 5.2 | 25.6 |
| 104 | San Diego: Chula Vista | 4.4 | 13.3 | 56.0 | 0.2 | 3.4 | 22.7 | 31.3 | 29.0 |
| 105 | LA: West Covina | 4.5 | 23.6 | 54.2 | 0.1 | 1.7 | 15.9 | 34.9 | 26.0 |
| 106 | Sacramento: Rancho Cordova | 6.8 | 5.6 | 16.9 | 0.9 | 4.6 | 65.2 | 14.0 | 25.9 |
| 107 | Orange: Costa Mesa | 1.1 | 8.3 | 35.1 | 0.3 | 2.9 | 52.4 | 27.4 | 22.5 |
| 108 | LA: Covina and Walnut | 3.5 | 24.1 | 48.3 | 0.2 | 1.5 | 22.4 | 33.8 | 23.1 |
| 109 | Yolo | 2.4 | 11.3 | 28.7 | 0.6 | 3.8 | 53.0 | 20.0 | 30.4 |
| 110 | San Diego: Fallbrook and Vista | 2.2 | 4.5 | 38.3 | 0.3 | 2.4 | 52.3 | 23.2 | 23.4 |
| 111 | LA: Granada Hills and Sylmar | 3.2 | 11.1 | 55.1 | 0.2 | 2.8 | 27.6 | 36.9 | 29.7 |
| 112 | Riverside: Corona | 5.6 | 7.8 | 43.2 | 0.2 | 3.5 | 39.6 | 25.4 | 28.1 |
| 113 | Napa | 2.0 | 5.9 | 30.0 | 0.5 | 2.2 | 59.3 | 22.1 | 23.6 |
| 114 | Alameda: Emeryville | 27.3 | 25.9 | 19.8 | 0.2 | 4.0 | 22.8 | 33.4 | 27.3 |
| 115 | LA: Carson | 20.7 | 25.9 | 37.3 | 0.3 | 6.3 | 9.6 | 35.9 | 17.9 |
| 116 | Orange: Stanton to Fountain Valley | 1.1 | 35.1 | 27.3 | 0.4 | 2.7 | 33.4 | 40.2 | 30.9 |
| 117 | Santa Clara: Midtown San Jose | 3.2 | 15.4 | 46.8 | 0.5 | 2.3 | 31.8 | 35.0 | 26.8 |
| 118 | LA: Hollywood | 4.3 | 10.5 | 36.4 | 0.2 | 2.3 | 46.2 | 45.0 | 27.6 |
| 119 | Orange: Anaheim Central and East | 1.9 | 10.5 | 48.8 | 0.1 | 2.0 | 36.7 | 34.0 | 24.6 |
| 120 | Solano: Vallejo | 16.7 | 20.1 | 20.4 | 0.3 | 7.0 | 35.6 | 24.2 | 30.0 |
| 121 | San Luis Obispo: Paso Robles to Carrizo Plain | 1.1 | 2.2 | 18.9 | 0.6 | 1.9 | 75.4 | 10.1 | 25.2 |
| 122 | San Bernardino: Redlands | 5.0 | 7.7 | 32.5 | 0.6 | 2.4 | 51.8 | 17.3 | 26.9 |
| 123 | San Joaquin: South | 5.2 | 10.8 | 34.4 | 0.3 | 4.0 | 45.4 | 20.9 | 25.2 |
| 124 | San Diego: East County | 1.6 | 1.4 | 18.2 | 1.1 | 3.5 | 74.3 | 9.6 | 22.2 |
| 125 | San Diego: Spring Valley | 11.1 | 5.4 | 33.1 | 0.3 | 2.7 | 47.4 | 16.7 | 28.8 |
| 126 | Sacramento: Citrus Heights | 3.6 | 3.9 | 13.6 | 0.5 | 2.7 | 75.8 | 13.1 | 20.6 |
| 127 | Alameda: Hayward | 10.3 | 24.1 | 38.3 | 0.6 | 5.8 | 21.0 | 37.6 | 23.8 |
| 128 | San Diego: El Cajon | 4.8 | 4.1 | 22.8 | 0.4 | 4.1 | 63.8 | 16.1 | 29.5 |
| 129 | LA: North Hollywood | 4.2 | 6.7 | 47.3 | 0.2 | 2.3 | 39.4 | 40.9 | 25.3 |
| 130 | LA: La Mirada and Santa Fe Springs | 1.2 | 8.9 | 60.9 | 0.5 | 1.3 | 27.1 | 25.5 | 26.1 |
| 131 | Sonoma: Santa Rosa | 2.2 | 4.9 | 29.7 | 1.0 | 3.0 | 59.2 | 21.1 | 25.4 |
| 132 | Sacramento: East City | 10.2 | 12.6 | 23.4 | 1.2 | 4.6 | 48.0 | 18.8 | 29.5 |
| 133 | Fresno: East | 1.8 | 6.6 | 41.6 | 0.8 | 2.5 | 46.7 | 18.0 | 24.2 |
| 134 | Santa Cruz: Watsonville to Castle Rock State Park | 0.6 | 3.2 | 41.0 | 0.2 | 2.2 | 52.8 | 23.1 | 24.7 |
| 135 | San Bernardino: Upland | 4.4 | 7.6 | 50.3 | 0.2 | 2.2 | 35.3 | 25.1 | 23.6 |
| 136 | LA: Downey | 3.3 | 6.7 | 70.9 | 0.0 | 1.1 | 17.9 | 35.4 | 22.7 |
| 137 | Sacramento: Land Park and Meadow View | 17.2 | 23.0 | 23.4 | 0.5 | 5.9 | 30.0 | 24.5 | 24.0 |
| 138 | LA: Sun Valley and Tujunga | 1.8 | 9.1 | 48.6 | 0.2 | 1.0 | 39.3 | 44.2 | 27.8 |
| 139 | Riverside: Riverside East | 7.6 | 6.1 | 42.4 | 0.5 | 2.3 | 41.1 | 20.0 | 27.6 |
| 140 | San Francisco: Hunters Point and McClaren Park | 16.1 | 43.9 | 24.7 | 0.3 | 2.8 | 12.2 | 46.1 | 29.2 |
| 141 | LA: Highland Park and Eagle Rock | 1.9 | 14.9 | 65.8 | 0.2 | 1.6 | 15.7 | 41.0 | 26.9 |
| 142 | Tulare: Visalia | 1.7 | 4.2 | 41.5 | 0.4 | 2.3 | 49.8 | 13.9 | 25.7 |
| 143 | Sierra Foothills | 1.5 | 1.3 | 12.1 | 2.9 | 2.7 | 79.5 | 5.8 | 22.3 |
| 144 | Riverside: Palm Springs and South | 3.0 | 2.8 | 32.5 | 0.6 | 2.4 | 58.6 | 21.6 | 27.4 |

