

# CAB Community Action Plan

An Equity-Based Approach to Addressing Poverty



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Lastly, CAB gives its deep appreciation to the University of California Santa Cruz (UCSC) Blum Center on Poverty, Social Enterprise and Participatory Governance, specifically Heather Bullock and Erin Toolis, for their guidance and assistance. Thank you as well to all the UCSC students who assisted the Blum Center in this work. This project would not have been possible without the Blum Center's participation.

## EXECUTIVE SUMMARY

*“Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life.”*

— Nelson Mandela

**PURPOSE** In 2017-18, the Community Action Board of Santa Cruz County, Inc. (CAB) conducted an assessment of poverty-related needs in Santa Cruz County to guide our multi-year Community Action Plan (CAP). In an effort to capture an accurate and deep understanding of poverty in our community, our staff and Board of Directors intentionally designed a new approach to gather, assess, and analyze information.

Our CAP process was guided by two core commitments:

- An inclusive and robust model of community engagement, one that moves beyond traditional means of data collection and needs assessment and that involves those most affected by poverty; many of whom lack access to traditional forms of involvement.
- An equity-based approach to assessing and addressing poverty, one that strives to expand conventional views of poverty, advance equity and promote social justice.

The intent in sharing our findings is to inspire a county-wide conversation around developing equity-based standards to guide planning processes, leadership, policy, resource development, resource allocation, program design, and service delivery.

**PROCESS** Our findings were drawn from a series of poverty conversations, client and service partner surveys, a public hearing, and local data assessments. The poverty conversations included eleven facilitated small-group “listening circles” and nine “pop-up conversations,” which involved brief interviews with individuals. Participants included day workers, farmworkers, homeless individuals, immigrants, incarcerated individuals, LGBTQ+ individuals, parents, seniors, youth, and women.

**FINDINGS** Participants in CAB’s 2017-18 needs assessment identified five poverty-related needs and four assets in the community:



\* Including physical health, mental health, and substance abuse.

## Community Voices

*“Many are one paycheck away from poverty.”*

- LGBTQ+ Listening Circle

*“Poverty exists sometimes because of low wages, and rent and food are extremely high. Fieldworkers are paid very little in comparison to the cost of living.”*

- Center for Farmworker Families Listening Circle

*“Being wealthy, being rich, comes from within. That’s a huge eye opener for society. It’s not about how much money you have or your possessions, but what you’re doing for your community and the relationships you’re making. Who is there supporting you and who have you supported? And how do you feel about yourself?”*

- CAB Day Worker Center Listening Circle

## EXECUTIVE SUMMARY

**DATA HIGHLIGHTS** In addition to gathering input from community members, CAB examined poverty indicators for the county. We focused on data that clarified or contextualized the insights offered by participants in each of the five identified need areas. Highlights include:

The official poverty rate 2017 in Santa Cruz County was 12.7%, which was close to the statewide and national averages.<sup>1</sup> However, when regional differences in the cost of living and other adjustments are incorporated, as in the California Poverty Measure, the poverty rate in our county is 23.8%, the second highest rate among the 58 California counties.<sup>2</sup>

**Poverty Rate**  
**23.8%**  
 2nd Highest Poverty Rate  
 in California

The populations with disproportionately high poverty rates in Santa Cruz County include:

### Disproportionately High Poverty Rates

Children and infants ages 0-5
Farmworkers
Female-headed households
Latinos
South County residents
Those with less than a high school diploma

Latinos earned significantly less than Whites in Santa Cruz County. The average per capita income in 2017 was \$19,419 for Latinos versus \$51,529 for Whites.<sup>3</sup>

### 2017 Per Capita Income



The 2016 Santa Cruz County unemployment rate was 6.9%; higher than the state (4.5%) and national (4.9%) averages. Major disparities between employment prospects in North and South County are reflected both in unemployment rates<sup>4</sup> and in employment growth rates.<sup>5</sup>

### 2016 Unemployment Rate



### 2007-2017 Growth Rate



Farmworkers face extreme poverty due to low wages, seasonal employment, and little recourse to enforce legal protections for wages and working conditions. According to the Center for Farmworker Families, farmworkers earn \$13,000- \$17,500<sup>6</sup> annually, compared to the county average of \$32,397.<sup>7</sup> Workers in farming, fishing, and forestry were paid an average hourly wage of \$14.82, versus the county-wide average wage of \$25.24.<sup>8</sup>

### 2017 Annual Salary



*"Watsonville is a good community. Family is the driving force."*

- Pajaro Valley Unified School District Immigration Forum Pop-Up Conversation

*"Poverty means being hungry and not having food."*

- LGBTQ+ Listening Circle

*"I think often the topic of poverty is ignored or put to the side. People think it's work harder and you're going to get out of this, get what you want, but it's not like that."*

- CAB DACA Listening Circle (Deferred Action for Childhood Arrivals)

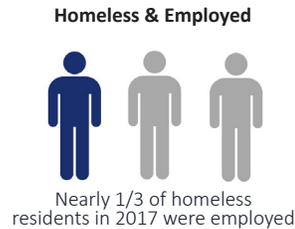
*"We don't take advantage of the programs that help us for the lack of knowing the language."*

- CAB Day Worker's Center Listening Circle

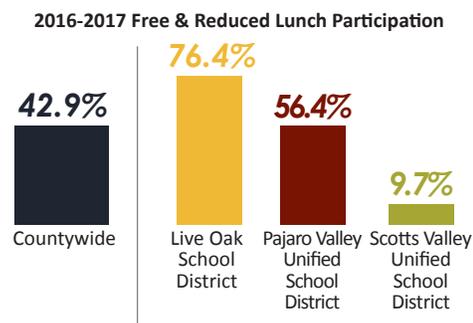
## EXECUTIVE SUMMARY

Santa Cruz County is the least affordable county in the state for renters. The high cost of rent results in overcrowding, forced moves due to rent increases or eviction, and in some cases, homelessness. These problems are more severe for Latino residents.<sup>9</sup>

Work is no guarantee of financial security. Nearly one in three (31%) of those experiencing homelessness in the county were employed in 2017.<sup>10</sup>



More than forty-two percent (42.9%) of the children in the county's schools received free or reduced-cost meals and the numbers vary widely by school district.<sup>11</sup>



### RECOMMENDATIONS FOR ACTION

We conclude this report with a series of recommendations and opportunities for action. Given the various community and county-based initiatives underway, these initial recommendations are intended to offer possibilities for any organization choosing to advance equity, no matter where they may be in their process. The hope is that this project can serve as a catalyst for collaboration around natural points of alignment. Our ultimate goal is to inspire an explicit focus on advancing equity as a collective strategy for eliminating poverty in Santa Cruz County.

Examples include:

- In the area of building equity: Invest in potential internally and externally. Examine your operating and leadership structures and identify where diverse voices are missing, e.g. boards of directors, elected bodies, commissions, and executive and middle management leadership staff, in addition to direct staff and volunteers. Provide training, mentoring, support, and capacity building for community members of underrepresented groups to enable them to participate in formal leadership positions. Ensure that your operations and structures are welcoming and culturally appropriate.
- In the area of alignment: Assess existing and new strategic plans, planning initiatives, and related frameworks for gaps, points of intersection, and natural alignment as they relate to the five need areas identified by the community through this Community Action Plan process.
- In the area of community connection: Establish, cultivate and/or strengthen relationships with culturally, economically, and socially diverse communities as an ongoing practice to build trust and facilitate effective community engagement.

*"Privilege gives people a big blind spot. A lot of people don't understand. [It's] harder when you don't have a car. There are a lot of things that people who have more are unconscious of for other people. Silverware, things that we just don't have access to. Not getting waited on when you walk into a store because hygiene options are limited, don't have the fashion to be waited on. Seeing poverty is not convenient for many people."*

- LGBTQ+ Listening Circle

*"I feel like there's a stigma behind poverty and because of the stigma people are scared of reaching out and asking [for help]. A lot of people need more dialogue of what poverty is."*

- CAB DACA Listening Circle

*"We are only focusing on the surface of these problems and not working on the roots of the problem."*

- CAB Day Worker Center Listening Circle

## INTRODUCTION

The Community Action Board of Santa Cruz County, Inc. (CAB) assists and advocates for thousands of low-income residents across the county through various forms of assistance ranging from housing to employment support. Our work is guided by multi-year plans developed through community needs assessments.

As an agency serving the county since 1965, we recognize that addressing poverty effectively requires coordinated action across diverse sectors, organizations, and communities. We are encouraged and inspired by the array of community conversations and planning initiatives underway throughout Santa Cruz County, many of which strive to be inclusive and bold in their vision.

In the spirit of learning and collaboration, we have prepared this report outlining the steps and findings of our most recent needs assessment and planning process. Our process is guided by two core commitments:

- An inclusive and robust model of community engagement, one that moves beyond traditional means of data collection and needs assessment and that involves those most affected by poverty; many of whom lack access to traditional forms of involvement.
- An equity-based approach to assessing and addressing poverty, one that strives to expand conventional views of poverty, advance equity and promote social justice.

The intent in sharing our findings is to inspire a county-wide conversation around developing equity-based standards to guide planning processes, leadership, policy, resource development, resource allocation, program design, and service delivery.

### About this Report

This report is not intended to be a comprehensive resource on poverty in Santa Cruz County. Rather, it conveys our findings as part of an ongoing effort to more fully understand the poverty-related challenges and opportunities within our community. We begin with a description of our needs assessment, planning process, and the equity framework that anchored the process. In presenting our findings, we include county-wide poverty data that is relevant to the needs assessment. Throughout the report, we highlight the voices of our community on these issues as a way to add depth and dimension to traditional views of poverty; views that tend to be limiting and often incomplete. The report concludes with a set of recommendations for more effectively serving those affected by poverty and/or advancing equity in Santa Cruz County. We invite decision-makers, service providers, elected officials, and social change advocates to consider how this information can help inform and support their respective efforts and priorities.

**Community Action Board**  
Established 1965

**Vision:** Our vision is a thriving, equitable and diverse community that is free from poverty and injustice.

**Mission:** Our mission is to partner with the community to eliminate poverty and create social change through advocacy and essential services.

**Values:**

**Equity** – We are committed to economic, political and social justice.

**Dignity & Diversity** – We believe every person has value and is worthy of dignity and respect.

**Service** – Compassion, humility and partnerships are the hallmarks of our work with one another.

**Community Action** – Collective action and advocacy empower the community and create change.

**Inclusion** – The community shall be a voice in shaping our work.

**Programs & Special Projects:**

- Alcance
- CalWorks Emergency Payment Program (CEPP)
- Davenport Resource Service Center
- Day Worker Center of Santa Cruz County
- Rental Assistance Program (RAP)
- Santa Cruz County Immigration Project (SCCIP)
- Thriving Immigrants Collaborative

• 40 Employees

• 2017 Volunteers: 565

• 2017 Volunteer Hours: 5,102

• 2017 Participants Served: 9,902

• 2018 Operating Budget: \$3,566,474

## Equity As A Pathway Towards Justice

CAB's commitment to addressing poverty through an equity lens allows us to deliver essential services and target our advocacy efforts where they stand to make the most difference and in partnership with those we serve.

### Cultural Humility

Cultural humility has been described as a philosophy, an approach, a framework, and a set of practices for enriching interpersonal relationships and influencing systems change. It was originally developed by Dr. Melanie Tervalon and Jann Murray-García to address health disparities and institutional inequities in the healthcare sector and is characterized by three main tenants;

- lifelong learning and self-reflection,
- recognize and mitigate inherent power imbalances, and
- institutional accountability.<sup>13</sup>

Cultural humility, at its core, is based on the premise that we all have something to learn and something to contribute at all times and in all settings; regardless of circumstances, privilege, or poverty. It serves as a bridge to connect people of diverse backgrounds and experiences from a place of respect, openness, and curiosity to facilitate authentic collaboration.

