



60 YEARS OF ACTION
**COMMUNITY ACTION
PARTNERSHIP**
ORANGE COUNTY

2025 COMMUNITY NEEDS ASSESSMENT

Prepared By: CAP OC Planning Department





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EXECUTIVE SUMMARY

Every two years, Community Action Partnership of Orange County (CAP OC) undertakes a comprehensive review of local conditions and community needs, culminating in the development of the Community Action Plan (CAP). At the heart of this planning process lies the Community Needs Assessment (CNA), an evidence-based, data-driven examination of the root causes and conditions that perpetuate poverty within Orange County. This critical analysis combines rigorous research with authentic community engagement to capture the lived realities of residents, ensuring that the agency's work is grounded in both quantitative evidence and human stories.

As CAP OC marks its 60th anniversary in 2025, this CNA serves as both a milestone and a springboard—a reflection of progress made, challenges yet to overcome, and a strategic blueprint for the future. Guided by the voices of the community and informed by research methodologies, this assessment provides a nuanced portrait of poverty's complex and intersecting dimensions across four priority domains: Finance, Employment, Housing, and Health.

This report does more than quantify hardship; it illuminates the systemic barriers that entrench economic insecurity and highlights the resilience and strengths of Orange County's diverse populations. By aligning these insights with CAP OC's mission to stabilize, sustain, and empower individuals and families, the 2025 CNA sets the stage for targeted, impactful interventions that can meaningfully improve lives and foster lasting change.



Methodology

Building on lessons from previous cycles, CAP OC's Planning team adopted a focused, mixed-methods approach to deepen understanding within four priority domains: Finance, Employment, Housing, and Health. Moving away from a broad catch-all strategy, this cycle strategically narrowed its scope to generate more actionable insights and targeted interventions.

The four issue domains, or section in this report are:



Finance



Employment



Housing



Health



Quantitative data collection commenced three months earlier than in past assessments, providing additional time for extensive outreach and enabling the agency to engage a broader and more diverse segment of the community. The survey process resulted in 1,727 completed responses, collected in six languages to ensure inclusivity across Orange County's diverse population. This large-scale quantitative effort was complemented by robust outreach efforts, including 73 in-person community events, canvassing of 715 homes, and engagement with more than 527 partner organizations spanning public agencies, nonprofits, and grassroots groups.

Outreach Efforts



To enrich and contextualize the survey findings, CAP OC incorporated qualitative methodologies through community meetings and in-depth stakeholder interviews. These facilitated dialogue sessions provided critical first-hand accounts and nuanced understanding of the lived experiences behind the numbers. Qualitative data helped reveal the complexities and intersectional challenges facing households, particularly in relation to systemic barriers and community dynamics that quantitative data alone might overlook. In total, six community meetings and 10 stakeholder interviews were held, drawing responses from 80 individuals.

Qualitative Approach





By integrating both quantitative and qualitative data, CAP OC ensured a comprehensive, data-driven picture of poverty's root causes and impacts in Orange County. This mixed-methods framework enhanced the reliability, depth, and relevance of the assessment, supporting the development of informed, effective strategies to address the community's most urgent needs.

Analysis

Between October 1, 2024, and March 8, 2025, CAP OC collected a total of 1,727 responses. To ensure geographic relevance, the data was filtered based on zip codes, yielding 1,566 responses from Orange County residents. This filtered dataset serves as the foundation for analysis.

To better understand the complexity of need among Orange County community members, CAP OC analyzed responses across the four selected domains: Finance, Employment, Housing, and Health. Respondents were grouped by the number of domains in which they reported challenges. This layered analysis helps identify households facing multiple, intersecting barriers to stability.

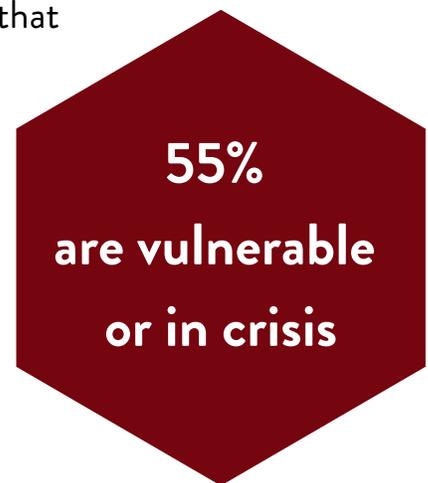
To pinpoint the areas where people in the community are struggling the most, CAP OC used a domain-specific threshold method. This approach examines how many people reported experiencing a need in each area and applies percentage-based thresholds to determine which challenges are most pressing. While there is no universal benchmark, many practitioners use thresholds between 20% and 30% to define a “significant need” within a domain. The higher the percentage of respondents affected, the more critical that need becomes in program planning and prioritization.



% Reporting Unmet Need	Need Prioritization (Recommended Action)
10–19%	Monitor—may indicate a developing issue or disparity.
20–29%	Considered moderate need—evaluate for possible inclusion in planning.
30%+	High priority—should be strongly considered for strategic focus or resource allocation.

Findings Overview

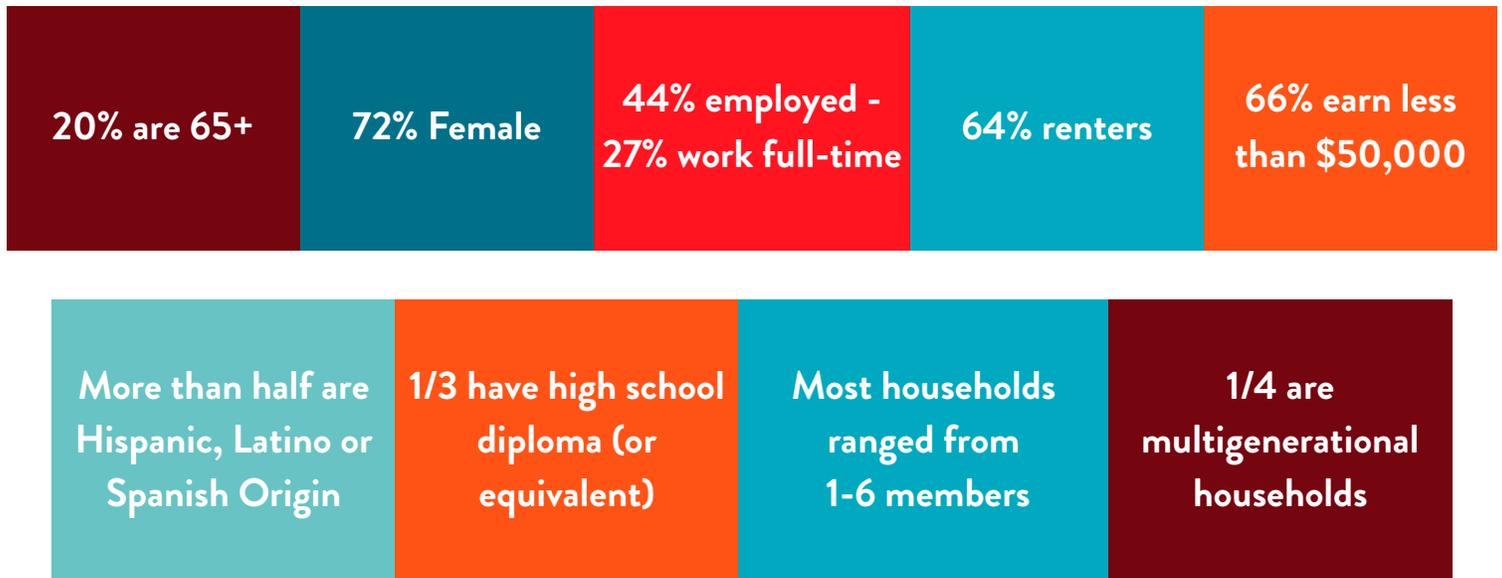
The 2025 Community Needs Assessment (CNA) reveals that households in Orange County are navigating a complex web of overlapping barriers that collectively undermine their stability and increase their vulnerability to poverty. Of the 1,566 Orange County survey respondents, 857 individuals—approximately 55%—reported being either “in crisis” or “vulnerable” in at least one of the four critical domains: Health, Housing, Finance, and Employment. This prevalence of hardship underscores the widespread and systemic nature of poverty across the region.





Demographics

This vulnerable population is marked by the following key characteristics:



Intersectionality of Need

The data also indicates a significant subset of the population is grappling with multiple barriers at once: 133 respondents (16%) indicated they are struggling simultaneously across four key domains: Finance, Employment, Housing, and Health, highlighting the compounding effect of these challenges. This layered vulnerability not only reflects a greater depth of need but also points to the necessity of integrated, cross-sectoral solutions.

Disproportionate Financial Distress

Among the four domains assessed, Finance emerged as the most acute and widespread issue. An overwhelming 82% of respondents identified finances as a need, far outpacing the other three domains. This translates to 45% of all Orange County respondents. In comparison, Housing and Employment concerns were each cited by about one-quarter of respondents, while Health—though ranked lowest—impacted 24% of participants. Notably, financial and housing hardships also surfaced as the most urgent priorities during community meetings and stakeholder interviews, reinforcing their severity from both quantitative and qualitative perspectives.



Key Insights

Additional key insights include the following:

- Health is a concern but not the highest priority. It ranked lowest with 24% of respondents indicating struggling in the domain.
- CNA poverty rate is 40% based on federal poverty guidelines.
- More than half of Orange County respondents (1,019) are considered to be cost burdened - spending 30% or more on housing expenses. Of the 1,019 households that are cost burdened, 71% are severely cost burdened - spending 50% or more on housing.
- Older adults (65+) face greater challenges, comprising 20% of those struggling in at least one or more domains, and 30% of those struggling in all four domains.

Top Needs Identified

Seven needs were identified and are ranked below based on priority. These needs reflect the most critical challenges facing low-income households in Orange County and point to opportunities for targeted, high-impact intervention.

Top 7 Needs	Domain(s)
1. Households lack enough money to sustain themselves.	Finance
2. Individuals and families have difficulty paying for basic essentials such as food and/or housing.*	Finance & Housing
3. Families lack the ability to save money and manage or reduce their debt.*	Finance
4. Households struggle to pay for safe and stable housing due to high costs.*	Finance & Housing
5. Families struggle to pay for utilities, affecting usage.*	Finance & Housing
6. The community lacks affordable housing.	Housing
7. Individuals face difficulty obtaining and maintaining stable employment, resulting in ongoing economic instability.	Finance & Employment

* These were also top needs in previous CNAs.



Next Steps

The 2025 Community Needs Assessment (CNA) and Community Action Plan (CAP) will be reviewed and approved by CAP OC's Board of Directors in June 2025. In May 2025, CAP OC's Programs and Planning Board of Directors Subcommittee will prioritize the identified community needs, which will then be incorporated into the 2026–2027 Community Action Plan. A copy of this needs ranking will be available within the published 2026–2027 CAP.

In the Community Action Plan, CAP OC will outline how these top-priority needs align with the agency's mission and detail the strategies in place to address them effectively. Once finalized, the 2025 CNA and CAP will be made publicly available on CAP OC's website at www.capoc.org.

To ensure broad community engagement, CAP OC plans to present the findings of the 2025 CNA to community members, local stakeholders, and policymakers. Beginning in Fall 2025, the agency will share its insights with community groups, local elected officials, colleges and universities, and other key partners. These outreach efforts aim to:

- Increase awareness of the most pressing needs in Orange County.
- Highlight CAP OC's programs and services that address these needs.
- Strengthen partnerships with organizations and stakeholders committed to fighting poverty.

By fostering these strategic collaborations, CAP OC continues to build a unified, results-driven movement to combat poverty and create lasting change in the community.



ACKNOWLEDGMENTS

Thank you to everyone who helped make the 2025 Community Needs Assessment possible! This report would not be possible without the active participation of community members and CAP OC stakeholders. A special thank you to the following individuals:

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- We'd like to thank the many volunteers that assisted us throughout data collection.
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INTRODUCTION

Every two years, Community Action Partnership of Orange County (CAP OC) develops a Community Action Plan (CAP) to guide the agency's efforts in addressing poverty over the next two years. This plan outlines strategic service delivery approaches aimed at supporting individuals and families in need. A key component of the CAP is the comprehensive Community Needs Assessment (CNA), which seeks to identify the emerging and ongoing needs of the low income community and examines the root causes and conditions of poverty while pinpointing community assets that can be leveraged in the fight against poverty. This data-driven approach ensures that CAP OC remains responsive to the evolving needs of Orange County, continuously working to enhance the quality of life for its residents.

As CAP OC marks its 60th anniversary in 2025, the agency reflects on six decades of unwavering commitment to ending and preventing poverty in Orange County. Since 1965, CAP OC's mission has been to end and prevent poverty by stabilizing, sustaining and empowering people with the resources they need when they need them. By forging strategic partnerships, the agency forms a powerful force to improve its community. CAP OC's vision is to see generations of healthy communities where poverty ceases to exist.





The 2025 Community Needs Assessment serves as a testament to CAP OC’s 60-year legacy of fighting poverty and uplifting communities. As the agency continues its mission, this CNA reaffirms its commitment to data-driven solutions and community-driven change by seeking to:

- [Understand](#) the evolving challenges and ongoing needs faced by low-income individuals and families.
- [Analyze](#) the root causes and systemic conditions contributing to poverty in Orange County.
- [Identify](#) key community assets, resources, and opportunities that can be leveraged to create sustainable solutions.
- [Inform and educate](#) community members, stakeholders, and policymakers about the most pressing needs and disparities.
- [Strengthen](#) collaborative partnerships with local organizations, public agencies, and businesses to drive impactful and lasting change.

By conducting this comprehensive assessment, CAP OC ensures that its programs and initiatives remain responsive, equitable, and effective in addressing the complex realities of poverty in its region.



ROMA Cycle and the Community Needs Assessment

CAP OC's approach to understanding and addressing community needs is rooted in the Results Oriented Management and Accountability (ROMA) cycle, the nationally recognized performance management framework for Community Action Agencies. As part of the Community Services Block Grant (CSBG) performance framework, ROMA ensures that its efforts are results-driven and continuously improving.

When conducting a Community Needs Assessment, CAP OC applies the ROMA cycle to ensure a structured, data-informed process that leads to meaningful change (see Fig. 1):

- [Assess](#) – CAP OC systematically analyzes poverty-related needs and conditions in Orange County, identifying the challenges faced by low-income individuals and families.
- [Plan](#) – Using CNA findings, CAP OC establishes clear, measurable goals for community impact, aligning our strategies with identified priorities.
- [Implement](#) – CAP OC develops and executes programs, services, and collaborative initiatives with community partners to address the needs identified.
- [Achieve Results](#) – CAP OC's focus is on producing tangible improvements in the lives of individuals and families while strengthening community well-being.
- [Evaluate](#) – CAP OC measures program outcomes and assesses the effectiveness of its strategies, using data to refine and enhance service delivery.

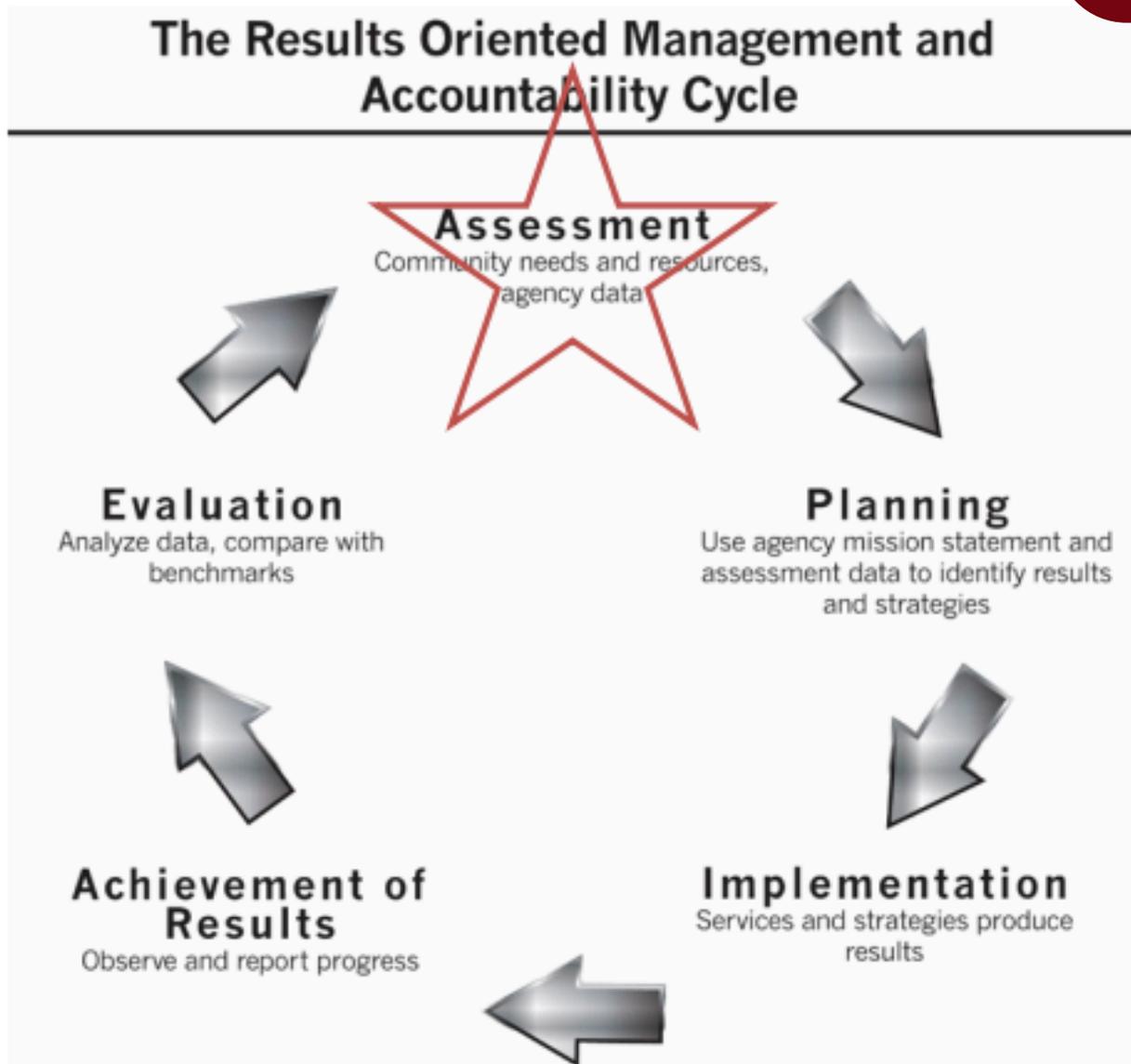


Fig. 1. Results Oriented Management and Accountability Cycle,
Source: Richmond F & Mooney B, Introduction to ROMA for the Community Action Network

By integrating the ROMA cycle into the Community Needs Assessment process, CAP OC ensures that it not only identifies the most pressing needs but also mobilizes strategic solutions that lead to long-term, measurable progress. This commitment to results-oriented management strengthens the agency's ability to adapt, innovate, and drive sustained impact in the communities it serves.



Planning & Implementation

Planning for CAP OC’s 2025 CNA began in the summer of 2024, led by the agency’s Planning Department. With support from interns from local colleges and universities, the planning team developed a strategic timeline to conduct a comprehensive assessment of the evolving needs of Orange County. This effort builds on CAP OC’s longstanding commitment to data-driven decision-making, ensuring that the assessment captures both emerging challenges and ongoing disparities affecting low-income individuals and families.

Early in the planning process, the team decided to take a more targeted approach for the 2025 CNA by focusing on key domains that consistently emerged as top concerns in CAP OC’s previous two assessments. This strategic shift ensures a deeper exploration of the most pressing issues rather than a broad, generalized assessment. As a result, the 2025 CNA places a stronger emphasis on four critical areas: finance, employment, housing, and health—domains that have shown persistent challenges for low-income individuals and families in Orange County.



2025 Community Needs Assessment Process



These priority areas serve as the foundation for both survey development and community engagement efforts, guiding the creation of targeted survey questions and shaping discussions at community meetings. Additionally, the Planning team made a significant procedural adjustment by initiating outreach and survey distribution in October 2024, rather than waiting until January of the CNA year as in previous cycles. This earlier start allows for greater community participation, more robust data collection, and a more thorough analysis of emerging trends—ultimately strengthening CAP OC’s ability to develop responsive, data-driven solutions.

This focused and methodical approach not only sharpens the lens on critical issues but also underscores the importance of understanding the broader context in which these challenges occur. To fully grasp the complexities of poverty and need within Orange County, it is essential to first consider the unique characteristics of the community—its geography, demographics, and socio-economic landscape—which collectively shape the lived experiences of its residents. The following Community Profile offers an overview of Orange County’s physical and social environment, setting the stage for a deeper examination of the priority domains highlighted in the 2025 CNA.



COMMUNITY PROFILE

Orange County is located 42 miles along the California coast where Los Angeles county is in the north, San Bernardino and Riverside County are in the east, and San Diego county is in the south. ¹



Fig. 2. Map of Orange County cities.
Source: Orange County Insiders, Complete List of Orange County Cities + Map (2024).

¹ Employment Development Department, <https://labormarketinfo.edd.ca.gov/geography/orange-county.html>



The county has a total land area of 799 square miles and 42 miles of coastline.² The county is made up of 34 cities and several unincorporated areas (see Fig. 2). Additionally, Orange County makes up 8% of California’s population, but only 0.5% of the land area.³ Around 12 miles are reserved as Marine Protected Areas (MPAs).⁴

Population & Demographics

The total population in Orange County in 2025 is projected to be 3,147,059 and is expected to continue slightly growing.⁵ It is the 3rd largest county by population in California (behind Los Angeles and San Diego), as well as the 6th largest county by population in the U.S.⁶ There are 3,93 persons per square mile, which is much denser than its neighbors.⁷

Individuals identifying as females make up 50.4% of the total population in Orange County, while the total male population is 49.6%.⁸ California is home to the country’s largest lesbian, gay, bisexual, transgender and queer (LGBTQ+) population - 2.8 million.⁹ Although official numbers vary, the LGBTQ Center OC, a non-profit community-based organization, estimates the LGBTQ+ population to be 350,000 in Orange County.¹⁰

The median age is 39.1 years of age.¹¹ The county has seen slight increases in the median age in the past years rising from 38.3 in 2020 to 38.7 in 2022.¹²



²Orange County Business Council, 2024-2025 Community Indicators Report, p. 6



One key aspect in the change is the proportion of the county population aged 19 and under has declined from 26.6 percent to 23.6 percent while the proportion of the population aged 65 and older has increased from 12.3 percent to 16.4 percent.¹³ Projections estimate the proportion of 65+ to exponentially increase over the next 35 years to a third of the population (see Fig. 3).¹⁴



³ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 6.

⁴ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 6. ocbc.org/2024-2025-community-indicators-report/.

⁵ California Department of Finance. Demographic Research Unit. Report P-2A: Total Population Projections, California Counties, 2020-2070 (Baseline 2023 Population Projections; Vintage 2024 Release). Sacramento: California. September 2024. https://dof.ca.gov/wp-content/uploads/sites/352/2023/07/P2A_County_Total.xlsx.

⁶ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 7. ocbc.org/2024-2025-community-indicators-report/.

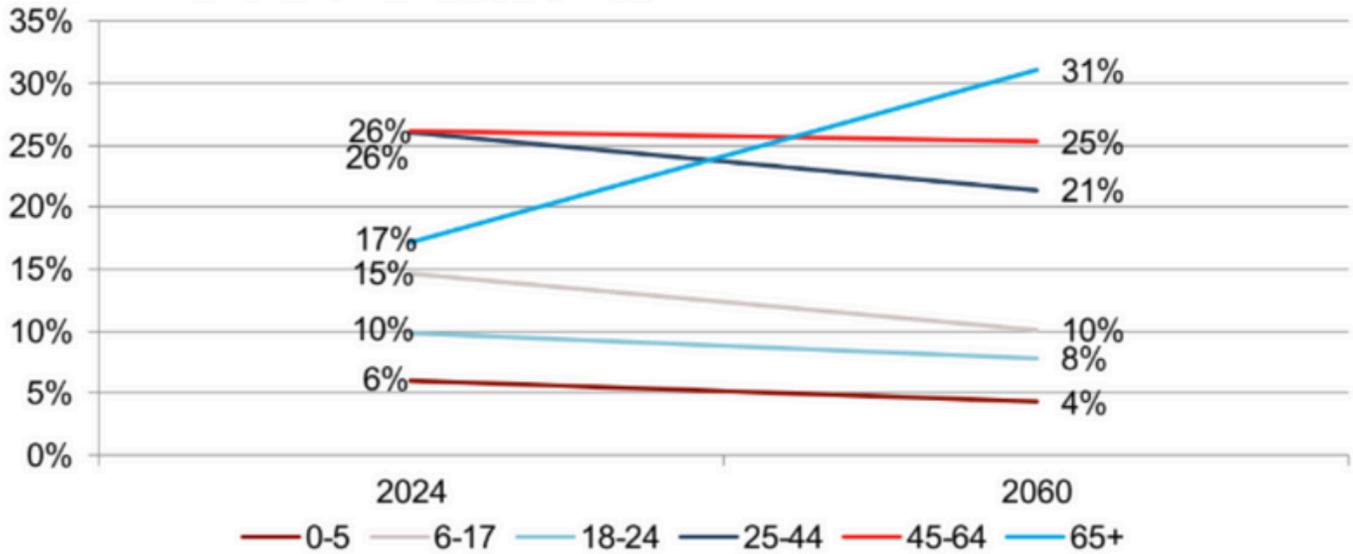
⁷ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, pp. 7. ocbc.org/2024-2025-community-indicators-report/.

⁸ “Orange County, CA Population by Gender - 2025 Update.” Neilsberg, Neilsberg Research, www.neilsberg.com/insights/orange-county-ca-population-by-gender/. Accessed 20 May 2025.

⁹ Person, and Hans Johnson. “California’s LGBTQ+ Population.” Public Policy Institute of California, Public Policy Institute of California, 14 Jan. 2025, www.ppic.org/blog/californias-lgbt-population/.



PROJECTED CHANGE IN AGE GROUP PROPORTIONS OF TOTAL ORANGE COUNTY POPULATION, 2024 AND 2060



Source: California Department of Finance. Demographic Research Unit. Report P-2B: Total Population Projections by Single Year of Age, California Counties, 2020-2070 (Baseline 2023 Population Projections; Vintage 2024 Release). Sacramento, California, September 2024.

Fig. 3. Total Population Projections.

Source: Orange County Business Council, 2024-2025 Community Indicators Report

¹⁰ “Support LGBTQ Center Orange County.” Orange County Nonprofit Central, www.ocnonprofitcentral.org/organizations/gay-lesbian-community-services-center-of-orange-county?utm_source=. Accessed 12 Apr. 2025.

¹¹ U.S. Census Bureau. “AGE AND SEX.” American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0101, 2020 and 2022, <https://data.census.gov/table/ACSST5Y2020.S0101?g=050XX00US06059>. Accessed on April 4, 2025.

¹² U.S. Census Bureau. “AGE AND SEX.” American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0101, 2020 and 2022, <https://data.census.gov/table/ACSST5Y2020.S0101?g=050XX00US06059>. Accessed on April 4, 2025.

¹³ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 8. ocbc.org/2024-2025-community-indicators-report/.

¹⁴ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 8. ocbc.org/2024-2025-community-indicators-report/.