HDI by 233 Census Neighborhood and County Groups

| RANK | GROUPING | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|------|---|----------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| 145 | Sacramento: Natomas to Antelope | 4.86 | 76.3 | 14.4 | 85.6 | 16.7 | 3.5 | 92.2 | 30,966 |
| 146 | LA: Montebello | 4.86 | 80.8 | 32.2 | 67.8 | 13.7 | 4.1 | 90.5 | 27,567 |
| 147 | Orange: Grove Garden | 4.84 | 80.4 | 29.3 | 70.7 | 18.4 | 4.5 | 90.5 | 26,559 |
| 148 | Ventura: Santa Paula to Los Padres National Forest | 4.83 | 80.5 | 24.3 | 75.7 | 22.6 | 9.0 | 84.3 | 26,513 |
| 149 | Sacramento: South Sacramento | 4.75 | 77.7 | 22.3 | 77.7 | 19.3 | 5.4 | 88.8 | 29,218 |
| 150 | LA: Sherman Oaks | 4.73 | 80.5 | 25.9 | 74.1 | 25.7 | 8.5 | 83.0 | 25,826 |
| 151 | San Diego: Escondido | 4.70 | 78.7 | 20.5 | 79.5 | 26.3 | 8.4 | 83.0 | 27,410 |
| 152 | LA: Palmdale | 4.64 | 78.4 | 26.7 | 73.3 | 14.1 | 4.3 | 90.0 | 28,081 |
| 153 | San Luis Obispo: San Luis Obispo | 4.64 | 80.3 | 13.3 | 86.7 | 31.5 | 12.2 | 88.0 | 20,132 |
| 154 | Riverside: Southwest | 4.63 | 78.0 | 25.5 | 74.5 | 16.7 | 5.3 | 85.4 | 29,939 |
| 155 | San Diego: East San Diego | 4.61 | 77.4 | 25.8 | 74.2 | 23.2 | 9.0 | 95.7 | 24,446 |
| 156 | LA: Lancaster | 4.60 | 75.6 | 19.1 | 80.9 | 16.4 | 4.6 | 87.6 | 31,758 |
| 157 | LA: Gardena and Lawndale | 4.60 | 78.6 | 25.7 | 74.3 | 17.0 | 4.7 | 90.0 | 26,529 |
| 158 | LA: Norwalk | 4.59 | 79.4 | 28.8 | 71.2 | 14.1 | 3.2 | 88.9 | 26,813 |
| 159 | San Joaquin: Stockton | 4.57 | 77.9 | 22.2 | 77.8 | 20.9 | 6.2 | 85.8 | 27,556 |
| 160 | LA: Hawthorne | 4.55 | 79.6 | 30.6 | 69.4 | 13.9 | 3.9 | 88.8 | 26,385 |
| 161 | Contra Costa: San Pablo and Richmond | 4.54 | 77.0 | 25.4 | 74.6 | 22.9 | 7.6 | 85.5 | 28,847 |
| 162 | Riverside: Moreno Valley | 4.53 | 79.2 | 26.2 | 73.8 | 14.5 | 3.9 | 84.6 | 27,696 |
| 163 | Stanislaus: Modesto | 4.53 | 76.9 | 21.5 | 78.5 | 18.6 | 6.3 | 86.4 | 28,658 |
| 164 | Santa Clara: North San Jose | 4.53 | 82.5 | 38.9 | 61.1 | 12.8 | 3.1 | 84.4 | 25,023 |
| 165 | San Bernardino: Fontana | 4.52 | 79.9 | 28.1 | 71.9 | 15.6 | 4.5 | 83.7 | 26,928 |
| 166 | LA: Long Beach North | 4.51 | 76.8 | 25.5 | 74.5 | 20.1 | 6.0 | 90.9 | 27,188 |
| 167 | Monterey and San Benito: Hollister and Coast Ranges | 4.49 | 81.6 | 33.6 | 66.4 | 16.5 | 5.7 | 81.4 | 25,417 |
| 168 | Stanislaus: Newman, Salida, Riverbank, and Oakdale | 4.49 | 78.3 | 24.9 | 75.1 | 13.7 | 3.9 | 84.3 | 28,674 |
| 169 | San Bernardino: SW of Lake Arrowhead | 4.46 | 76.7 | 20.8 | 79.2 | 14.0 | 5.1 | 84.6 | 29,970 |
| 170 | LA: Harbor Gateway, Wilmington and San Pedro | 4.41 | 78.2 | 28.9 | 71.1 | 18.4 | 5.1 | 90.2 | 25,222 |
| 171 | Kern: Bakersfield | 4.37 | 77.0 | 23.1 | 76.9 | 19.0 | 6.3 | 85.5 | 27,392 |
| 172 | Riverside: Indio, Coachella and East County | 4.37 | 81.2 | 30.7 | 69.3 | 18.8 | 6.3 | 81.1 | 23,858 |
| 173 | San Diego: Camp Pendleton | 4.36 | 80.3 | 16.5 | 83.5 | 24.0 | 7.5 | 66.6 | 26,329 |
| 174 | LA: Paramount and Bellflower | 4.36 | 79.0 | 30.8 | 69.2 | 14.7 | 3.2 | 86.0 | 26,347 |
| 175 | LA: Inglewood | 4.34 | 77.4 | 28.6 | 71.4 | 17.6 | 5.9 | 88.4 | 26,306 |
| 176 | Ventura: Oxnard | 4.33 | 82.6 | 38.1 | 61.9 | 14.7 | 4.9 | 80.2 | 23,810 |
| 177 | Del Norte-Siskiyou-Modoc-Lassen | 4.32 | 77.6 | 16.2 | 83.8 | 16.7 | 5.4 | 88.1 | 24,105 |
| 178 | San Joaquin: North | 4.31 | 77.8 | 25.2 | 74.8 | 15.8 | 4.9 | 84.1 | 27,128 |
| 179 | Shasta | 4.31 | 76.0 | 12.4 | 87.6 | 19.9 | 6.5 | 86.5 | 25,672 |
| 180 | Santa Barbara: Lompoc and Santa Maria to San Rafael Mountains | 4.30 | 79.3 | 25.1 | 74.9 | 20.2 | 7.4 | 79.8 | 25,154 |
| 181 | Orange: Anaheim West | 4.29 | 79.1 | 30.0 | 70.0 | 17.4 | 4.8 | 83.8 | 25,441 |
| 182 | San Diego: National City | 4.26 | 79.4 | 32.2 | 67.8 | 14.8 | 3.2 | 84.0 | 25,672 |
| 183 | Riverside: Hemet and Beaumont | 4.23 | 76.1 | 20.6 | 79.4 | 15.6 | 6.0 | 85.6 | 27,248 |
| 184 | LA: Baldwin Park, Azusa, and Duarte | 4.20 | 80.0 | 34.4 | 65.6 | 15.0 | 4.7 | 85.0 | 23,760 |
| 185 | Mendocino: Lake | 4.19 | 76.6 | 15.2 | 84.8 | 19.8 | 6.7 | 83.6 | 25,091 |
| 186 | San Bernardino: NW of Lake Arrowhead | 4.17 | 78.5 | 24.0 | 76.0 | 11.6 | 3.5 | 83.4 | 25,403 |
| 187 | Yuba: Sutter | 4.17 | 77.3 | 20.9 | 79.1 | 16.3 | 4.9 | 84.6 | 25,095 |
| 188 | San Diego: South | 4.15 | 79.0 | 31.0 | 69.0 | 12.8 | 3.2 | 84.7 | 24,936 |
| 189 | San Bernardino: Ontario | 4.12 | 77.4 | 29.6 | 70.4 | 14.8 | 3.6 | 84.6 | 26,466 |
| 190 | Riverside: Riverside West | 4.06 | 78.3 | 29.0 | 71.0 | 13.1 | 4.6 | 81.5 | 25,623 |
| 191 | LA: La Puente and South El Monte | 4.06 | 80.5 | 41.3 | 58.7 | 11.4 | 3.5 | 85.7 | 23,171 |
| 192 | Contra Costa: Pittsburg | 4.06 | 78.0 | 25.7 | 74.3 | 12.8 | 3.0 | 78.6 | 27,103 |
| 193 | Imperial | 4.03 | 80.5 | 36.7 | 63.3 | 12.5 | 4.3 | 87.2 | 21,310 |
| 194 | LA: West Adams-Baldwin Hills | 4.00 | 75.6 | 27.4 | 72.6 | 18.0 | 5.8 | 91.4 | 23,883 |

| RANK | GROUPING | AFRICAN AMERICAN POPULATION [%] ¹ | ASIAN AMERICAN POPULATION [%] ² | LATINO POPULATION [%] ³ | NATIVE AMERICAN POPULATION [%] ⁴ | TWO OR MORE RACES OR SOME OTHER RACE [%] ⁵ | WHITE POPULATION [%] ⁶ | PERCENT OF PEOPLE WHO ARE FOREIGN BORN [%] ⁷ | RENTERS SPENDING HALF INCOME ON RENT [%] ⁸ |
|------|---|---|---|--|--|--|---|--|--|
| 145 | Sacramento: Natomas to Antelope | 10.3 | 6.3 | 18.4 | 0.6 | 4.3 | 60.2 | 18.1 | 26.7 |
| 146 | LA: Montebello | 0.6 | 5.8 | 85.0 | 0.5 | 0.9 | 7.2 | 35.7 | 25.7 |
| 147 | Orange: Grove Garden | 1.0 | 33.8 | 38.9 | 0.1 | 1.7 | 24.4 | 44.6 | 31.8 |
| 148 | Ventura: Santa Paula to Los Padres National Forest | 1.4 | 4.1 | 51.6 | 0.3 | 2.0 | 40.6 | 22.7 | 24.7 |
| 149 | Sacramento: South Sacramento | 12.2 | 21.4 | 27.1 | 0.5 | 4.7 | 34.1 | 25.3 | 31.2 |
| 150 | LA: Sherman Oaks | 4.1 | 6.6 | 51.0 | 0.1 | 2.6 | 35.7 | 45.0 | 31.6 |
| 151 | San Diego: Escondido | 1.8 | 6.1 | 40.9 | 1.0 | 2.2 | 48.0 | 24.8 | 28.6 |
| 152 | LA: Palmdale | 13.4 | 4.0 | 53.7 | 0.2 | 2.8 | 26.0 | 25.1 | 34.3 |
| 153 | San Luis Obispo: San Luis Obispo | 2.8 | 3.9 | 19.6 | 0.7 | 2.6 | 70.4 | 10.1 | 38.2 |
| 154 | Riverside: Southwest | 6.8 | 5.4 | 51.0 | 0.5 | 2.3 | 34.0 | 24.0 | 29.0 |
| 155 | San Diego: East San Diego | 13.1 | 11.9 | 39.4 | 0.3 | 2.8 | 32.6 | 29.8 | 30.7 |
| 156 | LA: Lancaster | 18.6 | 4.6 | 38.0 | 0.9 | 2.9 | 35.0 | 12.4 | 31.6 |
| 157 | LA: Gardena and Lawndale | 26.8 | 14.2 | 46.4 | 0.3 | 2.3 | 10.1 | 32.7 | 31.6 |
| 158 | LA: Norwalk | 4.7 | 11.6 | 69.6 | 0.0 | 1.2 | 13.0 | 35.7 | 23.6 |
| 159 | San Joaquin: Stockton | 11.6 | 25.7 | 28.3 | 0.5 | 4.0 | 29.9 | 24.2 | 29.7 |
| 160 | LA: Hawthorne | 19.6 | 5.9 | 60.0 | 0.3 | 2.0 | 12.2 | 37.6 | 25.5 |
| 161 | Contra Costa: San Pablo and Richmond | 23.5 | 15.9 | 41.6 | 0.2 | 2.3 | 16.5 | 36.3 | 29.0 |
| 162 | Riverside: Moreno Valley | 17.2 | 5.4 | 53.1 | 0.2 | 3.4 | 20.6 | 25.0 | 35.6 |
| 163 | Stanislaus: Modesto | 3.6 | 6.4 | 34.7 | 0.6 | 3.6 | 51.1 | 15.7 | 30.9 |
| 164 | Santa Clara: North San Jose | 1.9 | 33.6 | 55.8 | 0.1 | 2.2 | 6.4 | 52.7 | 31.3 |
| 165 | San Bernardino: Fontana | 10.8 | 6.8 | 63.7 | 0.1 | 2.7 | 15.8 | 31.0 | 23.6 |
| 166 | LA: Long Beach North | 21.8 | 13.8 | 43.9 | 0.2 | 4.1 | 16.1 | 29.6 | 28.4 |
| 167 | Monterey and San Benito: Hollister and Coast Ranges | 2.3 | 2.5 | 59.2 | 0.4 | 2.0 | 33.6 | 28.0 | 21.6 |
| 168 | Stanislaus: Newman, Salida, Riverbank, and Oakdale | 2.9 | 2.9 | 41.7 | 0.6 | 2.0 | 50.0 | 19.5 | 25.8 |
| 169 | San Bernardino: SW of Lake Arrowhead | 7.8 | 2.2 | 41.3 | 0.6 | 1.9 | 46.2 | 13.9 | 31.1 |
| 170 | LA: Harbor Gateway, Wilmington and San Pedro | 5.9 | 6.7 | 60.2 | 0.2 | 3.0 | 23.9 | 31.8 | 29.6 |
| 171 | Kern: Bakersfield | 8.7 | 4.9 | 42.7 | 0.5 | 2.8 | 40.4 | 17.9 | 25.7 |
| 172 | Riverside: Indio, Coachella and East County | 2.6 | 1.8 | 63.8 | 0.3 | 0.9 | 30.7 | 27.9 | 22.4 |
| 173 | San Diego: Camp Pendleton | 5.2 | 6.4 | 33.7 | 0.7 | 4.6 | 49.4 | 19.7 | 26.0 |
| 174 | LA: Paramount and Bellflower | 10.4 | 8.1 | 63.5 | 0.2 | 2.6 | 15.2 | 33.7 | 26.4 |
| 175 | LA: Inglewood | 44.4 | 1.2 | 48.4 | 0.2 | 2.3 | 3.5 | 27.8 | 27.4 |
| 176 | Ventura: Oxnard | 3.3 | 7.6 | 69.5 | 0.2 | 2.8 | 16.6 | 38.3 | 27.8 |
| 177 | Del Norte-Siskiyou-Modoc-Lassen | 4.5 | 1.7 | 13.5 | 3.5 | 3.6 | 73.2 | 6.2 | 26.5 |
| 178 | San Joaquin: North | 1.9 | 6.3 | 37.3 | 0.4 | 2.5 | 51.5 | 20.4 | 24.5 |
| 179 | Shasta | 1.1 | 2.7 | 8.0 | 2.1 | 3.2 | 83.0 | 5.7 | 29.0 |
| 180 | Santa Barbara: Lompoc and Santa Maria to San Rafael Mountains | 2.0 | 3.1 | 49.9 | 0.7 | 1.7 | 42.5 | 24.2 | 24.2 |
| 181 | Orange: Anaheim West | 3.2 | 15.6 | 56.6 | 0.1 | 2.3 | 22.2 | 40.8 | 29.9 |
| 182 | San Diego: National City | 14.6 | 17.8 | 53.9 | 0.2 | 3.3 | 10.3 | 37.5 | 32.7 |
| 183 | Riverside: Hemet and Beaumont | 4.0 | 3.9 | 37.1 | 1.1 | 2.7 | 51.2 | 17.3 | 32.2 |
| 184 | LA: Baldwin Park, Azusa, and Duarte | 2.7 | 9.8 | 71.4 | 0.1 | 1.2 | 14.7 | 38.5 | 29.4 |
| 185 | Mendocino: Lake | 1.4 | 1.4 | 18.5 | 3.4 | 2.9 | 72.4 | 9.7 | 32.3 |
| 186 | San Bernardino: NW of Lake Arrowhead | 13.4 | 2.4 | 43.2 | 0.6 | 2.4 | 38.1 | 14.7 | 38.1 |
| 187 | Yuba: Sutter | 1.9 | 10.2 | 25.6 | 1.1 | 5.0 | 56.1 | 16.8 | 23.9 |
| 188 | San Diego: South | 4.6 | 8.9 | 67.2 | 0.1 | 2.0 | 17.1 | 35.5 | 27.1 |
| 189 | San Bernardino: Ontario | 7.3 | 4.1 | 65.0 | 0.3 | 2.5 | 20.8 | 29.7 | 25.0 |
| 190 | Riverside: Riverside West | 4.3 | 4.9 | 58.1 | 0.5 | 2.7 | 29.6 | 28.9 | 24.3 |
| 191 | LA: La Puente and South El Monte | 0.6 | 8.5 | 84.6 | 0.1 | 0.5 | 5.7 | 41.8 | 26.2 |
| 192 | Contra Costa: Pittsburg | 15.8 | 9.2 | 42.3 | 0.4 | 5.0 | 27.3 | 29.0 | 31.5 |
| 193 | Imperial | 3.2 | 1.9 | 76.7 | 1.1 | 0.9 | 16.1 | 30.2 | 25.9 |
| 194 | LA: West Adams-Baldwin Hills | 48.7 | 2.4 | 40.6 | 0.2 | 2.0 | 6.2 | 28.3 | 32.9 |

