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A PORTRAIT OF **MARIN**

MARIN COUNTY HUMAN DEVELOPMENT REPORT 2012

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WITH FOREWORD BY
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COMMISSIONED BY
Marin Community Foundation



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Foreword

How does a county measure the well-being of its residents? One way is to talk about averages—something we're very used to doing in Marin. We often describe ourselves, and certainly hear others describe us, in terms of average household income, average test scores of students, and the average cost of a home.

If that's the end of the story, then Marin would warrant its reputation and the clichés that go with it. But these averages don't do justice to the realities that many residents—and in fact a growing number—face every day. These are our fellow residents who struggle to pay rent, childcare, and insurance, and even put food on the table. And their challenges often include greater family instability, poorer performance in school, and less connection to their community.

To the extent that people do pay attention to those less well off, it's often in ways that tend to marginalize: *that* neighborhood, *that* school, *those* people.

How we look at ourselves and what we know about ourselves have a powerful influence on what we do, or don't do, to acknowledge challenges in our community and create opportunities for people of widely different backgrounds to thrive.

This report is an important step in doing just that.

The goal of *A Portrait of Marin* is to bring greater awareness and understanding of the complexities of life in Marin County, particularly ones that address such critical issues as health, education, and income.

It explores disparities—some obvious but others more subtle—between people who are, by all the usual measures, succeeding and those who are struggling. It makes important connections between seemingly disparate trends and statistics to provide a fuller view of the issues faced by many of our neighbors.

In short, this report makes sense of data, brings clarity to numbers, and connects seemingly unrelated dots. We hope it will be used by concerned residents, business and nonprofit leaders, elected officials, educators, and others to look holistically at who we are as a community, and importantly, to consider what we can do to help people realize their potential.

By doing so, we will be helping Marin County as a whole realize *its* full potential.

Thomas Peters, Ph.D.

President and CEO, Marin Community Foundation

Marin is known for its affluence and natural beauty, yet careful analysis shows that the quality of life among different groups varies considerably.

Key Findings

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**. Marin is known for its affluence and natural beauty, yet careful analysis shows that the quality of life among different groups varies considerably. This report examines disparities within the county among neighborhoods, and along the lines of race, ethnicity, and gender. It makes the case that addressing these issues will make a difference for everyone in Marin. Only by building the capabilities of all Marinites to seize opportunities and live to their full potential will Marin be able to sustain its high human development levels into the future.

The Marin Community Foundation (MCF) commissioned this work to provide a holistic framework for understanding and addressing complex issues facing Marinites. MCF, a leading philanthropic organization in the region, supports a wide range of activities that address the county's human development needs.

How Does Marin County Fare on the Human Development Index?

The American Human Development Index combines indicators on health (life expectancy), education (educational attainment and school enrollment), and living standards (median personal earnings) into a single score expressed as a number between 0 and 10. This report is the Project's first exploration of well-being within a single county.

In human development terms, Marin County is a state and national leader. Its Index score of 7.75 is far above that of California (5.54) and the United States as a whole (5.10). In fact, Marin County has levels of well-being and access to opportunity that the state of California will not experience, if current trends continue, until 2054. But beyond Marin's exemplary overall score, there is considerable internal disparity; this report reveals the geographic and demographic patterns of these variations.

KEY FINDINGS BY NEIGHBORHOOD

To most closely approximate neighborhoods, the report looks at Marin County's fifty-one census tracts. These U.S. Census Bureau-designated areas each contain an average of 4,000 inhabitants. Select findings of the report and Index include:

- At the top of the chart is Ross at 9.70. At the bottom is the Canal area of San Rafael, with an Index score of 3.18—below that of West Virginia, the lowest-ranked state on the American Human Development Index.

- In Ross, residents can expect to live, on average, 88 years, an astonishing decade longer than the national average. Four out of five adults in Ross have a bachelor's degree or higher and median personal earnings (\$64,378) are more than double those of the typical American worker.
- In the Canal area, residents can expect to live 80.5 years, 7.5 years fewer than residents in Ross. Educational outcomes are alarmingly low, with over half the adults lacking the barebones minimum of a high school diploma. The typical worker in the Canal neighborhood earns just over \$21,000, about the same as an American worker in the late 1960s.

KEY FINDINGS BY RACE AND ETHNICITY

- Within Marin, **Asian Americans** have the highest score of the four major racial and ethnic groups, 8.88. Asian Americans in Marin can expect to live, on average, almost 91 years, and six in ten adults have completed a bachelor's degree.
- **Whites** have the second-highest score, 8.44. Whites can expect to live 83.5 years; six in ten have completed a bachelor's degree; and their median personal earnings top \$51,000.
- **African Americans** score 5.72 on the Index, comparable to the score for California as a whole. African Americans in Marin, as in other parts of the country, have a shorter life expectancy than any other racial or ethnic group, 79.5 years. Median personal earnings are \$12,500 less than median earnings for all workers in Marin.
- **Latinos** have the lowest score on the Index, 5.17—yet Latinos in Marin do much better in terms of well-being than they do in the state as a whole (3.99). Latino life expectancy in Marin, 88.2 years, is five years longer than Latinos elsewhere in the state (83.1 years). Marin Latinos have median personal earnings just shy of \$23,800—less than half those of Marin whites.

Conclusion

The report ends with a set of recommendations—specific priorities in health, education, and income that scholarly research and well-documented experience have shown will be essential to boosting the Index scores of groups lagging behind as well as improving overall well-being in Marin.

About the Human Development Approach

Human development is about creating an environment in which people can lead productive, creative lives.

The approach was developed at the United Nations in the late 1980s, born of a recognition that economic growth in developing countries was not translating fully into human progress—that is, into the real freedoms of ordinary people to decide who to be and how to live.

Nobel laureate and Harvard economist Amartya Sen's seminal work on capabilities provided the conceptual basis for this approach, which values the richness of human life rather than merely measuring economic activity.

In 1990, the United Nations published the first global Human Development Report. Just two decades later, reports have been released in more than 140 countries.

The hallmark of the approach is the Human Development Index, a straightforward measure of well-being that combines health, education, and income indicators. **Though less known in the United States, it is internationally accepted as the gold standard for assessing the well-being of large populations.**

The American Human Development Project has adapted the UN Index for application in the United States.

Understanding Human Development



Introduction

From the peaks of Mount Tamalpais to the Pacific coastline and the fertile agricultural land to the west, Marin encompasses tremendous variation in one small county. The natural beauty and mild weather coupled with Marin's long-term commitment to preserving open space and its reputation for culinary innovation make it a draw for visitors. These attributes plus proximity to the jobs of nearby San Francisco, an excellent school system, and safe, quiet residential neighborhoods make it an excellent place to settle.

Marin is also a county facing challenges, some of which are common to California and indeed even the nation, while others are more particular to Marin. Marin shares the nation's continued high unemployment and constrained public budgets, though it is faring comparatively well among the Bay Area's nine counties.

A lack of affordable housing is one of Marin's largest challenges today, with ripple effects in multiple ways. Older adults, Marin's fastest-growing population group, are struggling to remain in the area where they've spent their lives.¹ Too many of the county's teachers, public safety workers, medical support personnel, and others who keep Marin running cannot afford to live near their jobs; as a result, 61,500 people commute each day from neighboring counties to work in Marin, with a negative impact on both traffic and the environment.²

Another is the stubbornly persistent lagging school achievement among low-income students and students of color. This gap in academic performance is not only detrimental to the students in question; it also hamstring's Marin's competitiveness in an era dominated by the knowledge economy and the need for an educated workforce.

And finally, highly segregated neighborhoods and limited racial and ethnic diversity are an enduring characteristic of Marin. All levels of county life reflect these divides: for example, all of the county's supervisors are white. And more than half of the county's African Americans are concentrated in four of the county's census tracts plus San Quentin Prison. Making progress on the complex issue of a more diverse and inclusive society is no doubt difficult, and the county's strategic plan does explicitly seek to support and promote diversity. Social solidarity, community stability, leadership that is responsive to the needs of all members of the community, and a broader and richer conversation about Marin's future are all highly valuable by-products of a more inclusive and diverse society.

These challenges and others are the subject of sophisticated and earnest efforts by a variety of groups in and outside Marin. This report introduces the human development approach, a widely accepted international tool for assessing the well-being of different population groups. This approach and its trademark Human Development Index ideally will contribute innovative analysis to these efforts.

This report introduces the **human development approach**, a widely accepted international tool for assessing the well-being of population groups.

Some groups in Marin County enjoy the highest levels of well-being, while others experience levels of health, education, and income that prevailed in the nation **three decades ago.**

Since 1990, and in over 140 countries around the world, the human development approach has proved to be a powerful vehicle for questioning priorities, fostering accountability, pointing to successes, and shaping alternative solutions. The American Human Development Project has adapted this approach to the context of the United States, publishing its findings in *The Measure of America* series of national and state reports. The backbone of these reports 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.

What accounts for the success of the human development approach around the world? What light might the American Human Development Index shed on the situation in Marin County? The Human Development Index is:

- A powerful, readily grasped alternative to GDP and other money metrics for understanding the opportunities available to ordinary people.
- A synthesis of complex data that allows for easy comparisons between population groups with a single number.
- An analysis of three core, interrelated factors that shape people's ability to reach their full potential, namely, **health**, **access to knowledge**, and **a decent standard of living**. These are universally valued ingredients for living a freely chosen life.
- A tool to hold elected officials accountable for progress on issues we all care about.
- An approach based on the capabilities conceptual framework developed by Nobel laureate and Harvard economist Amartya Sen.
- A methodology derived from a road-tested international tool that is viewed as the global gold standard for assessing well-being.

This report explores the state of human progress within Marin County, California. The report's Index details forty-eight of the county's census tracts as well as major racial and ethnic groups and women and men. The analysis to follow reveals that some groups in Marin County are enjoying extraordinarily high levels of well-being and access to opportunity, while others are experiencing levels of health, education, and standard of living that prevailed in the nation three decades ago.

BOX 1 The American Human Development Project



2008
The Measure of America: American Human Development Report 2008-2009



2009
A Portrait of Mississippi: Mississippi Human Development Report 2009



2009
A Portrait of Louisiana: Louisiana Human Development Report 2009



2010
The Measure of America 2010-2011: Mapping Risks & Resilience



2011
A Portrait of California: California Human Development Report 2011

The American Human Development Project (AHDP) of the Social Science Research Council was created in 2006. It 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. 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. In mid-2010, AHDP was commissioned by a consortium of eight California-based donors to produce *A Portrait of California: California Human Development Report 2011*.

The American Human Development Reports have sparked a national conversation about well-being and access to opportunity among Americans in different parts of the country,

and have helped policymakers and philanthropists determine need and target assistance. For example, the Federal Reserve Bank of San Francisco is exploring how this approach might better measure the impact of bank lending in low-income communities; the Opportunity and Community Renewal Act, introduced in Congress in late 2010, called for the use of the American Human Development Index to determine eligibility for antipoverty programs; the U.S. Department of Health and Human Services awarded multimillion-dollar grants to develop health-care infrastructure in Jackson, Mississippi, and Fresno, California, in 2010 based in part on evidence presented in these national and state reports.

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 and to guide business and other investments.

Where Did Human Development Come From?

Dr. Mahbub ul Haq, a World Bank economist and later finance minister in his native Pakistan, created the human development approach in response to the human lives he saw “shriveling even as economic production was expanding.”³

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, and expanded freedom.

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

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 use data to further human progress. It has become the global gold standard for measuring well-being on every continent.

About Human Development

For too long, the Gross Domestic Product (GDP) and other economic measures have been the primary indicators of progress, tacitly equating market growth with human advancement. However, consensus is growing that GDP is not a reliable gauge of how people are actually doing. For example, as 2009 drew to a close, the country’s GDP began to increase for the first time since the Great Recession began in 2007. Yet U.S. 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. The good news of GDP growth was at odds with the bad news people were seeing around them. Instead, tools like the American Human Development Index measure the everyday conditions of regular people (see [FIGURE 1](#)).

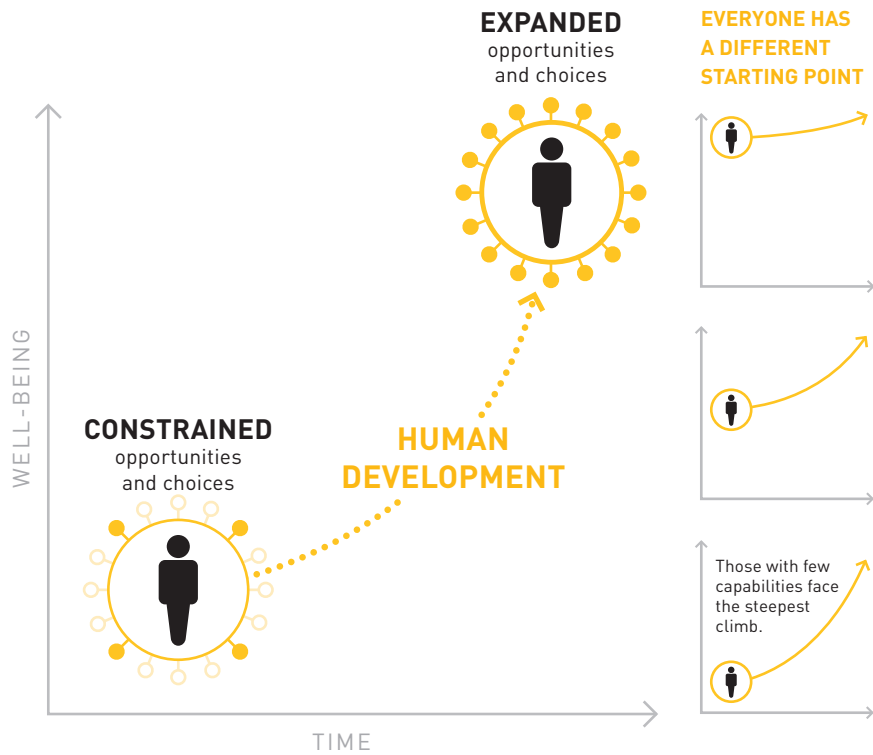
Human development, an approach created in the late 1980s (see sidebar), is defined as the process of enlarging people’s freedoms and opportunities and improving their well-being. It encompasses the economic, social, cultural, environmental, and political processes that shape the range of options available to us, and is expanded or constrained by our own actions 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 1 Two Approaches to Understanding Progress in America



BOX 2 A Picture of Human Development



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



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.



The “lightbulbs” around this person represent his or her capabilities. **Capabilities**—such as having good health, decent living standards, and political freedom; being treated with respect; and enjoying fair legal protections—**shape the real possibilities open to us**. They determine the things we can do and what we can become.

Those rich in capabilities have the full “tool kit” for making their vision of a life of choice and value a reality. Those with few capabilities have fewer options and fewer opportunities.

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

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.

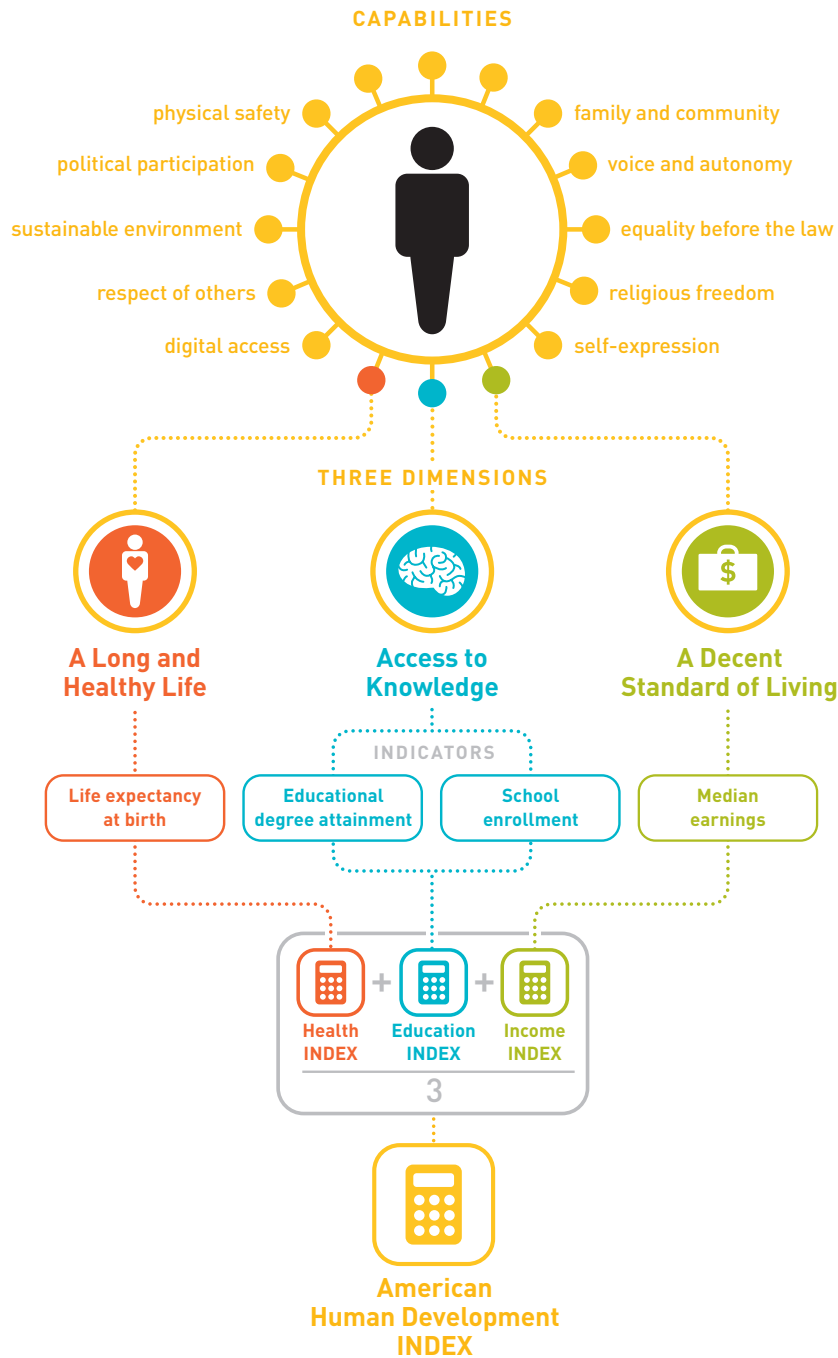
Someone rich in capabilities has a full tool kit for making his or her vision of a “good life” a reality. Someone with few capabilities has fewer options, fewer opportunities; for such a person, many rewarding paths are blocked. For example, the Census Bureau recently found that about one in every three Latino children across the United States are not permitted by their parents to play outside due to perceived danger in their neighborhoods.⁴ Thus, the potential benefits of exercise for health and for increased concentration in school are limited by safety fears. What these children 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.

The American Human Development Index is modeled on the United Nations Development Programme’s Human Development Index and 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 Marin County by place, by racial and ethnic group, and by gender to understand variation and explore the conditions necessary for everyone in Marin to lead a long, creative, and productive life.

FIGURE 2 Human Development: From Concept to Measurement



A Long and Healthy Life

is measured using life expectancy at birth, calculated by the County of Marin Department of Health and Human Services, 2005–2010.

Access to Knowledge

is measured for Marin County 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, 2005–2009.

A Decent Standard of Living

is measured for Marin County using median personal earnings of all full- and part-time workers sixteen and older from the American Community Survey, U.S. Census Bureau, 2005–2009. Using personal rather than household earnings helps to illuminate the differences between women and men in earning power.

