



THE STATE OF WOMEN IN LOS ANGELES COUNTY 2016

LETTER FROM THE PRESIDENT



As the first female President and Chief Executive Officer of United Way of Greater Los Angeles, I have seen immense advances for women during my career. I'm honored to be following in the footsteps of courageous women who were also the "firsts" in their fields, a few of whom are featured on our cover. As we release our 2016 findings, *The State of Women in Los Angeles County*, we celebrate the victories, while also examining the substantial hardships that impede our economic success as a whole.

Five million strong, the women of Los Angeles are young and old; employees and business owners; housed and homeless; students aspiring for college and a career. They are healthy and sick; U.S. born and immigrants, and they speak many languages. Los Angeles women are diverse, but share a determination to make a life for themselves and their families.

Sustainable economic growth is dependent upon addressing issues that disproportionately impact all demographics of women, such as rising housing costs, stagnant and unequal wages, compounded by an increased demand for a highly educated workforce. Latinas are nearly half of the county's women at 47%, yet their needs for education, housing, and financial stability are the least served.

Our data reveals that lack of affordable housing for moderate to low-income individuals and families is the number one issue facing women in Los Angeles, the 3rd most expensive housing market in the country. In order for both girls and women to succeed, higher education is vital, as industries with stable jobs and careers demand more highly trained workers. More women than men are completing college, yet struggle with higher paying jobs, a lack of wage parity, and access to affordable childcare.

We take for granted that the progress we've made is permanent. Each generation has the potential to lose ground, or to continue fighting for all women to have access to the resources and support they need to thrive. The prosperity of our future women leaders depends on our united efforts to address these issues today.

We invite you to join us in surveying the landscape for women in our region, and in making a personal commitment to the action that will build a stronger community for all in Los Angeles County.

A handwritten signature in black ink that reads "Elise Buik". The signature is written in a cursive, flowing style.

Elise Buik

President & CEO

United Way of Greater Los Angeles

WHO ARE THE WOMEN OF LOS ANGELES?

TRENDS IN AGE AND ETHNICITY HAVE CREATED A NEW LANDSCAPE FOR WOMEN TODAY, AND WILL INCREASINGLY DRIVE FUTURE OPPORTUNITIES AND CHALLENGES.

LATINAS ARE NEARLY HALF OF THE COUNTY'S WOMEN at 47%, followed by Whites, Asians, and Blacks. Latinas' education, income and health are a driving force in the county's future.

THE FACE OF LOS ANGELES IS CHANGING: Whites are the oldest group of women with a median age of 46 years, followed by Asians (42 years), Blacks (39 years), and Latinas (30 years).

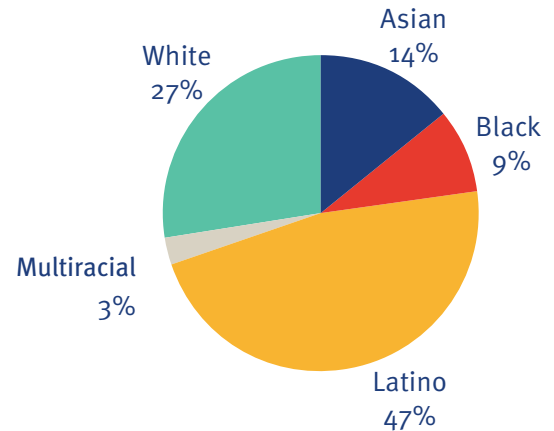
LATINAS ACCOUNT FOR A LARGE SHARE OF WOMEN IN CHILDBEARING YEARS so Latinas will be the mothers of the majority of Los Angeles' future students, workers, and voters – the citizens who will pay taxes, buy homes, support Social Security and Medicare, and elect representatives.

27% OF THE COUNTY'S 923,000 FAMILIES WITH CHILDREN UNDER 18 ARE HEADED BY A SINGLE WOMAN.

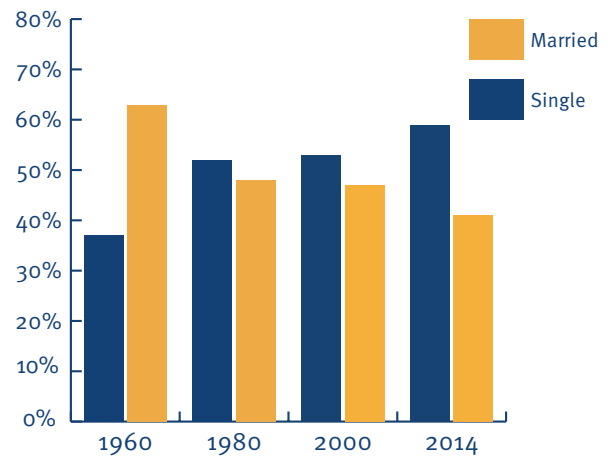
60% OF WOMEN ARE SINGLE (divorced, separated, widowed, or never married) and 40% are married – down from 63% in 1960. Single women are at risk for lower household incomes.