HDI by 233 Census Neighborhood and County Groups

| RANK | GROUPING | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) |
|------|---|----------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|
| 195 | LA: Koreatown | 3.95 | 80.4 | 35.3 | 64.7 | 23.9 | 5.2 | 87.8 | 18,889 |
| 196 | Butte | 3.92 | 76.8 | 15.1 | 84.9 | 23.8 | 7.8 | 89.6 | 19,508 |
| 197 | LA: Panorama City | 3.89 | 80.2 | 37.1 | 62.9 | 17.2 | 3.8 | 82.5 | 21,553 |
| 198 | Stanislaus: Turlock | 3.89 | 77.6 | 28.9 | 71.1 | 15.4 | 4.5 | 82.0 | 24,310 |
| 199 | Orange: Santa Ana West | 3.88 | 82.3 | 48.2 | 51.8 | 11.3 | 3.1 | 82.5 | 21,213 |
| 200 | Humboldt | 3.86 | 75.6 | 9.7 | 90.3 | 26.1 | 8.9 | 84.3 | 20,860 |
| 201 | Kern: East | 3.84 | 75.8 | 24.2 | 75.8 | 15.1 | 4.7 | 81.9 | 25,688 |
| 202 | Merced | 3.81 | 78.5 | 33.4 | 66.6 | 12.4 | 4.3 | 84.9 | 22,316 |
| 203 | LA: Pomona | 3.79 | 78.6 | 36.1 | 63.9 | 14.4 | 4.0 | 83.1 | 22,773 |
| 204 | Monterey: Salinas | 3.74 | 80.1 | 40.9 | 59.1 | 12.4 | 3.8 | 80.2 | 22,295 |
| 205 | Madera | 3.70 | 78.3 | 31.6 | 68.4 | 13.6 | 4.6 | 80.6 | 22,580 |
| 206 | LA: El Monte | 3.70 | 82.9 | 47.4 | 52.6 | 10.9 | 1.7 | 80.3 | 19,724 |
| 207 | LA: Long Beach South | 3.69 | 75.7 | 31.4 | 68.6 | 19.4 | 6.3 | 90.1 | 21,493 |
| 208 | Trinity: Tehama-Glenn-Colusa | 3.67 | 77.6 | 22.4 | 77.6 | 13.8 | 3.5 | 81.4 | 21,770 |
| 209 | LA: Lynwood and South Gate | 3.56 | 80.8 | 50.0 | 50.0 | 5.8 | 1.5 | 81.8 | 21,568 |
| 210 | Kern: Greater Bakersfield | 3.51 | 75.7 | 34.2 | 65.8 | 11.1 | 3.9 | 79.8 | 25,571 |
| 211 | San Bernardino: East | 3.50 | 74.1 | 15.6 | 84.4 | 16.2 | 5.5 | 74.3 | 25,926 |
| 212 | Kings | 3.49 | 77.7 | 28.9 | 71.1 | 11.3 | 3.1 | 76.2 | 23,156 |
| 213 | LA: Echo Park, Silver Lake and Pico Union | 3.47 | 77.4 | 36.8 | 63.2 | 26.2 | 7.6 | 82.0 | 19,717 |
| 214 | LA: Pacoima and Arleta | 3.45 | 79.2 | 48.5 | 51.5 | 10.1 | 1.9 | 83.5 | 21,291 |
| 215 | LA: Downtown | 3.43 | 80.7 | 47.4 | 52.6 | 12.2 | 4.0 | 84.9 | 18,207 |
| 216 | San Bernardino: Bloomington and Colton | 3.41 | 76.8 | 34.4 | 65.6 | 9.2 | 2.6 | 81.6 | 22,765 |
| 217 | Orange: Santa Ana East | 3.32 | 78.6 | 50.6 | 49.4 | 12.0 | 4.0 | 82.1 | 21,075 |
| 218 | Tulare: Tulare | 3.30 | 75.6 | 32.9 | 67.1 | 9.9 | 3.2 | 80.4 | 23,312 |
| 219 | San Bernardino: San Bernardino | 3.23 | 74.8 | 32.5 | 67.5 | 12.2 | 3.9 | 78.8 | 23,782 |
| 220 | LA: Bell Gardens, Bell, Maywood, Cudahy, and Commerce | 3.22 | 79.5 | 58.1 | 41.9 | 4.6 | 1.3 | 80.7 | 21,514 |
| 221 | LA: Compton | 3.18 | 76.2 | 41.4 | 58.6 | 7.6 | 2.6 | 83.0 | 22,087 |
| 222 | Alameda: Elmhurst | 3.07 | 74.0 | 35.6 | 64.4 | 12.5 | 3.7 | 80.3 | 23,329 |
| 223 | San Joaquin: South of Stockton | 2.93 | 73.3 | 37.5 | 62.5 | 11.0 | 3.5 | 83.2 | 22,382 |
| 224 | LA: East LA | 2.91 | 79.7 | 55.1 | 44.9 | 5.1 | 0.9 | 79.1 | 19,020 |
| 225 | LA: East Adams and Exposition Park | 2.89 | 77.9 | 45.7 | 54.3 | 12.4 | 3.8 | 91.4 | 15,192 |
| 226 | Fresno: Fresno | 2.86 | 74.7 | 34.7 | 65.3 | 11.5 | 3.2 | 82.3 | 19,770 |
| 227 | Fresno: West | 2.83 | 77.0 | 44.4 | 55.6 | 8.6 | 2.2 | 79.5 | 19,367 |
| 228 | LA: Florence, Firestone, and Huntington Park | 2.77 | 78.6 | 57.9 | 42.1 | 5.6 | 1.7 | 78.6 | 19,300 |
| 229 | Tulare: Tulare County East to Sequoia National Park | 2.67 | 77.6 | 44.6 | 55.4 | 9.0 | 2.6 | 80.7 | 17,057 |
| 230 | LA: Hancock | 2.60 | 75.2 | 40.5 | 59.5 | 8.8 | 2.2 | 79.9 | 18,926 |
| 231 | Kern: West | 2.19 | 75.7 | 42.9 | 57.1 | 7.4 | 1.8 | 74.8 | 17,135 |
| 232 | LA: Vernon Central | 2.19 | 77.6 | 63.3 | 36.7 | 3.5 | 0.6 | 79.8 | 15,675 |
| 233 | LA: Watts | 1.91 | 72.8 | 53.8 | 46.2 | 3.7 | 1.1 | 78.3 | 18,785 |

1-6. U.S. Census Bureau, American Community Survey 2007-2009. Table C03002. East LA demographic data are from 5-year 2005-2009 estimates due to lack of reliable 3-year estimates for this neighborhood group.

