

Community Action Plan Survey 2023: Quantitative and Qualitative Analyses

prepared for the
Community Action Board of Santa Cruz County

by the

**Blum Center on
Poverty, Social Enterprise, and Participatory Governance
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INTRODUCTION

In April 2023, the Community Action Board of Santa Cruz County (CAB) conducted a survey of community needs and resources as part of the process of compiling the agency's biennial Community Action Plan (CAP). The survey elicited 377 responses, in English and Spanish, from community members. Initial findings were presented at a CAB "Community Action Plan Public Forum on Poverty," held virtually on April 16, 2023; a summary of the full set of survey responses is provided in this report.

UCSC's Blum Center collaborated with CAB in developing the survey and analyzing and reporting on the results. The following report presents a summary and analyses of the survey responses in four parts. Part One provides a demographic profile of survey respondents. Part Two provides quantitative results and analysis of responses to the survey's multiple-choice questions, which address the main needs and hardships facing the community and the challenges community members faced in accessing resources and services. Part Three provides qualitative results and analysis of the survey's open-ended questions, which address both challenges respondents faced and their sources of support and strategies for resilience for meeting these challenges. Part Four provides additional and more detailed analyses of relationships between specific challenges and the experiences of specific groups, particularly indigenous and Spanish language speakers, farmworkers, and residents of South County in Santa Cruz.

PART ONE: DEMOGRAPHIC RESULTS

Below is a demographic profile of the 377 respondents to the CAP survey, based on responses to the first part of the survey. As the charts below show, survey respondents were low-income community members: a majority (51%) reported annual household incomes of \$20,000 or less; 86% had annual household incomes of \$40,000 or less. Fifty-nine percent were from South County. Most were working-age adults (87% were between ages 18 and 54), and female (62%). Eighty percent of respondents identified as Hispanic/Latinx; 65% said Spanish was their primary language. An additional 13% spoke Mixteco or another indigenous language. The single most common occupation reported was farmworker (41%); other reported occupations (such as day worker, hotel/restaurant work, and health worker) were in single digits (3 to 6%).

Gender			
	Male	129	35%
	Female	231	62%
	Non-binary	3	1%
	Transgender	2	0.50%
	Decline to state	8	2%

Sexual Orientation			
	LGBTQ	15	4%
	Heterosexual	258	69%
	Decline to state	100	27%

Age			
	14-17	18	5%
	18-24	41	11%
	25-44	205	55%
	45-54	52	14%
	55-59	15	4%
	60-64	11	3%
	65-74	13	4%
	75+	7	2%
	Decline to state	11	3%

Note: Age categories consistent with CSBG

Race/Ethnicity			
	Hispanic/Latinx	306	80%
	White	41	11%
	Indigenous Latin American	24	6%
	Black/African American	5	1%
	Asian	3	1%
	Native American Alaska Native	3	1%
	Native Hawaiian or other Pacific Islander	1	0%

Note: Participants could check all, so some may be represented in multiple categories

Location		
Watsonville City		211 57%
Santa Cruz City		59 16%
North County		34 9%
	Davenport	34 9%
	Bonny Doon	0 0%
San Lorenzo Valley		21 6%
	Scotts Valley	4 1%
	Felton	3 1%
	Ben Lomond	11 3%
	Brookdale	0 0%
	Boulder Creek	3 1%
Mid County		14 4%
	Aptos	5 1%
	Soquel	1 0%
	Capitola	6 2%
	Live Oak	2 0.50%
South County		6 2%
	Freedom	2 0.60%
	Corralitos	4 1%
	La Selva	0 0
Monterey County		26 7%
	Salinas	3 1%
	Pajaro	6 2%
	Royal Oaks	13 4%
	Greenfield	2 0.50%
	Castroville	1 0%
	Monterey County	2 0.50%

Occupation			
Farmworker/agriculture	141	41%	
Unemployed	62	18%	
Dayworker/Jornalerx	21	6%	
Hospitality Service (restaurant, hotel)	20	6%	
Other	20	6%	
Retired	17	5%	
Education/childcare/government	13	4%	
Health related	12	3%	
Construction/manufacture/warehouse/transport	11	3%	
Nonprofit	11	3%	
Retail	10	3%	
Disabled and unable to work	10	3%	

Note: Participants under 18 were removed; 4 participants wrote in multiple occupations

Annual Household Income			
Less than \$5,000	66	19%	
\$5,001-\$10,000	31	9%	
\$10,001-\$20,000	80	23%	
\$20,001-\$40,000	116	34%	
\$40,001-\$60,000	40	12%	
\$60,001-\$75,000	8	2%	
\$75,001-\$150,000	2	1%	
\$150+	1	0.30%	

Note: Participants under 18 were removed

Primary Language			
English	85	23%	
Spanish	242	65%	
Mixteco	36	10%	
Triqui	1	>1%	
Zapoteco	6	2%	
Purepecha	1	>1%	
Other	1	>1%	

Household Status			
Single person	70	19%	
Single parent	83	22%	
Married no children	33	9%	
Married with children	151	41%	
Multigenerational	16	4%	
Other	8	2%	
Decline to state	12	3%	

CAB Program			
Alcance	51	13%	
Davenport Resource Center	43	11%	
Day Worker Center	19	5%	
Rental Assistance Program	39	10%	
Santa Cruz County Immigration Project	36	9%	
Proyecto Salud	52	13%	
Watsonville Works/Roaming Assessor	22	6%	
YHRT/TAYNAV	28	7%	
Not a CAB Client	109	27%	

Note: Participants could check all, so some may be represented in multiple categories

PART TWO: QUANTITATIVE ANALYSIS

Below is a summary and analysis of responses to the six multiple choice questions on the survey, which asked participants about the needs and challenges they faced in 2022, as well as any challenges they faced in accessing assistance or services. Respondents were provided a list of possible responses and were asked to “select all that apply,” and/or to fill in their own responses under “other.”

The six questions were:

- If you or your family experienced **employment/income insecurity** during 2022, what were the main reasons?
- If you or your family experienced **housing insecurity** during 2022, what were the main reasons?
- If you or your family experienced **food insecurity** during 2022, what were the main reasons?

- If you or your family experienced **health challenges** during 2022, what were the main reasons?
- What challenges (if any) have you faced in getting **access to government assistance or services** like CalFresh, Medi-Cal or other government programs?
- What challenges (if any) have you faced in getting **access to assistance or service offered by community groups**, like the food bank, legal services for immigrants, rental assistance, etc.?

The Blum team tabulated responses to each of the questions to determine which were selected most frequently, using statistical analysis software (SPSS). The results are provided below. The left-hand column reflects the total number of responses for each case (these may total more than 377 because people were asked to check all that apply); the right-hand column provides a percentage. The team also assessed differences in the experiences of specific groups (such as farmworkers and indigenous language speakers) and relationships between specific challenges (such as housing insecurity and mental health); these results are provided in Part Four of the report.