In 2025 the racial and ethnic diversity is projected to be as follows: 39.3% White, 30.6% Hispanic or Latino, 23.8% Asian, 4.2% Mixed Race, 1.7% Black, 0.3% Native Hawaiian or Pacific Islander, and 0.2% American Indian or Alaska Native.¹⁵ Orange County is the 20th most diverse region among the 150 largest in the USA.¹⁶ Since 1980 there has been a large demographic shift in Orange County with the majority of the population shifting from White to people of color specifically Hispanic or Latinos and Asians.¹⁷ Among the Asian population the top five largest ethnic groups are Vietnamese, Chinese, Korean, Filipino, and Indian.¹⁸ The top 5 Latino ethnicities are Mexican, Salvadoran, Guatemalan, Colombian, and Peruvian.¹⁹

3 Largest Racial Groups



As the Fig. 4 below demonstrates, according to the DRU Data Hub, Orange County is projected to see a decline in White (non-hispanic) and Hispanic or Latino populations but the largest rise in the Asian (non-hispanic) population over the next 45 years.²⁰

¹⁵ California Department of Finance. Demographic Research Unit. Report P-2D: Population by Race and Ethnicity, California Counties, 2020-2070 (Baseline 2023 Population Projections; Vintage 2024 Release). Sacramento: California. September 2024. https://dof.ca.gov/wp-content/uploads/sites/352/2023/07/P2D_County_Race_Ethnicity.xlsx.

¹⁶ Person. "Orange County Equity Profile 2025." ArcGIS StoryMaps, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=5.

¹⁷ Person. "Orange County Equity Profile 2025." ArcGIS StoryMaps, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=5.

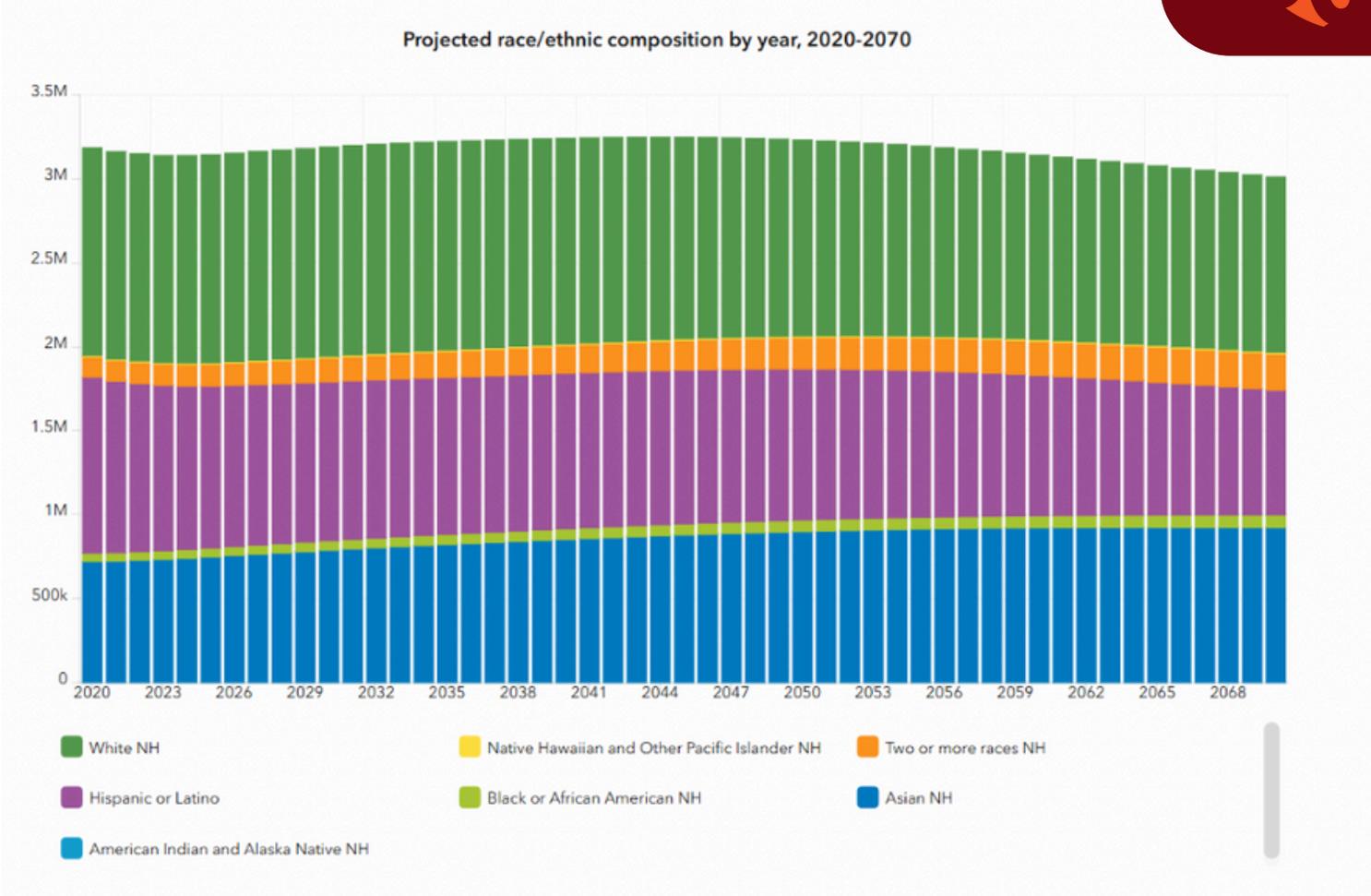


Fig. 4. California population data by census tract.
Source: California Department of Finance, DRU Data Portal (2023).

¹⁸ DRU Data Hub, <https://dru-data-portal-cacensus.hub.arcgis.com/apps/eebcf24ac5e942c7b8ab7011173efdbe/explore>
¹⁹ DRU Data Hub, <https://dru-data-portal-cacensus.hub.arcgis.com/apps/eebcf24ac5e942c7b8ab7011173efdbe/explore>
²⁰ DRU Data Hub, <https://dru-data-portal-cacensus.hub.arcgis.com/apps/eebcf24ac5e942c7b8ab7011173efdbe/explore>.; "Data Visualization & Storytelling." Flourish, flo.uri.sh/story/2836653/embed#slide-0. Accessed 12 Apr. 2025.; Person. "Orange County Equity Profile 2025." ArcGIS StoryMaps, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=5.



The foreign-born population in Orange County makes up about 30% of the population.²¹ Half of the foreign-born population is from Asia (51.3%). The top ten countries of origin are Mexico, Vietnam, Korea, Philippines, China, India, Iran, Taiwan, El Salvador, and Canada.²² In terms of undocumented immigrants, in 2021 Latinos made up 73% of the population in Orange County.²³ However, most undocumented immigrants have been in the U.S more than a decade (70%) with the biggest and longest-settled communities from Mexico and Vietnam.²⁴ It is estimated that “one in seven Orange County residents are either undocumented or live with a family member who is undocumented”.²⁵

Almost half of the residents in Orange County over the age of 5 speak a language other than English at home (45.9%), specifically 24.3% state speaking Spanish, 15.5% speak an Asian and Pacific Islander language, 4.8% an Other Indo-European language and 1.3% reported Other languages.²⁶ According to the Orange County Transportation Authority, the top seven languages spoken at home besides English are Spanish, Vietnamese, Chinese (incl. Mandarin, Cantonese), Korean, Tagalog (incl. Filipino), Persian (incl. Farsi, Dari), and Arabic.²⁷ Furthermore, about 18% of the population over 5 years of age are limited English proficient.

²¹ U.S. Census Bureau, U.S. Department of Commerce. "Selected Characteristics of the Native and Foreign-Born Populations." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0501, 2023, <https://data.census.gov/table/ACSST5Y2023.S0501?t=Native+and+Foreign-Born&g=050XX00US0605,06059&moe=false>. Accessed on April 4, 2025.

²² "2024-2025 Community Indicators Report - Orange County Business Council (OCBC)." Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p.10, ocbc.org/2024-2025-community-indicators-report/.

²³ California Immigrant Data Portal, <https://immigrantdataca.org/indicators/immigration-status?geo=04000000000006059>. Accessed 12 Apr. 2025.

²⁴ Foley, Elise. "Most Undocumented Adults Have Been in U.S. for More than a Decade." HuffPost, HuffPost, 7 Dec. 2017, www.huffpost.com/entry/undocumented-immigrants_n_5761678

²⁵ Person. "Orange County Equity Profile 2025." ArcGIS StoryMaps, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=5.

²⁶ U.S. Census Bureau, U.S. Department of Commerce. "Language Spoken at Home." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1601, 2023, <https://data.census.gov/table/ACSST5Y2023.S1601?t=Language+Spoken+at+Home&g=050XX00US06059>. Accessed on April 4, 2025.



Among Orange County residents 25 years and older, 86.9% have obtained a high school diploma (or equivalent) or more, almost half (43.4%) have a Bachelor’s degree or more, and 7.3% have less than a 9th grade level education.²⁸ In comparison to the state (35%) and nation (36.5%), Orange County has a larger proportion of highly educated residents.²⁹

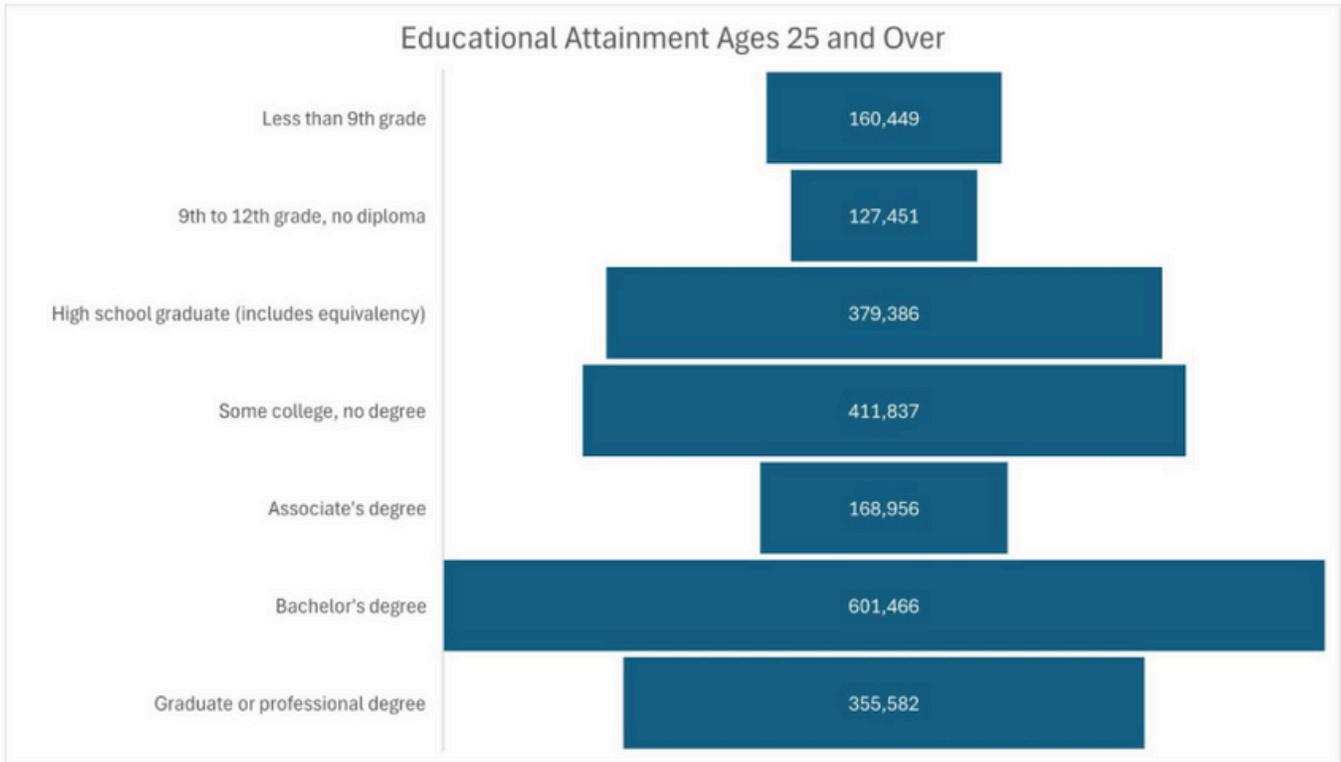


Fig. 5. Educational attainment population 25 and over for Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1501 (2023).

²⁷ “OCTA Limited English Proficiency Plan”, pp, 3-4, https://octa.net/pdf/Title_VI_2023_LEP.pdf. Accessed 11 Apr, 2025.
U.S. Census Bureau, U.S. Department of Commerce. "Educational Attainment." American Community Survey, ACS 5-Year
²⁸ Estimates Subject Tables, Table S1501, 2023. <https://data.census.gov/table/ACSST5Y2023.S1501?g=050XX00US06059>
U.S. Census Bureau, U.S. Department of Commerce. "Educational Attainment." American Community Survey, ACS 5-Year
²⁹ Estimates Subject Tables, Table S1501, 2023, https://data.census.gov/table/ACSST5Y2023.S1501?t=Educational+Attainment&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on April 11, 2025.



Orange County has seen a declining trend of enrollments in public schools. Enrollment dropped by almost 4,000 students in one year from 2022-23 school to 2023-24 school year.³⁰ In 10 years by the 2033-34 school year enrollment is projected to drop an additional 16% (about 70,000 students).³¹ Furthermore, high school dropout rates slightly increased from 4% in 2021-22 to 4.8% in 2022-23.³² Although these trends are negative, there are positive trends to highlight in relation to education in Orange County.

Orange County's four-year high school graduation rate rose to 92% for the 2023-2024 academic year, placing above the statewide average of 86.4%.³³ The county's chronic absenteeism rate dropped to 15.2% in 2023-24 from 19.2% in 2022-23.³⁴ Additionally, for the past 12 years in a row the percentage of college-ready students in Orange County has increased, meaning more students are eligible to apply to a University of California (UC) or California State University (CSU).³⁵ In the school year 2023-24, 57.3% of Orange County high school graduates were UC/CSU eligible, higher than the State of California's eligibility rate of 51.9%.³⁶

³⁰ Experience, "School Enrollment Projections (2024 Series)", experience.arcgis.com/experience/7fb99fb05b4c4fb6a19e70d7b827d9d2/page/State-and-County-Projected-Enrollment. Accessed 11 Apr. 2025.

³¹ Experience, "School Enrollment Projections (2024 Series)", experience.arcgis.com/experience/7fb99fb05b4c4fb6a19e70d7b827d9d2/page/State-and-County-Projected-Enrollment. Accessed 11 Apr. 2025.

³² "THE 30TH ANNUAL REPORT ON THE CONDITIONS OF CHILDREN IN ORANGE COUNTY." Ocgov, ssa.ocgov.com/sites/ssa/files/2024-12/CoCReport_AR30_7c.pdf. Accessed 14 Apr. 2025.
; Ocgov, ssa.ocgov.com/sites/ssa/files/2024-12/CoCReport_AR30_7c.pdf. Accessed 113 Apr. 2025.

³³ OC Ocgov, ssa.ocgov.com/sites/ssa/files/2024-12/CoCReport_AR30_7c.pdf. Accessed 11 Apr. 2025.

³⁴ OC Newsroom, Ian Hanigan November 25, 2024, et al. "OC Graduation Rates, Chronic Absenteeism Trends Show Positive Momentum." OCDE Newsroom, 26 Nov. 2024, newsroom.ocde.us/oc-graduation-rates-chronic-absenteeism-trends-show-positive-momentum/.

³⁵ OC Newsroom, <https://newsroom.ocde.us/oc-graduation-rates-chronic-absenteeism-trends-show-positive-momentum/>

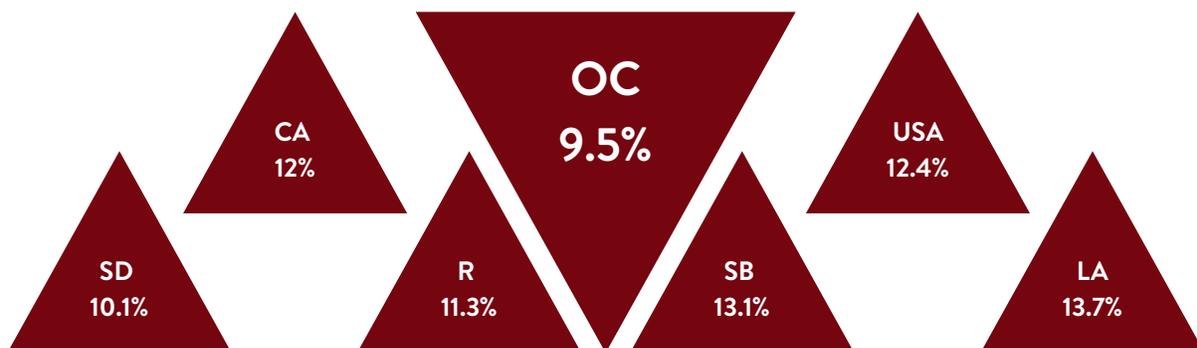
³⁶ OC Newsroom, <https://newsroom.ocde.us/oc-graduation-rates-chronic-absenteeism-trends-show-positive-momentum/>



Poverty

Approximately 9.5% of Orange County residents are living below the poverty line.³⁷ Orange County's poverty rate is lower than that of the state of California (12%) and the nation's (12.4%).³⁸ The county's rates are also lower than its neighboring counties of San Diego County (10.1%), Riverside County (11.3%), San Bernardino County (13.1%), and Los Angeles County (13.7%).³⁹ Surprisingly, the county's poverty rate has continued to drop; in 2020 it was 10.1%, dropping 0.6% by 2023.⁴⁰ Furthermore, when looking across the county, poverty is concentrated in the central northern region within cities such as Irvine, Santa Ana, Orange, Westminster, Garden Grove, Anaheim, and Fullerton (see Fig. 6). The three most impoverished census tracts at 30.4%, 34.6%, and 37.5% are located in the city of Irvine near the University of California, Irvine.

Poverty Rates



³⁷ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.

³⁸ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty&g=010XX00US_040XX00US06. Accessed on March 26, 2025.

³⁹ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty&g=050XX00US06037,06065,06071,06073>. Accessed on March 26, 2025.

⁴⁰ U.S. Census Bureau. "POVERTY STATUS IN THE PAST 12 MONTHS." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2020, <https://data.census.gov/table/ACSST5Y2020.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.



Population for whom poverty status is determined - Percent below poverty level

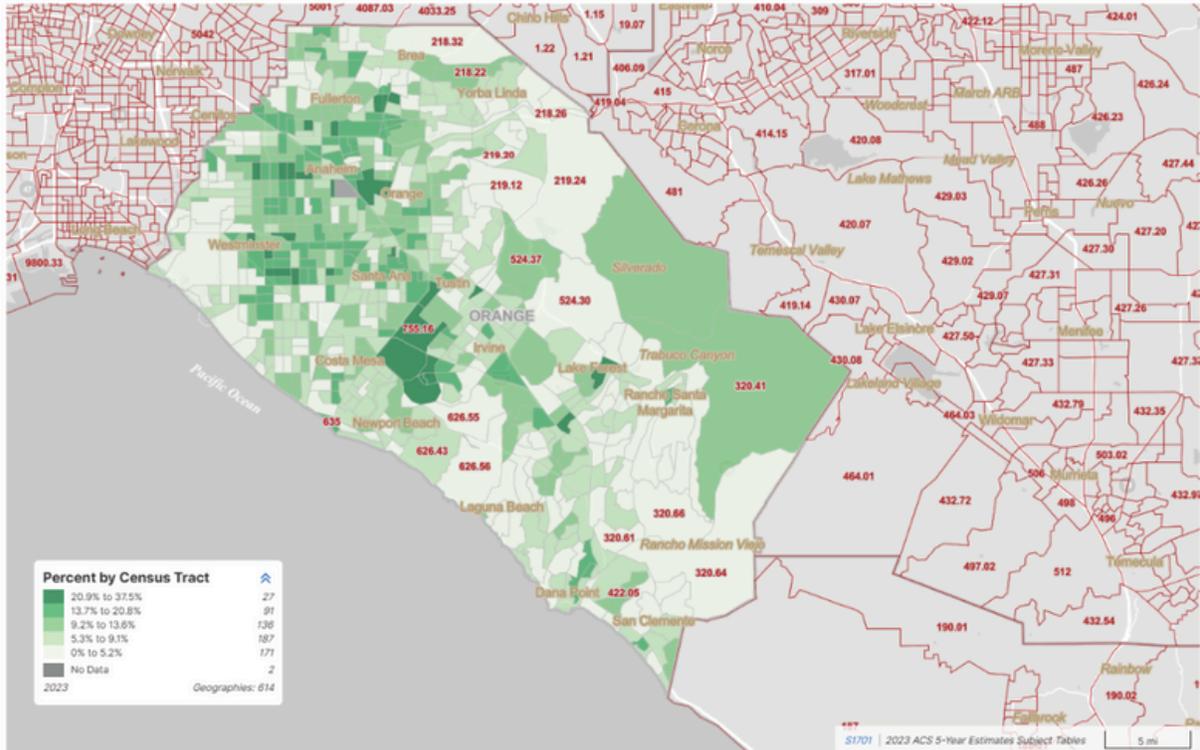


Fig. 6. Poverty rates by census tract in Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

⁴¹ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.

⁴² U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.



When looking at poverty rates according to age it is noteworthy to state that poverty rates for those under 18 (10.9%) and over 65 years of age (9.9%) are higher than the county.⁴¹ Most notably, children under the age of 5 have a high poverty rate of 10.6%.⁴²

Age Ranges	Poverty Rates
Under 5	10.6%
5-17	11.0%
Under 18	10.9%
18-34	7.8%
34-64	9.6%
Over 65	9.9%

Table 1. Poverty data for Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

Along racial lines, the three racial groups with the highest poverty rates are Native Hawaiian and Other Pacific Islanders alone at 15.3%, Black or African-American alone at 13.4% and Hispanic or Latino origin (of any race) at 11.4% .⁴³

⁴³ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.



Racial Groups	Poverty Rates
White alone	7.8%
Black or African American alone	13.4
American Indian and Alaska Native alone	9.7
Asian alone	10.5
Native Hawaiian and Other Pacific Islander alone	15.3
Some other race alone	12.8
Two or more races	9.7
Hispanic or Latino origin (of any race)	11.4
White alone, not Hispanic or Latino	7.0

Table 2. Poverty statistics for Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

Education level demonstrated a strong correlation with poverty levels - the more educated the lower the poverty rate. OC residents ages 25 and older who indicated their highest educational attainment as a high school graduate or less had poverty rates 2-4 times higher than the same population with some college, Associate's degree or Bachelor's degree or higher (Table 3).⁴⁴

⁴⁴ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.



Highest Education Attainment	Poverty Rates
Less than High School graduate	16%
High School graduate (includes equivalency)	12.1%
Some college, associate's degree	8.1%
Bachelor's degree or higher	4.7%

Table 3. Poverty rates in Orange County by education level.
 Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

Those identifying as male have a poverty rate of 8.6%, while those identifying as female have a higher rate of 10.4%.⁴⁵ Further exploring gender in relation to employment status for the civilian labor force 16 years and over, indicated that males across the board had lower poverty rates than females whether employed or unemployed (Table 4).⁴⁶ While employed individuals have a low poverty rate of 4.1%, unemployed individual’s poverty rate is almost 5 times higher than their employed counterparts and double that of the county’s rate (19.9%).⁴⁷

⁴⁵ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.
⁴⁶ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025. ⁴⁷ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.



Employment Status	Poverty Rates
Employed Males	3.6
Employed Females	4.7
Employed Individuals as a whole	4.1
Unemployed Females	20.7
Unemployed Males	19.2
Unemployed individuals as a whole	19.9

Table 4. Poverty statistics for Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

Income

The median household income in Orange County is \$113,702.⁴⁸ Figure 7 demonstrates how the median household income continues to steadily increase over time and remains higher than the State of California and the nation. In fact, the median income in OC has jumped 24% since 2018.

⁴⁸ U.S. Census Bureau, U.S. Department of Commerce. "Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2023, https://data.census.gov/table/ACSST5Y2023.S1901?t=Income+and+Poverty&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on March 27, 2025.

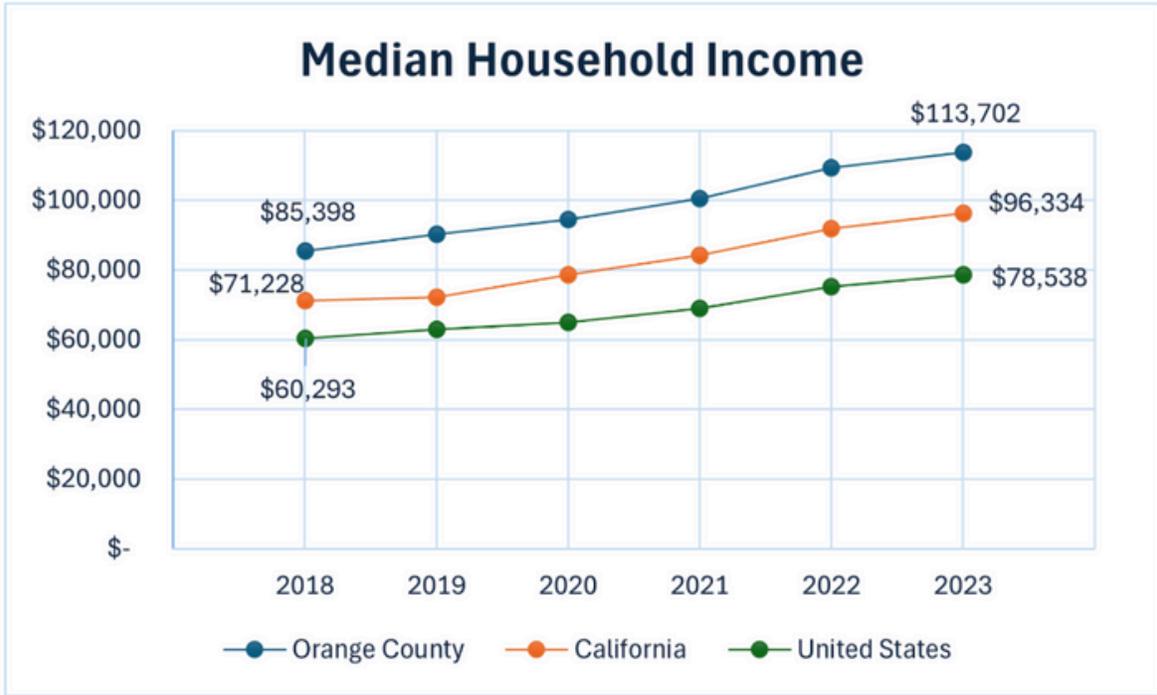


Fig. 7. Poverty statistics for Orange County, CA.
Source: U.S. Census Bureau, ACS 5-Year Estimates: S1701 (2023).

The living wage, defined as the hourly wage an individual in a household must earn in order to be able to support themselves and/or their family working full time, in Orange County has experienced a significant increase. In two years, the living wage has increased almost \$9 from \$23.66 in 2023 to \$32.20 in 2025.⁴⁹ Yet the minimum wage has only increased \$1 in two years from \$15.50 in 2023 to \$16.50 as of January 2025.⁵⁰ Consequently, there is a significant deficit of almost \$16 between what is the lowest hourly wage that employers can legally pay their employees and what an employee needs to sustain themselves.

⁴⁹ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 30. ocbc.org/2024-2025-community-indicatorsreport/.
⁵⁰ Minimum Wage Frequently Asked Questions, State of California Department of Industrial Relation, www.dir.ca.gov/dlse/faq_minimumwage.htm. Accessed 4 Apr. 2025.



When factoring in additional household members the wage a household needs only grows. For a family of four with one working adult and two children, the working adult would need to earn \$53.55 an hour to sustain their family and if both adults worked each adult would need to earn \$36.25, as a unit that is a wage of \$72.25 for the entire household (see Table 5).