7. U.S. Census Bureau, American Community Survey 2007-2009. Table GCT0501.

8. U.S. Census Bureau, American Community Survey 2007-2009. Table B25070. Renters who spend more than half of their household incomes on utilities. Figures do not include homeowners or renters living in group quarters.

| RANK | GROUPING | AFRICAN AMERICAN POPULATION [%] ¹ | ASIAN AMERICAN POPULATION [%] ² | LATINO POPULATION [%] ³ | NATIVE AMERICAN POPULATION [%] ⁴ | TWO OR MORE RACES OR SOME OTHER RACE [%] ⁵ | WHITE POPULATION [%] ⁶ | PERCENT OF PEOPLE WHO ARE FOREIGN BORN [%] ⁷ | RENTERS SPENDING HALF INCOME ON RENT [%] ⁸ |
|------|---|---|---|--|--|--|---|--|--|
| 195 | LA: Koreatown | 4.4 | 30.0 | 58.4 | 0.3 | 1.3 | 5.6 | 66.0 | 27.6 |
| 196 | Butte | 1.5 | 4.2 | 13.0 | 0.8 | 4.1 | 76.4 | 8.3 | 30.0 |
| 197 | LA: Panorama City | 3.7 | 12.5 | 69.5 | 0.1 | 2.0 | 12.2 | 50.4 | 32.1 |
| 198 | Stanislaus: Turlock | 1.6 | 5.2 | 44.1 | 0.7 | 2.3 | 46.0 | 25.7 | 30.4 |
| 199 | Orange: Santa Ana West | 1.1 | 13.7 | 76.5 | 0.4 | 0.9 | 7.4 | 49.8 | 30.3 |
| 200 | Humboldt | 1.0 | 2.4 | 8.6 | 5.7 | 3.8 | 78.5 | 5.3 | 34.3 |
| 201 | Kern: East | 4.5 | 1.9 | 36.5 | 0.9 | 2.6 | 53.7 | 15.5 | 27.2 |
| 202 | Merced | 3.5 | 6.8 | 52.7 | 0.5 | 2.0 | 34.5 | 24.1 | 27.2 |
| 203 | LA: Pomona | 7.7 | 6.7 | 71.9 | 0.2 | 1.3 | 12.2 | 34.6 | 28.8 |
| 204 | Monterey: Salinas | 1.7 | 6.4 | 73.1 | 0.3 | 1.0 | 17.5 | 36.8 | 21.9 |
| 205 | Madera | 3.9 | 1.8 | 50.9 | 1.0 | 2.4 | 40.0 | 21.1 | 20.8 |
| 206 | LA: El Monte | 0.5 | 23.6 | 70.3 | 0.2 | 0.4 | 5.0 | 53.3 | 29.9 |
| 207 | LA: Long Beach South | 13.4 | 14.0 | 53.2 | 0.4 | 3.5 | 15.4 | 35.1 | 31.2 |
| 208 | Trinity:Tehama-Glenn-Colusa | 0.7 | 1.7 | 27.5 | 1.4 | 3.2 | 65.5 | 14.3 | 24.7 |
| 209 | LA: Lynwood and South Gate | 4.6 | 0.9 | 90.2 | 0.1 | 0.6 | 3.6 | 43.3 | 29.6 |
| 210 | Kern: Greater Bakersfield | 2.1 | 1.6 | 49.5 | 0.7 | 1.7 | 44.3 | 17.9 | 30.9 |
| 211 | San Bernardino: East | 5.3 | 2.1 | 22.7 | 1.5 | 3.8 | 64.5 | 8.4 | 20.0 |
| 212 | Kings | 7.5 | 3.0 | 49.2 | 1.1 | 1.8 | 37.4 | 20.2 | 19.7 |
| 213 | LA: Echo Park, Silver Lake and Pico Union | 3.3 | 17.2 | 60.8 | 0.2 | 1.4 | 17.1 | 53.2 | 26.9 |
| 214 | LA: Pacoima and Arleta | 4.1 | 4.3 | 85.2 | 0.1 | 0.6 | 5.7 | 43.4 | 27.7 |
| 215 | LA: Downtown | 7.0 | 11.2 | 73.2 | 0.2 | 1.3 | 7.1 | 46.4 | 28.1 |
| 216 | San Bernardino: Bloomington and Colton | 9.2 | 2.8 | 70.3 | 0.3 | 1.9 | 15.6 | 29.7 | 31.9 |
| 217 | Orange: Santa Ana East | 0.7 | 5.0 | 82.0 | 0.1 | 0.7 | 11.4 | 49.4 | 26.2 |
| 218 | Tulare: Tulare | 2.1 | 3.2 | 58.5 | 0.4 | 2.1 | 33.7 | 22.8 | 21.6 |
| 219 | San Bernardino: San Bernardino | 15.0 | 4.0 | 58.0 | 0.3 | 1.7 | 21.1 | 24.4 | 34.5 |
| 220 | LA: Bell Gardens, Bell, Maywood, Cudahy, and Commerce | 0.8 | 0.4 | 95.0 | 0.2 | 0.5 | 3.1 | 45.8 | 29.0 |
| 221 | LA: Compton | 32.6 | 0.5 | 62.7 | 0.1 | 2.6 | 1.5 | 30.9 | 34.6 |
| 222 | Alameda: Elmhurst | 36.7 | 7.8 | 44.5 | 0.7 | 3.9 | 6.5 | 33.6 | 39.5 |
| 223 | San Joaquin: South of Stockton | 12.5 | 13.1 | 52.5 | 0.5 | 2.9 | 18.5 | 30.5 | 34.4 |
| 224 | LA: East Adams and Exposition Park | 0.1 | 0.6 | 98.0 | 0.1 | 0.2 | 1.0 | 44.0 | 30.0 |
| 225 | LA: East Adams-Exposition Park | 17.7 | 8.4 | 61.7 | 0.1 | 1.6 | 10.4 | 46.4 | 34.9 |
| 226 | Fresno: Fresno | 9.1 | 12.4 | 53.8 | 0.5 | 2.1 | 22.2 | 23.4 | 33.6 |
| 227 | Fresno: West | 1.7 | 4.5 | 71.2 | 0.5 | 1.3 | 20.9 | 31.0 | 20.5 |
| 228 | LA: Florence, Firestone, and Huntington Park | 4.4 | 0.4 | 93.8 | 0.0 | 0.2 | 1.2 | 46.7 | 33.1 |
| 229 | Tulare: Tulare County East to Sequoia National Park | 0.2 | 2.3 | 70.2 | 1.1 | 1.1 | 25.1 | 30.4 | 23.0 |
| 230 | LA: Hancock | 41.0 | 1.4 | 55.2 | 0.1 | 1.2 | 1.1 | 33.8 | 39.7 |
| 231 | Kern: West | 4.1 | 5.4 | 65.5 | 0.4 | 1.5 | 23.1 | 30.1 | 20.0 |
| 232 | LA: Vernon Central | 9.9 | 0.4 | 88.5 | 0.0 | 0.6 | 0.7 | 48.3 | 36.4 |
| 233 | LA- Watts | 27.0 | 0.2 | 71.0 | 0.2 | 0.4 | 1.1 | 36.7 | 42.1 |

HDI by Top Five Metro Areas

| RANK | HD INDEX | LIFE EXPECTANCY AT BIRTH (years) | LESS THAN HIGH SCHOOL (%) | AT LEAST HIGH SCHOOL DIPLOMA (%) | AT LEAST BACHELOR'S DEGREE (%) | GRADUATE OR PROFESSIONAL DEGREE (%) | SCHOOL ENROLLMENT (%) | MEDIAN EARNINGS (2009 dollars) | HEALTH INDEX | EDUCATION INDEX | INCOME INDEX |
|----------------------------|-------------|----------------------------------|---------------------------|----------------------------------|--------------------------------|-------------------------------------|-----------------------|--------------------------------|--------------|-----------------|--------------|
| United States | 5.09 | 78.6 | 14.7 | 85.3 | 27.9 | 10.3 | 87.9 | 28,365 | 5.25 | 5.25 | 4.76 |
| California | 5.46 | 80.1 | 19.4 | 80.6 | 29.9 | 10.7 | 90.3 | 29,685 | 5.87 | 5.42 | 5.07 |
| 1 San Francisco | 6.97 | 81.4 | 13.0 | 87.0 | 43.2 | 17.0 | 98.5 | 39,136 | 6.43 | 7.49 | 6.99 |
| 2 San Diego | 5.80 | 80.7 | 14.6 | 85.4 | 34.8 | 12.7 | 89.6 | 31,271 | 6.11 | 5.86 | 5.43 |
| 3 Sacramento | 5.66 | 79.4 | 13.1 | 86.9 | 29.5 | 9.8 | 93.6 | 30,999 | 5.60 | 6.00 | 5.37 |
| 4 Los Angeles | 5.52 | 80.7 | 22.2 | 77.8 | 30.3 | 10.3 | 92.2 | 28,941 | 6.14 | 5.51 | 4.90 |
| 5 Riverside-San Bernardino | 4.58 | 78.3 | 21.8 | 78.2 | 18.9 | 6.5 | 85.9 | 27,237 | 5.12 | 4.15 | 4.48 |