Reasons for Employment/Income Insecurity

Pay too low to cover cost of living	214	57%
Caregiving/childcare limits work hours	107	29%
Pay/schedule not predictable or steady	101	27%
Not enough jobs where I live and too expensive/hard to commute	64	17%
I have not experienced employment/income insecurity	47	13%
Have to work multiple jobs	46	12%
Can only get part time hours	41	11%
Illness/injury/disability	31	8%

Reasons for Housing Insecurity

Income changed or was not high enough to afford rent	127	34%
Rent increased and could not afford to pay	117	31%
I have not experienced housing insecurity	116	31%
Living in overcrowded housing	65	17%
Couldn't find housing that I could afford	62	17%
My housing conditions were not safe/clean/adequate	44	12%
Couldn't afford a security deposit	41	11%
I was homeless/unhoused	35	9%
My landlord evicted me	13	4%

Reasons for Food Insecurity

My income changed or is not high enough so it was hard to buy enough food	183	49%
Other expenses make it hard to buy enough food	127	34%
I have not experienced food insecurity	120	32%
Food available through food pantries is not enough or does not meet my family's needs	53	14%
Don't have car/adequate access to public transportation to get to grocery stores	44	12%
Not enough stores nearby with the kind of affordable healthy food to meet my family's needs	39	11%

Health Challenges

COVID-related health issues	184	49%
No health challenges	92	25%
Mental health issues	65	17%
Chronic health issues	57	15%
Don't have or can't afford health insurance through work	46	12%
Don't qualify for public health insurance	47	13%
I have insurance but can't afford the co-pays, deductibles, or prescriptions	30	8%
Providers I'm able to access don't provide the type of services my family needs	23	6%
Drug or alcohol related health issues	16	4%

Challenges accessing government assistance

No difficulties	148	40%
Lack of information about what programs/services are available	103	28%
Immigration status	87	23%
Concerned there might be negative consequences	84	23%
Applications are too complicated or I don't have all necessary documents to apply	62	17%
Language barriers	49	13%
Computer access	36	10%
Don't have transportation or time needed to apply	19	5%

Challenges accessing community assistance

No difficulties	154	41%
Lack of information about what programs/services are available	132	35%
Waiting list for services are too long	62	17%
Applications are too complicated or I don't have all necessary documents to apply	58	16%
Immigration status	55	15%
I'm not on a lease/rental agreement so I'm not eligible for traditional rent assistance	51	14%
Language barriers	45	12%
Computer access	23	6%
Don't have transportation or time needed to apply	24	6%

PART THREE: QUALITATIVE RESULTS AND ANALYSIS

Below is a summary and analysis of the responses to the four qualitative, open-ended questions on CAB's 2023 Community Action Plan (CAP) survey. Respondents were asked to write a brief response to each question. The four questions were:

- Our communities have gone through COVID, fire, and floods. Have any of these changed your situation in an ongoing way?
- What has helped you, your family, your community manage and remain resilient in these difficult times?
- Did you receive financial/cash assistance during the COVID pandemic? If so, what types of things did you use the money for? How did it make a difference for you and your family?
- Are there additional struggles in 2022 that you, your family, your community experienced that are not represented in this survey?

After a preliminary review of a subset of the responses, the Blum Center team developed a coding framework to analyze participants' answers to these questions. The aim was to identify both the most frequent and significant themes emerging from the responses, in order to capture participants' experiences in the face of these challenges, their strategies for resilience and sources of support, and the ways they used any assistance they received in this period. Responses were coded by the research team using Max QDA, a qualitative analysis software program. Reflexive thematic analysis (Braun and Clarke, 2006, 2019), a method for classifying, analyzing, and reporting patterns within qualitative data, was then used to combine and reorganize codes into overarching themes and subthemes.

The results presented below address each survey question in turn. The core themes conveyed in the responses are presented under each question, with a brief summary in italicized text. Key points are then listed as bullet points, and exemplary quotations from the survey responses are provided under each bullet point. The source of each quote (respondent number) is provided in parentheses after each quote. (These numbers correspond with the respondent numbers on CAB's spreadsheet of survey responses.) Note that some quotes illustrate more than one point or theme, so may be listed more than once.

I. CAP Survey Question: *Our communities have gone through COVID, fire, and floods. Have any of these changed your situation in an ongoing way?*

A. Effects of Contracting COVID-19

Many respondents reported multiple family members contracting COVID-19, sometimes on several occasions. Fear and stress about getting COVID was prevalent, especially for families with pre-existing medical conditions and vulnerabilities. COVID illnesses have had serious long-term impacts on respondents' well-being, work, and mental health. Some reported significant hospitalizations and deaths from the virus. Quarantine also caused many families to lose work hours, resulting in financial hardships.

- **Many families experienced illness due to COVID, sometimes on multiple occasions.**
 - Throughout all these unexpected tragedies we have been going through, my family was all victims of getting COVID. Some of them even twice! (265)
 - [My] family was very ill due to COVID-19. (376)
 - I was sick three times from COVID-19. (174)
 - We got sick from COVID-19 and we stressed so much because we couldn't go out and do our activities. (50)

- **Fear and stress about COVID was prevalent, especially for vulnerable families.**
 - Almost starting the year 2020, in May, my family and I were some of the first to contract COVID-19. It was a very challenging situation, especially emotionally because, although we (my children and I) didn't get seriously ill, the father of my children did. He had more symptoms and a very dry cough, he had to be isolated from us. It got to a point where I thought we were going to die. I cried a lot because of that. (115)
 - [We were] living in fear that we will get infected with COVID-19, even if we are vaccinated; we are prone to getting sick. (135)

- COVID-19 affected my father and sister because they became very ill. My father is already [older] and his immune system is very weak. (167)
- We are still scared [to go outside] because we fear we will contract COVID-19 again. (17)
- **Many respondents have experienced serious, lasting health effects from COVID-19, affecting their daily lives and well-being.**
 - Yes, more vulnerable to illnesses due to the after-effects of COVID-19. (6)
 - COVID-19 has weakened my body, making it more susceptible to falling ill frequently. (268)
 - After I contracted COVID-19, I become easily fatigued. (32)
 - After I contracted COVID-19, I . . . forget things. I have not gone to the doctor because I don't have insurance, I only have emergency MediCal. (211)
 - My mother got COVID-19, and she has [tinnitus] in the ear and also headaches. (50)
 - COVID has left me with unexplained medical issues that impact work. (84)
 - I contracted COVID-19 and was left with many after-effects, such as sadness, body pain, and anxiety. (93)
 - Although the doctors say no, I am certain that [the virus] was the reason for so many emotions and feelings. (115)
 - We contracted COVID-19 and our lungs were left weakened.
 - Many of those who contracted COVID-19 did not wind up well. They say they're always tired and coughing. (217)
 - Yes, COVID-19, since it definitely changed my lifestyle, health, and work. (238)
 - Yes, the pandemic changed many things because if my daughter gets sick from a flu, it's a whole process for her to be taken care of. (330)
- **A few families experienced serious hospitalizations and deaths from COVID-19.**
 - I contracted COVID-19 and I was in a coma for 4 months. I am still not fully recovered, I still go to therapies. (143)
 - Yes, because my husband contracted COVID-19 and was in a coma for 4 months and remained hospitalized for 9 months. (147)
 - Yes, my family members died from COVID-19. (255)
 - The person I took care of passed away from COVID-19. (46)

B. Broader Pandemic Effects

Beyond the effects of actually contracting COVID-19, the pandemic had serious broader impacts on employment and economic security, education, and mental health. One of the most cited impacts was insufficient work (hours reduced or fewer shifts scheduled), with some respondents losing their jobs entirely. Many respondents experienced prolonged loss of wages due to contracting the virus, and for some, their physical ability to work was diminished by long COVID effects. Among farmworkers in particular, there was great uncertainty about when the work season would start and how it would compare to previous years. Families also faced challenges related to remote learning. Parents voiced concerns about their children's academic performance and social and emotional development. These economic and educational disruptions also contributed to negative mental health impacts for many families.