Marin County: What the Human Development Index Reveals



IN THIS SECTION

Historical Trends

Analysis by Geography, Race, and Ethnicity

Conclusion

Historical Trends

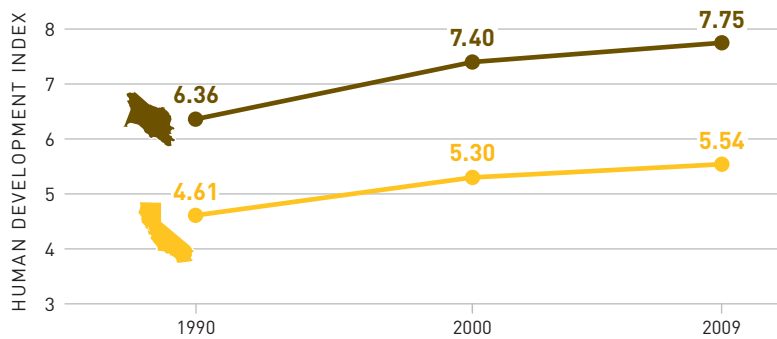
In recent decades, human development has improved dramatically in the United States. The average American today lives nearly nine years longer than an American in 1960, is twice as likely to have graduated from high school and almost four times as likely to earn a bachelor’s degree, and earns nearly double the earnings of 1960 (adjusted for inflation).

Similarly, Marin has made progress in the population’s well-being, with a remarkable seven-year increase in life span over just two decades and important incremental progress in education. Earnings, on the other hand, have stagnated since 2000, and recently the earnings of the typical worker have slipped backward in Marin, as across the nation. Low- and middle-wage workers are increasingly struggling to achieve economic security; they face difficulties saving for retirement or for a rainy day, and investing in their children is more and more difficult.

Marin’s Progress Since 1990

- + People live **over 7 years longer**
- + Bachelor’s degrees **increased by 23%**
- + People earn **\$4,000 more**

BOX 3 Human Development Trends in Marin County and California



While the general trend is positive, human development progress has slowed during this decade.

	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 (2010 dollars)
2009								
United States	5.10	78.6	15.4	84.6	27.5	10.1	87.2	29,530
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246
2000								
California	5.30	78.4	23.2	76.8	26.6	9.5	90.8	32,748
Marin County	7.40	79.3	8.8	91.2	51.3	20.5	100.0	47,995
1990								
California	4.61	76.0	23.8	76.2	23.4	8.1	85.5	31,575
Marin County	6.36	76.4	8.1	91.9	44.0	17.0	97.7	40,298

Sources: American Human Development Project analysis of data from the Marin County Department of Health and Human Services, Institute for Health Metrics and Evaluation, and U.S. Census Bureau, American Community Survey 2005–2009, Census 1990 and Census 2000. See Methodological Notes for more details.

Analysis by Geography, Race, and Ethnicity

Lenses into Human Development by Group

In the pages that follow, the American HD Index is assessed through several different lenses. We use the Index to explore human development by **geography**, presenting Index scores for Marin County by census tract. And we use the Index to explore the levels of human development by **demography**, presenting Index scores by race, ethnicity, and gender.

VARIATION BY GEOGRAPHY: **MARIN IN THE CALIFORNIA CONTEXT**

In human development terms, Marin County is a national leader. While California's Human Development Index of 5.54 out of 10 puts it above the U.S. average of 5.10, Marin's Human Development Index score of 7.75 is well above the state average. In fact, Marin County has levels of well-being and access to opportunity that California as a whole will not experience, if current trends continue, for more than four decades (2054).

To put Marin's score in a national context, the top-ranked U.S. state on the American Human Development Index, Connecticut, has an Index score of 6.30. All but three of the 435 U.S. congressional districts have a lower Index score than Marin.

VARIATION BY GEOGRAPHY: **CENSUS TRACTS**

As in any geographic area, averages mask tremendous variation. Marin County is made up of a total of fifty-one census tracts. These U.S. Census Bureau-designated areas each contain an average of 4,000 inhabitants; they are created by local census data users along physical and governmental boundaries within county lines. At the top of the Marin scale is Ross, with an Index score of 9.70. At the bottom of the scale is the Canal area of San Rafael, with an Index score of 3.18, below West Virginia, the lowest-ranked state on the American Human Development Index.

In Ross, residents can expect to live on average to 88 years, an astonishing decade longer than the national average. Virtually every adult living in Ross today has completed high school and four out of five have a bachelor's degree or higher. Median personal earnings in Ross (\$64,378) are more than double those of the typical American worker (see **MAP 1**). Ross is 90 percent white, and roughly 5 percent Latino.

In contrast, the Canal area is 76 percent Latino, 13 percent white, and 8 percent Asian American. Average life span in the area, 80.5 years, is above the U.S. average, reflecting the comparative longevity of Latinos (as is discussed later), but educational outcomes in the Canal area are alarmingly low, with over half the adults lacking the barebones minimum of a high school diploma. The typical worker in the Canal neighborhood earns just over \$21,000, about the same as an American worker in the late 1960s (see **TABLE 1**).

MAP 1 Human Development in Marin County

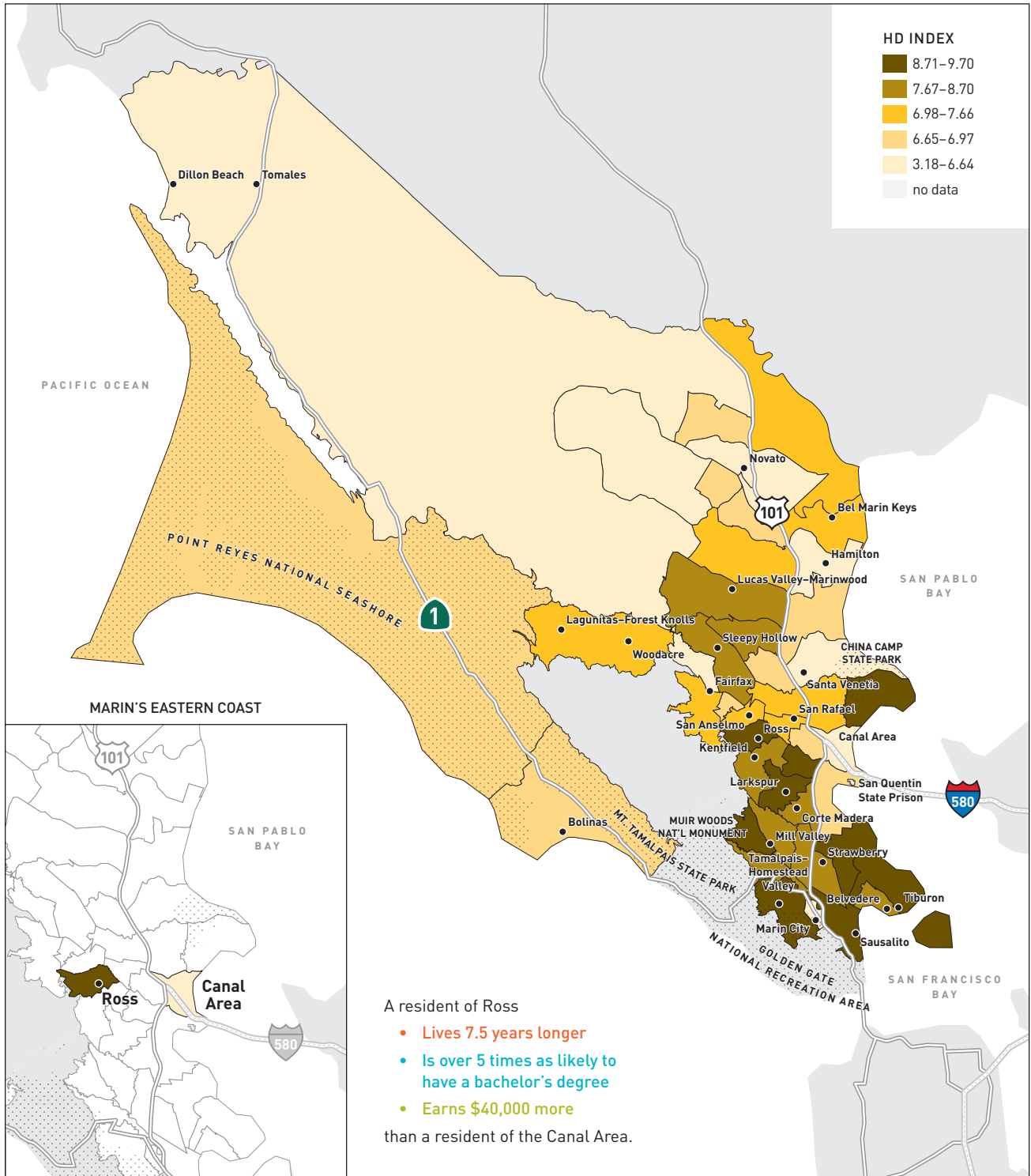


TABLE 1 Marin County Human Development Index by Census Tract

	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 (2010 dollars)
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246
1 Ross	9.70	88.0	1.8	98.2	80.2	36.7	99.4	64,378
2 Tiburon: Bel Aire	9.21	84.3	3.3	96.7	75.7	39.9	100.0	68,660
3 Tiburon: Downtown	9.08	83.4	1.0	99.0	76.5	36.3	100.0	80,595
4 Mill Valley: Old Mill, Cascade	9.00	82.8	1.1	98.9	72.6	38.7	100.0	75,808
5 Greenbrae	8.90	84.8	1.5	98.5	65.4	26.5	96.1	58,919
6 San Rafael: Glenwood, Peacock Gap	8.76	81.7	1.4	98.6	66.4	29.1	100.0	73,922
7 Sausalito	8.75	81.0	1.6	98.4	71.7	29.8	100.0	65,518
8 Tam Valley	8.73	80.9	1.6	98.4	68.5	34.9	100.0	67,097
9 Larkspur: Piper Park	8.71	84.0	1.5	98.5	60.7	28.0	100.0	54,843
10 Homestead Valley	8.70	80.6	1.3	98.7	76.8	33.2	100.0	68,171
11 Belvedere	8.63	82.9	0.6	99.4	79.1	38.5	94.1	57,179
12 San Anselmo: Sleepy Hollow	8.62	83.7	3.4	96.6	62.7	26.2	100.0	54,133
13 Corte Madera: West Corte Madera	8.59	82.6	6.9	93.1	64.1	22.3	98.8	60,696
14 Marinwood	8.56	81.3	1.4	98.6	60.8	27.4	98.9	67,666
15 Mill Valley: Blithedale Summit	8.43	83.2	2.3	97.7	74.6	34.7	92.5	52,704
16 Kentfield	8.29	84.6	2.4	97.6	64.6	30.2	100.0	42,718
17 Strawberry, Seminary	8.10	79.1	0.7	99.3	68.9	35.7	100.0	51,951
18 San Rafael: Del Ganado	7.92	82.0	4.2	95.8	57.5	23.1	100.0	47,065
19 Mill Valley: Shelter Bay	7.74	83.4	5.7	94.3	63.4	29.9	84.1	48,017
20 Fairfax: Deer Park	7.66	80.3	1.6	98.4	60.1	23.2	100.0	45,123
21 Novato: Pacheco Valle	7.66	82.1	3.7	96.3	51.4	19.8	93.7	48,955
22 San Anselmo: The Hub	7.65	81.4	5.1	94.9	61.4	19.6	100.0	43,303
23 Novato: Bel Marin Keys	7.46	78.2	3.5	96.5	44.7	19.7	100.0	53,265
24 San Rafael: Gerstle Park	7.25	79.3	5.2	94.8	55.2	20.7	100.0	42,747
25 San Geronimo Valley	7.20	82.6	6.9	93.1	58.9	23.6	91.5	38,203
26 Novato: Bahia, Black Point, Green Point	7.17	80.1	3.6	96.4	53.9	19.8	100.0	39,721
27 San Rafael: Dominican	7.11	82.7	11.5	88.5	61.6	25.6	94.0	35,106
28 San Rafael: Sun Valley	7.01	82.3	10.5	89.5	49.1	21.6	90.4	40,381
29 San Rafael: Smith Ranch	6.97	75.8	6.1	93.9	46.0	16.3	100.0	51,438
30 Bolinas, Stinson Beach	6.96	80.5	0.5	99.5	57.2	30.0	100.0	31,766
31 Novato: Mt. Burdell	6.95	76.2	6.9	93.1	56.7	19.5	100.0	45,901
32 Larkspur Landing & East Corte Madera	6.93	75.9	9.7	90.3	50.3	21.3	100.0	48,563
33 San Rafael: Bret Harte	6.87	80.4	6.8	93.2	42.8	18.1	100.0	37,937
34 Olema, Inverness	6.84	83.6	8.1	91.9	44.2	21.8	94.0	33,037
35 San Anselmo: Southwest San Anselmo	6.82	82.9	1.7	98.3	57.4	21.2	78.8	38,647
36 San Rafael: Los Ranchitos, Terra Linda	6.69	81.3	10.5	89.5	50.2	14.1	89.2	39,390
37 Novato: Ignacio, Sunset	6.68	78.8	7.7	92.3	46.6	17.3	89.4	44,745
38 Novato: Hill Road	6.66	82.7	9.0	91.0	42.9	12.4	87.5	38,788
39 Novato: Pleasant Valley	6.64	79.8	5.9	94.1	50.4	17.5	94.9	36,566
40 Fairfax: Oak Manor	6.62	79.1	2.0	98.0	54.3	19.2	82.6	43,542
41 Novato: Hamilton	6.52	75.2	6.4	93.6	46.5	20.9	97.1	44,721
42 Novato: Lynwood	6.47	80.1	10.4	89.6	31.8	11.6	99.3	37,560
43 Marin City	6.32	77.4	7.2	92.8	38.0	8.1	96.8	41,572
44 Novato: Olive-Deer Island	6.05	78.4	4.2	95.8	27.3	5.5	100.0	35,249
45 Novato: Downtown, Pioneer Park, San Marin	5.91	81.3	11.8	88.2	29.7	8.1	94.8	30,782
46 Nicasio, Point Reyes Station, Dillon Beach, Tomales	5.68	79.4	5.8	94.2	47.8	17.6	79.4	32,280
47 San Rafael: Santa Venetia	5.02	80.6	20.0	80.0	35.8	18.3	70.0	30,852
48 San Rafael: Canal Area	3.18	80.5	52.4	47.6	15.0	6.7	67.1	21,272

Sources: American Human Development Project analysis of data from Marin County Department of Health and Human Services, 2005–2010 and U.S. Census Bureau, American Community Survey, 2005–2009. See Methodological Notes for more details.

Note: Two of the fifty-one census tracts are not included in the Index because their very small populations yield unstable data estimates. A third, the tract that encompasses San Quentin Prison, is not included because health and earnings data are not available.

VARIATION BY RACE AND ETHNICITY

Significant variation can be seen in the American Human Development Index scores of Marin’s major racial and ethnic groups (see **TABLE 2**).

Asian Americans have the highest score, 8.88. They live longer than members of any other group, 90.9 years. Their education levels are roughly equivalent to those of whites; six in ten Asian Americans in Marin have earned a bachelor’s degree, and one in four have earned a graduate degree. Despite educational parity with whites, however, Asian Americans earn considerably less, just over \$43,500. However, they live seven years longer.

Whites have the second-highest index score, 8.44. Whites can expect to live 83.5 years; six in ten have completed a bachelor’s degree; and their median personal earnings top \$51,000.

African Americans score 5.72 on the Index, comparable to the score for California as a whole. African Americans in Marin, as in other parts of the country, have a shorter life expectancy than any racial or ethnic group, 79.5 years. Marin’s African American population is ahead of the California average in terms of high school completion, but lags slightly behind the state in college and graduate school completion. Median earnings of African Americans in Marin are comparable to those of all workers in California. But they are \$12,600 less than the earnings of all workers in Marin.

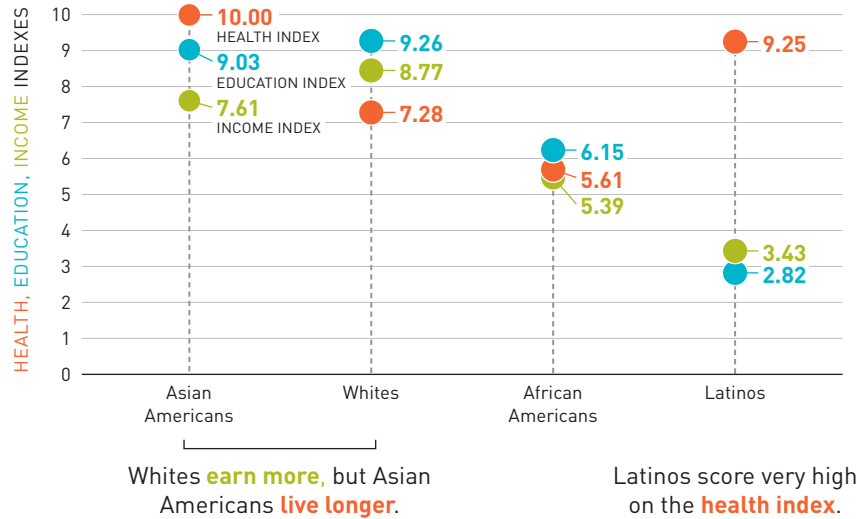
Latinos have the lowest score on the Index, 5.17, yet Latinos here do much better in terms of human well-being than they do in the state as a whole (3.99 is the Latino statewide score). Though Latino life expectancy in Marin is better than the state average for Latinos, more than a third of Latino adults did not complete high school, and their median earnings are \$23,795—well below the self-sufficiency standard in this high-cost county. (For more on the Self-Sufficiency Standard, see page 24.)

TABLE 2 Human Development Index by Racial and Ethnic Group in Marin County

	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR’S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2010 dollars)
United States	5.10	78.6	15.4	84.6	27.5	10.1	87.2	29,530
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246
Asian Americans	8.88	90.9	7.6	92.4	61.5	24.2	100.0	43,534
Whites	8.44	83.5	2.7	97.3	60.7	25.5	100.0	51,462
African Americans	5.72	79.5	16.8	83.2	21.8	8.4	100.0	31,608
Latinos	5.17	88.2	37.3	62.7	20.3	8.2	79.0	23,795

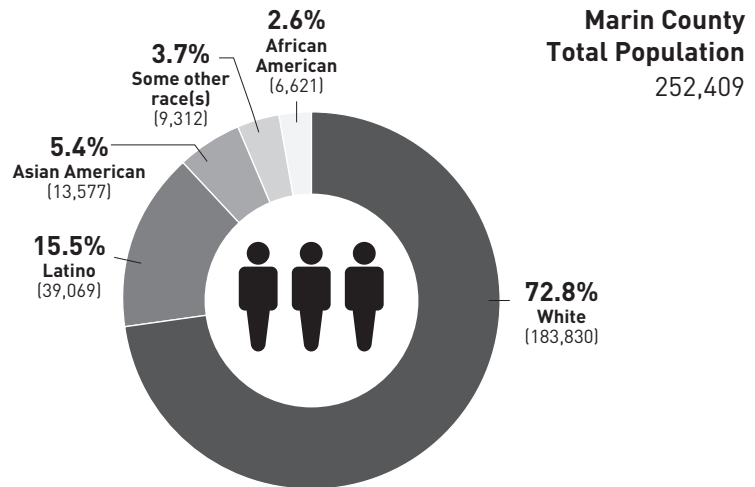
Sources: American Human Development Project analysis of data from Marin County Department of Health and Human Services, 2005–2010 and U.S. Census Bureau, American Community Survey, 2005–2009. See Methodological Notes for more details.