| TOP AND BOTTOM NEIGHBORHOOD AND COUNTY AREAS, BY METRO AREA | | | | | | | | | | | |
|---|-------------|------|------|------|------|------|-------|--------|------|------|------|
| San Francisco Metro Area | 6.97 | 81.4 | 13.0 | 87.0 | 43.2 | 17.0 | 98.5 | 39,136 | 6.43 | 7.49 | 6.99 |
| Contra Costa: Moraga and Walnut Creek | 8.77 | 84.3 | 3.3 | 96.7 | 64.2 | 27.7 | 100.0 | 53,783 | 7.64 | 9.49 | 9.19 |
| Alameda: Elmhurst | 3.07 | 74.0 | 35.6 | 64.4 | 12.5 | 3.7 | 80.3 | 23,329 | 3.31 | 2.51 | 3.40 |
| San Diego Metro Area | 5.80 | 80.7 | 14.6 | 85.4 | 34.8 | 12.7 | 89.6 | 31,271 | 6.11 | 5.86 | 5.43 |
| San Diego: Torrey Pines to Mission Bay | 8.17 | 84.5 | 2.8 | 97.2 | 68.3 | 31.3 | 100.0 | 38,893 | 7.71 | 9.86 | 6.94 |
| San Diego: South | 4.15 | 79.0 | 31.0 | 69.0 | 12.8 | 3.2 | 84.7 | 24,936 | 5.41 | 3.19 | 3.86 |
| Sacramento Metro Area | 5.66 | 79.4 | 13.1 | 86.9 | 29.5 | 9.8 | 93.6 | 30,999 | 5.60 | 6.00 | 5.37 |
| Sacramento: Folsom | 7.04 | 80.9 | 8.8 | 91.2 | 38.8 | 12.9 | 97.2 | 43,822 | 6.19 | 7.15 | 7.77 |
| Sacramento: South Sacramento | 4.75 | 77.7 | 22.3 | 77.7 | 19.3 | 5.4 | 88.8 | 29,218 | 4.87 | 4.42 | 4.96 |
| Los Angeles Metro Area | 5.52 | 80.7 | 22.2 | 77.8 | 30.3 | 10.3 | 92.2 | 28,941 | 6.14 | 5.51 | 4.90 |
| Orange: Newport Beach to Laguna Hills | 8.88 | 88.1 | 3.8 | 96.2 | 55.3 | 21.2 | 97.7 | 51,632 | 9.19 | 8.53 | 8.91 |
| LA: Watts | 1.91 | 72.8 | 53.8 | 46.2 | 3.7 | 1.1 | 78.3 | 18,785 | 2.85 | 0.96 | 1.90 |
| Riverside-San Bernardino Metro Area | 4.58 | 78.3 | 21.8 | 78.2 | 18.9 | 6.5 | 85.9 | 27,237 | 5.12 | 4.15 | 4.48 |
| San Bernardino: Rancho Cucamonga | 6.21 | 78.3 | 9.3 | 90.7 | 29.0 | 10.5 | 97.0 | 38,805 | 5.13 | 6.56 | 6.93 |
| San Bernardino: San Bernardino | 3.23 | 74.8 | 32.5 | 67.5 | 12.2 | 3.9 | 78.8 | 23,782 | 3.68 | 2.47 | 3.53 |

| CALIFORNIA RACE AND ETHNIC GROUPS BY METRO AREA | | | | | | | | | | | |
|---|-------------|------|------|------|------|------|-------|--------|------|------|------|
| San Francisco Metro Area | 6.97 | 81.4 | 13.0 | 87.0 | 43.2 | 17.0 | 98.5 | 39,136 | 6.43 | 7.49 | 6.99 |
| 1 Asian Americans | 7.93 | 87.1 | 15.4 | 84.6 | 49.1 | 17.4 | 100.0 | 40,244 | 8.79 | 7.83 | 7.18 |
| 2 Whites | 7.89 | 81.1 | 4.1 | 95.9 | 54.1 | 23.0 | 100.0 | 49,254 | 6.30 | 8.80 | 8.58 |
| 3 Latinos | 4.93 | 85.1 | 35.0 | 65.0 | 15.3 | 4.6 | 84.6 | 24,244 | 7.96 | 3.17 | 3.67 |
| 4 African Americans | 4.81 | 72.1 | 13.9 | 86.1 | 22.3 | 8.0 | 100.0 | 32,096 | 2.54 | 6.28 | 5.61 |
| San Diego Metro Area | 5.80 | 80.7 | 14.6 | 85.4 | 34.8 | 12.7 | 89.6 | 31,271 | 6.11 | 5.86 | 5.43 |
| 1 Asian Americans | 7.65 | 87.2 | 13.6 | 86.4 | 46.1 | 15.3 | 100.0 | 36,162 | 8.83 | 7.68 | 6.44 |
| 2 Whites | 6.64 | 80.2 | 5.1 | 94.9 | 42.9 | 16.3 | 93.1 | 38,070 | 5.93 | 7.19 | 6.80 |
| 3 African Americans | 4.82 | 74.6 | 8.4 | 91.6 | 24.7 | 8.0 | 90.9 | 30,494 | 3.57 | 5.63 | 5.26 |
| 4 Latinos | 4.38 | 83.0 | 37.8 | 62.2 | 14.1 | 4.6 | 83.6 | 22,609 | 7.06 | 2.88 | 3.18 |
| Sacramento Metro Area | 5.66 | 79.4 | 13.1 | 86.9 | 29.5 | 9.8 | 93.6 | 30,999 | 5.60 | 6.00 | 5.37 |
| 1 Asian Americans | 6.41 | 84.6 | 19.3 | 80.7 | 38.7 | 11.5 | 96.6 | 29,090 | 7.76 | 6.55 | 4.93 |
| 2 Whites | 6.27 | 79.1 | 5.9 | 94.1 | 33.3 | 11.3 | 96.8 | 35,966 | 5.47 | 6.92 | 6.40 |
| 3 African Americans | 4.59 | 73.2 | 13.1 | 86.9 | 17.9 | 6.5 | 100.0 | 28,229 | 3.00 | 6.06 | 4.72 |
| 4 Latinos | 4.23 | 83.3 | 37.7 | 62.3 | 13.0 | 3.9 | 83.1 | 21,128 | 7.22 | 2.75 | 2.71 |
| Los Angeles Metro Area | 5.52 | 80.7 | 22.2 | 77.8 | 30.3 | 10.3 | 92.2 | 28,941 | 6.14 | 5.51 | 4.90 |
| 1 Asian Americans | 7.42 | 85.6 | 13.2 | 86.8 | 48.9 | 14.4 | 100.0 | 35,415 | 8.19 | 7.78 | 6.30 |
| 2 Whites | 7.18 | 80.1 | 5.9 | 94.1 | 44.5 | 16.7 | 100.0 | 43,180 | 5.86 | 8.01 | 7.67 |
| 3 African Americans | 4.92 | 73.4 | 11.5 | 88.5 | 23.1 | 8.0 | 100.0 | 30,435 | 3.08 | 6.43 | 5.24 |
| 4 Latinos | 4.05 | 83.4 | 44.6 | 55.4 | 9.9 | 2.8 | 83.8 | 20,598 | 7.26 | 2.34 | 2.54 |
| Riverside-San Bernardino Metro Area | 4.58 | 78.3 | 21.8 | 78.2 | 18.9 | 6.5 | 85.9 | 27,237 | 5.12 | 4.15 | 4.48 |
| 1 Asian Americans | 7.40 | 86.1 | 11.7 | 88.3 | 46.6 | 13.0 | 100.0 | 34,609 | 8.39 | 7.69 | 6.14 |
| 2 Whites | 5.45 | 77.2 | 8.7 | 91.3 | 24.5 | 9.2 | 90.5 | 34,200 | 4.67 | 5.62 | 6.05 |
| 3 African Americans | 4.31 | 72.7 | 12.5 | 87.5 | 18.5 | 6.5 | 91.4 | 29,297 | 2.80 | 5.16 | 4.98 |
| 4 Latinos | 3.86 | 81.8 | 40.6 | 59.4 | 7.8 | 2.1 | 80.8 | 21,772 | 6.58 | 2.06 | 2.92 |

Source: Education and earnings data in the above tables are based on American Human Development Project analysis of the U.S. Census Bureau, American Community Survey 2009.

California Regions: Constituent Counties

| REGION | REGION |
|----------------------------|--------------------------------------|
| Northern California | Central Coast |
| Butte | Monterey |
| Colusa | San Benito |
| Del Norte | San Luis Obispo |
| Glenn | Santa Barbara |
| Humboldt | San Joaquin Valley |
| Lake | Fresno |
| Lassen | Kern |
| Mendocino | Kings |
| Modoc | Madera |
| Nevada | Merced |
| Plumas | San Joaquin |
| Shasta | Stanislaus |
| Sierra | Tulare |
| Siskiyou | Central Sierra |
| Tehama | Alpine |
| Trinity | Amador |
| Greater Sacramento | Calaveras |
| El Dorado | Inyo |
| Placer | Mariposa |
| Sacramento | Mono |
| Sutter | Tuolumne |
| Yolo | Southern California |
| Yuba | Los Angeles |
| Bay Area | Orange |
| Alameda | Ventura |
| Contra Costa | Riverside |
| Marin | San Bernardino |
| Napa | San Diego and Southern Border |
| San Francisco | Imperial |
| San Mateo | San Diego |
| Santa Clara | |
| Santa Cruz | |
| Solano | |
| Sonoma | |

California Metro Areas: Constituent Counties

| METROPOLITAN AREA | METROPOLITAN AREA |
|---------------------------------|----------------------|
| Los Angeles | San Diego |
| Los Angeles | San Diego |
| Orange | San Francisco |
| Riverside–San Bernardino | Alameda |
| Riverside | Contra Costa |
| San Bernardino | Marin |
| Sacramento | San Francisco |
| El Dorado | San Mateo |
| Placer | |
| Sacramento | |
| Yolo | |

Methodological Notes

The Human Development Index for California¹

The American Human Development Index measures the distribution of well-being and opportunity in three basic dimensions: health, access to knowledge, and living standards. All data used to calculate the index come from official U.S. or California state government sources. In the Human Development Index for California:

- **A long and healthy life** is measured using life expectancy at birth. This indicator is calculated by the American Human Development Project using abridged life tables based on the Chiang methodology.² The mortality data come from the California Department of Public Health, Center for Health Statistics, and the population estimates come from the U.S. Census Bureau Population Estimates Program. Data are for 2006–2008.
- **Access to knowledge** is measured using two indicators: school enrollment for the population age 3 and older, and degree attainment for the population 25 years and older (based on the proportion of the adult population that has earned a high school diploma, a bachelor's degree, and a graduate or professional degree). Both indicators are from the American Community Survey of the

U.S. Census Bureau. Data are for 2009 for state and regional estimates and 2007–2009 for census neighborhood and county group estimates.

