



A Closer Look: Opportunities to Enhance the use of Gendered Data in Los Angeles County

Purpose:

This document will serve as the companion piece to the Women and Girls Initiative (WGI) research report “Applying a Gender Lens to Economic Resiliency in Los Angeles County” (November 15, 2021). The purpose is to provide a closer look at how the County can enhance the use of gendered data in its internal and external decision making through spearheading the collection of baseline gendered data in an economic census. This examination will support recommendations made in “Applying a Gender Lens to Economic Resiliency in Los Angeles County” based on the qualitative data obtained from informational interviews of County departments.

Overview:

Data disaggregated by gender is critical to understanding where the County’s women (and men) are most resilient to economic shock and most importantly, where the County’s women (and men) are least resilient to economic shock. Given the County’s role to develop and implement a safety net for its residents, understanding the gendered dynamics and variations in economic resiliency will enhance programming efficiency and efficacy. While we know broadly which communities are most/least likely to withstand an economic shock, individual households have diverse needs, and female headed households face the greatest challenges in any community within the region. In addition, the short-term and long-term financial impact of the COVID-19 pandemic on resiliency must be assessed through a gender lens given more women are employed in the hardest hit sectors.

An extensive study of economic mobility for women and girls in Los Angeles County supports two of the three goals identified by the Chief Executive Office (CEO) of Los Angeles County in the Strategic Plan 2016-2021. Goal 1: Make Investments that transform lives and Goal 2: Foster vibrant and resilient communities. This work also specifically supports the Board of Supervisors mandate that established the WGI, specifically calling for “A Countywide study of

the unique ways in which women and girls are impacted by the policies, programs, services, collaborations and other actions undertaken by the County”. This research also supports several Strategic Priorities established by the WGI and its Governing Council. This research will serve as the primary vehicle to accomplish: Strategic Priority #2: Ensure economic mobility for women and girls of Los Angeles County by increasing their assets and income throughout their lifespan. This work will also support Strategic Priority #3: Ensure all County services for women and girls are designed with a gender and age lens to ensure accessibility, responsive to needs and provide for well-being throughout their lifetime, and Strategic Priority #4: Empower the next generation of leadership by preparing women and girls for success in their chosen careers and communities.

The WGI took its cue for this investigation from the conclusion on the state of gendered data collection reached by the “Fiscal Year 2019-20 Economic Development Scorecard.” The report concluded: 1. There is little to no data disaggregated by gender in the regional economic data presented in this report, as this is rarely collected at a sub-national level, which paints an incomplete picture of regional economic disparities and opportunities. 2. Gendered data collection on programmatic County services is uneven and a better understanding of data available and how to increase data collection capacity disaggregated by gender is needed. 3. Women and women owned businesses appear to be the minority of the population served by the County’s economic development programming, but in the outcomes documented showed women greatly benefit from the services provided to them.

WGI “Applying a Gender Lens to Economic Resiliency in Los Angeles County” Report:

Key Report findings:

The following is a summary of key findings from the informational interviews conducted with County departments to address three areas of the County’s effort to promote economic resiliency among its residents: **Focus Area 1: Applying a gender lens to County investment in economic recovery efforts for businesses and residents, Focus Area 2: Applying a gender lens to County led loan, grants, and investment opportunities and Focus Area 3: Applying a gender lens to County programming, efforts and investments in diversifying industries that employ residents.** Across all three foci, departments resoundingly noted a dearth of data collected with gender indicators in County programming and the lack of such data collection requirements in external data management systems owned by the State of California.

The most consistent challenge limiting the County’s ability to apply a gender lens to County investment in economic recovery efforts for businesses and residents is the lack of data collection protocols disaggregated by gender. Regional baseline data lacks gendered analysis that informs planning and decision making. Data management systems owned by the State of California rarely require the collection of gender data and there is no additional County requirement to do so when a state requirement is absent. Finally, the collection of more data

disaggregated by gender is essential to the application of a gender lens to the County's economic recovery work. Some departments further advocate for the use of proxy measures where data on gender and race is currently non-existent. Every department interviewed in this study expressed a desire to have access to more data disaggregated by gender and race, and many had specific requests concerning which gendered data would be most valuable to their analysis of their operations.