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$32.20	\$54.15	\$67.79	\$88.89	\$41.23	\$49.27	\$53.55	\$64.68	\$20.62	\$29.35	\$36.25	\$45.84
Poverty Wage	\$7.52	\$10.17	\$12.81	\$15.46	\$10.17	\$12.81	\$15.46	\$18.10	\$5.08	\$6.41	\$7.73	\$9.05
Minimum Wage	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50

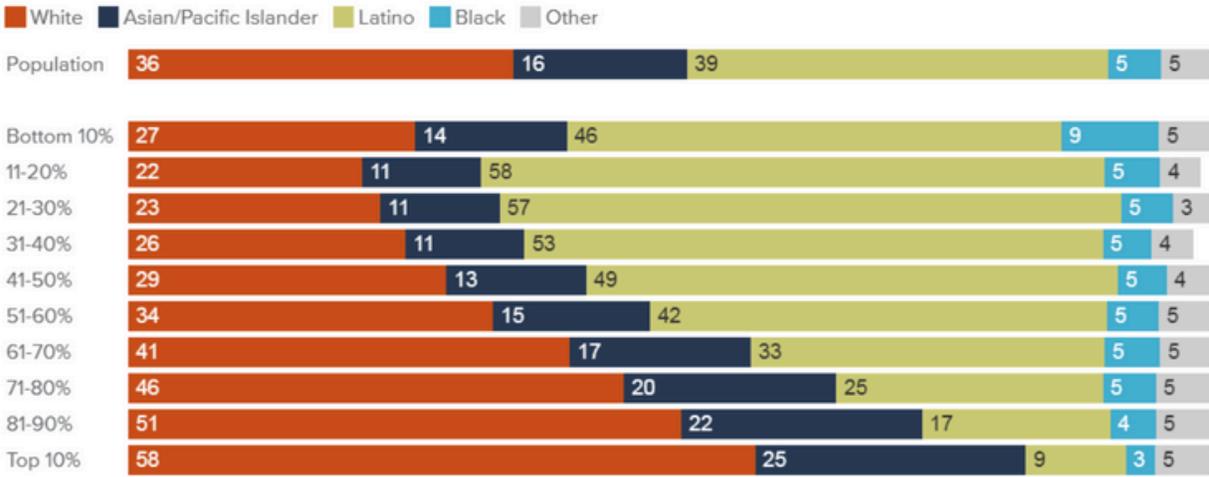
Table 5. Estimated living wage rates in Orange County, CA, by family structure.
 Source: Glasmeier, Amy K., "Living Wage Calculation for Orange County, California" (2025).

Figure 8 highlights income disparities among racial and ethnic groups across California. Latino and Black families make up larger portions of lower income earners, especially in the bottom 10% they comprise 55% of families while White and Asian families make up 83% of the top 10%.⁵¹ Additionally, for every \$1 that White families earn, Asian families make \$0.94, Black make \$0.63, and Latino make \$0.52.⁵²

⁵¹ Person, et al. "Income Inequality in California." Public Policy Institute of California, 11 Mar. 2025, www.ppic.org/publication/income-inequality-in-california/?utm_source
⁵² Person, et al. "Income Inequality in California." Public Policy Institute of California, 11 Mar. 2025, www.ppic.org/publication/income-inequality-in-california/?utm_source



Most low-income families are Latino or Black, while most high-income families are white or Asian



SOURCES: Authors' analysis of IPUMS ACS data (2023).
NOTES: Chart shows income before taxes and transfers, which includes income from earnings, business, investments, retirement, social security, and other sources. Families are categorized based on the race/ethnicity of the head of household, with "other" including multiracial and those not included in any of the other categories.

Fig. 8. Income distribution across California's income percentiles.

Source: Thorman, Tess, and Daniel Payares-Montoya, "Income Inequality in California" (2023).

In 2023, White (White \$121,191 White alone, not Hispanic or Latino \$125,077), Asian (\$118,373), Two or more races (\$104,962), and Black or African American (\$100,255) households had the highest median incomes in Orange County all over \$100,000.⁵³ It is important to note that although Blacks or African Americans have the second highest poverty rate in the county, they are also high household earners. Alternatively, the racial/ethnic group with the lowest median incomes were Some other race (\$84,097), American Indian and Alaska Native (\$86,778), Hispanic or Latino origin of any race (\$92,606) and Native Hawaiian and Other Pacific Islander (\$98,237).⁵⁴

⁵³ U.S. Census Bureau, U.S. Department of Commerce. "Median Income in the Past 12 Months (in 2023 InflationAdjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903, 2023, <https://data.census.gov/table/ACSST5Y2023.S1903?t=Income+and+Poverty&g=050XX00US06059>. Accessed on March 27, 2025.



Economy

According to the Employment Development Department of California, Orange County’s unemployment rate sits at 3.9% as of February 2025 which is down from the beginning of 2025.⁵⁵ Orange County’s unemployment rate is less than both California (5.5%) and the U.S. (4.5%).⁵⁶

Figure 9 demonstrates job growth in Orange County from 1979 to 2022. Over this time period, job growth in Orange County increased by 133% while the nation grew by 88%.⁵⁷ Orange County has generally followed the same trends as the nation; however, it has shown a stronger recovery compared to the national average, with job growth rebounding more rapidly after dips.⁵⁸



⁵⁴ U.S. Census Bureau, U.S. Department of Commerce. "Median Income in the Past 12 Months (in 2023 Inflation Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903, 2023, <https://data.census.gov/table/ACSST5Y2023.S1903?t=Income+and+Poverty&g=050XX00US06059>. Accessed on March 27, 2025.

⁵⁵ ANAHEIM-SANTA ANA-IRVINE METROPOLITAN DIVISION (ORANGE COUNTY), Labor Market Information Division, 2025, [https://labormarketinfo.edd.ca.gov/file/lfmonth/oran\\$pds.pdf](https://labormarketinfo.edd.ca.gov/file/lfmonth/oran$pds.pdf). Accessed 4 April 2025.

⁵⁶ ANAHEIM-SANTA ANA-IRVINE METROPOLITAN DIVISION (ORANGE COUNTY), Labor Market Information Division, 2025, [https://labormarketinfo.edd.ca.gov/file/lfmonth/oran\\$pds.pdf](https://labormarketinfo.edd.ca.gov/file/lfmonth/oran$pds.pdf). Accessed 4 April 2025

⁵⁷ "Orange County Equity Profile 2025." USC Dornsife Equity Research Institute, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=7

⁵⁸ "Orange County Equity Profile 2025." USC Dornsife Equity Research Institute, Esri, 7 Feb. 2025, storymaps.arcgis.com/collections/915c0bf0a7954571b9d70e9869821758?item=7



Cumulative Growth, Orange County and the United States, 1979 to 2022



Fig. 9. Economic analysis using data from the U.S. Bureau of Economic Analysis. Source: USC Equity Research Institute, Analysis of U.S. Bureau of Economic Analysis Data (2023).

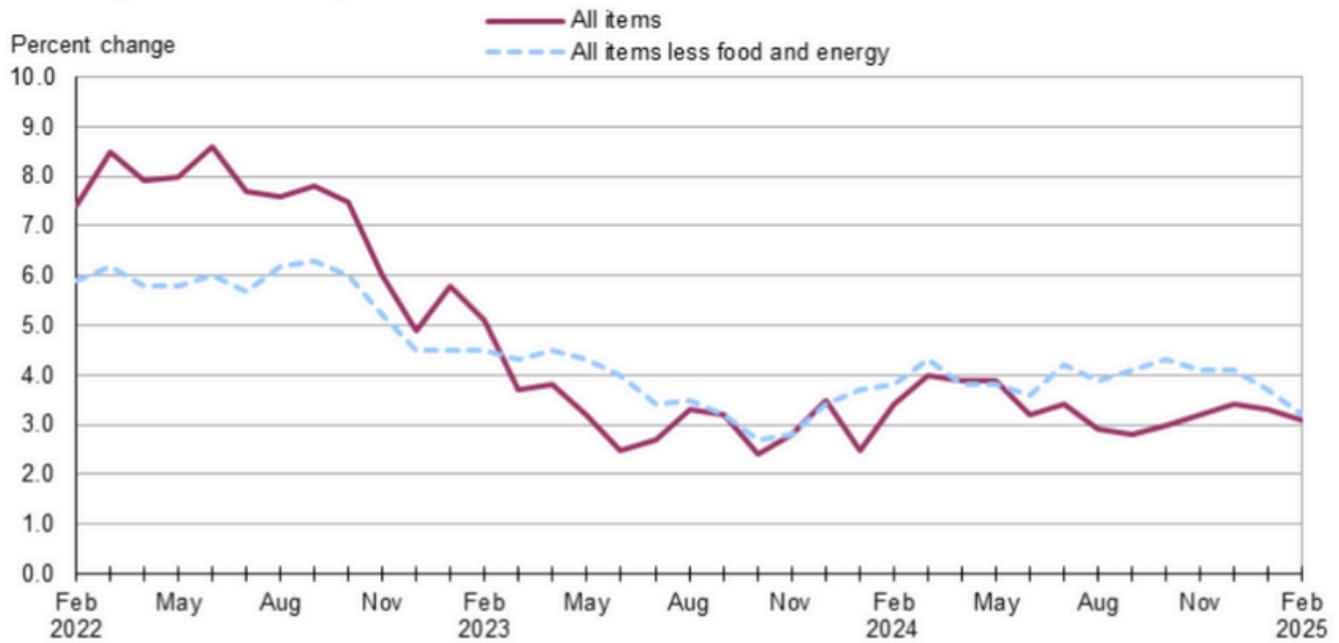
According to The 2024 Southern California Economic Update, Orange County is in a good position for continued economic prosperity especially with billions of dollars in new investment from high profile companies such as Disney, OCVIBE, UCI Health-Irvine, and City of Hope Orange County.⁵⁹

⁵⁹ “2024 Southern California Economic Update.” Southern California Association of Governments , 5 Dec. 2024, pp 48-49, sustain.scag.ca.gov/sites/default/files/2025-01/25-0023-socal-economic-update-mainbook-final_0.pdf.



The U.S Bureau of Labor Statistics report that inflation is up 3.1% when comparing February 2024 and 2025 and in one month has jumped up 0.3% from January to February 2025 (Fig. 10).⁶⁰

Chart 1. Over-the-year percent change in CPI-U, Los Angeles-Long Beach-Anaheim, CA, February 2022–February 2025



Source: U.S. Bureau of Labor Statistics.

Fig. 10. CPI change in the Los Angeles area, March 2025.

Source: U.S. Bureau of Labor Statistics.

⁶⁰ “Consumer Price Index, Los Angeles Area - March 2025.” U.S. Bureau of Labor Statistics, U.S. Bureau of Labor Statistics, 10 Apr. 2025, www.bls.gov/regions/west/news-release/consumerpriceindex_losangeles.htm.



Crime

Total crime index is a measure of relative risk for specific types of crimes committed. Orange County has seen a decrease in its total crime index in 2024 compared to 2023 dropping from an index of 107 to 95.⁶¹ The county's personal and property crime index is 70 and 99 respectively.⁶² In addition, the county continues to be below the state (113) and national average (100) crime index.⁶³ Orange County ranks second for “Lowest Crime Index” compared to 12 other nearby counties in California, with the Lowest Crime Index being San Diego County at 81 and the highest being San Francisco at 240 (see Fig. 11).⁶⁴

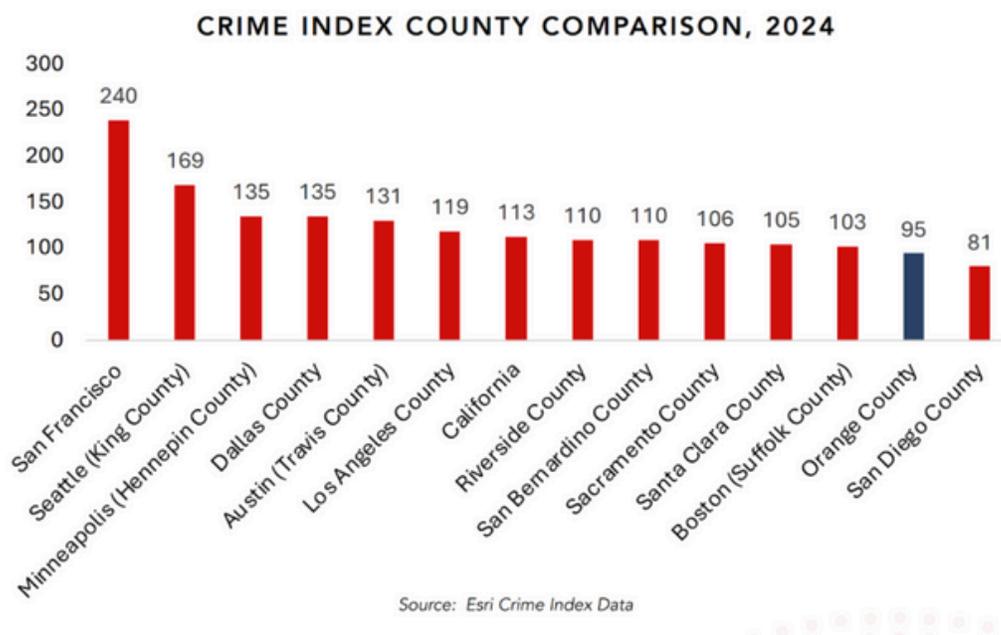


Fig. 11. Crime Index.

Source: Orange County Business Council, 2024-2025 Community Indicators Report (2024).

⁶¹ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 25, ocbc.org/2024-2025-community-indicatorsreport/,
⁶² “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 25, ocbc.org/2024-2025-community-indicatorsreport/,
⁶³ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 25, ocbc.org/2024-2025-community-indicatorsreport/,
⁶⁴ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 25, ocbc.org/2024-2025-community-indicatorsreport/,



In 2024, Irvine was ranked as the third best city to raise a family out of 182 cities due to their high scores in the Health & Safety and Education & Childcare category according to, “WalletHub’s Best Places to Raise a Family” (2024).⁶⁵ WalletHub ranked the 150 most populated cities in the U.S and at least two of the most populated cities in each state over 5 domains: Family Fun, Health & Safety, Education, Child Care and Affordability. In total Orange County had five cities on the list. The additional four ranked as follows: Huntington Beach 10th (previously 14th), Santa Ana 56th (rising from 124th), Garden Grove 72nd (formerly 144th), and Anaheim was 104th (falling from 94th).⁶⁶

In 2023, Orange County saw a decrease in its overall reported hate crimes compared to the previous year (2022). Although, this decrease is positive since 2018 hate crimes have doubled (see Fig. 12).⁶⁷ However, hate crimes in Orange County are reported at a lower ratio based on its population in comparison to the state and on average have contributed about 5% of the state’s hate crimes in the past 10 years.⁶⁸

⁶⁵ McCann, Adam. “Best & Worst Places to Raise a Family in 2025.” WalletHub, 28 May 2024, wallethub.com/edu/best-cities-for-families/4435.

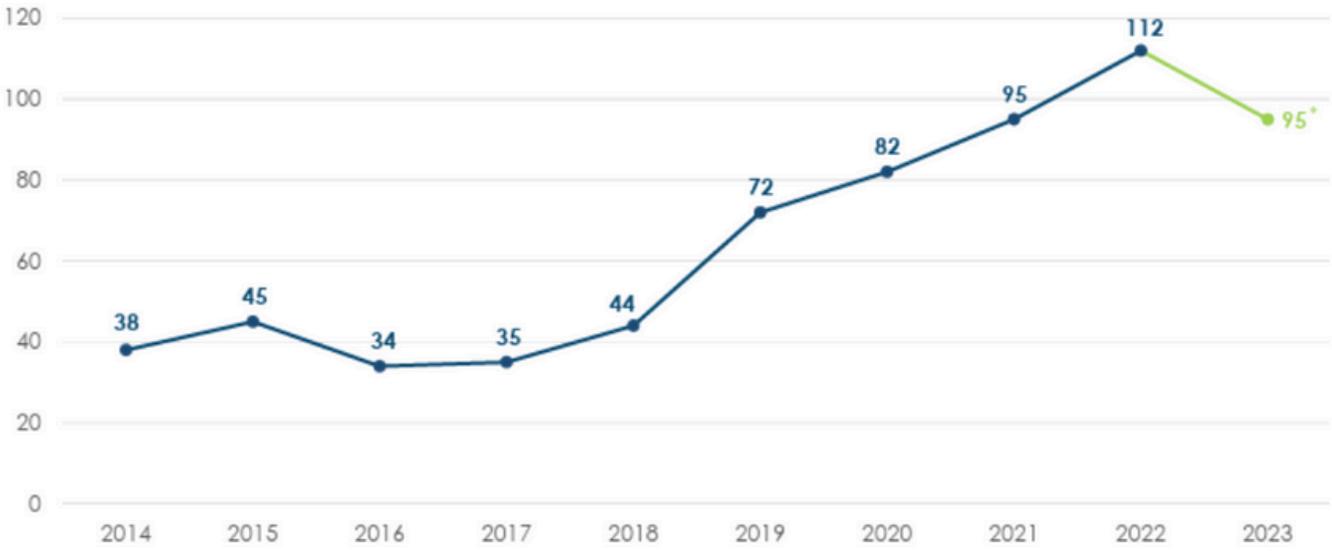
⁶⁶ McCann, Adam. “Best & Worst Places to Raise a Family in 2025.” WalletHub, 28 May 2024, wallethub.com/edu/best-cities-for-families/4435.

⁶⁷ “Orange County Hate Crime Report.” Occr.Ocgov, p. 6, www.occrr.ocgov.com/sites/occrr/files/2024-12/2023_Hate_Crime_Report_12.19.24_FINAL_0.pdf. Accessed 26 Feb. 2025.

⁶⁸ “Orange County Hate Crime Report.” Occr.Ocgov, p. 7, www.occrr.ocgov.com/sites/occrr/files/2024-12/2023_Hate_Crime_Report_12.19.24_FINAL_0.pdf. Accessed 26 Feb. 2025.



Overall Hate Crime Events in Orange County



**Note: Includes multiple bias events; hate crime data partially reported by four OC Jurisdictions*

Fig. 12. Reported Hate Crime Events in Orange County (2014–2023).
Source: Orange County Human Relations Commission, 2023 Hate Crime Report (2024).

The cities of Santa Ana and Irvine reported the most hate crimes at 17 and 14 respectively. Notably, Santa Ana reported almost less than half the number of hate crimes in 2023 than in 2022, going from 32 to 17.⁶⁹

⁶⁹ “Orange County Hate Crime Report.” Occr.Ocgov, p.9, www.occr.ocgov.com/sites/occr/files/2024-12/2023_Hate_Crime_Report_12.19.24_FINAL_0.pdf. Accessed 26 Feb. 2025.



The majority of victims were adults over 18 years of age (87).⁷⁰ Furthermore, 58.4% of all serious hate crime events were based on Race, Ethnicity, and Ancestry of which over half were anti-Black or African American bias (24 events).⁷¹ This trend is consistent with both the national and statewide hate crimes.⁷² Behind anti-Black bias was Anti-Lesbian/Gay/Bisexual or Transgender sentiments with 21 events, and Anti-Jewish bias with 14 events, (see Fig. 13).⁷³



Fig. 13. Hate Crime Events in Orange County (2014–2023).

Source: Orange County Human Relations Commission, 2023 Hate Crime Report (2024).

⁷⁰ “Orange County Hate Crime Report.” Occr.Ocgov, p. 11, [www.occg.org/sites/occg/files/2024-12/2023 Hate Crime Report 12.19.24 FINAL_0.pdf](http://www.occg.org/sites/occg/files/2024-12/2023%20Hate%20Crime%20Report%2012.19.24%20FINAL_0.pdf). Accessed 26 Feb. 2025.

⁷¹ “Orange County Hate Crime Report.” Occr.Ocgov, p. 13, [www.occg.org/sites/occg/files/2024-12/2023 Hate Crime Report 12.19.24 FINAL_0.pdf](http://www.occg.org/sites/occg/files/2024-12/2023%20Hate%20Crime%20Report%2012.19.24%20FINAL_0.pdf). Accessed 26 Feb. 2025.

⁷² “Orange County Hate Crime Report.” Occr.Ocgov, p. 13, [www.occg.org/sites/occg/files/2024-12/2023 Hate Crime Report 12.19.24 FINAL_0.pdf](http://www.occg.org/sites/occg/files/2024-12/2023%20Hate%20Crime%20Report%2012.19.24%20FINAL_0.pdf). Accessed 26 Feb. 2025.

⁷³ “Orange County Hate Crime Report.” Occr.Ocgov, p. 13, [www.occg.org/sites/occg/files/2024-12/2023 Hate Crime Report 12.19.24 FINAL_0.pdf](http://www.occg.org/sites/occg/files/2024-12/2023%20Hate%20Crime%20Report%2012.19.24%20FINAL_0.pdf). Accessed 26 Feb. 2025.



2024 Election

2024 marked a presidential election year in the U.S. In Orange County there were 1,861,450 registered voters in 2024 according to the OC Registrar of Voters. 184 Voting Centers were placed throughout the county including mobile pop-up Voting Centers (these were placed in areas with high voting activity) and 123 official Ballot Drop Boxes.⁷⁴ 76.1% of registered voters participated in the election. While the turnout is lower than the turnout for the 2020 general election which was at an all time high for the county, the results still indicate a strong engagement for the 2024 election - more so from previous years.⁷⁵ 691,731 (49.72%) of total votes were casted for Kamala D. Harris for President and Tim Walz for Vice-President collectively whereas 654,815 (47.06%) of total voter turnouts were casted for Donald J. Trump as President and J.D. Vance as Vice-President collectively (see Table 6).⁷⁶ In addition there was no evidence of fraud and or election interference in the 2024 general election anywhere in the county.

	Vote-by-Mail Ballots	Vote Center Ballots	Total
KAMALA D. HARRIS/TIM WALZ (DEM)	583,194	108,537	691,731
DONALD J. TRUMP/JD VANCE (REP)	452,784	202,031	654,815
JILL STEIN/RUDOLPH WARE (GRN)	12,956	3,578	16,534
ROBERT F. KENNEDY JR./NICOLE SHANAHAN (AI)	13,215	3,192	16,407
CHASE OLIVER/MIKE TER MAAT (LIB)	5,638	1,110	6,748
CLAUDIA DE LA CRUZ/KARINA GARCIA (P/F)	3,806	924	4,730
Peter Sonski	280	62	342

Table 6. Presidential Election Results in Orange County,
Source: Orange County Registrar of Voters

⁷⁴ Orange County Registrar of Voters. "Election Results Archives." Election Results Archives | OC Vote, ocvote.gov/data/election-results-archives. Accessed 27 Feb. 2025.

⁷⁵ Orange County Registrar of Voters. "Election Results Archives." Election Results Archives | OC Vote, ocvote.gov/data/election-results-archives. Accessed 27 Feb. 2025.

⁷⁶ Orange County Registrar of Voters. "Election Results Archives." Election Results Archives | OC Vote, ocvote.gov/data/election-results-archives. Accessed 27 Feb. 2025.



Orange County voters also had the opportunity to vote for a Senator and Congressional Representatives. Although Republican Steve Garvey beat Democrat Adam B. Schiff for the 2024 United State Senator and 2024 United State Senator for Partial/Unexpired Term in Orange County, Schiff won the race (see Fig. 7 and 8).⁷⁷ Republican Scott Baugh was defeated (secured 48.7% of votes) by Democrat Dave Mindefeat (51.4%) for the 47th Congressional District seat.⁷⁸ The race for the 45th Congressional District seat was won by Democrat Derek Tran (50.1% of the vote) over Republican Michelle Steel (49.9%).⁷⁹

	Vote-by-Mail Ballots	Vote Center Ballots	Total
STEVE GARVEY (REP)	487,139	201,828	688,967
ADAM B. SCHIFF (DEM)	567,530	107,352	674,882

Table 7. U.S. Senate Election Results in Orange County,
Source: Orange County Registrar of Voters

	Vote-by-Mail Ballots	Vote Center Ballots	Total
STEVE GARVEY (REP)	484,771	198,949	683,720
ADAM B. SCHIFF (DEM)	561,103	105,483	666,586

Table 8. U.S. Senate Election Results for Partial/Unexpired Term in Orange County,
Source: Orange County Registrar of Voters

⁷⁷ Orange County Registrar of Voters. "Election Results Archives." Election Results Archives | OC Vote, ocvote.gov/data/election-results-archives. Accessed 27 Feb. 2025.

⁷⁸ "Democrat Dave Min Defeats Scott Baugh in Critical California House Race." NBCNews.Com, NBCUniversal News Group, 13 Nov. 2024, www.nbcnews.com/news/asian-america/democrat-dave-min-defeats-scott-baugh-criticalcalifornia-house-race-rcna176912.

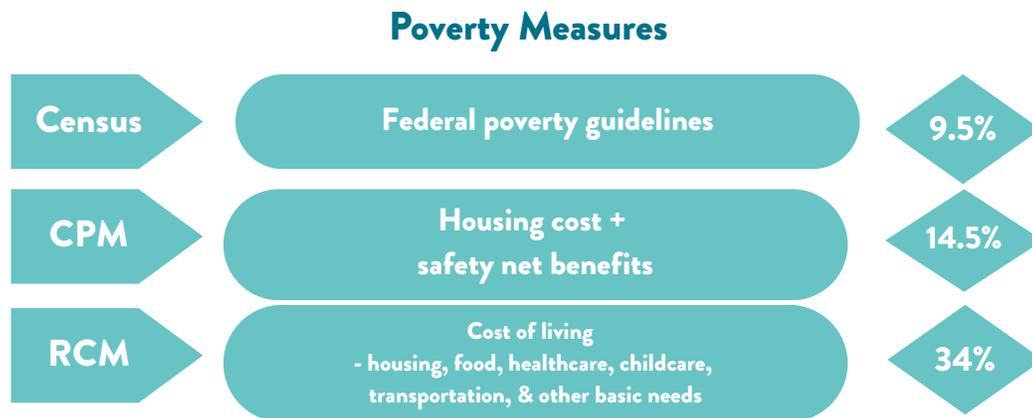
⁷⁹ "Democrat Derek Tran Wins California House Seat Held by Republican Michelle Steel, CBS News Projects." CBS News, CBS Interactive, www.cbsnews.com/losangeles/news/california-45th-congressional-district-orange-countymichelle-steel-derek-tran-2024-election-winner/. Accessed 4 Apr. 2025.



DOMAINS

Finance

Although Orange County is one of the most affluent counties in California with a median household income of \$113,702, 9.5% of its population lives below the poverty line.⁸⁰ Furthermore, the California Poverty Measure (CPM), developed between the Public Policy Institute of California and the Stanford Center on Poverty and Inequality which factors in housing costs and safety net benefits to determine the poverty measure, reports that 14.5% of the population lives below the poverty line and without safety net programs like CalFresh, housing subsidies, and Supplemental Security Income an additional 5.3% of the population would be in poverty totaling 19.8%.⁸¹ Even more significant, according to the Real Cost Measure (RCM), created by the United Ways of California to assess the true cost of living in California which accounts for the cost of housing, food, healthcare, childcare, transportation, and other basic needs, 34% of households live below the poverty line.⁸² Specifically, those with less than a high school diploma (71%) and Latinos (53%) struggle the most.⁸³



⁸⁰ U.S. Census Bureau, U.S. Department of Commerce. "Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2023, https://data.census.gov/table/ACSST5Y2023.S1901?t=Income+and+Poverty&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on March 27, 2025.

⁸¹ Person, Sarah Bohn, et al. "Poverty in California." Public Policy Institute of California, Public Policy Institute of California, 9 May 2025, www.ppic.org/publication/poverty-in-california/.