18,000 WOMEN IN LOS ANGELES COUNTY ARE MILITARY VETERANS.

WOMEN'S ETHNIC GROUPS



MARRIAGE RATE FALLS: MAJORITY OF WOMEN ARE UNMARRIED

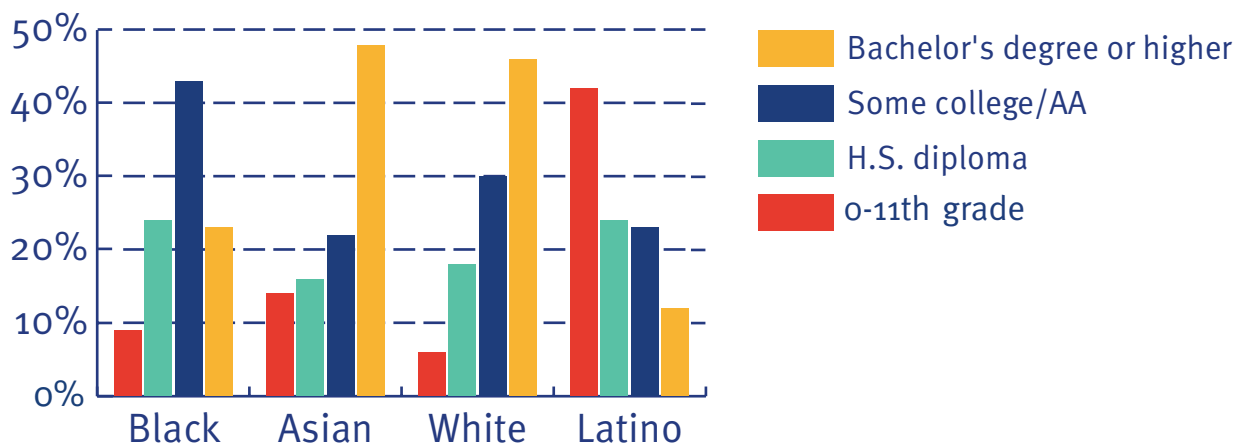


EDUCATION

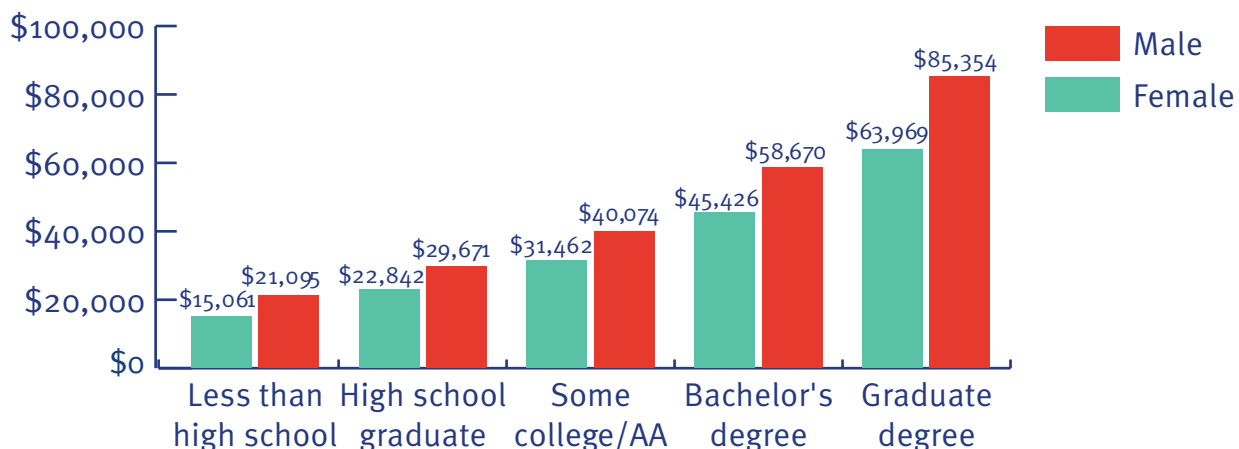
HIGHER LEVELS OF EDUCATION ARE INCREASINGLY DEMANDED BY EMPLOYERS, AND REQUIRED FOR EMERGING TECHNOLOGIES IN THE ECONOMY.