Recommendation:

The following recommendation was proposed to address the lack of data collection inclusive of gender indicators: **Continue to assist departments in improving their data collection practices, with an eye toward preparing them to have the capacity to conduct a baseline economic census of residents by Supervisorial district every 10 years disaggregated by gender, race, and age.**

There is very little sub-national economic data disaggregated by gender in existence, which leaves us with a gendered blind spot in our understanding of the region's economic mobility and resiliency needs. This lack of data also leaves departments without key baseline information about the targeted populations their programming seeks to serve. Opportunities exist to enhance the gender lens applied to workforce development that address perceived legal limitations and the lack of data collected disaggregated by gender. Departments can conduct deeper dives into increased gendered data collection possibilities and program examination in order to conduct analyses inclusive of gender and other demographic variables as desired. Internal Services Department has raised the possibility of inclusion of the importance of diversity messaging woven into the technical assistance provided by the County.

Closer Look Proposal:

To enhance the use of gendered data in County internal and external decision making the WGI recommends the County spearhead an economic census of County residents. With many programs in the region focused on workforce development, asset management and building wealth to ensure economic mobility the availability of baseline economic data that can be disaggregated by gender is essential to the County's understanding of residents served. This study has three primary objectives. The first is to map economic resiliency at the household level to improve the County's efforts to meet people where they are. The second is to provide guidance on how to achieve the WGI's goal of promoting the economic wellbeing of women and girls by applying a gender lens to the underpinnings of what it takes to be economically secure in communities across the County. The third is to help the County understand the cultural mores and gendered norms that impact female wage earning in the Los Angeles region.

The goal of these analyses is to move the County toward a clearer understanding of whom shocks affect and the gendered nature of those impacts to assist County policymakers and

service providers in developing data-driven policies and useful products to promote how citizens can manage their financial lives effectively. As we emerge from the “she-session” created by the COVID 19pandemic, we find an opportunity to craft a unique County response. Applying a gender lens will ease the distinctive economic burden placed on female wage earners and set them on a path to financial security and increased economic mobility in the future. We urge the County to lead the data collection efforts in the following ways:

1. Identify relevant existing county, state and federal datasets with key economic resiliency indicators and secure access to their use by County decision makers and departments.
2. Review existing literature and reports on the gendered components of economic stability and recovery in the region.
3. Provide for a comprehensive evaluation of economic resiliency of women in the County using data analytics, GIS mapping and qualitative literature reviews where appropriate.
4. Craft an economic census from a sampling of the most vulnerable County residents to provide a baseline data disaggregated by gender. The substance of the proposed census sections and survey items are available in appendices 1 & 2.

Working toward a clearer understanding of whom economic shocks affect and the nature of those impacts, will assist County policymakers and service providers in developing data-driven policies and useful products to promote how citizens can manage their financial lives effectively.

Proposed Population to be Studied:

The population will be a random selection based on zip code of respondent. The respondent pool was strategically chosen to include 142 zip codes within Los Angeles County. The zip codes include Tier 1 & Tier 2 zip codes (the threshold was zip codes at 200 percent of the Federal Poverty Level (FPL)) as identified by the Los Angeles County Economic Report Card, which was \$51,500 in 2019, and includes 100 zip codes. The WGI wanted to expand this analysis to include a greater proportion of the “middle class”, which is classically defined as 2/3 to double the median income. The median income for Los Angeles County is \$61,015, which makes those in the middle class as having an income between \$45,671.26 and \$122, 030.00. Given these calculations, the WGI will include an additional 42 zip codes with median incomes at or below the median income of \$61,015, allowing the inclusion of lower to mid-range “middle class” residents of Los Angeles County. This includes zip codes in all 5 Supervisorial districts, with enough coverage to provide equal representation of each district while allowing for random selection of a representative sample.