FIGURE 3 Health, Education, and Income Index Scores of Marin's Major Racial and Ethnic Groups



Sources: American Human Development Project analysis of data from Marin County Department of Health and Human Services, 2005–2010 and U.S. Census Bureau, American Community Survey, 2005–2009. See Methodological Notes for more details.

FIGURE 4 Marin County Racial and Ethnic Breakdown



Sources: U.S. Census Bureau 2010, Summary File 1.

Conclusion

The American Human Development Index in Marin County shows a strong overlap in findings by geographic area and by demographic group. Why is this the case? Marin is characterized by very high levels of residential segregation by race and ethnicity. The data tell the story of how these segregated communities are faring. For example, the county's African American population, a total of only 6,621 residents, is largely confined to one community (Marin City), one city (Novato), and San Quentin Prison (which contains nearly 30 percent of the African Americans residing in the county). The American Human Development Index for Marin City, which is 50 percent African American, ranks number 43 out of a total of 48 tracts studied.

The analysis that follows examines gaps in well-being and access to opportunity in the areas of health, education, and income through several lenses. These lenses include geography, focusing primarily on census tracts, and demography, focusing primarily on race, ethnicity, and gender. Both geography and demography impact human development outcomes, and the ways in which they interact also influence the range of people's choices and opportunities.

A Long and Healthy Life



IN THIS SECTION

Analysis by Geography, Race, and Ethnicity

What Fuels the Gaps in Health?

Agenda for Action

Introduction

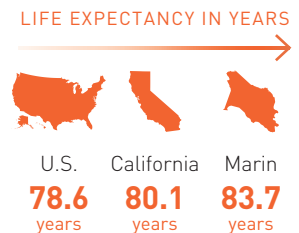
The most fundamental capability people possess is to be alive. In the American Human Development Index, the capability to live a long and healthy life is measured using life expectancy at birth—the number of years a baby born today can expect to live if current mortality patterns continue throughout his or her life. By this measure, the state of California is doing extremely well—ranking third among the states—and Marin County even better. Life expectancy in California is 80.1 years, roughly one-and-a-half years longer than the national average, and in Marin it is 83.7, more than five years longer than the national average and an increase of nearly four years in the last decade. Marin comes in first among California counties on the authoritative County Health Rankings.⁵

What accounts for Marin’s comparative longevity and status as California’s healthiest county? Though genetics, medical treatments, and health insurance all contribute to our health, the chief causes of health disparities among population groups lie outside the scope of either the medical system or our individual DNA. Rather, they can be found in 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.”⁶ These so-called social determinants of health include where a person lives; how much education she has; her employment status and, if she has a job, the nature of her work environment; her social position; the strength of her support networks; the degree to which she experiences chronic stress; the social norms that pattern her health behaviors; the safety of her community; and the types of food to which she has access. On the whole, Marin County, with its extremely positive social and economic indicators of all sorts, offers an environment conducive to good health.

However, this extremely positive health story still contains significant disparities as well as a few striking anomalies that stand out as cause for concern. For instance:

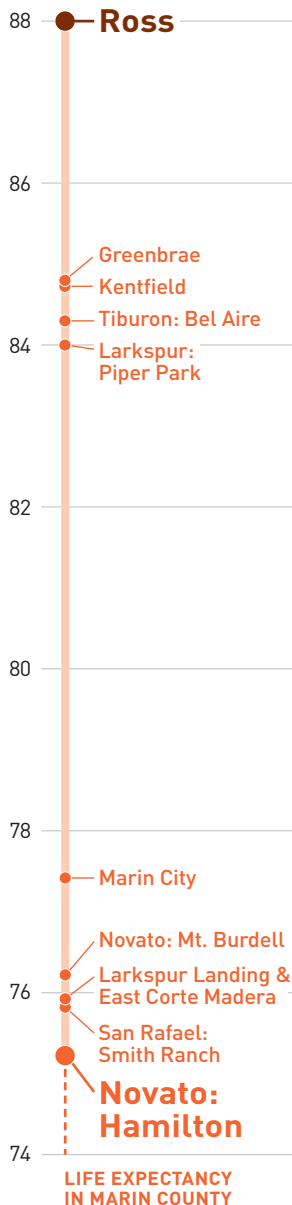
- A life expectancy gap of nearly thirteen years separates the community with the highest longevity numbers (Ross) from the lowest (Hamilton in southern Novato, a mixed-income community that was once home to an air force base).
- All major racial and ethnic groups in Marin County live longer than their California counterparts.
- As is true both state- and nationwide, African Americans lag behind other groups in longevity—though the good news is that they live longer in Marin than elsewhere in the state.

Life expectancy in California is very high. Marin County’s is even higher.



Health is a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.⁷

The gap in life expectancy between Ross and Hamilton is a striking 13 years.



Source: Marin County Department of Health and Human Services calculations. See Methodological Notes for more details.

Analysis by Geography, Race, and Ethnicity

VARIATION BY GEOGRAPHY: CENSUS TRACTS

The variation in life expectancy among Marin’s forty-eight census tracts in this analysis is a striking thirteen years (see **MAP 2**). At the top by a considerable margin (more than three years) is Ross, with a life expectancy of 88 years. Ross is followed by Greenbrae and Kentfield (see sidebar). Residents in Ross can expect to live 6.5 years longer than residents in Hawaii, the state with the highest life expectancy in the nation, 81.5 years.

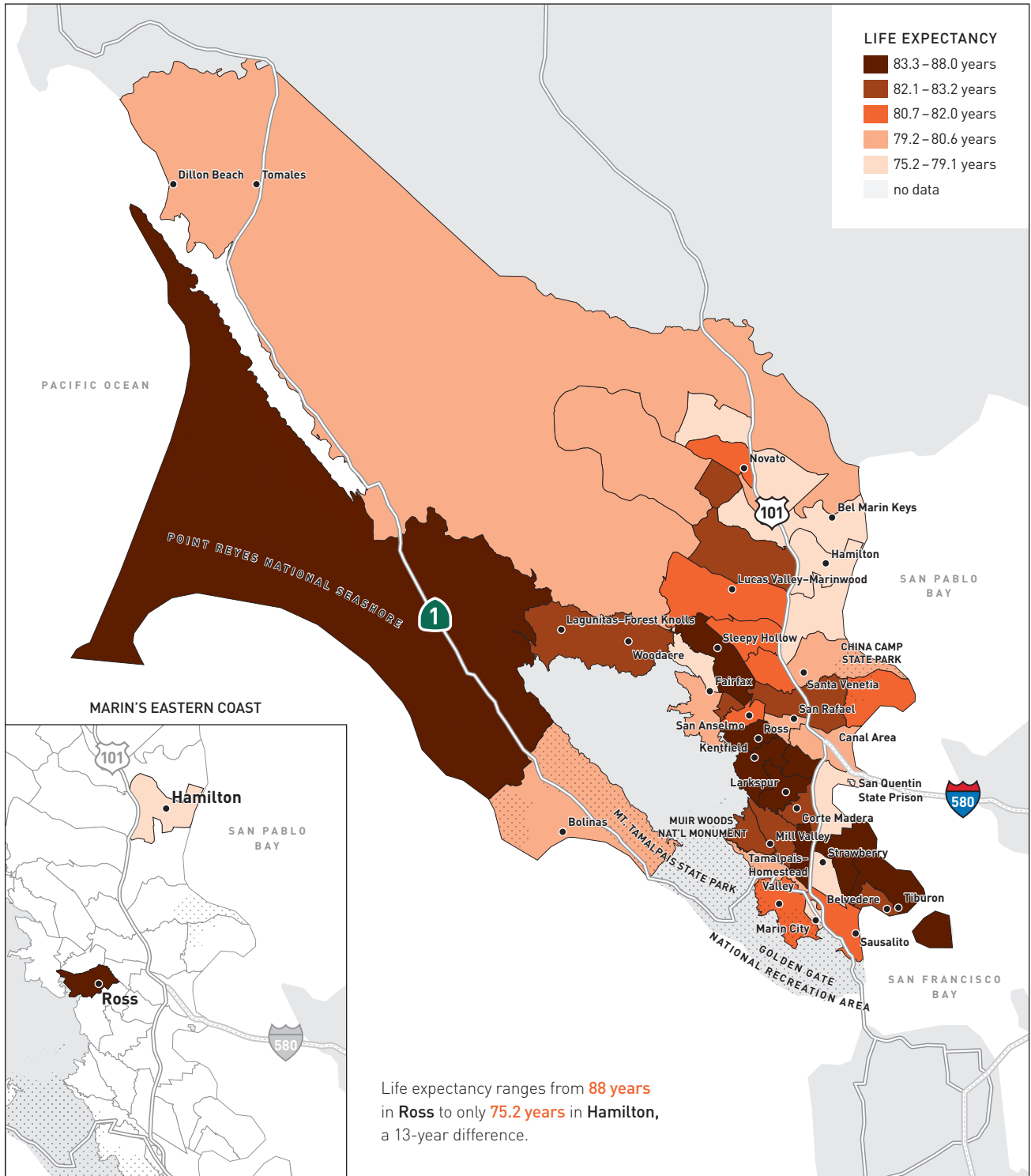
The shortest lives, all less than 76 years, are found in Hamilton in southern Novato, Smith Ranch in San Rafael, and Corte Madera (see sidebar). Life spans of this length are typical of the Gulf states, West Virginia, and Arkansas, parts of the country that disproportionately register poor health indicators. At 75.2 years, life expectancy in Hamilton today is lower than life expectancy in Poland, Syria, and Panama, and the same as in West Virginia, which has the second-lowest life expectancy of any state in the country.⁸

An analysis by Marin’s Department of Health and Human Services found that 51 percent of the variation in life expectancy among census tracts could be explained by neighborhood income.⁹ Why would income exert such a powerful effect on life expectancy? This is especially intriguing in Marin, where median earnings in nine of the bottom ten tracts on the health index are all above \$40,000, a sum that is about \$9,000 above the California median. Two reasons suggest themselves.

First, the cost of living in Marin is extremely high; for those at the bottom of the income scale, paying for the area’s high housing costs entails the constant stress of making tradeoffs between necessities, living in tight quarters, working long hours, and dealing with anxiety—all of which take a toll on the cardiovascular system and contribute to higher health risk behaviors like smoking. In fact, the Self-Sufficiency Standard (the amount of income families need to cover their basic expenses) is significantly higher in Marin than elsewhere in the state; a working adult with a preschooler and a school-aged child needs an income over \$80,000 to make ends meet in Marin.¹⁰

Second, research around the world shows that health status follows a social gradient; the higher one’s **comparative** social status, measured by such things as income, occupational prestige, and educational attainment, the better one’s health. The high level of inequality in Marin may well be adversely affecting the health of those earning the least. This topic is discussed in greater depth on page 30.

MAP 2 Life Expectancy by Census Tract



The eleven-year gap that separates **African Americans** from the longest-lived group, **Asian Americans**, is cause for alarm.

VARIATION IN LIFE EXPECTANCY BY RACE AND ETHNICITY

The life expectancy of different racial and ethnic groups in Marin County reflects the longevity ranking at the state and national levels, though members of all groups are living longer, on average, in Marin than are their counterparts elsewhere. Life expectancy serves as a proxy for people's capability to live a long and healthy life.

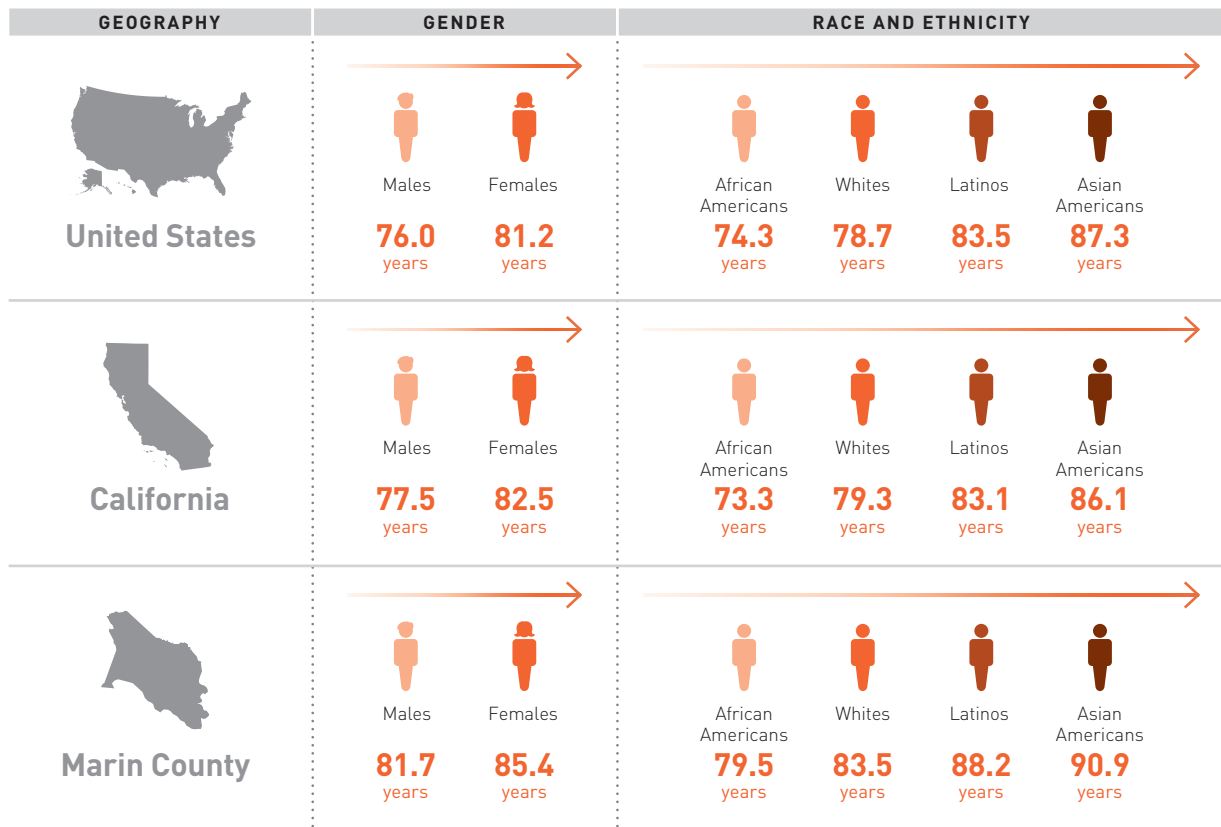
Asian Americans live the longest among the four major racial and ethnic groups in Marin, which also holds true for California and for the nation as a whole. In addition, Asian Americans in Marin live significantly longer than Asian Americans in California as a whole, 90.9 years as opposed to 86.1 years. This difference stems at least in part from the fact that Asian Americans in Marin have somewhat higher educational attainment levels than Asian Americans in California as a whole and earn about \$6,000 more annually.

Latinos have the second-longest life expectancies in Marin, 88.2 years. Latinos elsewhere in the state have a life expectancy of 83.1 years, five years less. The phenomenon of Latinos living longer than whites despite having lower educational levels, incomes, and rates of insurance coverage is known as the Latino Health Paradox and is evident at the state and national levels as well. Researchers hypothesize that social factors like family cohesion and strong support networks, coupled with a lower incidence of risk behaviors like smoking and heavy drinking, offer a protective health benefit to Latinos.

Whites in Marin live 83.5 years, on average—about four years longer than whites in the state as a whole. Given the higher incomes and educational attainment levels of the county as well as other environmental, social, and economic characteristics of Marin that support good health, these results are not surprising. What is surprising in Marin as elsewhere is that whites live significantly shorter lives than Latinos and Asian Americans, despite their higher earnings and other socioeconomic advantages.

African Americans in Marin have a longer life span than African Americans in the rest of the state, 79.5 years as opposed to 73.3 years in California. The nearly six additional years of life for African Americans in Marin is heartening—yet the eleven-year gap that separates African Americans from the longest-lived group, Asian Americans, is still cause for alarm. It requires targeted efforts to address the conditions that lead to premature death among this group of Marinites.

FIGURE 5 Life Expectancy by Gender and by Race and Ethnicity



Source: Lewis and Burd-Sharps, 2010; Burd-Sharps and Lewis, 2011; Marin County Department of Health and Human Services calculations. See Methodological Notes for more details.

What Fuels the Gaps in Health?

Three particularly potent drivers of health disparities in Marin are diet, neighborhood conditions, and inequality.

The variable conditions of people's daily lives, from their physical environment and the nature of their work to their social position and health behaviors, are the predominant factors that explain the gaps in life expectancy among Marin County neighborhoods and racial and ethnic groups. Of course, health insurance and access to quality medical care are critical as well. But the social determinants of health and the importance of preventing illness in the first place are largely underappreciated. For people in Marin, as in the rest of the state and country, the leading causes of death are heart disease, cancer, and stroke—conditions that are often preventable. Three particularly potent drivers of health disparities in Marin are diet, neighborhood conditions, and inequality. See **BOX 4**.

ACCESS TO HEALTHY FOODS

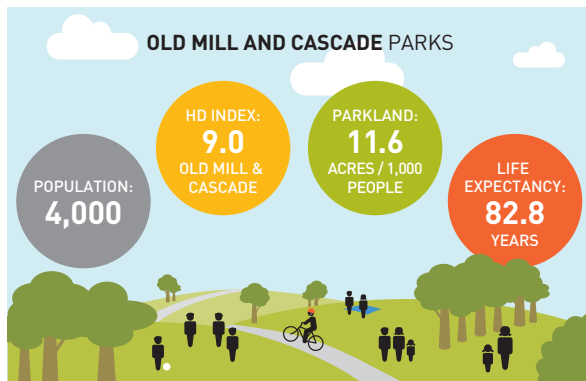
Paradoxically, in a county as committed to protecting and preserving agricultural lands and supporting local farmers as Marin, three of the county's census tracts have been deemed "food deserts" by the United States Department of Agriculture.¹¹ Food deserts are low-income neighborhoods without ready access to healthy and affordable food. Typically, convenience stores, fast-food outlets, and liquor stores predominate. Hamilton, the lowest-ranked census tract in the health index, is one of those USDA-defined food deserts—though a new supermarket has recently improved access to healthy foods. The other two, the Canal area of San Rafael and the Lynwood section of Novato, have life expectancies that fall below the Marin average. With a surfeit of junk calories and a dearth of healthy options, food desert neighborhoods are home to a disproportionate number of people who are overweight or obese and who suffer from diabetes. According to the Marin Department of Health and Human Services, Marin City, West Marin, the Canal area, and Hamilton have the highest rates of overweight and obesity as well as self-reported poor health.

Proximity to a full-service grocery store is a cornerstone of healthy eating. Equally important are adequate financial resources, knowledge, and time. Families' food budgets are notoriously elastic; whereas the rent and electric bill must be paid in full, people can and do reduce their food budget when money is tight. The result: a less nutritious diet. Far too many in Marin are not getting the help available to them. According to the nonprofit research group California Food Policy Advocates, less than one-third of Marin residents eligible for food stamps actually participate in the program; Marin ranks #49 of California's 58 counties on this indicator. Only 22 percent of children eligible for free or reduced-price lunch participate in the National School Lunch Program.¹²

In addition to poor access to healthy ingredients at prices they can afford, limited cooking skills and lack of time to prepare healthy meals can also make it difficult for people in low-income neighborhoods to put their “eat healthy” resolutions into practice.