For CAB, cultural humility is essential. It is reflected in our commitment to self-inquiry, the pursuit of equity in all that we do, and the organizational governance structure we have instituted to support it. It is an ongoing practice.

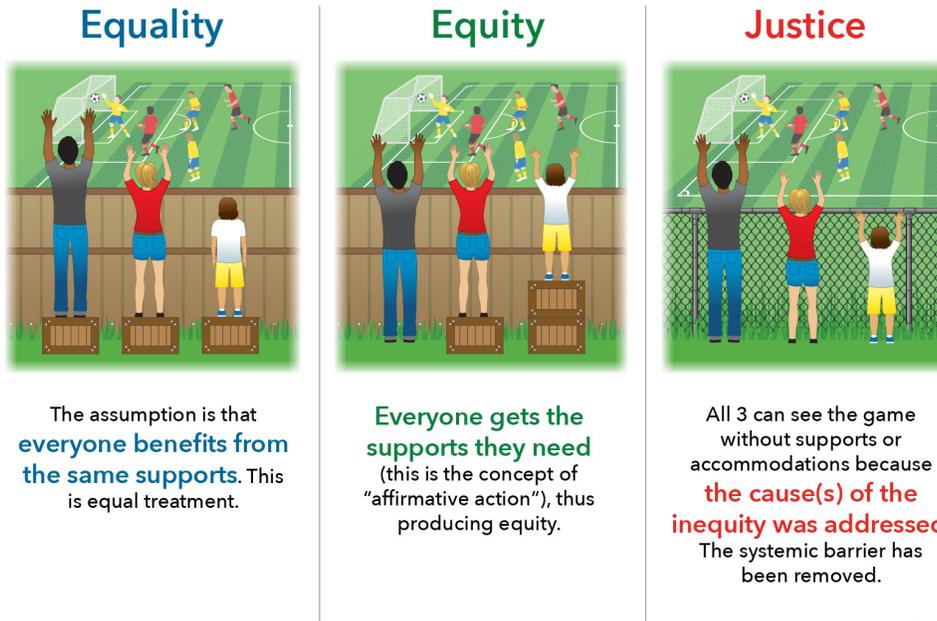


Image Source: Agents of Good<sup>12</sup>

An equity lens expands conventional approaches to poverty which typically aspire to equalize access to resources and opportunities for those "in need" or "at-risk". Although well-intentioned, these approaches are limited. They assume that people are fundamentally the same, that resources and opportunities should be distributed equally, and that everyone will similarly benefit from the same supports.

An "equity lens" goes further. It demands that we consider differences in condition, including longstanding sources of discrimination and displacement, in determining people's needs and in developing the strategies to support them. Recognizing poverty's systemic and structural roots entails confronting the ways economic inequality in the United States is interlaced with the racial, ethnic, and gender hierarchies that were constructed and reinforced over generations. An equity lens requires framing and developing strategies to equalize resources and opportunities as a further step toward justice. In some cases, that may not mean more but rather different approaches and strategies; ones that enable communities to build and draw upon their existing social networks and cultural knowledge to help shape solutions.

An equity approach requires both cultural humility and political courage. Cultural humility means respecting and honoring the deep knowledge, varied experiences, and inherent dignity of those who have lived in poverty. Political courage means going beyond providing services to help individuals cope with poverty and alleviate its worst effects. It means standing as advocates prepared to fight alongside community members for fundamental changes in the systems and conditions that create or perpetuate poverty.

For CAB, the shift to an equity lens is an intentional and ongoing process of learning and experimentation. Equity for CAB is a core value, a principle, and a practice. It guides our choices, helps to determine priorities, and is reflected in our organizational procedures and strategies, including this Community Action Plan process.

## COMMUNITY ACTION PLAN PURPOSE AND PROCESS

### Background

The Community Action Board of Santa Cruz County, Inc. (CAB) is the local anti-poverty Community Action Agency serving the county since 1965. Every two years, each of the 1,000+ Community Action Agencies in the United States is federally mandated to develop a multi-year Community Action Plan (CAP). The aim is to gather input on current needs and resources in the areas served by each agency. The information is then used to inform the agency's goals, priorities, and plan for delivering services to those affected by poverty. The CAP plan is also used by various entities to determine funding allocations.

Traditionally, the Santa Cruz County Community Action Board, Inc. has developed its CAP plans based on information gathered from various sources, including surveys of those receiving and delivering our services, community-wide public hearings, and data gathered by local organizations. This process provided us with important insights about community needs and trends. However, CAB's staff and Board of Directors believed that a more targeted, robust, and in-depth engagement would yield a more accurate understanding of poverty to better inform our strategies. An intentional and strategic focus was placed on engaging community members who were less likely to participate in traditional forms of involvement and were less likely to attend public hearings, to receive and submit surveys, or to be interviewed.

In designing the 2018-19 Community Action Plan, we adopted a new approach. This new approach entailed both new forms of engagement with the community about needs and resources and a different framework for analyzing what we learned.

### The Process

At the heart of the process that produced CAB's Community Action Plan (CAP) was a conviction that poverty in our community, can and must, be understood and addressed through an equity lens. The process was driven by our commitment to engaging and learning from those we serve as we develop and refine our programs and services.

Our primary goals were: a) to facilitate a deep and honest conversation about poverty in our community, one that included the voices of those normally not heard; b) to share our findings with the larger community, including nonprofit, community, and government leaders who seek to address poverty in the county; and c) to use what we learned to inform and direct CAB's own programs and governance structure.

Our first step was to grapple with fundamental "who, what, and how" questions about poverty in Santa Cruz County:

1. Who lives in our county? Whose voices and experiences need to be brought into the conversation? Which of those voices have traditionally gone unheard and how do we bring them to the table? How do we ensure that those who control resources, policy, and services hear these voices?
2. What are the needs and priorities of those most directly affected by poverty? What steps do we need to take to align existing programs and design new services to reflect these priorities as defined by the community?
3. What are the assets within the community? How can we support communities in using their own strengths and assets as tools to develop community-driven strategies to advance equity and address poverty?
4. How do we define and measure success? How do we determine which "needles on the dial" need to be moved and honestly assess whether existing programs have moved them? How do we make sure we are measuring the right things, beyond "numbers served"? Who decides?

### Community Action Plan Phase I Timeline & Key Activities

#### August - December 2016

- Preliminary planning
- Designed engagement strategies, agendas, and discussion prompts
- Assembled community engagement teams
- Made contact with communities to be engaged via CAB Board, staff and allies

#### January 2017

- Hosted Board training
- Hosted facilitator training
- Focused on relationship building
- Scheduled Listening Circles and Pop-Up Conversations
- Facilitated Listening Circles and Pop-Up Conversations

#### February - March 2017

- Scheduled Listening Circles and Pop-Up Conversations
- Facilitated Listening Circles and Pop-Up Conversations

#### April 2017

- Hosted public hearing on poverty
- Translated community input
- Coded and analyzed data

#### May 2017

- Administered surveys
- Translated community input
- DCodeD and analyzed data
- Drafted Community Action Plan

#### June 2017

- Finalized Community Action Plan
- Presented final plan to CAB Board of Directors for approval
- Submitted CAP Plan to California Department of Community Services & Development

Our next step was to go beyond traditional approaches to gathering data and soliciting input for our Community Action Plan. To do this effectively, we partnered with the University of California Santa Cruz Blum Center on Poverty, Social Enterprise, and Participatory Governance, to gain the required research and technical expertise to support the data gathering and analysis. The information-gathering process involved four distinct steps.

1. **Providing Training:** CAB Board members, staff, and volunteer facilitators received training in:

- Cultural humility
- Deep listening
- Facilitation
- Racial equity

2. **Expanding Data Sources:** Our CAP process entailed gathering information from both familiar and new sources, including:

- County-wide poverty data
- Client and service provider surveys (See Appendix A & B)
- Poverty conversations with low-income community members (See Appendix C & D)

3. **Designing Conversations:** The poverty conversations were the most innovative and challenging strategy we pursued. Our mission was to go beyond surveys and one-on-one interviews and to inspire real conversations where collective ideas and wisdom could emerge. To do so, we needed to build the trust and confidence required for open and honest engagement.

The poverty conversations took two forms. In the Listening Circles, facilitators led groups through a guided conversation about poverty in the county. In the Pop-Up Poverty Conversations, we approached individuals attending select events throughout the county and posed a set of three questions. The Pop-Up conversations were held in locations such as bilingual parent conferences, faith-based gatherings, and immigration forums. (See the sidebar on the following page for a complete list of events and locations.) Both types of conversations required careful and deliberate planning and preparation, involving CAB staff, Board members, and various community partners at every stage of the process.

4. **Cultivating Relationships:** An essential part of the process was establishing contact and building lasting relations with the new communities we sought to engage in the CAP process. For example, instead of hosting Listening Circles at CAB and asking community members to come to us, we went to locations that were accessible and familiar to them. Additionally, whenever possible, we included leaders from their communities. In cases where we already had established relationships, we used the CAP process as an opportunity to strengthen those connections.

### How to Start a Poverty Conversation:

Launching community-based conversations on poverty requires careful, step-by-step planning, preparation, and deliberation. The steps in our process included:

#### Whom to Ask

- Determining which groups in the community to include (with an emphasis on those traditionally excluded or overlooked).
- Seeking invitations into those communities through existing contacts.
- Working with those contacts and community leaders to coordinate and set up the Listening Circles and Pop-Up Conversations.

#### What to Ask

- Developing, testing, and refining key questions to engage individuals and communities in the conversation.
- Designing an inquiry process that incorporated visual images as well as verbal and written questions to spark ideas and dialogue among the group.

#### Who Asks

- Identifying and training facilitators.
- Aligning, to the degree possible, the facilitator's background with the group around shared reference points as a way to build rapport, e.g. language, culture, shared experience.

#### How to Gather and Analyze Data

- Identifying and training note-takers.
- Gathering and synthesizing the information shared.
- Translating responses.
- Consolidating responses into themes.
- Coding and analyzing the results from all sources, including the Listening Circles and Pop-Up Conversations.

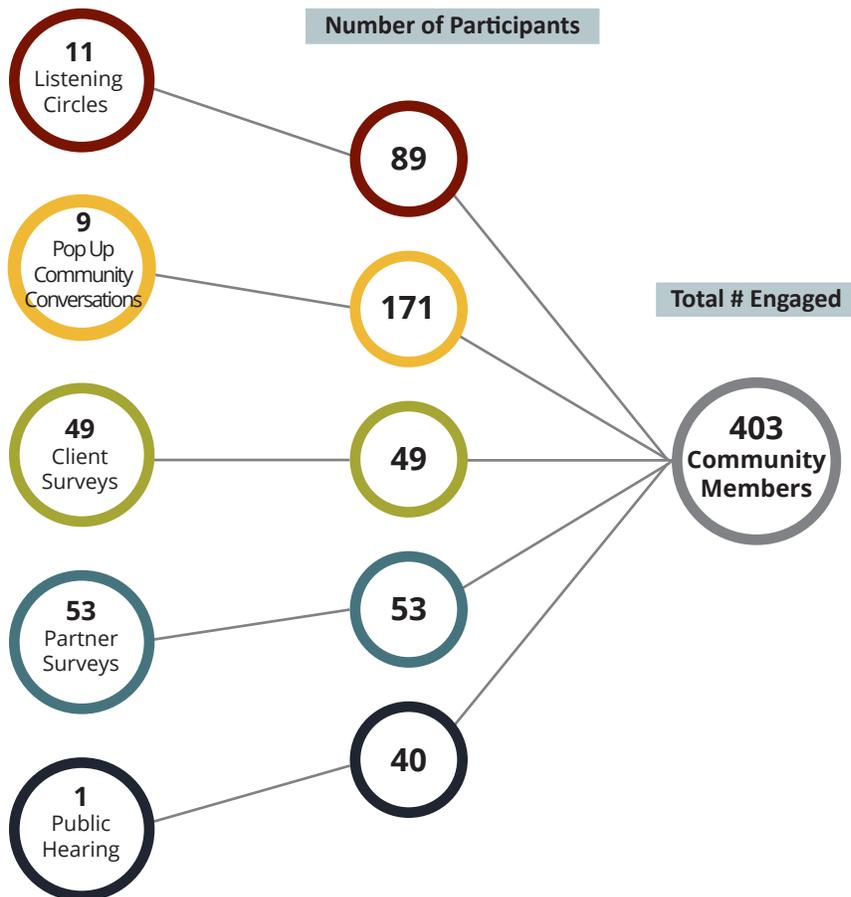
## The Participants

The CAP process engaged 403 community members and service partners. Though they were not asked to report on their income levels, most of the participants were affected by poverty. Forty-eight percent of survey respondents, for example, were recipients of CAB services which are targeted to those at, or below, the federal poverty level. Other participants were recruited by CAB and community leaders on the basis of their respective firsthand experience or knowledge of poverty in Santa Cruz County.