- **A decent standard of living** is measured using median personal earnings from the American Community Survey of the U.S. Census Bureau. Data are for 2009 for state and regional estimates and for 2007–2009 for census neighborhood and county group estimates.

Calculating the American HD Index

Before the HD Index itself is calculated, an index needs to be created for each of these three dimensions. To calculate these indices—the health, education, and income indices—minimum and maximum values (goalposts) are chosen for each underlying indicator. The goalposts are determined based on the range of the indicator observed on all possible groupings and also taking into account possible increases and decreases in years to come. These are then adjusted in order to achieve a balance in the final index. All three dimensions are weighted equally.

Performance in each dimension is expressed as a value between 0 and 10 by applying the following general formula:

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

Goalposts for Calculating the American HD Index

The goalposts for the four principle indicators that make up the American Human Development Index are shown in the table below. In order to make the HD Index comparable over time, the health and education indicator goalposts do not change from year to year. The earnings goalposts are adjusted for inflation (please see the below for more details). Because earnings data and the 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.

| INDICATOR | MAXIMUM VALUE | MINIMUM VALUE |
|--|---------------|---------------|
| Life expectancy at birth (years) | 90 | 66 |
| Educational attainment score | 2.0 | 0.5 |
| Combined gross enrollment ratio (%) | 100 | 70 |
| Median personal earnings (2009 dollars)* | \$60,429 | \$14,283 |

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

The American HD Index is calculated by taking the simple average of the health, education, and income indices. Since all three components range from 0 to 10, the HD Index itself also varies from 0 to 10, with 10 representing the highest level of human development. The example at right shows how the HD Index value for California is calculated.

EXAMPLE:

Calculating the HD Index for California



HEALTH Index

Life expectancy at birth for California is 80.1 years. The Health Index is given by:

$$\text{Health Index} = \frac{80.1 - 66}{90 - 66} \times 10 = \mathbf{5.870}$$



EDUCATION Index

In 2009, 80.6 percent of Californians 25 years and older had at least a high school diploma, 29.9 percent had at least a bachelor's degree, and 10.7 percent had a graduate or professional degree. Therefore the Educational Attainment Score is $0.806 + 0.299 + 0.107 = 1.212$. The Educational Attainment Index is then:

$$\text{Educational Attainment Index} = \frac{1.212 - 0.5}{2.0 - 0.5} \times 10 = \mathbf{4.751}$$

School enrollment (combined gross enrollment ratio) was 90.3 percent, so the Enrollment Index is:

$$\text{Enrollment Index} = \frac{90.3 - 70}{100 - 70} \times 10 = \mathbf{6.771}$$

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

$$\text{Education Index} = \frac{2}{3} \mathbf{4.75} + \frac{1}{3} \mathbf{6.77} = \mathbf{5.424}$$



INCOME Index

Median personal earnings in 2009 were \$29,685. The Income Index is then:

$$\text{Income Index} = \frac{\log(29,685) - \log(14,283.22)}{\log(60,429.05) - \log(14,283.22)} \times 10 = \mathbf{5.072}$$



HUMAN DEVELOPMENT Index

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

$$\text{HD Index} = \frac{\mathbf{5.870} + \mathbf{5.424} + \mathbf{5.072}}{3} = \mathbf{5.455}$$

Data Sources

HEALTH

Mortality data were obtained from the California Department of Public Health, Center for Health Statistics. Population data are estimates produced by the U.S. Census Bureau Population Estimates Program. Life expectancy estimates for census neighborhood and county groups were estimated by the American Human Development Project using death counts by age by zip code taken from the California mortality data and population estimates from the U.S. Census Bureau. Small numbers of deaths of unknown age, race, and ethnicity were distributed proportionally based on the known distribution of deaths of age, race, and ethnicity.³

EDUCATION

All educational attainment and enrollment figures come from the American Community Survey one- and three-year estimates. Gross enrollment figures, which can exceed 100 percent if adults 25 and older are enrolled in school, were capped at 100 percent.

INCOME

American Community Survey one- and three-year estimates. When not directly available, median personal earnings data were estimated by AHDP from the American Community Survey microdata using linear interpolation.

Geographies Used in this Report

Census Neighborhood and County Groups are based on Public Use Microdata Areas (PUMAs), sub-state geographic units designated by the U.S. Census Bureau. PUMAs have populations of at least 100,000 and generally less than 200,000. California has a total of 233 PUMAs. Each PUMA encompasses either two or more counties with small populations or breaks densely populated counties up into smaller units. For example, sparsely populated Del Norte, Lassen, Modoc, and Siskiyou counties are combined into one PUMA whereas populous Los Angeles County is divided into 67 PUMAs. For the purposes of this report, California's 233 PUMAs have been named by the AHDP with the county name followed by specific neighborhood(s), communities, or local landmarks within that PUMA. Los Angeles County PUMA names are based on those used by the County of Los Angeles Department of Mental Health in "Vulnerable Communities in Los Angeles County: Key Indicators of Mental Health."

The Five Californias were created by calculating American HD Index scores for all 233 PUMAs in the state and then grouping them based on their index scores on the 0–10 scale. HD Index values for the Five Californias were calculated by aggregating data for the PUMAs in each group together and then recalculating the indicators that go into the index for each of these new groups.

Regions used in this report are based on economic regions designated by the State of California Economic Strategy Panel. These regions are each made up of between two and eleven counties that share similar economic, demographic, and geographic features. Data limitations required a collapse of the “Northern California” and “Northern Sacramento Valley” regions into one region which appears as Northern California in this report.⁴ See page 153 for a full list of counties by region.

Metro Areas are based on Metropolitan Statistical Areas, which consist of urban centers and their outlying counties as defined by the White House Office of Management and Budget. Metro Areas include principal cities as well as their outlying suburban and exurban areas with strong economic and social ties to that city.⁵ See page 153 for a full list of counties by metro area.

Population Groups Used in This Report

Racial and ethnic groups used in this report are based on definitions established by the White House Office of Management and Budget (OMB) and used by the Census Bureau and other government entities.⁶ Since 1997 the OMB has recognized five racial groups and two ethnic categories. The racial groups include Native Americans, Asian Americans, African Americans, Native Hawaiians and Other Pacific Islanders, and whites. The ethnic categories are Latino and not Latino. People of Latino ethnicity may be of any race. In this report, members of each of these racial groups include only non-Latino members of these groups. When the total population of any group in any area was less than 50,000 people, the American HD Index was not calculated for that group due to the statistical instability of survey-based estimates for small populations.

For example, there are fewer than 50,000 African Americans and Native Americans living in the Northern California economic region, and thus an HD Index value for African Americans and Native Americans in this region is not available.

AHDP recognizes that **Native Hawaiian** and **Other Pacific Islanders** constitute one of the five racial groups recognized by the OMB. However, the total population of this group in California is only about 140,000, with no particular geographic area in which they are heavily concentrated. This limits the availability of data for this group to analysis at the state level. Native Hawaiians and Other Pacific Islanders are included in data for “some other race or races” in tables where this heading appears.

Nativity groups used in this report are based on place of birth data in the California Department of Public Health data and nativity status data in the American Community Survey. Individuals who were born in the fifty states or Washington, D.C., Puerto Rico, or the U.S. Island Areas (American Samoa, Commonwealth of the Northern Mariana Islands, Guam, and the U.S. Virgin Islands) are considered “native-born,” and all others “foreign-born.”

Immigration status is related to but distinct from nativity. The American Community Survey and California Department of Public Health, the two primary data sources used in this report, collect data on the resident population of California, regardless of their citizenship or immigration status.

Sampling Error and Error Margins

All of the data used to calculate the American Human Development Index besides life expectancy at birth comes from the American Community Survey (ACS), an annual survey conducted by the U.S. Census Bureau that samples a subset of the overall population. Although the ACS is an excellent source, as with any survey, there is some degree of sampling and non sampling error inherent in the data. Thus, not all differences between two places or groups reflect the true difference between those places or groups. Comparisons between similar values on any indicator, especially for small populations, should be made with caution since these differences may not always be statistically significant.

California Human Development Index Historical Trends

1990 and 2000

Education and earnings data are from the U.S. Census Bureau, 1990 and 2000 Decennial Censuses. Life expectancy was calculated by the American Human Development Project using data from the U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, Compressed Mortality File on the CDC WONDER On-Line Database.

2005

All data from *The Measure of America: American Human Development Report 2008-2009* (New York: Columbia University Press, 2008).

2009

Education and earnings data are from the U.S. Census Bureau, American Community Survey 2009. Life expectancy for California was calculated using mortality data from the California Department of Public Health, Center for Health Statistics and population estimates from the U.S. Census Bureau, 2006-2008. Life expectancy data for the U.S. come from *The Measure of America 2010-2011: Mapping Risks and Resilience* (New York: New York University Press, 2010).

Notes

Understanding Human Development

¹ California's Gross State Product values from the Standard Industry Classification (SIC) series for the years 1980 to 1997 were adjusted to match more recent values from the NAICS series using the ratio of NAICS to SIC values for 1997.

² Ul Haq, *Reflections on Human Development*, 24.

³ U.S. Census Bureau, "A Child's Day."

California: What the Human Development Index Reveals

¹ Bureau of Economic Analysis, "Economic Downturn Widespread among States in 2009."

² The Economic Strategy Panel has designated nine regions. For the purposes of this report, the Northern California economic region and the Northern California Valley economic region have been combined into one due to data constraints.

³ Social Science Data Analysis Network, "New Racial Segregation Measures for States and Large Metropolitan Areas."

⁴ Pearce, "Overlooked and Undercounted 2009."

⁵ Centers for Disease Control and Prevention, *National Vital Statistics Reports*, Table 8.

