Parish Engagement

Catholic Charities of Santa Clara County
Parish Site Study

Bridget Balajadia, LCSW
Program Manager of Parish Engagement Program
# Table of Contents

Abstract .................................................. 3  
Review .................................................... 3  
Methodology ............................................... 4  
Results ................................................... 4  
Top Five Concerns of Respondents .................. 4  
  Financial Wellbeing .................................. 4  
  Immigration ............................................ 5  
  Housing ................................................ 5  
  Food .................................................... 5  
  Job Security ........................................... 6  
  Health and Family Wellbeing ....................... 6  
    Physical Health ...................................... 6  
    Mental Health ....................................... 6  
Other Notable Concerns .................................. 7  
  School .................................................. 7  
  Childcare ............................................. 7  
Racial and Ethnic Disparities in the 8 Domains Covered in the Survey ............ 8  
  Housing Domain ...................................... 8  
  Immigration Domain .................................. 8  
  School Domain ....................................... 8  
  Physical Health Domain .............................. 8  
  Mental Health Domain ................................ 8  
  Job Security Domain .................................. 8  
  Childcare Domain ..................................... 9  
  Financial Wellbeing Domain ......................... 9  
Poverty “Hot Zones” in Santa Clara County ............................................. 9  
Discussion and Recommendations ................. 10  
Conclusion ............................................... 11  
Survey .................................................... 13
Abstract

COVID-19 and the following economic crisis has had a profound negative impact on residents of Santa Clara County. Communities of color have been particularly impacted by the combined disasters of the disease and the economic collapse. San Jose’s East Side now has the highest number of COVID cases and also the highest density of poverty in all of the Bay Area. Prior to the onset of the pandemic, these east side neighborhoods were already struggling with poverty. Overcrowded housing, vast numbers of undocumented and unsupported residents, child abuse, food insecurity and lack of access to healthcare were persistent problems that plagued the residents of these neighborhoods. Catholic Charities’ Parish Engagement program had been operating out of one of these neighborhoods for the past year and had seen the direct need of services and support.

When the Santa Clara County Department of Health declared the March 16, 2020 order to Shelter In Place to save lives and slow the spread of the pandemic, many residents throughout Santa Clara County were immediately put in financial crisis with the loss of employment especially in retail and the service sector. Protective measures such as the state and federal governments’ assistance through expanded unemployment insurance, the Paycheck Protection Program and the CARES act benefited many, but not all, residents. County and City of San Jose eviction prevention acts, rent moratoriums, leasing of hotels for the homeless and expanded community food distributions helped stave off homelessness and hunger. However, as jobs disappeared and residents' debt continued to grow, it became clear that a major financial crisis was looming. Parish Engagement chose to conduct a survey in May at three key locations throughout Santa Clara County in an effort to learn more about how the economic crisis has impacted people’s lives and what further support we as a nonprofit community and as a county can do to support our residents. This paper reviews our findings and makes recommendations for what can be done to prevent further crisis.

Review

Our survey examined eight domains of people’s lives. We believe that these domains are strong indicators of self sufficiency and help us better understand the overall impact of the pandemic’s economic fallout and the functioning of our community. In each of these sections, we will discuss our findings and what we predict for the next year based on evidence.

The domains that we will cover are:
1.) Housing
2.) Immigration
3.) School
4.) Physical Health
5.) Mental Health
6.) Job Security
7.) Childcare
8.) Financial Wellbeing
Methodology

Parish Engagement chose three distinctly different drive through food distribution sites to use for sampling grounds. Each of these sites was a Catholic parish that had chosen to partner with Catholic Charities and Second Harvest of Silicon Valley to feed people in need. We chose Our Lady of Peace, Our Lady of Refuge and St. Lucy’s as our sample sites based on their demographics and their locations within the South Bay. Our Lady of Peace is located in Santa Clara County and has the highest attendance rate of Asians and Pacific Islanders out of all parishes surveyed (57%). Our Lady of Refuge is located in the East Side of San Jose and has a strong mix of Latinx families (37%) and older API Adults (55%). St. Lucy's is located in Campbell and is predominately Latinx (57%). By surveying these three different locations, we hoped to broaden our understanding of how residents might be feeling based on their available neighborhood resources.

We assembled teams of multilingual volunteers (Spanish, Vietnamese and Tagalog) who could survey clients through the windows of their cars. Starting before the distribution of food, our surveyors approached clients in their cars and asked if they would be willing to take part in a confidential survey that was 25 questions long. Clients were not required to answer all questions but were encouraged to do so. In order to minimize trauma from some of the questions that were particularly emotionally triggering (survey attached in appendix), we also ensured that we had a therapist on site throughout our time at each site. Clients who expressed distress were redirected to said therapist for further support and guidance.