⁸² "The Real Cost Measure in California 2025." United Ways of California. 2025. <https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2023/RealCostDashboard?publish=yes>

⁸³ "The Real Cost Measure in California 2025." United Ways of California. 2025. <https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2023/RealCostDashboard?publish=yes>



Additionally, according to the Family Financial Stability Index (FFSI), which measures the financial stability of families with children under 18 by income, employment and housing burden, 19.3% of Orange County census tracts are financially unstable (with scores below 5 in orange and red in Fig. 14) and are concentrated in central Orange County.⁸⁴

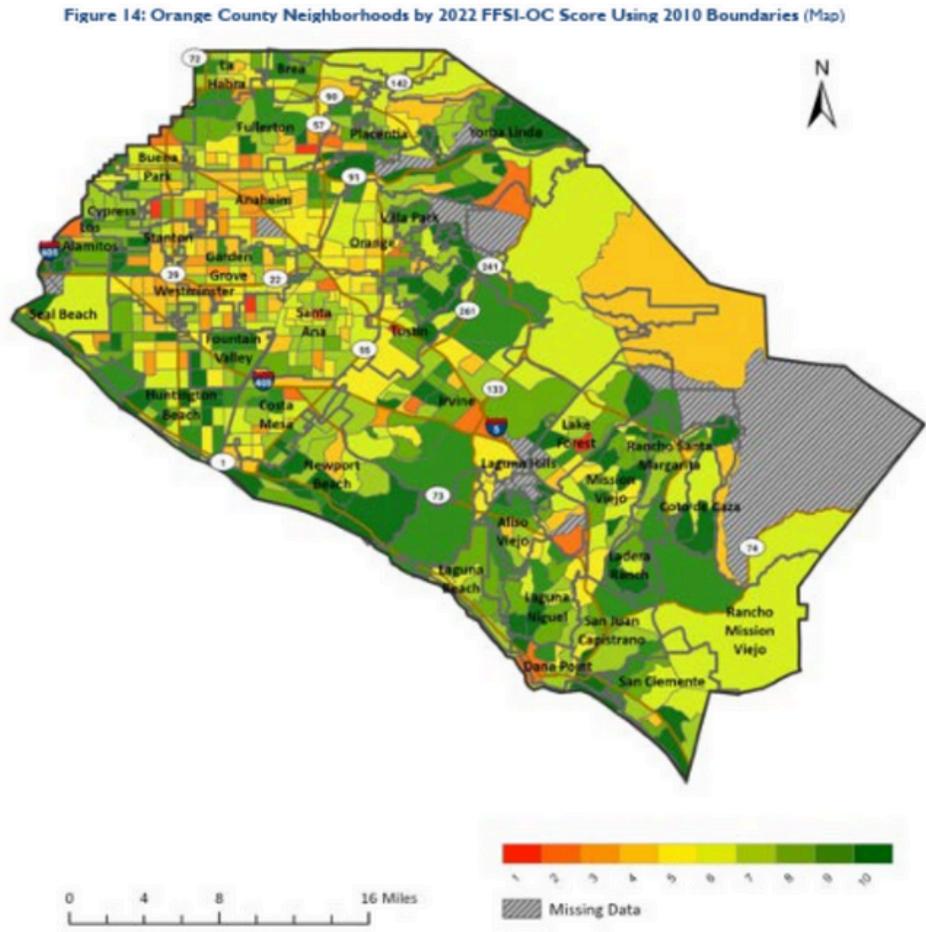


Fig. 14. Orange County Neighborhoods by 2020 FFSI-OC Score, Source: United Way Orange County, “Orange County Neighborhoods by 2020 FFSI-OC Score,” June 2022.

⁸⁴ United Way Orange County. Financial Stability Index Summary and 2020 FFSI Orange County Results. United Way Orange County, June 2022, https://www.unitedwayoc.org/wp-content/uploads/2024/10/FFSI-Summary-and2022-FFSI-OC-Results_FINAL-compressed.pdf.



Based on FFSI results from 2018-2022, 90 census tracts were identified as neighborhoods with scores that were persistently low (moderately or very low), declining (rapidly or gradually declining) and low, but improving.⁸⁵ Figure 15 denotes these identified census tracts as centrally located in cities like Westminster, Garden Grove, and Anaheim to name a few.

Figure 17: Neighborhoods Identified as One of Five Categories of FFSI-OC Change, 2018-2022 (Map)

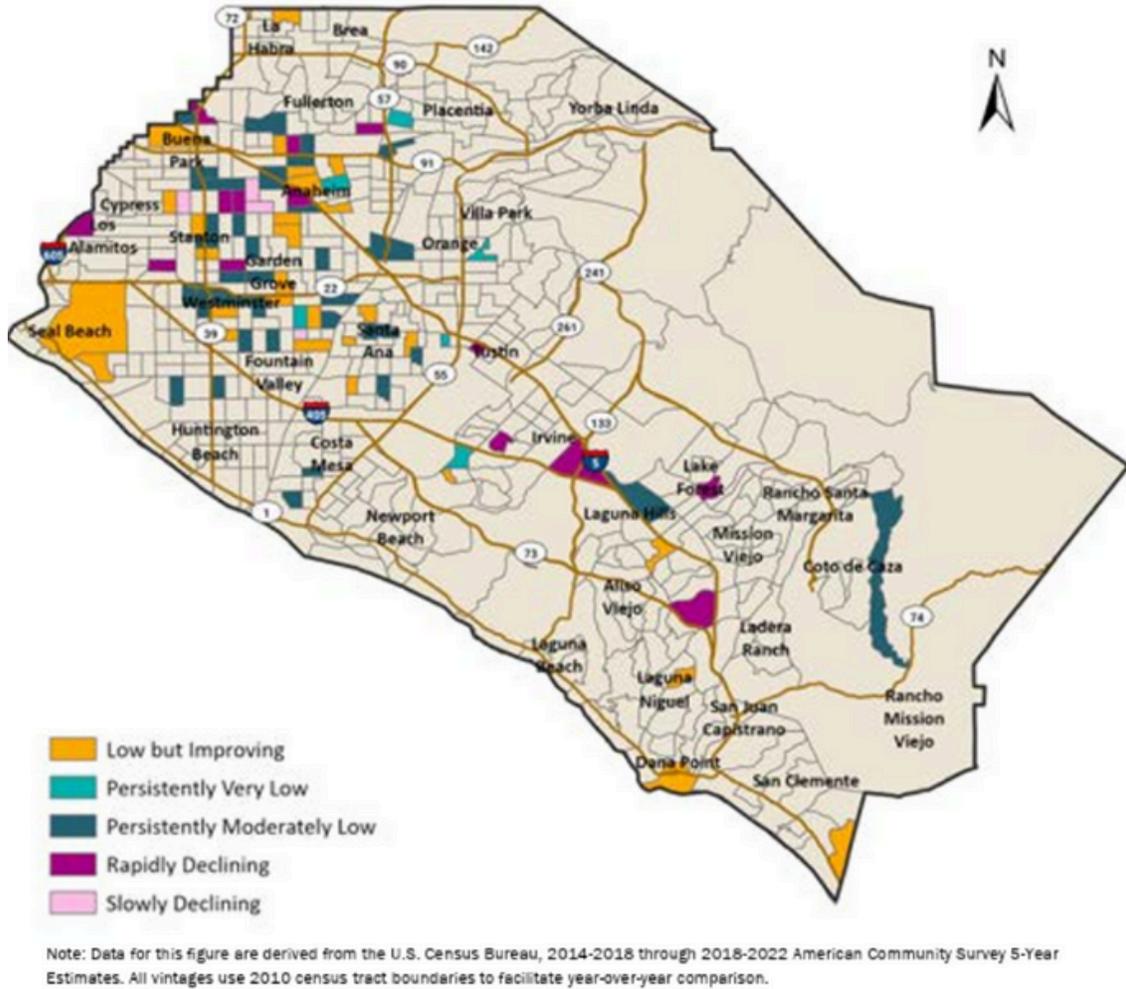


Fig. 15. Orange County Neighborhoods by FFSI-OC Change Category, 2016–2020

⁸⁵ United Way Orange County. Financial Stability Index Summary and 2020 FFSI Orange County Results. United Way Orange County, June 2022, https://www.unitedwayoc.org/wp-content/uploads/2024/10/FFSI-Summary-and2022-FFSI-OC-Results_FINAL-compressed.pdf.

Causes of Poverty

Limited Income

Having limited income refers to having restricted or small amounts of money available to spend, save or invest. Financial insufficiencies are most apparent when comparing minimum wage to the cost of living as the minimum wage often falls short due to the costs of children, housing, food, healthcare, and other essential expenses. Regardless of family composition, Orange County’s minimum wage sits at \$16.50 as of January 2025 this equates to an annual salary of \$34,320, for a 40-hour work week.⁸⁶ According to the Self-Sufficiency Standard (SSS), produced by the Center for Women’s Welfare which takes into account geography, family composition and the ages of children, the minimum annual income an Orange County working family with two working adults and three children - an infant child, a school age child, and a teenager - needs to meet an adequate level is \$163,604 (\$38.73 an hour each).⁸⁷

The MIT Living Wage Calculator estimates the required annual income before taxes for the same family to be even more, \$190,675.⁸⁸ Both the living wage and SSI take into consideration the evolving costs of essentials like housing, food, child care, transportation, healthcare, taxes etc which the minimum wage lacks.



Minimum Wage = \$16.50



2 Adults Minimum Wage Salary = \$68,640

SSS Salary for family of 5 (2 working adults) \$163,604

Living Wage Salary for family of 5 (2 working adults) \$190,675

⁸⁶ Enforcement, Division of Labor Standards, and State of California. Minimum Wage Frequently Asked Questions, www.dir.ca.gov/dlse/faq_minimumwage.htm. Accessed 16 May 2025.

⁸⁷ Center for Women’s Welfare, University of Washington. “The Self-Sufficiency Standard for California 2024.”



Even if both adults worked and earned minimum wages they would only accumulate an estimated total household income of \$68,640, which results in a deficit of almost \$100,000 to meet minimum standards of living for their family of five. With limited incomes, households are forced to prioritize some expenses over others, which makes it difficult to save or invest and increases the likelihood of going into debt.

Cost of Raising a Family

It costs to raise a family and sustain a child especially on limited funds. California ranked as the fifth state with the highest annual cost associated with raising a small child (\$30,059 per child) and the eighth state with the highest 18-year costs associated with raising a child (\$286,951).⁸⁹ In two years, the 18-year costs associated with raising a child rose 27.2%, in 2023 the cost was \$225,627.⁹⁰ California families with an average income of \$152,870 spend 19.7% of their annual income on expenses to raise a small child, thus ranking as the 33rd state with the highest portion of income to raise a child.⁹¹

⁸⁸ Living Wage Calculator." Living Wage Calculator - Living Wage Calculation for Orange County, California, livingwage.mit.edu/counties/06059. Accessed 16 May 2025.

⁸⁹ Davis, Maggie. "It Costs \$297,674 to Raise a Child over 18 Years, Up 25.3%." Edited by Dan Shepard, LendingTree, www.lendingtree.com/debt-consolidation/raising-a-child-study/. Accessed 16 May 2025.

⁹⁰ Davis, Maggie. "It Costs \$297,674 to Raise a Child over 18 Years, Up 25.3%." Edited by Dan Shepard, LendingTree, www.lendingtree.com/debt-consolidation/raising-a-child-study/. Accessed 16 May 2025.

⁹¹ Davis, Maggie. "It Costs \$297,674 to Raise a Child over 18 Years, Up 25.3%." Edited by Dan Shepard, LendingTree, www.lendingtree.com/debt-consolidation/raising-a-child-study/. Accessed 16 May 2025.



DC has the lowest percentage at 14% and Hawaii has the highest percentage at 25.4%.⁹² A household earning significantly less than the average California household income will spend a bigger portion of their income on children. In Orange County, 52% of households with children under six live in struggling households, and 69% of households led by single mothers fall below the RCM.⁹³ A one-income household with one child needs to earn a living wage of \$54.15 an hour to sustain their family.⁹⁴ The burden drops to \$29.35 with a second income, showcasing the burden that single parent households bear to support their children.⁹⁵



⁹² Davis, Maggie. "It Costs \$297,674 to Raise a Child over 18 Years, Up 25.3%." Edited by Dan Shepard, LendingTree, www.lendingtree.com/debt-consolidation/raising-a-child-study/. Accessed 16 May 2025.

⁹³ "United Way 2023 Real Cost Measure Study Finds 33% of Orange County Households Fall below Poverty Line." Orange County United Way, 21 June 2023, www.unitedwayoc.org/news/united-way-2023-real-cost-measure-studyfinds-33-of-orange-county-households-fall-below-poverty-line/.

⁹⁴ "Living Wage Calculator." Living Wage Calculator - Living Wage Calculation for Orange County, California, livingwage.mit.edu/counties/06059. Accessed 16 May 2025.

⁹⁵ "Living Wage Calculator." Living Wage Calculator - Living Wage Calculation for Orange County, California, livingwage.mit.edu/counties/06059. Accessed 16 May 2025.



Conditions of Poverty

Lack of Resources to Meet Basic Needs

Households living in poverty often do not have enough resources to cover all their basic necessities, such as housing, food, and other essential needs. Housing expenses in Orange County are 158% higher than the national average.⁹⁶ In Orange County the average single family home price is \$1,266,671 and the median rent for a two-bedroom is \$2,544.⁹⁷ In 2022, 48% of respondents to a survey investigating housing insecurity in Orange County reported that they felt at least some level of concern of the possibility of being forced to move out of their home for reasons out of their control.⁹⁸

California households spend on average about \$297 a week on groceries which is \$30 more than the national average and if you add children to a household it goes up about 41%.⁹⁹ In Orange County grocery prices are 13% higher than the national average.¹⁰⁰ The food insecurity rate in Orange County is estimated to be 13.7% up from 8.5% in 2018.¹⁰¹ The need for food has not diminished even after the COVID-19 pandemic as the two food banks in Orange County continue to have high demand, in 2024 each fed on average over 400,000 residents a month.¹⁰² While housing and food aren't the only necessary expenses for a household, they alone can strain a budget. Since impoverished households do not have enough resources they have to make hard choices on what essential needs to prioritize and what will have to wait.

⁹⁶ “Cost of Living in Orange County, California.” PayScale, www.payscale.com/cost-of-living-calculator/CaliforniaOrange-County. Accessed 16 May 2025.

⁹⁷ “Housing Tracker: Southern California Home Prices Rise Slightly in February.” Los Angeles Times, Los Angeles Times, 19 Mar. 2025, www.latimes.com/california/story/2025-03-19/housing-tracker-february.

⁹⁸ Clark, Joshua, & Gonzalez, Rio. “Housing Insecurity and Policy Views in Orange County, CA.” 2024. Othering and Belonging Institute, <https://belonging.berkeley.edu/sites/default/files/Housing%20Insecurity%20Orange%20County%20B4B%20Final%20Web.pdf>

⁹⁹ Rodriguez, Angela. “How Much Do Californians Spend on Groceries Every Week? It’s More than Almost Any Other State.” The Sacramento Bee, www.sacbee.com/news/california/article284363354.html. Accessed 16 May 2025.

¹⁰⁰ “Cost of Living in Orange County, California.” PayScale, www.payscale.com/cost-of-living-calculator/CaliforniaOrange-County. Accessed 16 May 2025.

¹⁰¹ Elattar, Hosam. “Hunger Is on a Sharp and Silent Rise in Orange County This Thanksgiving.” Voice of OC, 18 Jan. 2025, voiceofoc.org/2024/11/hunger-is-on-a-sharp-and-silent-rise-in-orange-county-this-thanksgiving/.

¹⁰² Elattar, Hosam. “Hunger Is on a Sharp and Silent Rise in Orange County This Thanksgiving.” Voice of OC, 18 Jan. 2025, voiceofoc.org/2024/11/hunger-is-on-a-sharp-and-silent-rise-in-orange-county-this-thanksgiving/.



Lack of Upward Intergenerational Economic Mobility

Intergenerational economic mobility is the ability of a generation of family members to earn a higher income than the generation before them. Decreased intergenerational income mobility in the U.S. can be attributed to greater rates of inequality and varies greatly based on race/ ethnicity and location.¹⁰³ For example Black families have lower rates of mobility in comparison to White families in the same income distribution.¹⁰⁴ Regions with high upward mobility tend to have lower residential segregation, reduced income inequality, stronger primary schools, higher social capital, and more stable family structures.¹⁰⁵ Income inequality first started to rise sharply around the 1980s and again in the 2010s and 2020s.¹⁰⁶ California in particular has a wider gap between high and low incomes compared to most states with top income families (earning \$336,000) earning 11 times more than those at the bottom (earning \$30,000).¹⁰⁷ Additionally, “...roughly one third of children (in California) experience upward mobility, one-third experience downward mobility, and one-third experience no change in mobility.”¹⁰⁸ The mobility statistic in California highlights the limited ability of many individuals to improve their economic status because of financial challenges faced by families with limited resources.

¹⁰³ Mazumder, Bhash. “Intergenerational Economic Mobility in the United States.” Federal Reserve Bank of Chicago, www.chicagofed.org/research/content-areas/mobility/intergenerational-economic-mobility. Accessed 16 May 2025.

¹⁰⁴ Mazumder, Bhash. “Intergenerational Economic Mobility in the United States.” Federal Reserve Bank of Chicago, www.chicagofed.org/research/content-areas/mobility/intergenerational-economic-mobility. Accessed 16 May 2025.

¹⁰⁵ Mazumder, Bhash. “Intergenerational Economic Mobility in the United States.” Federal Reserve Bank of Chicago, www.chicagofed.org/research/content-areas/mobility/intergenerational-economic-mobility. Accessed 16 May 2025.

¹⁰⁶ Person, Tess Thorman, et al. “Income Inequality in California.” Public Policy Institute of California, Public Policy Institute of California, 26 Mar. 2025, www.ppic.org/publication/income-inequality-in-california/.

¹⁰⁷ Person, Tess Thorman, et al. “Income Inequality in California.” Public Policy Institute of California, Public Policy Institute of California, 26 Mar. 2025, www.ppic.org/publication/income-inequality-in-california/.

¹⁰⁸ Mickey-Pabello, David. “California’s Geography of Opportunity: Intergeneration Mobility in the Golden State.” 2024. The Civil Rights Project, https://www.civilrightsproject.ucla.edu/research/demographic-studies/california2019sgeography-of-opportunity-intergenerational-mobility-in-the-golden-state/CA_GeographyOpportunity_112524-v2.pdf



Housing

In an article published by the Public Policy Institute of California, writers Hans Johnson and Eric McGhee state, “In 1990, California’s housing was among the most expensive in the country, and it remains so today” (Johnson & McGee).¹⁰⁹ Rising costs and a lack of new housing construction has forced many of the state’s residents to consider leaving California or become cost burdened (when a person spends more than 30% of their income on rent or a mortgage).¹¹⁰

The National Low Income Housing Coalition’s (NLIHC), a nonprofit organization that advocates for the creation of more affordable housing, Housing Needs Dashboard, estimates that within the Greater LA area which includes Orange County there is a deficit of 384,039 affordable and available rental units as there are 486,936 households that qualify as extremely low income renters but only 102,897 available rental homes that are considered affordable.¹¹¹ Of these extremely low income renter households 91% are considered cost burden and 81% are severely cost burden (when a person spends more than 50% of their income on rent or a mortgage).¹¹²



¹⁰⁹ Johnson, Hans, and Eric McGhee. “Three Decades of Housing Challenges in the Golden State.” Public Policy Institute of California, 3 Dec. 2024, <https://www.ppic.org/blog/three-decades-of-housing-challenges-in-the-goldenstate>. Accessed 13 Feb. 2025.

¹¹⁰ “About the Gap Report.” National Low Income Housing Coalition, <https://nlihc.org/gap/about>. Accessed 16 May 2025.

¹¹¹ California Low Income Housing Coalition, Housing Needs Dashboard, <https://nlihc.org/gap/state/ca>. Accessed 19 March 2025.

¹¹² California Low Income Housing Coalition, Housing Needs Dashboard, <https://nlihc.org/gap/state/ca>. Accessed 19 March 2025.



The NILC also estimates a deficit of 587,666 available and affordable rental units for households at or below 50% of the Area Median Income (AMI).¹¹³ Of the households at below 50% AMI, 88% of households are considered cost burdened and 59% severely cost burdened.¹¹⁴ The Orange County Point In Time Count is a biannual survey that counts the number of individuals that are either unhoused (also known as unsheltered) or living in temporary or transitional housing (often known as shelters). The 2024 PIT Count reported 7,322 unhoused persons, with 4,173 unsheltered individuals and 3,149 individuals living in temporary housing.¹¹⁵ Of those unsheltered adults, 48.33% were experiencing homelessness for the first time in the past 12 months.¹¹⁶ Over a five year span from 2019 to 2024, the number of unhoused persons has increased by 7%, a much lower rate than the state and surrounding counties (Fig. 16).¹¹⁷ Within the county, most of the unhoused population (91.2%) were located in the northern and central service planning areas.¹¹⁸

¹¹³ California Low Income Housing Coalition , Housing Needs Dashboard, <https://nlihc.org/gap/state/ca>. Accessed 19 March 2025.

¹¹⁴ California Low Income Housing Coalition , Housing Needs Dashboard, <https://nlihc.org/gap/state/ca>. Accessed 19 March 2025.

¹¹⁵ The County of Orange, 2024, Everyone Counts - 2024 Point in Time Summary, <https://www.everyonecountsoc.org/reports>. Accessed 25 Feb. 2025.

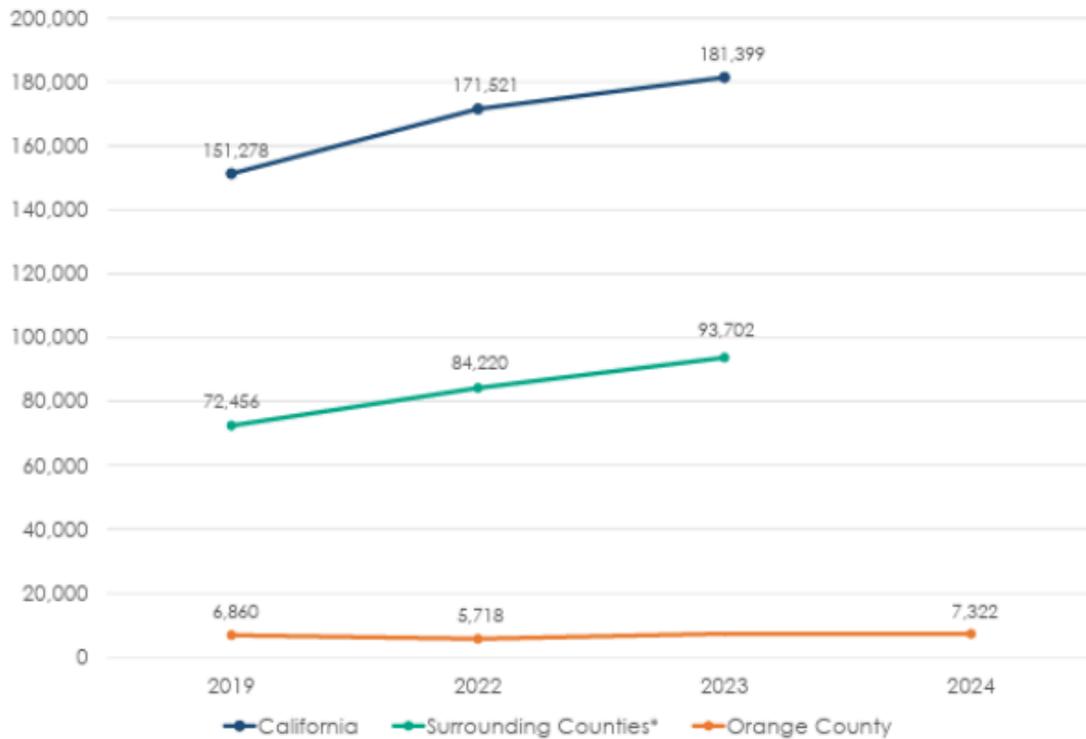
¹¹⁶ The County of Orange, 2024, Everyone Counts - 2024 Point in Time Summary, <https://www.everyonecountsoc.org/reports>. Accessed 25 Feb. 2025.

¹¹⁷ The County of Orange, 2024, Everyone Counts - 2024 Point in Time Summary, <https://www.everyonecountsoc.org/reports>. Accessed 25 Feb. 2025.

¹¹⁸ The County of Orange, 2024, Everyone Counts - 2024 Point in Time Summary, <https://www.everyonecountsoc.org/reports>. Accessed 25 Feb. 2025.



GROWTH TRENDS OF CALIFORNIA HOMELESS POPULATION



5 YEAR RATE OF GROWTH	California: 20%
	Surrounding Counties: 29%
	Orange County: 7%

Surrounding Counties include: Los Angeles County, Riverside County, San Bernardino County and San Diego County

2023 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S. (HUD Office of Policy Development and Research)

Fig. 16. Point-in-Time Estimates of Homelessness in Orange County,
Source: County of Orange & HUD



Causes of Poverty

High Cost of Rent or Mortgage

In Orange County, the median rent is \$2,352 and the median mortgage is \$3,311.¹¹⁹ According to the Orange County 2025 Affordable Needs Housing Report, one must earn \$54.94 per hour – 3.3 times the state minimum wage (in 2024 minimum wage was \$16 per hour) – to afford the average monthly asking rent of \$2,857.¹²⁰

Median Monthly Rent
\$2,352

Average Monthly Asking Rent
\$2,857

Required Hourly Wage to Afford Rent
\$54.94

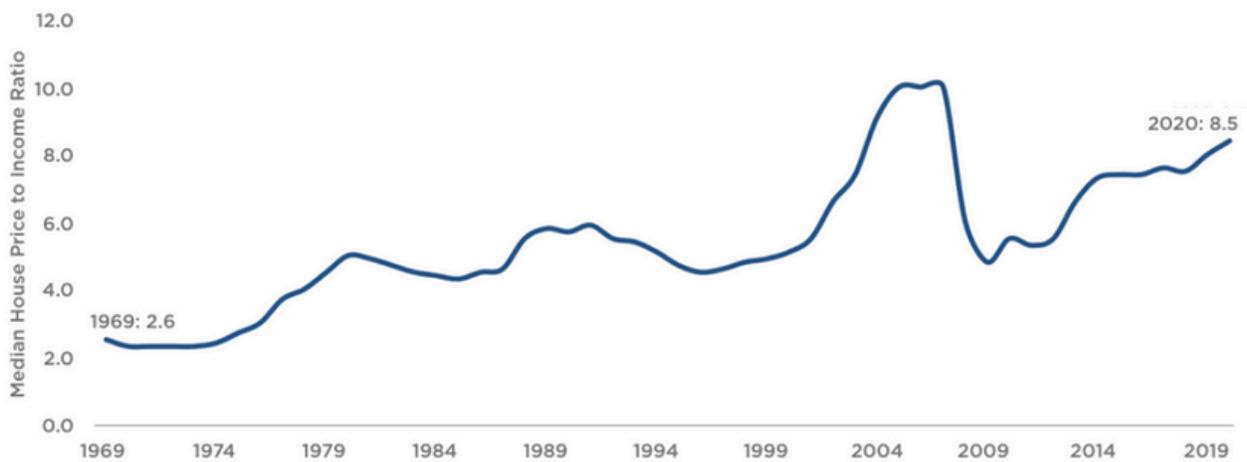
Median Monthly Mortgage
\$3,311

¹¹⁹ U.S. Census Bureau, Quickfacts: Orange County California (2024), <https://www.census.gov/quickfacts/fact/table/orangecountycalifornia/PST045224>. Accessed 13 Feb. 2025.

¹²⁰ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

In addition, the report also mentions that 121,434 low-income renter households do not have access to an affordable home.¹²¹ From Q4 2019 to Q4 2024, the asking rents in Orange County increased by 27.1%.¹²² According to the “California Dream For All: A proposed shared appreciation loan investment fund for the state of California,” California home prices have severely surpassed income growth going from a ratio of 2.6 in 1969 to 8.5 in 2020 (see Fig. 17).¹²³ In one year from June 2023 to June 2024, Orange County’s median single-family home sale price jumped 13.1% from \$1,260,000 to \$1,450,000.¹²⁴

Figure 1: Rising Home Price to Income Ratio in California



Source: California Association of Realtors 2021; California Department of Housing and Community Development 2021; HR&A Advisors

Fig. 17. California Dream For All Report Overview,
Source: California Dream For All Report, 2022

¹²¹ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

¹²² California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

¹²³ Ma, Fiona. CALIFORNIA DREAM for ALL: A PROPOSED SHARED APPRECIATION LOAN INVESTMENT FUND for the STATE of CALIFORNIA JUNE 2022 ACKNOWLEDGMENTS. static1.squarespace.com/static/63600e4b65b658080e3454ef/t/636c06fe180306151a04c9e2/1668024083477/cadream-for-all-report.pdf. Accessed 16 May 2025.

