

Spring 2022

## The Disproportionate Impact of COVID-19 on the Housing Stability of Hispanic/Latino Renters in California

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### Recommended Citation

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DOI: <https://doi.org/10.31979/etd.mdn6-ty6d>

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**The Disproportionate Impact of COVID-19**  
**on the Housing Stability of**  
**Hispanic/Latino Renters in California**

-

By

Cyndi Valdez

A Thesis Quality Research Paper  
Submitted in Partial Fulfillment  
Of the  
Requirements for the  
Master's Degree  
in

PUBLIC ADMINISTRATION

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The Graduate School

San Jose State University

May 2022

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## BACKGROUND

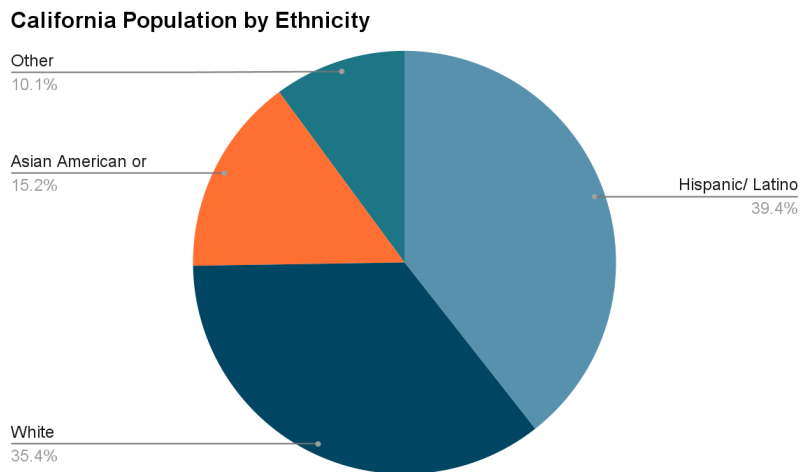
### Research Question

How and why did the COVID-19 pandemic impact the housing stability of Hispanic/Latino renters in California? How were communities, such as those in Santa Cruz County, affected by Shelter in Place Orders? What measures were taken to help alleviate the financial burdens caused by the pandemic?

### Demographics

California is the nation's most populated state (Johnson, McGhee & Cuellar, 2022), with an estimated population of 39,237,836 as of July 2021 (U.S Census Bureau, 2021). About 39% of the total population identified as Hispanic or Latino (any race), making it the largest ethnic group in the state, followed by 35% that are non-Hispanic White, 15% Asian American or Pacific Islander, 5% that are Black, 4% multiracial, and fewer than 1% Native American or Alaska Natives (U.S Census Bureau, 2021).

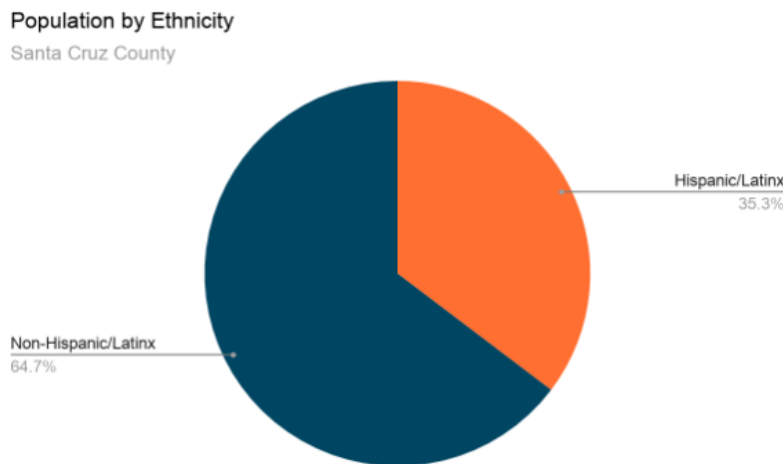
**Figure 1: CA Population by Ethnicity**



Source: U.S Census Bureau 2021

At the local level, the Santa Cruz County population was 273,123 (Data Share SCC, 2021), and about 35.3% identified as Hispanic/Latino. The demographics also showed that as of 2018, of all the cities that make up the county, Watsonville had the largest Hispanic population, with 81.7%, compared to 21.1% in the City of Santa Cruz, 11.1% in Scotts Valley, and 14.9% in Aptos, to name a few of the other municipalities within Santa Cruz County (Data USA, 2018).

**Figure 2: Santa Cruz County Population by Ethnicity**



Source: Data Share SCC (2021)

### **Public Health Orders**

In December 2019, the first case of a novel coronavirus was reported in Wuhan, China (World Health Organization [WHO], 2020). The disease, designated COVID-19 by the World Health Organization, was a respiratory disease that quickly became a pandemic (World Health Organization [WHO], 2020). The first case diagnosed in California was traced back to Santa Clara County in February 2020 (St. John, Mason & Hamilton, 2020). By March 19, 2020, California Executive Order N-33-20, also known as the statewide Stay at Home Order, had been issued by Governor Gavin Newsom in an attempt to reduce the levels of contact between people and ultimately protect the health of the public (Exec. Order N-33-20, 2020).



Under the stay-at-home order, only essential businesses were allowed to remain open. This led to the temporary closure of workplaces that were considered non-essential, which resulted in many households experiencing a significant loss of income due to job losses and reduction in hours. Unemployment rates throughout California reached record high levels during this time (Employment Development Department [EDD], 2020), leaving many struggling to make ends meet, and ultimately facing the risk of housing instability due to their inability to make their rental payments.

On March 16, 2020, the Public Health Officer of Santa Cruz County, Dr. Gail Newel, issued a local stay-at-home order to minimize the community's spread of COVID-19 (County of Santa Cruz Health Services Agency, 2020). As the transmission of the disease progressed throughout the nation, so did local public health orders. On March 31, 2020, because of the continuous increase of cases in the county and the Bay Area, the decision was made to extend the initial shelter in place orders through May 3, 2020 (County of Santa Cruz, 2020). Anyone living in the county was strongly encouraged to continue staying in their homes to avoid excessive contact with others and minimize the spread of the virus. The surge of positive COVID-19 tests resulted from the large percentage of people who tested positive but were asymptomatic, meaning they did not show any symptoms (Kerwin-McCrimmon, 2020).

These orders prohibited all traveling unless required for essential business purposes, and discouraged gathering with anybody who was not part of one's household (County of Santa Cruz Health Services Agency, 2020). Setting these restrictions was a critical step in containing the number of cases. The only reason a person was to leave their residence was to perform essential activities (County of Santa Cruz, 2020). The activities considered essential included

1. Engaging in activities or performing tasks necessary to the health and safety of themselves, family, or household members (pets included), such as obtaining medical supplies or medication or visiting healthcare professionals.
2. Obtaining and delivering necessary services or supplies for themselves or their family members, including food, household consumer products, products needed to work from home, and products essential to maintaining residents' habitability, sanitation, and operation.
3. Engaging in outdoor recreation activity while complying with social distancing guidelines.
4. Performing work for an important business (Table 1) or otherwise carrying out activities permitted explicitly in this Order, including minimum basic operations.
5. Providing necessary care for a family member or pet in another household with no other source of care.
6. Attending a funeral with no more than ten individuals present.
7. Moving residences if deferring an already planned move is impossible, or if the move is necessary for safety, sanitation, habitability reasons, or essential to preserve shelter (County of Santa Cruz, 2020, n.p.).

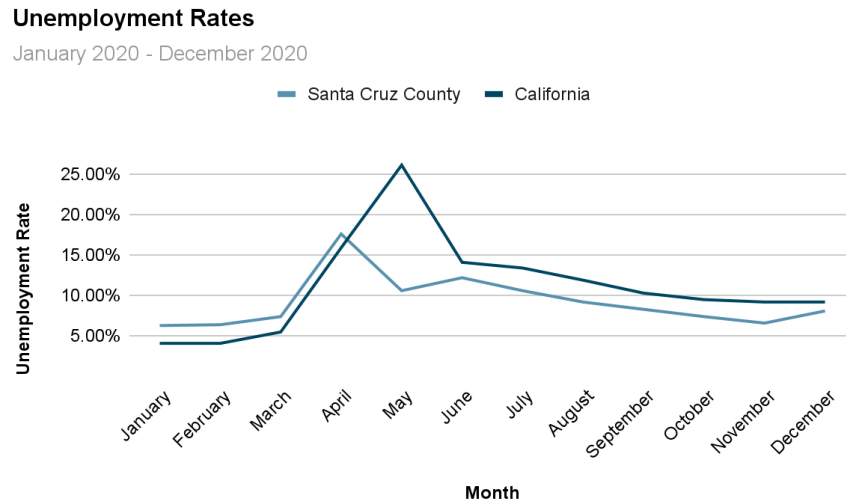
### **Effects of Pandemic on the Workforce**

Only essential businesses could remain open under the stay-at-home order (County of Santa Cruz, 2020), which led to the temporary closure of those considered non-essential.

California reached an unemployment rate of 16% in April 2020, its peak since the beginning of shelter in place orders (U.S Bureau of Labor Statistics, 2020). In Santa Cruz County, the

unemployment rate was 8.1% in March and significantly increased to 17% in April 2020 (U.S Bureau of Labor Statistics, 2020).

**Figure 3: Unemployment Rates 2020**



Source: U.S Bureau of Labor Statistics 2020

The categories of jobs considered essential have been identified in Table 1. Non-essential businesses were forced to close down temporarily, and the majority ultimately had to let go of their workers due to a lack of revenue (Miller, 2020). Regardless of some places keeping their businesses running, this did not guarantee job stability. Essential businesses were required to implement and enforce site-specific social distancing protocols to remain open (County of Santa Cruz Health Department, 2020). One of the rules included limiting the number of people allowed to enter a facility and work areas to ensure that everyone could maintain a six-foot distance from one another (County of Santa Cruz Health Department, 2020). This restricted workplaces from operating at total capacity, so not only was there a limit to the number of customers but also to the number of workers.

**Table 1: Essential Workforce Sector Index**

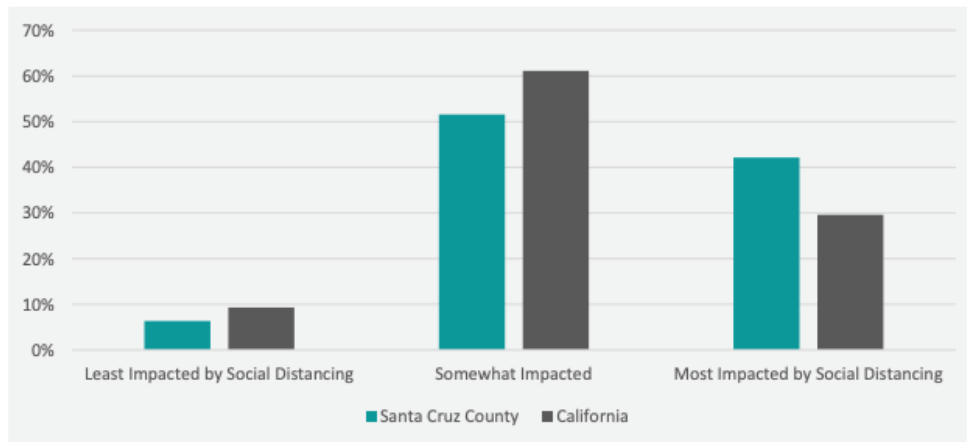
<b>Essential Workforce Sector Index</b>
1) Health Care / Public Health
2) Emergency Services
3) Food and Agriculture
4) Energy
5) Waste and Wastewater
6) Transportation and Logistics
7) Communications and Information Technology
8) Government Operations and Other Community-Based Essential Functions
9) Critical Manufacturing
10) Financial Services
11) Chemical and Hazardous Materials
12) Defense Industrial Base
13) Industrial, Commercial, Residential, and Sheltering Facilities and Services

Source: State of California COVID-19 (2021)

Social distancing requirements primarily affected many of the occupations reliant on physical proximity. In Santa Cruz County, four in ten jobs involved proximity to other people and were expected to be affected by the public health orders, slightly higher than the state average, where only 30% of workers fall under this category (Santa Cruz County, State of the

Workforce, 2021). Figure 4 shows the comparison in job volatility resulting from social distancing requirements between Santa Cruz County and all of California. The county surpassed the state by over 10% when it came to jobs most impacted by social distancing (Santa Cruz County State of the Workforce, 2021).

**Figure 4: Job Volatility Resulting from Social Distancing Requirements**



Source: Santa Cruz County State of the Workforce 2021

Table 2 shows the percentage of the population employed under different types of industries, both in the county and in all of California. The type of jobs that rely heavily on physical interaction and providing in-person services can fall under several categories, which can be identified in the table below as the industries with the highest percentages. It is also important to note that the agriculture industry is a larger percentage of activity in the county than in the state as a whole by 3.51%. (Data Share SCC, 2022). Figure 5 shows the top 4 sectors in the county that require the most in-person interaction and that were most impacted by the pandemic and social distancing orders.

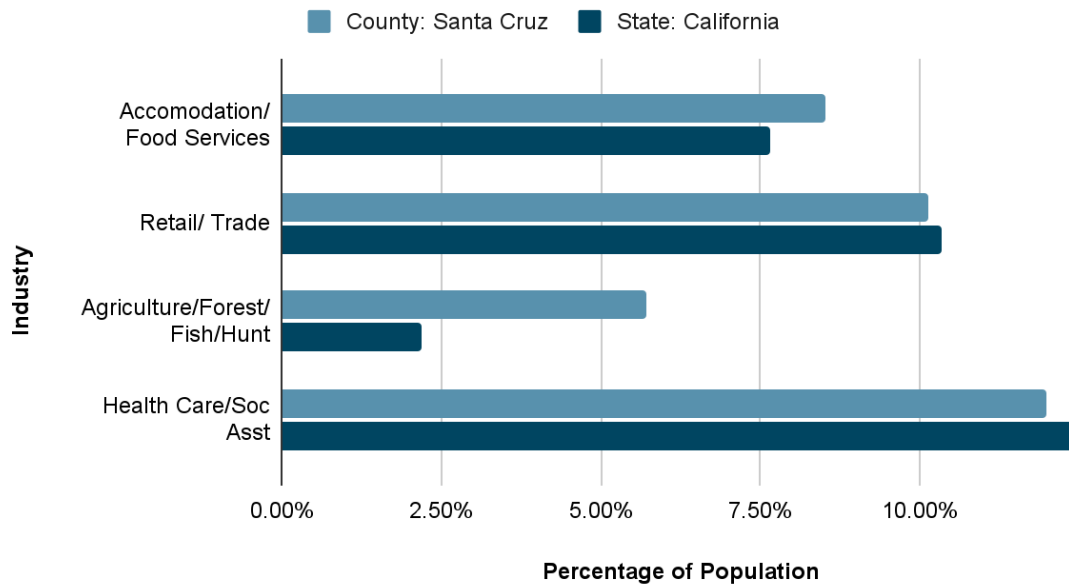
**Table 2: Employment by Industry**

<b>Industry</b>	<b>County: Santa Cruz</b>	<b>State: California</b>
	<b>% of Employed 16+ Population</b>	<b>% of Employed 16+ Population</b>
Accommodation/ Food Services	8.52%	7.65%
Admin/Support/Waste Mgmt	3.61%	4.75%
Agriculture/Forest/Fish/Hunt	5.70%	2.19%
Entertainment/ Rec Services	3.28%	2.71%
Construction	6.54%	6.54%
Educational Services	12.58%	8.60%
Fin/Insur/RE/Rent/Lse	4.34%	5.92%
Health Care/Soc Asst	11.97%	12.48%
Information	1.82%	2.87%
Management of Companies	0.05%	0.13
Total Manufacturing	7.90%	8.91%
Other Svcs, Not Pub Admin	4.70%	5.10%
Prof/Sci/Tech/Admin	9.58%	9.04%
Public Administration	3.39%	4.46%
Retail trade	10.14%	10.33%
Transport/Warehouse/Utils	3.44%	5.53%
Wholesale Trade	2.43%	2.77%