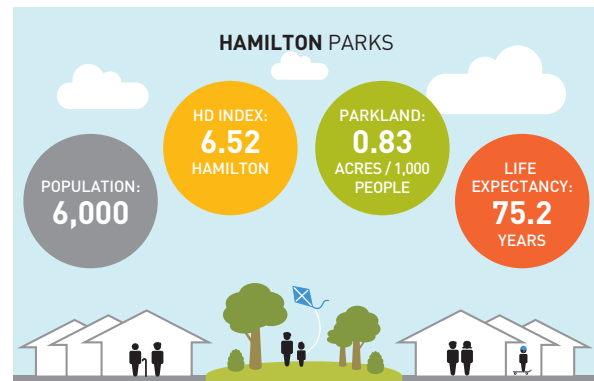
Fortunately, many organizations in Marin County are tackling this issue with community gardens, farm-to-school programs, farmers’ markets that accept food stamps, and new grocery stores in low-income neighborhoods, to name just a few. A Marin Community Foundation resource guide, “Improving Access to Affordable Healthy Food,” offers a host of policy recommendations, resources, and best practices.

BOX 4 A Tale of Two Parks



The city of Mill Valley is nestled within easy reach of some of the most beautiful parkland in Marin County, including Muir Woods and Mount Tamalpais State Park. This park access is further complemented by local green spaces and recreational facilities. The **Old Mill and Cascade** districts of Mill Valley, which score highly on the American HD Index, boast over 20 parks serving a population of about 4,000 people. Over 95 percent of the residents in these districts are white. Excluding the 42-acre golf course, this area has 11.6 acres of parkland per 1,000 people. In addition to the gorgeous scenery, these facilities offer numerous opportunities for recreation, including tennis and basketball courts, soccer and baseball fields, pools, playgrounds, and plenty of paths for hiking, biking, walking, or jogging.

The **Hamilton** district of Novato, located only 14 miles north of Mill Valley, has one of Marin’s lowest well-being scores. Home to about 6,000 people, this area was formerly the site of an air force base. Hamilton is home to a very diverse population; it is 66 percent white, 19 percent Latino, and 12



percent Asian American. While Hamilton possesses several recreational facilities, including a newly renovated pool, tennis and basketball courts, a baseball field, playgrounds, and other amenities, the amount of total parkland is only .83 acres per 1,000 people. This falls far short of the state guidelines under the Quimby Act, which mandates a minimum of 3-5 acres per 1,000 people. The National Park Association recommends still more, 10 acres of open space per 1,000 people. Additional parkland and recreational facilities could go a long way to improving the health of residents in this district, which has the lowest life expectancy of any in Marin, just over 75 years, as well as higher rates of overweight/obesity and diabetes than the rest of the county.

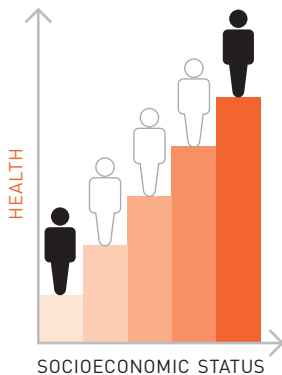
Sources: Cole 2011; County of Marin, “2007 Marin Countywide Plan”; City of Mill Valley, “Parks and Recreation”; City of Novato, “Parks, Recreation, and Community Services”; Marin County Department of Health and Human Services, “Healthy Marin: Report Center.”

NEIGHBORHOOD CONDITIONS

The neighborhoods in which we live profoundly influence our health. In Marin, as in other parts of the state, neighborhood residential segregation by race and ethnicity as well as by income is the norm—particularly for low-income people of color. Compared to affluent communities like Ross or Larkspur, low-income majority-minority neighborhoods tend to have fewer green spaces, streetlights, bike paths and sidewalks, playgrounds, and full-service grocery stores.¹³ Polluting industries, waste transfer stations, poor-quality housing rife with asthma triggers and toxic dangers like lead paint, proximity to highways, and other disamenities erode residents' health. Higher rates of crime and violence cause chronic stress and even injury or death, and discourage outdoor exercise. Services, from transportation to education, tend to be of poorer quality. The cumulative wear-and-tear of living in an area with limited amenities for healthful living takes a toll on physical and mental health, a toll reflected in lower life expectancies.

Social Gradient

At every step on the social ladder, people of higher socioeconomic status have incrementally better health.



Socioeconomic status (SES) refers to a person's relative position in society. **The higher a person's SES, as measured by education, income, and occupation, the better his or her health.** Why? People with high SES tend to have more autonomy and control over the conditions of their daily lives, greater resources, and less stress than people with low SES.

INEQUALITY AND THE SOCIAL GRADIENT

The world over, health follows what is known as a social gradient: people of higher socioeconomic status, as measured by indicators such as occupational prestige, level of educational attainment, and income, have better health, on the whole, than people of lower socioeconomic status—and the effect is seen not just at the extremes, but at every step along the social ladder.¹⁴ People of lower socioeconomic status die at a higher rate than others from nearly every cause. The harmful effects of low social ranking on health start early (poor children have higher rates of injury, asthma, physical inactivity, and chronic conditions than do children from higher-status families) and accumulate through the course of one's life.

Being lower on the social hierarchy harms health in a number of ways. First, material resources for securing healthy foods, access to safe places to exercise, safe housing, and quality health care are fewer. Second, people of lower socioeconomic status tend to have less information about health, are less likely to follow prescribed treatment plans, and have more health risk behaviors like smoking, all largely a consequence of their lower levels of educational attainment. And third, lower social status often translates to less control over the conditions of work or home life, a situation which, if prolonged, leads to dangerous chronic stress. Chronic stress can bring physical symptoms from headaches to heart attacks; psychological reactions like anxiety and depression; and behavioral responses such as overeating, smoking, and interpersonal conflict. Research finds that as educational attainment and incomes rise, autonomy and control increase and the perception of stress decreases.¹⁵

In addition, inequality itself harms health, research suggests, through a variety of mechanisms. First, high levels of income inequality fray community bonds and weaken social cohesion, reducing people's trust in one another and increasing

stress. Second, high levels of inequality coupled with high demand in the marketplace often lead to increased prices, particularly for real estate, as even modest homes fetch exorbitant sums that the richest are willing and able to pay; this creates economic stress for everyone else as they stretch to afford a place to live. Third, the quality of public services tends to decrease when society's most powerful people "opt out" by, for instance, sending their children to private schools, seeking boutique health care, and providing their own public safety services behind the gates of private-enclave communities. Marin has the second-highest level of income inequality of any California county, as measured by the Gini Index, a commonly used summary index of inequality in the distribution of income.¹⁶

Agenda for Action

Closing the gaps in health outcomes among Marin County communities is a high priority for many organizations. Research suggests that the following areas offer the greatest promise for improving longevity in Marin.



Improve access to healthy foods for all.

Limiting access to junk food and expanding availability of healthy food can be achieved through a variety of means, including through low-or no-cost regulations (such as prohibiting fast-food outlets near schools), economic incentives to bring full-service grocery stores to neighborhoods that need them, and community- and school-based programs that increase access to healthy foods. Finally, redoubled outreach efforts are needed to reach the thousands of nonparticipating Marinites eligible for food stamps and subsidized meal programs.

Improve neighborhood conditions.

Improving people's daily lives is key to improving their health. Priorities include reducing exposure to stress, crime, toxins, and asthma triggers; strengthening social bonds; improving transportation, education, and health services; and increasing access to green space and places to exercise.

Reduce inequality.

Taking action to reduce not just income inequality but also inequality in other basic capabilities can have an important impact on health. And mitigating the effect of existing inequalities through expanding options for housing and a renewed commitment by the most affluent to collective social investments can contribute to longer lives in Marin.

Access to Knowledge



IN THIS SECTION

Analysis by Geography, Race, and Ethnicity

What Fuels the Gaps in Access to Knowledge?

Agenda for Action

Introduction

“We have the homes that go with the schools,” one Marin real estate agency proudly proclaims. Marin’s schools consistently rank among the highest in the state in standardized measures such as test scores and dropout rates, and in the face of repeated state education cuts, county educators and the broader community have stepped up with more volunteer hours, more private contributions, pooling of resources among districts, and other creative solutions. Excellent schools are a major selling point for relocating to Marin and a vital strategy for the county’s future.

Considerable empirical evidence demonstrates the importance of access to knowledge for human well-being. While the importance of education for better jobs and bigger paychecks is widely accepted, its benefits go well beyond the economic realm. For **individuals**, more education is also associated with better physical and mental health and a longer life, greater marital stability and ability to adjust to change. The advantages of access to knowledge also ripple out from the individual. At the **family** level, parents’ education levels remain one of the strongest predictors of a child’s success not only in school but also in living to their full potential. It is decisive for breaking the cycle of poverty across generations. At the **community** level, more education correlates to less crime, greater tolerance, public savings on remedial education and the criminal justice system, and increased voting rates and civic participation.

The experience of the recent recession provides a stark lesson on the economic benefits of education and its role in a constricting job market. California’s unemployment rate of nearly 13 percent in 2010, however frightfully high, obscures some important distinctions. California’s college graduates faced an unemployment rate of 6.7 percent; those who never completed high school faced rates more than twice as high (16.1 percent).¹⁷

Education accounts for one-third of the American Human Development Index. It is computed as a combination of two factors: **school enrollment** of children and young adults ages 3 to 24 and **educational attainment** of adults, using data from the U.S. Census Bureau. Educational attainment is the highest degree attained by residents 25 and older. The Index thus provides a snapshot of the access to knowledge within a population at a given point in time.

Educational attainment focuses on the following levels: high school completion, a four-year college degree, and a graduate or professional degree. Those who have attended but not graduated college and those who have earned a two-year degree or certificate are counted with high school graduates. Since there are measures of educational quality available for Marin, they are discussed in the analysis below as a useful supplement to the Index.

The benefits of education go well beyond the economic realm.



Individual

- Better physical and mental health
- A longer life
- Increased marital stability
- Better ability to adjust to change



Family

- Improved life chances for children
- Decisive for breaking the cycle of poverty across generations



Community

- Less crime
- Greater tolerance
- Public savings
- Increased voting rates and civic participation

Analysis by Geography, Race, and Ethnicity

While fewer than 30 percent of American adults have a college degree, in Marin, over half do.

VARIATION BY GEOGRAPHY: MARIN IN THE U.S. AND CALIFORNIA

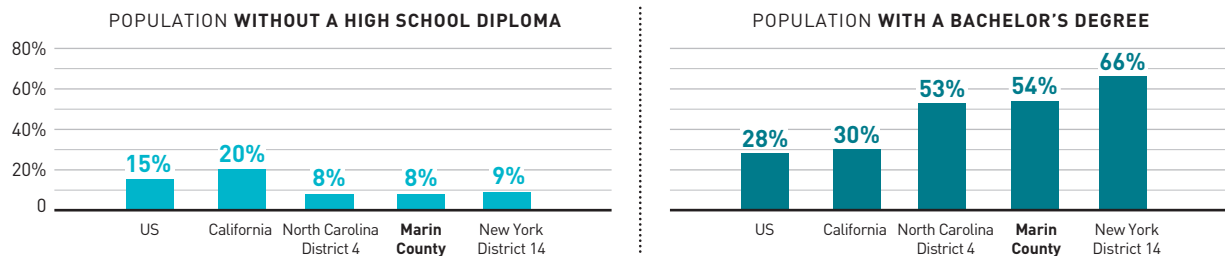
By many measures, Marin excels in education. Both educational enrollment and attainment are among the highest in the nation. **FIGURE 6** provides some comparisons of the level of high school and college completion. While fewer than 30 percent of American adults have completed at least a four-year college degree, in Marin, over half have. In comparison to U.S. congressional districts, Marin has an Education Index score that is about equal to that of North Carolina's District 4, which includes the state's Research Triangle, a hub of high-tech innovation. In fact, Marin is lower than only a handful of the nation's 435 congressional districts in terms of educational attainment, with high school completion rates nearly on par with the top-ranked district in terms of the Education Index, Manhattan's East Side (NY-14).

VARIATION BY GEOGRAPHY: CENSUS TRACTS

The top five geographic areas on the Index in terms of education are all in the Strawberry-Homestead Valley-Tiburon areas. The bottom five, starting from the 44th-ranked area, are: Hill Road around Novato Heights; Downtown Novato, Pioneer Park, and San Marin in Novato; Point Reyes Station, Dillon Beach, and Tomales; Santa Venetia; and the Canal Area in San Rafael. San Quentin Prison cannot be included in the Index due to the lack of health and earnings data, but prisoners there have educational attainment rates comparable to those of the Canal area. See **MAP 3** for education in Marin and page 62 for education by census tract.

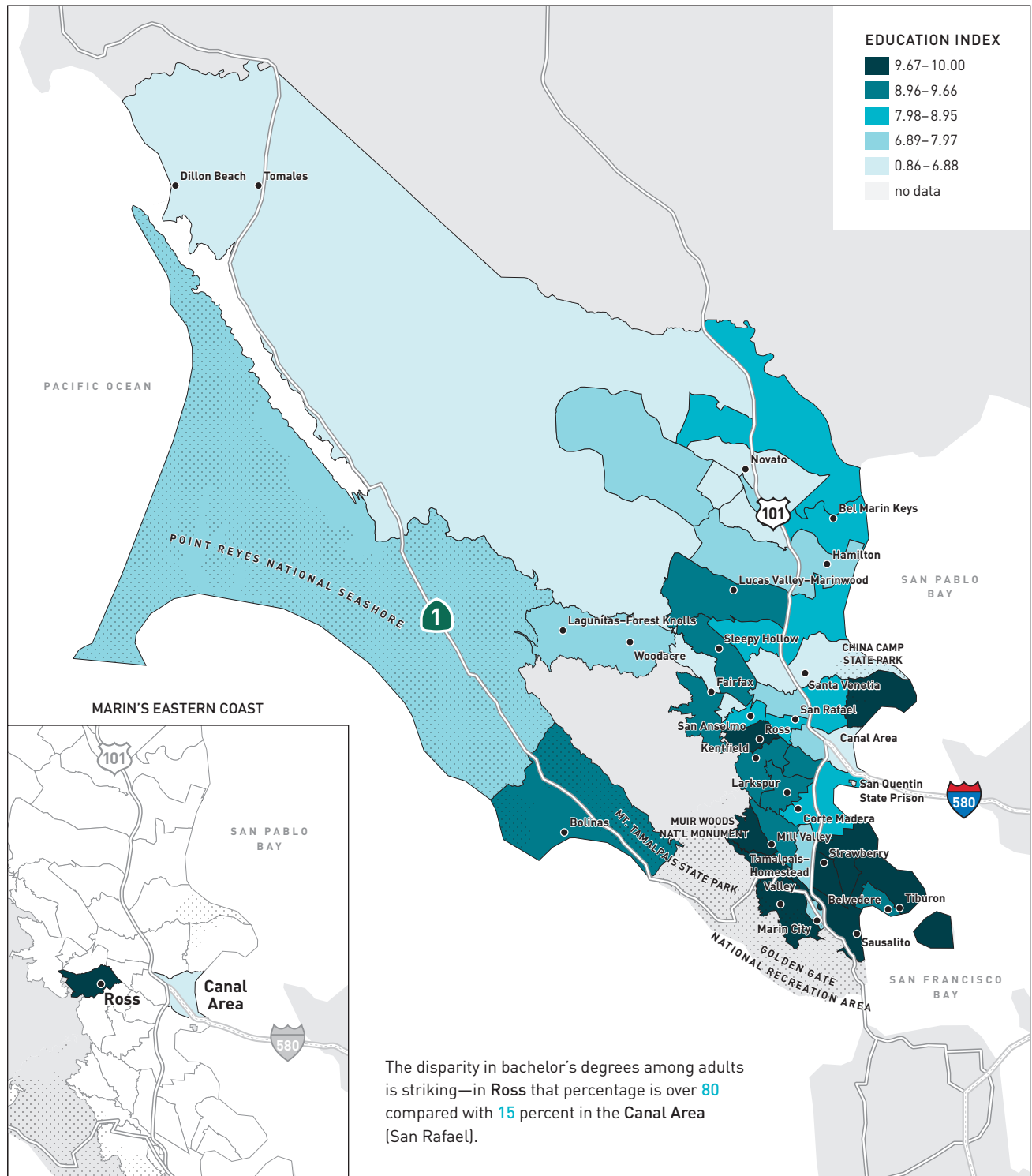
Rates of college completion among adults in Marin are exceptionally high; 54 percent of adults today have at least a four-year college degree, and graduate-degree attainment is more than twice that of California.

FIGURE 6 Marin Has Some of the Highest Education Levels in the Nation



Source: Lewis and Burd-Sharps, 2010; American Human Development Project analysis of data from the U.S. Census Bureau, American Community Survey, 2005-2009.

MAP 3 Education by Census Tract



VARIATION BY RACE AND ETHNICITY

Educational attainment for **white** residents in Marin is at the highest levels in the nation today, with only Washington, DC having a comparably high percentage of residents with graduate degrees (26.7 percent overall as compared with 25.5 percent of white adults in Marin). This is two and a half times the national average for all races.

Nationally, **Asian Americans** perform best in all three areas of the American Human Development Index; in Marin, Asian Americans have lower educational attainment and earnings than whites due to the proportion of adults who did not complete high school, though they still perform better, on average, than Asian Americans nationally. For example, whereas at least 85 percent of Asian American adults have graduated from high school in the United States, over 92 percent have in Marin.

African American adults in Marin are somewhat more likely to have graduated from high school than African Americans nationally (83.2 percent versus 80.7 percent), and have comparable or higher rates of degree attainment at all other levels of education as well. However, their rates of bachelor's- and graduate-degree attainment are three times lower than those of white and Asian American Marinites.

As in the nation as a whole, **Latino** education levels in Marin lag significantly behind those of the other major ethnic and racial groups. Latino educational attainment and school enrollment in Marin is about equal to that of the nation as a whole in the mid-1980s, approximately twenty-five years ago.

Fewer than two-thirds of Latino adults in Marin today completed high school. However, analysis by nativity reveals an encouraging trend. In California, over half of foreign-born Latino adults did not finish high school. But the rate for native-born Latino adults is virtually the same as for all Californians. So while today's low Latino educational attainment is driven largely by low immigrant education levels, future results will largely be fueled by native-born Latinos, who have better educational outcomes.

TABLE 3 Education Levels and Earnings by Race/Ethnicity

	EDUCATION INDEX	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2010 dollars)
California	5.37	19.5	80.5	29.7	10.7	90.0	31,551
Marin County	8.17	7.8	92.2	53.9	22.4	96.2	44,246
1 Marin Whites	9.26	2.7	97.3	60.7	25.5	100.0	51,462
2 Marin Asian Americans	9.03	7.6	92.4	61.5	24.2	100.0	43,534
3 Marin African Americans	6.15	16.8	83.2	21.8	8.4	100.0	31,608
4 Marin Latinos	2.82	37.3	62.7	20.3	8.2	79.0	23,795

Source: American Human Development Project analysis of data from the U.S. Census Bureau, American Community Survey, 2005–2009.

What Fuels the Gaps in Access to Knowledge?

Marin has a lot to teach other counties in terms of excellence in education. Yet it also faces challenges, as the above shows, among specific populations. Fostering the healthy development of all its children is critical to Marin's future and in everyone's interest. The following areas are particularly important.