We surveyed 555 people over the course of 2 weeks. The vast majority of surveys (97%) were completed in full. Surveys were then collected and brought to a separate volunteer for data entry. Post completion of data collection, we analyzed our results and used this information to calculate long term economic impacts on our Valley.

Results

The following section will cover the results of our survey by domain. We have further added our predictions for the next year based on the evidence collected from this study.

Top Five Concerns of Respondents

1. Financial Wellbeing

The implications of this data suggest that the long term and persistent economic insecurity will exacerbate the financial, physical, and emotional health challenges already faced by vulnerable populations, especially the undocumented population.

54% of participants expressed that finances were the number one life stressor that they and their family were experiencing. 62% of participants stated that they did not have savings. 45% of participants stated that they did not have enough money to pay all of their bills for the month of June. Inability to pay monthly bills over a period of time will lead to increased debt, larger monthly payments, bad credit, utility shut downs, foreclosure, and bankruptcy to name a few.
Immigration

*Immigrants, as a whole, suffer more financially from COVID-19 than their native-born citizen counterparts. Their non-citizen status will also hinder recovery efforts.*

29% of participants shared that they are seeking immigration assistance but have not yet been connected to resources. Given the current federal administration’s restrictions on services available to undocumented people, this group of participants has not had access to the traditional safety net that is available to citizens. A disproportionate number of immigrants have been impacted by COVID-19 and the subsequent economic disaster. Common forms of assistance such as federal cash aid under the CARES act are unavailable to this population leaving them in far greater poverty than their citizen peers. While many legal immigrants are eligible for unemployment insurance and CalFresh, a number are hesitant to apply for fear of triggering “public charge” regulations. Undocumented parents who are unable to meet the needs of their children are at far higher risk of experiencing toxic stress, therefore, Adverse Childhood Experiences (ACE) scores of children of undocumented parents will likely be disproportionately higher than the rest of the population.

2. Housing

*Assuming that each participant has a family size of at least 3 people, this means that we could expect over 1,000 people to enter homelessness just from the areas that were surveyed in this study.*

22% of participants were unable to pay their rent in the month of April. 40% of participants shared that they did not believe that they would be able to pay the rent for the month of June. As of February 2020, the average rent in San Jose was $2,790/ month for a 1 bedroom apartment. Assuming that participants have been unable to pay the rent for the last 3 months at the average cost of rent listed above, we believe that each of our participants has a debt of $8,370 as of this month if not greater. Santa Clara County’s rent moratorium is set to expire on August 31st. Residents must pay back 50% of their rent debt within 6 months. Assuming that these participants will not be able to pay the rent moving forward, they will have a total of $16,740 each due by the time the moratorium expires. Without rental assistance, 49% of our participants have stated that they have no friends or family that they can live with and as such will be entering homelessness as of January 2021. Each participant represents a couple or a family. Very rarely did we encounter single occupants.

3. Food

*100% of individuals surveyed were seeking food assistance (since the survey was conducted at three drive-through food distribution locations.)*

Food access is clearly an issue that runs throughout all populations, but has the highest impact on Black, Indigenous and People of Color (BIPOC) given that the majority of respondents were BIPOC. Given the suddenness and severity of the economic crisis and the high percentage of immigrant households, it is likely that many in the immigrant population have chosen not to access public food benefits. ¹ We did not treat “Food”

¹ A 2018 study from the Urban Institute highlighted that public charge changes have depressed immigrant participation in public food benefits. (see: [https://www.urban.org/research/publication/one-seven-adults-immigrant-families-reported-avoiding-public-benefit-programs-2018](https://www.urban.org/research/publication/one-seven-adults-immigrant-families-reported-avoiding-public-benefit-programs-2018)). See also the article in Nature.com, “Immigration/Migration and Healthy Publics: Catholic Charities of Santa Clara County 2625 Zanker Road, San Jose, CA 95134 408-468-0100 www.catholiccharitiesscc.org
as a discrete domain because hunger and food access data was already readily available from surveys and studies from multiple agencies in the Valley.²

4. Job Security

*Given the high unemployment rate among those surveyed, it is estimated that the majority were doing in-person jobs and would not be able to work remotely.*

69% of participants are unemployed. Only 48% of participants anticipate having a job to return to when Shelter In Place (SIP) is over. Of the participants that will be returning to work when the SIP is over, 36% do not feel safe doing so due to the ongoing pandemic. People are uncertain which jobs will come back once SIP is over, and the demand for jobs will likely be higher than the supply of jobs available. While most people will feel comfortable returning to work, a significant number are unsure if it is safe to do so.