Source: Data Share Santa Cruz County, 2022

**Figure 5: Employment by Industry, 2021**

### Employment by Industry



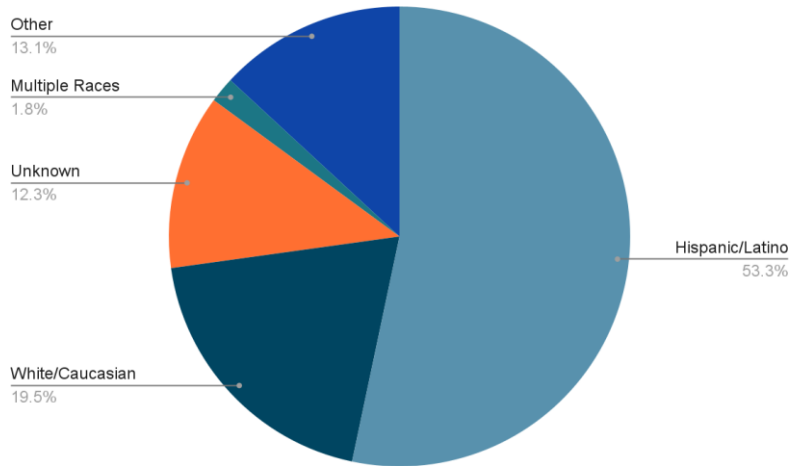
Source: Data Share SCC, Claritas (2021)

### COVID-19 Impact on Santa Cruz County Hispanic/Latino Community

When the fast-spreading COVID-19 virus reached the residents of Santa Cruz County, it spread rapidly and at higher levels among the Hispanic/Latino community than in others (Meyberg-Guzman, 2020). According to the data collected by the County of Santa Cruz Health Department, 53.28% of the documented cases of COVID-19 during this period identified as Hispanic/Latino, in contrast to the 19.47% identified as White/Caucasian (County of Santa Cruz Health Department, 2021). Of the 15,615 cases reported, 7,919 were in the Watsonville jurisdiction (County of Santa Cruz Health Department, 2021). In July 2020, 46 of the 600 known COVID-19 cases in Santa Cruz County at the time were farmworkers, and it was considered the most significant number of cases by profession (Mayberg-Guzman, 2020). The contrast between the number of positive COVID-19 cases in the Watsonville/Freedom area versus the rest is

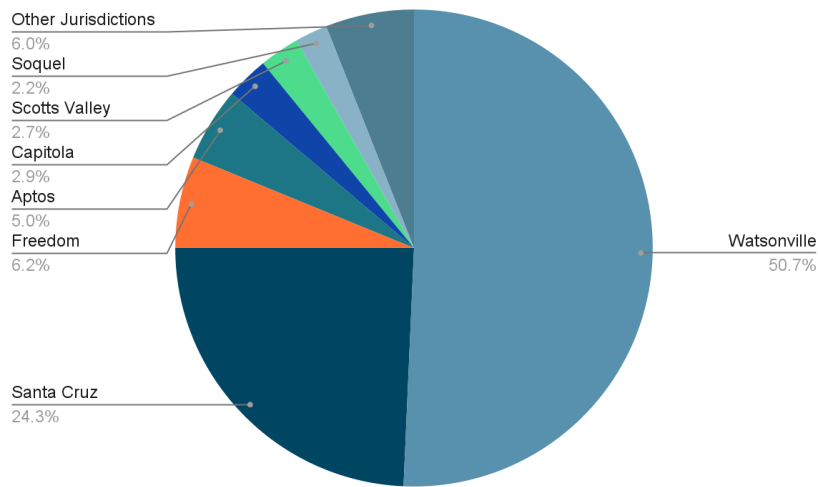
important because the Hispanic population is most represented in these jurisdictions (Data USA, 2018).

**Figure 6: Demographics of Known Cases Among Santa Cruz County Residents by Race/Ethnicity**



Source: Santa Cruz County Health Department, 2021

**Figure 7: COVID-19 Cases in Santa Cruz County by Jurisdiction**



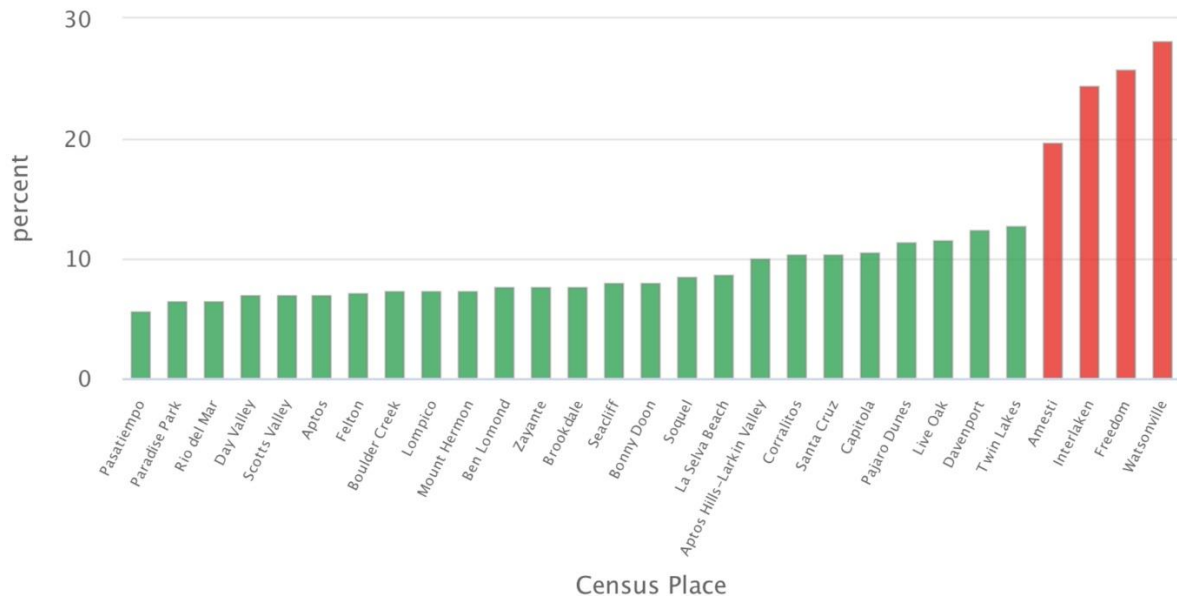
Source: Santa Cruz County Health Department, 2021



The effects of COVID-19 on a person's health vary case by case. Some individuals experience minimum symptoms, or none at all, while others feel the full effects. During the beginning phases of the pandemic, the CDC recommended that anyone who was in contact with someone who tested positive for COVID-19 should isolate until getting tested and receiving a negative test result. In the case of receiving a positive test result, it was recommended to isolate for 10-14 days (Centers for Disease Control and Prevention [CDC], 2020). In some cases, people experienced long-term effects that could cause damage to the lungs, heart, and brain, and could potentially increase the risk of long-term health problems (Mayo Clinic, 2021).

These are conditions that would require medical attention, which could be an issue for individuals who do not have medical insurance and cannot afford to pay for out-of-pocket medical bills. According to 2019 data, it was estimated that 14.6% of the Santa Cruz County population was uninsured, and within the county, the jurisdictions in which most of the Hispanic population reside (Data USA, 2018) had the highest percentages of uninsured adults: Watsonville, 28.1%, Freedom 25.8%, Interlaken 24.4% and Amesti 19.7% (Data Share SCC, 2019).

**Figure 8: Santa Cruz County Adults without Health Insurance 2019**



Source: Data Share SCC, 2019

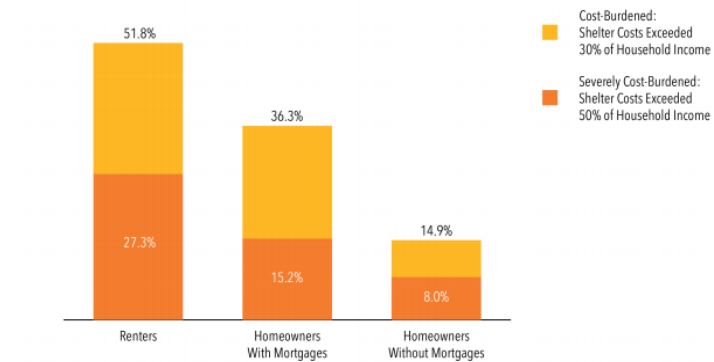
### **Housing Instability and Risk of Eviction**

The loss of income created by the pandemic created numerous challenges and put the housing stability of many affected families at risk. The housing challenges have always been more remarkable for renters in California, even prior to the pandemic, with more than 1 in 2 renters being cost-burdened before COVID-19, as seen in Figure 9 (California Budget & Policy Center, 2020).

**Figure 9: Percentage of California Households with Housing Cost Burden, 2019**

More Than 1 in 2 Renters and More Than 1 in 3 Homeowners With Mortgages Were Cost-Burdened Before COVID-19

Percentage of California Households With Housing Cost Burden, 2019

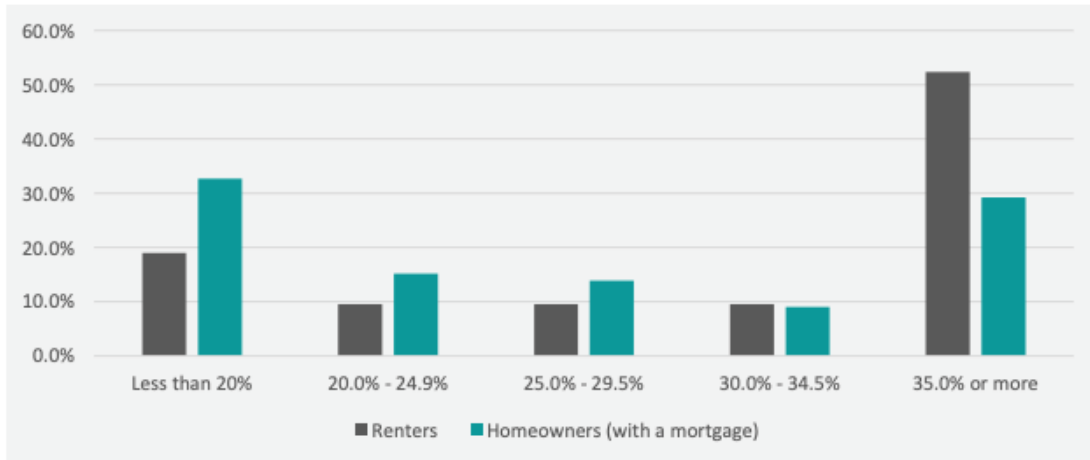


Note: Definitions of housing cost burden are from the US Department of Housing and Urban Development.  
Source: Budget Center analysis of US Census Bureau, American Community Survey data

Source: California Budget & Policy Center (2020)

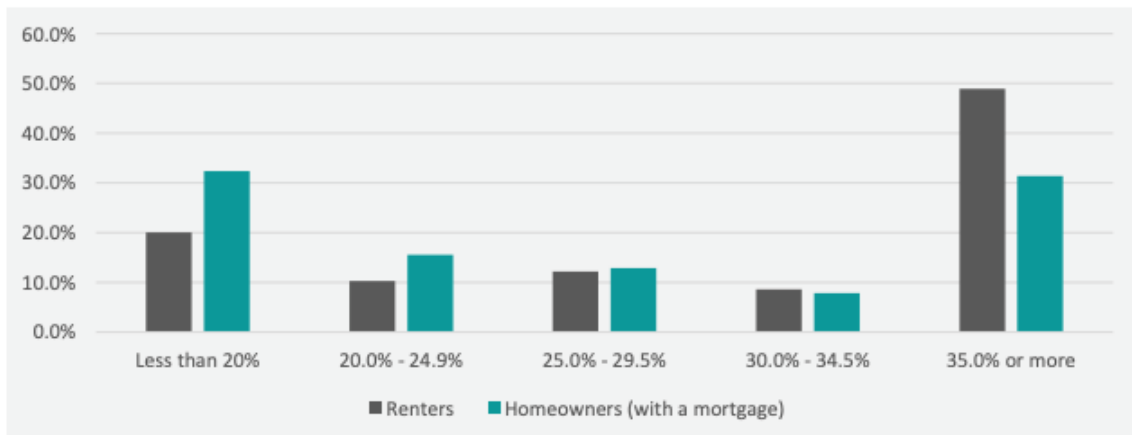
About 60% of residents in the county are homeowners, and the remaining 40% are renters (Santa Cruz County State of the Workforce, 2021). Of this 40%, half of these renter households spend 35% or more of their income on housing expenses (Santa Cruz County State of the Workforce, 2021). In the South County area, which is where Watsonville and Freedom are located, there is a slightly higher percentage of households paying 35% or more of their income on rent in comparison to the North Sub Region, where the City of Santa Cruz is located, as seen in Figures 10 and 11 (Santa Cruz County State of the Workforce, 2021).

**Figure 10: Share of Income Residents Spend on Housing in South Sub Region (2019)**



Source: Santa Cruz County State of the Workforce, 2021

**Figure 11: Share of Income Residents Spend on Housing in North Sub Region (2019)**



Source: Santa Cruz County State of the Workforce, 2021

### **Assembly Bill No. 3088**

On August 31st, 2020, California Governor Gavin Newsom signed legislation to protect millions of tenants from eviction and property owners from foreclosure due to the economic impacts of COVID-19. These protections applied to tenants who were unable to pay all or part of the rent due to a COVID-related reason (State of California, 2020). Suppose the tenant was to

provide a declaration of COVID-19-related hardship. In that case, the tenant could not be evicted before February 1, 2021, due to rent accrued between March 4 – and August 31, 2020 (State of California, 2020).

### **Senate Bill No. 91**

California Senate Bill No. 91 (SB 91) COVID-19 Relief: Tenancy: Federal Rental Assistance, was signed into law on January 29, 2021. This law expands the COVID-19 Tenant Relief Act, AB 3088, to June 30, 2021. This law protects tenants by prohibiting landlords from evicting them as long as they pay 25% of their rent (Senate Bill No. 91, 2021). In addition to that, SB-91 also includes a COVID-19 Rental Relief program designed to alleviate renters from past due rent accumulated during the pandemic.

The economic impact of the pandemic required immediate attention and aid that would help alleviate the financial burden many households were experiencing. These burdens lead to many individuals not keeping up with their rental payments, which meant that they risked losing their housing. In response to this at the local level, the County of Santa Cruz made the decision to use part of the \$28 million from the Coronavirus Aid, Relief and Economic Security (CARES) Act fund approved by the state towards an emergency rental assistance program (County of Santa Cruz, 2020).

This program was designed to assist eligible households to pay rent and utility costs incurred between April 1, 2020, and December 31, 2020 (County of Santa Cruz, 2020). The funds were only available to applicants who lived in unincorporated areas. It would only cover up to six months of rent in arrears, and up to \$10,000 per household. The primary recipients of these funds had to fall within specific income limits as determined by the county. Depending on

the number of members in the household, the income could not surpass 80% of the county’s median income (County of Santa Cruz Planning Department, 2020).