Many participants were engaged in low-wage work including work in agriculture, the service industry, and as day workers. Some were unemployed. At least two-thirds were primarily Spanish speaking. We intentionally did not inquire about immigration status in light of the national political climate. Because the process included outreach to participants in CAB’s immigration services program and youth in the Deferred Action for Childhood Arrivals (DACA) program, a significant number of participants were immigrants, either undocumented or in the process of obtaining or renewing their documentation status. Participants varied in age, race, ethnicity, gender, and background.

Our goal was to engage populations not typically involved in community engagement processes. We reached out to populations connected to CAB and those that our diverse Board members prioritized based on their knowledge and experience with poverty. As a result, these findings are not reflective of all regions of the county. There is an emphasis on communities in South County, particularly groups that have been traditionally excluded.

## The Engagement Methods



### Participants Included:

- Day Workers
- Farmworkers
- Homeless Individuals
- Immigrants (Including DACA youth)
- Incarcerated Individuals
- LGBTQ Individuals
- Nonprofit Employees (CAB Staff)
- Parents
- Seniors
- Youth
- Women

### Listening Circle Partners:

#### Santa Cruz

- Louden Nelson Center Meal Distribution
- County Jail

#### Santa Cruz / Mid-County

- CAB Day Worker Center

#### Watsonville

- Center for Farmworker Families
- Holy Eucharist Church
- Revolunas Women’s Collective
- Watsonville Senior Center
- YWCA

### Pop-Up Conversations Partners & Events:

#### Santa Cruz

- LGBTQ+ Alliance Gathering
- St. Francis Soup Kitchen Meal Distribution

#### Watsonville

- CAB Santa Cruz County Immigration Project (SCCIP) Office
- CAB Staff Meeting
- Center for Farmworker Families Gathering
- Center for Farmworker Families Food Distribution
- Loaves and Fishes Family Kitchen Meal Distribution
- Pajaro Valley Unified School District Immigration Forum
- Pajaro Valley Unified School District Parent Conference

## The Findings

In the Listening Circles, Pop-Up Conversations, surveys, and public testimonials, participants and service providers identified a range of challenges and needs confronting individuals and their communities. They also identified a rich array of strengths and assets in the community which can be mobilized to confront poverty and advance social equity. After a close analysis of the data, five needs and four community assets stood out.



After gathering input from community members, CAB examined recent data on poverty in Santa Cruz County. Our goal was not to provide a comprehensive data analysis of poverty in the county; rather we sought to contextualize the conclusions and insights of the participants using concrete data to shed light on the needs and challenges they identified.

The next section of this report offers a snapshot of some poverty indicators in Santa Cruz County, followed by a more in-depth presentation of the needs and assets identified by our participants, with supplemental data included where appropriate.

\* Education was a highly referenced need and recognized as a path toward expanded gainful employment. Although it was raised frequently, sometimes in relation to employment, it did not surface as one of the top five needs in our analysis.

\*\* Including physical health, mental health, and substance abuse.

# POVERTY IN SANTA CRUZ COUNTY: THE BIG PICTURE

America's poor also have little social mobility. If you are born poor today, you are likely to die poor. As many as 100 million young Americans are faring worse economically today than their parents did at their age. Hope withers without seeds of opportunity. The American Dream needs renewal from a place of possibility. It cannot abide shrinking from a place of fear.

— Jacqueline Novogratz, Founder and CEO, Acumen

## SANTA CRUZ COUNTY SNAPSHOT



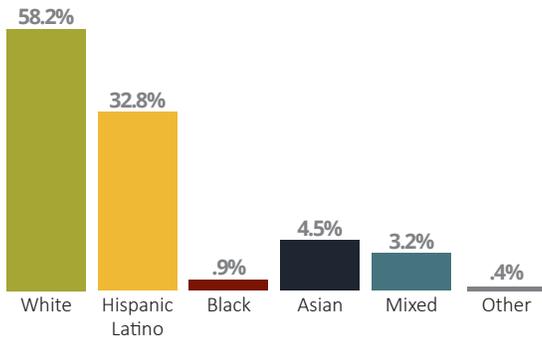
Geographically, Santa Cruz is the second smallest of 58 California counties.

Total County Population (2017):<sup>14</sup> 275,897

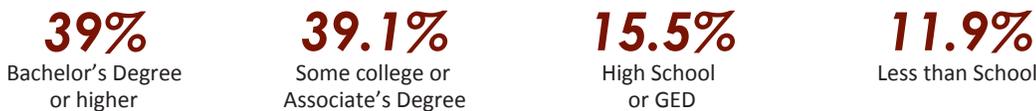
### 4 Incorporated Cities

Incorporated City	Population
Santa Cruz	65,021
Watsonville	54,098
Scotts Valley	11,945
Capitola	10,180
Unincorporated Areas	134,653

### Race & Ethnicity<sup>15</sup>



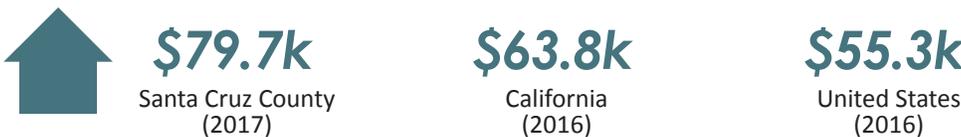
### Educational Attainment Among those 25 years or Older (2017)<sup>16</sup>



### Principal Industries (2018)<sup>17</sup>

- ◆ Government
- ◆ Educational and Health Services
- ◆ Trade, Transportation, and Utilities
- ◆ Leisure and Hospitality

### Median Household Annual Income<sup>18</sup>



### Housing Sale Price as of September 2018<sup>19</sup>



## Community Voices

"Poverty exists when people live paycheck to paycheck, not knowing if the next day they will eat or have a place to live."

- St. Francis Soup Kitchen Meal Distribution Pop-Up Conversation

"There is no work. Rent is too expensive, [and] we do not have enough money to eat or sustain our children."

- Center for Farmworker Families Home Drop-In Gathering Pop-Up Conversation

"It is hard being poor. One is born poor and dies poor. Getting ahead is a challenge. The rent, the bills, the kids, and trying to make it through is very difficult. We are not just going to get out of poverty. With these jobs, you don't become rich because of all of your burdens and bills."

- CAB Day Worker Center Listening Circle

"No matter how hard I worked to keep a roof over my family[']s head[s] or food in their mouths, poverty was always threatening to take over."

- Santa Cruz County Jail Listening Circle

## Poverty in Santa Cruz County: What does the data say?

In 2017, 12.7% of Santa Cruz County residents were living below the federal poverty line.<sup>20</sup> For an individual, that means living on an annual income of less than \$12,488. For a family of four, it means living on an income of less than \$25,094.<sup>21</sup> In contrast, the estimated 2017 median family income in the county was \$103,539.<sup>22</sup> Because the federal poverty line is not adjusted to reflect the cost of living, alternative measures, such as the California Poverty Measure, are often considered more accurate. (See sidebar.)

Countywide figures often hide deep disparities in the experience of poverty across populations and parts of the county. For example, 36.1% of Latino residents reported going without one or more basic needs (i.e., food, childcare) in the previous year, compared to 14.5% of White residents.<sup>23</sup> A closer look at the data confirms that some groups experience much higher rates of poverty.

### 2017 Official Poverty Rates by Population<sup>24</sup>

Countywide				
<b>12.7%</b>				
Gender		Race / Ethnicity		
<b>12.5%</b> Men	<b>13.0%</b> Women	<b>10.1%</b> White	<b>16.7%</b> Latino	<b>22.2%</b> Asian
Age		Educational Attainment (among those 25 years or older)		
Under 5 years	<b>10.9%</b>	Less than high school degree	<b>17.1%</b>	
5-17	<b>13.4%</b>	High school degree	<b>16.4%</b>	
18-34	<b>23.3%</b>	Some college	<b>8.5%</b>	
35-64	<b>8.1%</b>	Bachelor's degree or higher	<b>4.2%</b>	
65 and older	<b>7.9%</b>			
Female-Headed Households with Young Children and Teenagers <sup>25</sup>				
<b>32.9%</b>				

### The experience of poverty also varies according to where one lives in the county (2016).<sup>26</sup>

Santa Cruz	Watsonville	Scotts Valley	Capitola
Population <b>63,310</b>	Population <b>52,915</b>	Population <b>11,824</b>	Population <b>10,109</b>
Families in Poverty <b>10.2%</b>	Families in Poverty <b>15.2%</b>	Families in Poverty <b>1.6%</b>	Families in Poverty <b>7.7%</b>
Individuals in Poverty <b>24.1%</b>	Individuals in Poverty <b>17.6%</b>	Individuals in Poverty <b>4.5%</b>	Individuals in Poverty <b>11.6%</b>

## Poverty in Santa Cruz County: The California Poverty Measure

Developed in the mid-1960s, the official federal poverty measure is based primarily on the cost of food and does not take into account regional differences in cost of living. The California Poverty Measure, developed by the Public Policy Institute of California and the Stanford Center on Poverty and Inequality, provides an updated and more accurate measure of poverty by incorporating a wider range of necessary expenditures, adjusting for geographic differences in housing costs, and including food stamps and other non-cash benefits available to poor families.

According to the California Poverty Measure:<sup>27</sup>

- The average poverty rate in Santa Cruz County for 2014-2016 was 23.8%, significantly higher than the official poverty rate of 15.1% for this period.
- Santa Cruz County has the second highest poverty rate in the state.
- The poverty threshold for a family of four who rents in Santa Cruz County is \$33,953.
- Nearly one in three children (27.2%) live in poverty in Santa Cruz County.<sup>28</sup>

## JOBS, WAGES, AND CONSISTENT EMPLOYMENT

*"Work is at the core of human dignity."*  
— Leila Janah, Founder and CEO, Samasource and LXMI

Participants in CAB's 2017 needs assessment identified jobs, wages, and consistent employment as the top poverty-related challenge facing Santa Cruz County. Topics of concern ranged from how many jobs and what kind of jobs are available, to how secure those jobs are, to wage levels in relation to the cost of living. The challenge of finding stable and adequately-paid employment is made more pressing by the fact that the Santa Cruz-Watsonville area has the fourth highest cost of living of all metropolitan areas in the country, driven in part by the county's high housing costs.<sup>29</sup>

From an equity standpoint, our challenge is not only to confront the employment problem as a whole but also to understand and address how it affects different members of the community and parts of the county in different ways. A review of local data revealed a few troubling trends. For example, jobs available to Latinos, immigrants, and farmworkers are more often low-paying, with poor working conditions, and unstable. Across the county, as noted in the graphic on the following page, employment growth over the past ten years has varied tremendously by region: North County has seen a 6.1% growth while South County has only seen a 2% growth. Even more disturbing, the fastest growing occupations in the county are in low-wage positions. Finally, some participants emphasized the issue of working conditions and safety on the job. Here too, equity demands confronting the ways some workers in Santa Cruz County, particularly farmworkers, labor under highly dangerous conditions while also earning some of the lowest wages in the workforce.