A Long and Healthy Life

¹ The World Health Organization used this definition for social determinants of health.

² These observations are based on the results of an ordinary least squares regression model with life expectancy at birth as the dependent variable. Independent variables include the share of the local population that is Latino, median personal earnings (subject to a log transformation), the proportion of the adult population with a bachelor's degree or higher, and a variable indicating whether the population in question is urban or rural. The adjusted R Square for the model was .584, suggesting that this model accounts for more than 58 percent of the variance in life expectancy outcomes among neighborhood and county groups.

³ Hayes-Bautista, "Latino Health Research Agenda for the Twenty-first Century."

⁴ Brennan Ramirez et al., *Promoting Health Equity*.

⁵ Social Science Data Analysis Network, "New Racial Segregation Measures for States and Large Metropolitan Areas."

⁶ Centers for Disease Control and Prevention, National Center for Health Statistics, Compressed Mortality File, "CDC WONDER On-line Database." Deaths by assault, homicide by discharge of firearms, or other and unspecified means per 100,000 population over the years 2005–2007 [causes GR113–128 and GR113–129].

⁷ Baldassare et al., *Californians and Healthy Communities*.

⁸ Ibid.

⁹ Jackson et al., "Relation of Residential Segregation to All-Cause Mortality."

¹⁰ Kawachi et al., "Health Disparities by Race and Class."

¹¹ Parks et al., *Morbidity and Mortality in People with Serious Mental Illness*.

Access to Knowledge

¹ Perlmann, *Italians Then, Mexicans Now*.

² Lewis and Burd-Sharps, *Measure of America 2010–2011*.

³ Reich, "Equality and Adequacy in the State's Provision of Education."

⁴ Sum et al., *Labor Underutilization Impacts of the Great Recession of 2007–2009*, 11.

⁵ This analysis comes from the *Common Good Forecaster*, created jointly by the American Human Development Project and United Way. www.measureofamerica.org/forecaster.

⁶ Education Week, "Diplomas Count 2010."

⁷ Fernandes and Gabe, "Disconnected Youth."

⁸ Rose et al., "Pathways for School Finance in California."

⁹ Legislative Counsel of California, "California Education Code."

- ¹⁰ U.S. Census Bureau, American Community Survey, 2008 One-Year Estimates. Table B20004.
 - ¹¹ Karoly, *Preschool Adequacy and Efficiency in California*.
 - ¹² Rogers et al., "2007 African American Educational Opportunity Report."
 - ¹³ Ibid.
 - ¹⁴ AHDP analysis of data for the 2007–2008 school year from the National Center for Education Statistics, Common Core of Data.
 - ¹⁵ Rogers et al., "2007 Latino Educational Opportunity Report."
 - ¹⁶ Payán and Nettles, "Current State of English-Language Learners in the U.S."
 - ¹⁷ Public Policy Institute of California, "Just the Facts: Poverty in California."
 - ¹⁸ U.S. Census Bureau, "A Child's Day."
 - ¹⁹ National Council of La Raza, "2009 Profiles of Latino Health."
 - ²⁰ Rogers et al., "2007 Latino Educational Opportunity Report."
 - ²¹ Rogers et al., "2007 California Educational Opportunity Report."
 - ²² Ibid.
 - ²³ Ibid.
 - ²⁴ National Center for Education Statistics, "Nation's Report Card: NAEP 2008 Trends in Academic Progress."
 - ²⁵ National Center for Education Statistics, "Nation's Report Card: Mathematics 2009 State Report," California Grades 4 and 8 public schools.
 - ²⁶ Goldin et al., "Homecoming of American College Women," 138.
 - ²⁷ National Center for Education Statistics, "Digest of Education Statistics 2009," Table 268.
 - ²⁸ Social Programs That Work, "Perry Preschool Project."
 - ²⁹ Karoly, *Preschool Adequacy and Efficiency in California*.
 - ³⁰ United Way of Greater Los Angeles, "Seizing the Middle Ground."
 - ³¹ Rotermund, "Which California School Districts Have the Most Dropouts?"
 - ³² Bridgeland et al., "Silent Epidemic."
 - ³³ National Center for Education Statistics, "Education Longitudinal Study of 2002."
 - ³⁴ California Dropout Research Project, "Solving California's Dropout Crisis," 4.
 - ³⁵ Loeb et al., "Getting Down to Facts."
 - ³⁶ Ibid.
 - ³⁷ Rumberger et al., "Where California's English Learners Attend School and Why It Matters."
 - ³⁸ Johnson, *Higher Education in California*.
 - ³⁹ Baldassare et al., *Californians and Healthy Communities*.
 - ⁴⁰ New America Foundation, "California Asset Building Program."
 - ⁴¹ Santiago and Brown, *Federal Policy and Latinos in Higher Education*.
 - ⁴² Ibid.
 - ⁴³ Gandara and Contreras, *Latino Education Crisis*, 5.
 - ⁴⁴ Karoly, *Preschool Adequacy and Efficiency in California*.
 - ⁴⁵ California Dropout Research Project Policy Committee Report, "Solving California's Dropout Crisis," 5.
- ### A Decent Standard of Living
- ¹ Wolff, "Recent Trends in Household Wealth in the United States."
 - ² Green et al., "2010 Casden Real Estate Multifamily Market Report."
 - ³ U.S. Census Bureau, American Community Survey, 2005–2009, Data Profiles.
 - ⁴ Metropolitan Transportation Commission, "Maps and Data."
 - ⁵ California Economic Strategy Panel, 2010.
 - ⁶ Ibid.
 - ⁷ Applebaum, "Paid Family Leave Arrives in California."
 - ⁸ Hegewisch and Liepmann, *Gender Wage Gap by Occupation*.
 - ⁹ Lewis and Burd-Sharps, *Measure of America 2010–2011*.
 - ¹⁰ Corporation for Enterprise Development, "2009–2010 Asset and Opportunity Scorecard."
 - ¹¹ A. Garcia et al., "Generation of Widening Inequality."
 - ¹² Forbes.com, "Forbes 400."
 - ¹³ Lockyer, "2010 Debt Affordability Report," Figures 5 and 7.
 - ¹⁴ CNN Money.com, "Fortune 500," 2010.
 - ¹⁵ Center for Continuing Study of the California Economy, "Numbers in the News."
 - ¹⁶ Hill, "California's Changing Income Distribution"; A. Garcia et al., "Generation of Widening Inequality."
 - ¹⁷ California Postsecondary Education Commission, "Postsecondary Education Value."
 - ¹⁸ Autor, "Polarization of Job Opportunities in the U.S. Labor Market."
 - ¹⁹ H. Johnson and Sengupta, *Closing the Gap*.
 - ²⁰ Autor, "Polarization of Job Opportunities in the U.S. Labor Market."
 - ²¹ Employment Development Department, "California Regional Economies Employment Series."
 - ²² Schmitt, "Union Wage Advantage for Low-Wage Workers."
 - ²³ A. Garcia et al., "Generation of Widening Inequality."
 - ²⁴ Jacobson et al., "Estimating the Returns to Community College Schooling for Displaced Workers"; Sullivan and von Wachter, "Job Displacement and Mortality."
 - ²⁵ Bureau of Labor Statistics, "Local Area Unemployment Statistics: Unemployment Rates for States."

²⁶ Rehder, "UCLA Anderson Forecast."

²⁷ AHDP calculation based on employment data from the U.S. Department of Labor, Bureau of Labor Statistics, Current Population Survey, and population estimates from the U.S. Census Bureau, Population Division.

²⁸ California Postsecondary Education Commission, "Postsecondary Education Value."

²⁹ Bureau of Labor Statistics, "Preliminary 2010 Data on Employment Status by State and Demographic Group."

³⁰ Ibid.

³¹ Bureau of Labor Statistics, "Local Area Unemployment Statistics."

³² Bucks et al., "Changes in U.S. Family Finances from the Survey of Consumer Finances."

³³ U.S. Census Bureau, Census of Housing Tables—Homeownership, 2004; U.S. Census Bureau, American Community Survey, 2006–2008 Estimates.

³⁴ Frey, *Great American Migration Slowdown*.

³⁵ AHDP analysis of American Community Survey 2006–2008 and 2008 data.

³⁶ RealtyTrac.com, "U.S. Foreclosure Trends and Foreclosure Market Statistics."

³⁷ Oishi and Schimmack, "Residential Mobility, Well-Being, and Mortality."

³⁸ Public Policy Institute of California, "California Transportation."

³⁹ Iceland et al., "Racial and Ethnic Residential Segregation in the United States."

⁴⁰ Cutler et al., "Rise and Decline of the American Ghetto."

⁴¹ National Law Center on Homelessness and Poverty, "2008 Annual Report."

⁴² Urban Institute, "A New Look at Homelessness in America."

⁴³ Tenants Together, "2010 Report."

⁴⁴ San Diego Regional Task Force on the Homeless, "Domestic Violence and Homelessness."

⁴⁵ American Civil Liberties Union, "Domestic Violence and Homelessness."

⁴⁶ Bedsworth et al., *Planning for a Better Future*.

⁴⁷ Neumark, "How Can California Spur Job Creation?"

⁴⁸ Damme, "Paid Family Leave."

⁴⁹ McMahon et al., *The Basic Economic Security Tables for the United States*.

Conclusion

¹ California Budget Project, "Back to the Future."

² Ibid.

³ World Bank, "Gross Domestic Product 2009."

⁴ Public Policy Institute of California, "PPIC Statewide Survey: Californians and their Government."

⁵ Schrag, "What If Howard Jarvis Had never Been Born?," 17.

⁶ Bedsworth et al., *Planning for a Better Future*.

⁷ U.S. Census Bureau, "2010 Census Redistricting Data," Tables P1, P2, P3, P4, H1.

⁸ Ibid.

⁹ Myers et al., "California Demographic Futures."

¹⁰ Ibid.

¹¹ Reed and Johnson, *Just the Facts: California's Future Economy*.

¹² Ibid.

¹³ Institute for Alternative Futures, *Diabetes 2025 Forecasts*. The projections in this paragraph are all from this paper.

¹⁴ Ibid.