- **Employment effects from the pandemic affected basic needs and mental health.**
 - COVID-19 affected us a lot because our hours were reduced at work. (55)
 - I lost both of my jobs due to COVID-19; I had to change work. (260)
 - COVID-19 affected us because we stopped working for three months and I wasn't given back my job. (192)
 - COVID made my spouse and I not work, so it was hard to pay for our rent and other bills. (256)
 - Yes, without work to pay for rent. Mentally because [the respondent] thinks what to do to overcome [this]. (249)
 - Due to COVID-19 our work hours were reduced and I was sick three times from COVID-19 and since I was new at my work, I couldn't qualify for any [sick leave] payment. (174)
 - Since the pandemic, I couldn't work due to my children being unable to go to school. (322)
 - When the pandemic began my job at the time closed so we had to file for unemployment and that took long to come. When it did I used the money to get stuff for the shut-down, like food, water, emergency supplies in case anything occurred in my home. I also tried to continue paying some bills. (265)
 - COVID . . . affected mental health due to the worry of working during the pandemic. (79)
 - Looking for work and risking your life by being exposed to the virus. (239)

- **Increased costs – especially related to food, rent, and gas – created additional financial challenges.**
 - Also, they increased our rent by \$300 more each month and we still have been unable to find a place to live. (99)
 - The daycare centers, prices of caretaking, of childcare centers have risen due to COVID-19 and there are consequences. (348)
 - COVID-19. It has impacted in [the sense] that everything in the state has increased in price (gas, food, electricity, rent). (116)
 - The lack of work during this time . . . complicates things for us. Food costs are very high, and clothes and shoes are difficult to buy. Life in Santa Cruz is very expensive. (193)
 - Yes, in our lives many things changed. Rent, food, children's childcare, everything is more costly. (217)
 - In the rent or in the rental search, there are no rentals or the price of rent has risen a lot. (226)
 - Everything is more expensive in Santa Cruz; very soon we will have to leave because of this. (285)
 - Food banks like the ones you offer has helped us get food . . . thank you for that. If it wasn't for you we might not [have] had food for a while since everything was so expensive at the time. (330)
 - Due to COVID-19, our lives changed because everything was more expensive. (285)
 - The prices of everything have increased drastically and our wages have not [risen]. (362)

- **Parents expressed concern about academic and socio-emotional impacts due to distance learning.**
 - Yes, on my kid's learning by computer and not going to school; he [had a] hard time catching up. (241)
 - We got sick from COVID-19 and we stressed so much . . . Also, the school grades of my son dropped. (50)
 - COVID-19 affected my children because they had to take their classes online. (12)
 - Yes, it changed a lot economically and academically. About the children's schools, they missed many classes and due to that they are learning less. (327)
 - Also, there are a lot of difficulties in the schools and the support for children after COVID. All of the events that have passed in these last few years [mean that we have not] been able to feed the children well due to economic difficulties; also, not having enough money to pay a deposit, not having enough money to pay applications to get housing, among others. (259)
 - COVID-19 affected my children because they had to take their classes

online. Due to that, my children don't want to socialize with their friends anymore. Being indoors for a lot of time affected them emotionally. (12)

- My daughter had to study from home and didn't have a lot of friendships. (280)

- **The mental health effects of stress, anxiety, and isolation due to the pandemic and its broader impacts have been widespread and long-lasting.**

- I felt like my parents were under more stress because they worried about the family's safety. This made it difficult for them to focus on the family because they were under extra stress. (153)
- My daughter and I became depressed and anxious. We are still going to therapy. (59)
- During COVID-19, I was affected mentally and I went to [therapy]. (240)
- COVID-19 completely changed my mental health; the fact that I feared the possibility of my children getting sick gave me a lot of anxiety. (242)
- Also, my daughter suffered from depression . . . and was in therapy with the Monarch program. (97)
- The lockdown sent me into a mild depression for several months. (216)
- My child and I also experienced a lot of anxiety and depression. There was a feeling of hopelessness . . . I lost it all to find my new life and path. Today I am blessed to be here and have survived an individual and yet collective trauma. (279)
- We are still scared [to go outside] because we fear we will contract COVID-19 again. (17)
- I contracted COVID-19 and was left with many after-effects, such as sadness, body pain, and anxiety. (93)

C. Fire Impacts

The CZU Lightning Complex Fires of 2020 had a profound impact on some of the survey respondents. The fires disrupted employment and caused devastating shelter and property losses in a few cases. The combination of the fires and the ongoing pandemic heightened concerns about physical and mental health, while resurfacing past traumas for some individuals.

- Yes. There was no work during the fires. (44)
- COVID and fires affected mental health due to the worry of working during the pandemic and the fires in the fields. There was great worry about effects of close contact and inhaling smoke. (79)

- Due to the fires and floods, there was an impact to our mental health. Especially remembering when the '95 hit and I wasn't eligible for anything. I had to relive that trauma and the necessity I had, just like it happened in the past. (189)
- The fires changed everything. My house is still there, but so is the danger. We need more community resiliency. (234)
- I have no home due to CZU Fire. (7)
- Home insurance increased and difficult to get fire insurance. (337)

D. Flood Impacts

The timing of the survey (early 2023) aligned with the storm and flood recovery period, and a large proportion of survey respondents addressed the impact of the floods, in particular. Many respondents were evacuated and displaced and bore the costs of relocation without sufficient financial support. Homes were damaged or lost, and with them, a sense of security. Many experienced a loss of income from the floods, with farmworkers being disproportionately affected; many expressed feelings of uncertainty and despair about when they would be able to work again and how they would meet their basic needs.

- **Families navigated flood evacuations, displacements, and damage to homes; in some cases, insufficient support caused heightened stress.**
 - Had to evacuate and use our funds to stay elsewhere. (72)
 - I was evacuated twice (in January and March) in the Pájaro area. (157)
 - Yes, the flooding took away from my children and myself the roof over our heads. (184)
 - January I was living in a flood zone and had to evacuate for a little bit. But nothing has changed. (219)
 - In the first flooding that happened. The house where we live flooded and the owners are asking that we vacate since they want to fix the damages to the house. (99)
 - The storms affected us because the place where I live is flooded. My food, my clothes all went bad. We had to be evacuated too. And still they do not want to help us because we aren't from Pájaro. The aid isn't for everyone. (292)
 - Recent storms have wiped out my driveway 4+ times and my trailer was water damaged during the storms, causing mold and other problems. (61)
 - I lost a car I was living in due to the flood. I'm waiting for a FEMA disaster assistance appeal to be processed. In the meantime I am borrowing a car to live in. (199)

- Yes, I've had flooding issues 3 times this year and it's very overwhelming. Insurance isn't covering everything and the adjuster didn't mention half of the issues in his report. I keep being told everything is in review but it's been 8 weeks. FEMA can't help until insurance claim is determined. (232)
- **The floods resulted in a loss of income for many respondents, with farmworkers being disproportionately affected.**
 - Now, the storms delayed our work and we don't have money to pay rent. We have to decide between rent and food. (331)
 - Also, my life has changed because a few months ago I was evicted from my house and I had to go to a shelter for 5 months. Now, I was moved to another place and I don't have money to pay because the storms have impacted my income a lot. (131)
 - The floods are affecting us due to the fact that a ton of strawberries went bad. This is our only source of income. (167)
 - Due to the floods, there are a lot of people impacted and fields flooded and it feels bad to see how everything is going. Sad and disillusioned to see what has happened. (130)
 - Yes, the floods because there is no work. Work is very delayed. I have always worked in the fields, now for 18 years. I don't know how to do another thing. (205)
 - Yes, because, like work right now has been very delayed and I haven't been able to work because my job was flooded and other [employers] already have their own people and we can't obtain work at other companies. And we have to wait for [the season] to start, but for now no one is helping us. (328)
 - Yes. It changed regarding work because we haven't worked since November. We do not have income and that is very challenging for us because the cost of food increased a lot. (332)
 - I think that the floods have caused a lot of harm in the fields and that has made our situation change a lot. Additionally, they continue raising our rent without a care as to whether or not we work. (334)
 - Yes, it changed my life because my husband . . . with the floods again, he was laid off due to the floods. The immigration status has made it more difficult. (130)
 - The rains and floods have drastically reduced our labor hours. (6)
 - I lost days of work during the floods and it's difficult because we are working paycheck-to-paycheck in order to pay bills, rent. (322)