¹²⁴ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, ocbc.org/2024-2025-community-indicatorsreport/,

Lack of Housing Availability

The shortage of available housing makes it very difficult for residents to find a place to live. One indicator of housing supply is the number of building permits. The number of permits issued shrank from 7,867 in 2021 to 5,938 in 2022, a decline of 24.5% to the lowest number since 2012.¹²⁵ In 2023, there was a small jump in the number of permits, a 9.1% increase to 6,481 (Fig. 18). However, this increase is well short of keeping pace with the demand for new housing in the county. Orange County's population density per square mile decreased from 3,967 in 2022 to 3,926 residents per square mile in 2023.

The population density of Orange County in 2024 increased slightly, from 3,926 residents per square mile to 3,933 in 2024, an increase of 0.002%.¹²⁶ These figures, along with an increase in population density in neighboring Riverside County suggest that some residents are leaving more expensive coastal areas in favor of less expensive areas further inland.

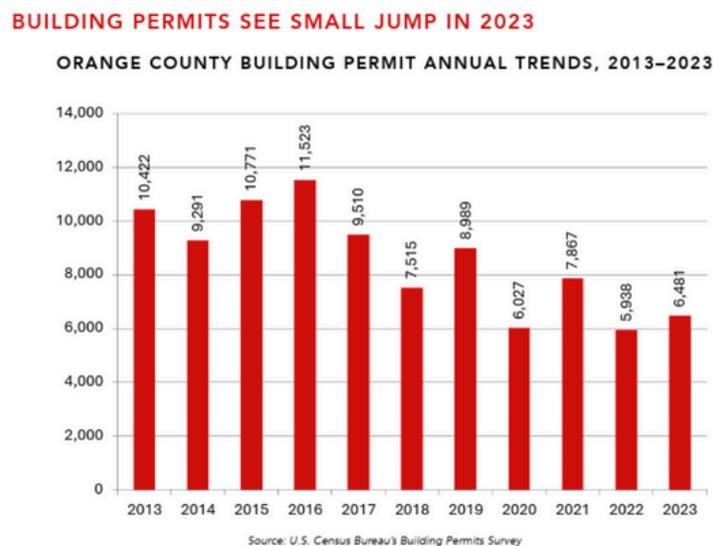


Fig. 18. California Dream For All Report Overview
Source: California Dream For All Report, 2022.

¹²⁵ "2024-2025 Community Indicators Report - Orange County Business Council (OCBC)." Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 79

¹²⁶ "2024-2025 Community Indicators Report - Orange County Business Council (OCBC)." Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 80

Conditions of Poverty

Vulnerable Households are Cost Burdened

According to the NLIC, residents who make less than the AMI have the highest rates of being cost burdened, which is 30% or more of income spent on housing expenses such as rent or mortgage, or severely cost burdened, which is 50% or more.¹²⁷ According to the 2024 Orange County Affordable Housing Needs Report, approximately 81% of extremely low-income households (households with incomes at or below either the federal poverty guideline or 30% of AMI, whichever is higher) are severely cost burdened (see Fig. 19).¹²⁸



Cost Burdened
= 30% or more
of income

SEVERELY
Cost Burdened
= 50% or more
of income

¹²⁷ “About the Gap Report.” National Low Income Housing Coalition, <https://nlihc.org/gap/about>. Accessed 16 May 2025

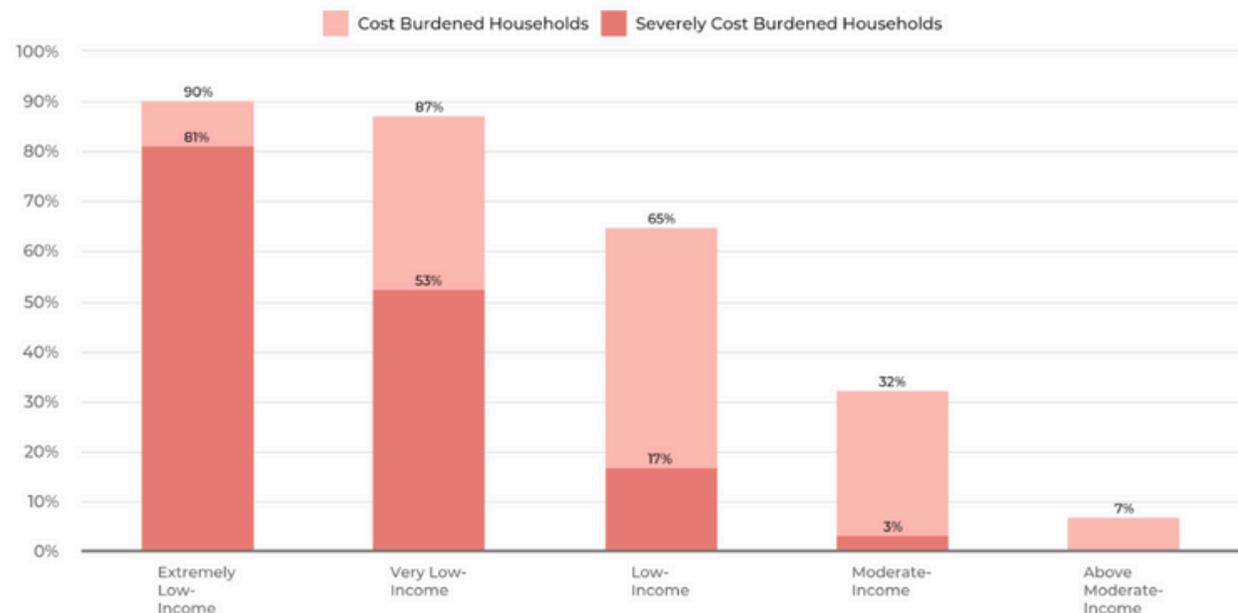
¹²⁸ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May, 2025.



According to the 2024-25 Orange County Community Indicators Report, 92% of owner-occupied households making under \$20,000 per year spend over 30% of their income on housing costs.¹²⁹ This sharply contrasts the 19% of households making \$75,000 or more and 3% of middle-income households (households with incomes greater than 80% and less than 100% of AMI) (See Fig. 20).¹³⁰ As housing costs continue to rise, low-income residents will have to allocate a larger portion of their income to housing, reducing their ability to use their earnings for other needs or wants.

COST BURDENED RENTER HOUSEHOLDS BY INCOME: ALL HOUSEHOLDS

81% of ELI households in Orange County are paying more than half of their income on housing costs compared to 3% of moderate-income households (2023).



California Housing Partnership | chpc.net/housingneeds

Fig. 19. Cost-Burdened Renter Households by Income: All Households

Source: Housing Needs Dashboard, California Housing Partnership, updated May 2025.

¹²⁹ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 84

¹³⁰ National Low Income Housing Coalition, The Gap: A Shortage of Affordable Homes - March 2024, <https://nlihc.org/gap>. Accessed 18 Feb. 2025.



LOW-INCOME RESIDENTS SEE DISPROPORTIONATE IMPACT FROM HIGH COSTS

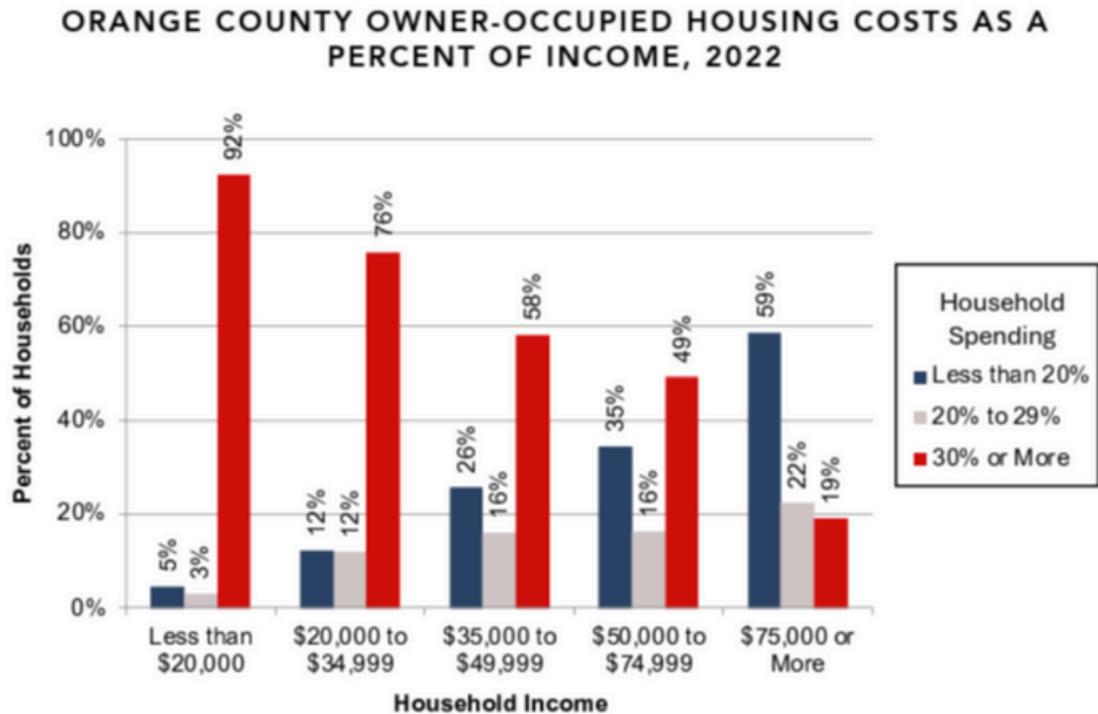


Fig. 20. Low-Income Residents Disproportionately Impacted by High Costs
Source: Orange County Business Council, Community Indicators Report, 2024.

Homeownership Gaps for People of Color

People of color are also less likely to own a home and more likely to rent as compared to Whites in Orange County.¹³¹ In 2023, Blacks and Latinx had the lowest rates of home ownership; 42% of Black and 40% of Latino households reported owning their home, as compared to 65% of Whites.¹³²

¹³¹ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

¹³² California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.



Latinxs and Blacks represented the highest and second highest groups that reported renting, 58% of Black and 60% of Latino households were reported to be renting their home, compared to White households, where only 35% of households reported renting (Fig. 21).¹³³ These trends are troubling and signal that more efforts need to be made to further advance equity for people of different origins, nationalities, racial, ethnic, and cultural backgrounds.



Fig. 21. Homeownership and Renter Rates in OC by Race and Ethnicity
Source: California Housing Partnership, Housing Needs Dashboard, 2024.

¹³³ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May, 2025.



Employment

The civilian labor force includes all people 16 years and older who are either employed or unemployed and excludes active duty members of the U.S Armed Forces and people confined to, or living in institutions or facilities such as prisons, jails, other correctional institutions, detention centers, and residential care facilities.¹³⁴ The civilian labor force consists of 54% of the population in Orange County.¹³⁵

Based on 2021-2025 projection trends, the employment sectors forecasted to grow the most are Health Care and Social Assistance, Leisure and Hospitality, Professional, Scientific & Technical Services, and Construction related jobs.¹³⁶ The current three largest employers in Orange County are, in order, Disneyland Resort with 36,000 Orange County employees, University of California, Irvine with 34,085 Orange County employees, and Providence Hospital South Division (California) with 25,155 Orange County employees.¹³⁷



¹³⁴ "Labor Force Statistics from the Current Population Survey." U.S. Bureau of Labor Statistics, U.S. Bureau of Labor Statistics, www.bls.gov/cps/definitions.htm. Accessed 4 Apr. 2025.

¹³⁵ U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, <https://data.census.gov/table/ACSDP5Y2023.DP03?t=Employment+and+Labor+Force+Status&g=050XX00US06059>. Accessed on March 27, 2025.

¹³⁶ Kleinhenz Economics. OC Strong: Economic and Occupation Projections for Orange County, 2021-2025, Los Angeles/Orange County Regional Consortium, Orange County Region, Jan. 2021, oregionalconsortium.org/assets/oc-strong-report-1.pdf

¹³⁷ "OC'S Largest Employers." The List, Orange County Business Journal, 11 Nov. 2024, ocbj.wppcdn.com/wpcontent/uploads/2024/11/OCs-Largest-Employers-2024.pdf

Other large employers consist of the County of Orange, Kaiser Permanente, and Hoag Memorial Hospital Presbyterian.¹³⁸ Outside of these large employers, approximately 96% of all OC businesses are considered to be small businesses (employing less than 50 workers). Small businesses make up approximately 43.6% of the total county workforce and Orange County saw an increase of seven small businesses from 2022 to 2023. The number of large businesses employing over 1000 workers within the county also increased by 5 within that same year.¹³⁹

The City of Irvine, Anaheim and Santa Ana continue to be the job hotspots in Orange County accounting for about 660,000 jobs in 2024.¹⁴⁰ Irvine is the number one contender accounting for about 1/2 of the jobs (311,212).¹⁴¹ The drivers of Irvine’s economy are healthcare innovations, medical technologies and enabling and creative technologies.¹⁴²

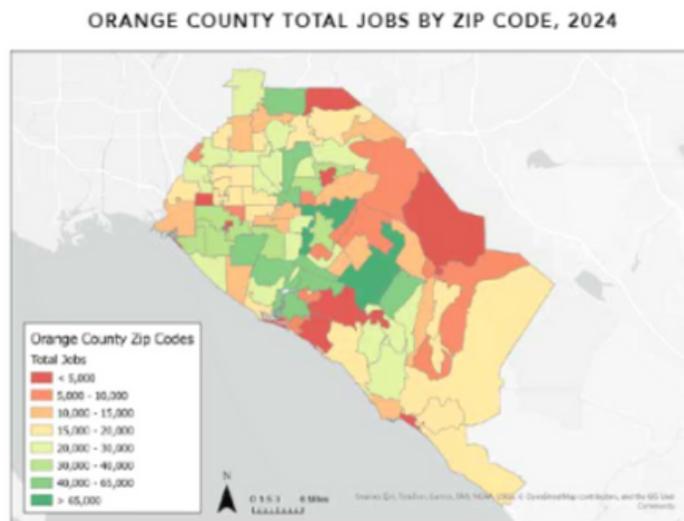


Fig. 22. Orange County Total Jobs by Zip Code

Source: Orange County Business Council, 2024–2025 Community Indicators Report, 2024, p. 70.

¹³⁸ “OC’S Largest Employers.” The List, Orange County Business Journal, 11 Nov. 2024, ocbj.wppcdn.com/wpcontent/uploads/2024/11/OCs-Largest-Employers-2024.pdf

¹³⁹ “2023 2024 Orange County Community Indicators.” Orange County United Way, p.16 www.unitedwayoc.org/wpcontent/uploads/2023/11/2023-OC-Community-Indicators-Report.pdf

¹⁴⁰ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 70, ocbc.org/2024-2025-community-indicatorsreport/

¹⁴¹ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 70, ocbc.org/2024-2025-community-indicatorsreport/

¹⁴² City of Irvine, 29 Jan. 2025, cityofirvine.org/news-media/press/article/88476.



According to the Milken Institute’s 2025 Best-Performing Cities (BPC) index which evaluates the relative economic performance of 403 metropolitan areas based off 13 key metrics, combining labor market conditions, high-tech industry growth, and access to economic opportunities, Orange County is a Tier 4 City and ranks 113 overall falling from 78 in 2024 and 56 in 2023 (see Fig. 23 below).¹⁴³ This is the most significant drop in the past 5 years falling 35 places.

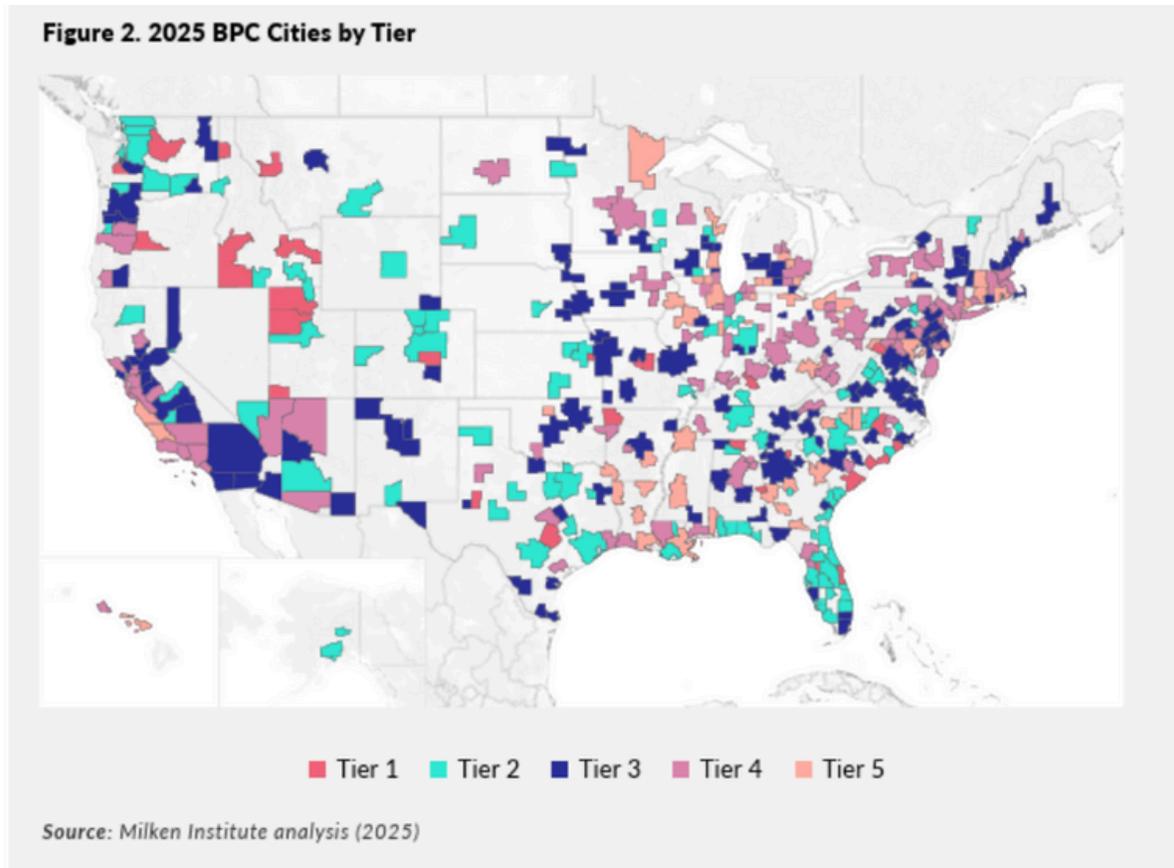


Fig. 23. BPC Cities by Tier 2025
Source: Milken Institute, Best-Performing Cities 2025, 2025.

¹⁴³ Switek, Maggie, et al. “2025 Best-Performing Cities: Mapping Economic Growth across the US.” Milken Institute, 14 Jan. 2025, milkeninstitute.org/content-hub/research-and-reports/research-and-data-tools/2025-best-performingcities-mapping-economic-growth-across-us.



Causes of Poverty

Wage Stagnation

Wage stagnation is the process by which workers' hourly wages and income fail to keep up with inflation. Although there have been recent minimum wage increases, particularly fast food's new \$20 per hour minimum wage hike that started in April 2024, economic analysts have insisted that these increases will still not meet the demands of rising costs of living.¹⁴⁴ According to the Living Wage Calculator for Orange County, the living wage for one working adult with no children living within county boundaries is averaged to be \$32.20. However, in reality, the average minimum wage for Orange County residents is around \$16.50.¹⁴⁵

The cost of living in Orange County is around 40.6% higher than the national average.¹⁴⁶ Since last year (2024), Orange County prices on average increased by 3.0%, with the largest increases being in Housing, Food, and Transportation.¹⁴⁷ Without routinely updating worker's wages in Orange County, wage stagnation will continue to perpetuate income inequality, especially for Orange County workers living at or near the poverty line. Data has shown that top incomes in sectors such as business and finance have grown 59% in the past 40 years, but lower incomes, for example in service-based sectors, have only increased by 13% and suffered from more tumultuous economic downturns.¹⁴⁸

¹⁴⁴ Fry, Wendy. "California Income Inequality Year in Review: Poverty Rises as Programs End." Orange County Register, CalMatters, 31 Dec. 2024, www.ocregister.com/2024/12/31/pandemic-social-safety-net-programs-expire2024-california-income-inequality-year-in-review/.

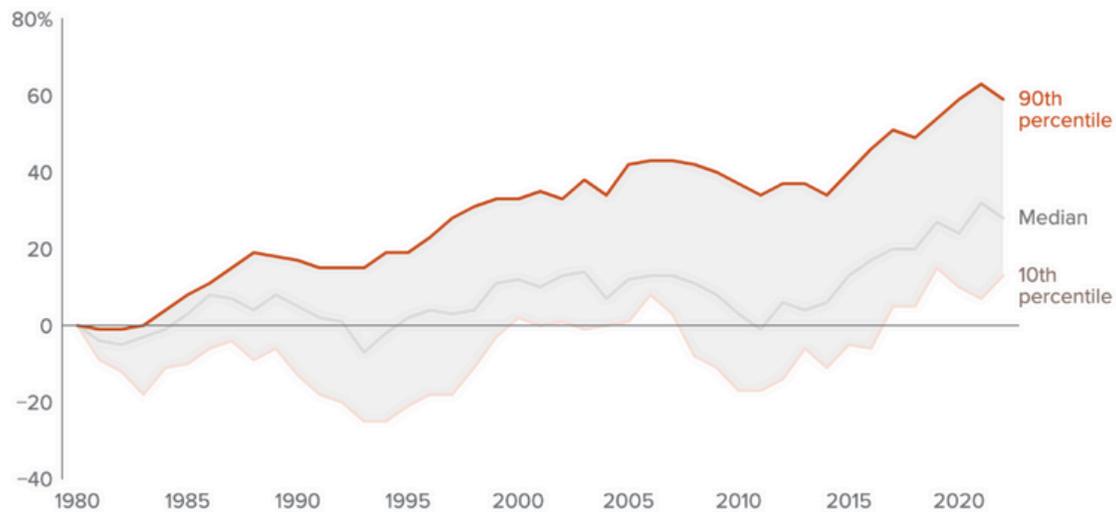
¹⁴⁵ "Living Wage Calculation for Orange County, California." Living Wage Calculator, Living Wage, 10 Feb. 2025, livingwage.mit.edu/counties/06059

¹⁴⁶ "Cost of Living in Orange, California." Salary.Com, 20 Jan. 2025, www.salary.com/research/cost-of-living/orangeca#:~:text=Orange%2C%20CA%20area%20prices%20were,Transportation%2C%20Food%2C%20and%20Ho using.

¹⁴⁷ "Cost of Living in Orange, California." Salary.Com, 20 Jan. 2025, www.salary.com/research/cost-of-living/orangeca#:~:text=Orange%2C%20CA%20area%20prices%20were,Transportation%2C%20Food%2C%20and%20Ho using.

¹⁴⁸ Bohn, Sarah, Marisol Cuellar Mejia, et al. "Making Sense of California's Economy." Public Policy Institute of California, 7 Jan. 2025

Change in family incomes since 1980



SOURCES: Authors' analysis of IPUMS CPS-ASEC data.

Fig. 24. Change in Family Income Since 1980

Source: Bohn, Sarah, Marisol Cuellar Mejia, et al. Making Sense of California's Economy, Public Policy Institute of California, 7 Jan. 2025.

Conditions of Poverty

Working poverty

Being employed does not guarantee a life exempt from poverty. The term “working poverty” reflects households with low wages, unstable job schedules, and insufficient hours. According to the U.S. Bureau of Labor Statistics, to be considered a part of the working poor, a person has to spend at least 27 weeks in the workforce either actively working or looking for work, and has an income that still falls below the federal poverty level.¹⁴⁹ The working poverty lifestyle may consist of households living paycheck to paycheck, devoting most earnings towards rent and other life costs, and being unable to work sufficient hours due to household duties. In general, poverty rates among working households in California are the highest in southern counties like Orange County.¹⁵⁰

¹⁴⁹ “A Profile of the Working Poor, 2020.” U.S. Bureau of Labor Statistics, U.S. Bureau of Labor Statistics, 1 Sept. 2022, www.bls.gov/opub/reports/working-poor/2020/#:~:text=The%20working%20poor%20are%20people,below%20the%20official%20poverty%20level.

¹⁵⁰ Bohn, Sarah, Caroline Danielson, et al. “The Working Poor in California.” Public Policy Institute of California, Public Policy Institute of California, 18 Oct. 2023, www.ppic.org/publication/the-working-poor-in-california/.



Up to 9% of all working adults in Orange County are classified as “working poor” and living in poverty.¹⁵¹ In 2023, 8.1% of California workers that were aged 25-64 lived in poverty. Of that population, 84% were employed in year-round positions, 47% worked full-time, and 37% worked part-time.¹⁵² Additionally, approximately 76% of California residents who considered themselves poor lived in households with at least one working adult.¹⁵³ This data highlights that individuals should not only strive to be employed but seek stable, well-paying jobs.

Lack of Career Advancements and Opportunities

Upward mobility is the ability for a working individual to move into higher-paying positions, either at a singular company or different company, and achieve a higher socioeconomic status for themselves and their household. Many refer to this process as “climbing the ladder.” However, there has been a relative decline in economic opportunities for California workers, especially for people of color, that have ultimately kept them from achieving economic prosperity.¹⁵⁴ From 1990 to 2022, job growth in Orange County was highest in low-wage industries while wage growth was highest in high-wage industries and middle-wage industries grew the slowest (see Fig. 25).¹⁵⁵

¹⁵¹ Bohn, Sarah, Caroline Danielson, et al. “The Working Poor in California.” Public Policy Institute of California, Public Policy Institute of California, 18 Oct. 2023, www.ppic.org/publication/the-working-poor-in-california/.

¹⁵² Bohn, Sarah, Caroline Danielson, et al. “The Working Poor in California.” Public Policy Institute of California, Public Policy Institute of California, 18 Oct. 2023, www.ppic.org/publication/the-working-poor-in-california/.

¹⁵³ Bohn, Sarah, Caroline Danielson, et al. “The Working Poor in California.” Public Policy Institute of California, Public Policy Institute of California, 18 Oct. 2023, www.ppic.org/publication/the-working-poor-in-california/.

¹⁵⁴ UCLA Labor Center. The California High Road: A Road Map to Job Quality, High Road Training Partnership, cwdb.ca.gov/wp-content/uploads/sites/43/2020/08/OneSheet_Job-Quality_ACCESSIBLE.pdf. Accessed 28 Feb. 2025.

¹⁵⁵ “Job and Wage Growth: National Equity Atlas.” National Equity Atlas, nationalequityatlas.org/indicators/Job_and_wage_growth?geo=04000000000006059&breakdown=levels. Accessed 18 Mar. 2025.



For inclusive growth, middle-wage jobs need strong growth and low-wage workers need rising wages.¹⁵⁶ Middle-wage jobs offer opportunities for workers with lesser education to be financially secure and enter the middle class.¹⁵⁷ Low-wage job earnings have remained stagnant even if there are more jobs.¹⁵⁸ For young workers just entering the workforce, 1 in 2 have reported earning low wages.¹⁵⁹ Accessible career pathways are a necessity for workers to achieve better opportunities while employed, so they don't become stuck with 12.3% wages and economic insecurity. Early employment experiences have lasting effects on a worker's future economic security and long-term earnings. Unfortunately, in general, there are fewer stable job opportunities for California workers just entering the workforce now than before the Covid-19 pandemic.¹⁶⁰



Fig. 25. Job and Wage Growth
Source: National Equity Atlas, Accessed 18 Mar. 2025.

