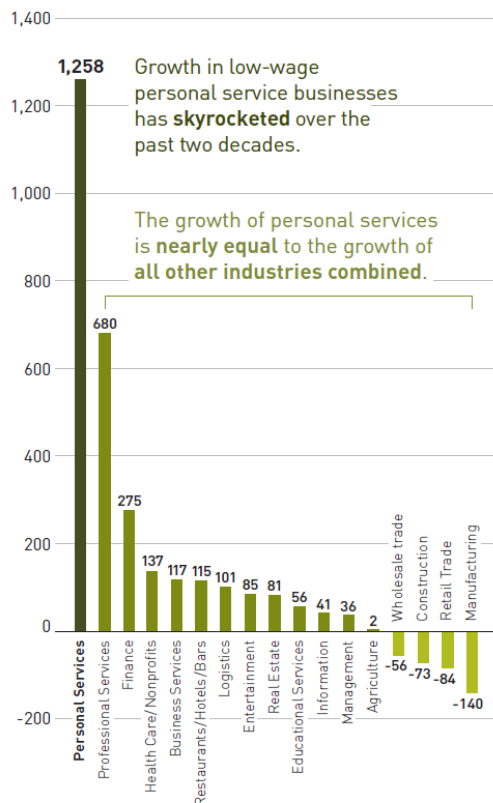


Income and Standard of Living in Marin County on the American Human Development Index

A Portrait of Marin is an in-depth look at how the residents of Marin County are faring in three fundamental areas of life: health, access to knowledge, and living standards. The Marin report, part of the *Measure of America* series, examines the surprisingly large disparities within the county among different neighborhoods as well as along the lines of race, ethnicity, and gender. The analysis is based on the American Human Development Index, a composite measure of well-being and opportunity. The Marin Community Foundation commissioned this work to provide a holistic framework for understanding and addressing complex issues facing the residents of Marin County.

In Marin, the lasting strains of the recession are certainly evident, with increases in food stamp use and in demand for mental health services. Nonetheless, throughout the recession, unemployment rates in Marin have remained below those in either San Francisco or California, and the Marin real estate market has shown an uptick in the last year.

FIGURE 8 Growth of Businesses in Marin by Industry since 1990

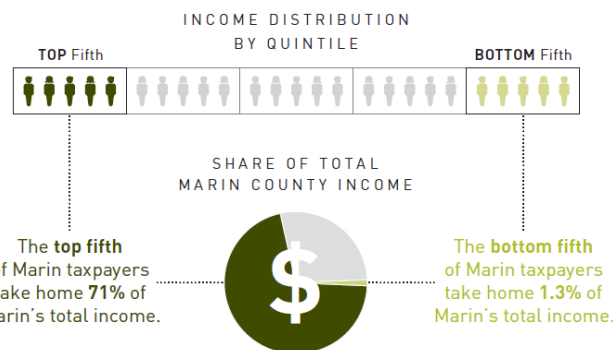


Source: Marin Economic Forum, 2010.

The distribution of income in Marin is starkly unequal: the top 20 percent of tax payers in Marin take home 71 percent of all the income in the county. The bottom 20 percent earn only 1.3 percent of the income.

The growth of businesses in the personal services category over the last two decades is nearly equal to the growth of all other industries combined. The number of construction and manufacturing firms has fallen in this same period. Median earnings in the personal services industry (which includes gardening, laundry and dry cleaning, hair and beauty salons, etc.) are only about \$23,500 per year.

FIGURE 9 Marin County Personal Income by Quintile



Source: AHDP analysis of California Franchise Tax Board 2009 Annual Report.



www.measureofamerica.org/marin

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A PORTRAIT OF MARIN 2012

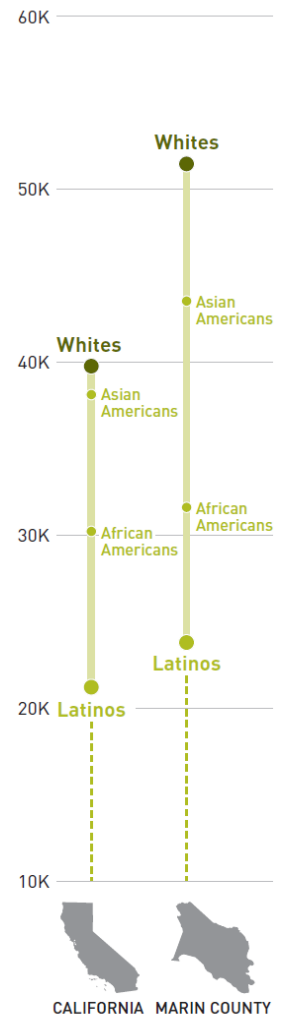
The American Human Development Index uses median personal earnings to assess the degree to which people are achieving a decent material standard of living. Median earnings are based on the wages and salaries of workers age 16 and older working part- or full-time. Using the median rather than the mean, or average, allows for a clearer understanding of how the ordinary worker is faring.

MARIN INCOME FINDINGS BY RACE AND ETHNICITY

- The earnings gap in Marin between top-earning **whites** and the second-highest earners, **Asian Americans**, is \$8,000. This is five times the gap between these two groups in California as a whole.
- Median personal earnings for **African Americans** in Marin are about equal to California's median (nearly \$32,000).
- The earnings gap in Marin between **whites** and **Latinos** is nearly \$28,000, about \$9,000 larger than the gap between these two groups at the state level.

MARIN INCOME FINDINGS BY GENDER

- The typical female worker living in Marin earns \$13,829 less per year than the typical male worker. This earnings gap between men and women is somewhat larger than the national earnings gap (\$11,179) and larger still than that of California (\$10,217). Because median personal earnings include only those who are working, the gap is not affected by women who are not in the labor force. Today in Marin, about three-fourths of women work.
- The earnings disparity between men and women is a concern for all families since most two-parent households rely on the income of both workers. The gap hits women-headed households the hardest.



Source: U.S. Census Bureau, American Community Survey 2005-2009.



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