- I was leaving one place abruptly and it was an emergency situation; it put me and my daughter in a hotel and we didn't have a car and all [of] the sudden it started raining and I was on an extension for my housing trying to get a place before that extension ran out and it literally rained for like a month straight and I had no car . . . nobody was showing up to work . . . who wants to take their three year old daughter out in the rain to go look for a place. (204)
- The flooding did affect a lot because we were unable to cross anywhere to be able to get to work or even the store. Having a small baby in the house also made this more traumatic. (265)

E. Compounded Impacts

In addition to the individual effects of the pandemic, fire, and floods, many participants experienced the compounded impacts of these disasters. Some spoke directly about the combined effects of COVID, the CZU fires, and/or the floods.

- Yes, we lost our jobs due to COVID-19. We were evacuated due to the fires and also there was damage to the house where we now live due to the floods. (259)
- I lost my jobs due to COVID-19 and we were evacuated due to the fires. The floods damaged the house we lived at and several of our belongings. (261)
- Yes, in our lives many things changed. Rent, food, children's childcare, everything is more costly. Many of those who contracted COVID-19 did not wind up well. They say they're always tired and coughing. With the fires, many sections of the agriculture were contaminated and we were breathing pure smoke. And now, we are left frustrated with the flooding because work was delayed a lot. The ranch where we worked flooded and rent...each month we have to acquire the sum in full. (217)
- Yes, the fires affected us because the plants dried up due to the weather. The storms affected us because the place where I live is flooded. My food, my clothes all went bad. We had to be evacuated too. And still they do not want to help us because we aren't from Pájaro. The aid isn't for everyone. (292)
- Due to the fires and floods, there was an impact to our mental health. Especially remembering when the '95 hit and I wasn't eligible for anything. I had to relive that trauma and the necessity I had, just like it happened in the past. (189)

- What devastated us was COVID-19 and the fires. When COVID-19 took place, work diminished a lot. Due to the fires we were evacuated and couldn't go out. The [electricity] went out and we lost food. (286)
- COVID made my spouse and I not work, so it was hard to pay for our rent and other bills. Then the fires were making my asthma act up. I could not get a refill on my inhaler, which made it worse. (256)
- Everything changed. Due to the fires, we couldn't go out. Due to COVID-19, our lives changed because everything was more expensive. (285)
- I lost both of my jobs due to COVID-19; I had to change work. We were evacuated due to the fires. (260)
- The floods made us desperate given that we couldn't get out of the community. Concern, stress since we didn't know what to do because of COVID-19 and the floods. (317)
- Yes, the pandemic changed our work schedules, [the shifts] were reduced by a lot. Now, the storms delayed our work and we don't have money to pay rent. We have to decide between rent and food. (331)
- The floods impacted us because my husband was left without a job. Also, COVID-19 affected us because we stopped working for three months and I wasn't given back my job. (192)
- It affected us mentally because seeing how people lost it all was not something that anyone expected to see. Some did not have [a place] to live due to the floods and COVID-19. It was all frustrating; one couldn't leave due to the fear of contracting it. (176)
- Throughout all these unexpected tragedies we have been going through, my family was all victims of getting COVID. Some of them even twice! The flooding did affect a lot because we were unable to cross anywhere to be able to get to work or even the store. Having a small baby in the house also made this more traumatic. (265)

F. Ongoing Hardship and Community Concerns

Respondents mentioned three prominent ongoing hardships for themselves and their families: lasting job impacts, ongoing mental health impacts, and ongoing physical health impacts (due to COVID-19). In addition, some voiced general concern for their communities, most notably about the floods. Though not numerous, these expressions of empathy and community unity during this period of extreme hardship were notable.

- **Ongoing Job Impacts (*Farmworkers*).**
 - Due to the flooding I still don't have work. I work in the strawberry [fields]. (243)

- Yes, because there is no work. We are limited in every way and now we don't know when there will be work again. (245)
 - Yes it changed because now we cannot work and we don't have income and that worries us a lot. (131)
 - We have not worked during 6 months and right now we are struggling because we live very cramped and we can't find a larger place to live and the rent is too expensive. (100)
- **Ongoing Mental Health Concerns.**
 - My daughter and I became depressed and anxious. We are still going to therapy. (59)
 - My two sons and I got anxiety. (48)
 - It was traumatizing. I was confused. It was so much pain. I do not even have words to start to describe the pain suffered. (284)
 - Deterioration of mental health, depression, and alcoholism, family problems and conflicts. (266)
 - Not really, except the extraordinary circumstances are bringing a lot of extra stress and even existential questions for everyone in the family. What a time to be alive. (215)
- **Ongoing Physical Health Concerns (Long COVID).**
 - [T]here are other diseases that leave [the respondent] hospitalized for months. (249)
 - Many of those who contracted COVID-19 did not wind up well. They say they're always tired and coughing. (217)
- **Community Concerns**
 - COVID-19 and the recent floods have affected us mentally and personally since many people have lost it all. It's sad to see them suffering. (175)
 - Yes, the floods have affected us drastically. To live in fear, and feel bad for the people who were affected by the floods in the community. (319)
 - Due to the floods, there are a lot of people impacted and fields flooded and it feels bad to see how everything is going. Sad and disillusioned to see what has happened. (130)

II. CAP Survey Question: *What has helped you, your family, your community manage and remain resilient in these difficult times?*

Families drew on a range of resources to meet the challenges of this period. Faith and family were a major source of resilience. Many participants mentioned the need to carry on for the sake of their children and their children's futures. Community organizations not only helped families with essentials such as food, shelter, and basic supplies, but also helped bring the community together. Many respondents also reported that government assistance, such as food stamps and rental assistance, was very important.

A. Faith, Family, and a "Will to Survive"

Respondents emphasized the importance of their faith and the support of their families. Many attributed their resilience to "a will to survive," to overcome, to move forward. In many cases, this was linked to their desire to ensure a better future for their children.