**Table 3: Santa Cruz County Income Limits**

Household Size		1	2	3	4	5	6	7	8
Income Limit Percent of (AMI)	80% or Lower	\$74,350	\$85,000	\$95,600	\$106,200	\$114,700	\$123,200	\$131,700	\$140,200

Source: County of Santa Cruz Planning Department (2020)

**Senate Bill 115: CA COVID-19 Rent Relief and Utility Relief Program**

On March 15, 2021, the State of California launched a statewide program in accordance with Senate Bill 115, which was also designed to provide assistance with past due rental payments accumulated during the pandemic. Through this application, tenants and landlords were able to request up to 18-months of rental assistance, which would cover the time between April 1, 2020, and March 31, 2022 (Housing is Key, 2022). This program was set up to allow people to apply through an online application on their own, or seek help from a local organization that would assist them with the process if they had limited digital literacy, lacked internet broadband, or for any other reason could not apply independently.

## LITERATURE REVIEW

### Hispanic/Latino Households

The structure of Hispanic households tends to differ from the typical American nuclear homes. Nuclear family households, or households that only consist of parents and children, have been considered the norm and standard type of household in the United States; however, extended family households are not necessarily uncommon, and are prevalent among minorities and immigrants (Kamo, 2020). High-density living is generally seen as an undesirable way of living and out of the norm, but that is not always the case among immigrant communities (Myers & Lee, 1996). In 2016, about 25 % of Hispanic households lived in multigenerational households, compared to only 15 % of non-Hispanic white households (Cohn & Passel, 2018).

Multigenerational households also often serve as a safety net for the economically disadvantaged (Kamo, 2020). Residential crowding is considered the most common in communities where adverse economic and social conditions are more prevalent (Burr, Mutchler & Kerstin, 2010). In addition to financial issues, other factors contribute to the living situations of these households, including cultural and demographic characteristics (Kamo, 2020). In the United States, overcrowding is, to some extent, a byproduct of the immigration transition process. Those who recently arrived in the country are more likely to seek temporary shelter with relatives and friends until they can provide for themselves (Myers, 1996). Additionally, it has also been found that residential crowding is more common among older Hispanics than older non-Hispanic Whites (Burr, Mutchler & Kerstin, 2010). Crowded living made it more difficult for many families to properly adhere to social distancing regulations strongly recommended by the WHO and CDC (Macias-Gil, Marcelin, Zuniga-Blanco, Marquez, Mathew & Piggott, 2020)

Housing inequality plays a significant role in the local housing market characteristics that influence residential crowding. Myers (1996) found that expensive housing, unusually high rental costs, and low housing vacancy rates directly relate to higher rates of spatial density within housing units.

### **COVID-19 Racial and Ethnic Health Disparities**

The COVID-19 pandemic has affected Hispanic and other minority communities more than non-Hispanic whites in many United States areas. As of May 30, 2020, the Centers for Disease Control and Prevention (CDC) found that Black and Hispanic COVID-19 hospitalization rates were 4.5 and 3.5 times the rates for non-Hispanic Whites (Selden & Berdahl, 2020). Studies showed that this was a direct result of Black and Hispanic adults being more likely than White adults to suffer from conditions that put them at a higher risk for severe COVID-19 illness (Selden & Berdahl, 2020). An analysis that was conducted of sixteen states (New York, New Jersey, Massachusetts, California, Illinois, Florida, Georgia, Connecticut, Maryland, Pennsylvania, Michigan, Texas, Louisiana, Indiana, Ohio, and Virginia) showed that Hispanic and Black patients had higher rates of infection from COVID-19 in comparison to both White and Asian patients (Anyane-Yeboah, Sato & Sakuraba, 2020).

The Hispanic population is the largest ethnic minority group in the United States, with a population of about 60 million people; however, even though they only constitute 18% of the total U.S population, the CDC reported that they accounted for 28.4% of the COVID-19 cases as of May 2020 (Macias-Gil, Marcelin, Zuniga-Blanco, Marquez, Mathew & Piggott, 2020). In addition to the factors above, immigration status has been another barrier to medical care for these communities. In many of these cases, this prevented them from seeking proper medical attention due to mistrust of medical, public health, and other institutions, and the exclusion from



insurance coverage eligibility (Macias-Gil, Marcelin, Zuniga-Blanco, Marquez, Mathew & Piggott, 2020). The financial impacts were significant for Hispanic households, especially those in families with noncitizens. Between March 25 and April 10, 2020, a report showed that over two-thirds (68.8 percent) of Hispanic adults in families with noncitizens reported that someone in the household had lost a job, work hours, or work-related income as a result of the pandemic, compared to 38 percent of Non-Hispanic White households (Gonzalez, Karpman, Kenney & Zuckerman, 2020).

Minority groups were slightly more likely to work in essential jobs, which would increase their risk of infection (Selden & Berdahl, 2020). About 24 % of Hispanics and Blacks were employed in the service industry in comparison to 16 % of Whites. People who worked in industries such as restaurants, hospitality, retail, and other service industries were at a greater risk of losing income, and those who were able to continue working were at increased risk of contracting COVID-19 (Artiga, Garfield & Orgera, 2020).

Those affected by job losses were not the only ones affected by the shelter in place orders, because one of the challenges most households faced was the impact that school closures had on the workforce. Distance learning became the new normal for students all over the nation, an approach that was not very common before the pandemic. Working parents were put in a challenging situation. In many cases, families had to make difficult decisions regarding their need to earn a living while supporting their children's learning (Adams, 2020). The tradeoffs can be especially risky for households with fewer resources that have already been facing previous challenges (Adams, 2020).

The ideal situation for parents is to work, help their children, and take care of all household responsibilities, but depending on individual circumstances, this is not always

possible. Although schedules vary from family to family, full-time workers spend about 41 hours a week at work and another 2.5 hours commuting. In a standard supervised school setting, children are in school for about 30 hours a week (Adams & Todd, 2020). If parents wanted to continue working, this means that they would have to seek care for their children for the whole day a few days a week, depending on the distance learning schedule (Adams & Todd, 2020), which could be another challenge for low-income families who cannot afford to hire someone to care for their children and make sure they are getting a proper education.

Inevitably, when families cannot afford to hire someone, one of them is likely to leave their job to care for the children, and it very commonly ends up being the woman. Studies found that women spent more time on childcare before the pandemic than men, and these statistics did not change when school closures began (Wright, 2020). The National Bureau of Economic Research found through a study that childcare was a major cause of the pandemic recession's immense impact on working women (Alon, Doepke, Olmstead & Tertilt, 2020).

### **Housing Instability**

The term housing instability encompasses a variety of challenges that are also potential risk factors for homelessness, such as having difficulty paying rent, spending more than half of household income on housing, having to move frequently, or living in overcrowded conditions (Kushel, Gupta & Haas, 2006). Since California is one of the most expensive states to live in, in the United States, with an estimated average rent cost of about \$1901 per month for shelter (Morris, 2021), many households have already been experiencing housing instability to some degree.

Stable housing is when a household has the choice of when and under what circumstances to move, without living in perpetual uncertainty about their housing needs, while

also being able to afford a monthly housing payment without it taking up a large portion of their budget (Atkinson & Greer, 2015). According to the U.S Department of Housing and Urban Development (HUD), for housing costs to be considered affordable, the total monthly expenses should not exceed 30% of the household income (Mesquita & Kimberlin, 2020). Households that paid more than 30% were considered “cost-burdened,” and those with housing expenditures exceeding half their income are considered “severely cost-burdened” (Mesquita & Kimberlin, 2020).

### **Cultural Competency During a Public Health Emergency**

Cultural competency is a crucial part of effectively serving diverse populations. It is defined as “the ability to effectively respond to the challenges and opportunities posed by the presence of sociocultural diversity in a defined social system” (Rice, 2007, Pg. 42). It is also viewed as a “set of cultural behaviors and attitudes integrated into the practice methods of a system, agency, or its professionals that enables them to work effectively in cross-cultural situations” (Rice, 2007, Pg. 42).

Effective communication is an integral part of cultural competency, especially in public health emergencies such as COVID-19. The way information is shared, for example, can determine whether communities will proceed with the recommended guidelines or not. It is essential to be mindful of the different cultural backgrounds that exist all over the country, specifically in a state where cultural backgrounds differ by county.

Embracing and supporting cultural competency in public administration and public service delivery is vital for several reasons: it recognizes the salience of understanding the cultural context in which any direct public service encounter occurs, it presents an opportunity to address the incomplete and often inaccurate public services and programs provided to minority

populations, it increases the relevance of public agency's administration, services, and programs to the groups that can best use them, and can better prepare service delivery professionals to do their jobs with knowledge, awareness, and skills in cultural competency. When ignored or not considered, there is a possibility that individuals, families, and groups will not get the services or the support they need (Rice, 2007, P. 50).

It has also been demonstrated through case examples that the best practices in local government "reach out and tailor programs with input from the community they are aiming to serve" (Carrizales, Zahradnik & Silverio, 2016, p. 131). In other words, cultural competence implies that the public servants serving a community are familiar with the circumstances the citizens within their community are experiencing. Part of this involves focusing on communications, marketing, and community relations (Carrizales, Zahradnik & Silverio, 2016).

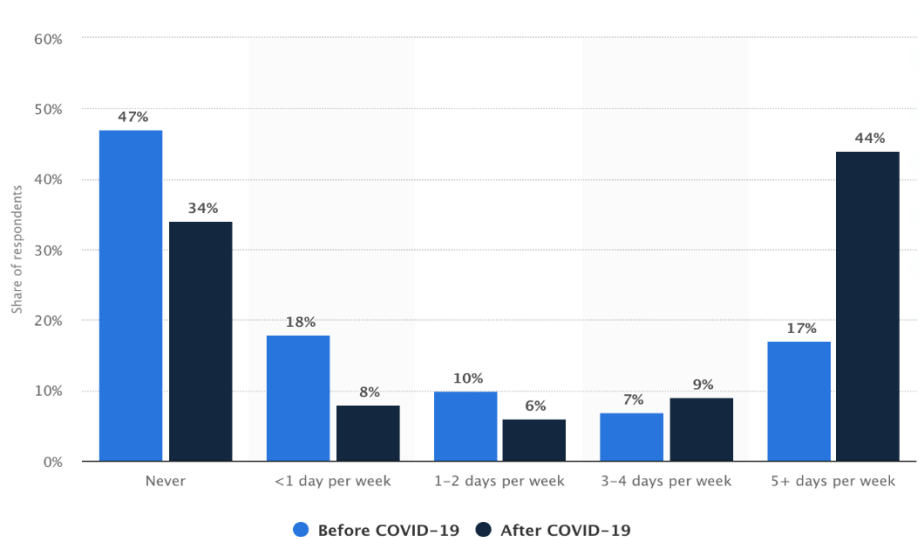
### **Related COVID-19 Challenges**

The tourism industry was also impacted by the pandemic, which is essential data to keep in mind, given that Santa Cruz County is known for attracting tourists year-round. As of July 2020, the United States alone saw more than \$297 billion in losses due to the decrease in travel since March 2020, and hotels had experienced a \$40 billion loss in room revenue (Bryant, 2020). Service workers are considered the backbone of the tourism industry. They tend to be people of color, women, and individuals with pre-existing conditions, which is why they were deemed vulnerable (Bryant, 2020).

Most recently, remote work has also served as a solution for many employers to preserve jobs for their employees. Based on 1,000 job descriptions for different occupations, it has been estimated that 37% of U.S jobs can be done remotely (Handwerker, Meyer, Piacentini, Schultz & Sveikauskas, 2020). These workers did not feel the economic impact of the pandemic because

they were very likely being paid the same as when they were working in person, and were also less likely to become exposed to COVID-19, because they were able to prevent one on one contact with people from outside of their homes. Workers with the opportunity to work from home were less likely to lose their jobs due to the pandemic. It was found that between February and April 2020, the unemployment rate for those who could work from home increased by 6% while the unemployment rate for those who were unable to work remotely increased by 14% (Handwerker, Meyer, Piacentini, Schultz & Sveikauskas, 2020).

**Figure 12: Change in remote work trends due to COVID-19 in the United States in 2020**



Source: Statista 2021

Social distancing also disrupted other types of employment, given the reduction of worksite-related goods and services, which include transportation, office space, restaurants, and gyms (Handwerker, Meyer, Piacentini, Schultz & Sveikauskas, 2020).

The struggles that renters have faced due to the pandemic stem from these preexisting issues (Davalos, Kimberlin & Mesquita, 2021). About 17 million California residents live in rented homes, and due to the economic effects of the COVID-19 pandemic, many of these

households have found themselves urgently needing assistance to pay for housing-related costs (Davalos, Kimberlin & Mesquita, 2021). Housing costs have been historically high in the County of Santa Cruz. Studies conducted in 2019 showed that Santa Cruz, was considered the least affordable city in California for teachers to live in (Richards, 2019).

## **METHODOLOGY**

### **Type of Analysis**

For this research, a program evaluation was used in order to compare program results to its planned objectives (Sylvia & Sylvia, 2012). A program evaluation also identifies the overall goal and what steps were taken to achieve it and ultimately determines how effective the program was.

The research began by gathering data directly related to the impact of the COVID-19 pandemic on the housing stability of the Hispanic/Latino population in California. This data includes surveys that identify Hispanic/Latino households' confidence levels in their ability to be able to pay rent, and the likelihood of them having to leave their home due to eviction. The data was collected during Phases 1 through 3 of the pandemic, which covers April 23, 2020, through December 21, 2020, as well as March 3, 2021, through March 29, 2021. Additional information that will be used is also data on the Emergency Rental Assistance Program that was implemented to help alleviate late rental costs, and what portion of the households receiving assistance identified as Hispanic/Latino.

### **Data Collection**

This research is based on data collected from April 2020 through December 2020. The survey breaks down the confidence level among renters and their ability to pay rent that month. This will then be compared to the number of households that were eventually provided with assistance, data that was collected from the CA COVID-19 Rent Relief Program (Housing is Key), and compare numbers with one another in order to determine the success of the program and see whether the goals were ultimately met.

## **IRB Exclusion**

This study qualifies for an exclusion from IRB review because it did not involve communication or intervention with living individuals, meaning there will be no collection of individually identifiable private information. The research did not involve questionnaires, interviews, tests, or performance evaluations throughout the process, and only publicly available data and information were used. There were no human subjects.



## FINDINGS

This research aims to identify the impact of the COVID-19 pandemic on the housing stability of the Hispanic and Latino population in California, and is also meant to determine whether the Emergency Rental Assistance Programs reached this population. The following data was collected through the U.S Census Bureau Household Pulse Survey, a survey designed to quickly and efficiently deploy data collected on how people's lives had been impacted by the COVID-19 pandemic (U.S Census Bureau, 2020).

The Household Pulse Survey breaks down the data by phases and by week. For the purpose of this research, Phases 1, 2, and 3 were selected, and only four weeks from each phase will be used. This covers April 23, 2020, through December 21, 2020. The survey questions that are going to be looked at are “Confidence in Ability to Make Next Month’s Payment for Renter Occupied Housing Units” and “Likelihood of Having to Leave this House in Next Two Months Due to Eviction”.

Another part of the data also comes from the CA COVID-19 Rent Relief Program database. This data identifies the number of households that were assisted with rent and utility bills through the program, both statewide and by county. These numbers include how many applicants received funding, and how many of these households identify as Hispanic or Latino.