LATINAS, THE LARGEST GROUP OF WOMEN, HAVE 42% WITH LESS THAN A HIGH SCHOOL EDUCATION, and just 12% are college graduates. Asian women lead with 48% college graduates, followed by Whites at 46%, while 26% of Black women have college degrees.

Women's Education Differs Widely for Ethnic Groups



WOMEN EARN LESS THAN MEN WITH AN EVEN LARGER GAP AT HIGHER LEVELS OF EDUCATION. The gap between male and female incomes is \$6,000 for those with less than a high school education, but rises to \$21,000 for those with a postgraduate degree.

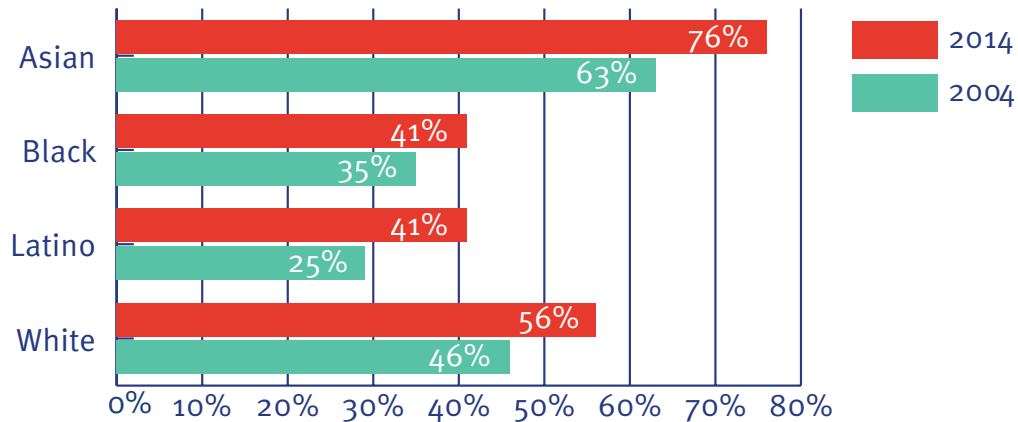


WOMEN CAN EXPECT TO EARN ONLY POVERTY LEVEL INCOMES WITHOUT AT LEAST SOME COLLEGE EDUCATION.

HIGHER EDUCATION

MORE GIRLS IN ALL ETHNIC GROUPS COMPLETED A-G COURSES REQUIRED FOR COLLEGE ADMISSION FROM 2004 TO 2014, LED BY INCREASES FOR LATINOS AND ASIANS.

Girls Increased Their College Preparation Rate Over Past 10 Years



REMEDIAL COURSES ARE NEEDED BY A MAJORITY OF COLLEGE FRESHMEN.

At community colleges, 70% to 90% of freshmen need remedial courses.

TAKING REMEDIAL CLASSES POSTPONES GRADUATION, costs students more, and causes many to become discouraged and drop out of college altogether. Statewide, only 39% of students who took remedial classes graduated in 6 years, compared to 70% of students who did not need remediation.



BEATRIZ – STRUGGLING STUDENT

My name is Beatriz and I am 19 years old and a freshman at Cal State LA. I grew up in South L.A., but along the way money started to become a big issue in my family; as a result we lost our home and had to move out and live in the back of our flower shop. No one would ever think that things in life could get any worse, but the truth is they can. When I got to CSULA I found out that like so many LAUSD graduates, I needed to take remedial Math and English in addition to my three classes. My parents didn't go to college and sometimes it's hard for them to understand why my brother with his vocational course doesn't have to spend hours on homework like I do. I even had to cut down on the number of hours that I work, and this cut my contribution to the family budget. In spite of my challenges I continue to push. My major is Political Science, and in the future, I'm thinking about law school and maybe running for office – even for Governor!

ECONOMIC

2.3 MILLION WOMEN ARE IN THE COUNTY'S LABOR FORCE.

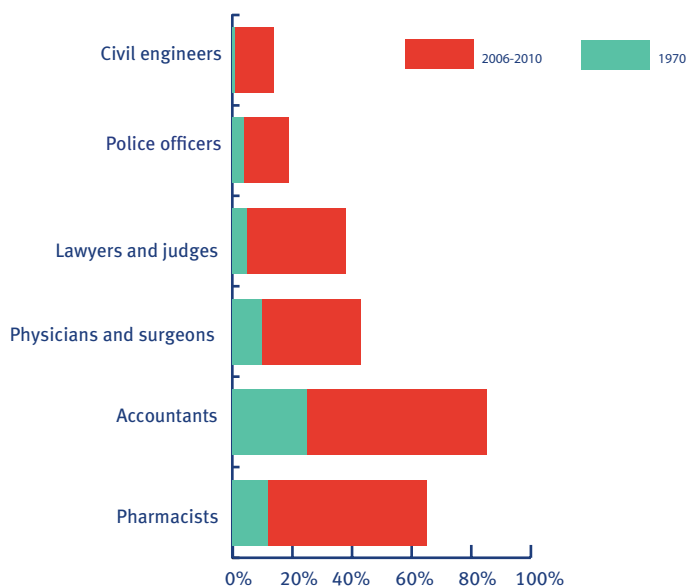
439,513 WOMEN-OWNED BUSINESSES in the county were reported in the most recent Census of Businesses, with total receipts of \$63,824 billion.