- The will to survive. (Las ganas de sobrevivir.) (6)
- Family and the desire to overcome. (Familia y las ganas de vencer todo eso.) (210)
- Inner strength and faith. (Fortaleza y fe interna.) (268)
- The support of family, the belief in God, and the non-profit organizations that have helped us. (18)
- To encourage each other as a family in difficult moments, to be as united as possible. (74)
- Staying together as family and supporting each other when hard times come. (182)
- Understanding that sometimes in life things happen and remembering what we are working towards. Having a positive outlook and being there for your family and not giving up. (191)
- To keep on fighting. (Seguir luchando.) (83)
- To find a way to move forward. (128)
- Our children, we do it for our children because we want them to have a better future than we do. (150)
- My children keep me going because I don't know how to read and write and I don't know how to speak Spanish . . . I want my children to learn to read and write and also to study and have a good job so that they will know someone in life and not work in the fields like us because it is very difficult to work from sunrise to sunset. (332)
- What has helped us is talking to my children and having each other, even when there are not enough resources. It's hard to go and ask [for help], but together it's easier. Family support is very important. (189)

- What keeps us going is our children, because they are the ones who need to have a better future than us. (274)
- We are supported by our children and also because we have our parents in Mexico . . . We have to support them and also because we have to see our children get ahead and be professional people in the future. (292)
- I believe that my children will have a better future . . . my husband wants to go to my [home] town, but we are staying for the future of the children so they can study more. (327)
- Our children help us to stay on our feet to keep on fighting, and they are the ones who need to get ahead. There are still sick people who still want to keep on fighting, and why not us, as long as we're healthy we have to keep on going. (369)
- First of all, I think my faith . . . God has always been my first and last line of defense. (279)
- We are a very spiritual family and have lots of faith in God. I feel like even though things got hard we all tried to keep positive. I recently had a baby and I feel like just seeing him so small and happy made me realize things won't always be bad and now because I am a mom I have more reason to go on in life. (265)
- Well, thanks to God my children are well, we are together and in spite of everything we have been together, we have supported each other. (176)

B. Community Organizations and Government Programs

Many respondents said that the support and resources provided by community organizations was extremely important to them as they confronted these challenges. Most of the organizations mentioned by the participants were programs of the Community Action Board, including the Luna y Sol Familia Center and Davenport Resource Service Center (DRSC). Participants also mentioned organizations such as the food bank, GrayBears, Mountain Community Resource Center, Manzanita, Pajaro Valley Prevention and Student Assistance, and Families in Transition as helpful resources. A number of respondents emphasized the importance of government assistance as well, particularly food stamps and pandemic-related aid, including stimulus checks.

- I think CAB teams . . . have been very helpful during this difficult time. They helped me with face masks and hand sanitizer and gift cards and I thank them from the bottom of my heart. Other organizations help us with a package of diapers and it is a great help because everything is expensive. And for those of us who don't have one we live with a lot of stress all the time. Hopefully, the work will start soon. (217)

- CAB and other nonprofits have helped us stay afloat. I like going to Luna y Sol Center daily to do homework and play sports. (88)
- The food bank, clothing, and gift cards provided by DRSC [Davenport Resource Service Center] and general community support for those affected by the disaster. (61)
- The help we received from the food bank, the card we received from CAB and the stimulus check helped us get through the pandemic. (205)
- The food stamps, the food bank and the support of my family. (92)
- What helps us are the food stamps that help us get through this season when we have no income, as well as our children . . . we have to get by for them. (136)
- I was happy to receive rental assistance as it prevented me from being evicted. Food stamps have also helped a lot. (130)
- Social Security check and community action gave me a \$500 gift card. I go to Graybears food distribution and a hot meal and the mountain community resource center [for] my laundry. (199)
- The shelter at the fairgrounds is helping me for a temporary roof for me and my children. (184)
- CAB, PVPSA [Pajaro Valley Prevention and Student Assistance] and Families in Transition. (256)

C. Community Support and Other Activities

Many participants described how important it was to be part of a community: the support they received from those around them profoundly impacted their quality of life in this period. A number of respondents reported activities such as exercise and time outdoors as additional sources of support.

● Community

- My friend[s], family and the local community. We feel supported, we feel loved and we feel connected. (10)
- Help from our community. Being that I have lived here for 35 years and have a strong community to draw from for resources. (337)
- We have been able to count on our community, and programs have provided assistance. (371)
- I want to celebrate with my community. Try to get out and dance and enjoy the view as it is the reason we all live here. Then when we finally feel ready we can start to give back to community. (10)

● Other Activities and Sources of Support

- Getting back to the outdoors, being around people. (212)

- Spirituality, exercise and friends. (283)
- [Also] . . . nature, sports, running, walking, boxing, dancing, singing, breathing, yoga, pilates, poetry, art, journaling, reading, podcasts, research, connecting with others, counseling, prayer, etc. (279)
- I joined volunteering in some organizations to get out of depression. (214)
- Outdoors; community resiliency; family; strength; hope; exercise. (187)

III. CAP Survey Question: *Did you receive financial/cash assistance during the COVID pandemic? If so, what types of things did you use the money for? How did it make a difference for you and your family?*

A. Meeting Basic Needs

Many respondents said that financial/cash assistance was essential for meeting basic needs in this period. Sources of funds included stimulus checks, EITC, pandemic EBT (food stamps), and financial support from community organizations such as CAB and religious charities. Participants in the survey reported using assistance funds for three main expenses – food, rent, and bills. Food was mentioned most often. A number of respondents reported using assistance funds for other essential living expenses. Some used the funds to pay overdue bills or rent. Others noted that the assistance they received contributed to, but was not sufficient to cover, their rent. One participant (339) specifically recalls that with this assistance, they were able to pay their bills on time. Many respondents emphasized the ways that assistance funds directly benefited their families.

- I received cash aid, and I was barely able to make ends meet. I had to buy stuff for my sons, my personal hygiene, clothes and food. (220)
- Yes, they sent [Pandemic EBT] cards for the children and it helped us a lot in a really difficult time. To buy food for my kids. (327)
- To be able to pay rent in full and provide for my children. (156)
- The stimulus checks helped put adequate food on the table. (84).
- Yes, for the food, buying food – because the prices have risen a lot. (116)
- We received food stamps and used it to buy food for my children. (143)
- Food and it made a huge difference, especially for my daughter. (232)
- Yes was used for food and rent most 90% of the time. (132)
- Yes, and it helped us pay our monthly rent, which was a great help to our families. (135)
- Only to pay for late rent due to COVID. (260)
- Yes, and it helped me pay a portion of my rent. (333)

- Yes I did, I used the money to help me with rent and groceries with my mom since I could not work. (368)
- I bought a Honda Civic with the stimulus money and I lived in it with my family. (199)
- Yes, paid bills, no splurging! (339)
- I was able to pay my bills on time. (84)
- Catching up on bills. (264)
- I used it to support the family. (239)
- The little help I received was used to feed my family. (237)
- I used the money to pay for groceries and necessities. As well as help my parents with the rent since they do not qualify for EDD since they are immigrants. (330)
- I sent to México. (41)

B. Other Essential Expenses

Some participants were able to use financial/cash assistance to address other essential needs and immediate concerns. These included necessary home repairs, emergency supplies, and clothing and hygiene products. A smaller number of participants used funds to invest in personal well-being, such as therapy, medicine, and mental health support. A handful of survey participants were able to use their aid funds in a forward-looking way, through saving for future emergencies, starting a garden to foster food security, and/or supporting their business endeavors.

- Repairs to my trailer, I was able to move my truck and remove mold that was affecting my living conditions. (61)
- Helped us survive, buy clothes, hygiene products. (191)
- We fix our car. (10)
- I used the money to get stuff for the shut-down, like food, water, emergency supplies in case anything occurred in my home. (265)
- Yes. Used for 12 months of therapy via zoom from excellent licensed PhD in Europe. The [other] option was to "call 911" per therapist not accepting MediCal. Assistance helped think outside the box to get help - at one third the cost - out of pocket - cash. No harmful scarlet letter on electronic health record either. A win! (215)
- Proyecto Salud helped me with PPE. (97)
- I paid for gas, food, cellphone, car payment, and the gym for self-care and mental health for me and my children. (297)
- We started a garden to grow food. (10)
- Yes. Off-grid living. (120)

- I received both cash and food aid. The food aid improved my nutrition, and the cash aid jumpstarted my jewelry business. (216)
- Yes, saved some of it for in case of emergency. (181)

IV. CAP Survey Question: *Are there additional struggles in 2022 that you, your family, or community experienced that are not represented in this survey?*

The most salient additional struggles reported by respondents included childcare, discrimination/lack of institutional trust, documentation status, housing insecurity, violence, seasonal employment, and poor health (both mental and physical). Some of these additional struggles were related to the pandemic, the floods, and other developments. Others were rooted in circumstances specific to individual respondents.