¹⁵⁶ “Job and Wage Growth: National Equity Atlas.” National Equity Atlas, nationalequityatlas.org/indicators/Job_and_wage_growth?geo=04000000000006059&breakdown=levels. Accessed 18 Mar. 2025.

¹⁵⁷ “Job and Wage Growth: National Equity Atlas.” National Equity Atlas, nationalequityatlas.org/indicators/Job_and_wage_growth?geo=04000000000006059&breakdown=levels. Accessed 18 Mar. 2025.

¹⁵⁸ “Job and Wage Growth: National Equity Atlas.” National Equity Atlas, nationalequityatlas.org/indicators/Job_and_wage_growth?geo=04000000000006059&breakdown=levels. Accessed 18 Mar. 2025.

¹⁵⁹ Orellana, Reyna, et al. Young Workers in California: A Snapshot, UCLA Labor Center, Mar. 2020, www.labor.ucla.edu/wp-content/uploads/2020/03/Young-Workers-in-California-Final-3.21.pdf, p. 3.

¹⁶⁰ Orellana, Reyna, et al. Young Workers in California: A Snapshot, UCLA Labor Center, Mar. 2020, www.labor.ucla.edu/wp-content/uploads/2020/03/Young-Workers-in-California-Final-3.21.pdf, p. 9.

Health

Orange County is one of the healthiest counties in California. According to the City Health Dashboard the county ranks 6 out of the 58 CA counties.¹⁶¹ In addition, its Healthy Places Index (HPI) score is in the 80.4 percentile which means that the county has healthier community conditions than 80.4% of the other counties in the state.¹⁶² Figure 26 provided below by the University of Wisconsin Population Health Institute, demonstrates how Orange County is doing better than the average county in California, as well as in the nation. When looking at quality of life, both Orange County and the United States both state that 14% of adults reported having poor or fair health, in comparison to 16% of adults in the state of California.¹⁶³



Fig. 26. Health Rankings in Orange County,
Source: University of Wisconsin Population Health Institute, County Health Rankings & Roadmaps 2025

¹⁶¹ Data access citations- Department of Population Health, NYU Langone Health. City Health Dashboard

¹⁶² California Healthy Places Index, map.healthyplacesindex.org/?redirect=false. Accessed 16 May 2025.

¹⁶³ University of Wisconsin Population Health Institute. "County Health Rankings & Roadmaps 2025



While Orange County as a county has a solid HPI rating, health among its cities varies. Figure 27 illustrates the cities of Anaheim, Garden Grove, and Santa Ana, in blue as having “less healthy community conditions”. Additionally, life expectancy in these cities is lower. Santa Ana has an average life expectancy of 81 years, Anaheim is at 80.5 years, and Garden Grove is at 81.6 years.¹⁶⁴ On the other hand, cities such as Newport Beach, Irvine, and Laguna Niguel, identified as a greener region, indicated “more healthy community conditions. The life expectancy for Newport is 83.8 years, Irvine 83.2 years, and Laguna Niguel 82.4 years.¹⁶⁵

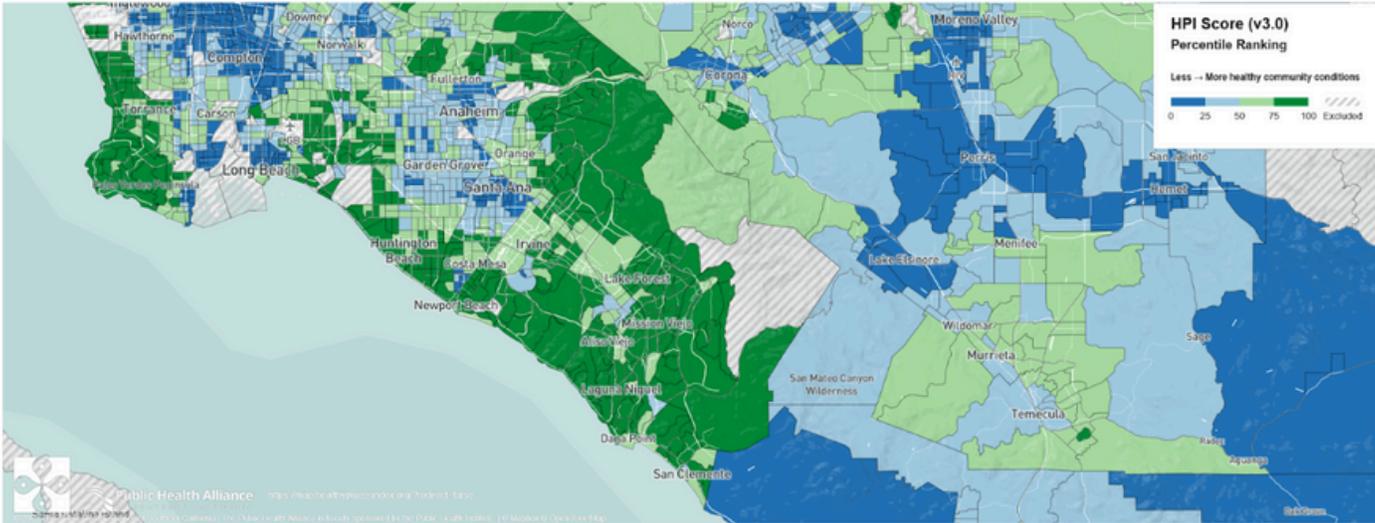


Fig. 27. HPI Score

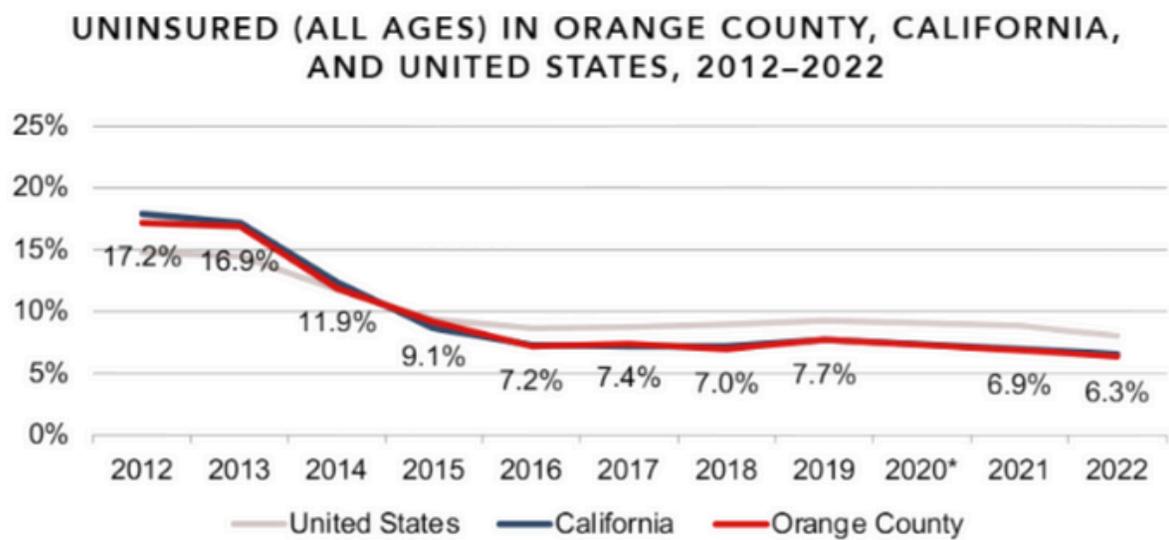
Source: Public Health Alliance of Southern California, Healthy Places Index, 2025

¹⁶⁴ “California Healthy Places Index.” Healthyplacesindex.org, 2025, map.healthyplacesindex.org/?redirect=false. Accessed 16 May 2025.
¹⁶⁵ Data access citations- Department of Population Health, NYU Langone Health. City Health Dashboard



Since 2012, Orange County has seen a significant improvement in healthcare access, with the percentage of uninsured residents dropping from 17% to approximately 6.3% by 2022.¹⁶⁶ Although Orange County has the fourth lowest rate of uninsured compared to neighboring regions like San Diego, Riverside, and San Bernardino, the effort to expand insurance access across all groups continues, especially as racial disparities in healthcare access remain a critical issue.

OC UNINSURED RATE HITS NEW LOW



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates; data for 2020 is unavailable due to COVID-19-related impacts.

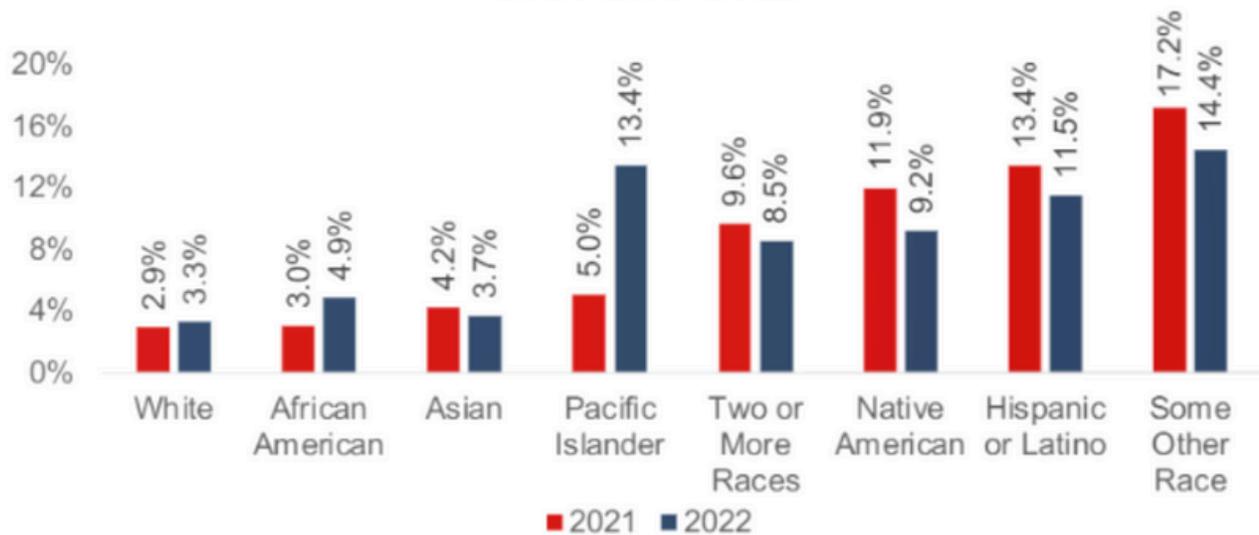
Fig. 28. OC Uninsured Rates Hits New Low Source: Orange County Business Council, 2024–2025 Community Indicators Report, 2024.

¹⁶⁶ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 122



While as a whole, OC has a relatively low rate of uninsured residents overall, the graph below highlights the alarmingly high percentage of uninsured people in OC by race.¹⁶⁷ Residents that classify as Native Americans, Hispanic/Latino, or Other showed to have the highest rates of being uninsured (see Fig. 29).¹⁶⁸ This spotlights the racial disparity in healthcare in the region.

PERCENT UNINSURED IN ORANGE COUNTY BY RACE/ETHNICITY, 2021 AND 2022



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates

Fig. 29. Percent Uninsured in Orange County by Race/Ethnicity (2021 and 2022)
Source: Orange County Business Council, 2024–2025 Community Indicators Report, 2024.

In 2016, California began rolling-in a series of policies to further Medi-Cal enrollment for low-income undocumented immigrants, starting its expansion to children first, then those 19-26 years old, and lastly adults over 50.¹⁶⁹

¹⁶⁷ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 123
¹⁶⁸ “2024-2025 Community Indicators Report - Orange County Business Council (OCBC).” Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 123
¹⁶⁹ Malagon, Patricia. “California’s Medi-Cal Expansion is Lowering Poverty among Undocumented Immigrants.”



At the beginning of 2024, Medi-Cal became accessible to undocumented adults ages 26 to 49.¹⁷⁰ This expansion of healthcare to undocumented immigrants provides them with healthcare services that they were waiting to receive but could not obtain for many factors, two of them being cost and eligibility. With that being said, there are still gaps in healthcare access for undocumented immigrants—those who make too much for Medi-Cal, do not have employer coverage, and cannot afford out-of-pocket healthcare. It is estimated that over 500,000 undocumented immigrants fall within this gap.¹⁷¹

Causes of Poverty

Poor Health

In Orange County, communities with lower health scores (based on the Social Progress Index) face higher rates of poverty.¹⁷² A study found a strong correlation between chronic disease and socioeconomic factors as affluent counties had a significantly lower prevalence of asthma, arthritis, diabetes, hypertension, and obesity compared with the least affluent ones.¹⁷³ This highlights the direct impact of health on economic stability.

In 2022, the California Health Interview Survey showed that many experienced stress, specifically the Latino community, reporting the highest rate of psychological distress 17.1%—higher than the county average of approximately 13.4%.¹⁷⁴ In Fig. 30, it demonstrated a breakdown of how each race/ethnicity is impacted by serious psychological distress in 2022.

¹⁷⁰ Malagon, Patricia. “California’s Medi-Cal Expansion is Lowering Poverty among Undocumented Immigrants.”

¹⁷¹ Dietz, Miranda, et al. “California’s Uninsured in 2024: Medi-Cal expands to all low-income adults, but half a million undocumented Californians lack affordable coverage options.”

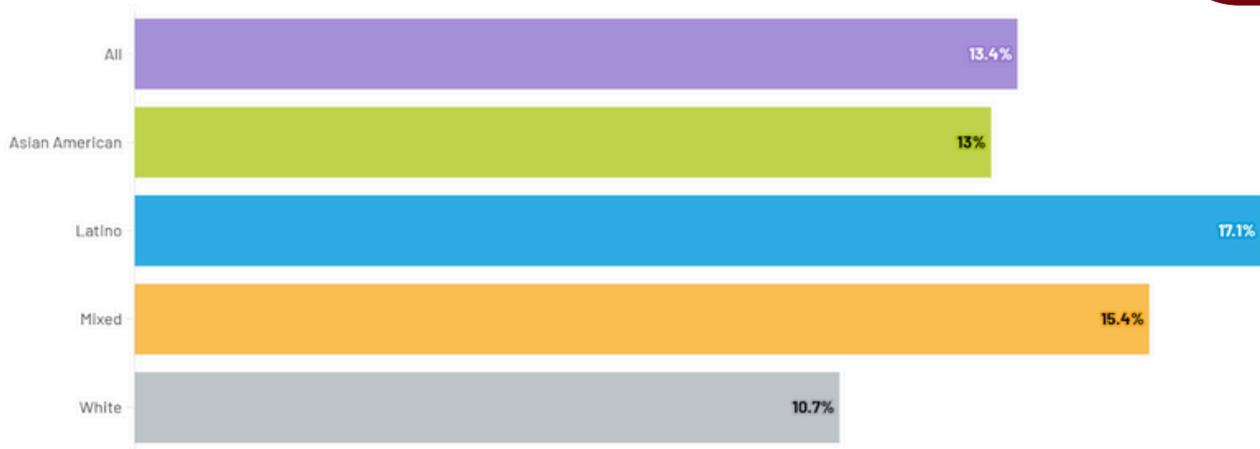
¹⁷² “Social Progress Index.” Advance OC, www.advanceoc.com/social-progress-index/. Accessed 16 May 2025.

¹⁷³ “Chronic Disease Prevalence in the US: Sociodemographic and Geographic Variations by ZIP Code Tabulation Area.” Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 29 Feb. 2024, [www.cdc.gov/pcd/issues/2024/23_0267.htm#:~:text=The%20increasing%20focus%20on%20studying,receiving%20government%20assistance%20\(9\)](http://www.cdc.gov/pcd/issues/2024/23_0267.htm#:~:text=The%20increasing%20focus%20on%20studying,receiving%20government%20assistance%20(9).).

¹⁷⁴ USC Dornsife. “Health and Belonging— Equity includes caring for the health and safety of all communities and encouraging engagement in civic life.” Orange County Grantmakers



Experienced Serious Psychological Distress in the Past Year by Race/Ethnicity, 2022



Source: California Health Interview Survey. The universe includes all adults age 18 or older. Note: Data reflect an average of the years 2019, 2020, 2021, and 2022. Data for Asian Americans exclude Pacific Islanders. Note: Data for the Black population was not included because data was statistically unstable.

Fig. 30. Health Data by Demographics,
Source: Orange County Equity Profile 2025

Disability

The Americans with Disabilities Act defines a disability as a physical or mental impairment that significantly limits one or more major life activities. In Orange County, about 10% of its residents live with one or more disability.¹⁷⁵ Those with disabilities are twice as likely to live in poverty than non-disabled individuals.¹⁷⁶ Furthermore, according to “The Extra Costs of Living with a Disability in the U.S. – Resetting the Policy Table” a household with an adult whose disability restricts their ability to work needs, on average, 28% more income—about \$17,690 per year—to maintain the same standard of living as a similar household without a disabled member.¹⁷⁷ In fact, in 2020, employed workers with disabilities earned an average of 74 cents for every dollar earned by workers without disabilities.¹⁷⁸

¹⁷⁵ “Disabilities.” Report on Aging in Orange County 2022, 20 Sept. 2022, data.ocagingplan.org/disabilities/.

¹⁷⁶ Vallas, Rebecca. “Economic Justice Is Disability Justice.” The Century Foundation, 22 Apr. 2022, tcf.org/content/report/economic-justice-disability-justice/#:~:text=It%20does%20now%2C%20and%20according,percent%20for%20the%20without%20disabilities.

¹⁷⁷ Goodman, Nanette, et al. “The Extra Costs of Living with a Disability in the U.S.” National Disability Institute, www.nationaldisabilityinstitute.org/wp-content/uploads/2020/10/extra-costs-living-with-disability-brief.pdf. Accessed 16 May 2025.

¹⁷⁸ Vallas, Rebecca. “Economic Justice Is Disability Justice.” The Century Foundation, 22 Apr. 2022, tcf.org/content/report/economic-justice-disability-justice/.



The National Disability Institute’s Financial Inequality: Disability, Race and Poverty in America states that African Americans are not only more likely to have a disability, but it appears that the impact of that disability on their lives may be greater than it is on their white counterparts.¹⁷⁹ In the 2024 Everyone Counts Point In Time Report, 31.42% of the 4,074 unsheltered adults reported a physical disability, 17.43% reported developmental disability, and 30.68% reported serious mental illness.¹⁸⁰



Disabled people are three times as likely as nondisabled people to experience food insecurity.¹⁸¹ In Orange County, 37.6% of households that receive CalFresh benefits have a member with a disability.¹⁸² It was noted that there was a 17.8% increase in CalFresh participation among households that had at least one disabled person.¹⁸³

¹⁷⁹ “Financial Inequality: Disability, Race and Poverty in America.” National Disability Institute, www.nationaldisabilityinstitute.org/wp-content/uploads/2019/02/disability-race-poverty-in-america.pdf. Accessed 16 May 2025, p. 19.

¹⁸⁰ County of Orange. “Everyone Counts 2024 Point In Time Summary.”

¹⁸¹ Vallas, Rebecca. “Economic Justice Is Disability Justice.” The Century Foundation, 22 Apr. 2022, tcf.org/content/report/economic-justice-disability-justice/#easy-footnote-bottom-6-48425.

¹⁸² Orange County Strategic Plan for Aging. “Food Insecurity.” <https://data.ocagingplan.org/food-insecurity>

¹⁸³ Orange County Strategic Plan for Aging. “Food Insecurity.” <https://data.ocagingplan.org/food-insecurity>



Conditions of Poverty

Greater Inequities in Healthcare Accessibility

Healthcare accessibility refers to the ease with which individuals can obtain needed medical services—including preventive care, treatment, and emergency services—when and where they need them. Inaccessible care contributes to health disparities, especially among low-income and marginalized communities. A study published in *Neighborhood Socioeconomic Status and Primary Health Care* revealed that individuals living in low-income neighborhoods were significantly less likely than those in wealthier areas to use physician offices as their regular source of care. Instead, they were far more likely to rely on safety-net providers, such as community health centers.¹⁸⁴ In Orange County, about 16.6% of adults reported delaying or having difficulty obtaining care and 12.3% reported having difficulty finding specialty care.¹⁸⁵ Additionally, more Whites (67.7%) have routine check-ups compared to Asian (66.4%) and Hispanic (59.1%).¹⁸⁶ They are also more likely (88.1%) to receive usual source of care than Asian (84.7%) and Hispanic/Latino (74.1%).¹⁸⁷

¹⁸⁴ Hussein, Mustafa et al. “Neighborhood Socioeconomic Status and Primary Health Care: Usual Points of Access and Temporal Trends in a Major US Urban Area.” *Journal of urban health : bulletin of the New York Academy of Medicine* vol. 93,6 (2016): 1027-1045. doi:10.1007/s11524-016-0085-2

¹⁸⁵ Orange County California – Health Care Agency, Orange County Health Improvement Plan, https://www.ochealthinfo.com/sites/healthcare/files/2025-02/OC_CHIP_Report_24-26_v10_ADA_v01.pdf , Accessed 1 May 2025. p. 64

¹⁸⁶ 2023 Community Health Assessment, [ochealthinfo.com/sites/healthcare/files/202310/Orange_County_Community_Health_Assessment-Final.pdf](https://www.ochealthinfo.com/sites/healthcare/files/202310/Orange_County_Community_Health_Assessment-Final.pdf). Accessed 16 May 2025, p. 31.

¹⁸⁷ 2023 Community Health Assessment, [ochealthinfo.com/sites/healthcare/files/202310/Orange_County_Community_Health_Assessment-Final.pdf](https://www.ochealthinfo.com/sites/healthcare/files/202310/Orange_County_Community_Health_Assessment-Final.pdf). Accessed 16 May 2025, p. 31.



Language barriers limit access to vital care and services. More than 80,000 immigrant households are linguistically isolated, which is defined as a household where no one aged 14 or older speaks English or at least “very well”.¹⁸⁸ Asian American immigrant households were the most prevalent to being linguistically isolated (27%) with Latino immigrant households coming in second (19%).¹⁸⁹

Increased Food Insecurity

More than one in four adults in the nation and 27% of all households with children in California report being food insecure.¹⁹⁰ Fig. 31 below highlights food insecurity rates in California since 2020, identifying the rates of food insecurity during the pandemic and after. In October of 2022, there was a high peak of food insecurity reported within all households and households with children.¹⁹¹

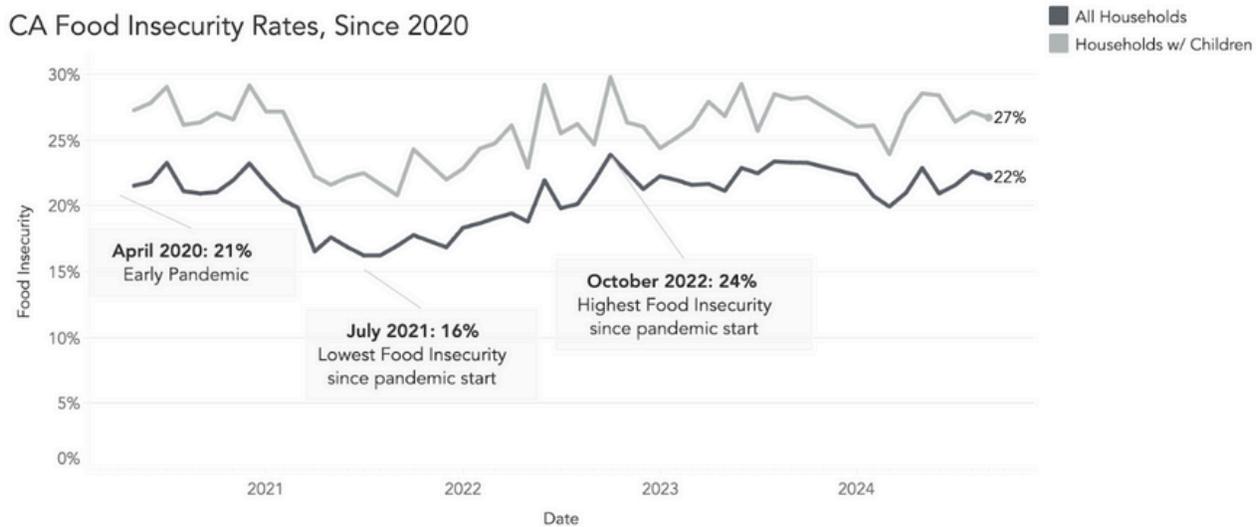


Fig. 31. Food Insecurity Data

Source: California Association of Food Banks, Food Insecurity Data.

¹⁸⁸ USC Dornsife. “Health and Belonging– Equity includes caring for the health and safety of all communities and encouraging engagement in civic life.” Orange County Grantmakers

¹⁸⁹ USC Dornsife. “Health and Belonging– Equity includes caring for the health and safety of all communities and encouraging engagement in civic life.” Orange County Grantmakers

¹⁹⁰ Gonzalez, Dule, et al. “Households Faced Persistent Challenges Affording Food in 2024.” Urban Institute and California Association of Food Banks. “Food Insecurity Data.”

¹⁹¹ California Association of Food Banks. “Food Insecurity Data.”



In Orange County, the food insecurity rate is projected to be 13.7%.¹⁹²

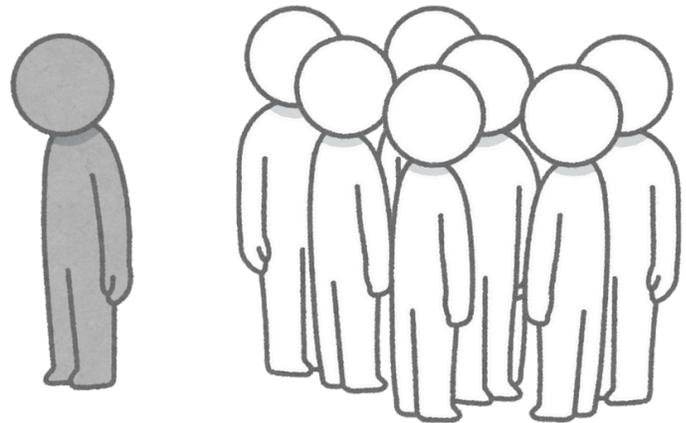
It is estimated that there are between 113,000 and 200,000 older adults in Orange County who may not get enough to eat.¹⁹³ Furthermore, one in eight children in Orange County are food insecure.¹⁹⁴ Specifically, Black and Hispanic adults report higher rates of food insecurity -- 38.6% and 34.6%.¹⁹⁵

According to the CDC the most significant threat posed by food insecurity is malnutrition and there are additional risks for older adults which include the following:¹⁹⁶

- 60% more likely to suffer from heart failure or heart attack
- 50% more likely to have diabetes
- 14% more likely to be hypertensive
- 3x likely to suffer from depression

Thus, there is a strong correlation between food insecurity and poor health.

1 IN 8 CHILDREN FACE FOOD INSECURITY



¹⁹² Elattar, Hosam. "Hunger Is on a Sharp and Silent Rise in Orange County This Thanksgiving." Voice of OC, 18 Jan. 2025, voiceofoc.org/2024/11/hunger-is-on-a-sharp-and-silent-rise-in-orange-county-this-thanksgiving/.

¹⁹³ "Food Insecurity." Report on Aging in Orange County 2022, 20 Sept. 2022, data.ocagingplan.org/food-insecurity.

¹⁹⁴ "Hidden Hunger." Second Harvest Food Bank of Orange County, feedoc.org/hiddenhunger/#:~:text=Reminder,Orange%20County%20are%20food%20insecure. Accessed 16 May 2025.

¹⁹⁵ Gonzales, Dulce, et al. "Households Faced Persistent Challenges Affording Food in 2024 ." Urban Institute, www.urban.org/research/publication/households-faced-persistent-challenges-affording-food-2024. Accessed 16 May 2025.