5. Health and Family Wellbeing

Physical Health

*There is potential that other underlying or co-occurring disorders/diseases/ailments are going untreated and growing due to a fear of or inability to see the doctor. Santa Clara County could see more residents die due to untreated or unmanaged conditions.*

67% of participants did not know where to access a COVID-19 test. 33% of participants did not know how to apply for Medi-Cal. 34% do not have health insurance. East San Jose has the highest concentration of COVID-19 cases in Santa Clara County. 43% of participants said that they have avoided going to the doctor even when they were feeling ill.

Mental Health

*Given the high percentages of individuals experiencing mental health struggles, we believe the mental health system will face the same challenges of capacity as our physical health system is currently undergoing within the next year.*

71% of participants expressed symptoms of depression and anxiety. 20% of participants expressed that they “always” felt down, or worried which is an extremely high indicator of clinical depression requiring treatment. 28% of participants stated that they have no support system in their lives. 23% of people have zero contact with other humans every day (including social media, and phone calls, text messages, etc). 55% of participants

² The data drawn from case studies of Mexican and Central American migrants in Santa Barbara provides some insight into the prevalence of food insecurity in undocumented immigrant families in Santa Clara County. Immigration/migration and healthy publics: the threat of food insecurity.
do not know how to contact a therapist. These data points lead us to believe that there will be an increase in mental health disorders and suicide. From our data last year in Parish Engagement, the average adverse childhood experience (ACE) score in 95122 was a 9/10, in comparison to the national average of 3/10. Poverty in and of itself is an ACE. Every ACE that a youth experiences has a direct correlation to their estimated lifespan and economic well being.

**Other Notable Concerns**

**School**

*Without district support, many of these families will be unable to support their children attending virtual class and engaging in the materials.*

54% of participants had children living with them. 20% of parents shared that they do not feel prepared to home school their children this fall should schools choose to practice distance learning. 13% of parents reported that they do not have the necessary supplies required for distance learning such as a computer, printer, paper, pencils, internet. 22% of parents reported that their children’s grades have fallen since Shelter In Place began.

**Childcare**

* Fewer people (presumably women) will be re-entering the workforce due to a lack of childcare.*

Of the participants with children, 38% of participants do not have anyone to watch their children if they must return to work. 20% of participants will be unable to return to work because of a lack of childcare and/or an inability to pay for childcare.
Racial and Ethnic Disparities in the 8 Domains Covered in the Survey

In nearly every domain of this study, Black and Latinx people demonstrated greater need than their Asian, White and Middle Eastern/ North African peers. In some domains, there was as much as a 30% disparity between the ethnic groups. Only 6% of attendees at our survey sites identified as White which indicates that the White community may not be in as much need in general as they do not appear to need food support as much as other ethnic and racial groups.

Housing Domain
Black and Latinx people are at far greater risk for becoming unhoused (71% of Black people and 60% of Latinx people reported that they would not be able to pay back their rent and would have no friends and family to stay with).

Immigration Domain
36% of Latinx clients were in need of immigration assistance compared to 22% of their Asian peers.

School Domain
100% of Black parents and 65% of Latinx parents reported that their children's grades had significantly fallen since SIP began. 40% of Black and Latinx parents reported that they do not have the necessary supplies for their children to succeed in school (computers, internet, phones, etc).

Physical Health Domain
50% of Black and Latinx participants also shared that they do not currently have health insurance. 78% of Black and Latinx participants did not know where to get a COVID test. Furthermore, 60% of the Latinx population has been avoiding going to the doctor, further complicating existing health conditions.

Mental Health Domain
In the only domain of this study to have Asians outranking other groups in need, 50% of Asian participants reported greater isolation. However, it still appears that Black and Latinx residents are in the most need of mental health attention as 80% of participants reported that they have symptoms of Depression and Anxiety.

Job Security Domain
67% of Asian participants reported that they have a job to return to when SIP concludes as compared to 50% of Latinx and Black participants.
Childcare Domain

66% of Black parents, 33% Asian parents and 38% Latinx parents shared that they have no one to watch their children when they must return to work. Similarly 66% of Black parents shared that they would not be able to return to work because they have no childcare while 50% of Asian and 52% of Latinx parents stated the same.