### **Phase 1 Week 1: April 23, 2020 – May 5, 2020**

During the first week of Phase 1, April 23, 2020, through May 5, 2020, the Hispanic/Latino population starts at 26.9% in “High Confidence” levels in their ability to be able to pay the following month’s rent (U.S Census Bureau, 2020). “Moderate Confidence” follows at 20.8%, “No Confidence” at 13.8%, and “Slight Confidence” at 10.5% (U.S Census Bureau, 2020) as seen in Figure 13. Table 4 also shows the comparison in numbers between ethnicities,

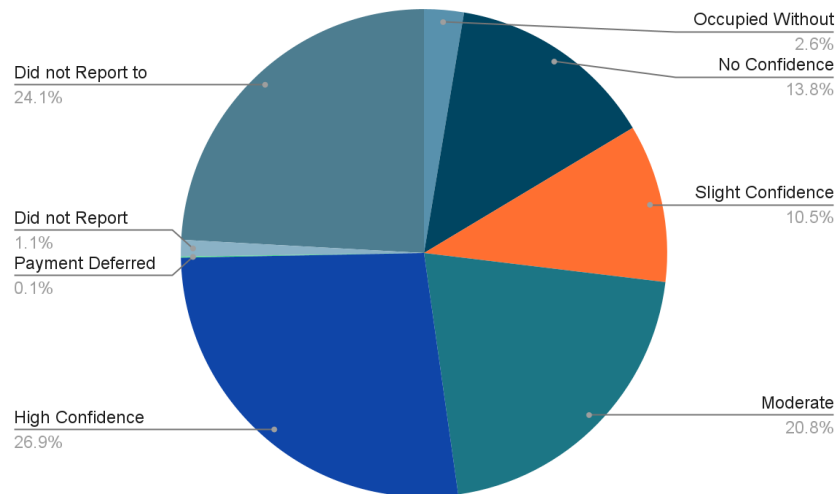
which shows that the Hispanic/Latino population was the largest during this week in comparison to the rest (U.S Census Bureau, 2020).

**Table 4: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 1 Week 1**

Hispanic Origin and Race	WEEK 1								
	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	4,664,690	162,171	847,753	644,366	1,281,745	1,656,386	4,589	67,680	1,483,895
White alone, not Hispanic	4,375,612	167,898	209,729	346,470	1,047,459	2,475,980	71,696	56,380	754,806
Black alone, not Hispanic	1,009,116	94,046	130,389	183,302	219,570	319,333	62,476	-	144,214
Asian alone, not Hispanic	1,257,576	33,339	25,354	253,494	256,880	688,509	-	-	454,304
Two or more races + Other races, not Hispanic	702,919	20,602	61,939	163,640	257,285	192,060	7,392	-	192,402

Source: U.S Census Bureau Household Pulse Survey, Week 1 Household Pulse Survey: April 23-May 5, 2020

**Figure 13: Confidence Among Hispanic/ Latino Population in Ability to Make Next Month’s Rent Phase 1 Week 1**



Source: U.S Census Bureau Household Pulse Survey, Week 1 Household Pulse Survey April 23 - May 5, 2020

**Phase 1 Week 2: May 7, 2020 – May 12, 2020**

The second week of Phase 1, May 7, 2020 – May 12, 2020, shows a slight drop in “High Confidence” levels by 2.8% and an increase in “No Confidence” by 2.6% (U.S Census Bureau,

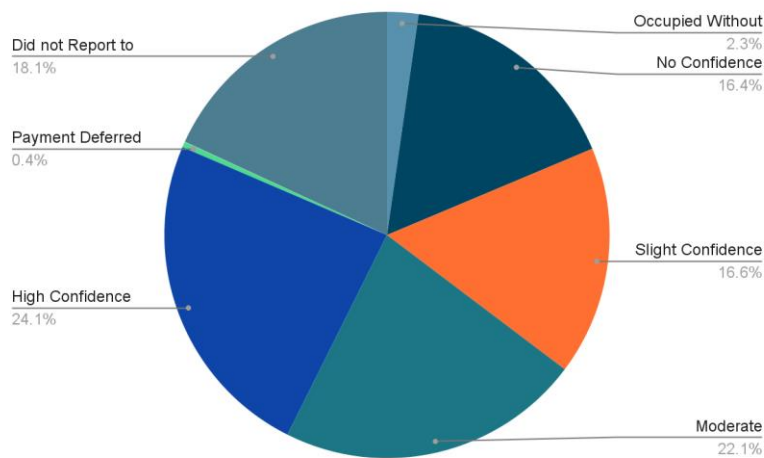
2020). Figure 14 also shows that “Moderate” levels increased to 22.1% and that “Slight Confidence” increased to 16.6% (U.S Census Bureau, 2020). Table 5 once again shows the comparison in numbers between ethnicity, where the Hispanic/Latino population shows to have the highest numbers once again.

**Table 5: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 1 Week 2**

WEEK 2									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	5,255,158	146,157	1,053,125	1,065,094	1,418,871	1,544,412	25,528	1,972	1,163,710
White alone, not Hispanic	4,133,037	54,304	590,307	488,713	865,695	2,097,327	36,692	-	1,242,031
Black alone, not Hispanic	1,161,666	116,641	70,159	337,313	361,394	274,352	1,808	-	150,247
Asian alone, not Hispanic	1,477,633	7,418	162,338	156,535	275,376	854,648	20,329	989	434,870
Two or more races + Other races, not Hispanic	389,456	9,275	11,666	107,446	149,622	109,576	1,871	-	389,956

Source: U.S Census Bureau Household Pulse Survey, Week 2 Household Pulse Survey: May 7, 2020 - May 12, 2020

**Figure 14: Confidence Among Hispanic/ Latino Population in Ability to Make Next Month’s Rent Phase 1 Week 2**



Source: U.S Census Bureau Household Pulse Survey, Week 2 Household Pulse Survey: May 7, 2020 - May 12, 2020

### Phase 1 Week 3: May 14, 2020 – May 19, 2020

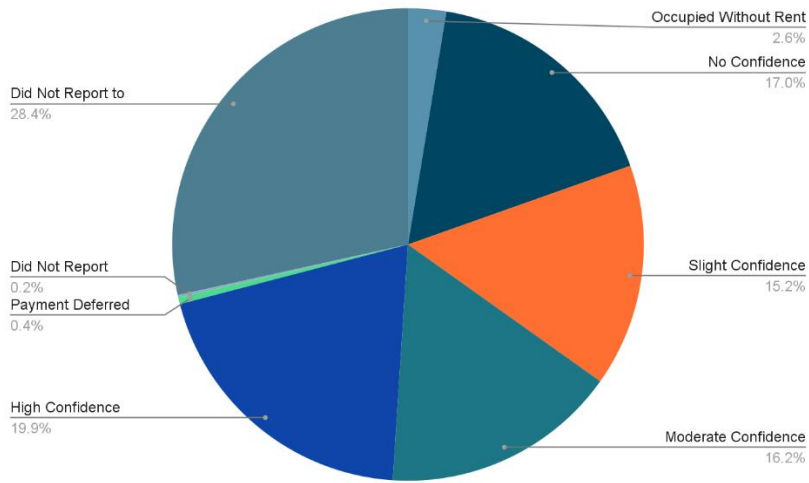
The third week of Phase 1, May 14, 2020 – May 19, 2020, shows an even greater decrease in “High Confidence” levels, falling to 19.9% after having been at 24.1% the week prior (U.S Census Bureau, 2020). “No Confidence” levels increased to 17%, only a 1% change from the week prior, “Moderate Confidence” dropped to 16.2%, and “Slight Confidence” levels decreased to 15.2%, as seen in Figure 15 and Table 6 (U.S Census Bureau, 2020).

**Table 6: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 1 Week 3**

WEEK 3									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	4,960,387	180,785	1,177,345	1,056,246	1,123,023	1,379,768	30,516	12,703	1,971,364
White alone, not Hispanic	3,836,586	62,929	617,457	270,316	853,574	2,011,848	18,230	2,233	1,136,963
Black alone, not Hispanic	823,814	81,608	278,629	50,752	160,240	247,828	2,197	2,561	265,727
Asian alone, not Hispanic	1,360,300	52,903	162,553	137,025	241,207	723,713	38,732	4,168	605,668
Two or more races + Other races, not Hispanic	341,010	3,267	44,635	28,155	76,484	167,941	20,467	61	280,818

Source: U.S Census Bureau Household Pulse Survey, Week 3 Household Pulse Survey: May 14, 2020 - May 19, 2020

**Figure 15: Confidence Among Hispanic/ Latino Population in Ability to Make Next Month’s Rent Phase 1 Week 3**



Source: U.S Census Bureau Household Pulse Survey, Week 3 Household Pulse Survey: May 14, 2020 - May 19, 2020

**Phase 1 Week 4: May 21, 2020 – May 26, 2020**

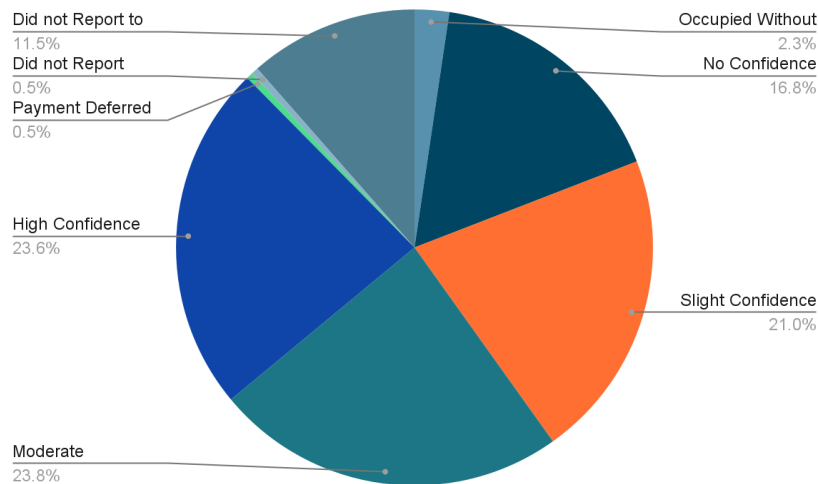
In the fourth week of Phase 1, Figure 16 shows an increase in “High Confidence” levels by 3.9% reaching 23.6%, “Moderate Confidence” also increased significantly to 23.8%, and “Slight Confidence” increased to 21% (U.S Census Bureau, 2020). Week 4 also continues to show higher numbers among the Hispanic/Latino population in comparison to the rest as seen in Table 7(U.S Census Bureau, 2020).

**Table 7: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 1 Week 4**

Hispanic Origin and Race	WEEK 4								
	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	5,021,511	403,476	600,864	1,527,428	1,326,166	1,126,865	16,830	19,883	1,972,835
White alone, not Hispanic	3,696,199	258,905	177,736	472,076	651,987	2,093,706	30,165	11,623	1,493,366
Black alone, not Hispanic	734,313	46,642	153,781	90,081	122,675	314,180	6,954	-	266,981
Asian alone, not Hispanic	1,149,689	31,205	116,398	152,444	277,078	567,543	5,020	-	634,335
Two or more races + Other races, not Hispanic	572,396	5,829	52,984	136,975	124,409	252,198	-	-	198,295

Source: U.S Census Bureau Household Pulse Survey, Week 4 Household Pulse Survey: May 21, 2020 - May 26, 2020

**Figure 16: Confidence Among Hispanic/ Latino Population in Ability to Make Next Month’s Rent Phase 1 Week 4**



Source: U.S Census Bureau Household Pulse Survey, Week 4 Household Pulse Survey: May 21, 2020 - May 26, 2020

**Phase 2 Week 12: July 16, 2020 – July 21, 2020**

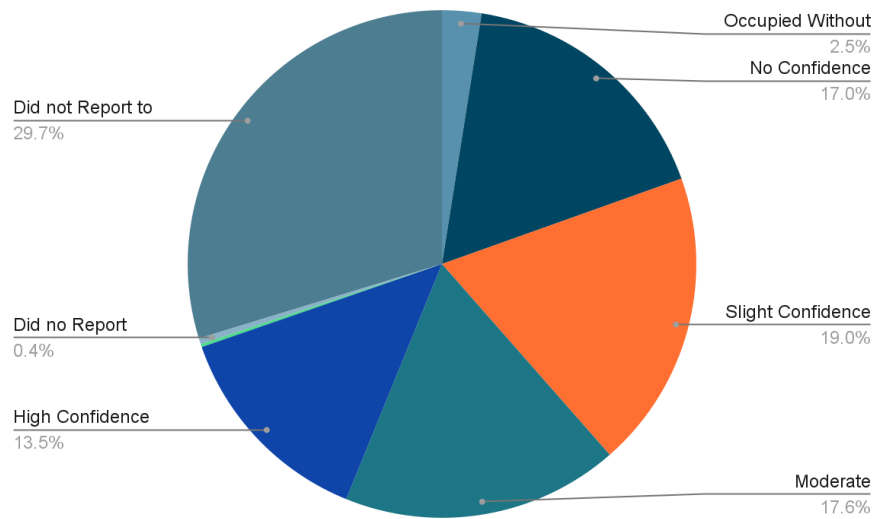
In Week 12 of Phase 2, Figure 17 shows the responses to “High Confidence” at 13.5%, “Moderate Confidence” at 17.6%, “Slight Confidence” at 19%, and “No Confidence” at 17% (U.S Census Bureau, 2020).

**Table 8: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 1 Week 12**

Hispanic Origin and Race	Week 12								
	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	4,667,702	165,765	1,132,215	1,261,969	1,169,771	899,779	12,991	25,212	1,975,343
White alone, not Hispanic	3,806,695	238,643	224,332	413,447	807,770	2,073,280	33,607	15,616	1,154,698
Black alone, not Hispanic	851,338	9,444	110,646	184,061	297,332	235,393	1,461	13,000	294,050
Asian alone, not Hispanic	1,590,513	69,981	176,503	195,923	595,465	526,074	2,258	24,308	258,402
Two or more races + Other races, not Hispanic	509,367	84,319	88,149	32,331	67,212	234,052	3,303	-	415,926

Source: U.S Census Bureau Household Pulse Survey, Week 4 Household Pulse Survey: July 16, 2020 – July 21, 2020

**Figure 17: Confidence Among Hispanic/ Latino Population in Ability to Make Next Month’s Rent Phase 1 Week 12**



Source: U.S Census Bureau Household Pulse Survey, Week 4 Household Pulse Survey: May 21, 2020 - May 26, 2020

## Phase 2 Week 13: August 19, 2020 – August 31, 2020

In week 13, which is also the first week of Phase 2, numbers drop in all areas. Figure 18 shows that “High Confidence” dropped from 23.6% to 18.8%, “Moderate Confidence” to 14.4%, “Slight Confidence” went down to 9.8%, and “No Confidence” decreased to 7.4% (U.S Census Bureau, 2020). It is also important to note that during this week, there was a significant increase in the number of households that did not report their answer. Table 9 shows the total number of respondents during that week, which continues to show larger numbers of Hispanic/Latinos (U.S Census Bureau, 2020).