A. Childcare

Most participants who mentioned childcare as an additional struggle voiced concerns about being able to afford childcare expenses related to food, daycare centers, and the cost of adequately caring for their children. Some mentioned the lack of academic and other support their children had received.

● Childcare Expenses

- All of the events that have passed in these last few years [mean that we have not] been able to feed the children well due to economic difficulties. (259)
- Food is really expensive; being able to feed children well is difficult. (260)
- The daycare centers, prices of caretaking, of childcare centers have risen due to COVID-19 and there are consequences. (348)
- Childcare and nurseries are too expensive. (349)

● Lack of Academic Support

- I think my children did not receive support from their teachers. (93)
- Also, there are a lot of difficulties in the schools and the support for children after COVID. (259)
- More information [is needed] for impoverished students. More resources. They suffer a lot if they do not know much English. (142)

B. Discrimination/Lack of Institutional Trust

A number of respondents reported that they experienced discriminatory behaviors and practices, often in the process of seeking housing. Many participants also mentioned feeling a lack of institutional trust in the programs that would be aiding them. This lack of

institutional trust overlapped with documentation status, as addressed below. Further, some participants described encounters with police discrimination and violence.

- **Renting/Housing Discrimination**

- Also some places do not want to rent to us because we have children and because we are not able to read and write. (139)
- The requirements in Santa Cruz are really not favorable for Hispanics and the applications are very expensive, especially when living with various adults in the house. (260)
- We have to pay a lot of money for housing applications. There are many requirements that are not favorable for Hispanics; it almost feels like discrimination. (261)
- Yes, when the pandemic began we were months behind on rent and could not find assistance because we didn't have a rental contract. Also because the place where we lived is not legal to rent in, the [house] owners arranged it. We need assistance that will really help us. (292)

- **Lack of Institutional Trust as a Result of Discrimination**

- Also, the social service offices need to treat people better because sometimes they treat us poorly because we do not speak the same language or are from a different race. (292)
- I have always struggled applying for CalWorks, due to the mandated laws that make me uncomfortable. The social setting of the County building gives me a lot of anxiety. (218)
- In the rent assistance program, we never qualify because we don't have a rental contract and they don't want to help us. Also, in the government programs it is hard to apply because we do not understand the language and at times, the workers are not friendly. (329)

- **Police Harassment/Discrimination**

- Injustice and discrimination by white police officers. (267)
- COVID brought the worst out of people – selfishness, greed, fear, bitterness, and anger. Many people were forced to face their stored trauma due to the lack of distractions. It became an involuntary rehab experiment for most. I saw the worst of humans. I was discriminated, harassed by police, and experienced much more racial discrimination from every pillar of society. All the dysfunction that was hiding in the darkness came to light and it can no longer be ignored. (279)

C. Documentation Status

Some participants mentioned losing their jobs – and therefore their income – due to their documentation status. One participant (268) highlighted the mental struggles that many undocumented citizens in the United States face. As mentioned above, documentation status was often linked with discrimination and a lack of trust in institutions.

- **Loss of Job/Wages**

- Loss of wages due to parents' immigration status. (221)
- Yes, it changed my life because my husband was fired during COVID-19 and with the floods again, he was laid off due to the floods. The immigration status has made it more difficult. (130)

- **Mental Struggles**

- Chronic stress because of the constant battle navigating the system when living under the shadow of the United States as an undocumented person. There is injustice, discrimination, lack of support that make up the system. There is a lot of racism and inequality inside the organizations that serve us closely because they are made of white people and they don't understand the experience of the people who serve them. (268)

D. Housing

Many participants mentioned specific problems related to housing insecurity in answer to the survey question on additional struggles. Some confronted the county's lack of affordable housing opportunities; a smaller (but still significant) number faced homelessness.

- **Housing Insecurity**

- There is a lack of housing opportunities in Santa Cruz County (54).
- Not being able to have a stable home for my girls. The cost of living is really high in this area. (86)
- The lack of affordable housing. (194)
- In the rent or in the rental search, there are no rentals or the price of rent has risen a lot. (226)
- It has been very difficult to have to share the rent with more people in order to be able to pay the rent, even though we do not live comfortably since there are many of us living in the house and this is the only way we have been able to keep going. (259)

- **Homelessness**

- There are no donations for the unhoused; [assistance is] harder to get. (233)
- No housing for the unhoused, no assistance through the floods. (289)
- Unhoused need more funding and resources. (233)

E. Violence

Some participants mentioned an uptick in violence in the community as an additional struggle. These respondents pointed primarily to community violence and gang activity as sources of concern.

- Gang violence, insecurity in the streets, people who drive do not respect the rules . . . (317)
- Violence, gang issues, family and emotional problems. (318)
- Violence in the community and bullying in schools. (319)

F. Seasonal Employment

Many respondents who are employed seasonally, mainly farmworkers, noted the lack of employment during this time. Respondents focused in particular on the lack of work due to the floods, which halted field work for many.

- Yes, because, like work right now has been very delayed and I haven't been able to work because my job was flooded and other [employers] already have their own people and we can't obtain work at other companies. And we have to wait for [the season] to start, but for now no one is helping us. (328)
- It will affect us in the winter month[s] because we will not have income. (135)
- During this time, some of the farmworkers do not have work. (115)

G. Health

Many respondents noted poor mental health as an additional struggle. This was attributed to the effects of the pandemic, fires, floods, or to personal family issues that were specific to participants' circumstances. The quotes below capture the range of responses addressing this issue; some participants also reported specific ailments affecting them or their loved ones.

- **Mental Health**

- A lot of sadness and stress. I suffered watching my sister in the hospital and not having much support. (282)

- Mental health. When people in the fam are mentally struggling it makes it hard to bond and genuinely connect. (69)
 - The importance of mental health and having access to resources. Fear grows in the aftermath of difficult events. (189)
 - . . . faced a lot of mental health issues, ex depression, and eating disorder. (221)
 - I struggle with my mental health a lot. My barriers come from the depression that I face. (58)
- **Physical Health**
 - Deaths of family members, floods, and illnesses. (266)
 - Yes, being put on leave of absence for health issues. (209)
 - Because we do not have medical insurance to go to the dentist or the doctor . . . I believe that we should have such programs in the community to have good health. (328)

PART FOUR: ADDITIONAL QUANTITATIVE ANALYSES

Below is a more detailed analysis and comparison of the quantitative responses of specific groups. After assessing responses to the multiple-choice questions for survey participants in the aggregate (summarized in Part Two of this report), the Blum team did a “deeper dive” into the experiences of specific groups (farmworkers, indigenous and Spanish language speakers, and South County residents) in order to better understand which groups were most affected by particular hardships and how these experiences inter-related. The results are presented below. The analysis focuses on where specific associations emerged between respondents in these groups and particular answers to the multiple-choice questions (demonstrating, to take on example, that there is a significant association between farmworkers and not having health insurance).