Appendix 1: Proposed Survey Instrument Overview

Section Title	Types of questions asked
Section I	Employment: gender employment statistics, pay and satisfaction
Section II	Consumption: accounting of general monthly household expenditures
Section III	Household Asset Index: accounting of investments, cash on hand, appreciable assets
Section IV	Household Finance: banked and unbanked economic activity of the individual and household
Section V	Gender Roles/Norms: gendered viewpoints on household, family, and economic responsibilities
Section VI	Women in Business: information about business ownership, debt and revenue and level of adoption of general best business practices
Section VII	Financial Literacy: information concerning comfort and knowledge of various aspects of personal finance
Demographic	General respondent information from Census ACS

Appendix 2: Proposed Survey Questions

Section 1: Employment

Source: Oriana Bandiera “Evaluating Skills and capital transfer programs targeted to women in not stable employment” 2014.

“Life satisfaction module” in “Questionnaire for Individual Women, multiple indicator cluster survey” UNICEF 2013

Question	Measure
1a. Are you engaged in any income generating activity (IGA)?	Yes/no
1b. How many months out of the year are you engaged in IGAs?	Months
1c. In a typical month, how many days do you work in all your IGAs?	Days
1d. In a typical day, how many hours do you work in all your IGAs?	Hours
1e. How many employees are in you or your employer’s firm?	1, 2-10. 11—50, 50+
1f. How often are you paid?	Daily, weekly, every 2 weeks, monthly
1g. Are you paid in cash or in-kind?	Cash, in-kind, both, none
1h. How much were you paid the last time you were paid?	\$
1i. How much does your job usually pay?	\$
1j. Have you received a raise in the last year? If, so how much more do you think you’ll earn each month?	Yes, no \$
1k. Do you anticipate receiving a raise next year? If, so how much more do you think you’ll earn each month?	Yes, no \$
1l. If you were offered more work at the same daily rate, would you accept it?	Yes, no
1m. Do you feel it is possible to earn more money in your current job?	Yes, no
1n. How satisfied are you with your current income?	
1o. Compared to this time last year, would you say that your life has improved, stayed more or less the same, or worsened overall?	
1p. In a year from now, do you expect your life will have improved, stayed more or less the same, or worsened overall?	
1q. Do you pay into Social Security?	Yes, no

Section II: Consumption

Source: Cambodia Economic Survey “Household Questionnaire” 2009

2a. How much do you spend on food items to prepare meals at home?	\$
2b. How much do you spend on food items prepared by others outside the home each month (i.e. eating at restaurants)?	\$
2c. How much do you spend on non-alcoholic beverages (bottled water, soft-drinks, juice, etc.) each month?	\$

2d. How much do you spend on alcoholic beverages (beer, wine, liquor) or marijuana each month?	\$
2e. How much do you spend on insurance each month (mortgage, rent, car, life, medical)?	\$
2f. How much do you spend on utilities each month (water, sewage, garbage collection, electricity, natural gas, etc.)?	\$
2g. How much money do you spend on gasoline each month?	\$
2h. How much money do you spend on transportation each month (operation of transportation equipment, maintenance and repair, fees for public transit, parking fees, toll roads)? DO NOT INCLUDE THE PURCHASE PRICE OF YOUR VEHICLE	\$
2i. How much money do you spend on personal care each month (soap, toothpaste, razor, feminine hygiene products, haircuts, manicure, etc.)?	\$
2j. How much money have you spent in the last 6 months on clothing and footwear (shoes, sneakers, slippers, socks, etc.)?	\$
2k. How much money have you spent in the last 6 months on furniture, house-hold equipment (curtains, appliances, cooking utensils, laundry detergent, etc.)? DO NOT INCLUDE THE PURCHASE OF MAJOR APPLIANCES (i.e. washing machine, refrigerator)	\$
2l. How much money have you spent in the last 6 months on medical expenses (doctor visits, prescription drugs, medical procedures)?	\$
2m. How much money have you spent in the last 6 months on education (school fees, textbooks, tutoring, school supplies, etc.)?	\$
2n. How much money have you spend in the last 6 months on personal effects (jewelry, handbags, wallets, watches, etc.)?	\$
2o. How much money have you spent in the last year on special occasion (funerals, weddings, parties, gifts, charity, vacations, etc.)?	\$