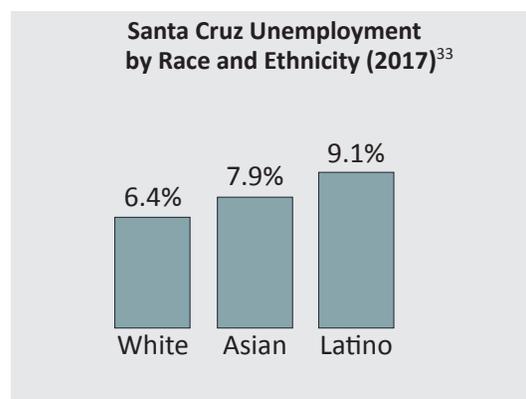
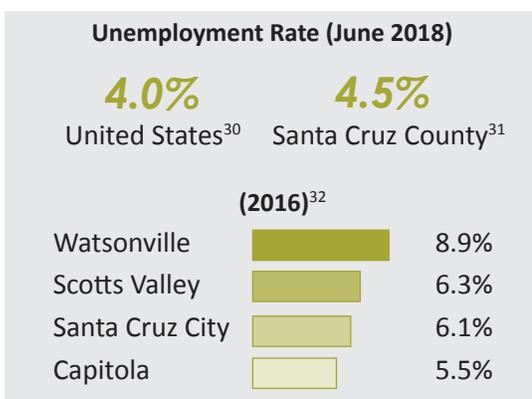
### Community Voices: Key Challenges Identified by Participants

- Lack of a living wage
- Difficulty meeting basic needs and/or navigating unexpected crises due to low wages and/or underemployment
- Difficulty achieving upward social mobility
- Difficult and dangerous working conditions
- Stress due to financial struggles and uncertainty

### Jobs, Wages, and Consistent Employment: What does the data say?

#### Job Availability

The national unemployment rate dropped to 4% in mid-2018, however, the overall unemployment rate in Santa Cruz County remained .5% higher than the national average. Additionally, there were also significant disparities by race, ethnicity, and region. Some parts of the county and some populations within the county registered unemployment rates that were more than twice as high as the 2018 national average.



#### Community Voices

*"In my community we need more job opportunities. Even though I work, the minimum wage isn't enough."*

- CAB Santa Cruz County Immigration Project Pop-Up Conversation

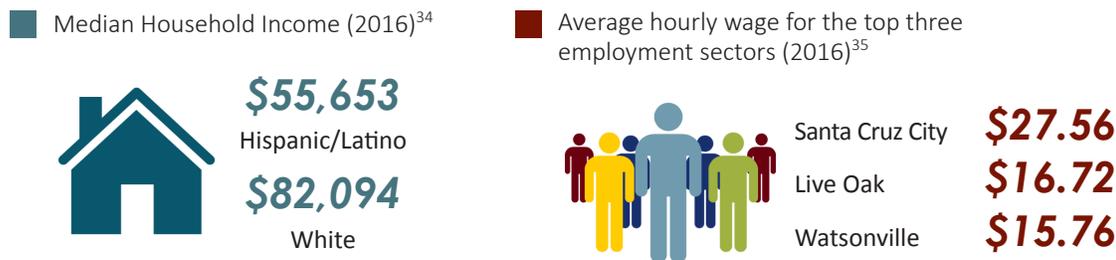
*"There are many that don't have work, and if they do [have jobs], they pay very little. We have bad working conditions. We don't make enough to support our children. We pay a lot in bills and rent."*

- Center for Farmworker Families Listening Circle

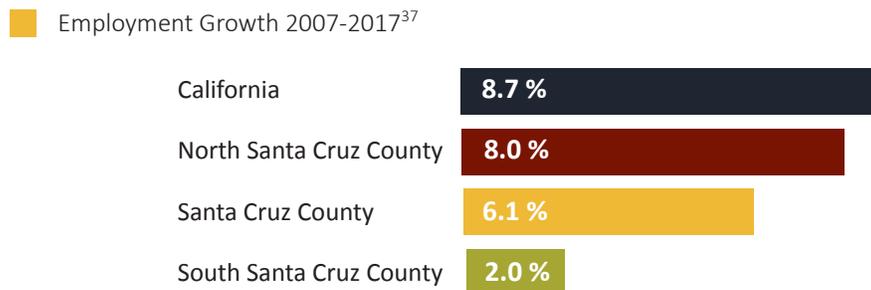
*"During the winter there is no work. Field worker wages are very low."*

- Center for Farmworker Families Listening Circle

**Income and Wages:** The data on income and wages in Santa Cruz County also reflect racial/ethnic and regional disparities.



**Job Growth and Wage Trends:** Trends in job growth in Santa Cruz County vary by region and lag behind the growth rate for California as a whole.



Of equal concern is the quality of jobs being created as reflected in the table below. Among the five fastest growing occupations projected to employ at least 1,000 people in the county by the middle of the next decade, only one pays above the average hourly wage in the county<sup>38</sup>, which was \$25.24 in May of 2017.<sup>39</sup> The other four are among the lower-paid occupations in the county as noted below. They pay significantly less than the \$19.88/hour that analysts calculate as a living wage for a family of four with two working adults in Santa Cruz.<sup>40</sup>

Fastest Growing Occupations Projected to Employ 1,000+ in Santa Cruz County <sup>41</sup>				
	Projected 2024 Employment in the County (from 2014 to 2024)	Percentage Increase in Employment	Jan. 2016 Median Hourly Wage <sup>42</sup>	Jan. 2016 Median Annual Wage
Personal Care Aides	3,420	19.6%	\$11.38	\$23,678
Food Preparation and Service, including Fast Food Work	2,860	19.2%	\$9.53	\$19,834
General and Operations Managers	2,060	17.0%	\$45.41	\$94,455
Cooks, Restaurant	1,190	26.6%	\$14.04	\$29,195
Laborers and Freight, Stock, and Material Movers, Hand	1,130	25.6%	\$11.34	\$23,573

*Rents in Santa Cruz County are among the highest in the State. Rents have gone up over 50% in the last four years while wages have stagnated in large part because the local economy does not produce living-wage jobs. In fact, the jobs and occupations that are both the fastest growing and that will add the most positions in the next 10 years are overwhelmingly low-paying, “precarious” or insecure jobs such as farmwork, food prep, retail sales, personal care aides and food serving. While these jobs will pay less than \$24,000 per year, the California Poverty Measure line for a family of four in Santa Cruz County is just under \$34,000 per year. This is an alarming situation for our county’s poorer residents facing low wages and uncertain jobs in the face of steadily climbing costs of living. To address issues of equity and economic justice, it is imperative that we consider both housing and employment policies.*

- Steve McKay  
Associate Professor of Sociology  
University of California Santa Cruz

**Farm Work in Santa Cruz County**

Within Santa Cruz County, those who work in the fields face extreme poverty due to low wages, seasonal employment, and little recourse to enforce legal protections for wages and working conditions. According to the Center for Farmworker Families, farmworkers earned between \$13,000 - \$17,500<sup>43</sup> annually in 2017, compared to the county average of \$32,397.<sup>44</sup> More broadly, workers in farming, fishing, and forestry were paid an average hourly wage of \$14.82, versus the county-wide average wage of \$25.24.<sup>45</sup> Many in these occupations face particular challenges related to the seasonal variation in their work. It is particularly difficult, for example, to secure work in the Winter: the number of people employed in farm jobs in the county was 11,700 in July 2017, but only 3,800 in January 2018.<sup>46</sup>

## HOUSING INSECURITY AND RENT BURDEN

*"A lot of people didn't know just what eviction does to people, how it really sets their life on a different and much more difficult path, acting not like a condition of poverty but a cause of it."*

— Matthew Desmond, Sociology Professor, Princeton University

Housing insecurity and rent burden were identified by participants in CAB's needs assessment as the second most pressing poverty-related challenge confronting our community. Many people struggle to make ends meet in Santa Cruz County because of the high costs of rent or homeownership. A high number of residents meet or exceed the federal definition of "housing burden" by spending more than 30% of their income on housing. Although the county's housing challenge is well-known, it takes a range of forms and has consequences that are less familiar and less visible to the general public. Many extend beyond the issue of housing. Housing and rent-burdened households often struggle to afford necessities such as food, clothing, transportation, and medical care. Housing burden is also associated with increased stress and overwork, poor physical and mental health outcomes, and reduced time for community, family, leisure, and cultural activities.<sup>47</sup>

An equity framework requires attention to the deeper roots and consequences of the housing problem and coordinated action to address the disparities in how housing insecurity affects members of our community. An equity focus requires directing attention to the differences in which housing burden impacts residents differently depending on their ethnicity, where they live in the county, and whether they rent or own their home. Additionally, special attention is needed to the ways in which housing insecurity is compounded by immigration status issues, including fear of deportation.

### Community Voices: Key Challenges Identified by Participants

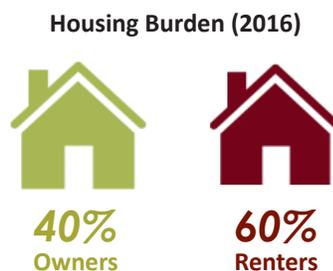
- Lack of affordable housing and housing assistance
- Crowded and unsafe housing conditions
- Low wages compared to cost of living
- Homelessness resulting from unaffordable housing, forced moves, and evictions
- High rent burden leading to difficulties in meeting basic needs

### Rent Burden and Housing Insecurity: What does the data say?

**Santa Cruz County is the second least affordable county in the U.S.<sup>48</sup>**

■ Purchasing a home is beyond the reach of many county residents. By one estimate, it would require more than 111% of the average wage to buy a median-priced home in Santa Cruz, making it the second least-affordable county in the country.<sup>48</sup>

Of those who do own homes, 40.1% experience housing burden.<sup>49</sup> A majority of renters (60.2%) experience housing burden.



### Community Voices

*"Overcrowding is a big issue. It's hard. You put yourself in danger of being evicted, but that's the only way people can live and pay, by cramming a bunch of people in an apartment."*

- CAB DACA Youth Listening Circle

*"The rent is very expensive, and while paying rent, it is very difficult to save money."*

- CAB Day Worker Center Listening Circle

*"Santa Cruz is changing as a community. Folks who can't afford to buy houses here for millions, how can a teacher or someone else buy a house? ... The division seems wider than when I moved here."*

- LGBTQ+ Listening Circle

■ Santa Cruz is also the least affordable county for renters in California.<sup>50</sup> The average rent for a two-bedroom unit in 2017 was \$1,975<sup>51</sup> while the average market rent for a single-family residence was \$2,810.<sup>52</sup> Yet, the median hourly wage reported by renters was \$14.06.<sup>53</sup> By some calculations, this means that the average worker would need to hold down 2.5 jobs in order to afford rent in Santa Cruz County.

■ Forty percent of renters in the county reported going without meeting one or more basic needs in the past year, as compared to 9.2% of homeowners.<sup>54</sup> Renters were significantly more likely (10.7%) to go without food at some point during the year than were homeowners (2.3%).<sup>55</sup>

■ According to the Santa Cruz County Homeless Census and Survey, there were 2,249 homeless individuals in the county in 2017.<sup>56</sup> Of these, 80% were unsheltered and nearly a third were employed (31%). The most common events that led to homelessness were job loss (25%), alcohol or drug use (17%), and evictions (14%).