¹⁹⁶ Orange County Strategic Plan for Aging. Report on Aging in Orange County 2022," <https://data.ocagingplan.org/OCSPA%20Aging%20Data%20Report%202022.pdf>, p. 45.



METHODOLOGY

As CAP OC began preparations for the 2025 Community Needs Assessment, the Planning team made a deliberate decision to break from the broad, catch-all approach of previous cycles in favor of a more targeted and strategic framework. Drawing on lessons learned from the agency's past two CNAs, the team identified several recurring themes that consistently emerged as top concerns for low-income residents in Orange County. Rather than repeating a wide-ranging needs scan, the 2025 CNA focuses on going deeper into those persistent issues—specifically, the interconnected domains of finance, employment, housing, and health. This refined focus represents a significant methodological shift, allowing the team to concentrate its resources and community engagement efforts on areas with the greatest potential for impact.

The selection of these four priority domains shaped every element of the CNA process—from survey design to outreach strategy. Survey instruments were carefully constructed to explore root causes, nuanced barriers, and community-identified solutions within each focus area. Community conversations, forums, and interviews were also structured around these themes, ensuring that participant input was both meaningful and aligned with the agency's strategic goals.

A second major departure from past practice was the timing of outreach and data collection. Traditionally, CAP OC launched its survey distribution in January of the CNA year, which often compressed the data collection window and limited opportunities for deeper engagement. For the 2025 cycle, however, the Planning team began outreach in October 2024—three months earlier than in prior years. This proactive approach provided more time to connect with partners, refine engagement strategies, and collect data from populations that are often underrepresented in needs assessments. The extended timeline also enabled more thoughtful analysis and validation of results, enhancing the accuracy and relevance of findings.



Together, these innovations signal a broader evolution in CAP OC’s approach to community assessment—one that prioritizes depth over breadth, elevates community voice in the process, and positions the agency to respond with smarter, more data-informed strategies.

Primary Data Collection

Community input was gathered from September 30, 2024, to March 7, 2025 via a survey, community meetings and interviews. The intended audience was the Orange County community with a focus on low-income individuals and families.

Survey

The Community Needs Assessment survey officially launched on October 4, 2024 and was targeted at individuals 16 years and older who lived, worked, or attended school in Orange County. Surveys were collected through two communication methods online and paper in six different languages (English, Spanish, Vietnamese, Mandarin, Korean, & Farsi) to minimize barriers and encourage participation. The survey was available online through the ArcGIS Survey123 platform at bit.ly/2025cna. Outreach efforts were focused on service-seeking activities such as food distributions, organizations that provided services and resources to the Orange County community, and CAP OC participants, thus resulting in a targeted convenience sample. Flyers and a promotional materials toolkit that included infographics, social media posts, email and letter templates were utilized to promote the survey (see Fig. 32).



Fig. 32. 2025 Community Needs Assessment Flyer



Surveying outreach included:

- In Person Events: Attended a total of 73 in-person events across the county which included CAP OC events, food distributions, resource fairs, and cultural events.

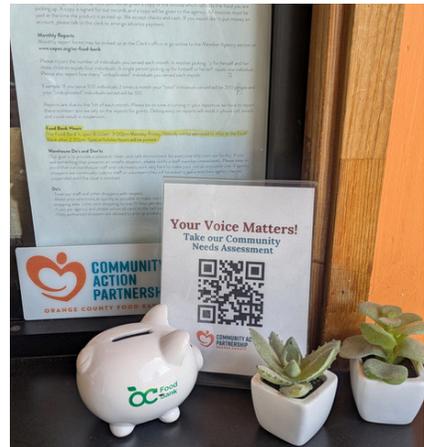


- Canvassing: Reached 715 homes across the cities of Anaheim, Santa Ana, and Orange. The focus was the low-income and underserved neighborhoods surrounding CAP OC's three centers - Anaheim Independencia Family Resource Center (AIFRC), El Modena Family Resource Center (EMFRC), and Southwest Community Center (SWCC).





- **Energy Lobby:** Conducted outreach to individuals that came into CAP OC's Energy and Environmental Services (EES) Department lobby seeking services such as utility assistance.
- **Organization Outreach:** Conducted an email campaign and made calls to various Orange County organizations, including community-based organizations (CBOs), faith-based groups, private entities, public agencies, and schools. In total 527 organizations were reached out to.
- **Senior Calls:** Made over 337 phone calls to seniors receiving senior food boxes from CAP OC's OC Food Bank.
- **Direct Mail:** Leveraged CAP OC's EES Department mail outreach to past participants and included 250 self addressed envelopes and CNA surveys.





Survey participation was voluntary, but was incentivized through a \$50 gift card raffle that all respondents could opt into no matter their method of completion. Depending on the outreach activity, respondents may have received an additional incentive for completing the survey. For example, at select in-person events, CAP OC branded materials such as lunch bags or water bottles were provided to respondents for completing the survey. In person outreach activities also provided respondents with surveying assistance which eased the process of completing the survey and encouraged greater participation.

The survey received a total of 1,727 responses. After data validation it was determined that 1,566 responses were from Orange County residents and this sample was utilized for the analysis of this report.

The survey consisted of a total of 30 questions with the first 13 as required. The survey was a mix of multiple choice, matrix and open-ended questions. It also included survey logic which allowed respondents to skip questions if certain conditions were not met. Therefore, after the 13th question, response rates vary greatly.

Community Meetings & Stakeholder Interviews

Community meetings and stakeholder interviews were utilized to gain a deeper understanding of the lived experience of low-income Orange County residents. Through these methodologies a total of 80 individuals were engaged.

Community meetings were aimed at CAP OC participants from its three centers and residents in the surrounding neighborhoods thus resulting in a targeted convenience sample. All the meetings were conducted in person at the centers and translation services were provided in Vietnamese and Spanish to eliminate barriers and foster engagement. Most of the meetings were conducted in the evenings after work and school hours, all provided food and drinks, and had raffles for gift cards and goodies to incentivize attendance and demonstrate appreciation. Meetings took between one to two hours depending on engagement.



In total six community meetings were conducted and had a total attendance of 70 individuals. The first three meetings were a collaboration with CAP OC's Youth Services as they conduct Youth Listening Sessions twice a year at each center. The sessions consisted of 21 youth between 12-20 years of age. The next two meetings were at AIFRC and EMFRC and it was a collaboration with the County of Orange. Every five years the County conducts their own comprehensive needs assessment in the cities that are participating in the Orange County Urban County Program and the Unincorporated areas of Orange County to set priority needs for the distribution of federal funds for housing and community development projects. AIFRC and EMFRC are both located in unincorporated areas in Orange County. These two meetings gathered 30 attendees that consisted of CAP OC participants, members of the center's youth and parent leadership groups the Community Engagement Advisory Council and Youth Advisory Council. The last meeting was held at SWCC in the morning and had 19 attendees.

Interviews were aimed at CAP OC's partner agencies from its OC Food Bank and Diaper Bank and its board members representing the low-income community. The individuals interviewed work with the low-income community on a daily basis and understand the various challenges and needs the community has. The interviews were conducted either virtually or via phone and took about 30 minutes depending on engagement. In total 10 interviews were completed.

Analysis

To ensure the validity and robustness of the 2025 Community Needs Assessment findings, CAP OC complemented its primary survey data with secondary data from reputable sources, including the U.S. Census Bureau. This integration of external demographic and socioeconomic data provided a reliable statistical framework that helped validate survey results and strengthened the overall analysis.



Central to CAP OC’s analytical approach was a detailed examination of the responses within the four priority domains: Finance, Housing, Employment, and Health. CAP OC classified respondents based on the number of domains where they reported challenges, enabling a nuanced understanding of overlapping and intersecting barriers faced by households.

To identify the most critical areas of need, CAP OC employed a threshold-based method that quantifies the prevalence of reported challenges within each domain. This approach involves setting specific percentage thresholds to distinguish which needs are significant enough to warrant prioritization in program planning and resource allocation. Essentially, the higher the proportion of respondents reporting difficulty in a domain, the more urgent and widespread the issue is (see Table 9).

While there is no universally accepted threshold across all needs assessments, a range of 20% to 30% is widely recognized among practitioners and researchers as an effective benchmark to define “significant need.” Domains where 20–30% or more of respondents report challenges are thus flagged as high-priority areas for intervention. This method ensures that CAP OC focuses efforts on domains that affect a substantial portion of the population, maximizing the impact of limited resources.

% Reporting Unmet Need	Need Prioritization (Recommended Action)
10–19%	<i>Monitor</i> —may indicate a developing issue or disparity.
20–29%	Considered <i>moderate need</i> —evaluate for possible inclusion in planning.
30%+	<i>High priority</i> —should be strongly considered for strategic focus or resource allocation.

Table 9. Threshold Percentage for Analysis



This layered and methodical analysis equips CAP OC with a clear, evidence-based understanding of the community's multifaceted needs. It informs strategic decision-making, enabling the agency to tailor services and interventions that effectively address the intersecting challenges faced by low-income individuals and families in Orange County.

The 2025 CNA survey achieved a total of 1,727 responses from October 1, 2024, to March 8, 2025. To focus on Orange County needs the data was filtered for Orange County responses based on zip code which resulted in a total of 1,566 responses. This filtered dataset serves as the foundation for analysis and the findings below.



FINDINGS

The 2025 Community Needs Assessment determined households are facing multiple, intersecting barriers to stability leading them to poverty. Half of respondents (55%) reported struggling in at least one or more domains as they marked being either in crisis or vulnerable in Health, Housing, Finance, or Employment. Additionally, one-quarter of respondents reported difficulties in two or three total domains, highlighting the presence of compounding barriers.

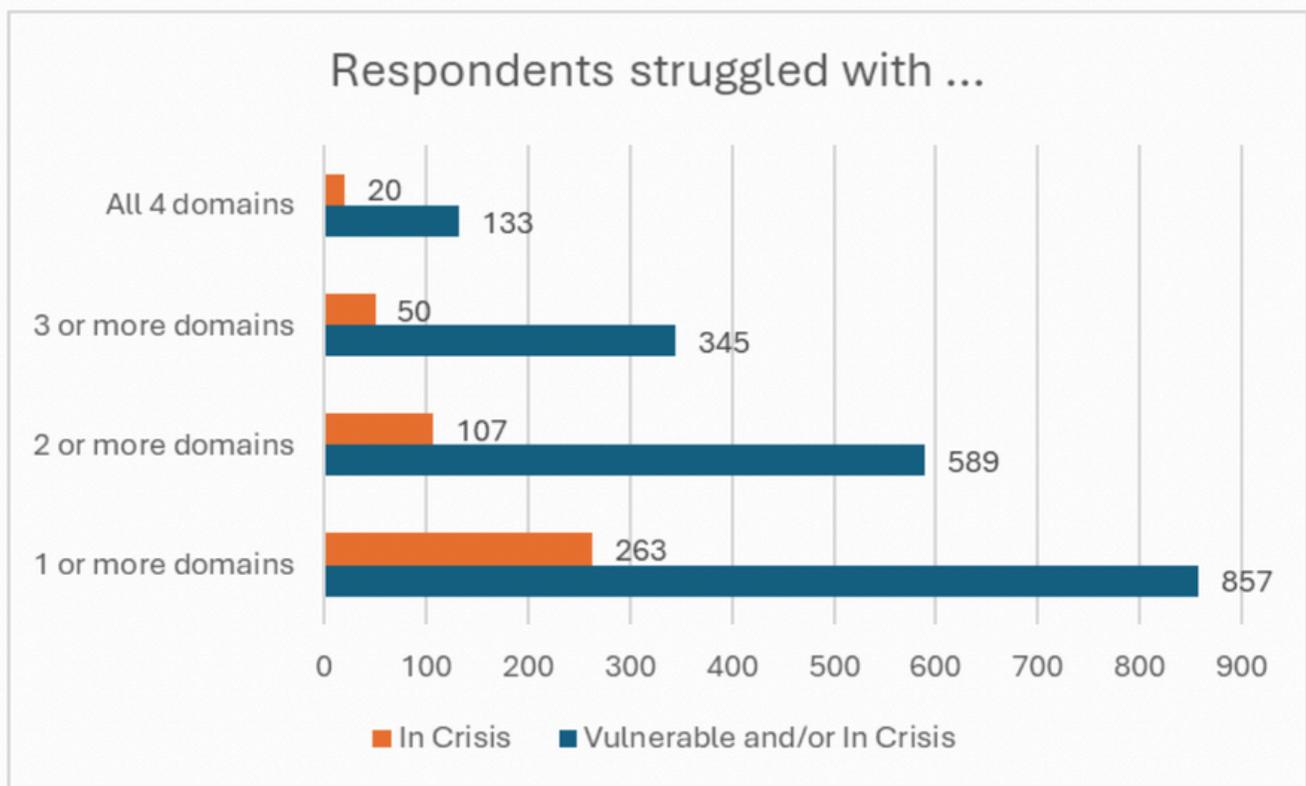


Fig. 33. Respondents Struggle with One or More Domains



Of the 857 respondents that reported hardships across the four domains, Finances was selected at an alarmingly high rate in comparison to Housing, Employment and Health - outnumbering all by about 300 points. Specifically, 82% of respondents reported their financial situation as being vulnerable or in crisis - that is 45% of the total Orange County respondent population of 1,566. In comparison, challenges with Housing and Employment were each reported by half of the respondents - a little more than a quarter of the total Orange County respondent population of 1,566. It is important to note that Finance and Housing were overwhelmingly selected as the most urgent concerns in the community throughout the community meetings and interviews. Although the Health domain ranked lowest, it still represents 44% of respondents and 24% of all responses in Orange County, underscoring it as a significant challenge.

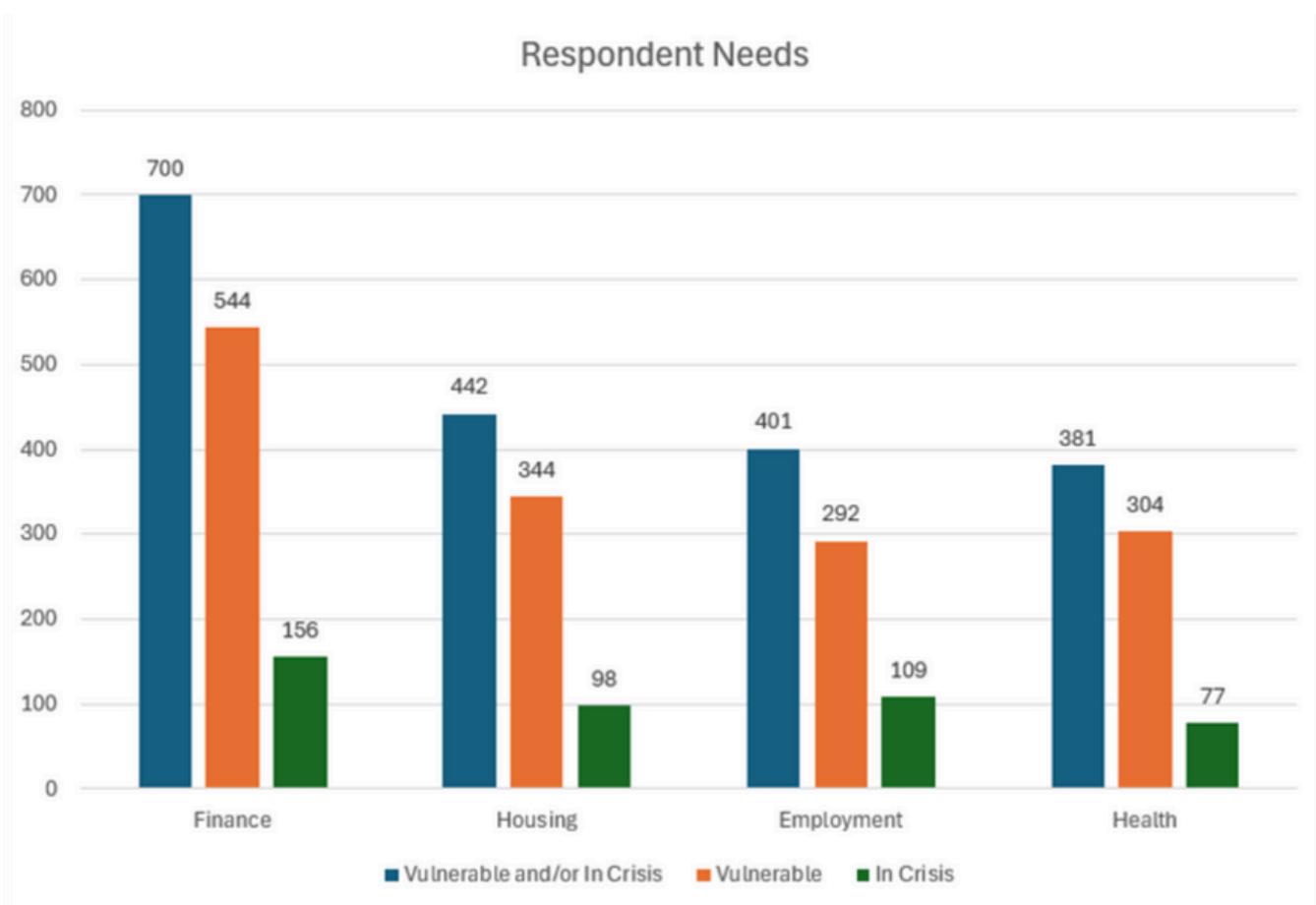


Fig. 34. Respondent Needs Across the Domains



Demographics

CNA responses largely came from the central northern region of Orange County. An overwhelming number of responses (371 or 43%) were from zip code 92618 which is in the City of Irvine. The distribution of responses does not correlate with the focus of the outreach strategies which were largely concentrated in the cities of Garden Grove, Anaheim, Orange and Santa Ana. For the 2025 CNA, CAP OC utilized a new surveying tool, ArcGIS's Survey123, for its mapping capabilities. However, during data collection respondents and those assisting with surveying noted that the mapping question had issues due to internet failures and glitches when inputting a response for the mapping question. These issues could have led to skewed distribution rates as noted in Fig. 35.

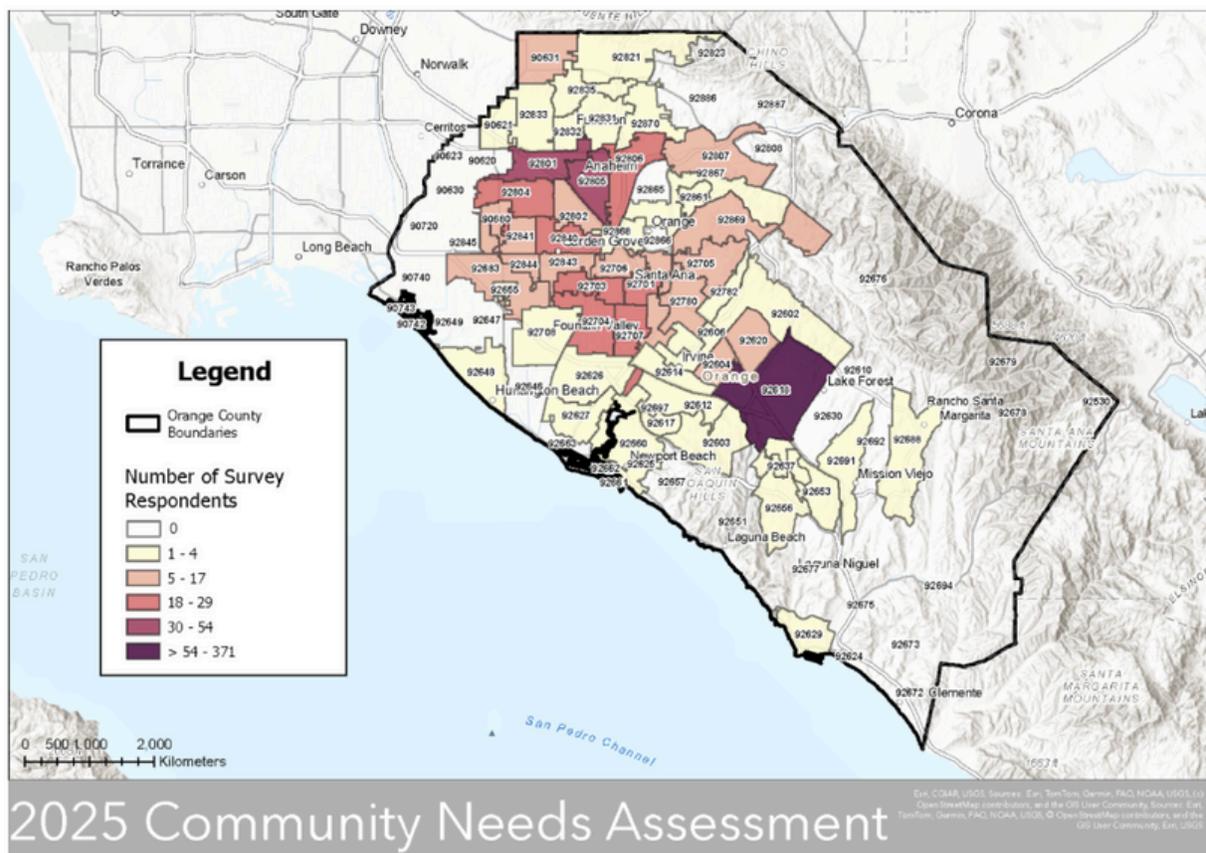


Fig. 35 2025 CNA Map of Responses by Zip Code, Created by Sherine Zaragoza, Planning Intern

The highest number of responses received came from individuals between 35-44 years old, making up 23% of the population. The second highest group of respondents were 65 & older, gathering 172 responses (20%). The lowest number of responses gathered was from those 16-24 years of age, accounting for 8% of respondents. The median age range is 45-54 years of age - a little higher than Orange County's median age of 39.1 years of age.¹⁹⁷

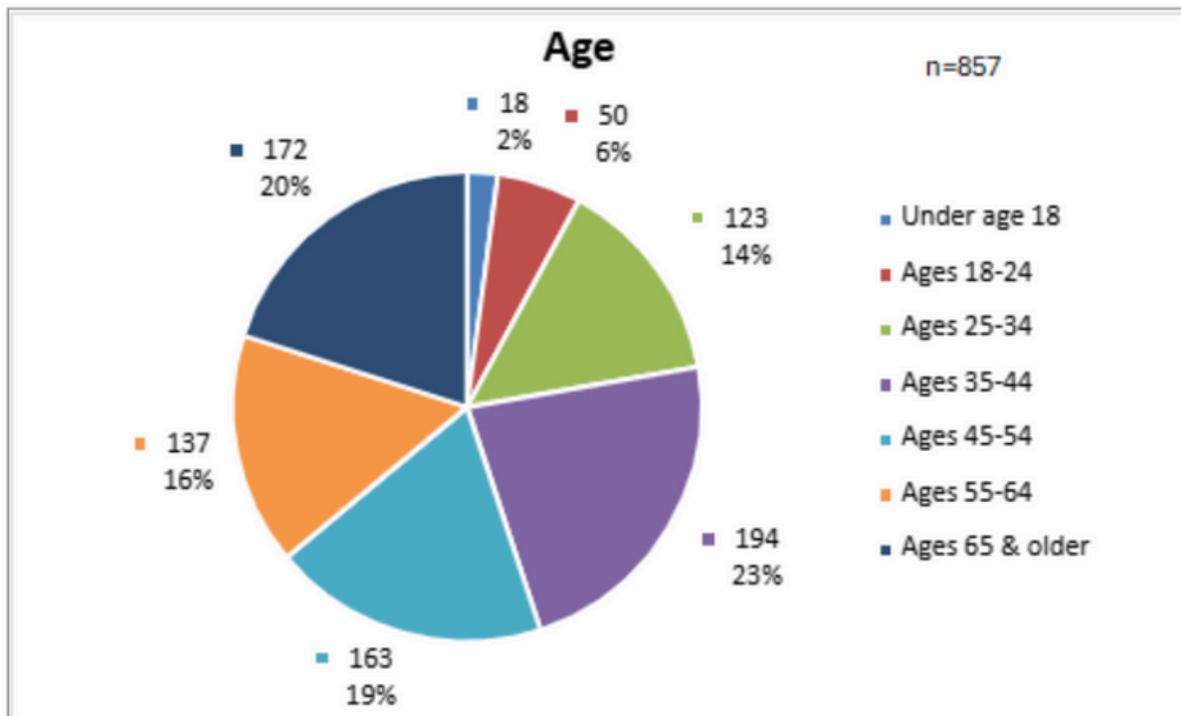


Fig. 36. Respondent Age Distribution

¹⁹⁷ U.S. Census Bureau. "AGE AND SEX." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0101, 2020 and 2022, <https://data.census.gov/table/ACSST5Y2020.S0101?g=050XX00US06059>. Accessed on April 4, 2025. U.S. Census Bureau. "AGE AND SEX." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0101, 2020 and 2022, <https://data.census.gov/table/ACSST5Y2020.S0101?g=050XX00US06059>. Accessed on April 4, 2025.



Almost three-quarters (72%) of respondents identified as female, signifying a skewed representation of females in the CNA especially since Orange County demographics report the population to be about 50% female and 50% male.¹⁹⁸ Males only accounted for 27% of the responses. Only 1% of participants identified as being transgender, non-binary/conforming, other, or preferred not to state.

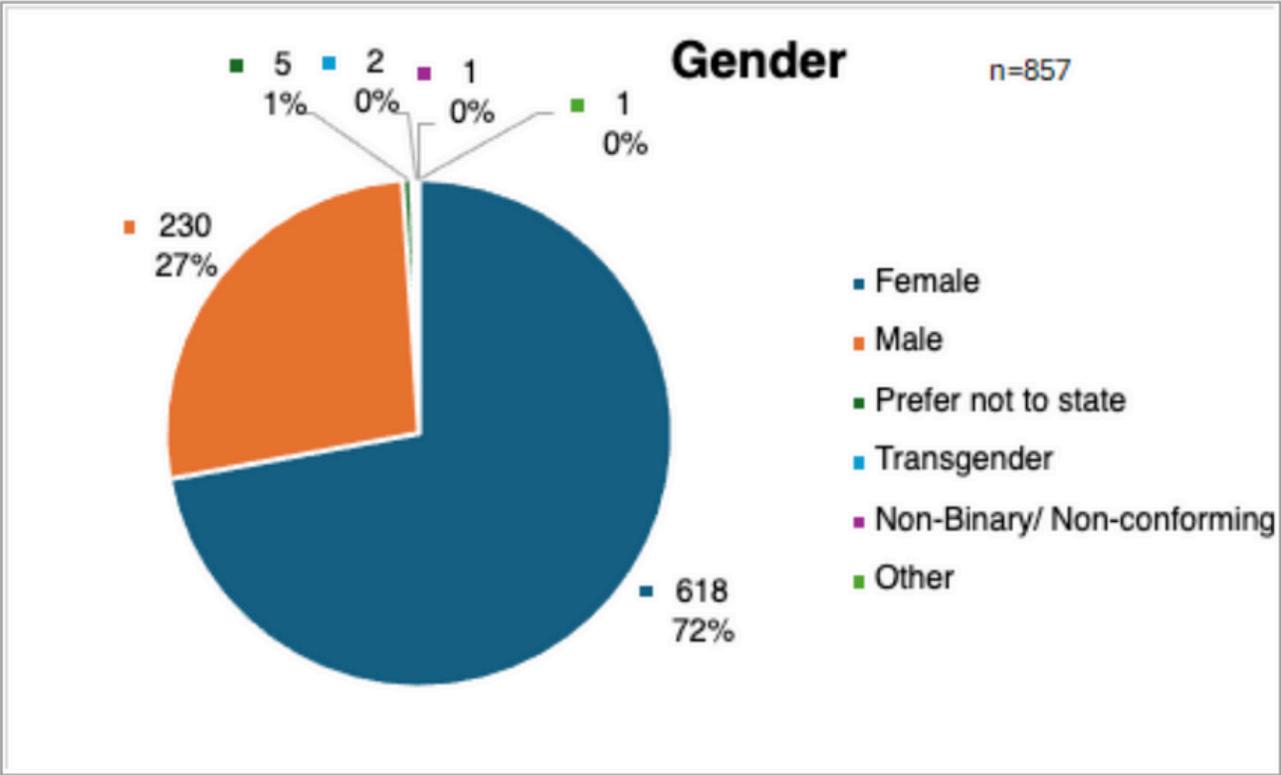


Fig. 37. Respondent Reported Gender

¹⁹⁸ “Orange County, CA Population by Gender - 2025 Update.” Neilsberg, Neilsberg Research, www.neilsberg.com/insights/orange-county-ca-population-by-gender/. Accessed 16 May 2025.