CHILD CARE IS ESSENTIAL FOR WOMEN TO HAVE FULL-TIME, FULL YEAR JOBS.

Day care for one child would cost \$7,312 in the Los Angeles market, unaffordable for lower income women.

CHANGING OCCUPATIONS FOR WOMEN SHOW INCREASE IN MALE-DOMINATED INDUSTRIES.

EMPLOYMENT BASICS	WOMEN	MEN
% in labor force age 20-64	70.1%	83.5%
Unemployment Rate	7.8%	7.3%
Full time / Full year jobs	41%	58%
Part time / Part year jobs	59%	42%
Median Earnings FT/FY	\$40,219	\$42,163
Median average income	\$25,559	\$31,521



LUCILLE – DOING WHAT IT TAKES

Lucille, the resourceful single mother of a 9 and 11-year old, served in the U.S. Navy for nine years, rising to the rank of Petty Officer, Second Class. Upon her return from service, Lucille had difficulty finding a permanent job. At PUENTE Learning Center in Boyle Heights, Lucille was able to access programs where she added computer certification courses, leading to occasional assignments. She secured a long-term temporary position with a nonprofit agency as a finance director that offered her family benefits and financial security. When a change in leadership brought in a new finance director, Lucille continued to work there part time while filling in with a variety of other temporary jobs. Today she is applying for a position with the Los Angeles Port Police.

INCOME AND POVERTY

THE STRUGGLE TO MAKE ENDS MEET IN THE LOS ANGELES ECONOMY IS ESPECIALLY DIFFICULT FOR LOW-INCOME AND POOR FEMALE-HEADED FAMILIES.

WHAT IS THE DEFINITION OF “POVERTY?”

Federal poverty guidelines are based on family size, for example **\$11,880 for a single woman** or **\$24,300 for a family of four**. Federal guidelines do not consider age of children, regional variations in cost of rent, transportation or many other essentials.

EDUCATION MAKES A MAJOR DIFFERENCE IN POVERTY

female heads of families with less than a high school education have a poverty rate of 46%, compared to just 10% for college graduates.

THE LIVING WAGE CONCEPT IS MORE REALISTIC

in considering what women need for a reasonable standard of living in the L.A. Metro Area. The Living Wage budget shows that much higher incomes are needed to provide a modest standard of living for single women or families.

High Poverty Rates for Female-Headed Families

	Married Couple Families	Single Female Household
Percent Below Poverty Level		
All families	9%	28%
Families with children under 18	13%	39%
Education of householder		
Less than high school	22%	46%
High school graduate	13%	30%
Some college	6%	23%
College graduate	3%	10%

Living Wage for L.A. Women

Basic Expenses	Single Woman	Woman+ 2 Children
Food	\$3,607	\$8,002
Child Care	\$0	\$9,869
Medical	\$2,099	\$6,151
Housing	\$10,752	\$16,776
Transportation	\$4,054	\$8,509
Other	\$2,284	\$4,334
Annual Income	\$25,878	\$60,905



MALAIKA – FALLING INTO POVERTY

Malaika and her two young sons plunged into poverty when her husband abruptly deserted the family, stripped their bank accounts and left them without support - financial abuse that was an extension of escalating domestic violence. They went from a middle class life to welfare-dependent, lost the home they loved and had to move in with relatives. A longtime stay-at-home mom, Malaika applied to dozens of employers but couldn't find a job. Deciding to return to college to finish her degree, Malaika couldn't pay for after-school child care and had to enlist family members to help. She eventually found a part-time job and struggled to keep up with classes, work and family therapy for the boys. Today Malaika looks forward to receiving her degree, but with one income she faces an uphill struggle to move her family into their own home, get a dog for the boys, and rebuild their family life.

KEY ISSUES FOR WOMEN

EDUCATION

EDUCATION PROVIDES A PATHWAY OUT OF POVERTY. Postsecondary education is essential for higher paid occupations, and young women must receive guidance early and throughout their school years to prepare for careers that pay a living wage. Both parents and youth need ongoing information about college financial support and the long-term benefits of higher education.