PRESCHOOL: GETTING IT RIGHT FROM THE START

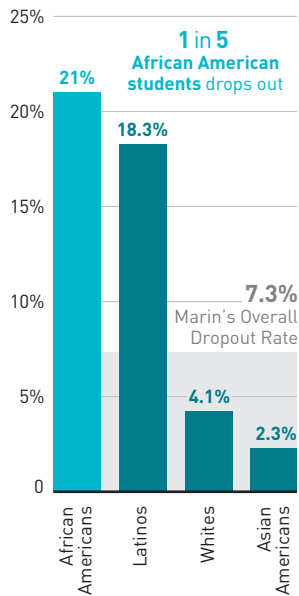
More than 80 percent of three- and four-year-olds in Marin are in preschool, the highest rate of any California county, though rates vary widely by race and ethnicity. While 88 percent of whites are in preschool, only 47 percent of Latino children are.¹⁸

Because the groundwork for a strong start to social, cognitive, and emotional development is laid at this stage of life, the American Human Development Index includes preschool in the school enrollment measure. High-quality preschools support the development of language but also vital noncognitive abilities that are so critical to success in later life, such as persistence, impulse control, and the ability to work in groups. Unfortunately, the children who would benefit most—low-income children and those at highest risk of school failure—are least likely to be enrolled in a high-quality preschool.¹⁹ Some of the factors that contribute to the situation in Marin include:

- **High cost of preschool:** According to a recent analysis, a single parent or family earning \$15 per hour would have to pay nearly 70 percent of their income for preschool or home-based child care for two small children in Marin.²⁰
- **Teacher shortage:** Because salaries for qualified teachers and assistants in early childhood education are generally not high enough to afford to live in Marin, there is a shortage of teachers and licensed caregivers in preschools as well as for infant and child care.²¹
- **Subsidized care slots:** Of the nearly 4,000 children in the county who are eligible for and need subsidized child care, 53.6 percent cannot be accommodated.²²
- **Language and culture:** Across the nation, some families do not put their children in preschools due to a lack of linguistically and culturally sensitive options. In recent years, while one-fifth of children in Marin under five were Latino, there were no Latino directors in the early childhood education workforce in the county, and only one in ten child care center teachers were Latino.²³

The children who would benefit most—those at highest risk of school failure—are least likely to be enrolled in a high-quality preschool.

High School Dropout Rates by Race and Ethnicity



Source: California Department of Education, California Longitudinal Pupil Achievement Data System, 2009–2010 School Year.

PERSISTENT RACIAL AND ETHNIC GAPS IN DROPOUT RATES

Marin's overall high school dropout rate, at 7.3 percent in 2009–10,²⁴ is very low by California standards, a testament to years of dedicated efforts. Yet this rate has remained persistent, and the racial and ethnic gaps in dropout rates are not decreasing over time despite targeted in-school efforts. The rate for African Americans, at 21 percent, is five times that of whites, at 4.1 percent. Latinos drop out at more than four times the rate of whites, 18.3 percent, while the Asian American dropout rate in Marin for the class of 2009–2010 was only 2.3 percent.²⁵

Unlike many complex social problems, the strong predictors nationwide 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. Research suggests some strategic areas for intervention in Marin are:

- Preschool:** While many assume that the effects of a quality preschool have worn off long before the teens, research shows that the roots of high school completion are planted many years earlier. Preschool is the best time to set good patterns and catch potential problems. Turning around deficits in education is far harder and costlier later on.
- High school counseling and encouragement:** Every student should graduate from high school and have the opportunity to pursue some form of postsecondary education. 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, are not available. Budget cuts throughout the state are reducing school staff to essential educators, reducing the chance that at-risk students will receive the personalized follow-up that is often needed to keep them in school.²⁶
- 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.²⁷ This provides strong evidence that the pressure to contribute to family welfare weighs heavily on many students. Economic security at home is an indispensable ingredient in some families to help a student finish high school.

UNEVEN SPENDING PER STUDENT

Education budgets in California, as across the United States, are derived from a hyper-complex set of formulas and programs of federal (about 14 percent of a school's budget), state (about 58 percent), and local (about 28 percent)²⁸ funding, supplemented by parent and private-sector volunteer hours and contributions.

TABLE 4 shows per pupil spending for the county's seven regular high schools, levels of student need, and test score results. In Marin as across the nation, the schools whose students have greater needs tend to get fewer dollars. Spending per pupil in Novato High, where one in five of the students are eligible for free or reduced-price meals, is under \$6,000 per student.²⁹ On the other hand, per pupil spending in Sir Francis Drake High School is over \$10,000 (see **BOX 5**). In this high school, only 6 percent of children qualify for subsidized meals, and about 0.2 percent are English-language learners. This inequity is often magnified by family donations to schools, which are generally far higher in wealthy communities.

In Marin as across the nation, the schools whose students have greater needs tend to get fewer dollars.

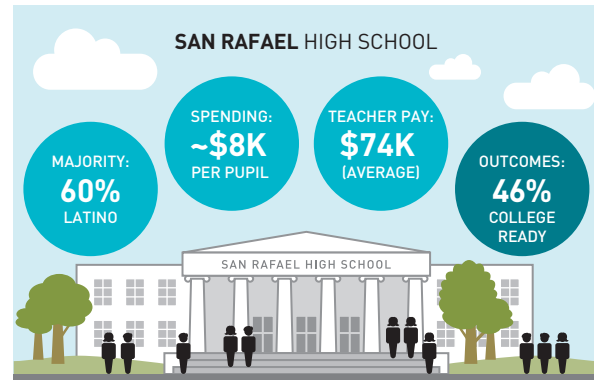
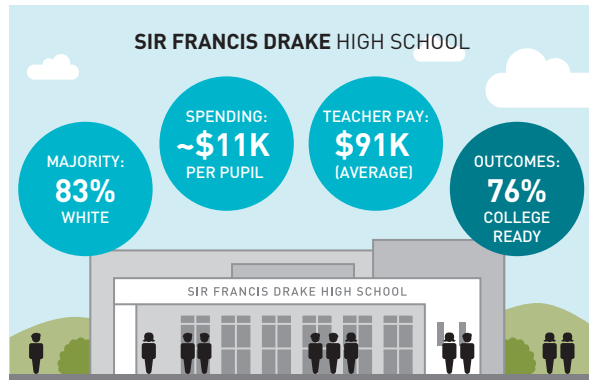
TABLE 4 Uneven Spending, Uneven Results

HIGH SCHOOL	Schools whose students have greater need . . .		SPENDING PER PUPIL (\$)	. . . tend to get fewer dollars.	
	SUBSIDIZED LUNCH (%)	ENGLISH-LANGUAGE LEARNERS (%)		STAR EXAM (% at or above proficient)	
				MATH	ENGLISH
San Rafael High, San Rafael	51.8	21.1	8,237	28.2	50.3
Terra Linda High, San Rafael	26.4	5.0	7,682	36.9	64.1
Novato High, Novato	20.4	10.3	5,983	41.0	62.9
San Marin High, Novato	14.6	4.2	6,221	29.5	56.8
Sir Francis Drake High, San Anselmo	6.1	0.2	10,623	49.7	78.8
Tamalpais High, Mill Valley	5.4	3.1	10,494	41.4	78.1
Redwood High, Larkspur	4.6	1.1	10,340	59.8	84.5

Sources: California Department of Education, "Dataquest" and School Accountability Report Card 2009–2010, Education Data Partnership, 2011; Los Angeles Times, "California Schools Guide."

Note: The Standardized Testing and Reporting (STAR) exams are California state mandated exams used for school accountability. In high school, they are administered in grades nine through eleven.

BOX 5 A Tale of Two Schools



Marin County is known for its excellent schools. Yet significant variation exists within the county in terms of educational resources, spending, and academic performance. A close look at two of Marin's public high schools, Sir Francis Drake High School and San Rafael High School, reveals a noteworthy gap between student need and academic resources.

Sir Francis Drake High School occupies a lush campus in the shadow of Mount Tam. The student body is 83 percent white, and less than 8 percent of students are economically disadvantaged. Drake has received state and federal awards for curricular innovation and efforts to provide personalized instruction. These significant achievements are enabled in part by Drake's experienced teaching staff and a full complement of support staff. Despite budget pressure, Drake has reduced math and science class size for three successive years. Drake spends nearly \$11,000 per pupil, and the average teacher salary is \$91,000.

Drake's educational investment has consistently contributed to very positive outcomes: three in four graduates complete the coursework required to apply to the state university system, the school achieves high proficiency levels on California's standardized exams (see **TABLE 4**), and Drake has a 96 percent graduation rate.

Only minutes away lies **San Rafael High School**, which serves a diverse student population of just over 900 students. San Rafael High is 60 percent Latino, 30 percent white, 6 percent Asian American, and 2 percent African American. Over half the student body is economically disadvantaged.

However, San Rafael's diversity is not fully reflected in the classroom; white and Asian American students often take different classes than their Latino peers, driven in part by sharp differences in English proficiency. One in five students is an English language learner, and only 21 percent of African American and 27 percent of Latino students demonstrate proficiency in English, compared with 83 percent of white and 79 percent of Asian American students. The school lacks a psychologist on staff, and math and science class sizes have increased each year over the last three. Basic expenditure per pupil is about \$8,000—\$3,000 less than Drake—and the average teacher salary is an astonishing \$17,000 less than Drake. Despite recent test score improvements, San Rafael has been unable to meet all the requirements of the No Child Left Behind Act and has been a target for federal intervention. It has some of the lowest standardized test scores of Marin's high schools, and fewer than half of the school's graduates complete the coursework required for admission to the state university system.

All children deserve the best learning conditions society can afford. But in an age when growing the pie is difficult, decisions on how it is sliced become more important than ever.

Sources: California Department of Education, "Dataquest: Student and School Data Files" 2011 and Education Data Partnership, Ed-Data, 2011; Cole 2011; San Rafael City Schools, "San Rafael High School, School Accountability Report Card, Reported for 2009-10"; Tamalpais Union High School District, "Sir Francis Drake High School, School Accountability Report Card, Reported for 2009-2010."

Agenda for Action

While this analysis points to areas requiring concerted action, the good news is that targeted local programs and policies across the state are registering important gains in closing gaps in educational achievement. And in many parts of Marin, the ingredients and know-how clearly exist for excellent outcomes. Marin cannot afford continued lagging school performance among select low-income students and students of color. The future of Marin in our globally interconnected economy will depend as much on an educated and flexible workforce and residents with the resilience and self-confidence that education brings as it will on a friendly economic climate and high growth rates.

Closing the gaps in education outcomes among Marin communities is a high priority for many organizations in the county. Research in the education field strongly suggests that action in the following areas can have a catalytic effect on educational outcomes.

Expand access to early childhood education.

A quality preschool for three- and four-year-old children has been shown to be the single most cost-effective educational intervention; it helps disadvantaged children enter elementary school on an equal footing, and its benefits have been shown to last well into adulthood in terms of not only school achievement but also homeownership, reduced crime, greater worker productivity, and more. Marin County has a high proportion of three- and four-year-olds in center-based preschools, but those who would benefit most are least likely to be enrolled.

Tackle the high school dropout crisis.

Dropout warning signs are well-defined, and measurement of the problem has improved. The county has an opportunity to use this copious research to identify and engage students at risk of dropping out, paying particular attention to the highest risk groups, particularly African American and Latino adolescent boys.

Make educational equity a reality.

Schools serving children from more affluent families are spending more per pupil than schools serving children from low-income families. Dedicating the fewest resources to the neediest students is not in the best interest of Marin's future.



The future of Marin will depend as much on an **educated and flexible workforce** as it will on a **friendly economic climate and high growth rates.**

A Decent Standard of Living



IN THIS SECTION

Analysis by Geography, Race, Ethnicity, and Gender

What Fuels the Gaps in Living Standards?

Agenda for Action

Introduction

Through a period of economic turmoil, Marin has held steady, and there are some tentative signs of recovery. The strain of recession is certainly evident, with increases in food stamp uptake and in demand for mental health services that tend to accompany periods of prolonged economic insecurity.³⁰ Nonetheless, throughout the recession, unemployment rates in Marin have remained below those in either San Francisco or California.³¹ And the Marin real estate market has shown an uptick in the last year.³²

Many different measures help to assess whether people are achieving a decent material standard of living. The American Human Development Index uses median personal earnings. Median earnings are based on the wages and salaries of workers age 16 and older working part- or full-time. By using the median rather than the mean, we have a stronger indication of how the ordinary worker is faring. The median number describes the point at which half the population is earning above and half below. In contrast, means can be misleading in situations of high inequality, because a few people making very large amounts of money cause the average amount to appear impressive, even if the vast majority have very little income. As **FIGURE 7** illustrates, the median earnings contrast sharply with mean, or average, earnings, which reflect a highly skewed distribution of income.

This chapter compares and analyzes differences in the median personal earnings of various groups—by census tract, by racial and ethnic group, and for women and men. Wages, housing, transportation, and disparities in wealth are also considered in order to examine the challenges and opportunities faced throughout the life cycle.

What about Wealth?

While earnings from wages and salaries are critical for life's necessities, wealth, also called net worth or assets, provides financial security and opportunity. **Wealth allows families to maintain their living standard when earnings are disrupted, such as can occur during a prolonged illness, job loss, or natural disaster.** It enables parents to invest in the next generation—college, a down payment for a child's first home, or financing for a new business.

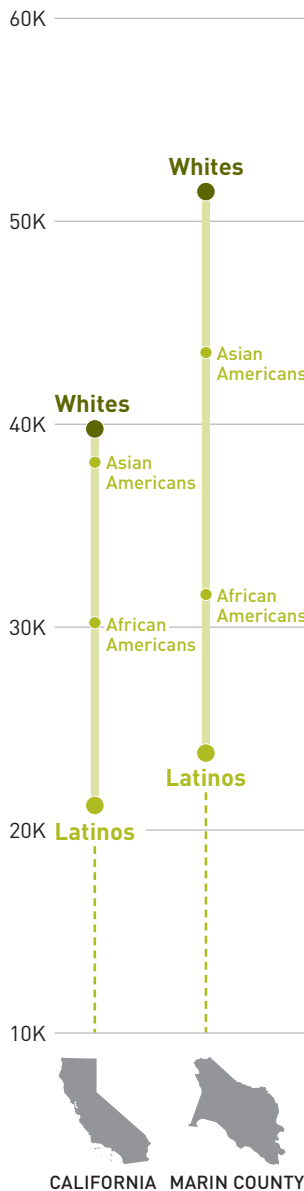
Wealth gaps in California are far greater than the gaps in earnings. For instance, a recent study found that the net worth of the typical white household in Arizona, California, Florida, Michigan, and Nevada was 25 times that of the typical African American household.³³

Ideally, the American HD Index would include wealth measures. However, wealth data, which are officially collected only once every three years, are not available for states, congressional districts, or census tracts, and thus cannot be incorporated into the American HD Index.

FIGURE 7 Median vs. Mean Household Income



The Earnings Gap between Whites and Asian Americans in Marin Is Five Times the Gap between These Groups in California



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

Analysis by Geography, Race, Ethnicity, and Gender

VARIATION BY GEOGRAPHY: CENSUS TRACTS

Median personal earnings today in Marin, at \$44,246, are in league with elite communities such as Virginia’s DC suburb of Fairfax; Orange County, California; and Manhattan’s Upper West Side, and well above the median for the state of California as a whole—\$31,551. However, a closer examination of earnings in Marin’s diverse neighborhoods reveals tremendous variation (see **MAP 4**). Earnings range from just under \$81,000 in Downtown Tiburon to about \$21,000 in the Canal neighborhood of San Rafael, a fourfold difference. Tiburon is 87 percent white, and 5 percent Latino. The Canal area is 13 percent white and 76 percent Latino. Earnings in the Canal area are comparable to those in Arkansas and Mississippi today.

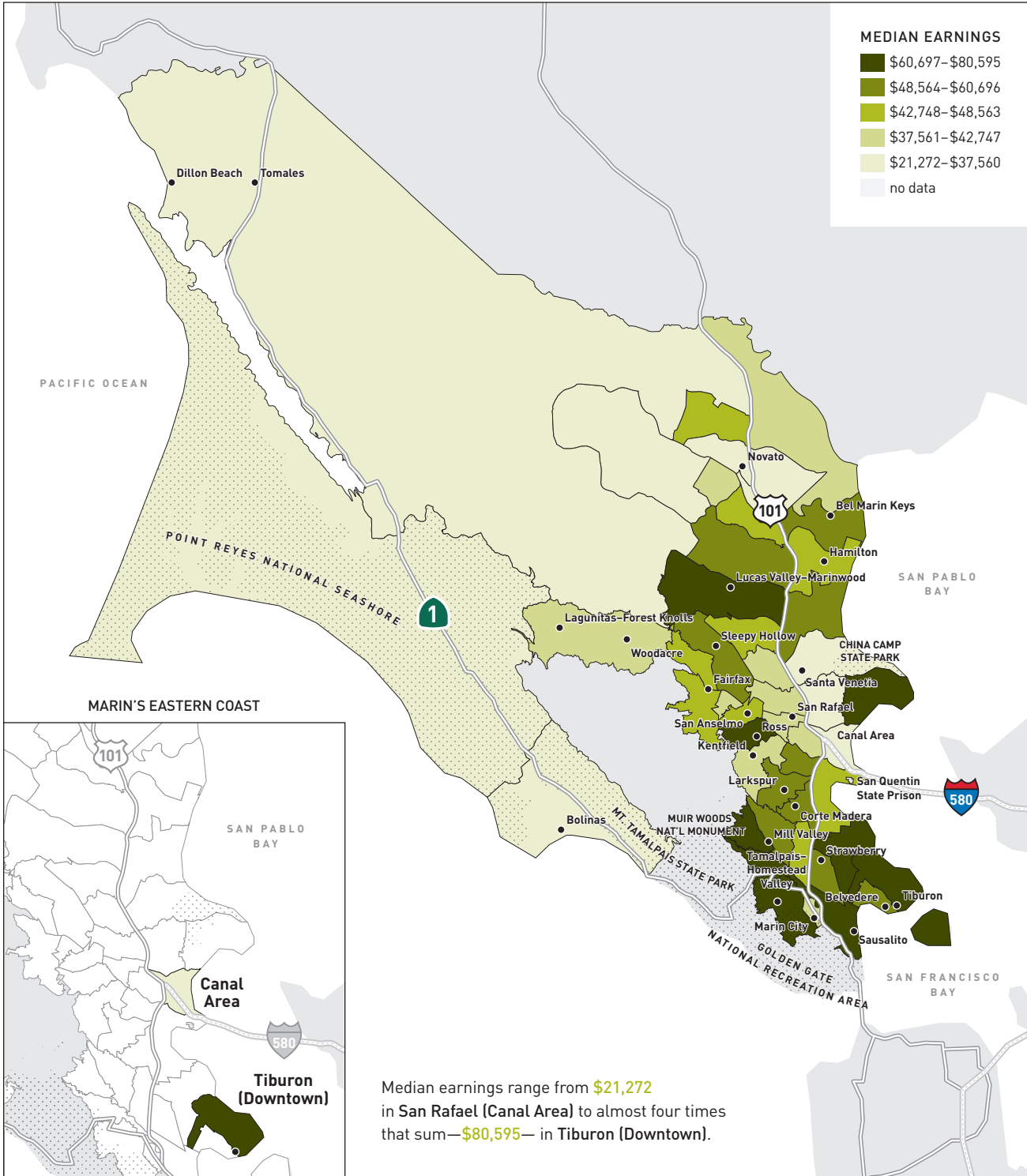
Marin communities at the top of the earnings table have a disproportionately high concentration of workers in management and the professions (top executives and managers in advertising, finance, law, business, and other fields as well as professionals in computer and life sciences, architecture, and the like). For example, in the Mill Valley neighborhood of Cascade, where the typical worker is earning nearly \$76,000, seven out of ten are in management or the professions. This is far higher than in Marin overall, where one-half of workers fall into these categories.