This section addresses, first, the experiences of indigenous and Spanish language speakers (compared to each other and to English speakers); second, the experiences of farmworkers (compared to respondents in other occupations); and third, the experiences of South County residents (compared to North County residents). The results reveal a number of links between certain experiences of income, food, housing, and health insecurity, and respondents’ primary language, occupation, and geographic location in Santa Cruz County. A final section below briefly examines links between the types of challenges experienced by all respondents. This assessment finds, in particular, that there were significant associations between housing and food insecurity, and between each of those experiences and mental health challenges.

A. Experiences of Employment/Income, Housing, Food, and Health Insecurity, by Primary Language

Income Insecurity by Language	Findings	Primary Language		
		English	Spanish	Indigenous
<p>There was a significant association between primary language at home and pay not being high enough to cover cost of living in Santa Cruz County</p> <p>89% of Indigenous speakers said pay not high enough, compared to 57% of Spanish speakers and 45% of English speakers</p>	Pay High Enough	47	103	5
	Pay Not High Enough	38	137	39
<p>There was a significant association between primary language at home and childcare and caregiving responsibilities impacting work</p> <p>61% of Indigenous speakers compared to 26% of Spanish speakers and 20% of English speakers</p>	No caregiving work impact	68	179	17
	Caregiving impacts work	17	63	27
<p>There was a significant association between primary language at home and experience of income insecurity</p>	Income insecurity	69	210	44
	No income insecurity	16	31	0

100% of Indigenous speakers compared to 87% of Spanish speakers and 81% of English speakers

Housing Insecurity by Language	There was a significant association between primary language at home and experience of rent increase and can't afford rent		English	Spanish	Indigenous
			No rent increase	67	172
		Rent increase	18	69	30
	68% of Indigenous speakers compared to 29% of Spanish speakers and 21% of English speakers				
Housing Insecurity by Language	There was a significant association between primary language at home and income changed or too low to afford rent		English	Spanish	Indigenous
			No income change/too low	59	168
		Income change/too low	26	74	26
	59% of Indigenous speakers compared to 31% of Spanish Speakers and 31% of English speakers				
Housing Insecurity by Language	There was a significant association between primary language at home and needing to move but unable to find affordable housing		English	Spanish	Indigenous
			No	70	211
		Couldn't afford needed move	15	31	16
	36% of Indigenous speakers compared to 13% of Spanish speakers and 18% of English speakers				

	There was a significant association between primary language at home and inability to afford a security deposit	No	English 77	Spanish 219	Indigenous 34
		Couldn't afford security deposit	8	23	10
	23% of Indigenous speakers compared to 10% of Spanish speakers and 9% of English speakers				
	There was a significant association between primary language at home and unsafe, unclean, inadequate living conditions	No	English 77	Spanish 218	Indigenous 32
		Unsafe unclean inadequate living	8	24	12
	23% of Indigenous speakers compared to 10% of Spanish speakers and 9% of English speakers				
	There was a significant association between primary language at home and overcrowding	No	English 79	Spanish 204	Indigenous 22
		Over-crowded	5	38	22
	50% of Indigenous speakers compared to 16% of Spanish speakers and 6% of English speakers				
	There was a significant association between primary language at home and housing insecurity	Housing insecurity	English 56	Spanish 158	Indigenous 41
		No housing insecurity	29	84	3

	93% of Indigenous speakers compared to 65% of Spanish speakers and 66% of English speakers			
There was a significant association between primary language at home and experiences of evictions	No	English 78	Spanish 237	Indigenous 42
	Evicted	English 7	Spanish 4	Indigenous 2
	8% of English speakers compared to 2% of Spanish speakers and 5% of Indigenous speakers			
There was a significant association between primary language at home and experiences of homelessness	No	English 67	Spanish 228	Indigenous 41
	Unhoused	English 18	Spanish 14	Indigenous 3
	21% of English speakers compared to 6% of Spanish speakers and 7% of Indigenous speakers			

Food Insecurity By Language		English	Spanish	Indigenous
	There was a significant association between primary language at home and having income change or be too low to afford enough food	No Income changed/too low for food	45	130
		English	Spanish	Indigenous
		40	111	32

73% of Indigenous speakers compared to 46% of Spanish speakers and 47% of English speakers

There was a significant association between primary language at home and experiences of other expenses making it difficult to afford enough food

No
Other expenses limit food

English	Spanish	Indigenous
56	173	14
29	68	30

68% of Indigenous speakers compared to 28% of Spanish speakers and 34% of English speakers

There was a significant association between primary language at home and experiences of pantries not having enough or not meeting needs

No
Pantries insufficient

English	Spanish	Indigenous
71	215	31
14	26	13

30% of Indigenous speakers compared to 11% of Spanish speakers and 17% of English speakers

There was a significant association between primary language at home and experiences of food insecurity

Experienced food insecurity
Not experienced

English	Spanish	Indigenous
59	152	40
26	89	4

Food insecurity

91% of Indigenous speakers compared to 63% of Spanish speakers and 69% of English speakers

Health Challenges by Language		English	Spanish	Indigenous
		English	Spanish	Indigenous
There was a significant association between primary language at home and experiences of COVID-related health issues 71% of Indigenous speakers compared to 53% of Spanish speakers and 29% of English speakers	No	60	114	13
	COVID related health issues	25	128	31
There was a significant association between primary language at home and mental health issues 33% of English speakers compared to 15% of Spanish speakers and 5% of Indigenous speakers	No	57	207	42
	Mental Health	28	35	2
There was a significant association between primary language at home and not having/affording insurance through work 27% of Indigenous speakers	No	81	212	32
	Don't have insurance with work	4	30	12

	compared to 14% of Spanish speakers and 5% of English speakers				
	There was a significant association between primary language at home and not qualifying for public health insurance	No	English 81	Spanish 215	Indigenous 27
		Don't qualify public insurance	4	26	17
	39% of Indigenous speakers compared to 11% of Spanish speakers and 5% of English speakers				
	There was a significant association between primary language at home and experiencing health challenges	Experienced health challenges	English 57	Spanish 183	Indigenous 40
		Not experienced health challenges	28	59	4
91% of Indigenous speakers compared to 76% of Spanish speakers and 67% of English speakers					

Challenges Accessing Government Assistance	There was a significant association between primary language at home and difficulties accessing government assistance	Difficulties	English 46	Spanish 137	Indigenous 40
		No difficulties	39	105	4
	91% of Indigenous speakers compared to 57% of Spanish speakers and 54% of English speakers				

	There was a significant association between primary language at home and lack of information about resources	No	English 53	Spanish 190	Indigenous 25
		Lack of information	32	52	19
	43% of Indigenous speakers compared to 22% of Spanish speakers and 38% of English speakers				
	There was a significant association between primary language at home and language barriers	No	English 83	Spanish 219	Indigenous 21
	Language barriers	2	23	23	
52% of Indigenous speakers compared to 10% of Spanish speakers and 2% of English speakers					
	There was a significant association between primary language at home and can't apply because of immigration status	No	English 77	Spanish 179	Indigenous 28
		Immigration status	8	63	16
	36% of Indigenous speakers compared to 26% of Spanish speakers and 10% of English speakers				
	There was a significant association between primary language at home and not having computer or internet	No	English 78	Spanish 227	Indigenous 31
		Lack access to internet/computer	7	15	13

	access to apply				
	30% of Indigenous speakers compared to 6% of Spanish speakers and 8% of English speakers				
	There was a significant association between primary language at home and applications too complicated/missing necessary documents	No	English 74	Spanish 211	Indigenous 24
	46% of Indigenous speakers compared to 13% of Spanish speakers and 13% of English speakers	Too complicated/ missing docs	11	31	20
	There was a significant association between primary language at home and concerns about negative consequences	No	English 78	Spanish 185	Indigenous 24
	46% of Indigenous speakers compared to 23% of Spanish speakers and 8% of English speakers	Concerned about consequences	7	57	20