**Table 9: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 2 Week 13**

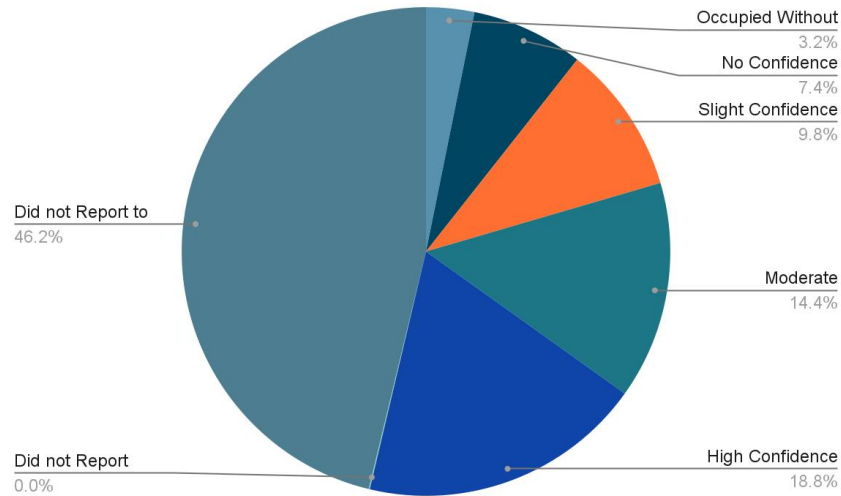
WEEK 13

Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	3,792,515	224,704	524,816	694,423	1,015,830	1,327,755	2,003	2,983	3,261,060
White alone, not Hispanic	3,563,433	113,183	234,513	421,056	693,117	2,059,739	26,171	15,655	2,313,427
Black alone, not Hispanic	693,612	24,270	58,506	67,037	164,951	344,185	2,591	32,072	421,517
Asian alone, not Hispanic	1,171,123	71,533	73,494	326,558	260,269	437,419	381	1,468	810,133
Two or more races + Other races, not Hispanic	522,416	60,648	60,889	61,729	80,995	257,363	792	-	390,367

Source: U.S Census Bureau Household Pulse Survey, Week 13 Household Pulse Survey: August 19 - August 31



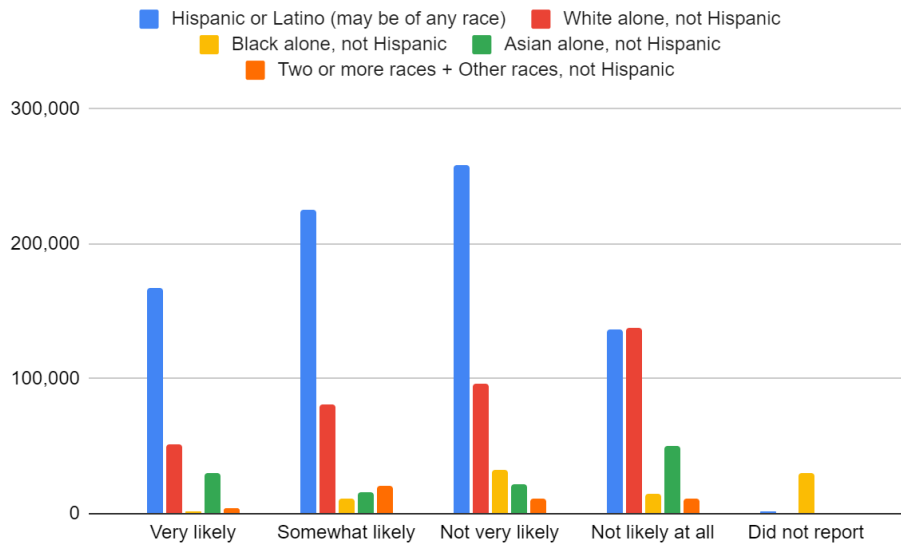
**Figure 18: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 2 Week 13**



Source: U.S Census Bureau Household Pulse Survey, Week 13 Household Pulse Survey: August 19, 2020 - August 31, 2020

During Phase 2, the Household Pulse Survey also began to ask about potential eviction risks. The survey asked about the likelihood of the family/individual having to leave the current house they were residing in the following two months due to eviction (U.S Census Bureau). The survey responses were broken down by demographics, one of the categories being Hispanic origin and Race. As seen in Figure 18, the numbers are highest among all ethnic groups in “Not Very Likely” and “Not Likely at all”, which means they did not feel that there was a high risk of eviction at that moment (U.S Census Bureau, 2020).

**Figure 19: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 13**



Source: U.S Census Bureau Household Pulse Survey, Week 13 Household Pulse Survey: August 19, 2020 - August 31, 2020

**Phase 2 Week 14: September 2, 2020 – September 14, 2020**

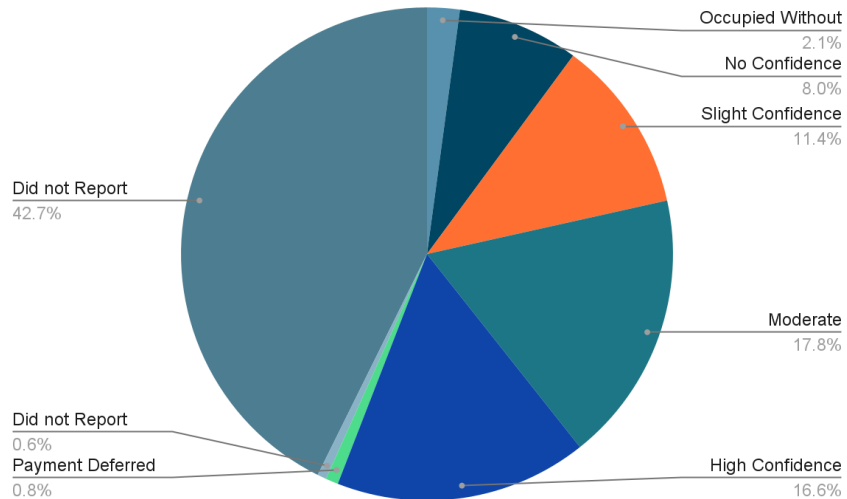
During week 14 of Phase 2, the confidence levels were only slightly different than those of the previous week. As seen in Figure 20, “High Confidence” levels dropped slightly to 16.6%, “Moderate Confidence” increased to 17.8%, “Slight Confidence” went up to 11.4%, and “No Confidence” went up to 8% (U.S Census Bureau, 2020). The number of total responses in Table 10 also made a small increase from the previous week.

**Table 10: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 2 Week 14**

WEEK 14									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	4,105,307	153,448	571,846	815,496	1,274,625	1,187,975	59,466	42,451	3,055,488
White alone, not Hispanic	3,556,610	155,679	165,149	206,348	1,022,421	1,958,169	8,745	40,099	1,932,232
Black alone, not Hispanic	605,776	3,164	40,021	67,789	157,782	325,071	10,382	1,567	556,301
Asian alone, not Hispanic	1,152,305	19,927	92,944	163,716	376,374	460,494	24,433	14,417	925,876
Two or more races + Other races, not Hispanic	475,387	7,997	15,984	69,759	126,549	236,982	2,075	16,041	281,796

Source: U.S Census Bureau Household Pulse Survey, Week 14 Household Pulse Survey: September 2, 2020 - September 14, 2020

**Figure 20: Confidence Among Hispanic/Latino Population in Ability to Make Next Month’s Rent Phase 2 Week 14**

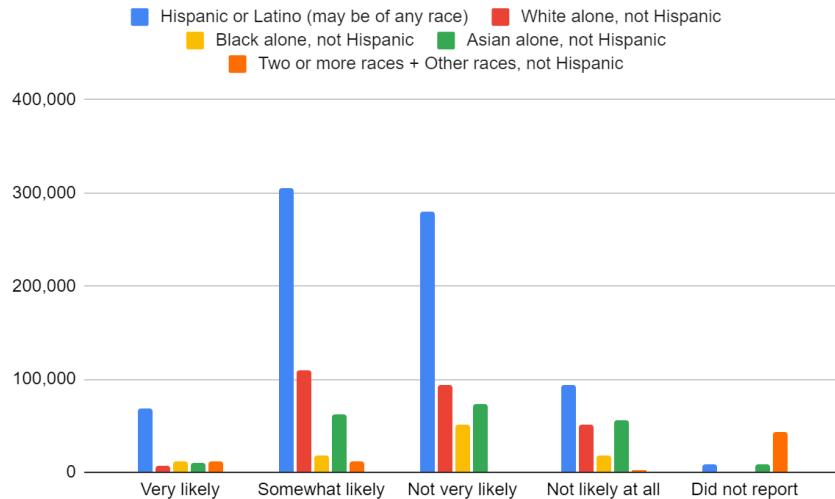


Source: U.S Census Bureau Household Pulse Survey, Week 14 Household Pulse Survey: September 2, 2020 - September 14, 2020

During week 14, there was a shift in responses on how households felt about the likelihood of eviction within the following two months. As seen in Figure 21, although not as many respondents indicated that they felt it to be “Very likely”, there was a shift between “Not

very likely” and “Somewhat likely”. There was also a very significant decrease in the number of households who responded that it was “Not likely at all” (U.S Census Bureau, 2020).

**Figure 21: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 14**



Source: U.S Census Bureau Household Pulse Survey, Week 14 Household Pulse Survey: September 2, 2020 - September 14, 2020

**Phase 2 Week 15: September 16, 2020 – September 28, 2020**

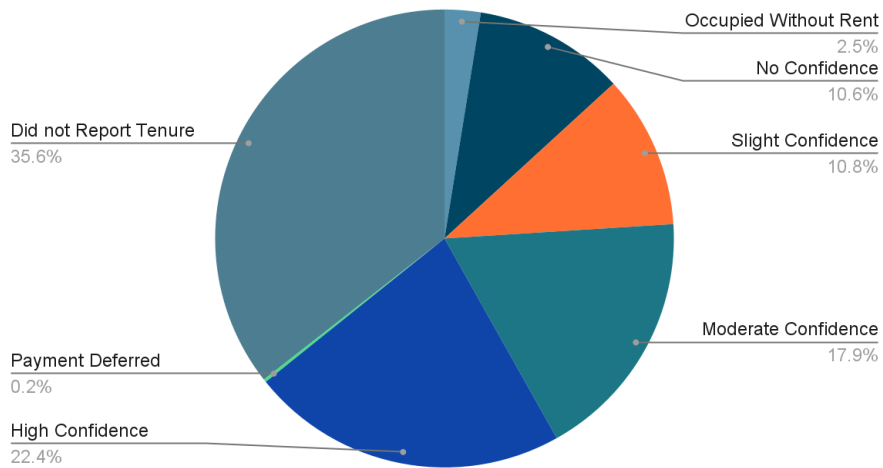
During week 15 of Phase 2, Figure 22 shows “High Confidence” levels among Hispanic/Latino renters in their ability to pay rent next month, increase to 22.4%, “Moderate Confidence” levels stay the same at 17.9%, “Slight Confidence” levels made a very small decrease to 10.8%, and “No Confidence” levels increased to 10.6% (U.S Census Bureau, 2020). As seen in Table 11, the total number of respondents stayed about the same as the week prior, but still remained the highest among the Hispanic/Latino population (U.S Census Bureau).

**Table 11: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 2 Week 15**

WEEK 15									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	4,187,201	165,009	692,003	702,612	1,160,616	1,453,391	13,569	-	2,311,264
White alone, not Hispanic	2,763,241	93,323	165,856	227,843	529,351	1,733,823	12,256	788	2,536,255
Black alone, not Hispanic	604,731	10,685	53,894	129,913	110,994	268,053	7,109	24,082	469,906
Asian alone, not Hispanic	919,400	13,342	32,109	98,822	228,716	524,837	5,510	16,062	825,102
Two or more races + Other races, not Hispanic	462,355	30,729	60,051	68,854	96,080	190,545	11,681	4,416	231,035

Source: U.S Census Bureau Household Pulse Survey, Week 15 Household Pulse Survey: September 16, 2020 - September 28, 2020

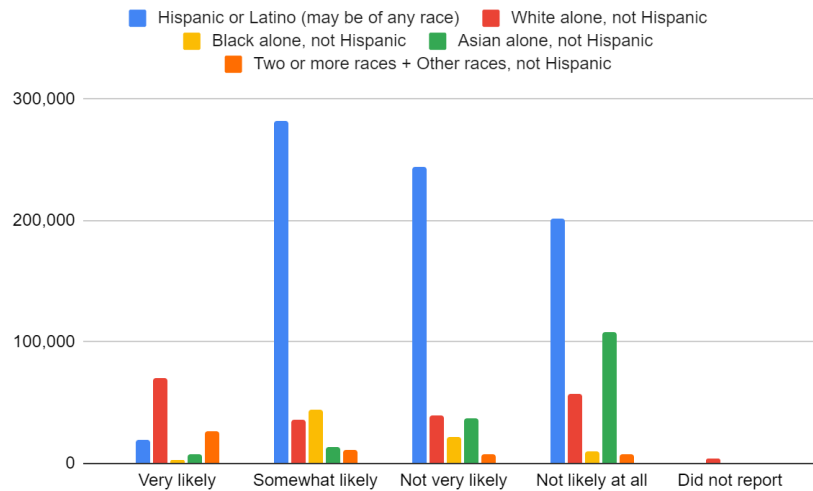
**Figure 22: Confidence Among Hispanic/Latino Population in Ability to Make Next Month’s Rent Phase 2 Week 15**



Source: U.S Census Bureau Household Pulse Survey, Week 15 Household Pulse Survey: September 16, 2020 - September 28, 2020

When it came to the responses regarding the likelihood of eviction during week 15, Figure 23 shows a decrease in the “Very likely” response among the Hispanic/Latino population, but a very drastic increase in “Somewhat likely” (U.S Census Bureau, 2020).

**Figure 23: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 15**



Source: U.S Census Bureau Household Pulse Survey, Week 15 Household Pulse Survey: September 16, 2020 - September 28, 2020

**Phase 2 Week 16: September 30, 2020 – October 12, 2020**

During week 16 of Phase 2, “High Confidence” levels among the Hispanic/Latino Community decreased to 16.9%, “Moderate Confidence” levels decrease to 16.6%, “Slight Confidence” increased to 11.2%, and “No Confidence” decreased to 6.3% (U.S Census Bureau, 2020) as seen on Figure 24. This week also showed a reduction in responses as well as reflected in Table 12 (U.S Census Bureau, 2020).

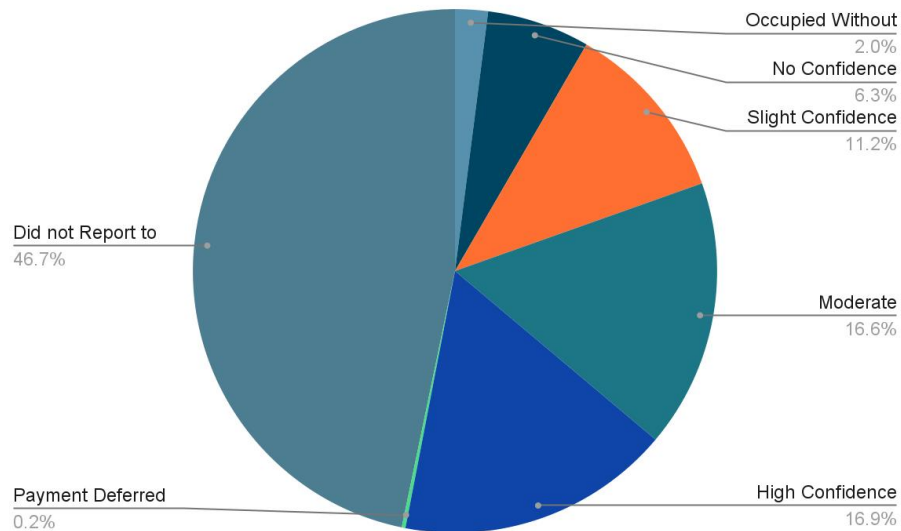
**Table 12: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 2 Week 16**

WEEK 16

Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	3,601,142	136,802	429,051	757,370	1,119,847	1,142,538	15,535	-	3,160,295
White alone, not Hispanic	3,372,714	154,636	138,717	383,823	743,538	1,935,606	9,331	7,062	2,144,181
Black alone, not Hispanic	575,295	21,795	46,914	79,102	164,768	259,290	2,898	528	481,405
Asian alone, not Hispanic	1,038,617	74,633	86,217	107,604	246,837	521,398	-	1,928	987,344
Two or more races + Other races, not Hispanic	455,964	25,739	47,236	47,586	131,382	195,099	4,874	4,048	176,814

Source: U.S Census Bureau Household Pulse Survey, Week 16 Household Pulse Survey: September 30, 2020 - October 12, 2020

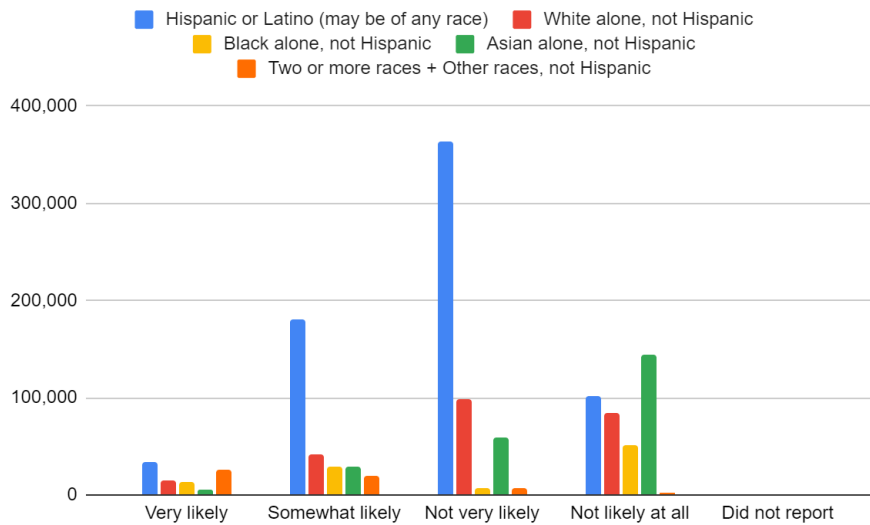
**Figure 24: Confidence Among Hispanic/Latino Population in Ability to Make Next Month’s Rent Phase 2 Week 16**



Source: U.S Census Bureau Household Pulse Survey, Week 16 Household Pulse Survey: September 30, 2020 - October 12, 2020

Figure 25 also shows a large reduction in the “Somewhat likely” response option for the likelihood of eviction part of the survey among the Hispanic/Latino population, and a slight increase in the “Not very likely” response as well (U.S Census Bureau, 2020).