FOCUS ON THE UNIQUE NEEDS OF LATINO YOUTH, the majority of young adults is a critical element that must be addressed to meet future workforce needs. This generation will provide the tax base for supporting government, education, Medicare and Social Security in the future. To do this requires school districts and higher education systems to improve K-12 preparation in Math and English and build and sustain K-12, vocational/technical and college infrastructure.

EDUCATION BREAKS THE CYCLE OF POVERTY FOR WOMEN

EDUCATION	ALL FAMILIES	FEMALE-HEADED FAMILIES	WOMEN'S INCOME
Less than high school	29%	46%	\$15,239
High school graduate	18%	30%	\$22,060
Some college	11%	23%	\$30,554
Bachelor's degree	4%	10%	\$45,732

ECONOMIC

FULL-TIME, FULL YEAR JOBS AND PARITY WITH MALE WAGES are needed for women to have the opportunity for full use of human resources. These improvements would increase family incomes in a significant way.

ACCESS TO NONTRADITIONAL OCCUPATIONS with higher wages will allow women to substantially improve earnings. Examples of well-paid fields where women are underrepresented include computer and mathematical occupations, law enforcement, architecture and engineering.

CHILD CARE CAN MAKE OR BREAK WOMEN'S SUCCESS IN THE WORKFORCE. Many women can't work full-time because the high cost of child care. For women with young children, affordable child care is a key element that makes it possible for women to get education and training to qualify for well-paid jobs, and to work a full-time schedule. Quality child care also provides a foundation for children to enter schools ready to learn and to succeed.

HOUSING

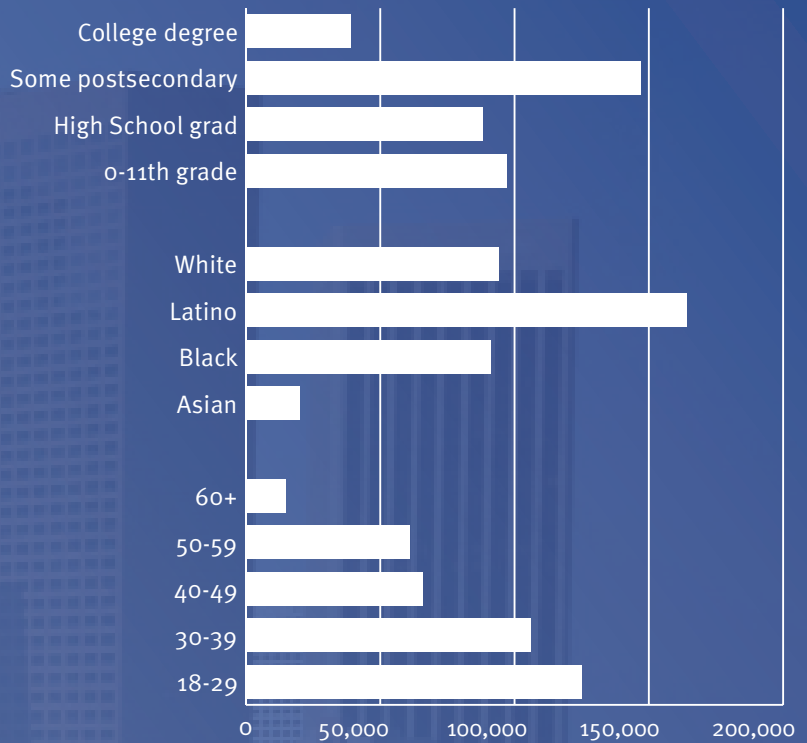
LACK OF AFFORDABLE HOUSING FOR MODERATE AND LOW-INCOME INDIVIDUALS AND FAMILIES IS THE NUMBER ONE ISSUE.

The majority of renters are paying far more than the federal standard for affordable housing, with few current prospects for significant expansion of supply.

As seen with our graph, young people age 18-29 were most likely to be among the 373,000 reporting housing instability over the past 5 years. The most common education level for this group was some postsecondary education.

PREVENTION OF REPEATED HOMELESS EPISODES is critical to stave off chronic homelessness for youth.

373,000 Men, Women and Children Did Not Have a Place to Live at Some Time in Past Five Years



HEALTH

HEALTHY LIFESTYLES MAY BE AS CRITICAL AS MEDICAL CARE. Tobacco, alcohol, poor nutrition, and lack of exercise have an enormous impact on health and life expectancy.

RISING RATES OF DIABETES are a major concern for ill health of residents and burgeoning costs for treatment that could overwhelm the public health care system.