■ Overcrowding<sup>57</sup> is a common form of housing insecurity in the county, including “doubled-up” homelessness, in which two or more families live in a dwelling suitable for one. Overcrowding can negatively affect physical and mental health, personal safety and well-being, as well as childhood growth, development, and education.<sup>58</sup> Among those surveyed for the UCSC Center for Labor Studies report, “No Place Like Home,” 27% reported experiencing overcrowding. This ranged from 16% of the respondents on the west side of Santa Cruz to 40% of those in Watsonville.

Within Santa Cruz County schools, 3,348 children received services as a consequence of their housing status in 2015-16.<sup>59</sup> More than 88% of them were reportedly living in “doubled-up homeless” arrangements.

■ Half of all the respondents to the “No Place Like Home” survey reported that they had been forced to move at some point in the past five years, most often in response to an eviction or rent increase.<sup>60</sup> However, Latino respondents (55%) experienced forced moves at a higher rate than White respondents (46%).

### Renters Challenge



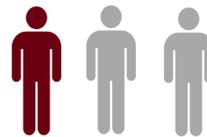
2.5 full-time jobs needed to afford rent

### Renters Basic Unmet Needs

40%

Renters reported going without 1 or more basic needs

### Homelessness



Nearly 1/3 of homeless residents in 2017 were employed

### Overcrowding

27%

Experience rate reported in 2017

Rates by geographic location:  
Westside Santa Cruz 16%  
Watsonville 40%

### Forced Moves

50%

of all those surveyed reported forced moves within past 5 years

Rates by group:  
Latinos (55%) Whites (46%)

### Voices from the Field

*One of the leaders in the farmworker community I work with rents a dilapidated house where she lives with her four children and grandchild. The house has no heat and when it rains, water leaks into the living spaces. She spends 10 hours a day, six days a week doing physically demanding fieldwork and does not make enough to even pay for the substandard housing she is currently in. She rents out one of the rooms to a family of six to help pay the rent. There are 12 people living in less than 1,000 square feet sharing one bathroom. Unfortunately, this reality is not uncommon among our local farmworkers.*

- Dr. Ann Lopez  
Founder & Executive Director  
Center for Farmworker Families

*Programs and shelters are available. However, if policies do not evolve to meet the needs of all community members, we are putting a band-aid on a broken arm.*

- Keisha Frost  
Chief Executive Officer  
United Way of Santa Cruz County

## BARRIERS TO ACCESSING SERVICES

*"We trust and invest in low-income families as well as the solutions they discover on their own. We start with the knowledge that we have underestimated the potential and resourcefulness of low-income communities to improve their own financial and general well-being. We know there are systematic barriers that challenge families' ability to leverage their assets, strengths, and capacities. Our work is all about removing these barriers."*

— Family Independence Initiative

Participants in CAB's 2018 needs assessment indicated that barriers to accessing resources was the third most important poverty-related challenge facing the community. Tens of thousands of Santa Cruz County residents receive benefits or services through county agencies or community-based organizations each year. For many, these are an essential lifeline. Other residents, however, have been unable to identify or secure needed resources. Participants highlighted a number of specific barriers to accessing services. Additionally, program administrators have expressed concerns that they are not reaching as many in the county who are in need of, and often eligible for, available programs and services.

Applying an equity framework to addressing this challenge requires listening carefully to what community members describe as obstacles and strategizing accordingly. Noted obstacles include confusion and/or lack of clarity about what is available and how to participate in programs, language barriers, stigma, problems posed by lack of childcare or transportation, and eligibility barriers related to citizenship status or income level. Specific strategies to overcome these barriers are needed to ensure that community members who are most disadvantaged can draw on the fullest range of supports and resources available to them.

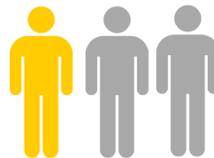
### Community Voices: Key Challenges Identified by the Participants

- Lack of awareness and knowledge about available services
- Difficulty navigating services
- Language barriers such as not speaking English and/or Spanish\*
- Being overwhelmed by the stress of trying to meet basic needs
- Lack of childcare
- Eligibility standards related to immigration status or to income level (e.g., being just over the income guidelines for some programs)
- Lack of transportation for specific areas and/or specific groups (e.g., the North Coast and isolated farmworkers in South County)

### Barriers to Accessing Resources: What does the data say?

■ During the 2017-18 fiscal year, of the 37,400 county residents eligible to receive CalFresh food assistance on a monthly basis, nearly one in three (11,900) were not receiving those benefits.<sup>61</sup>

#### CalFresh Food Assistance



Nearly 1/3 of eligible residents did not receive benefits in 2017-18

### Community Voices

*"We don't take advantage of the programs that help us for the lack of knowing the language."*

- CAB Day Worker Center  
Listening Circle

*"I think that it's hard, not knowing it's out there and that they're there to help you. But I also think that it has to do with eligibility. Like sometimes there's programs to help you economically, but you might not meet that requirement and then they can't help you, maybe sometimes with just a ten percent difference [i.e. falling short of or exceeding the eligibility requirement by ten percent]."*

- CAB DACA Youth Listening Circle

*"I feel people aren't informed on the resources that are out there, and it's a big part of why we're here."*

- CAB DACA Youth Listening Circle

*"What stops me from reaching out is having some uncertainty... When you go to the website, it may seem straightforward but it's not."*

- CAB DACA Youth Listening Circle

### Voices from the Field

*We know that there is increased uncertainty in the immigrant community about receiving services, and we have seen decreased enrollments in benefits as a result. However, our goal is to help individuals and families get accurate and timely information and to receive the support they are eligible to receive today and need now.*

- Ellen Timberlake, Director  
County of Santa Cruz  
Human Services Department

\* Watsonville has a significant Oaxacan population from southern México. Some Oaxacan community members primarily speak Mixteco.

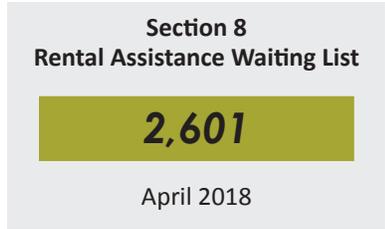
■ In April 2018, over 2,600 applicants were on the waiting list for “Section 8” rental assistance vouchers.<sup>62</sup> The Housing Authority of Santa Cruz reported that “[b]ecause there is more demand for assistance than there are vouchers available, there is usually a long wait for assistance, typically several years.”<sup>63</sup>

■ Participants in community dialogue sessions organized by the Santa Cruz County Health Services Agency in 2016 identified the low federal poverty threshold as a barrier that prevents many households from accessing the resources they need to meet basic needs.<sup>64</sup> The federal poverty threshold is the income level used to determine whether an individual or family is considered poor and eligible for a number of public programs. It does not take into account the regional differences in cost of living.

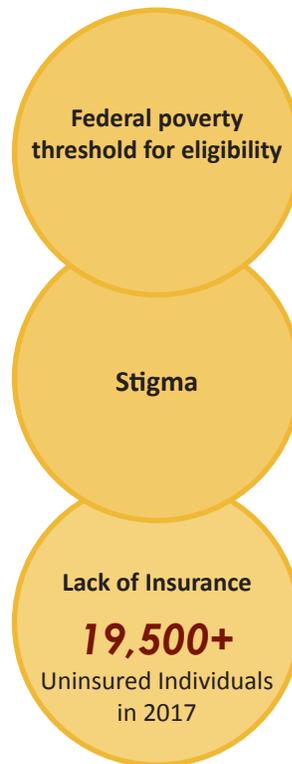
The Health Services Agency’s assessment also indicated that concerns about stigma associated with using government-provided food aid e.g., benefit cards provided by the Supplemental Nutritional Assistance Program (SNAP) to purchase food or receiving food assistance at food pantries, may be a barrier to access for some low-income households.

Over seven percent of county residents, or more than 19,500 residents, had no health insurance from any source in 2017.<sup>65</sup> According to Applied Survey Research’s 2017 Community Assessment Report, the lack of health insurance prevents many from accessing healthcare services.<sup>66</sup> As a result, these families and individuals tend to “receive fewer preventive services, suffer delays in receiving appropriate care, and experience more hospitalizations.”

■ 2016 community input reported by the county Health Services Agency indicates that low-income households who do not qualify for Medi-Cal have less access to services, including mental health services.<sup>67</sup>



**Key Barriers to  
Access Resources**



## DISCRIMINATION, PREJUDICE, STEREOTYPES

*“The way to stop discrimination on the basis of race is to speak openly and candidly on the subject of race, and to apply the Constitution with eyes open to the unfortunate effects of centuries of racial discrimination.”*

— Sonia Sotomayor, Associate Justice, United States Supreme Court

Discrimination, prejudice, and stereotypes were identified as the fourth major poverty-related challenge in the community by participants in CAB’s needs assessment. Participants drew particular attention to problems of discrimination on the basis of race, ethnicity, gender, and class, among other factors. Their insights underscored the ways in which the experience of poverty extends far beyond the economic struggle to make ends meet. It is compounded and complicated for many Santa Cruz County residents by multiple and cumulative forms of exclusion, discrimination, and marginalization. Studies have shown that the experience of discrimination has far-reaching effects as indicated in Applied Survey Research’s 2017 Community Assessment Report. These include poorer mental and physical health and increased occurrence of anxiety, depression, and heart disease, among others.<sup>68</sup> As participants explained, these effects make the effort to overcome poverty significantly more difficult. Specifically about racism, the 2017 Community Assessment Report points out that it can be a “barrier to social and economic participation which can in turn cause social exclusion and entrench disadvantage, sometimes for generations.” This particular observation highlights a connection between race and poverty as well as the perpetuating effects of poverty across generations. Equally important, it illustrates the interconnectedness and compounding nature of poverty-related needs and impacts echoed throughout the CAP process and the data.

Advancing equity requires that we expose and address the broader and less visible effects of race, gender, and other social hierarchies. Equity demands that we understand and address the physical and mental impacts of racism and other forms of discrimination.

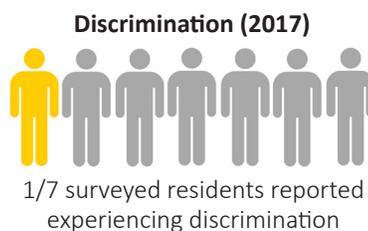
Of the five need areas, or challenges identified by the communities we engaged with, this is the area where we found the least readily accessible data when compared to other need areas like employment and housing. It is critically important to do a deeper data dive to better understand the frequency, nature, and nuances of this issue in Santa Cruz County in order to create effective action plans to address it.

### Community Voices: Key Challenges Identified by the Participants

- Racism, Sexism, Classism
- LGBTQ Discrimination
- Stereotypes about farmworkers
- Discrimination based on immigration status or language
- Discrimination based on mental illness, criminal record, credit history

### Discrimination, Prejudice, and Stereotypes: What does the data say?

In 2017, more than one in seven surveyed residents reported having experienced discrimination in Santa Cruz County in the previous year.<sup>69</sup>



### Community Voices

*“I have felt racism and it has been a barrier to progress more, because it prevents you from moving forward.”*

- LGBTQ+ Listening Circle

*“Privilege gives people a big blind spot. A lot of people don’t understand. [It’s] harder when you don’t have a car. There are a lot of things that people who have more are unconscious of for other people... things that we just don’t have access to. Not getting waited on when you walk into a store because hygiene options are limited [or you] don’t have the fashion to be waited on. Seeing poverty is not convenient for many people.”*

- LGBTQ+ Listening Circle

Of the survey respondents, 19.4% of Latinos and 11.1% of Whites indicated they had experienced discrimination in the previous 12 months.<sup>70</sup>



More than half of those reporting discrimination felt they had experienced it on the basis of ethnicity or race (53.1%).<sup>71</sup> Other common factors include socioeconomic status (15.4%) and age (11.5%).