VARIATION BY RACE AND ETHNICITY

Great disparities in earnings in Marin County are found by race and ethnicity. Earnings in Marin County follow the pattern across California, with whites earning the most, followed by Asian Americans, African Americans, and Latinos earning least (see sidebar). The gap between the earnings of whites and Latinos is sizable—\$27,667. Earnings patterns in Marin differ in several important ways from racial and ethnic disparities in California, however:

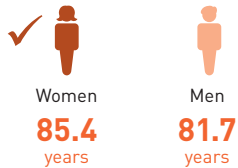
- The earnings gap in Marin between top-earning whites and the second-highest earners, Asian Americans, is \$8,000. This is five times the gap between these two groups in California.
- Median personal earnings for African Americans in Marin are about equal to California’s median (nearly \$32,000).
-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

MAP 4 Earnings by Census Tract

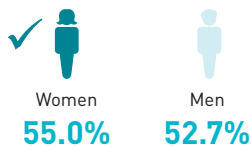


Who's Doing Better?

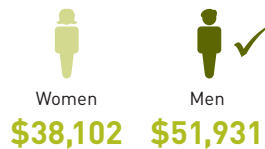
LIFE EXPECTANCY



BACHELOR'S DEGREE ATTAINMENT



MEDIAN EARNINGS



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

VARIATION BY GENDER

Women in Marin are living nearly four years longer than men, on average, and enjoy similarly high educational outcomes; yet the typical female worker living in Marin earns \$13,829 less per year than the typical male worker (see sidebar). 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).³⁴ 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.³⁵ What are some factors that contribute to Marin's high gender earnings gap? Some factors include:

- **Part-time work:** Over one-third of women (37 percent) in Marin work part-time as compared with just under one-fifth of men.³⁶ This contributes to lower median earnings over the course of the year for women.
- **Wage discrimination:** Evidence shows women across the United States are hired less frequently in high-wage firms, and receive less training and fewer promotions. Even when working in the same occupational category, men tend to earn more than women.³⁷
- **Women work different jobs:** Women are concentrated in lower-paying occupations and industries in part due to their choice of study. Fewer women major in science and engineering, for example, than in education or social work, fields that have a lower economic payoff. For example, in Marin, three-quarters of those working in health-care support, such as nursing aides, orderlies, and dental assistants, are women. Median earnings in this sector are only about \$27,500.³⁸
- **Motherhood penalty:** Women pay a wage penalty for leaving the marketplace to care for children. This is in part because the United States has not adopted family-friendly policies along the lines of all other affluent democracies, ranging from mandatory paid maternity/paternity leave to mandated sick and annual leave vital for caring for infants, children, or elderly relatives.³⁹

What Fuels the Gaps in Living Standards?

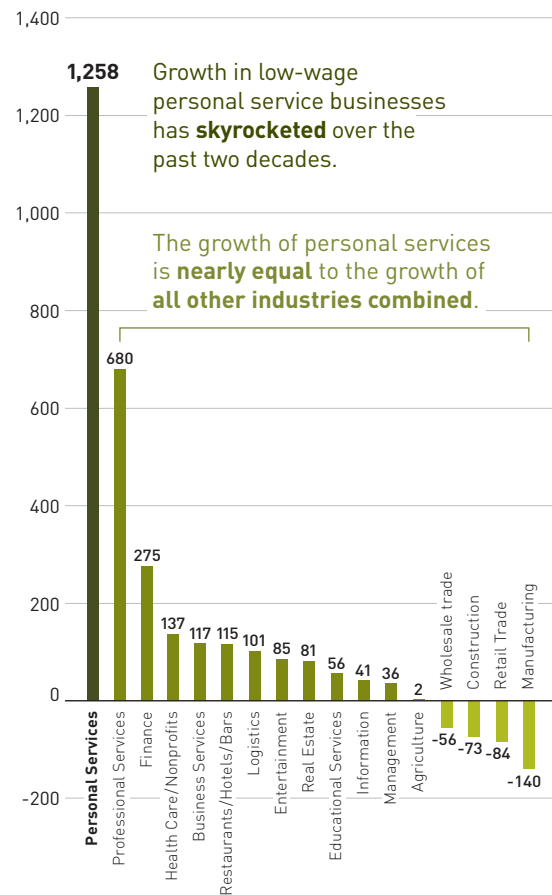
Marin's tremendous affluence has contributed to the creation of many sources of Marin's pride, including educational excellence, preservation of the county's physical beauty and agricultural traditions, and robust programs to help low-income families and individuals have access to needed services. However, the enormous gaps in earnings discussed above place some of these attributes at risk over the longer term. Four significant drivers of disparities in material standard of living in Marin are in the areas of jobs, assets, housing, and transportation.

MIDDLE-CLASS JOBS

Marin's planners have targeted employment in areas such as biotechnology and software as a way to stimulate the recovery and the county's long-term growth.⁴⁰ Yet as **FIGURE 8** shows, the lion's share of job growth that has occurred over the last two decades in Marin is overwhelmingly at the other end of the scale: low-wage service employment. While the median wage in Marin is \$44,000, in the fast-growing personal services sector (which includes such things as laundry and dry cleaning, hair and beauty salons, gardening, parking services, pet care, etc.), median pay is \$23,500⁴¹—earnings roughly equal to the federal poverty line for a family of four. Earnings in the personal services sector, particularly for single-headed households, present severe constraints to the ability of families to seize opportunities and live to their full potential.

The distribution of income in Marin is exceedingly lopsided; the top fifth of Marin taxpayers take home about 71 percent of the county's total income. The bottom fifth earn 1.3 percent of Marin's income (see **FIGURE 9**). This income distribution is a reflection, in part, of the trend in jobs across America today—opportunities for highly skilled professionals and for those with little formal education have increased; middle-wage, middle-skill jobs are all but evaporating. But it is important to remind ourselves that many of the “good blue-collar jobs” of the past required only modest skills yet paid decent middle-class wages plus health and retirement benefits.

FIGURE 8 Growth of Businesses in Marin by Industry since 1990



Source: Marin Economic Forum, 2010.

In the realm of **policy actions**, state and local Earned Income Tax Credits (EITC) have been widely praised for increasing employment and decreasing poverty above and beyond the successful impact of the federal EITC; twenty-six states have adopted state EITCs, and a number of counties and local municipalities have as well. Marin could adopt such a credit along the lines of San Francisco's Working Families Credit. In addition, support to the creation of local small businesses can go a long way to stimulating local employment and growth.

ASSETS

The total net worth of Marinites is more in the form of assets, such as real estate or stock or rental income, than in income from one's labor. Median home prices in California are about \$371,000; the equivalent for Marin is more than double—\$775,000.⁴⁴ Because of Marin County's tremendous wealth, coupled with the structure of the U.S. tax and financial system, it is particularly challenging to reduce income inequality by increasing the assets of those with little savings. Residential segregation in Marin is one particular area of extreme disadvantage for those with few assets: when low-income families end up in neighborhoods with older housing stock and a low tax base, it hampers their ability to build wealth through equity in their homes. As discussed above, it is also a disadvantage in access to quality educational opportunities—which then translate into lower earnings.

A number of promising private and public programs are in place in local communities to help working families build assets, including automatic enrollment in retirement plans, employee-matched savings accounts, children's accounts established automatically at birth, and greater asset protection, particularly related to housing.⁴⁵ But these efforts are no match for the smorgasbord of federal and private-sector programs to incentivize asset-building among middle class and wealthy families, many of which involve considerable cost to the government in the form of revenues not collected. These range from the mortgage interest deduction for homeowners, to a lower tax rate on investments in the stock market, to matching retirement funds or subsidized life insurance for workers with generous benefits. Efforts to help those with few assets to build greater economic security and set their children on a trajectory of opportunity have received far less attention.

Programs to help those with **few assets** build greater economic security have received far less attention than efforts for the **wealthy**.

High housing costs are a barrier to human development progress in Marin.

HOUSING

Just about every conversation about quality of life with a Marinite eventually comes around to the cost of housing. High housing costs are a critical impediment to human development progress today, and in this area, Marin faces some difficult tradeoffs. The tradeoffs are between conservation of open space, agricultural lands, and low-density neighborhoods, on the one hand, and the need for affordable housing choices, on the other. While new construction has helped reduce demand somewhat, there are a variety of ways in which efforts to ease the housing shortage are undermined. These include zoning laws that harm the financial viability of affordable housing, resident outreach and comment deadlines on housing-related matters that are inadequate to reach all parties concerned, land costs, and others.

A separate issue is that of fair housing. Marin was recently found in preliminary noncompliance in its efforts to further fair housing according to a 2010 Federal Civil Rights Compliance Review.⁴⁶ Fair housing relates to protected groups at all income levels being free from discrimination when trying to access housing either as renters or owners. The hard truth is that the long-standing residential segregation by race and income that persists today is in large part due to a shortage of creative solutions and public and political will to change. The present housing situation creates multiple disadvantages for Marin:

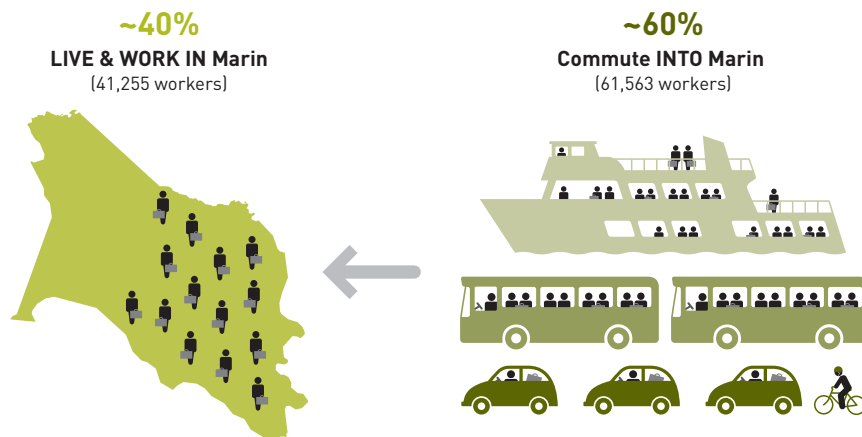
- **Workforce instability.** The applicant pools for teachers, health-care workers, and other essential workers is smaller than it would be if housing were more affordable, making it harder to hire and retain workers and maintain a stable workforce. Furthermore, there is a tremendous advantage to the community to having teachers, police, and other public servants live in the communities where they work; too often housing costs eliminate this option in Marin.
- **Too few young workers.** The high cost of housing is a formidable barrier to young adults settling in Marin, a phenomenon reflected in the age structure of Marin's population. While senior citizens made up about 10 percent of the county's population in 1980, they make up nearly 17 percent today.⁴⁷ Having fewer workers to support an aging population presents a host of financial and capacity issues with which Marin must grapple.

- Pollution.** A recent study found that each workday, Marin’s workers travel, all totaled, 2.6 million miles or the equivalent of 103 trips around the Earth, resulting in the highest carbon footprint per resident in the Bay Area.⁴⁸ Part of the solution to reduce this noise and air pollution, and to reduce growing commute times that also affect quality of life, in addition to more public transportation options (discussed further below), is more housing options that are affordable for those commuting in daily.
- Health and family impacts.** Those who cobble together rent payments often do it at great cost to their families. While only about 2 percent of Marin’s housing is overcrowded, 24 percent of housing units in the Canal area are overcrowded.⁴⁹ Such conditions hamper children’s school performance and can cause stress with health consequences and marital instability.⁵⁰
- Public budget outlays.** The housing shortage means average rent is too high for low-income households to afford without external assistance. Housing assistance costs Marin’s budget over \$3,700,000 in 2011–2012, plus significant additional support from nonprofit organizations.⁵¹



Marin’s workers drive the equivalent of **103 trips around the Earth** every day.

FIGURE 10 Most People Who Work in Marin Commute from Elsewhere



Source: U.S. Census Bureau. Local Employment Dynamics, OnTheMap, 2009.

The vast majority of daily commuters into Marin County (73 percent) drive to work alone.

TRANSPORTATION

It was a critical investment in transportation—the construction of the Golden Gate Bridge—that helped transform Marin from a rural agricultural county to the thriving suburban area it is today. Improvements in public transportation, particularly on heavily trafficked routes, can help achieve Marin’s goal to reduce the county’s carbon footprint, and, as introduced above, can be important elements of a plan to improve human development more generally.

Two issues seem particularly important:

- **Making the link between housing and transportation.** More than half of daily commuters into Marin earn less than \$40,000 a year, putting much of Marin’s housing out of their reach. The vast majority (73 percent) drive to work alone.⁵² There is tremendous opportunity to improve air quality and reduce time spent in traffic through better public transport and carpool options.
- **Prioritizing transportation improvement where it is needed most.** Over the past few years, there have been a series of successful efforts to improve public transportation, yet more focus is needed on improving conditions for low-income communities in particular. While the federal Nonmotorized Transportation Pilot Program (NTPP) gave Marin an incredible opportunity to improve the infrastructure that connects walkers and bikers to nearby schools, businesses, and transit stations, one of the few projects ultimately rejected by Caltrans was also one of the most necessary—improvement of the only way in and out of the predominantly low-income African American Marin City community, the Gate 6/Bridgeway Intersection. Greater safety at this intersection would reduce the reported multiple collisions and provide a safe and vital link for schoolchildren and other community residents.

Agenda for Action

Closing the gaps in living standards is important not just to low-income residents of Marin and those who work, but cannot afford to live, in Marin, but to all Marinites. Research suggests that improving living standards in Marin requires attention to several areas.



Create good jobs.

Prioritizing the creation of good, local middle-class jobs through education and through policies such as a local earned income tax credit will pay big dividends both in terms of individual economic security and the economic health of the county.

Help working families build assets.

Supporting policies and private-sector programs that can help low-income Marinites build assets has been proven in programs across the United States to increase economic security and reduce the transfer of poverty from generation to generation.

Expand affordably priced housing options.

A greater commitment to a balanced approach to housing development and environmental conservation that expands housing options for working families and older adults, enforces the rights of renters, and supports housing and educational efforts that increase first-time homeownership can help to reduce the disparities in standard of living that divide Marin today.

Connect communities and expand public transport options.

Reducing car congestion and pollution by offering more public transport options and safe walking and biking connections for all neighborhoods and ending the longtime tacit efforts to keep communities separate through traffic patterns and transport routes can build a safer, healthier, and more economically dynamic environment for all Marinites.

The Way Forward



- Address demographic change
- Privilege social justice
- Foster greater inclusion



- Improve access to healthy foods for all
- Improve neighborhood conditions
- Reduce inequality



- Expand access to early childhood education
- Tackle the high school dropout crisis
- Make educational equity a reality



- Create good jobs
- Help working families build assets
- Expand affordably priced housing options
- Connect communities and expand public transport options

Introduction

On many levels, Marin County offers California strong examples of healthy communities, a high-performing education system, and an economy that has weathered the most severe economic downturn since the Great Depression with relative resilience. But not content to rest on these overall successes, the Marin Community Foundation and leaders in the community seek to ensure that the benefits of these strengths are more widely shared. The Foundation has identified the human development approach as a tool for exploring well-being in Marin through a more holistic lens, using official data and a simple and transparent measure, the American Human Development Index. The statistics used to construct the Index are chosen to tell the story of Marinites from every neighborhood and each major race and ethnicity as well as for women and men.

Closing the human development gaps that separate different Marin County communities will not be easy—but doing so is certainly possible. The county has the financial resources, the know-how, and the commitment of key players necessary to ensure that all Marinites have the chance to realize their full potential and live freely chosen lives of dignity and value. This report has identified several specific priorities for improving the health, educational outcomes, and living standards of those whose human development lags; they are summarized below. In addition to these sector-specific recommendations, the analysis suggests that three cross-cutting issues are also critical to improving the well-being of everyone in the county: addressing demographic change, making trade-offs that privilege social justice, and fostering greater social inclusion.

Address demographic change.

Marin County's population is already significantly older than that of the rest of California; 16.7 percent of the population is 65 or older, compared to 11.4 percent for the state as a whole.⁵³ And the share of the population over 65 will increase significantly in the coming decades. As Marin's population ages, more services will be needed—frequent, convenient bus routes that allow older adults to retain autonomy and independence, for instance, or housing options that enable longtime Marinites to “age in place” on fixed incomes. Significantly, public transportation and low- and moderately priced housing are among the very social services that residents of Novato, West Marin, and other parts of the county need today. Investing in these services in the short term will address today's urgent concerns while also laying the groundwork to meet the needs of a larger share of the population in the near future.

Closing the human development gaps that separate different Marin County communities will not be easy—but doing so is certainly possible.



Improving human development requires that the needs of people to secure basic capabilities take precedence.

Though Marin's population is predominantly white today, the fastest-growing segment of the population is Latino. Today's Latino children are Marin's adults of tomorrow. Their start in life matters to them, but it also matters to the county as a whole—to the quality of the workforce, to the tax base, and to economic competitiveness. Latinos today score 5.17 on the Index in Marin, compared to 8.44 for whites and 8.88 for Asian Americans. Closing the well-being gap, especially in educational attainment and incomes, is thus critical to sustaining Marin's high levels of human development into the future.

Privilege social justice.

The people, institutions, and government agencies of Marin are pursuing a host of socially valuable ends; commitment to public lands and green space, innovative public health initiatives, and an improved climate for small business creation are some examples. Fortunately, Marin's relative affluence affords sufficient resources to pursue many different aims simultaneously. But in some cases, budget shortfalls limit action; in such cases, even in a county as resource-rich as Marin, trade-offs are then required. Improving human development requires that the needs of people to secure basic capabilities take precedence. This might mean, for instance, that zoning laws that limit certain kinds of development (and thus help maintain a neighborhood's character) be suspended for the construction of a multifamily complex with units for low-income families and older adults. This approach is particularly appropriate where the zoning laws were originally designed to maintain racial segregation. It might mean choosing to invest in an art or music program for children in a poorly served community, rather than offering an additional after-school activity in a community that already has several enriching options. Addressing affordable housing, residential segregation, and educational and other inequalities have been on Marin's to-do list for some time. Marin has sufficient resources to address these long-standing gaps while also maintaining excellent levels of service to communities with high human development scores.

Foster greater inclusion.

The pattern of residential segregation by race, ethnicity, and income coupled with significant disparities between communities, families, and individuals in access to resources impedes the development of an inclusive, diverse civic life. A vibrant community in which everyone may be represented, heard, and part of the mainstream is in everyone's interest. When extremes in income inequality are accompanied by inequality in access to the other basic building blocks of a good life—such as a first-rate education, a rewarding job, a valued place in society, and the real freedom to further personal goals—frustration, powerlessness,

lowered expectations, and hostility find easy footholds, benefiting no one. In addition to these cross-cutting priorities, closing the county's life expectancy, educational attainment, and earnings gaps will require concerted effort in a number of areas. In the health, education, and income sections earlier in this report, these specific areas were identified. They are summarized below. As discussed earlier, these areas are those that scholarly research and well-documented experience have shown to be particularly instrumental in improving people's health, boosting educational achievement, and bettering living standards.