**Figure 25: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 16**



Source: U.S Census Bureau Household Pulse Survey, Week 16 Household Pulse Survey: September 30, 2020 - October 12, 2020

**Phase 2 Week 17: October 14, 2020 – October 26, 2020**

During the last week of the second phase, as shown in Figure 26, “High Confidence” among Hispanic/Latino renters increased to 20.5%, “Moderate Confidence” decreased to 11.5%, “Slight Confidence” increased to 12.3%, and “No Confidence” decreased to 5.7% (U.S Census Bureau, 2020). The total number of respondents this week also stayed fairly consistent with those of the previous week as seen in Table 13 (U.S Census Bureau, 2020).



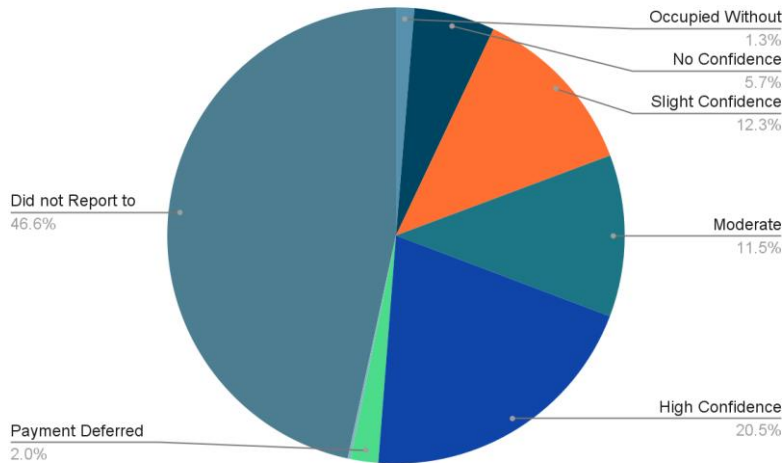
**Table 13: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units: Phase 2 Week 17**

WEEK 17

Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	3,833,720	92,775	410,727	882,111	823,552	1,469,895	140,632	14,027	3,346,956
White alone, not Hispanic	2,977,409	182,533	145,831	243,741	476,785	1,882,112	38,620	7,788	2,279,682
Black alone, not Hispanic	922,267	271,941	46,022	84,237	112,133	302,599	100,854	4,481	388,955
Asian alone, not Hispanic	1,038,172	51,049	102,200	144,481	274,781	462,886	-	2,776	1,087,730
Two or more races + Other races, not Hispanic	463,807	32,779	15,790	78,401	190,481	144,980	1,377	-	303,388

Source: U.S Census Bureau Household Pulse Survey, Week 17 Household Pulse Survey: October 14, 2020 – October 26, 2020

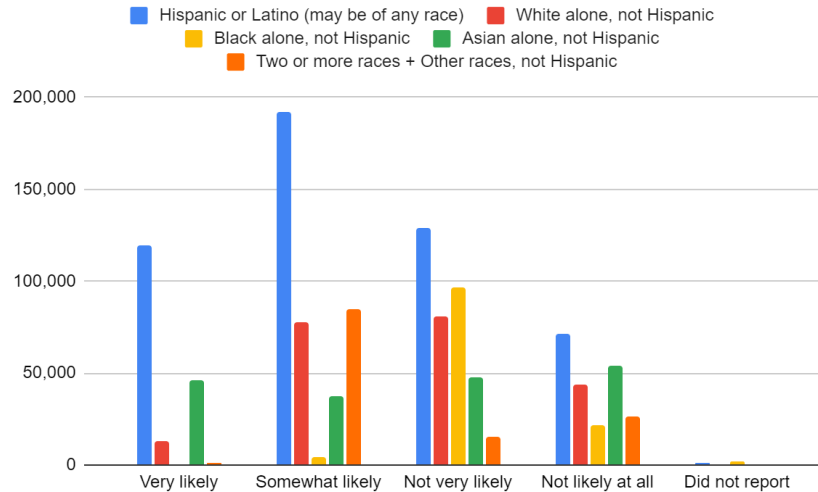
**Figure 26: Confidence Among Hispanic/Latino Population in Ability to Make Next Month’s Rent Phase 2 Week 17**



Source: U.S Census Bureau Household Pulse Survey, Week 17 Household Pulse Survey: October 14, 2020 – October 26, 2020

Figure 27 shows a significant increase in responses to “Very likely” regarding the likelihood of eviction part of the survey among the Hispanic/Latino population in comparison to previous weeks, followed by “Somewhat likely” (U.S Census Bureau, 2020).

**Figure 27: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 17**



Source: U.S Census Bureau Household Pulse Survey, Week 17 Household Pulse Survey: October 14, 2020 – October 26, 2020

**Phase 3 Week 18: October 28, 2020 – November 9, 2020**

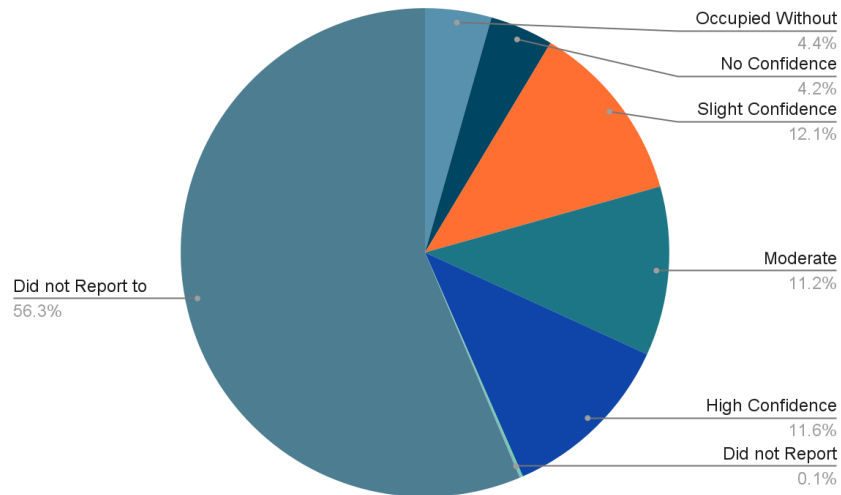
The responses regarding the confidence in the ability to pay the following month’s rent among the Hispanic/Latino population for week 18, the first week of Phase 3, Figure 28 shows a decrease in “High Confidence” responses leaving it at 11.6%, “Moderate Confidence” also went down to 11.2%, “Slight Confidence” responses went up to 12.1%, and “No Confidence” levels decreased to 4.2% (U.S Census Bureau, 2020). Table 14 shows the response comparison by ethnicities and also shows the total number of respondents for each population.

**Table 14: Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units Phase 3 Week 18**

WEEK 18									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	3,151,212	317,043	303,220	869,823	808,410	836,681	6,209	9,826	4,066,735
White alone, not Hispanic	2,683,815	122,608	67,923	320,121	294,328	1,860,132	14,071	4,633	2,621,175
Black alone, not Hispanic	469,969	1,581	22,354	110,464	153,019	170,516	11,500	534	685,530
Asian alone, not Hispanic	839,412	10,553	78,959	176,470	140,676	432,197	-	557	1,684,739
Two or more races + Other races, not Hispanic	323,065	52,254	21,724	27,649	49,639	168,679	3,121	-	175,319

Source: U.S Census Bureau Household Pulse Survey, Week 18 Household Pulse Survey: October 28 - November 9

**Figure 28: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 18**

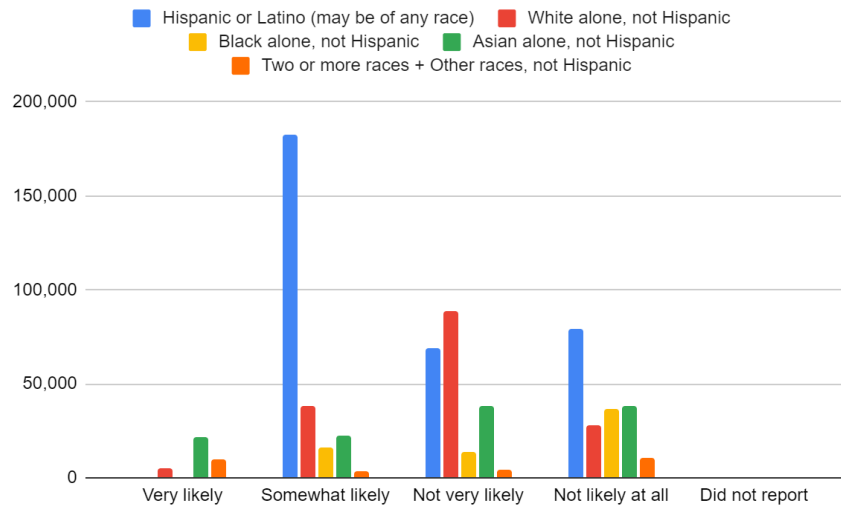


Source: U.S Census Bureau Household Pulse Survey, Week 18 Household Pulse Survey: October 28, 2020 - November 9, 2020

Figure 29 shows a drastic decrease in Hispanic/Latino households who responded “Very likely” to leave their house due to eviction, the number of responses dropped under 1,000 which is why it is not visible in the chart. The responses are also significantly higher for “Somewhat

likely” among Hispanics/Latinos, and very low in “Not very likely” and “Not likely at all” (U.S Census Bureau, 2020).

**Figure 29: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 18**



Source: U.S Census Bureau Household Pulse Survey, Week 18 Household Pulse Survey: October 28, 2020 - November 9, 2020

**Phase 3 Week 19: November 11, 2020 – November 23, 2020**

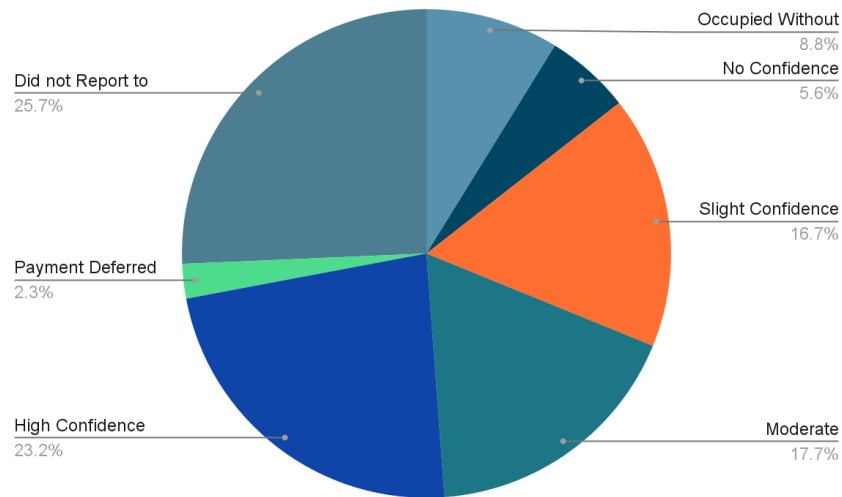
In week 19 of Phase 3, as seen in Figure 30, the responses regarding confidence in the ability to pay for the following month’s rent shifted among the Hispanic/Latino population. “High Confidence” increased to 23.2%, “Moderate Confidence” increased to 17.7%, “Slight Confidence” responses went up to 16.7%, and “No Confidence” responses increased to 5.6% (U.S Census Bureau, 2020). Table 15 also shows that the total number of respondents was at its lowest this week in comparison to previous weeks among the Hispanic/Latino population, at only 300,425 (U.S Census Bureau, 2020).

**Table 15: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 19**

WEEK 19									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	300,425	97,692	62,555	185,762	195,933	257,690	25,413	-	285,011
White alone, not Hispanic	194,601	22,841	55,318	51,617	95,601	157,732	9,310	3,489	223,161
Black alone, not Hispanic	119,996	21,473	74,397	81,349	57,586	43,045	5,209	1,270	61,152
Asian alone, not Hispanic	127,238	8,704	18,083	48,778	59,669	119,325	-	4,566	113,777
Two or more races + Other races, not Hispanic	94,541	7,028	9,973	44,999	35,259	72,346	-	31,332	118,992

Source: U.S Census Bureau Household Pulse Survey, Week 19 Household Pulse Survey: November 11 2020 - November 23, 2020

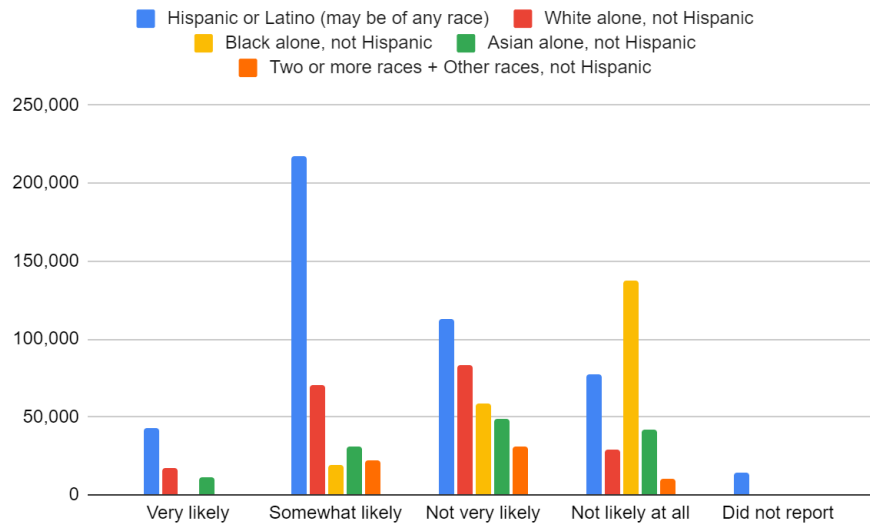
**Figure 30: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 19**



Source: U.S Census Bureau Household Pulse Survey, Week 19 Household Pulse Survey: November 11 2020 - November 23, 2020

Figure 31 shows that in week 19, the number of Hispanic/Latino responses to “Very likely” went up again in comparison to the week prior when asked about the likelihood of eviction within the next two months, while “Somewhat likely” remained about the same (U.S Census Bureau, 2020).