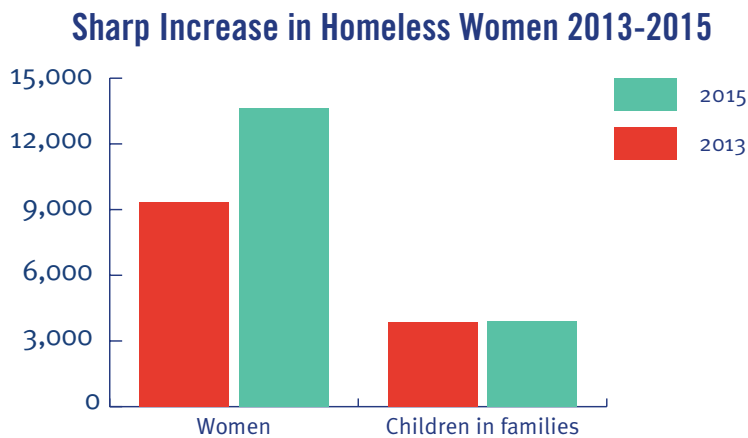
ACCESS TO HEALTH CARE FOR LOW-INCOME UNINSURED individuals has improved greatly through access to Affordable Care Act/Covered California plans. For those without access to care, delay in treatment can lead to much more difficult and expensive treatment in later stages of an illness.

MENTAL HEALTH SERVICES are a priority in dealing with homelessness, as well as conditions affecting residents who cannot afford to pay for private care.

HOMELESSNESS

HOMELESSNESS FOR WOMEN HAS MANY CAUSES, INCLUDING VERY LOW-INCOME, RENT INCREASES, JOB LOSS, DOMESTIC VIOLENCE, DRUG ADDICTION AND MENTAL ILLNESS.

13,643 HOMELESS WOMEN WERE COUNTED IN THE 2015 LOS ANGELES COUNTY HOMELESS SURVEY, sharply up from 9,348 in 2013. A preliminary study for 2016 indicated that the number of female veterans had remained nearly the same. The homeless survey also counted 3,925 children in families.



187,000 WOMEN DID NOT HAVE THEIR OWN PLACE TO LIVE OR SLEEP AT SOME TIME DURING THE PAST 5 YEARS, as reported in the Los Angeles County Health Survey. Whether couch-surfing, in a shelter or sleeping in a car, homelessness and housing insecurity is highly stressful and damaging to physical and mental health.



NIKOLE – MENTOR TEAM TURNED HER LIFE AROUND

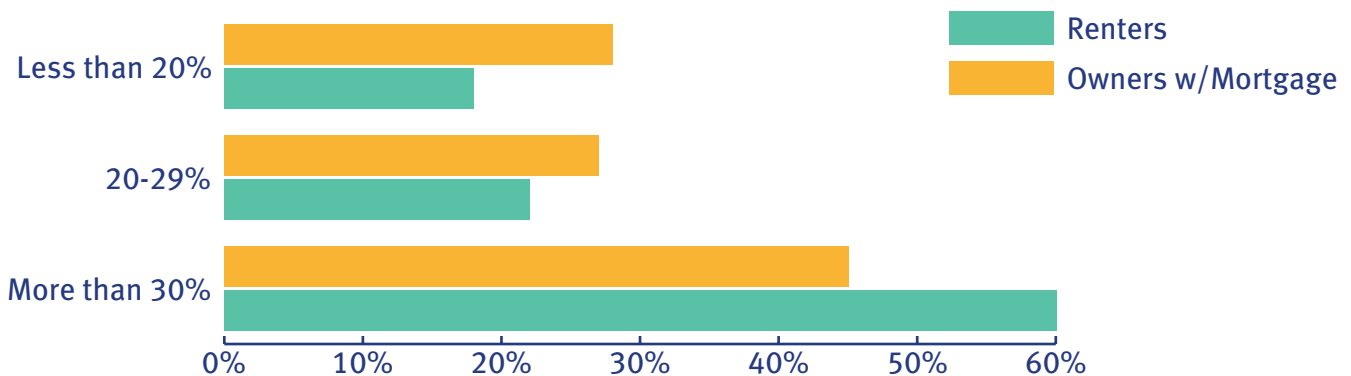
Nikole had a job, an apartment and life seemed to be going fairly well until a family crisis led to a couple of poor decisions that caused her to lose everything. In this unstable period, she started a relationship with a man who ended up being abusive. She fled the relationship and ended up homeless and living in her car when she discovered she was pregnant. Entering a transitional living center for pregnant women, she engaged with a mentor team that helped to resolve her legal issues. She was also provided with job search support and found a full-time job. Best of all, overcoming legal problems allowed Nikole to reunite with her eldest daughter.