Section III: Household Asset Index

Source: Margaret Grosh and Paul Glemwe, "Designing a Household Survey Questionnaire: lessons from 15 years of the living standards measurement survey" The World Bank 2000

3a. Please indicate which items your household owns: <ul style="list-style-type: none"> • Stove • Refrigerator • Washing machine • Sewing machine • Air conditioner • Computer/laptop/tablet • Cell phone/smart phone • Landline telephone • Television 	Yes, no
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<ul style="list-style-type: none"> • Camera • Bicycle • Motorcycle • Car • Truck • Recreational Vehicle 	
3b. How many bedrooms does your household have?	Number
3c. Do you or someone you live with rent or own your dwelling?	Rent, own
3d. How much do you pay in rent or mortgage per month?	\$
3e. IF you own, who is the legal owner of this dwelling?	Woman only, spouse only, woman and spouse jointly, other person(s)
3f. IF you own, could you sell this dwelling if you wanted to (there are no outstanding liens)?	Yes, no
3g. IF you were to sell your dwelling, how much money do you think you would receive for it?	\$
3h. How much do you pay in property tax each year?	\$

Section IV: Household Finance

Source: Margaret Grosh and Paul Glemwe, "Designing a Household Survey Questionnaire: lessons from 15 years of the living standards measurement survey" The World Bank 2000

<p>4a. Do you or members of your household currently owe any outstanding loans to the following sources? If yes, how much money do you currently owe?</p> <ul style="list-style-type: none"> • Family member, friend, or other, non-household member • Employer or landlord • Credit union, cooperative • Bank loan (not mortgage) • Bank credit card • Government agency • Money lenders/pawn shop • Short term/payday loans 	<p>Yes. I do, yes members of my household do, my household does not</p> <p>\$ of debt amounts</p>
4b. Do you or members of your household own any land or buildings which you rent to others for residential or business purposes?	Yes. I do, yes members of my household do, my household does not
4c. IF yes, how much money do you receive in rent per month?	\$
4d. IF yes, how much do you think you would receive if you sold the rental property today?	\$

4e. Do you or any member of your household have investments in stocks or bonds?	Yes, I do, yes members of my household do, my household does not
4f. IF yes, what is the approximate value of these investments?	\$
4g. Do you or any member of your household have a current checking account with a bank or credit union?	Yes, I do, yes members of my household do, my household does not
4h. IF yes, what is the current approximate balance of your checking account?	\$
4i. Do you or any member of your household have savings or other financial products such as CDs, money market accounts, etc. in a financial institution?	Yes, I do, yes members of my household do, my household does not
4j. IF yes, what is the approximate value of these savings?	\$
4k. Do you or a member of your household currently participate in any informal savings plan outside of banks?	Yes, I do, yes members of my household do, my household does not
4l. IF yes, what is the approximate value of these informal savings?	\$
4m. Do you or any members of your household have life insurance?	Yes, I do, yes members of my household do, my household does not
4n. IF yes, what is the approximate value of your policy?	\$
4o. Do you or any member of your household have a pension or retirement savings?	Yes, I do, yes members of my household do, my household does not
4p. IF yes, what is the approximate value of these investments?	\$
4q. Approximately how much cash do you have on hand?	\$
4r. Approximately how much cash does your household have on hand?	\$
4s. Do you currently have one or more motor vehicles registered in your name?	Yes, no
4t. If you were to sell these motor vehicles today, how much money do you think you would receive after paying off all loans you took out to purchase them?	\$
4u. What percentage of your motor vehicle contributes to your earning income? (commuting to work, hauling work items, etc.)	%

Section V: Gender Roles/Norms

Source: "Women's Status module" DHS Program

ICRW International "Men and Gender Equality Survey"