Financial Wellbeing Domain

100% of Black and Middle Eastern/ North African participants and 74% of Latinx participants stated that they had no savings. 37% of Asians also reported that they have no savings. 100% of Middle Eastern/ North African and 66% Black participants stated that they do not have enough money to get through the next month. 62% of Latinx participants reported the same circumstances.

Poverty “Hot Zones” in Santa Clara County

County data has shown us that 95116 and 95127 have the highest COVID infection and death rate in the county as of May 2020. Similarly, these two zip codes also have some of the highest levels of poverty in the county.

As of 2018, 13.9% in 95116 and 8.9% in 95127 were living in poverty. While there has not been updated county information that is readily available to compare, we can assume that these numbers have increased prior to COVID and will now exponentially soar post SIP. These zip codes also represent multicultural communities where a high number of residents identify as Black, Latinx, Asian and Middle Eastern.3

---

3 Our service partner Second Harvest of Silicon Valley, has produced a blog post with links providing research showing the relationship of hunger to housing, wages and health. (See https://www.shfb.org/impact/blog/hunger-research-in-2018/).
Discussion and Recommendations

*Black, Indigenous and People of Color (BIPOC) were disproportionately impacted by the effects of SIP. Black and Latinx participants had the worst outcomes by far. Given the evidence that we have gathered from this data, we predict dire consequences within the next several months to a year if action is not taken immediately.*

Housing and financial wellbeing appear to be the most urgent issues based on the survey.

Regarding housing concerns, Santa Clara County already has one of the highest per capita numbers of unhoused individuals in the nation on any given night. If the eviction moratorium is lifted without families having sufficient income to pay rent, it would add thousands more people to the streets leading to domestic refugee camps of families, seniors and other vulnerable populations. Our shelters are full and the current waitlist for affordable housing could take months to years for a person to find stable housing. The combined housing stress and the lack of financial wellbeing is a direct contributor to poorer health and higher ACE scores. Local non-profits and city and county officials need to work together to deliver meaningful coordinated solutions that will allow residents to continue to stay housed, pay their bills, and put food on the table. Expanding current rental assistance programs will help both landlords and tenants. Extending some combination of rent and mortgage forgiveness and moratoriums combined with revenue and cash flow supports for landlords may help prevent a surge in homelessness. Meanwhile ongoing policy changes to rapidly expand the development of affordable housing is critical, e.g., through expanding state affordable housing tax credits.

Regarding families’ financial concerns, with nearly half of the jobs estimated not coming back there is an urgent need for expanded access to cash assistance and for a Universal Basic Income support.

Job creation is increasingly important. As many businesses have been forced to shutter, we have seen a massive loss of jobs and wages and uncertainty regarding what types of jobs will be available in a post-pandemic environment. As college graduates enter the workforce they will now be battling with more senior workers who are trying to stay afloat. We must support small businesses in their efforts to re-open safely. Community colleges and job programs should be fully funded in order to provide skill development for future workers. Workers, especially from communities of color, in low-skilled jobs and service industry jobs are especially vulnerable to being permanently unemployed. We urgently need to implement a coordinated collaborative effort connecting employers with job seekers with rapid access to safety net benefits, job training and rapid re-employment while helping businesses reopen safely with a workforce trained for the new environment. This will require a significant public-private investment over the next several years.

A quarter of respondents self-identified as undocumented. We can safely assume that there are many others that we encountered who did not feel safe sharing their legal status. As mentioned in the results section of this paper, undocumented residents lack the right to apply for basic public benefits that help keep them sheltered, fed and safe. Local Latinx leaders in Silicon Valley have expressed that suicidal ideation has...
increased among undocumented residents because of the chronic stress that they are enduring now. Even with California leading the nation in the disaster relief assistance for immigrants (DRAI) investment, $500 per household is not nearly enough to protect our frontline workers, including farmworkers, our most vulnerable population in Silicon Valley. The initial state investment locally of $6 million through Catholic Charities reached over 12,000 households in Santa Clara County. While helpful to those families, it represents less than 10% of the estimated eligible population. Furthermore, we know that undocumented people are far less likely to get tested for COVID-19 due to fears of loss of work, separation from family, care for their children, lack of trust in having personal data kept confidential and inability to quarantine in close quarters that could come from a positive result. We must heavily invest in and support our undocumented residents by connecting them with health care, legal services, California’s EITC, ITINs, financial support, family supports, emergency housing and ultimately a pathway to legalization and citizenship. State legislation combined with increased private philanthropy to expand the DRAI investment is urgently needed.

With a quarter of respondents ineligible for federal food assistance due to immigration status, the demand is expected to continue to be high for food provided by nonprofits.