**Most Frequent Basis of Discrimination (2017)**

Race / Ethnicity	53.1%
Socio-economic Status	15.4%
Age	11.5%

Seventy percent (70.6%) of the young people arrested in the county in 2016 were Latino or African American<sup>72</sup>, despite the fact that the total population of these two groups combined comprises only 35.3% of the county’s population.<sup>73</sup>



**Voices from the Field**

*In Santa Cruz, we believe we are progressive and that illegal discrimination never occurs. I have worked as a staff attorney and then as the Directing Attorney for the Watsonville office of California Rural Legal Assistance for more than 30 years, and sadly, my experience indicates otherwise. In every area of life where it counts, people of color, those with disabilities, families with children, LGBT households, and others in poverty find less opportunity than their upper-middle class white counterparts. We are in a housing crisis so severe that discrimination can be totally hidden. For every available and reasonably affordable rental unit, there are so many applicants that a discriminatory property owner has carte blanche to exclude people of color, families with children, those with disabilities, members of the LGBT community, and others, invisibly and with total impunity. Our clients routinely face discriminatory treatment at their jobs where they are sexually harassed, fired because of pregnancy, or taunted because of difficulties speaking English. Their children are disproportionately suspended or expelled from school when they are English-learners, students of color, or have special needs, leading to a lifetime of disadvantage as they fall farther and farther behind.*

- Gretchen Regenhardt  
 Regional Director  
 California Rural Legal Assistance (CRLA)

**Community Voices**

*“Our system is very white privileged. And those in power have money, they’re male, and they’re white. So, therefore, if you have a system that’s built on racism and genocide, what happens with that trauma? It gets passed on from generation to generation.”*

- Women’s Collective  
 Listening Circle

*“I had to go back into the closet because everything is set up as male or female. If I needed to get a bed someplace to sleep, I can’t present myself as a transgender person. Would it be the male side or the female side? I have to go as a man to get into the facility. It was difficult to get meals at the shelter, I had to identify just so that I don’t get beat up.”*

- LGBTQ+ Listening Circle

## HEALTH AND HEALTHCARE NEEDS

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

— World Health Organization

The fifth major poverty-related challenge identified by participants in our assessment was health and healthcare. The problems raised included unmet physical and mental health needs, food insecurity, and lack of access to healthy foods. Advancing equity in the area of health demands careful attention to the chain of causal factors that determine positive or negative health outcomes for different populations in the county. The inability to afford health insurance or to access public health programs, for example, leads to less preventive medical care, increasing the risk of more acute illnesses that may reduce long-term health and/or require more expensive treatment. Similarly, limited access to affordable healthy food and the stigma associated with using food assistance can contribute to less healthy diets and an increased risk of a range of dietary-related diseases.

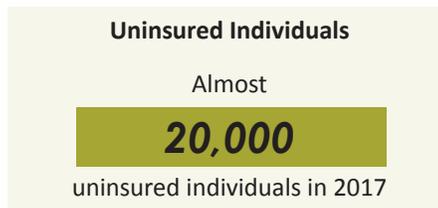
### Community Voices: Key Challenges Identified by the Participants

- Unaddressed physical health issues
- Mental health issues and lack of resources for treatment and support
- Food insecurity and lack of access to healthy food
- Substance abuse issues
- Physical toll of the stress associated with living in "survival mode"
- Lack of access to affordable healthcare and health insurance

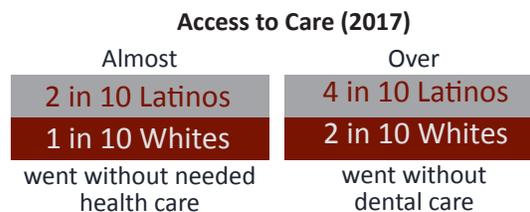
### Health and Healthcare Needs: What does the data say?

#### Health and Healthcare

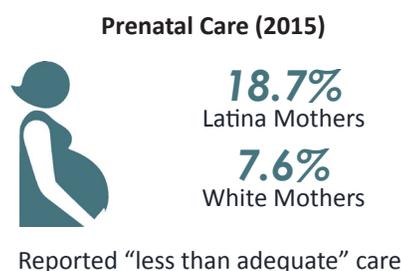
Nearly 20,000 county residents had no health insurance in 2017.<sup>74</sup>



In 2017, close to two in ten Latino (17.4%) and one in ten White (8.9%) respondents indicated that they were not able to receive the health care they needed in the previous year.<sup>75</sup> In addition, 43.1% of Latinos and 23.5% of Whites reported not receiving dental care in the previous twelve months.<sup>76</sup>



The Santa Cruz County Public Health Department reported "less than adequate" prenatal care in births of 18.7% of Latina mothers and 7.6% of White mothers.<sup>77</sup>



#### Community Voices

*"For me, poverty exists sometimes because of health that doesn't let you work."*

- Watsonville Senior Center  
Listening Circle

*"I had to file medical bankruptcy, couldn't cover medical bills. Now all of that is cleared away, but I would be potentially dead if I didn't have health insurance. I would have had thousands of dollars in bills and my student loans, [which would be a] huge amount of stress."*

- LGBTQ+ Listening Circle

*"Being in survival mode. If you're depressed, you can struggle to get access to resources."*

- LGBTQ+ Listening Circle

*"Mental health is a big issue. Because if you're in poverty, you're depressed whether you admit it or not."*

- Louden Nelson Center  
Senior Meal Site Listening Circle

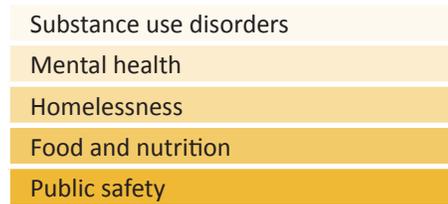
#### Voices from the Field

*"There is a need to have recent, relevant, quality data on the health status and outcomes of Pajaro Valley residents. We need to work together to produce and advocate with local leaders to ensure that we are more consistently gathering and publishing better local data on health outcomes - data disaggregated by zip code, race, and income level to start. This data will help to strengthen the case for using an equity lens in planning and resource allocation and also provide a yardstick by which we can measure progress toward creating a county in which every resident experiences good quality of life, regardless of any personal characteristic or status."*

- Caitlin M. Brune, MPH  
Chief Executive Officer  
Pajaro Valley Community Health Trust

The most frequently discussed health issues among those who participated in the Santa Cruz County Health Services Agency's 2017 community health assessment were substance use disorders, mental health issues, homelessness, food and nutrition issues, and public safety.<sup>78</sup> Affordability was also a common theme. This included the high cost of living and housing, the lack of affordable healthcare and healthy activities, and income level standards that leave families with too little to afford health insurance, but too much income to qualify for public assistance or health services.

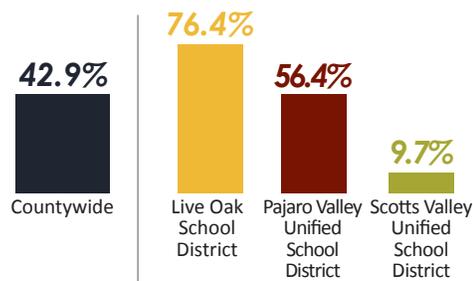
### Most Frequently Discussed Health Issues (2017)



### Food Insecurity

More than forty-two percent (42.9%) of the children in the county's schools received free or reduced-cost meals in 2016-17.<sup>79</sup> The numbers varied widely by school district. Summer assistance for school children is limited in reach. In 2015, fewer than one in five school lunch participants (18%) in the county were reached during the summer.<sup>80</sup>

### Free & Reduced Lunch Participation (2016-17)



Less than 1/5 of school lunch participants were reached during the 2015 summer.

In 2017, 5.8% of survey respondents said they had to go without food at some time in the previous twelve months.<sup>81</sup> Using a broader measure of food insecurity, which includes limited availability of healthy food and lack of consistent access to sufficient food for all household members, the food insecurity rate in Santa Cruz County was 12.6% in 2015 (nearly 34,000 individuals).

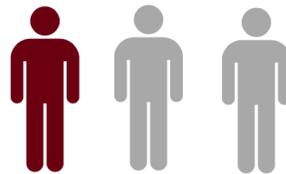
### Food Insecurity Rate (2015)

**12.6%**

Almost 34,000 Individuals

Watsonville is considered a "food desert" because it lacks ready access to fresh, healthy, and affordable food. In 2015, more than a third of the population lived more than a mile from a large grocery store.<sup>82</sup> The lack of access to a range of food options can contribute to poor diets and increased levels of diabetes, heart disease, and obesity.

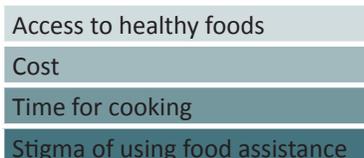
### Geographic Accessibility (2015)



1/3 of the population in Watsonville lives more than a mile from grocery store

Participants in the community health assessment conducted in 2017 by the county's Health Services Agency discussed a range of barriers to healthy eating faced by low-income families.<sup>83</sup> These included access to healthy foods\*, cost, time for cooking, and stigma related to accepting or using food assistance.

### Barriers to Healthy Eating (2017)



\*Particularly in downtown Santa Cruz, Watsonville, and Davenport.

### Environmental Toxins & Farmworker Families

Community health assessment participants in agricultural regions of the county also discussed the issue of exposure to pesticides, including concerns about increased risk of heart disease, respiratory problems, and cancer.<sup>84</sup>

Data on farmworker families' exposure to harmful chemicals in the larger Santa Cruz-Watsonville-Salinas region raise similar concerns.<sup>85</sup> A series of longitudinal studies by CHAMACOS (Center for the Health Assessment of Mothers and Children of Salinas) has followed more than 600 children born in the Salinas Valley, almost all of whom have a family member who is a farmworker, to look at the effects of harmful agricultural chemicals on their neurobehavioral development. The study looks at the chemical effects on I.Q., respiratory health, and growth; including weight and metabolism.

The center has documented the harmful effects of pesticide chemicals on gestational duration, attention spans, I.Q. and executive functioning. More recently, findings have pointed to respiratory problems in children exposed in utero.

"... recognizing people's resourcefulness, rather than their deficits, can lead to an alternative system of investment in their lives that expands our economy and builds a strong tomorrow for everyone."

— Mauricio L. Miller, Social Entrepreneur, Public Speaker & Author

We initiated the CAP process with an explicit commitment to go beyond deficit-based models of poverty that often guide traditional service delivery. Deficit models focus on the perceived flaws and shortcomings of low-income individuals and communities rather than their strengths and assets. They do not address the systemic conditions or root causes of poverty and injustice.

As an agency, CAB embraces an expanded view of community strengths, one that is aligned with the Ford Foundation's asset building framework as presented in their "Building Assets to Reduce Poverty & Injustice" report.<sup>86</sup> The Ford Foundation's comprehensive view of assets encompasses "a broad array of resources that enable people and communities to exert control over their lives and to participate in their societies in meaningful and effective ways." This powerful approach focuses on building assets that individuals, organizations and/or communities can "acquire, develop, improve, or transfer across generations" to reduce poverty and injustice.

The report authors acknowledge an often overlooked and essential truth about individuals and communities impacted by poverty, one that we must draw upon in our own local poverty reduction and equity-based initiatives. In reference to those affected by poverty, the authors assert that "even when they own few tangible goods or financial resources, individuals possess intrinsic resources such as intelligence, creativity, diligence, and inner strength. Groups of people also share common resources, such as community-based organizations, and cultural values and practices". This was clearly reflected in our Community Action Plan process findings.