A Long and Healthy Life

Improve access to healthy foods for all.

Regulations, such as prohibiting fast-food outlets within a half mile of a school or limiting the concentration of liquor stores, help to combat the obesogenic environment common to food deserts. Public education campaigns, school gardens, and nutrition classes can empower people with the knowledge they need to make healthy choices, and incentives and supports for full-service grocery stores and community- and school-based programs put healthy eating within everyone's reach.

Improve neighborhood conditions.

Health is not just the absence of disease; it is the state of physical, mental, and social well-being. Achieving this state requires an environment that reduces health risks and makes healthy choices possible. In the Marin neighborhoods with the shortest life expectancies, urgent priorities include reducing exposure to chronic stress, crime, toxins, and asthma triggers; strengthening social bonds; improving transportation, education, and health services; increasing access to good nutrition; and increasing access to green space and places to exercise.

Reduce inequality.

Taking action to reduce not just income inequality but also inequality in other basic capabilities can have an important impact on health. And mitigating the effect of existing inequalities through expanding options for housing and a renewed commitment by the most affluent to collective social investments can contribute to longer lives in Marin.





Access to Knowledge

Expand access to early childhood education.

High-quality early childhood education is the most effective educational investment society can make, one that not just allows disadvantaged children to enter school on an equal footing but also has positive impacts throughout life. Marin County has a high proportion of three- and four-year-olds in center-based preschools, but those who would benefit most are the least likely to be enrolled.

Tackle the high school dropout crisis.

Dropout warning signs are well known and easily spotted; measurement of the problem has improved. Using this copious research to take action, targeting highest-risk groups including African American and Latino boys and young men, offers a tremendous opportunity for Marin to make progress in this area.

Make educational equity a reality.

More must be done to ensure that the education pie is sliced in more equal pieces. Currently, the Marin high schools with the highest per-pupil expenditures are also enrolling the fewest low-income children.

A Decent Standard of Living

Create good jobs.

The polarization of the job market, in which highly skilled workers enjoy good salaries and benefits and less skilled workers endure poverty wages, insecurity, and no benefits is not inevitable. Marin County can improve the prospects of everyone by prioritizing the creation of good jobs through vocational training, policies that support decent wages and benefits, small business creation, and more substantial community benefits agreements from new big-box and other businesses.



Help working families build assets.

Helping working families build assets is vital for low-income Marinites to achieve economic security and reduce the transfer of poverty from generation to generation. Approaches range from private-sector programs such as automatic enrollment in retirement plans and employee-matched savings accounts to public programs such as children's accounts established automatically at birth and greater asset protection, particularly related to housing.

Expand affordably priced housing options.

To ensure that essential workers can live in Marin and longtime Marinites can stay in their homes after retirement, promising steps include expanding the number of homes affordable to people with lower incomes, enforcing the rights of renters, and supporting increased first-time homeownership.

Connect communities and expand public transport options.

More public transport options for all neighborhoods will reduce car congestion and pollution, and reforming transport routes and traffic patterns to enhance communication among communities will help overcome barriers to a sustainable, inclusive Marin County.

Marin County Human Development Indicators

The following indicator tables were prepared using the latest available data on Marin County. All data are standardized to ensure comparability.

To create customized maps and to build interactive data charts for the indicators below, go to:
www.measureofamerica.org/maps.

MARIN COUNTY HUMAN DEVELOPMENT INDICATORS

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Historical Trends

	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 (2010 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
2009											
United States	5.10	78.6	15.4	84.6	27.5	10.1	87.2	29,530	5.25	5.12	4.92
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551	5.87	5.37	5.38
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246	7.36	8.17	7.73
2000											
California	5.30	78.4	23.2	76.8	26.6	9.5	90.8	32,748	5.16	5.11	5.64
Marin County	7.40	79.3	8.8	91.2	51.3	20.5	100.0	47,995	5.57	8.36	8.29
1990											
California	4.61	76.0	23.8	76.2	23.4	8.1	85.5	31,575	4.16	4.28	5.39
Marin County	6.36	76.4	8.1	91.9	44.0	17.0	97.7	40,298	4.36	7.65	7.08

HD Index by Race/Ethnicity and Gender

	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 (2010 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551	5.87	5.37	5.38
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246	7.36	8.17	7.73
GENDER											
1 Women	7.82	85.4	6.1	93.9	55.0	21.6	100.0	38,102	8.09	8.69	6.69
2 Men	7.64	81.7	9.6	90.4	52.7	23.3	91.5	51,931	6.54	7.55	8.84
RACE/ETHNICITY											
1 Asian Americans	8.88	90.9	7.6	92.4	61.5	24.2	100.0	43,534	10.00	9.03	7.61
2 Whites	8.44	83.5	2.7	97.3	60.7	25.5	100.0	51,462	7.28	9.26	8.77
3 African Americans	5.72	79.5	16.8	83.2	21.8	8.4	100.0	31,608	5.61	6.15	5.39
4 Latinos	5.17	88.2	37.3	62.7	20.3	8.2	79.0	23,795	9.25	2.82	3.43

Note: All data contained in these tables besides life expectancy at birth come from the American Human Development Project's (AHDP) analysis of the U.S. Census Bureau's American Community Survey 2005–2009.

Life expectancy at birth estimates are calculated by the County of Marin Department of Health and Human Services for the years 2005–2010. See Methodological Notes for more details.

HD Index by Census Tract

	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 (2010 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
California	5.54	80.1	19.5	80.5	29.7	10.7	90.0	31,551	5.87	5.37	5.38
Marin County	7.75	83.7	7.8	92.2	53.9	22.4	96.2	44,246	7.36	8.17	7.73
1 Ross	9.70	88.0	1.8	98.2	80.2	36.7	99.4	64,378	9.16	9.93	10.00
2 Tiburon: Bel Aire	9.21	84.3	3.3	96.7	75.7	39.9	100.0	68,660	7.63	10.00	10.00
3 Tiburon: Downtown	9.08	83.4	1.0	99.0	76.5	36.3	100.0	80,595	7.24	10.00	10.00
4 Mill Valley: Old Mill, Cascade	9.00	82.8	1.1	98.9	72.6	38.7	100.0	75,808	6.99	10.00	10.00
5 Greenbrae	8.90	84.8	1.5	98.5	65.4	26.5	96.1	58,919	7.83	9.14	9.71
6 San Rafael: Glenwood, Peacock Gap	8.76	81.7	1.4	98.6	66.4	29.1	100.0	73,922	6.53	9.74	10.00
7 Sausalito	8.75	81.0	1.6	98.4	71.7	29.8	100.0	65,518	6.25	9.99	10.00
8 Tam Valley	8.73	80.9	1.6	98.4	68.5	34.9	100.0	67,097	6.19	10.00	10.00
9 Larkspur: Piper Park	8.71	84.0	1.5	98.5	60.7	28.0	100.0	54,843	7.49	9.43	9.21
10 Homestead Valley	8.70	80.6	1.3	98.7	76.8	33.2	100.0	68,171	6.09	10.00	10.00
11 Belvedere	8.63	82.9	0.6	99.4	79.1	38.5	94.1	57,179	7.03	9.35	9.50
12 San Anselmo: Sleepy Hollow	8.62	83.7	3.4	96.6	62.7	26.2	100.0	54,133	7.39	9.35	9.12
13 Corte Madera: West Corte Madera	8.59	82.6	6.9	93.1	64.1	22.3	98.8	60,696	6.90	8.95	9.92
14 Marinwood	8.56	81.3	1.4	98.6	60.8	27.4	98.9	67,666	6.39	9.29	10.00
15 Mill Valley: Blithedale Summit	8.43	83.2	2.3	97.7	74.6	34.7	92.5	52,704	7.18	9.16	8.94
16 Kentfield	8.29	84.6	2.4	97.6	64.6	30.2	100.0	42,718	7.74	9.66	7.48
17 Strawberry, Seminary	8.10	79.1	0.7	99.3	68.9	35.7	100.0	51,951	5.47	10.00	8.84
18 San Rafael: Del Ganado	7.92	82.0	4.2	95.8	57.5	23.1	100.0	47,065	6.67	8.95	8.15
19 Mill Valley: Shelter Bay	7.74	83.4	5.7	94.3	63.4	29.9	84.1	48,017	7.24	7.69	8.29
20 Fairfax: Deer Park	7.66	80.3	1.6	98.4	60.1	23.2	100.0	45,123	5.95	9.19	7.86
21 Novato: Pacheco Valle	7.66	82.1	3.7	96.3	51.4	19.8	93.7	48,955	6.70	7.86	8.43
22 San Anselmo: The Hub	7.65	81.4	5.1	94.9	61.4	19.6	100.0	43,303	6.43	8.93	7.58
23 Novato: Bel Marin Keys	7.46	78.2	3.5	96.5	44.7	19.7	100.0	53,265	5.10	8.26	9.01
24 San Rafael: Gerstle Park	7.25	79.3	5.2	94.8	55.2	20.7	100.0	42,747	5.55	8.70	7.49
25 San Geronimo Valley	7.20	82.6	6.9	93.1	58.9	23.6	91.5	38,203	6.91	7.97	6.71
26 Novato: Bahia, Black Point, Green Point	7.17	80.1	3.6	96.4	53.9	19.8	100.0	39,721	5.87	8.67	6.98
27 San Rafael: Dominican	7.11	82.7	11.5	88.5	61.6	25.6	94.0	35,106	6.94	8.25	6.12
28 San Rafael: Sun Valley	7.01	82.3	10.5	89.5	49.1	21.6	90.4	40,381	6.79	7.17	7.09
29 San Rafael: Smith Ranch	6.97	75.8	6.1	93.9	46.0	16.3	100.0	51,438	4.09	8.06	8.77
30 Bolinas, Stinson Beach	6.96	80.5	0.5	99.5	57.2	30.0	100.0	31,766	6.05	9.41	5.43
31 Novato: Mt. Burdell	6.95	76.2	6.9	93.1	56.7	19.5	100.0	45,901	4.23	8.63	7.98
32 Larkspur Landing & East Corte Madera	6.93	75.9	9.7	90.3	50.3	21.3	100.0	48,563	4.11	8.31	8.37
33 San Rafael: Bret Harte	6.87	80.4	6.8	93.2	42.8	18.1	100.0	37,937	6.00	7.96	6.66
34 Olema, Inverness	6.84	83.6	8.1	91.9	44.2	21.8	94.0	33,037	7.35	7.47	5.70
35 San Anselmo: Southwest San Anselmo	6.82	82.9	1.7	98.3	57.4	21.2	78.8	38,647	7.04	6.62	6.79
36 San Rafael: Los Ranchitos, Terra Linda	6.69	81.3	10.5	89.5	50.2	14.1	89.2	39,390	6.39	6.75	6.92
37 Novato: Ignacio, Sunset	6.68	78.8	7.7	92.3	46.6	17.3	89.4	44,745	5.35	6.88	7.80
38 Novato: Hill Road	6.66	82.7	9.0	91.0	42.9	12.4	87.5	38,788	6.95	6.22	6.81
39 Novato: Pleasant Valley	6.64	79.8	5.9	94.1	50.4	17.5	94.9	36,566	5.77	7.74	6.40
40 Fairfax: Oak Manor	6.62	79.1	2.0	98.0	54.3	19.2	82.6	43,542	5.44	6.81	7.61
41 Novato: Hamilton	6.52	75.2	6.4	93.6	46.5	20.9	97.1	44,721	3.82	7.95	7.80
42 Novato: Lynwood	6.47	80.1	10.4	89.6	31.8	11.6	99.3	37,560	5.88	6.95	6.59
43 Marin City	6.32	77.4	7.2	92.8	38.0	8.1	96.8	41,572	4.75	6.93	7.29
44 Novato: Olive-Deer Island	6.05	78.4	4.2	95.8	27.3	5.5	100.0	35,249	5.18	6.82	6.15
45 Novato: Downtown, Pioneer Park, San Marin	5.91	81.3	11.8	88.2	29.7	8.1	94.8	30,782	6.38	6.13	5.21
46 Nicasio, Point Reyes Station, Dillon Beach, Tomales	5.68	79.4	5.8	94.2	47.8	17.6	79.4	32,280	5.60	5.91	5.54
47 San Rafael: Santa Venetia	5.02	80.6	20.0	80.0	35.8	18.3	70.0	30,852	6.09	3.74	5.23
48 San Rafael: Canal Area	3.18	80.5	52.4	47.6	15.0	6.7	67.1	21,272	6.03	0.86	2.65
49 Kent Lake, Alpine Lake	...	...	...	...	...	...	...	...	...	...	...
50 Muir Beach, Golden Gate National Recreation Area	...	...	...	...	...	...	...	...	...	...	...
51 San Quentin State Prison	...	...	...	...	...	...	...	...	...	...	...

MARIN COUNTY HUMAN DEVELOPMENT INDICATORS

	TOTAL POPULATION	MALE POPULATION	FEMALE POPULATION	AFRICAN AMERICAN POPULATION (%)	ASIAN AMERICAN POPULATION (%)	LATINO POPULATION (%)	TWO OR MORE RACES OR SOME OTHER RACE (%)	WHITE POPULATION (%)	FOREIGN-BORN POPULATION (%)
California	36,308,527	18,158,626	18,149,901	6.0	12.1	36.1	3.2	42.5	26.8
Marin County	246,711	123,103	123,608	3.0	5.6	13.6	2.7	75.0	18.3
1 Ross	2,020	953	1,067	1.1	1.4	4.5	2.9	90.1	5.7
2 Tiburon: Bel Aire	5,527	2,564	2,963	0.0	5.7	4.5	3.5	86.4	16.1
3 Tiburon: Downtown	5,352	2,650	2,702	0.0	6.2	4.7	1.9	87.2	15.6
4 Mill Valley: Old Mill, Cascade	3,888	1,818	2,070	1.1	0.8	2.6	0.1	95.4	9.9
5 Greenbrae	6,747	2,912	3,835	0.8	6.0	3.1	2.8	87.3	18.4
6 San Rafael: Glenwood, Peacock Gap	5,712	2,771	2,941	0.0	5.6	6.3	3.8	84.3	12.3
7 Sausalito	7,633	3,509	4,124	0.2	5.0	2.7	3.4	88.7	15.2
8 Tam Valley	6,224	3,126	3,098	1.3	3.6	5.4	4.5	85.2	12.2
9 Larkspur: Piper Park	5,662	2,535	3,127	1.4	3.9	4.3	3.2	87.2	13.0
10 Homestead Valley	4,625	2,266	2,359	1.0	4.2	2.8	1.8	90.2	12.5
11 Belvedere	2,119	1,001	1,118	0.0	0.9	1.7	0.6	96.8	12.6
12 San Anselmo: Sleepy Hollow	7,511	3,408	4,103	0.9	2.4	5.4	2.6	88.7	9.0
13 Corte Madera: West Corte Madera	5,142	2,351	2,791	0.8	8.6	5.0	2.9	82.7	15.6
14 Marinwood	6,450	3,024	3,426	1.7	5.7	4.4	2.0	86.1	13.0
15 Mill Valley: Bliethedale Summit	5,518	2,650	2,868	0.3	4.5	5.1	2.8	87.4	11.2
16 Kentfield	4,844	2,483	2,361	1.2	3.1	6.7	4.8	84.2	6.5
17 Strawberry, Seminary	3,673	1,801	1,872	6.2	10.9	2.9	2.8	77.2	22.7
18 San Rafael: Del Ganado	6,667	3,090	3,577	0.1	6.7	4.8	3.4	84.9	19.0
19 Mill Valley: Shelter Bay	4,294	1,910	2,384	3.2	11.9	13.8	0.4	70.7	17.3
20 Fairfax: Deer Park	4,918	2,545	2,373	0.0	1.3	6.9	0.7	91.2	8.3
21 Novato: Pacheco Valle	5,464	2,807	2,657	10.0	4.7	12.9	2.6	69.8	20.1
22 San Anselmo: The Hub	4,306	2,119	2,187	0.3	3.7	6.7	1.4	87.9	10.5
23 Novato: Bel Marin Keys	1,290	575	715	0.0	9.1	6.3	0.0	84.7	17.8
24 San Rafael: Gerstle Park	5,001	2,508	2,493	0.3	7.4	11.3	0.8	80.1	16.9
25 San Geronimo Valley	3,859	1,929	1,930	6.6	3.3	4.7	5.1	80.3	7.3
26 Novato: Bahia, Black Point, Green Point	2,763	1,386	1,377	5.0	2.6	9.0	4.9	78.5	12.4
27 San Rafael: Dominican	6,361	2,663	3,698	2.0	3.5	23.0	2.2	69.4	23.4
28 San Rafael: Sun Valley	7,681	3,647	4,034	3.7	4.4	16.7	1.6	73.5	15.9
29 San Rafael: Smith Ranch	3,901	1,680	2,221	5.9	11.3	7.2	2.5	73.2	17.0
30 Bolinas, Stinson Beach	1,645	966	679	0.0	6.6	4.7	0.8	88.0	6.9
31 Novato: Mt. Burdell	2,472	1,106	1,366	2.1	4.9	15.1	3.8	74.2	17.6
32 Larkspur Landing & East Corte Madera	6,583	3,660	2,923	6.1	6.4	8.7	4.2	74.6	20.9
33 San Rafael: Bret Harte	4,160	2,185	1,975	1.3	6.7	18.8	2.0	71.2	21.6
34 Olema, Inverness	1,657	718	939	0.0	0.0	27.2	0.0	72.8	20.2
35 San Anselmo: Southwest San Anselmo	2,968	1,416	1,552	0.9	1.8	4.9	3.3	89.0	10.2
36 San Rafael: Los Ranchitos, Terra Linda	6,460	3,174	3,286	6.1	10.1	17.0	0.5	66.2	26.3
37 Novato: Ignacio, Sunset	7,778	3,977	3,801	1.6	5.8	17.2	3.3	72.1	20.3
38 Novato: Hill Road	6,373	3,143	3,230	3.4	4.5	18.9	1.7	71.4	21.9
39 Novato: Pleasant Valley	7,508	4,022	3,486	0.0	5.4	6.1	3.6	84.9	12.8
40 Fairfax: Oak Manor	2,812	1,608	1,204	1.0	1.5	5.9	4.2	87.4	8.6
41 Novato: Hamilton	6,006	2,730	3,276	2.3	11.8	18.7	1.0	66.2	24.4
42 Novato: Lynwood	4,961	2,354	2,607	6.6	6.0	31.9	5.6	49.8	30.5
43 Marin City	2,498	1,249	1,249	50.4	3.6	8.6	5.2	32.1	17.2
44 Novato: Olive-Deer Island	2,607	1,263	1,344	2.3	2.9	19.9	2.6	72.2	18.9
45 Novato: Downtown, Pioneer Park, San Marin	10,261	5,249	5,012	1.3	7.3	20.6	1.4	69.4	23.0
46 Nicasio, Point Reyes Station, Dillon Beach, Tomales	2,789	1,389	1,400	0.9	1.7	18.3	3.8	75.3	14.7
47 San Rafael: Santa Venetia	6,380	3,248	3,132	1.2	9.4	26.7	2.3	60.4	27.1
48 San Rafael: Canal Area	10,367	6,128	4,239	1.7	7.7	76.3	0.8	13.4	59.5
49 Kent Lake, Alpine Lake	326	167	159	...	...	...	...	...	...
50 Muir Beach, Golden Gate National Recreation Area	573	343	230	...	...	...	...	...	...
51 San Quentin State Prison	4,375	4,327	48	...	...	...	...	...	...