At the same time, given loss of income, many families may be eligible for CalFresh and be unaware of their eligibility or intimidated by the enrollment process. We recommend advocacy for federal, state and local public policies that expand eligibility and streamline access to food benefits. We also recommend an ongoing coordinated approach to both food distribution and expanded access to CalFresh enrollment with a collaborative engagement by nonprofits, businesses, civic and faith groups, and local governments. Private donations and expanded public benefits by themselves, while essential, are not sufficient. Investing in community-based food microenterprises and self-help cooperatives can provide residents both local access to food and opportunities for earned income.

Conclusion

The cumulative lack of access to financial wellbeing, housing, food, healthcare, education, child care, jobs and legal status can be summed in one word - poverty. Along with the pandemic, poverty is the most urgent crisis that we are facing in 2020. It is important to continue to take the right health care precautions to slow the spread of COVID-19. At the same time, if we do not take action on addressing the issues discussed in this study, far greater numbers of residents may ultimately die from poverty than from COVID-19. We have a moral imperative to act and we must do so quickly and unified as one Valley.

Survey

1. What are the top three (3) issues that you are most concerned with right now?

Catholic Charities of Santa Clara County  2625 Zanker Road, San Jose, CA 95134  408-468-0100
www.catholiccharitiescsc.org
### Questions

1. **Finances**
   - Were you able to pay rent for the month of April?
   - Yes
   - No

2. **Immigration status**
   - Do you anticipate that you will be able to pay next month's rent?
   - Yes
   - No

3. **Housing**
   - Have you been evicted?
   - Yes
   - No

4. **Food access**
   - If you are evicted in the future, do you have family or friends that you could stay with until you find stable housing?
   - Yes
   - No

5. **Medical health care**
   - Does someone in your household need helping seeking citizenship, DACA renewal or other immigration resources?
   - Yes
   - No

6. **Job Security**
   - Do you currently have children who are enrolled in school?
   - Yes
   - No

7. **School**
   - Do you feel prepared to homeschool your children if schools practice distance learning this fall?
   - Yes
   - No
   - N/A

8. **Childcare**
   - Do your children have the necessary supplies they need to complete their work (e.g. internet, phones, computer, printer, pencils)?
   - Yes
   - No
   - N/A

9. **Mental health care**
   - Have your children's grades/ scores fallen since Shelter In Place began in March?
   - Yes
   - No
   - N/A

10. **Medical insurance**
    - Do you have health insurance (excluding emergency Medi-Cal)?
    - Yes
    - No

11. **Healthcare access**
    - Do you know where to go if you need a COVID test?
    - Yes
    - No

12. **Employment**
    - If you were to lose your health insurance due to job loss, would you know how to apply to Medi-Cal?
    - Yes
    - No

13. **Health maintenance**
    - Since Shelter In Place started, have you avoided going to the doctor even when you were feeling ill?
    - Yes
    - No

14. **Fatigue levels**
    - In the past month, have you felt tired or fatigued throughout the day?
    - Always
    - Usually
    - Sometimes
    - Never

15. **Social isolation**
    - Do you connect with anyone outside your house at least once per day (via Zoom, phone, social media)?
    - Yes
    - Sometimes
    - No

16. **Support network**
    - Do you feel like you have a support team?
    - Yes
    - No
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you find yourself worrying or feeling down more often now?</td>
<td>Always</td>
</tr>
<tr>
<td>If you wanted/ needed to see a therapist, would you know how to contact one?</td>
<td>Yes</td>
</tr>
<tr>
<td>Are you currently employed?</td>
<td>Yes</td>
</tr>
<tr>
<td>Do you anticipate having a job to return to when Shelter In Place is over?</td>
<td>Yes</td>
</tr>
<tr>
<td>Do you feel safe returning to work?</td>
<td>Yes</td>
</tr>
<tr>
<td>Do you have someone to watch your children if you have to go back to work?</td>
<td>Yes</td>
</tr>
<tr>
<td>If you are unable to pay for childcare or cannot find a provider, will you be able to return to work?</td>
<td>Yes</td>
</tr>
<tr>
<td>Do you have savings?</td>
<td>Yes</td>
</tr>
<tr>
<td>Do you have enough money to pay all of your bills next month?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

27. What is your race/ ethnicity?
- Asian
- Black/ African
- Hispanic/ Latino
- Middle Eastern or North African
- Multiracial/ Multiethnic
- Native American/ Alaska Native
- White
- Other

28. What is your gender?
- Female
- Male
- Non-binary

29. What is your age range?
- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+