Challenges Accessing Community Assistance	There was a significant association between primary language at home and difficulties accessing community assistance	Difficulties	English 44	Spanish 136	Indigenous 38
		No difficulties	41	106	6

<p>86% of Indigenous speakers compared to 56% of Spanish speakers and 52% of English speakers</p> <p>There was a significant association between primary language at home and lack of information about resources</p> <p>59% of Indigenous speakers compared to 32% of Spanish speakers and 34% of English speakers</p>	No	English	Spanish	Indigenous
		56	164	18
	Lack of information	29	77	26
<p>There was a significant association between primary language at home and language barriers</p> <p>50% of Indigenous speakers compared to 9% of Spanish speakers and 1% of English speakers</p>	No	English	Spanish	Indigenous
		84	220	22
	Language barriers	1	22	22
<p>There was a significant association between primary language at home and not having computer or internet access to apply</p> <p>16% of Indigenous speakers compared to 5% of Spanish speakers and 5% of English speakers</p>	No	English	Spanish	Indigenous
		81	230	37
	Lack access to internet/computer	4	12	7
		English	Spanish	Indigenous

	There was a significant association between primary language at home and applications too complicated/missing necessary documents	No	75	216	22
		Too complicated/missing docs	10	26	22
50% of Indigenous speakers compared to 11% of Spanish speakers and 12% of English speakers					
	There was a significant association between primary language at home and being ineligible for rental assistance because not on a lease	No	English 82	Spanish 219	Indigenous 19
		Not on lease or ineligible	3	23	25
57% of Indigenous speakers compared to 10% of Spanish speakers and 4% of English speakers					

B. Experiences of Employment/Income and Health Insecurity, by Occupation

			Farmworker	Other
Farmwork and income security	There was a significant association between occupation and pay not being high enough to cover cost of living in Santa Cruz County	No	49	107
		Income Change/too low	100	114

	67% of Farmworkers compared to 52% of employees in other occupations			
	There was a significant association between occupation and unsteady work/pay	No	Farmworker	Other
		Unsteady work/pay	94	177
			57	44
	38% of Farmworkers compared to 20% of employees in other occupations			
	There was a significant association between occupation and caregiving limiting work	No	Farmworker	Other
	Caregiving limits work	93	172	
		58	49	
38% of Farmworkers compared to 22% of employees in other occupations				

Farmwork and Health Challenges	There was a significant association between occupation and COVID related health impacts	No	Farmworker	Other
		COVID Related Impacts	66	122
			85	99
	56% of Farmworkers compared to 45% of employees in other occupations			
	There was a significant association between occupation and not having/affording insurance through work	No	Farmworker	Other
		No insurance at work	126	200
		25	21	

	17% of Farmworkers compared to 10% of employees in other occupations			
	There was a significant association between occupation and not qualifying for public insurance	No	Farmworker	Other
		Don't Qualify public insurance	119	205
			32	15
	21% of Farmworkers compared to 7% of employees in other occupations			

C. Experiences of Employment/Income, Housing, Food, and Health Insecurity, by Geographic Location in Santa Cruz County

			North	South
	There was a significant association between geography and pay not being high enough to cover cost of living in Santa Cruz County	No	74	82
		Income Change/too low	54	160
	66% of South County compared to 42% of North County			
	There was a significant association between geography and can only get part time work	No	106	225
		Only get part time work	22	19
	17% of North County compared to 8% of South County			
	There was a significant association between	No	106	220

	geography and having to work multiple jobs	Have to work multiple jobs	22	24
	17% of North County compared to 10% of South County			
			North	South
	There was a significant association between geography and caregiving limiting work	No	106	159
	35% of South County compared to 17% of North County			
		Caregiving limits work	22	85
		North	South	
There was a significant association between geography and employment/income insecurity	Income insecurity	104	220	
91% of South county compared to 81% of North County				
	No income insecurity	24	23	

Geography and housing security			North	South
	There was a significant association between geography and rent increasing beyond affordable	No	108	146
	40% of South County compared to 15% of North County			
		Rent Increase	19	98
			North	South
	There was a significant association between geography and income changed or too low to afford rent	No	93	152
38% of South County compared to 27% of				
	Income change/too low	35	92	

North County		North	South
There was a significant association between geography and inability to afford security deposit	No	120	211
	Can't afford security deposit	8	33
14% of South County compared to 6% of North County			
There was a significant association between geography and overcrowded housing	No	118	188
	Overcrowded housing	9	56
23% of South County compared to 7% of North County			
There was a significant association between geography and housing insecurity	Housing insecurity	65	191
	No housing insecurity	63	53
78% of South county compared to 51% of North County			

Geography and food security		North	South
There was a significant association between geography and income too low to buy enough food	No	76	112
	Income too low to buy food	51	132
54% of South County compared to 40% of North County			
There was a significant association between	Food insecurity	77	174

	geography and food insecurity	No food insecurity	50	70
	71% of South County compared to 61% of North County			

Geography and Health Challenges	There was a significant association between geography and COVID related health impacts	No	North 76	South 112
		COVID Related Impacts	52	132
	54% of South County compared to 41% of North County			
	There was a significant association between geography and health challenges	Health challenges	North 86	South 194
		No health challenges	42	50
	80% of South County compared to 67% of North County			

Geography and challenges accessing government assistance	There was a significant association between geography and language barriers	No	North 120	South 203
		Language Barriers	8	41
	17% of South County compared to 6% of North County			
	There was a significant association between geography and immigration status barriers	No	North 106	South 179
		Immigration status	22	65
	27% of South County compared to 17% of North County			

		North	South	
	There was a significant association between geography and applications too complicated/missing necessary documents	No	118	192
		Too complicated/missing docs	10	52
21% of South County compared to 8% of North County				

		North	South	
	There was a significant association between geography and difficulties accessing community resources	Difficulties	62	156
		No difficulties	66	88
64% in South County compared to 48% in North County				
Geography and challenges accessing community assistance	There was a significant association between geography and lack of information about community resources	No	92	147
		Lack of information	35	97
40% in South County compared to 28% in North County				
	There was a significant association between geography and language barriers	No	122	205
		Language Barriers	6	39
16% of South County compared to 5% of North County				
	There was a significant association between	No	120	194

	geography and applications too complicated/missing necessary documents	Too complicated/missing docs	8	50
	21% of South County compared to 6% of North County			
	There was a significant association between geography and being ineligible for rental assistance because not on a lease	No	120	201
	18% of South County compared to 6% of North County	Ineligible not on lease	8	43

D. Links between Experiences of Food and Housing Insecurity and Mental Health

There was a significant association between food insecurity and mental health challenges

88% of people who reported mental health challenges also reported experiencing food insecurity

	No Mental Health Challenge	Mental Health Challenge
Food insecure	194	57
Not Food Insecure	112	8

There was a significant association between housing insecurity and mental health challenges

88% of people who reported mental health challenges also reported experiencing

	No Mental Health Challenge	Mental Health Challenge
Housing insecure	199	57

housing insecurity

Not housing insecure	108	8
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Food insecure	Not food insecure
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There was a significant association between housing insecurity and food insecurity

82% of people who reported experiencing housing insecurity also reported experiencing food insecurity

Housing insecure	205	51
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Not housing insecure	46	69
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