5a. Do you have a partner or spouse? If no, skip this section.	Yes, no
5b. Does your partner/spouse live with you?	Yes, no
5c. Who in your family usually has the final say on whether or not you should work to earn money?	I do, spouse/partner, joint decision, someone else
5d. Who in your family usually has the final say on medical decisions?	I do, spouse/partner, joint decision, someone else
5e. Who in your family usually has the final say on decisions involving children?	I do, spouse/partner, joint decision, someone else
5f. Do you and your spouse/partner talk about financial issues/household finance? •	Often, sometimes, never
5g. Do you yourself control the money needed to buy the following things? • Food • Clothes • Medication • Toiletries you like • Land • Jewelry • House, apartment, dwelling • Technology • Entertainment	Yes, no
5h. Please describe how you and your spouse/partner divide the following tasks: • Washing clothes • Repairing the house • Buying food • Cleaning the house • Cleaning the bathroom • Preparing food • Paying bills • Caring for children	I do everything, usually me, shared equally, usually partner, partner does everything, does not apply

<ul style="list-style-type: none"> • Playing with the children • Helping the children with their school-work • Taking the children to and from school • Caring for elderly household members • Caring for sick household members • Shopping for things other than food 	
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Section VI: Women in Business

Source: Oriana Bandiera “Evaluating Skills and capital transfer programs targeted to women in not stable employment” 2014.

“Kenya female enterprise survey” World Bank 2013.

“Sri Lanka Female Enterprise Survey questionnaire for female business owners” World Bank

6a. Do you own a business or are you self-employed? If no, skip this section.	Yes, no
6b. Does your primary revenue from your business come from the sale of goods or services?	Yes, no
6c. How many employees do you have?	Number
6d. What was your business revenue last year?	\$
6e. What were your business costs in the last year?	\$
6f. Would you like to expand your business?	Yes, no
6g. What is your business lacking most for growth?	Credit, trustworthy workers, childcare, time, other
6h. Please state approximately how much you spend in one-month on the following business expenses: <ul style="list-style-type: none"> • Purchase of materials and items for resale • Purchase of electricity, water, gas, other utilities • Market fee (permits, etc.) • Interest paid on loans • Wages and salaries to employees • Benefits to employees • Rent for land or building • Taxes • Equipment rental, telephone, internet, transportation 	\$
6i. Do you keep records of your business, including sales, expenses, and inventory?	Yes, no
6j. Do you keep your business and household finances separated?	Yes, no
6k. Do you have an annual budget for your business?	Yes, no
6l. Are you able to use your records to easily see how much cash your business has on hand at any given point?	Yes, no

6m. Have you ever applied for a loan from a bank or other formal financial institution for your business?	Yes, no
6n. Have you ever applied for a loan from a bank or other formal financial institution for your business and been denied?	Yes, no
6o. Does your business have an updated business plan?	Yes, no

Section VI: Financial Literacy/Business practices

Source: AARP “Ready to Retire Assessment”

Prudential “Financial Wellness Assessment”

7a. Do you have a professional financial advisor/planner?	Yes, no
7b. At the end of each month how much money do you save after all your bills are paid?	I spend more than I earn, I spend my full paycheck, I save a little, I save a lot
7c. Do you pay your bills on time and in full each month?	I never pay in full or on time, I never pay in full but generally on time, I generally pay in full and on time, I always pay in full and on time
7d. Have you checked your credit score in the last 12 months?	Yes, no
7e. How often do you plan ahead for large expenses?	Never, rarely, often, always
7f. If you were suddenly out of work and without an income, how long would you be able to cover your household expenses?	Less than 1 month, 1-2 months, 3-5 months, 6 months or more
7g. Are you able to read and understand your financial statements/reports?	Yes, no
7h. Have you ever thought of what wealth means to you?	Yes, no
7i. Do you have an annual budget for your personal finances?	Yes, no
7j. Do you have personal financial goals for the next year?	Yes, no
7k. Do you have personal financial goals for the next 10 years?	Yes, no
7l. Do you know what you need to do to meet your future financial goals?	Yes, no
7m. If you were offered personal financial training at a reasonable price would you be interested?	Yes, no
7n. How confident are you that you will have enough money to retire?	Very confident, somewhat confident, don't know, somewhat

	unconfident, very unconfident
7o. If you were offered personal retirement training at a reasonable price would you be interested?	Yes, no