Through a comprehensive approach to assets, we can identify, support and reinforce assets as pathways to poverty solutions enabling us to leverage the insights, wisdom, and expertise that only those impacted by poverty can bring to the table. This perspective shifts the conventional and limited view of marginalized communities from passive "at-risk" recipients of services to "at-promise" partners who can contribute to the development of effective solutions. This broader definition of assets is an essential element in cultivating equity as it creates the space and opportunity for greater participation and enhanced outcomes while promoting the conditions for community members to help lead their way out of poverty.

The data collected through the CAP process was analyzed with the intent of exploring and identifying the community's needs and assets. The top assets that surfaced in the CAP process are presented on the following page.

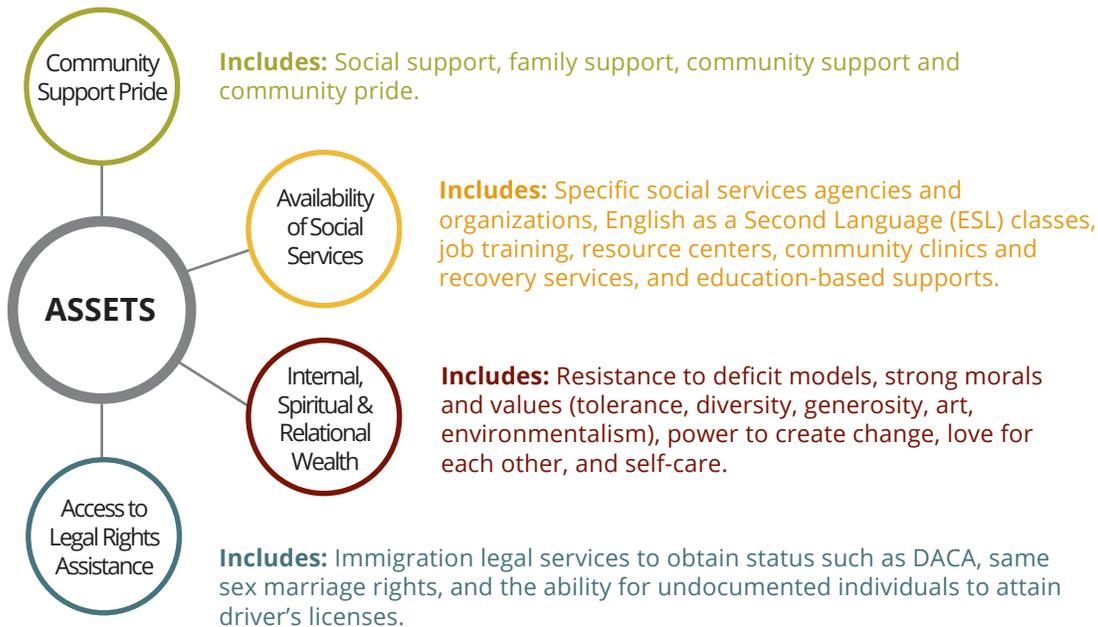
### Voices from the Field

*As an activist, intercultural educator, and facilitator, I was inspired by the idea of designing a participatory process to improve the ways in which we address poverty, as an agency and as a community. "Changing the poverty conversation" was the first step. Changing the poverty conversation meant viewing and approaching low-income individuals and communities as people who are whole and full of untapped potential. This entailed, among other things, meeting them where they are, engaging them in an honest conversation, and learning from their perspectives. We wanted to learn about their experiences, needs, challenges AND assets, meaning the internal and external resources and values that shape their perspectives.*

*Through this innovative process, we opened promising community conversations about social justice and the liberating role social services can play in that process. As service providers, decision makers, and activists, we can help create the spaces and conditions for individual transformation, collective action, and social change to happen. We can start by recognizing the community's existing assets and capacity and engaging them as equal and essential partners.*

- Silvia Austerlic  
CAB Board Member  
Senti-Pensante Connections Founder

## Assets as Identified by Community Action Plan Participants



By expanding the view of poverty to include both needs and assets, a host of new and additional possibilities surface. The following initial guiding questions were inspired by the CAP process and findings. They offer a starting place to learn about a community's assets to help enhance planning processes, policy and program development efforts.

### Asset-Based Questions to Explore and Build On

How can we build trust and create safe spaces for community members to come learn about our effort, offer feedback, and help find common ground to become partners in addressing needs and challenges?

What is working well in this community?  
How can we build, connect, support or align our efforts to enhance what already exists and what is already working?

What formal or informal groups, organizations, and/or institutions are community members already connected with? What services are established, utilized and trusted in this community?

How can we create spaces and/or opportunities for family bonds, social relationships and support networks to grow?

What does the community value?  
What is important to them?

What opportunities are there to enhance and support the civic engagement of the community members?

How can our effort increase or support community members' ability to exercise control over their assets and their own lives?

### Community Voices

#### Community and Family Support & Pride

*"What helped me is these groups like LANCA and Brown Berets and having mentors around me all the time... They planted a seed, they planted a very strong seed to keep on resisting, to keep on educating, to bring awareness, to keep on changing yourself in a way that other people can get inspired by you to want to do things."*

- Women's Collective Listening Circle

#### Availability of Social Services

*"I value the many services available to my child and I through her school."*

- Pajaro Valley Unified School District Parent Conference Pop-Up Conversation

#### Internal, Spiritual & Relational Wealth

*"With unity, my community can accomplish many things. There is a lot of humility and innocence because Watsonville is a small town. We protect one another."*

- Loaves and Fishes Family Kitchen Meal Distribution Pop Up Conversation

#### Access to Legal Rights Assistance

*"I think that we here in Watsonville, we are all community and we know the same struggles. We are all Hispanics so we all understand each other and we can get through the hard times together. The past protest shows that we are here together and we support each other."*

- CAB DACA Youth Listening Circle

## RECOMMENDATIONS

### How can we, as a community, work together to build an inclusive county-wide effort to address local poverty disparities?

Based on the CAP process and findings, we conclude this report with a set of initial recommendations, organized around three principal actions, for decision-makers, service providers, elected officials, and social change advocates interested in impacting poverty and advancing equity in Santa Cruz County.

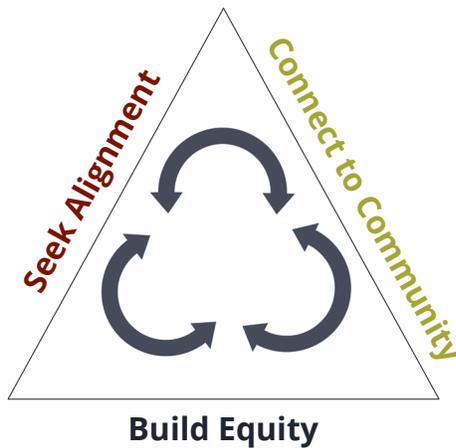
CAB's Community Action Plan, like other existing community efforts, is a dynamic process. As community initiatives and conversations evolve, and as new ones arise, further recommendations may follow.

The process of building equity and reducing poverty can be viewed, in the context of this report, as a cyclical process that allows you to start where you are, build momentum, make progress, and level up when you are ready to expand or deepen your efforts. In this proposed model, the cycle serves as a generative process that builds on itself.

The following actionable steps are offered as a point of entry for individual and collective efforts that may evolve from this initial platform.

### An Equity-Based Approach to Collectively Address Poverty

Seek alignment and collaboration with issue-based and/or equity building initiatives and frameworks when and where they naturally align with your priorities and plans.



Draw or build on existing sources of community input and take steps to expand your community engagement efforts in a way that supports and advances equity.

Create and foster the conditions to help advance and institutionalize equity in Santa Cruz County.

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## **BUILD EQUITY**

- Learn about, embrace, become trained in, practice, and institutionalize cultural humility.
- Consider applying an equity lens to your work. Start where you are. What does an equity lens entail and imply in your work? How might an equity focus enhance your process and results?
- Incorporate equity conversations and practices in the design and implementation of community engagement processes.
- Institutionalize a commitment to equity. Adopt policy statements and action plans that support or prioritize equity in your organizations, boards, commissions, and planning teams.
- Diversify Leadership: Invest in potential internally and externally. Examine your operating and leadership structures and identify where diverse voices are missing e.g., elected bodies, commissions, boards of directors, executive and middle management leadership staff, direct service staff, and volunteers. Provide training, mentoring, support and capacity building for community members of under-represented groups to enable them to participate in formal leadership positions. Ensure that your operations and structures are welcoming and culturally responsive.
- Set and maintain equity standards, guidelines, and accountability mechanisms for community engagement and communication plans.
- Adopt or incorporate an asset-building approach in the design of your work.
- Work with CAB and others to address data gaps, particularly around the two need areas identified through the CAP process where readily available data is lacking: “barriers to services” and “discrimination, prejudice, and stereotypes.”

## **SEEK ALIGNMENT**

- Determine where and how the issues of poverty and equity intersect with your initiative. How does your initiative impact those living in poverty?
- Assess existing and new strategic plans, planning initiatives and related frameworks for gaps, points of intersection and natural alignment as they relate to the five need areas identified by the community through this Community Action Plan process.

## CONNECT TO COMMUNITY

- Integrate the voices, experiences, and wisdom of marginalized community members into your decision making.
- Establish, cultivate and/or strengthen relationships with culturally, economically, and socially diverse stakeholders regularly as an ongoing practice to build trust and facilitate effective community engagement.
- Identify ways to acknowledge and include undocumented community members who contribute to the economy yet are often overlooked. What can we offer beyond Sanctuary Status to support particularly disenfranchised and vulnerable immigrants?
- Consider the sample recommendations and wishes identified by the community in each of the Community Action Plan need areas.

### Access to Jobs, Higher Wages, and Consistent Employment

- Increase wages
- Create more jobs and options to support year-round job security
- Increase meaningful work opportunities that give people a sense of purpose
- Create healthier working conditions
- Increase employment opportunities for young people and older individuals

### Housing Insecurity and High Rent Burden

- Increase number of housing vouchers and supply of affordable housing, including for undocumented families and individuals
- Create more affordable rental options like smaller rentals and mobile homes
- Consider policy changes such as rent control

### Barriers to Accessing Resources

*(Including childcare, transportation, and limited knowledge about available resources)*

- Increase outreach targeting the Latino community
- Create a more centralized hub of resources
- Provide more information for the undocumented community about how to navigate resources

### Discrimination, Prejudice, and Stereotypes

- Uphold the values of empathy, inclusion, and compassion
- Raise the awareness of the hardships and barriers facing community members
- Create a deeper understanding of poverty in the community
- Help empower community members to make their voices heard
- Increase community engagement and coalition-building
- Build on community assets instead of focusing on “deficits”

### Health *(Including physical health, mental health, and substance abuse)*

- Increase funding and support for mental health services
- Increase support for substance abuse and addiction services
- Increase access to health care, medical assistance, dental care
- Create more food information and resources, especially for children and migrant farmworkers

## NEXT STEPS

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The goal of Phase I of the Community Action Plan process was to design and implement a robust community engagement model, guided by those most affected by poverty.

During phase II, we set out to produce a report to share our process, findings, and our proposed equity-based approach to addressing poverty.

During phase III, we will:

- Disseminate the report broadly; specifically sharing the information with the partners and communities engaged in the process to strengthen relationships and to reinforce the integrity of the process.
- Continue to learn and contribute to best practices in community engagement and equity work. This includes advocating for the incorporation of community identified impacts into local funding models and related frameworks.
- Work with partners to address the data gaps identified in this process and move toward the identification of common county-wide poverty and equity indicators; supported by a community engagement process. What are the most meaningful indicators to evaluate short and long-term progress?
- Explore partnerships to dive deeper into the community-identified solutions in the five identified need and four asset areas.
- Continue to prioritize equity and innovation in CAB's governance, organizational structure, and community engagement practices.
- Reconnect with communities, reflective of those engaged in the CAP process, to reaffirm findings and assess for emerging needs.
- Seek opportunities, partnerships, and resources to adequately sustain the evolution and implementation of these and subsequent plan activities.