Occupations by Census Tract

	MANAGEMENT, PROFESSIONAL & RELATED [%]	SERVICE [%]	SALES & OFFICE [%]	FARMING, FISHING, & FORESTRY [%]	CONSTRUCTION, EXTRACTION, & MAINTENANCE [%]	PRODUCTION, TRANSPORTATION, & MATERIAL MOVING [%]
California	35.9	17.1	25.5	1.4	8.9	11.2
Marin County	49.7	14.7	23.7	0.3	6.9	4.6
1 Ross	64.8	12.6	19.8	0.0	2.5	0.3
2 Tiburon: Bel Aire	68.4	10.9	15.3	0.0	3.3	2.1
3 Tiburon: Downtown	56.7	6.9	33.2	0.0	0.8	2.3
4 Mill Valley: Old Mill, Cascade	70.6	5.1	16.3	0.0	4.8	3.3
5 Greenbrae	56.5	8.6	28.3	0.0	2.1	4.4
6 San Rafael: Glenwood, Peacock Gap	64.5	6.2	22.4	0.0	4.4	2.4
7 Sausalito	64.3	6.4	25.1	0.0	1.8	2.4
8 Tam Valley	61.0	10.0	22.0	0.0	2.2	4.7
9 Larkspur: Piper Park	62.6	6.9	26.2	0.0	1.8	2.5
10 Homestead Valley	66.7	7.0	24.1	0.0	0.3	1.8
11 Belvedere	76.6	4.3	16.4	0.0	1.7	0.9
12 San Anselmo: Sleepy Hollow	57.1	8.1	25.2	0.0	5.8	3.7
13 Corte Madera: West Corte Madera	57.5	4.5	28.2	0.0	7.2	2.7
14 Marinwood	50.4	8.3	32.2	0.0	3.3	5.7
15 Mill Valley: Blithedale Summit	65.1	5.1	23.3	0.0	3.4	3.1
16 Kentfield	55.6	17.8	18.9	0.0	4.0	3.7
17 Strawberry, Seminary	61.7	12.4	19.6	0.0	5.9	0.6
18 San Rafael: Del Ganado	55.7	13.3	21.6	0.0	5.9	3.5
19 Mill Valley: Shelter Bay	57.2	13.4	21.0	0.0	4.3	4.1
20 Fairfax: Deer Park	52.1	14.3	24.0	0.0	4.6	4.9
21 Novato: Pacheco Valle	39.5	18.5	28.5	0.0	7.7	5.9
22 San Anselmo: The Hub	57.5	12.6	21.6	0.0	6.1	2.2
23 Novato: Bel Marin Keys	56.2	11.3	18.0	0.0	5.5	9.0
24 San Rafael: Gerstle Park	51.6	15.0	21.7	0.0	4.6	7.1
25 San Geronimo Valley	48.7	15.3	22.1	0.3	9.9	3.7
26 Novato: Bahia, Black Point, Green Point	53.4	14.5	23.5	0.0	7.0	1.7
27 San Rafael: Dominican	47.0	15.0	22.2	0.0	10.3	5.5
28 San Rafael: Sun Valley	46.6	19.9	22.6	0.3	4.2	6.4
29 San Rafael: Smith Ranch	47.8	16.8	24.9	0.0	5.2	5.3
30 Bolinas, Stinson Beach	40.5	16.0	15.6	5.0	13.0	9.9
31 Novato: Mt. Burdell	44.7	17.6	31.5	0.0	4.2	2.0
32 Larkspur Landing & East Corte Madera	60.1	6.6	22.2	0.0	2.8	8.4
33 San Rafael: Bret Harte	40.5	19.1	27.9	0.0	7.0	5.5
34 Olema, Inverness	36.0	13.8	24.8	7.1	12.5	5.8
35 San Anselmo: Southwest San Anselmo	51.9	6.9	22.7	0.0	15.0	3.5
36 San Rafael: Los Ranchitos, Terra Linda	51.4	16.5	21.9	0.0	6.3	3.9
37 Novato: Ignacio, Sunset	42.3	17.8	28.5	0.0	3.9	7.4
38 Novato: Hill Road	44.9	19.4	19.9	0.4	11.3	4.1
39 Novato: Pleasant Valley	43.1	14.6	26.6	0.5	10.0	5.1
40 Fairfax: Oak Manor	44.1	13.4	20.9	1.4	10.2	10.0
41 Novato: Hamilton	48.3	11.5	25.5	0.4	8.5	5.9
42 Novato: Lynwood	30.6	21.3	34.2	2.9	5.9	5.2
43 Marin City	47.3	16.5	25.3	0.0	8.4	2.5
44 Novato: Olive-Deer Island	31.6	19.8	25.1	0.0	15.8	7.7
45 Novato: Downtown, Pioneer Park, San Marin	32.8	20.0	29.6	0.0	12.2	5.3
46 Nicasio, Point Reyes Station, Dillon Beach, Tomales	42.1	15.7	18.7	1.7	10.9	10.9
47 San Rafael: Santa Venetia	41.0	18.3	23.4	0.0	11.9	5.4
48 San Rafael: Canal Area	9.9	48.6	11.6	1.6	21.9	6.3
49 Kent Lake, Alpine Lake	...	...	...	...	...	...
50 Muir Beach, Golden Gate National Recreation Area	...	...	...	...	...	...
51 San Quentin State Prison	...	...	...	...	...	...

Housing and Transportation by Census Tract

	COMMUTE 60 MINUTES OR MORE (% of workers 16 and over)	POVERTY RATE (% below federal poverty threshold)	AVERAGE HOUSEHOLD SIZE	MEDIAN GROSS RENT (2010 dollars)	HOUSING UNITS OCCUPIED BY OWNER (%)
California	10.0	13.2	2.9	1,134	57.9
Marin County	11.3	6.4	2.4	1,512	64.4
1 Ross	8.0	3.8	2.9	2,034	87.2
2 Tiburon: Bel Aire	5.9	3.4	2.5	1,797	66.8
3 Tiburon: Downtown	5.3	4.9	2.3	2,034	62.0
4 Mill Valley: Old Mill, Cascade	3.8	2.7	2.2	1,588	68.9
5 Greenbrae	3.6	5.0	2.2	1,657	56.8
6 San Rafael: Glenwood, Peacock Gap	14.3	2.9	2.6	2,034	94.6
7 Sausalito	8.2	5.6	1.6	1,941	53.2
8 Tam Valley	8.6	3.4	2.4	2,018	78.6
9 Larkspur: Piper Park	6.5	3.1	2.1	1,460	66.8
10 Homestead Valley	9.3	2.5	2.3	1,810	86.3
11 Belvedere	6.9	0.8	2.3	2,034	73.6
12 San Anselmo: Sleepy Hollow	18.1	6.6	2.7	1,741	87.4
13 Corte Madera: West Corte Madera	8.5	1.2	2.1	1,725	62.5
14 Marinwood	17.8	4.5	2.6	2,034	84.3
15 Mill Valley: Blithedale Summit	6.3	2.3	2.6	1,954	76.3
16 Kentfield	8.0	5.3	2.5	1,391	69.6
17 Strawberry, Seminary	8.4	8.0	2.0	1,582	43.4
18 San Rafael: Del Ganado	13.6	5.1	2.5	2,034	88.9
19 Mill Valley: Shelter Bay	4.0	4.8	2.1	1,536	49.8
20 Fairfax: Deer Park	12.8	5.4	2.4	1,717	71.0
21 Novato: Pacheco Valle	13.2	5.2	2.2	1,653	69.5
22 San Anselmo: The Hub	16.5	3.3	2.3	1,370	61.2
23 Novato: Bel Marin Keys	14.6	5.8	2.2	2,034	93.7
24 San Rafael: Gerstle Park	5.0	6.1	1.9	1,210	38.5
25 San Geronimo Valley	12.5	5.5	2.7	1,386	73.3
26 Novato: Bahia, Black Point, Green Point	8.0	12.2	2.7	1,237	85.3
27 San Rafael: Dominican	13.0	11.8	2.3	1,235	52.2
28 San Rafael: Sun Valley	13.4	7.6	2.1	1,402	52.9
29 San Rafael: Smith Ranch	9.7	3.5	1.7	1,614	48.2
30 Bolinas, Stinson Beach	19.1	12.1	2.1	1,165	70.3
31 Novato: Mt. Burdell	19.1	2.3	2.7	2,034	82.3
32 Larkspur Landing & East Corte Madera	11.1	3.6	2.2	1,728	64.4
33 San Rafael: Bret Harte	4.4	4.4	2.3	1,306	47.1
34 Olema, Inverness	10.8	6.1	2.1	1,221	64.5
35 San Anselmo: Southwest San Anselmo	15.4	6.4	2.4	1,405	67.8
36 San Rafael: Los Ranchitos, Terra Linda	7.4	5.7	2.3	1,466	55.2
37 Novato: Ignacio, Sunset	14.7	1.6	2.6	1,413	77.2
38 Novato: Hill Road	15.9	6.1	2.4	1,592	61.3
39 Novato: Pleasant Valley	18.4	5.4	2.8	2,034	88.5
40 Fairfax: Oak Manor	21.2	7.0	2.3	1,712	56.1
41 Novato: Hamilton	10.7	6.1	2.5	1,294	71.2
42 Novato: Lynwood	13.6	8.3	2.4	1,419	51.5
43 Marin City	0.7	28.0	2.2	1,216	20.6
44 Novato: Olive-Deer Island	10.1	9.9	2.6	1,158	81.2
45 Novato: Downtown, Pioneer Park, San Marin	18.5	10.0	2.6	1,305	59.9
46 Nicasio, Point Reyes Station, Dillon Beach, Tomales	9.4	4.8	2.4	1,270	59.6
47 San Rafael: Santa Venetia	7.4	11.7	2.6	1,485	60.7
48 San Rafael: Canal Area	12.3	21.4	3.3	1,302	25.1
49 Kent Lake, Alpine Lake	...	...	...	...	...
50 Muir Beach, Golden Gate National Recreation Area	...	...	...	...	...
51 San Quentin State Prison	...	...	...	...	...

Methodological Notes

The Human Development Index for Marin County

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 Marin County government sources. Please see page 67 for details on data sources used in the American Human Development Index for Marin County.

Calculating the American HD Index

Before the HD Index itself is calculated, an index is created for each of the 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 principal 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 below for more details). Because earnings data and the earnings goalposts are presented in dollars of the same year, these goalposts reflect a constant amount of purchasing power regardless of the year, making income index results comparable over time.

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 (2010 dollars)*	\$61,427	\$14,519

* 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 on page 67 shows how the HD Index value for Marin County is calculated.

EXAMPLE:

Calculating the HD Index for Marin County**HEALTH Index**

Life expectancy at birth for Marin County is 83.67 years. The Health Index is given by:

$$\text{Health Index} = \frac{83.67 - 66}{90 - 66} \times 10 = \mathbf{7.36}$$

**EDUCATION Index**

92.2 percent of Marinites 25 years and older have at least a high school diploma, 53.9 percent have at least a bachelor's degree, and 22.4 percent have a graduate or professional degree. Therefore the Educational Attainment Score is $0.922 + 0.539 + 0.224 = 1.685$. The Educational Attainment Index is then:

$$\text{Educational Attainment Index} = \frac{1.685 - 0.5}{2.0 - 0.5} \times 10 = \mathbf{7.90}$$

School enrollment (combined gross enrollment ratio) was 96.16 percent, so the Enrollment Index is:

$$\text{Enrollment Index} = \frac{96.16 - 70}{100 - 70} \times 10 = \mathbf{8.72}$$

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):

$$\text{Education Index} = \frac{2}{3} \mathbf{7.90} + \frac{1}{3} \mathbf{8.72} = \mathbf{8.17}$$

**INCOME Index**

Median personal earnings for Marin County are \$44,246. The Income Index is then:

$$\text{Income Index} = \frac{\log(44,246) - \log(14,519)}{\log(61,427) - \log(14,519)} \times 10 = \mathbf{7.73}$$

**HUMAN DEVELOPMENT Index**

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

$$\text{HD Index} = \frac{\mathbf{7.36} + \mathbf{8.17} + \mathbf{7.73}}{3} = \mathbf{7.75}$$

Data Sources

HEALTH

Life expectancy at birth was calculated by the County of Marin Department of Health and Human Services using Marin County Vital Statistics Mortality Data from EDRS for 2005–2010 and population data from the U.S. Census Bureau. Population counts by age group for the life expectancy estimates for census tracts are from Census 2000. County-level life expectancy estimates were calculated using AHDP estimates of population by age group based on population counts by age group from Census 2000 and 2010. Life expectancy for the entire United States is from Lewis and Burd-Sharps (2010). Life expectancy for the state of California is from Burd-Sharps and Lewis (2011).

EDUCATION

All educational attainment and enrollment figures come from AHDP analysis of the U.S. Census Bureau, American Community Survey five-year estimates spanning 2005–2009. Gross enrollment figures, which can exceed 100 percent if adults 25 and older are enrolled in school, were capped at 100 percent.

INCOME

Median personal earnings come from the U.S. Census Bureau American Community Survey five-year estimates spanning 2005–009. When not directly available, median personal earnings data were estimated by AHDP from the American Community Survey microdata using linear interpolation. Earnings in dollars of 2009 were adjusted for inflation to 2010 dollars using the CPI-U-RS for all items.

Population Groups in This Report

Racial and ethnic groups in this report are based on definitions established by the White House Office of Management and Budget (OMB) and used by the Census Bureau and other government entities. Since 1997 the OMB has recognized five racial groups and two ethnic categories. The racial groups include Native Americans, Asian Americans, African Americans, Native Hawaiians and Other Pacific Islanders, and whites. The ethnic categories are Latino and not Latino. People of Latino ethnicity may be of any race. In this report, members of each of these racial groups include only non-Latino members of these groups.

AHDP recognizes that **Native Americans and Native Hawaiian and Other Pacific Islanders** constitute two of the five racial groups recognized by the OMB. However, these groups have populations of only a few hundred each in Marin County, meaning that they are too small for inclusion in the American Human Development Index rankings by race and ethnicity. Native Americans and Native Hawaiians and Other Pacific Islanders, as well as those of some other race or two or more races, are included in the group “two or more races or some other race” when the Marin County population is broken down by race and ethnicity in the report and in the Indicator Tables.

Census Tracts in Marin County: The fifty-one census tracts used in this report were defined by the U.S. Census Bureau for the 2000 Census. Two census tracts—Kent and Alpine Lakes, and Muir Beach and the Golden Gate National Recreation Area—could not be included in the Index because their very small populations yield unstable data estimates. The census tract that encompasses San Quentin Prison is not included because health and earnings data are not available for this tract.

Sampling Error and Error Margins

All of the data used to calculate the American Human Development Index besides life expectancy at birth come from the American Community Survey (ACS), an annual survey conducted by the U.S. Census Bureau that samples a subset of the overall population. As with any data drawn from surveys, there is some degree of sampling and nonsampling error inherent in the data. Thus, not all differences between two places or groups may reflect a true difference between those places or groups. Comparisons between similar values on any indicator should be made with caution since these differences may not be statistically significant. For more information on error margins for data presented in this report, visit www.measureofamerica.org/marin.

Marin County Human Development Index Historical Trends

Education and earnings data for 1990 and 2000 are from the U.S. Census Bureau, Census 1990 and 2000. Earnings data in dollars of previous years were adjusted to 2010 dollars using the CPI-U-RS for all items. Historical life expectancy estimates for Marin County are estimates for 1987 and 1997 from the Institute for Health Metrics and Evaluation (2011).

Notes

- ¹ Marin County Community Development Agency, "Analysis of Impediments to Fair Housing Choice."
- ² AHDP analysis of U.S. Census Bureau, Longitudinal Employer-Household Dynamics; Hickey, "Miles from Home."
- ³ Ul Haq, *Reflections on Human Development*, 24.
- ⁴ U.S. Census Bureau, "A Child's Day."
- ⁵ Population Health Institute, "County Health Rankings."
- ⁶ Commission on Social Determinants of Health, introduction to the final report.
- ⁷ World Health Organisation, Preamble to the Constitution of the World Health Organisation.
- ⁸ World Bank, World Development Indicators Online Database.
- ⁹ Marin County Department of Health and Human Services, "Health Inequities and Poverty Masked by Affluence in Marin County, California."
- ¹⁰ Insight Center for Community Economic Development, "How Much Is Enough in Marin County?"
- ¹¹ U.S. Department of Agriculture, "Food Desert Locator."
- ¹² California Food Policy Advocates, "2010 Marin County Nutrition and Food Insecurity Profile."
- ¹³ Cubbin et al., "Where We Live Matters for Our Health."
- ¹⁴ Deaton, "Health, Income, and Inequality."
- ¹⁵ Adler and Kawachi, "Reaching for a Healthier Life."
- ¹⁶ U.S. Census Bureau, American Community Survey 2005–09, Table B19083.
- ¹⁷ U.S. Census Bureau, American Community Survey 2010, Table S2301.
- ¹⁸ Children Now, "2010 California County Scorecard." Because of the very small number of African American children in this age range, there are no reliable data available for this group.
- ¹⁹ Karoly, *Preschool Adequacy and Efficiency in California*.
- ²⁰ Marin County Child Care Commission, "The Marin County Child Care Master Plan 2008 to 2013," 31.
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THE MEASURE OF AMERICA SERIES:

A PORTRAIT OF MARIN

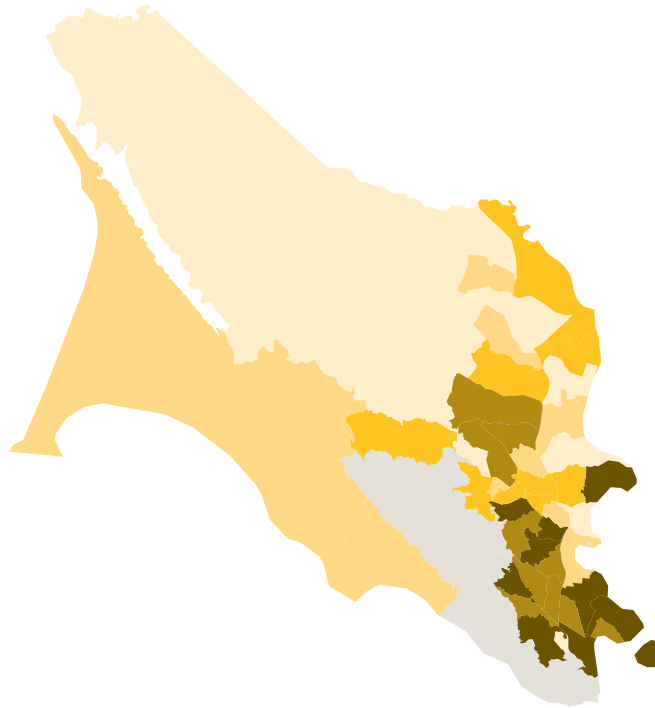
While many measures tell us how the **county's economy** is doing, *A Portrait of Marin* tells us how **ordinary people** are doing.



The Human Development Index score is **higher** in Ross than almost anywhere else in the United States.



Three in five white and Asian American Marinites have bachelor's degrees; only **one in five** African Americans or Latinos do.



An Asian American baby born in Marin today can expect to live, on average, **over eleven years longer** than an African American baby.



Median earnings in the Canal neighborhood are **comparable** to those in Arkansas and Mississippi.

Map over 30 indicators for Marin County at www.measureofamerica.org/maps

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ABOUT THE DESIGN

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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.



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