HOUSING

HOUSING AFFORDABILITY, STABILITY, AND QUALITY ARE ESSENTIAL FOR HEALTH AND WELL-BEING, A STRUGGLE FOR MANY IN LOS ANGELES' VERY EXPENSIVE HOUSING MARKET.

NO MORE THAN 30% OF INCOME SHOULD BE PAID FOR HOUSING ACCORDING TO FEDERAL STANDARDS, yet 60% of renters and 45% of homeowners in the county pay more than 30% of their income for housing.

45% of Owners and 60% of Renters Pay Too Much for Housing



A WORKER NEEDS TO EARN \$26.88 PER HOUR TO AFFORD RENT FOR A TWO BEDROOM APARTMENT

in the Los Angeles housing market, yet the average renter earns only \$18.53 per hour, and in July 2016 minimum wage earners will make just \$10.00 per hour.

Wage Needed to Afford Two Bedroom in Los Angeles

Hourly cost 2 bedroom apt.	\$26.88
Average renter wage 2014	\$18.53
Minimum wage worker wage	\$10.00

HIGH HOUSING COSTS REDUCE THE AMOUNT AVAILABLE FOR FOOD, MEDICAL CARE AND OTHER ESSENTIALS leading to food insecurity, stress and lack of needed medical care.

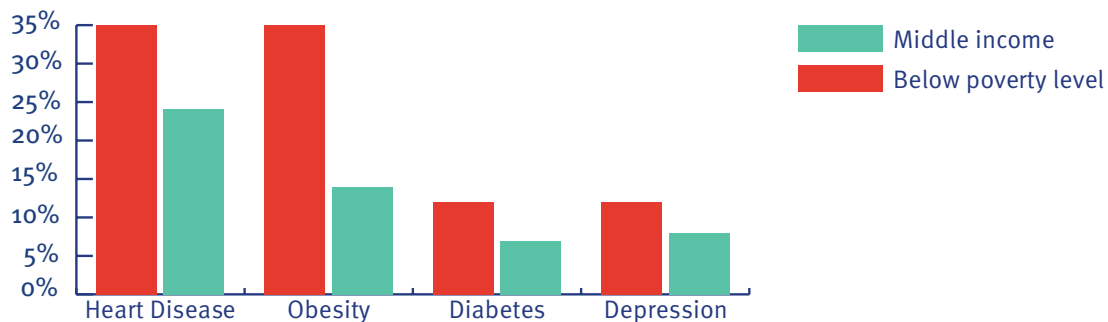
HEALTH

MAINTAINING GOOD HEALTH: EXERCISE, GOOD NUTRITION, HEALTHY WEIGHT AND ACCESS TO HEALTH CARE WHEN NEEDED ARE THE BASICS FOR GOOD HEALTH.

AGING OF THE POPULATION CREATES CHALLENGES FOR WOMEN, AND FOR THE HEALTH CARE SYSTEM. Older women confront a constellation of health issues and often bear the burden of care for others who are frail or disabled. Growing diversity for older women creates a need for culturally diverse and culturally competent medical providers and caregivers.

POOR WOMEN HAVE GREATER HEALTH RISKS, yet more difficulty accessing care than middle and upper income women.

Poor Women Have Much Greater Health Risks



DEATH RATES: MOST DEATHS OCCUR LATE IN LIFE and are often due to the effects of aging. For example, Alzheimer's disease in older adults has risen steadily to the 3rd leading cause of death for women. **PREMATURE DEATHS:** For women, causes of premature death (before age 75) are different from all deaths and very different from rates for men.

Leading Causes of Death for Women

ALL DEATHS

- 1 Coronary Heart Disease
- 2 Stroke
- 3 Alzheimer's Disease
- 4 COPD (pulmonary disease)
- 5 Lung Cancer
- 6 Breast Cancer
- 7 Pneumonia/Influenza
- 8 Diabetes
- 9 Hypertension
- 10 Colorectal Cancer

PREMATURE DEATHS (Before 75)

- 1 Coronary Heart Disease
- 2 Breast Cancer
- 3 Lung Cancer
- 4 Stroke
- 5 Motor Vehicle Crash
- 6 Diabetes
- 7 Drug Overdose
- 8 Liver Disease
- 9 Colorectal Cancer
- 10 Suicide