## CONCLUSION

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Each phase of the CAP process required internal reflection, some difficult conversations, careful planning, and an extensive coordination of activities. Widespread efforts beyond this report will need to be pursued through partnerships to ensure shared ownership and sustainability. We conclude Phase II of this project with an open invitation for you to join this movement to build equity and reduce poverty in Santa Cruz County.

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## APPENDIX A: CAB Community Action Plan 2018-19 | Client Survey Questions

1. Please check which Community Action Board (CAB) program(s) you are currently participating in. If you are not currently being served by a program, please indicate the last program you were served by:

- Alcance
- CalWORKS Emergency Payment Program (CEPP)
- Davenport Resource Service Center (DRSC)
- Day Worker Center (DWC)
- Rental Assistance Program (RAP)
- Santa Cruz County Immigration Project (SCCIP)

2. How long have you been connected to CAB and its programs?

3. When was your last contact with CAB?  
(Please indicate month and year)

4. Why did you come to CAB?

5. Based on your experience with the CAB Program:  
a. What were the highlights?  
b. What can we do to improve your experience?

6. What do you think are the most important needs or problems facing people in poverty, in Santa Cruz County?

7. What do you think should happen to resolve these problems?

8. What do you see as signs of resilience or strengths in the communities impacted by poverty?

9. What services do you think that CAB should address in the future that they are not addressing now?

10. Is there anything else you would like to share with us?

\*\*\*\*\* Optional \*\*\*\*\*

Name:

Contact phone number or e-mail:

THANK YOU!

1. Por favor indique el programa(s) en el que está participando. Si no está recibiendo servicios de algún programa del Consejo de Acción Comunitario (CAB) en estos momentos, por favor indique el último programa en el que participó.

- Alcance
- El Programa de Pago de Emergencia de CalWORKS
- El Centro de Servicios y Recursos de Davenport
- El Centro Jornalero
- El Programa de Asistencia de Renta
- El Proyecto de Inmigración del Condado de Santa Cruz

2. ¿Por cuánto tiempo ha estado relacionado con CAB?

3. ¿Cuándo fue su último contacto con CAB? (Favor de indicar el mes y el año)

4. ¿Cuál fue la razón por la cual usted tuvo contacto con CAB?

5. Basado en su experiencia con el programa de CAB:  
a. ¿Cuáles fueron los aspectos más destacados?  
b. ¿Qué podemos hacer para mejorar su experiencia?

6. ¿Cuáles son las necesidades más importantes que tienen las personas de recursos extremadamente bajos en el Condado de Santa Cruz?

7. ¿Qué piensa usted que debería de ocurrir para solucionar estas necesidades?

8. ¿Qué fortalezas y recursos tiene su comunidad para ayudar a luchar contra la pobreza?

9. ¿Qué servicios cree que CAB debería de ofrecer en el futuro que no están proveyendo ahora?

10. ¿Tiene algo más que le gustaría agregar?

\*\*\*\*\* Opcional \*\*\*\*\*

Nombre:

Número de teléfono o correo electrónico:

¡GRACIAS!

**CAB Poverty Needs Assessment**

Thank you for supporting the Community Action Board of Santa Cruz County and our Poverty Conversations 2017. Your voice in our process is critical in truly understanding the circumstances facing those most impacted by poverty in our community.

This information will be utilized in conjunction with community member responses to complete our Community Assessment Plan, providing a snap shot of the realities in Santa Cruz County. Please submit your responses no later than May 19, 2017. Thank you again for your time and support.

\* Required

Evaluate Santa Cruz County

1. What do you think are the most important needs or problems facing people in poverty, in Santa Cruz County? \*
2. What do you think should happen to resolve these problems? \*
3. What do you see as signs of resilience or strengths in the communities impacted by poverty?

### **I. NARRATIVES ABOUT POVERTY**

1. Tell us a story about the people in this image.
  - Who do you see in this picture and how might they be affected by poverty?
  - What do others see and believe about the people in this picture?
  - What do you think the people themselves might say about poverty and the poor?

### **II. ROOT CAUSES OF POVERTY**

Around twenty percent of people in cities like Watsonville and Santa Cruz live in poverty. That's a high number. And it means we all know people who are affected by poverty in some way.

2. Does poverty exist in your community? How do you know it exists? Can you think of some signs or indicators of poverty that other people might not see?
3. Why does poverty exist in your community? What are some of the main causes of the problem? In addition to these, are there other causes that might be less obvious? Or that some people may not know about? (Examples: families "doubling up" in overcrowded apartments because of housing costs; workers getting into debt by using payday loans to pay bills.)
4. What do you see as the most important needs and struggles of your community?

### **III. STRATEGIES AND SOLUTIONS TO POVERTY**

Our communities not only have needs. They also have many resources and sources of wisdom, resilience, and power to meet their challenges.

5. What are you proud of in your community? What strengths and resources does your community have that help fight against poverty?
6. What services are available that support your community, and which are most helpful? What services are missing? Do you feel you have a good idea of what services are available? What makes it harder or easier to access those services?
7. What do you wish government leaders and local agencies understood about your community? What should they do to help those who live in poverty? What are the top two or three areas they should focus and work with your community on?
8. Do you have anything else you would like to add? About what is needed to understand poverty? Or to eliminate it?

Thank you.

### **I. NARRATIVAS SOBRE LA POBREZA**

1. Cuéntanos una historia sobre la gente en esta imagen.
  - ¿A quién ves en esta ilustración, cómo se ven afectados por la pobreza?
  - ¿Qué ven y creen otros acerca de las personas en este cuadro?
  - ¿Qué crees que las propias personas podrían decir sobre la pobreza y los pobres?

### **II. CAUSAS Y RAÍCES DE LA POBREZA**

Alrededor del veinte por ciento de las personas en las ciudades de Watsonville y Santa Cruz viven en la pobreza. Eso es un número alto. Y significa que todos conocemos a personas que se ven afectadas por la pobreza de alguna manera.

2. ¿Existe pobreza en su comunidad? ¿Cómo sabes que existe? ¿Puede pensar en algunos signos o indicadores de pobreza que otras personas podrían no ver?
3. ¿Por qué existe la pobreza en su comunidad? ¿Cuáles son algunas de las principales causas del problema? Además de estos, ¿hay otras causas que podrían ser menos obvias? O que algunas personas pueden no saber? (Ejemplos: las familias "se duplican" en los apartamentos superpoblados debido a los costos de la vivienda, los trabajadores se endeudan mediante el uso de préstamos de día de pago para pagar las facturas).
4. ¿Cuáles son las necesidades y las luchas más importantes de su comunidad?

### **III. ESTRATEGIAS Y SOLUCIONES PARA LA POBREZA**

Nuestras comunidades no sólo tienen necesidades. También tienen muchos recursos y fuentes de sabiduría, resiliencia y poder para enfrentar sus desafíos.

5. ¿De qué te sientes orgulloso en tu comunidad? ¿Qué fortalezas y recursos tiene su comunidad para ayudar a luchar contra la pobreza?
6. ¿Qué servicios están disponibles para apoyar a su comunidad y cuáles son los más útiles? ¿Qué servicios faltan? ¿Siente que tiene una buena idea de qué servicios están disponibles? ¿Qué hace más difícil o más fácil acceder a esos servicios?
7. ¿Qué desea que los líderes del gobierno y las agencias locales entiendan sobre su comunidad? ¿Qué deben hacer para ayudar a los que viven en la pobreza? ¿Cuáles son las dos o tres áreas principales en las que deben enfocarse y trabajar con su comunidad?
8. ¿Tiene algo más que le gustaría agregar? ¿Qué se necesita para entender la pobreza? ¿O para eliminarlo?

Gracias.

**Question 1**

Why does poverty exist in your community?  
What are the causes?

**Pregunta 1**

¿Por qué existe la pobreza en su comunidad?  
¿Cuáles las causas?

**Question 2**

What strengths and resources does your community have that help fight against poverty?

**Pregunta 2**

¿Qué fortalezas y recursos tiene su comunidad para ayudar a luchar contra la pobreza?

**Question 3**

What is important for local leaders to understand about your community and do in order to combat poverty?

**Pregunta 3**

¿Qué desea que los líderes locales entiendan sobre su comunidad?

## ACKNOWLEDGEMENTS

### CAB BOARD OF DIRECTORS

\*Board Officer

#### LOW INCOME REPRESENTATIVES

Claudia Cortes

*Aptos/La Selva Beach Freedom Seat*

Rachael Ellis

*Watsonville Seat*

Don Heading

*San Lorenzo Valley and Scotts Valley Seat*

Simba Kenyatta

*Santa Cruz Westside and North Coast Seat*

Emelia León\*, Board Co-Chair

*Live Oak, Capitola, and Soquel Seat*

#### PUBLIC SECTOR REPRESENTATIVES

Thomas Batley

*County at Large Representative Seat*

Eva Bertram

*Santa Cruz City Official Seat*

Ryan Coonerty | Alternate: Silvia Austerlic

*County of Santa Cruz Board of Supervisors Seat*

Paz Padilla\*, Board Secretary | Alternate: Trina Coffman-Gomez

*Watsonville City Official Seat*

Kristen Petersen\*, Board Co-Chair

*Capitola City Official Seat*

#### PRIVATE SECTOR REPRESENTATIVES

Lizette Bedolla

*Farmworker Community Seat*

Elizabeth Carr\*, Vice-Chair

*Financial Sector Seat*

Lynda Francis\*, Board Treasurer | Alternate: Jane Doyle

*Women's International League for Peace and Freedom (WILPF) Seat*

Jaime Molina

*Healthcare Community Seat*

Leo Moreno

*Criminal Justice Seat*

### REPORT PROJECT STEERING COMMITTEE

**Silvia Austerlic**, Intercultural Facilitator & Educator  
Senti-Pensante Connections

**Eva Bertram**, Associate Professor of Politics  
University of California Santa Cruz

**Cynthia Cuéllar**, CAP Phase II Project Manager  
Cuéllar Coaching & Consulting

**Erica DeGarmo**, Consultant

**María Elena de la Garza**, Executive Director  
Community Action Board of Santa Cruz County, Inc.

**Helen Ewan-Storey**, Assistant Director  
Community Action Board of Santa Cruz County, Inc.

Report Design: **José Manuel Cuéllar**

### THANK YOU

*Thank you for your time and contributions to this project.*

**Blum Center on Poverty, Social Enterprise and Participatory Governance**  
University of California Santa Cruz

**Heather Bullock**, Professor of Psychology, Director  
Blum Center on Poverty, Social Enterprise and Participatory Governance  
University of California Santa Cruz

**Caitlin Brune**, CEO, Pájaro Valley Community Health Trust

**Susan Brutschy**, President, Applied Survey Research

**Nicole Coburn**, Assistant County Administrative Officer  
County of Santa Cruz

**Keisha Frost**, CEO, United Way of Santa Cruz County

**Dr. Ann Lopez**, Executive Director, Center for Farmworker Families

**Steve McKay**, Associate Professor of Sociology  
University of California Santa Cruz

**Carlos Palacios**, County Administrative Officer  
County of Santa Cruz

**Gretchen Regenhardt**, Regional Director  
California Rural Legal Assistance, Inc.

**Ellen Timberlake**, Director, Human Services Department  
County of Santa Cruz

**Erin Toolis**, Graduate Student Researcher  
Blum Center on Poverty, Social Enterprise and Participatory Governance

**Susan True**, Chief Executive Officer  
Community Foundation Santa Cruz County