**Figure 31: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 19**



Source: U.S Census Bureau Household Pulse Survey, Week 19 Household Pulse Survey: November 11 2020 - November 23, 2020

**Phase 3 Week 20: November 25, 2020 – December 7, 2020**

Week 20 of Phase 3 shows an even lower respondent total than the week prior, as seen in Table 14. During this week, as seen in Figure 32 and Table 16, “High Confidence” decreased to 16.6%, “Moderate Confidence” went down to 13.6%, “Slight Confidence” was 11.3%, and “No Confidence” drastically increased to 16.2% in comparison to the week prior (U.S Census Bureau, 2020).

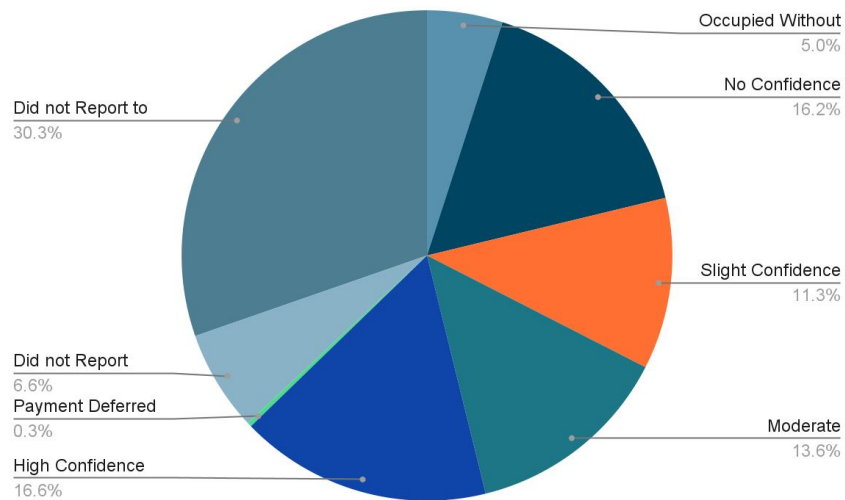
**Table 16: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 20**

WEEK 20

Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	289,120	50,314	163,979	114,169	137,577	167,488	2,913	67,112	306,219
White alone, not Hispanic	247,151	27,409	57,256	49,114	129,971	182,406	3,888	11,259	235,468
Black alone, not Hispanic	81,366	45,745	42,315	56,143	81,810	42,780	7,259	4,626	53,155
Asian alone, not Hispanic	146,356	10,139	68,646	36,136	89,121	60,203	23,802	2,765	142,458
Two or more races + Other races, not Hispanic	96,437	12,775	37,476	25,201	55,891	65,198	4,763	37,094	138,537

Source: U.S Census Bureau Household Pulse Survey, Week 20 Household Pulse Survey: November 25, 2020 - December 7, 2020

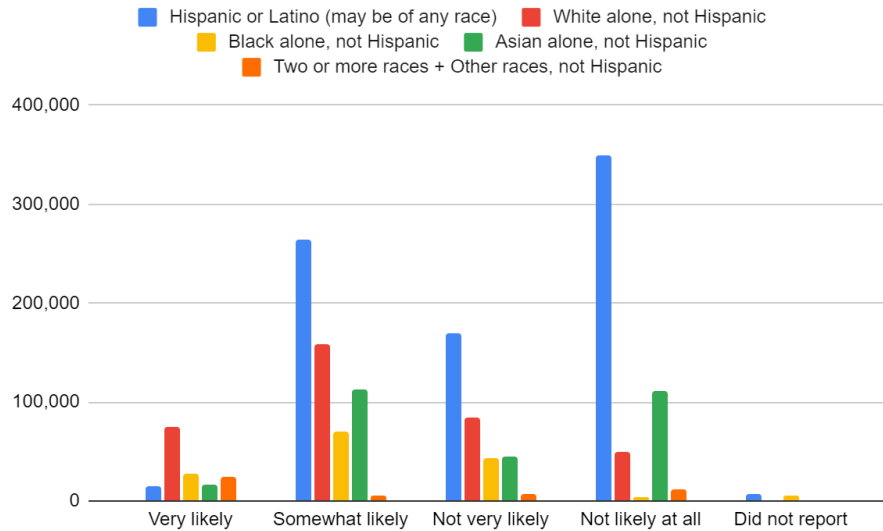
**Figure 32: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 20**



Source: U.S Census Bureau Household Pulse Survey, Week 20 Household Pulse Survey: November 25, 2020 - December 7, 2020

The Hispanic/Latino population also had higher response rates in “Not likely at all” when asked about the likelihood of eviction in the following two months and decreased in their responses to “Somewhat likely” and “Very likely” (U.S Census, 2020), as seen in Figure 33.

**Figure 33: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 20**



Source: U.S Census Bureau Household Pulse Survey, Week 20 Household Pulse Survey: November 25, 2020 - December 7, 2020

**Phase 3 Week 21: December 9, 2020 – December 21, 2020**

Week 21 of Phase 3 of the Household Pulse Survey covered December 9, 2020, through December 21, 2020 (U.S Census Bureau, 2020). The responses to the question regarding the confidence in the ability to pay the following month’s rent among the Hispanic population during this week can be seen in Figure 34, and were as follows; “High Confidence” was 20.7%, “Moderate Confidence” at 14%, “Slight Confidence” was 19.1%, and “No Confidence” was 10.5% (U.S Census Bureau, 2020). Table 17 also shows the respondent total comparison among ethnic groups and it shows an even lower number of Hispanic/Latino respondents in comparison to the previous week.

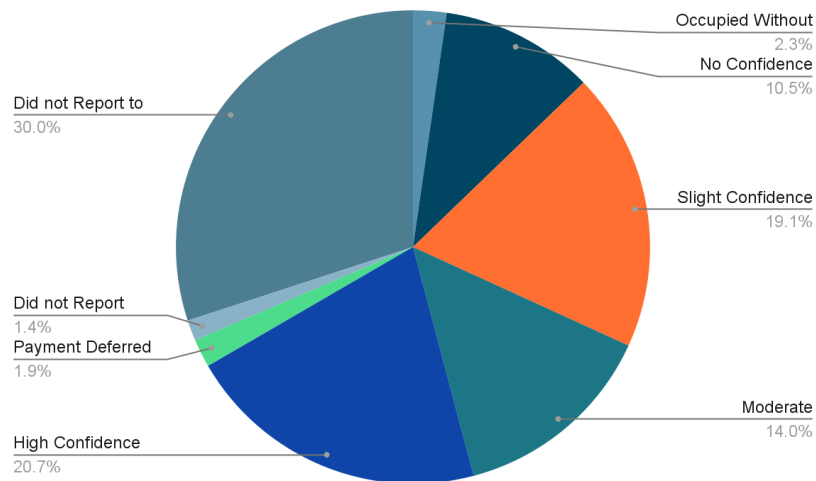


**Table 17: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 21**

WEEK 21									
Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	275,145	24,691	113,869	206,591	152,263	224,829	20,899	15,382	325,606
White alone, not Hispanic	185,768	125,311	49,287	56,507	86,049	135,433	6,563	-	141,957
Black alone, not Hispanic	83,074	8,405	32,450	65,003	23,215	56,565	996	-	85,155
Asian alone, not Hispanic	107,572	12,063	38,224	29,768	45,925	97,200	1,087	-	162,043
Two or more races + Other races, not Hispanic	119,476	-	97,728	36,218	40,318	36,144	1,596	-	84,191

Source: U.S Census Bureau Household Pulse Survey, Week 21 Household Pulse Survey: December 9, 2020 - December 21, 2020

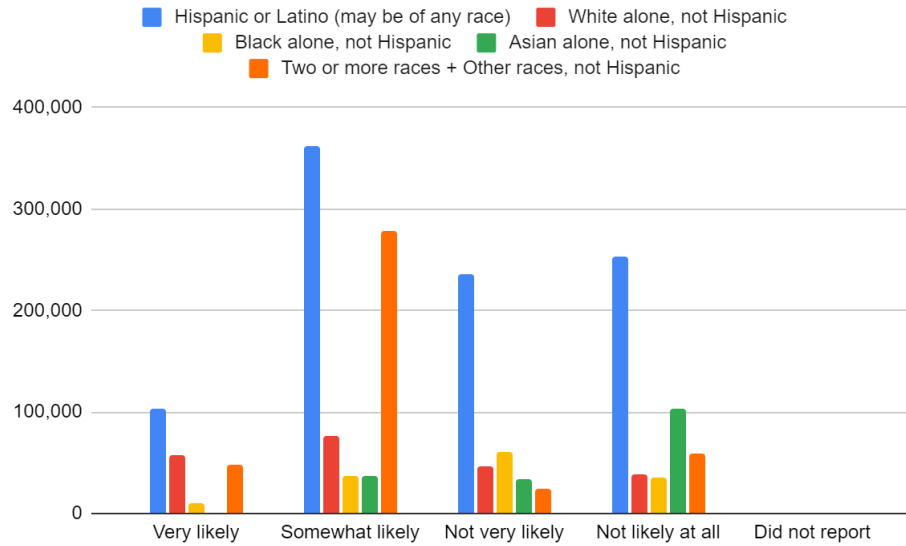
**Figure 34: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 21 December 9, 2020 - December 21, 2020**



Source: U.S Census Bureau Household Pulse Survey, Week 21 Household Pulse Survey: December 9, 2020 - December 21, 2020

Figure 35 shows an increase among Hispanic/Latinos in “Somewhat likely”, a slight increase in “Not very likely”, a decrease in “Not likely at all”, and a decrease in “Very likely” (U.S Census Bureau, 2020).

**Figure 35: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 21**



Source: U.S Census Bureau Household Pulse Survey, Week 21 Household Pulse Survey: December 9, 2020 - December 21, 2020

**Phase 3 Week 26: March 3, 2021 – March 15, 2021**

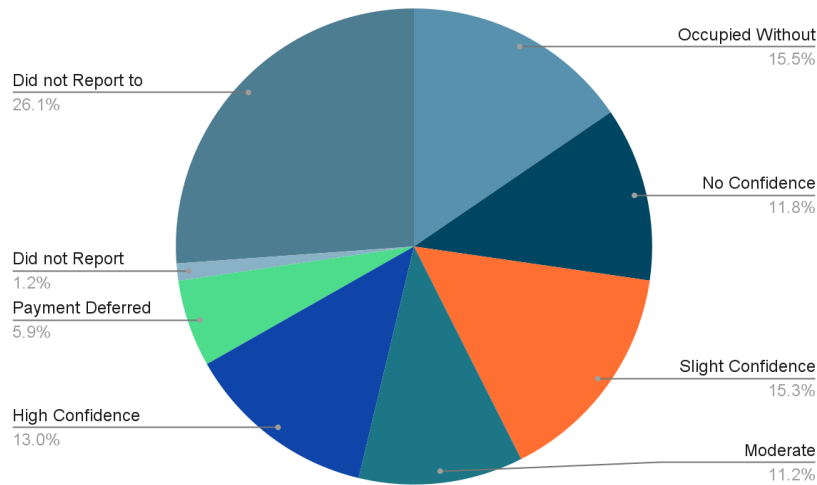
Week 26 of Phase 3 of the Household Pulse Survey covered March 3, 2021, through March 15, 2021 (U.S Census Bureau, 2021). The responses to the question regarding the confidence in the ability to pay the following month’s rent among the Hispanic population during this week can be seen in Figure 36 and Table 18. “High Confidence” was 13%, “Moderate Confidence” was 11.2%, “Slight Confidence” was 15.3%, and “No Confidence” was 11.8% (U.S Census Bureau, 2021).

**Table 18: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 26**

Hispanic Origin and Race	Week 26								
	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	271,790	181,364	138,630	179,271	130,907	152,965	69,336	13,750	306,548
White alone, not Hispanic	173,101	39,589	15,475	75,294	143,125	110,474	35,271	3,159	173,589
Black alone, not Hispanic	84,865	43,823	35,050	29,132	36,915	46,527	2,184	12,575	77,145
Asian alone, not Hispanic	146,974	9,094	26,858	49,805	46,530	100,040	83,615	4,864	144,224
Two or more races + Other races, not Hispanic	68,779	15,966	18,281	18,810	56,595	33,120	22,716	-	113,189

Source: U.S Census Bureau Household Pulse Survey, Week 21 Household Pulse Survey: March 3, 2021 – March 15, 2021

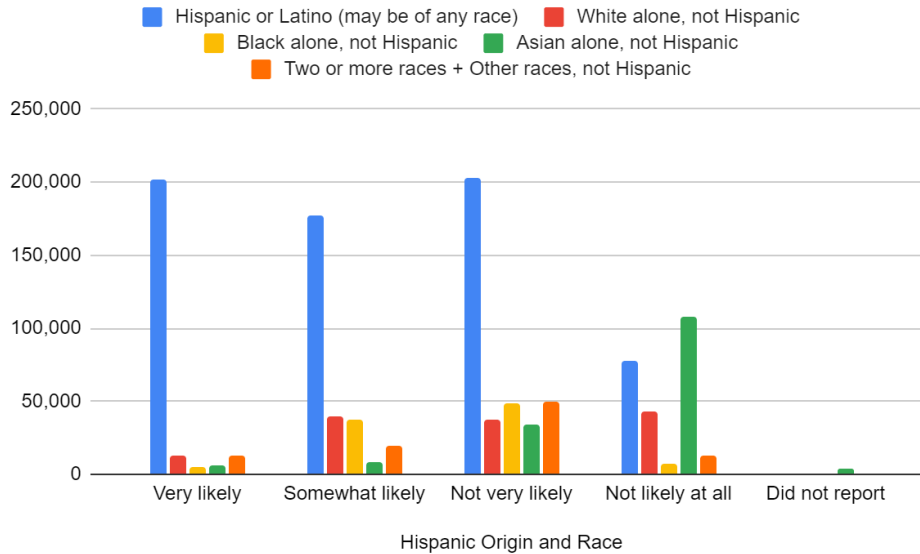
**Figure 36: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 26 March 3, 2021 – March 15, 2021**



Source: U.S Census Bureau Household Pulse Survey, Week 26 Household Pulse Survey: March 3, 2021 – March 15, 2021

Figure 37 also shows that during this week, responses to “Very likely” were highest among Hispanic/Latino renters, along with “Somewhat likely” and “Not likely at all” (U.S Census Bureau, 2021).

**Figure 37: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 26**



Source: U.S Census Bureau Household Pulse Survey, Week 26 Household Pulse Survey: March 3, 2021 – March 15, 2021

**Phase 3 Week 27: March 17, 2021 – March 29, 2021**

The twenty-seventh week of the survey covers the week of March 17, 2021, through March 29, 2021. During this week, “High Confidence” was 16.9% among Hispanic/Latino renters, “Moderate Confidence” was 15.8%, “Slight Confidence” was 5.4%, and “No Confidence” was 7.9%, as seen in Figure 38 and Table 19 (U.S Census Bureau, 2021).