HEALTH INSURANCE

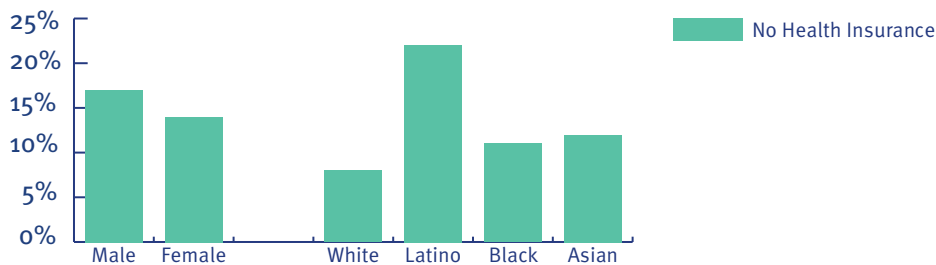
LACK OF HEALTH INSURANCE MAY LEAD TO DELAY IN GETTING HEALTH CARE. AN UNTREATED CONDITION CAN PROGRESS TO A LEVEL THAT IS MORE DANGEROUS, MORE EXPENSIVE AND HARDER TO TREAT.

84% OF COUNTY RESIDENTS HAD HEALTH INSURANCE IN 2014, UP FROM 77% IN 2010.

Children and the elderly are most likely to be insured, and women are more likely to be insured than men.

MORE THAN 1.5 MILLION OR 16% OF L.A. COUNTY RESIDENTS LACK HEALTH INSURANCE COVERAGE, making it more likely that they will not get health care when they are sick or injured. Latinos have the highest uninsured rate.

Angelenos With No Health Insurance



75% OF UNINSURED WOMEN HAVE DIFFICULTY GETTING MEDICAL CARE, compared to 36% with MediCal and just 13% with private insurance.



ELENTA- HELP WITH GETTING HEALTH CARE

Elenta, age 28, emigrated from Eritrea in 2008 and got help from several agencies in finding housing, getting a green card and preparing for employment. She was matched with a support family and became close to them, celebrating holidays and being invited to their church. Her support family continued to help when health issues developed following the birth of her son. She had a difficult pregnancy and Abel was born by cesarean two months early. From that point on she had serious gynecological problems that were unresolved by doctors. The family recruited a doctor who performed extensive surgery that made a big difference. Today she has a job and is able to help at her son's school.

WOMEN TRAILBLAZERS IN LOS ANGELES COUNTY

FRONT COVER, FROM LEFT TO RIGHT:

1. **Dr. Rose Bullard**, the first woman elected as President of the Los Angeles County Medical Association.
2. **Georgia Bullock**, the first female Superior Court judge in the state of California.
3. **Amy Jeanne Trask**, the first female CEO of the Oakland Raiders.
4. **Elise Buik**, the first female president and chief executive officer of United Way of Greater Los Angeles.
5. **Julia Morgan**, the first woman architect licensed in California.
6. **Harriet Strong**, the first woman elected to L.A. Chamber of Commerce.
7. **Alice Stebbins Wells**, the first American-born female police officer in the United States.
8. **Dawn Leslie Steel**, one of the first women to run a major Hollywood film studio.
9. **Dr. Sarah Vasen**, the first Jewish woman doctor in L.A. and first superintendent and resident physician of Kaspary Cohn Hospital (later Cedars-Sinai Hospital).
10. **Yvonne Brathwaite Burke**, the first African-American woman to represent the West Coast in Congress.
11. **Agnes Sarah Albro**, the first woman police commissioner in Los Angeles.
12. **Bridget “Biddy” Mason**, one of the first African Americans to purchase land in the city.
13. **Estelle Lawton Lindsey**, the first female City Council member in Los Angeles.
14. **Sherry Lansing**, the first woman to head a Hollywood movie studio.
15. **Gloria Molina**, the first woman elected to L.A. County Board of Supervisors.
16. **Beverly O’Neill**, the first woman mayor of Long Beach.
17. **Marguerite P. Justice**, the first black woman to serve as a police commissioner in the United States.
18. **Clara Foltz**, California’s first woman attorney, the first woman deputy district attorney in Los Angeles County, and the first woman to run for Governor of California.
19. **Judy May Chu**, the first Chinese American woman elected to the U.S. Congress.
20. **Michelle King**, the first African American woman to be named as LAUSD Superintendent.

THANK YOU TO UNITED WAY OF GREATER LOS ANGELES WOMEN UNITED CABINET

Chair: **Patricia D. Hausknost**, CFP, Senior Vice President, Wealth Planner, City National Bank

Vice Chair: **J. Lee Braly**, Technology Solutions, Warner Bros. Entertainment Inc.

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Tammy Tucker, Healthcare Consultant

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Thank you to **Marge Nichols**, who compiled the research for “State of Women in Los Angeles County 2016” report.

DATA SOURCES

DATA AND REFERENCE SOURCES

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United Way of Greater Los Angeles
1150 S. Olive St., Suite T500
Los Angeles, CA 90015
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