¹⁵ Bailey and Hayes, "Who's in Prison?"

¹⁶ FSG Social Impact Advisors, "Phase I Findings: Homelessness Landscape Research," 8.

¹⁷ National Alliance to End Homelessness, "Chronic Homelessness: Policy Solutions."

¹⁸ Flaming et al., "Where We Sleep: The Cost of Housing and Homelessness in Los Angeles."

Methodological Notes

¹ For a more in-depth discussion of the basic methodology for calculating the American HD Index, please see the methodological notes in Lewis and Burd-Sharps, *Measure of America 2010–2011*, available in the print edition and electronically at www.measureofamerica.org.

² See Chiang, *Life Table and Its Applications*, and Toson and Baker, *Life Expectancy at Birth*, for more detail on the use of abridged life tables for estimating life expectancy at birth.

³ Research suggests that official records of deaths by race and ethnicity are affected by misclassification of the race and ethnicity of decedents in some cases. This problem is particularly significant for records of Native American deaths (see Arias et al., "Validity of Race," and S. Johnson et al., "Disparities in Deaths for American Indian and Alaska Natives"). Adjustment factors based on the ratio of age-specific death rates for Native Americans uncorrected and corrected for misclassification were used to adjust California Native American mortality counts by age group for calculating an adjusted estimate of life expectancy at birth for this group (see Arias et al., "Validity of Race"). Deaths by age group reallocated to Native Americans as a result of the adjustment were deducted from the totals by age group for other race and ethnic groups proportional to the known distribution of deaths by age group by race and ethnicity.

⁴ For more information on the economic regions as defined by the California Economic Strategy Panel, please see <http://www.labor.ca.gov/panel>.

⁵ See the U.S. Office of Management and Budget, "Update of Statistical Area Definitions and Guidance on Their Uses."

⁶ See the U.S. Office of Management and Budget, "Statistical Policy Directive No. 15, Race and Ethnic Standards for Federal Statistics and Administrative Reporting."

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WHO ARE WE?

KEY FACTS ABOUT THE POPULATION OF CALIFORNIA



Thirty-seven million,
two hundred fifty-three thousand,
nine hundred fifty-six **people**



California's population in 2010 was

37,253,956



239
people
PER SQUARE MILE

GENDER



URBAN | RURAL



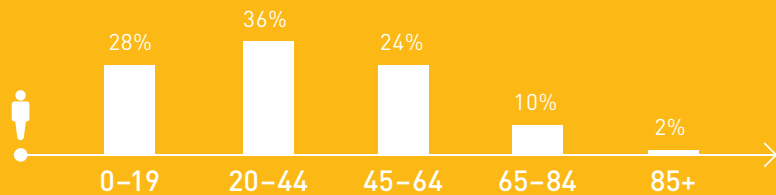
BIRTHPLACE



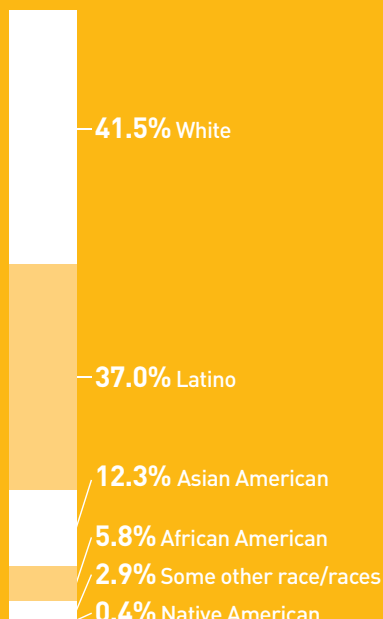
HOME OWNERSHIP



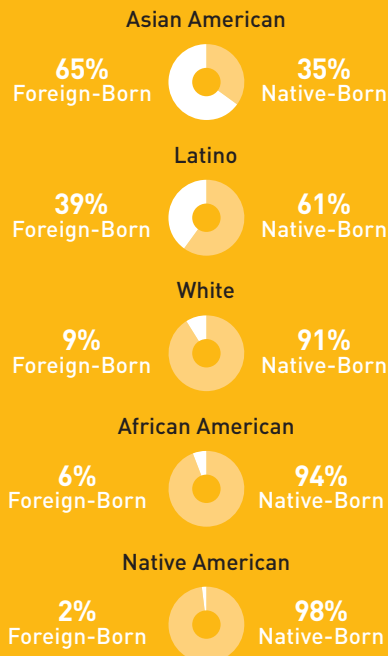
AGE



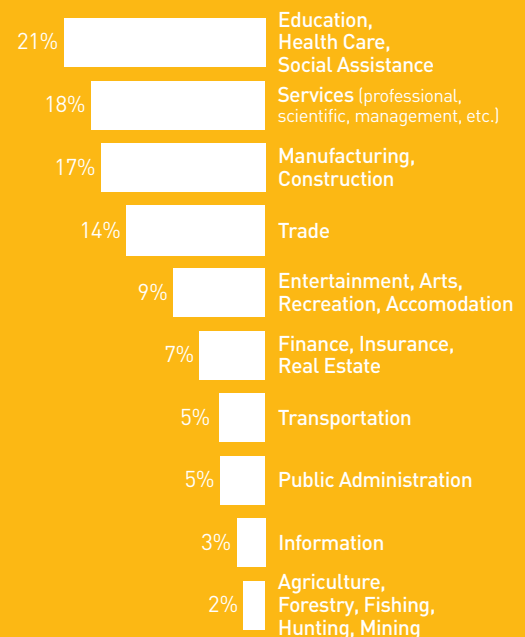
RACE



NATIVITY BY RACE



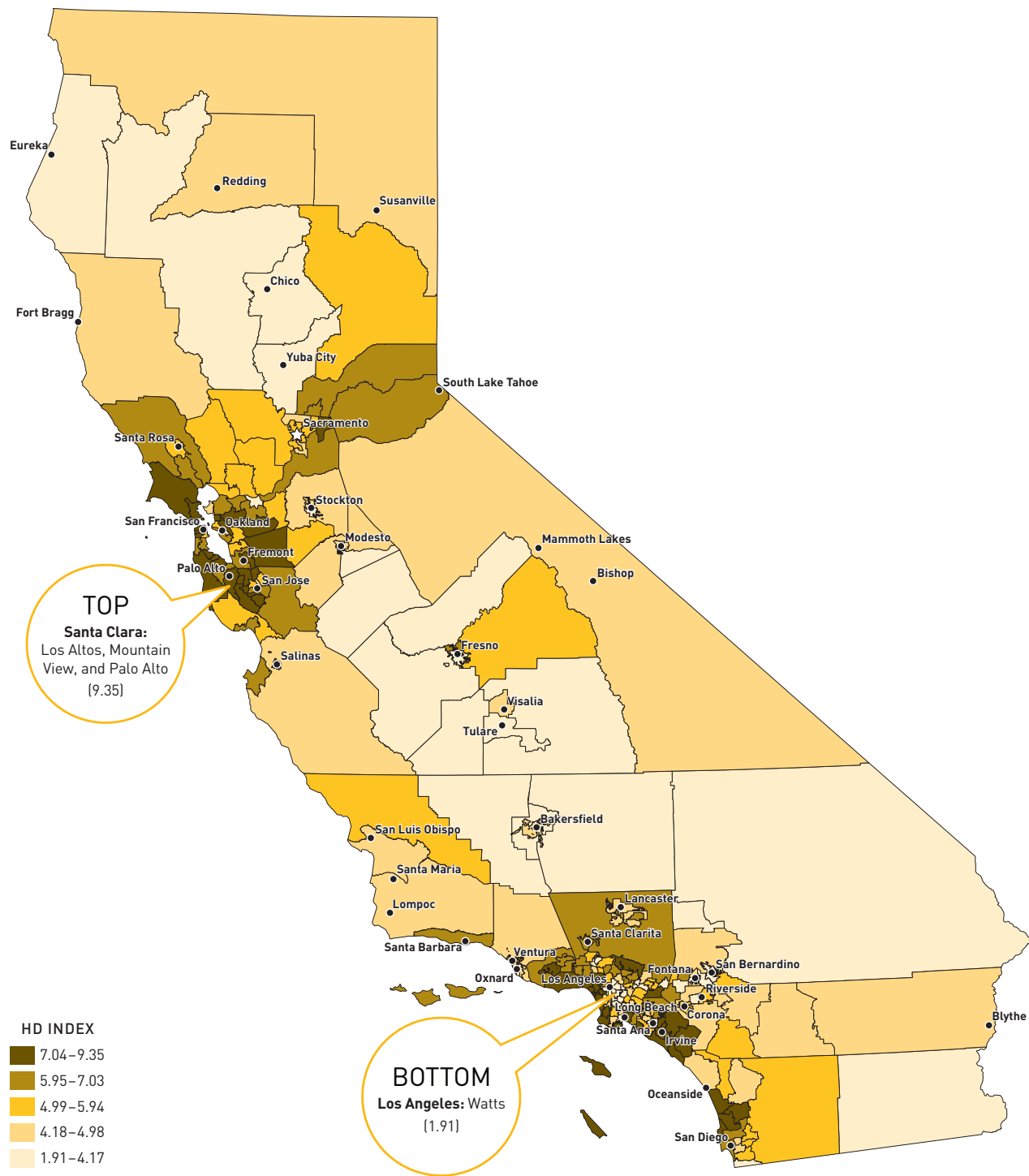
EMPLOYMENT



Note: All data are from 2009 except for data on California's total population. Percentages may exceed 100 due to rounding.
Sources: U.S. Census Bureau, Census 2010, and American Community Survey 2009; U.S. Census Bureau USA QuickFacts.

AMERICAN HUMAN DEVELOPMENT INDEX

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ABOUT THE DESIGN

Humantific | UnderstandingLab is an internationally recognized Visual SenseMaking firm located in New York and Madrid.

ABOUT THE PROJECT

The **American Human Development Project** of the Social Science Research Council provides easy-to-use yet methodologically sound tools for understanding the distribution of well-being and opportunity in America and stimulates fact-based dialogue about human development issues in the United States.