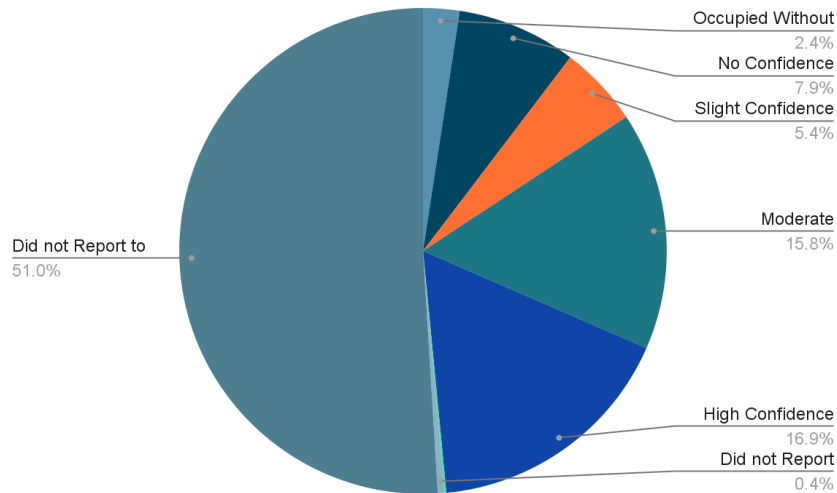
**Table 19: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 27**

Week 27

Hispanic Origin and Race	Total	Occupied Without Rent	No Confidence	Slight Confidence	Moderate Confidence	High confidence	Payment is/will be deferred	Did not report	Did not Report to Tenure
Hispanic or Latino (may be of any race)	3,721,279	183,349	600,545	408,061	1,202,156	1,284,327	9,585	33,256	3,868,508
White alone, not Hispanic	2,895,948	130,585	160,404	225,449	558,424	1,806,486	13,338	1,262	2,742,511
Black alone, not Hispanic	652,319	12,021	109,037	146,486	130,818	249,311	4,645	-	555,098
Asian alone, not Hispanic	917,510	65,344	239,038	98,201	130,374	366,041	18,512	-	1,571,502
Two or more races + Other races, not Hispanic	401,372	15,401	71,419	27,169	85,325	199,634	2,423	-	278,102

Source: U.S Census Bureau Household Pulse Survey, Week 27 Household Pulse Survey: March 17, 2021 – March 29, 2021

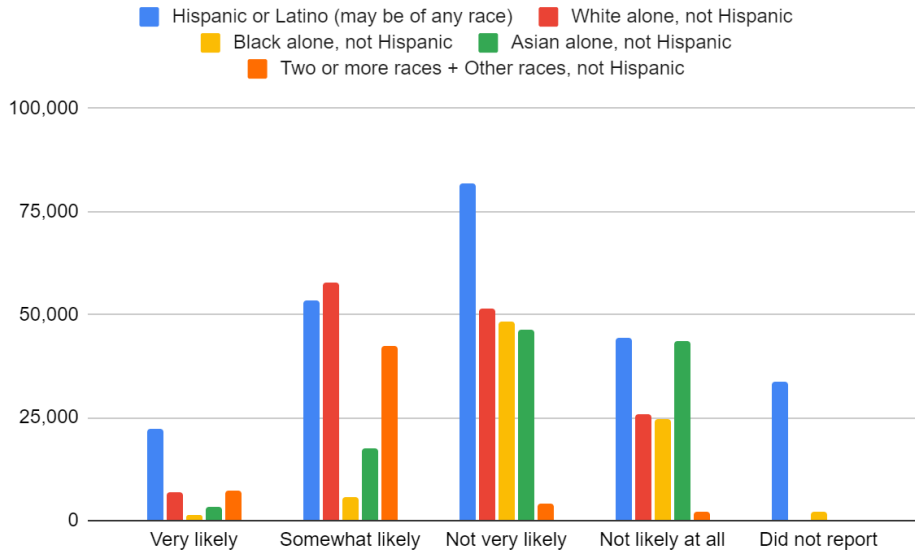
**Figure 38: Confidence Among Hispanic/Latino Population in Ability to Make Next Month's Rent Phase 3 Week 27 March 17, 2021 – March 29, 2021**



Source: U.S Census Bureau Household Pulse Survey, Week 27 Household Pulse Survey: March 17, 2021 – March 29, 2021

Figure 39 also shows that during this week, responses to “Not very likely” were highest among Hispanic/Latino renters, followed by “Somewhat likely” and “Not likely at all” (U.S Census Bureau, 2021).

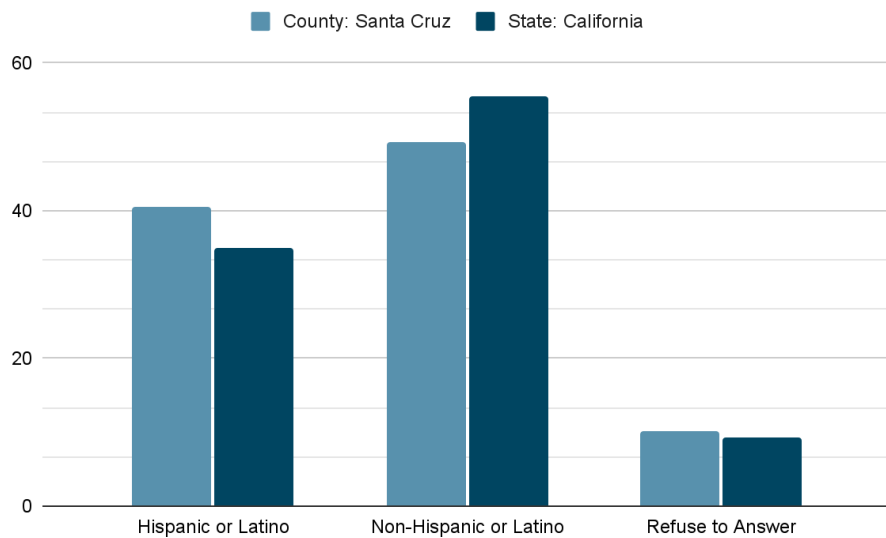
**Figure 39: Likelihood of Having to Leave this House in Next Two Months Due to Eviction by Ethnicity Week 27**



Source: U.S Census Bureau Household Pulse Survey, Week 27 Household Pulse Survey: March 17, 2021 – March 29, 2021

As of April 2022, in the State of California, 243,932 households had been served by the statewide rental assistance program. When broken down by ethnicity, 35.07% of the assisted households identified as Hispanic or Latino, 55.56% identified as non-Hispanic or Latino, and 9.37% refused to answer. On a smaller scale, 3,352 applications were submitted in Santa Cruz County, and of those applications, 1,605 households were served, totaling \$17,055,332 worth of assistance. As shown in Figure 40, of the assisted households, 42.40% identified as Hispanic or Latino compared to the 47.97% who identified as Non-Hispanic or Latino and the 9.63% who refused to answer (Housing is Key, 2022).

**Figure 40: CA COVID-19 Rental Relief Program Santa Cruz County Households Served by Ethnicity**



Source: State of California Housing is Key (2022)

Data captured during the beginning stages of the pandemic in 2020 captured the impacts that COVID-19 had on households in California. In Santa Cruz County, there are about 40,300 renter households, and of that total, around 7,700 were impacted by COVID-19-related job loss, equating to about 19% (Turner Center, 2020). People of color made up 59% of the impacted renter households. Although this number does not specify how many identify as Hispanic or Latino, it is assumed that a large percentage falls under the category based on the county's demographics.

## **ANALYSIS**

### **Impact of Pandemic on Hispanic/Latino Renters**

The data shows that the housing stability of the Hispanic and Latino communities in California was significantly affected by the COVID-19 pandemic. As seen in the data collected from the U.S Census Household Pulse Survey, the numbers were always the highest among the Hispanic/ Latino populations. The literature and the background information on Santa Cruz County explain why the impact is so high for Hispanic/Latino households in comparison to households of other ethnicities. The effects of the pandemic only accentuated the disparities that already existed for these populations. As a result, the households that were already struggling before the rise of COVID-19 faced even more significant challenges from income disruptions that only set them back even more.

### **The Impact of Rent Relief Availability on Confidence Levels**

The confidence levels among Hispanic/Latino renters in their ability to pay their rent varied throughout the pandemic. In Week 1 of the Household Pulse Survey, the percentage of the Hispanic/Latino population who had high confidence levels regarding their ability to pay their rent the following month was highest compared to the rest. During this time, the initial shelter in place order was not anticipated to go on for longer than a few weeks, potentially explaining why households were not as worried about their ability to pay for their rent. As weeks progressed, the percentage of Hispanic/Latino renters who indicated having high confidence in their ability to pay rent began to decline. For the remainder of 2020, the numbers never reached those of the first week again. The uncertainty increased once it became clear that the end of shelter in place orders was still in question. COVID-19 emergency rent relief programs were yet to be launched



at this point of the pandemic, so struggling households were left unclear about their housing situation in the near future.

In Santa Cruz County, the CARES Act applications for rental assistance opened at the beginning of September 2020. During that month, high confidence levels among the Hispanic/Latino population statewide remained low but slightly increased during Week 15 (September 16, 2020 – September 28, 2020). The program had already launched, and eligible households received funds for the first round of applications. The number of Hispanic/Latino households in the state who felt that they would be very likely have to leave their home due to eviction in the following months also decreased during this week, while the number of those who stated that it was not likely at all increased.

The second round of the Santa Cruz County CARES Act was accepting more applications through October 15, 2020, which was Week 17 (October 14, 2020 – October 26, 2020) of the Household Pulse Survey. During this week, Hispanic/Latino renters felt more confident in their ability to pay their rent the following month compared to the previous week. When it came to the likeliness of having to leave their home due to eviction, however, the same confidence was not reflected. Most of the respondents indicated concerns regarding their housing stability. Although the survey does not explicitly identify the confidence levels for the county, the statewide results provide some insight as to how the program was creating a sense of stability among struggling households in communities like Santa Cruz County.

The California COVID-19 Rent Relief Program (Housing is Key) started taking applications statewide on March 15, 2021, which was Week 26 of the Household Pulse Survey (March 3, 2021 - March 15, 2021). High confidence levels among Hispanic/Latino renters regarding their ability to pay the following month's rent were low that week. Uncertainty among

this population was significantly higher when they were asked about the likeliness of having to leave their home due to eviction. On Week 27 (March 17, 2021 – March 29, 2021), one week into the program, respondents began to show more confidence in their answers. More responses indicated higher confidence levels in the ability to pay the following month's rent, and slightly fewer responses indicated potential increased risks of eviction. During these two weeks, communities were still learning about the availability of these funds and the requirements and resources needed to complete this application.

### **Impact of School Closures on Confidence Levels**

Responses to the Household Pulse Survey were also influenced by other factors, such as school closures. In California, school closures were effective on March 19, 2020, due to statewide stay-at-home orders (California Department of Education, n.d). On April 1, news began to circulate about the closures extending until the end of the school year (Kohli & Blume, 2020). The Household Pulse Survey started recording responses as of April 23, 2020, so there was no data to report on what renters were feeling regarding their ability to pay rent during these weeks.

On July 17, 2020, however, when Governor Newsom announced that online learning was mandatory nationwide (Cano, 2020), responses from Week 12 (July 16, 2020 - July 21, 2020) showed that more households indicated having no confidence in their ability to pay the following month's rent than those who selected feeling high confidence. Students were expected to do online learning from home with these school closures. In many cases, an adult had to stay at home with these students for childcare purposes, and to ensure that their school work was completed. With an adult in the household having to take on this role, it also meant losing one

primary source of income unless they could work from home. In Santa Cruz County, many residents' jobs relied on in-person services, so remote work was not an option for everyone.

### **COVID-19 Cases and Confidence Levels**

The number of COVID-19 cases in Santa Cruz County in 2020 was highest in December (New York Times, 2022). It was also when California reached its highest number of positive cases that year by breaking its single-day record on December 8 (Lin & Murphy, 2020). During Week 21 (December 9, 2020 – December 21, 2020), the last week of the third phase of the Household Pulse Survey, the percentage of Hispanic/Latino respondents who indicated feeling high confidence in their ability to pay for their rent the following month was significantly greater than those who responded that they had no confidence. Since COVID-19 cases were at the highest they had been all year, the expectation would be for the results to be the other way around. However, because local programs like the CARES Act Rental Assistance Program had already disbursed their available funds, this could also serve as an indicator that these resources created a feeling of stability among renters in the county and all over the state.

However, while the data provide an indication of correlation in time between the distribution of rental assistance funds and the confidence among Hispanic/Latino residents in their ability to pay their rent and remain housed, there is no data to connect respondents' answers and receipt of CARES Act funds, thus no support for direct causation.

### **Cultural Competency**

The emergency rental assistance programs launched during the pandemic were successful because they helped those in need; however, they also pointed out the flaws of implementing programs. One of the issues with implementing the California COVID-19 Rental Assistance Program was that the process was advertised as a simple self-paced online application. This may

be true for anyone with basic technological skills, but this completely overlooks households where technology or the internet may not be easily accessible, or where a home member is uncomfortable navigating the internet. In Santa Cruz County, many of the heads of households are immigrant farmworkers with little to no formal education. It is important to note that funding was available to provide direct services to those who needed additional assistance. These direct services included providing help walking applicants through the application process, and making it easier for those in need of significant assistance.

Additionally, due to the limited funding, the CARES Act Rental Assistance Program in Santa Cruz County was only available to households who lived in unincorporated areas of the county, thus excluding a large portion of the population. The application process for this program was different because it did not rely on an online format. It allowed the local organizations handling the program to have more flexibility and cater to the community's needs in whatever ways seemed fit, which was essential especially working with clients with minimal digital literacy and, in some cases, a language barrier.

In communities like Santa Cruz County, where the population consists of mainly Hispanic/Latino families, it is also essential to understand the general skepticism regarding requesting and receiving financial assistance. Many households are made up of families who may be undocumented, which has made them ineligible for other programs. These programs offered during the pandemic, however, did not require information about immigration status, but because individuals are used to being turned down for other aid, it was often automatically assumed that they would not be eligible for rental assistance either, even before attempting to apply. This was important to consider when organizations were doing outreach for these programs regarding how to reach the target audiences.

## **Areas for Future Research**

The COVID-19 pandemic continues to affect the health, employment, and housing stability of many families and individuals. Since the beginning of this public health emergency, there have been many improvements and innovations that have allowed communities to function normally and at total capacity, but it took a lot of trial and error. The outcome of what has been experienced so far should serve as a tool for future policymaking and program implementation, demonstrating the importance of tailoring programs and resources to the needs of each community and their backgrounds. At the time of this research, COVID-19 continues to cause new infections throughout the nation, affecting communities in many different ways, especially financially. Although many of these programs were able to help families and individuals by preventing eviction due to nonpayment of rent, there is still a lot of uncertainty among community members about future economic stability. With the experience and knowledge that exists now after the implementation of economic impact programs for low income populations, future programs need to be more culturally competent, better designing application and assistance systems.

## **Potential Limitations**

Some of the limitations of this research included insufficient data from Santa Cruz County regarding the census information that stated whether households felt confident in their ability to make the following month's rental payment. Some of the information regarding eviction risks in the county was also not yet shared publicly, which could have provided some insight into the impacts of rental assistance in the county. However, understanding national trends is still instructive for developing future public policy and programs.

## **CONCLUSION**

During 2020-2021, California renters faced financial challenges that put their housing stability at risk. Based on responses to the US Census' Household Pulse Survey, the Hispanic and Latino population nationally were impacted by concerns over housing stability at greater rates than other ethnic groups. Through an analysis of Santa Cruz County, a location with a large Hispanic and Latino population, it was easy to understand the reasons for these concerns. The Emergency Rental Assistance Programs that were designed and launched to help prevent evictions, and assist California households affected by the pandemic, provided assistance to a large portion of the Hispanic/Latino population, which would suggest that the programs have been accomplishing what they have set out to do.

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