A little more than half of participants (59%) were Hispanic/Latino or Spanish origin. The second largest group reported was Asian making up 21%. These two racial/ ethnic groups account for more than $\frac{3}{4}$ of the respondents. The third sizable racial/ethnic group was White/Caucasian (11%). Although survey respondents' three largest racial/ ethnic groups align with Orange County's, there is a disproportionate representation of Hispanic or Latinos in the CNA.¹⁹⁹ Additionally, the CNA achieved a proportionate number of responses from Black/ African individuals which aligns with Orange County population size of almost 2%.²⁰⁰

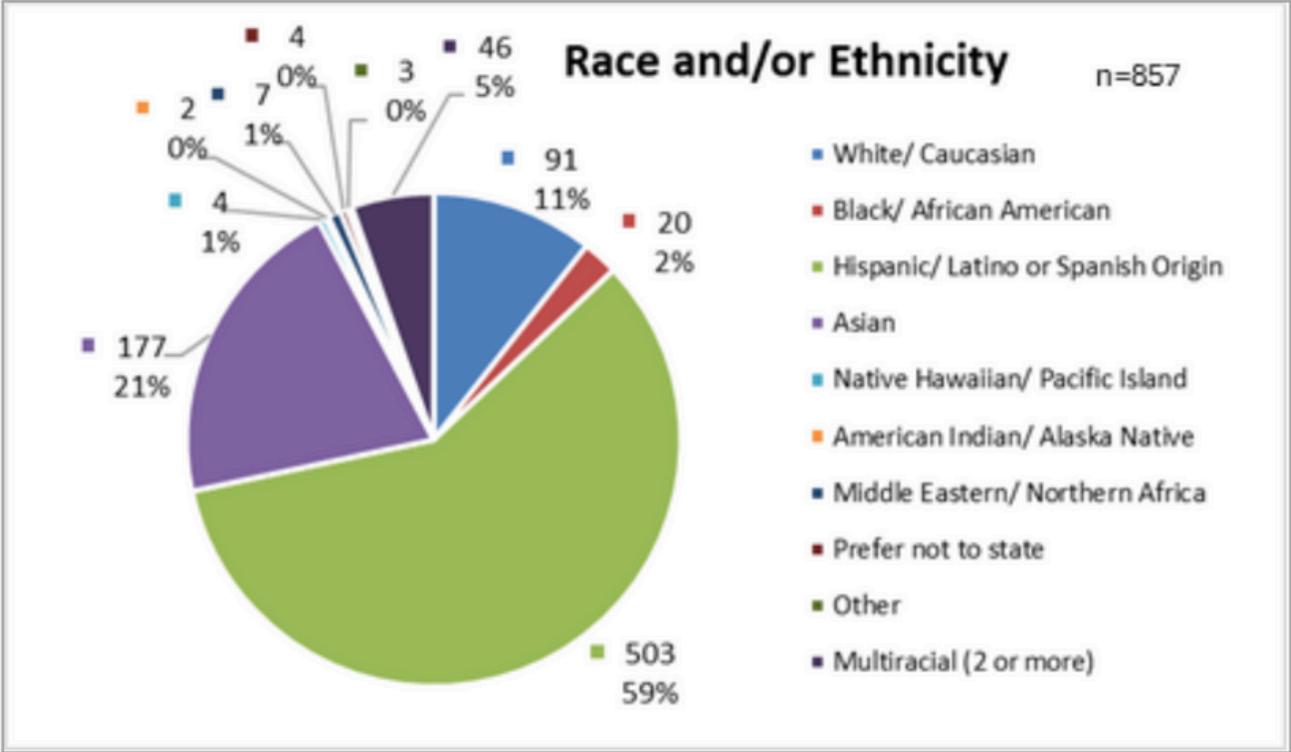


Fig. 38. Respondent Racial and Ethnic Background

¹⁹⁹ California Department of Finance. Demographic Research Unit. Report P-2D: Population by Race and Ethnicity, California Counties, 2020-2070 (Baseline 2023 Population Projections; Vintage 2024 Release). Sacramento: California. September 2024. https://dof.ca.gov/wpcontent/uploads/sites/352/2023/07/P2D_County_Race_Ethnicity.xlsx.
²⁰⁰ California Department of Finance. Demographic Research Unit. Report P-2D: Population by Race and Ethnicity, California Counties, 2020-2070 (Baseline 2023 Population Projections; Vintage 2024 Release). Sacramento: California. September 2024. https://dof.ca.gov/wpcontent/uploads/sites/352/2023/07/P2D_County_Race_Ethnicity.xlsx.



Fig. 38 below demonstrates that there were less participants that completed higher education (beyond high school) than there were who had completed high school or less than high school (excludes prefer not to state), 475 people (55% of total) to 375 people (44% of total) respectively. Orange County is a highly educated county with 43.4% of residents 25 years and older having obtained a Bachelor's degree in comparison to only 15% of respondents.²⁰¹

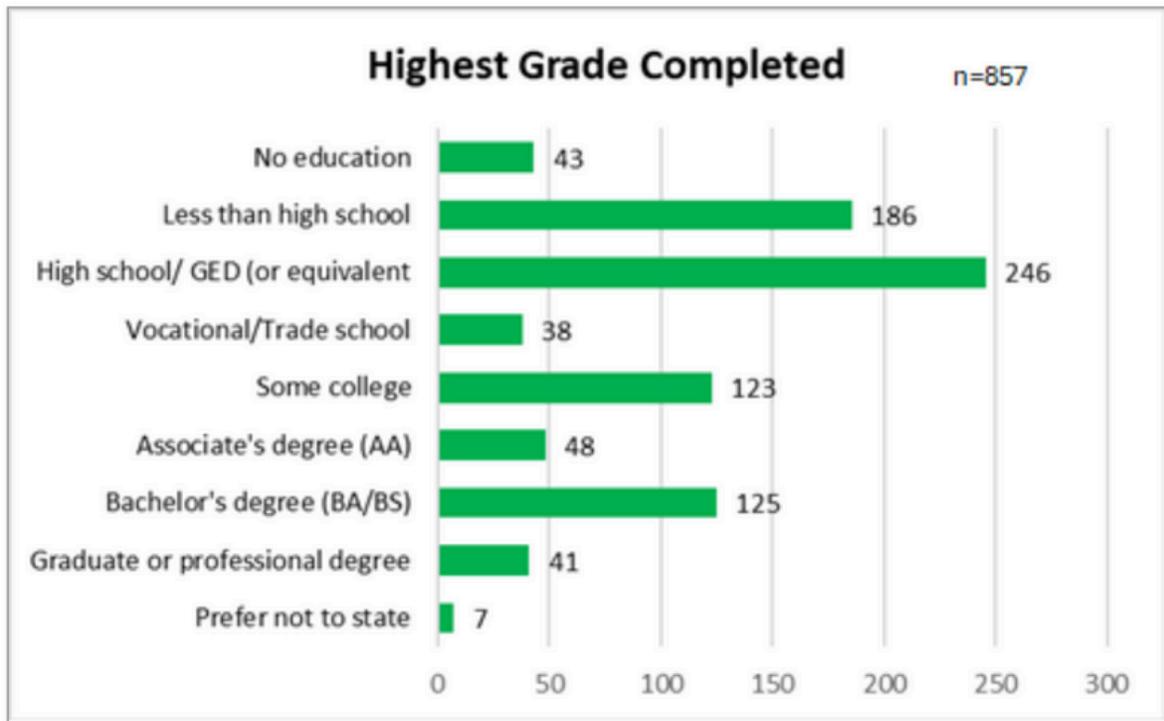


Fig. 39. Respondent Highest Grade Completed

44% of respondents reported being employed - full or part time and self-employed. A little more than a quarter indicated working full-time. On the other hand, 12% stated being unemployed but seeking a job. Additionally, 15% reported being retired and 13% were homemakers.

²⁰¹ U.S. Census Bureau, U.S. Department of Commerce. "Educational Attainment." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1501, 2023. <https://data.census.gov/table/ACSST5Y2023.S1501?g=050XX00US06059>



Fig. 40. Respondent Job Situation

Most individuals that responded had a household with 1 to 6 members. The highest reported household size was 4 (23%) - which was also the median household size. There were a few outliers with households as large as 30.

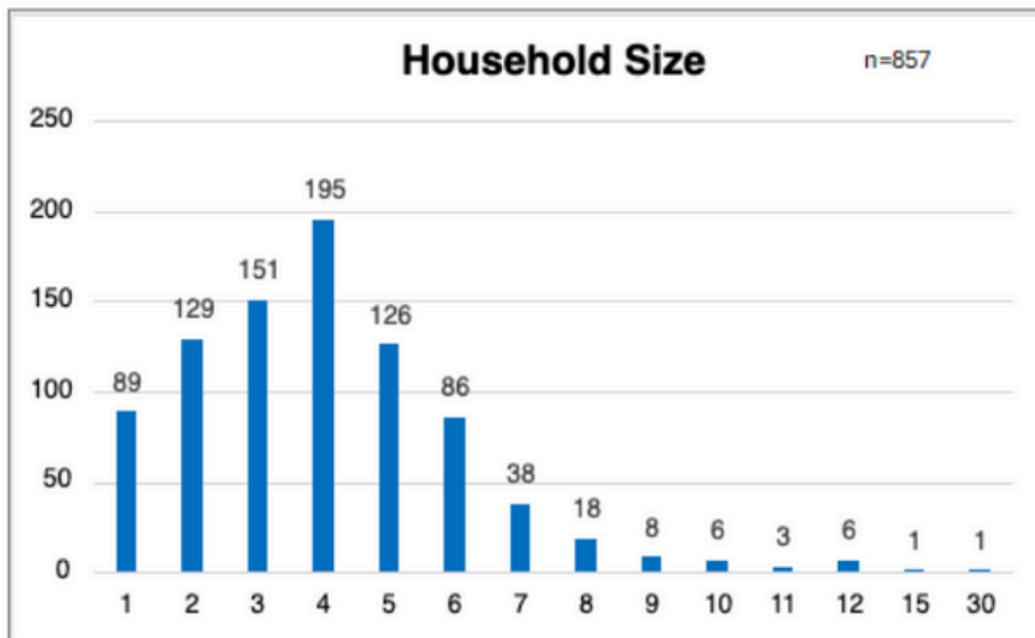


Fig. 41. Respondent Household Size



Of the 857 respondents, 479 (56%) reported having at least 1 child under 17 years of age in the household. Most households with children had between 1-2 kids. Notably, 3 households had 7 kids in the home.

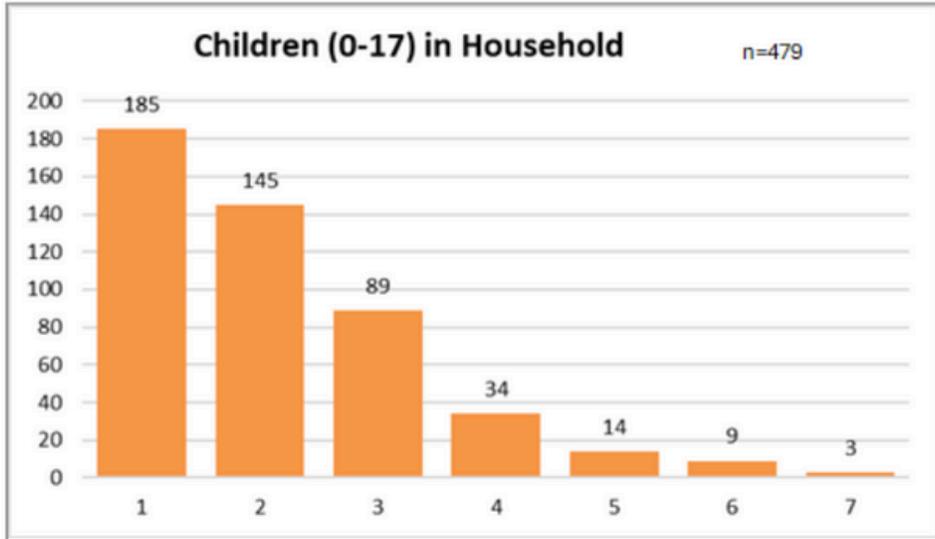


Fig. 42. Respondent Number of Children in a Household

Of the 857 respondents, 399 (46%) stated there was at least 1 senior 65 years and older living in the home. Half of the households had only 1 senior in the home. The most seniors living together were 5.

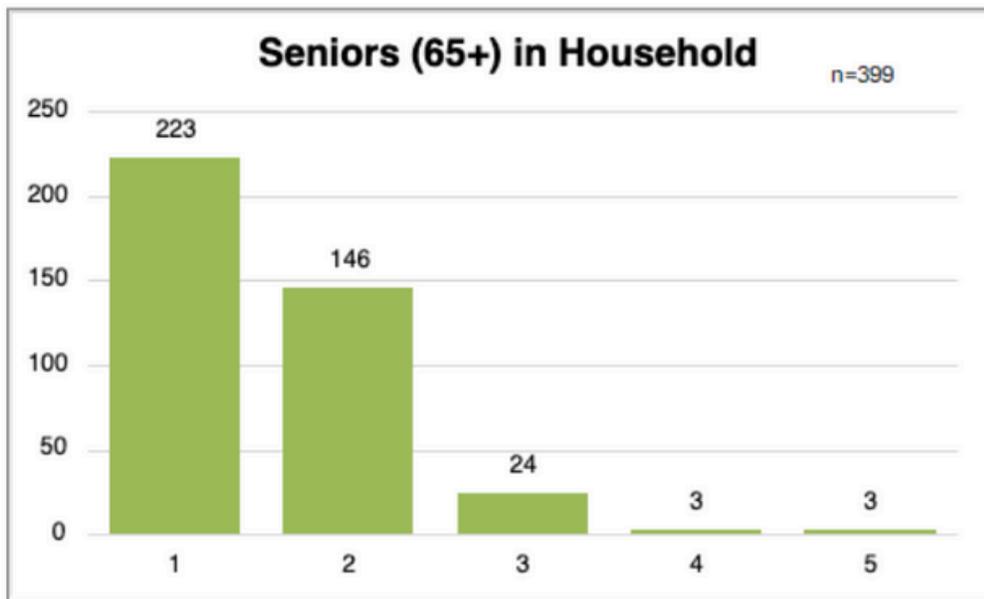


Fig. 43. Respondent Number of Seniors (65 and older) in a Household



Notably, 25% of households were multigenerational, indicating there are three or more generations living together.

Most respondents (81%) reported paying housing costs such as rent, a mortgage, or additional housing fees. More than half (64%) of the respondents rent a home. 16% of respondents stated being homeowners, however, 79% of homeowners are currently paying a mortgage. A small number of respondents reported being unhoused which includes temporary housing or not having permanent housing.

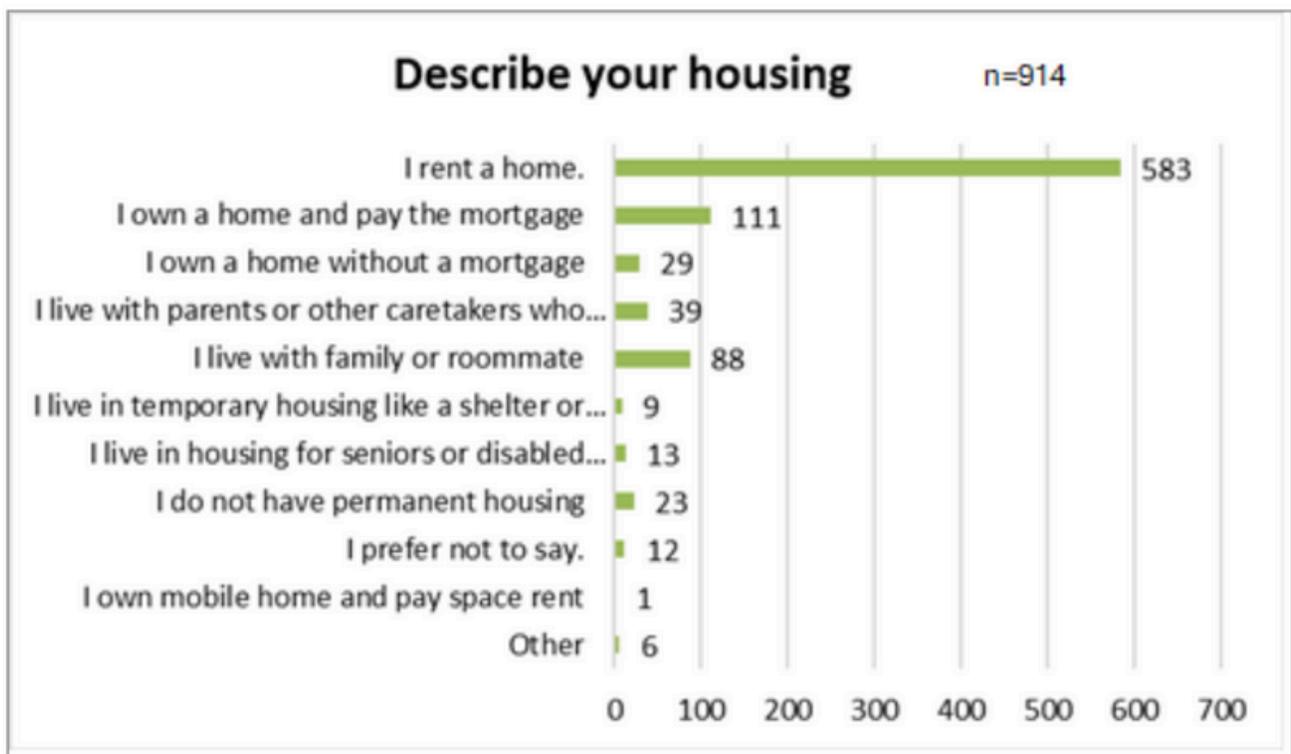


Fig. 44. Respondent Housing Situation



The median income range for respondents was \$25,000-\$34,999. Most respondents (66%) earned less than \$50,000, in fact, half of respondents earned less than \$35,000 which is far below Orange County’s median income of \$113,702.²⁰² Notably, on the other end of the income spectrum, 56 respondents reported earning \$100,000 or more.

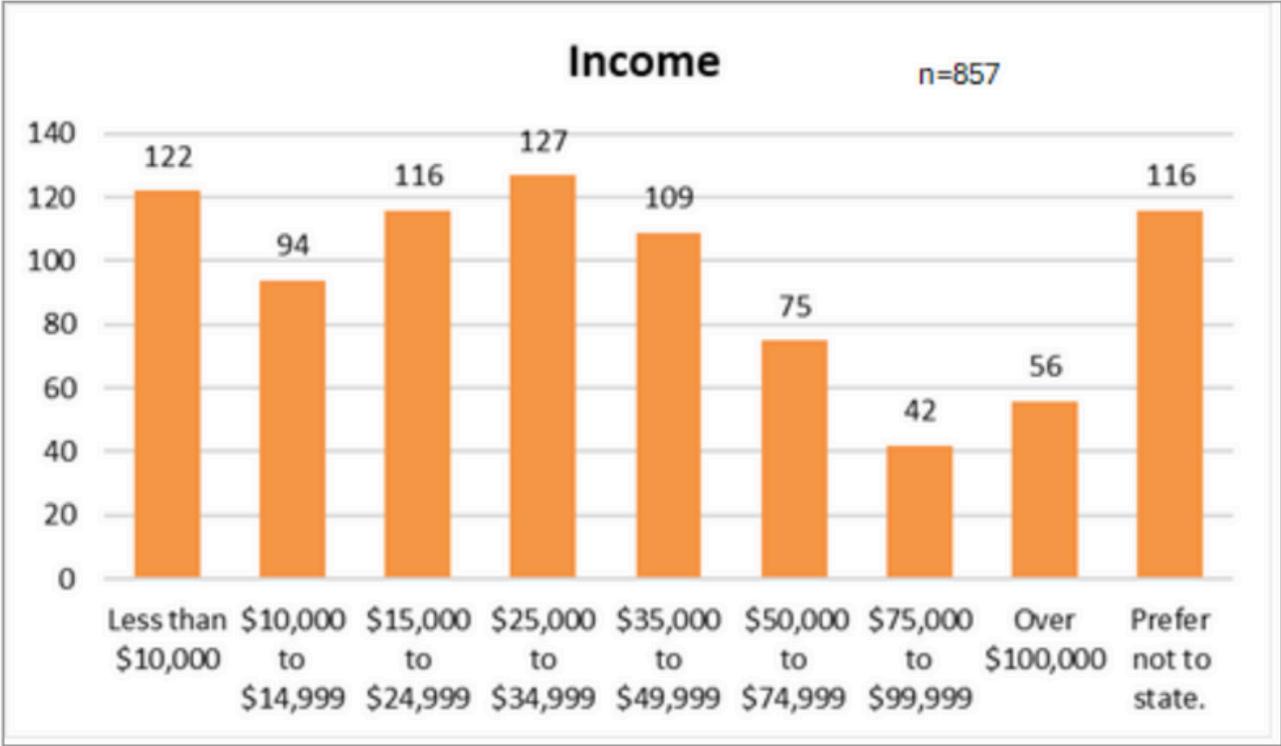


Fig. 45. Respondent Yearly Income

Most respondents (82%) reported monthly rent or mortgage payments to be under \$2,500. The median monthly rent/ mortgage cost was \$1,500- 1,999. On the higher end, 11% of respondents paid more than \$3,000.

²⁰² U.S. Census Bureau, U.S. Department of Commerce. "Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2023, https://data.census.gov/table/ACSST5Y2023.S1901?t=Income+and+Poverty&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on March 27, 2025.

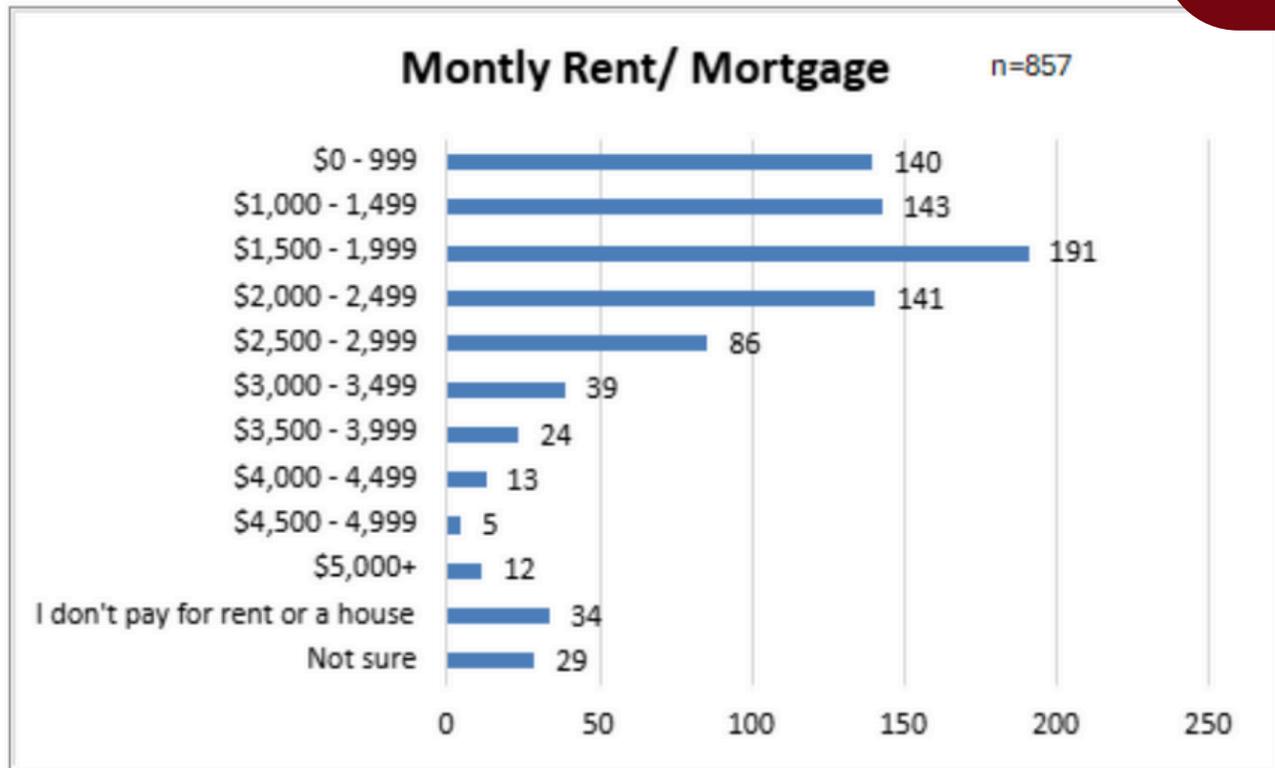


Fig. 46. Respondent Monthly Rent or Mortgage Cost

Of the 857 respondents, 590 responded to the question “How far do you have to walk to get to the nearest park or playground?”. Most respondents reported it takes 20 minutes or less to walk to the nearest playground. Depending on the expert, some suggest a 5 minute walking distance to green spaces is most optimal for accessibility and physical health while others argue a 10-15 minute walk is most accurate (0.5-0.75 miles).²⁰³

²⁰³ Browning, Matthew, and Kangjae Lee. “Within What Distance Does “Greenness” Best Predict Physical Health? A Systematic Review of Articles with GIS Buffer Analyses across the Lifespan.” *International journal of environmental research and public health* vol. 14,7 675. 23 June. 2017, doi:10.3390/ijerph14070675



Fig. 47. Respondent Walking Distance to Nearest Park or Playground



Top Needs Identified

Seven needs were identified and are ranked below based on priority. These needs reflect the most critical challenges facing low-income households in Orange County and point to opportunities for targeted, high-impact intervention.

Top 7 Needs	Domain(s)
1. Households lack enough money to sustain themselves.	Finance
2. Individuals and families have difficulty paying for basic essentials such as food and/or housing. *	Finance & Housing
3. Families lack the ability to save money and manage or reduce their debt. *	Finance
4. Households struggle to pay for safe and stable housing due to high costs. *	Finance & Housing
5. Families struggle to pay for utilities, affecting usage. *	Finance & Housing
6. The community lacks affordable housing.	Housing
7. Individuals face difficulty obtaining and maintaining stable employment, resulting in ongoing economic instability.	Finance & Employment

*These were also top needs in previous CNAs.

Table 10. 2025 CNA Top 7 Needs

DISCUSSION



The Community Needs Assessment identified seven emerging and ongoing needs that highlight the interconnected challenges that perpetuate the cycle of poverty for low-income residents in Orange County.

Each need is outlined below based on priority ranking followed by a description of how CAP OC's programs and services address the need (if applicable) and a few community assets that are available in the county. A more complete list of Orange County assets can be found in the Appendices.

Top 7 Needs

1. Households lack enough money to sustain themselves.

Half of respondents (53%) reported living paycheck to paycheck. This was the number one need and received the highest threshold percentage. Most of all, Finance emerged as the most pressing domain with 82% of respondents struggling. Those that reported living paycheck to paycheck indicated their financial priorities to be the following:

1. Housing (rent or mortgage)
2. Food/ Groceries
3. Utilities (electricity, water, gas)
4. Bills (general, phone, internet)
5. Transportation (gas, car, insurance)

Notably, housing was overwhelmingly paid first. Additionally many respondents admitted they often cannot afford their basic expenses, leaving little to nothing for personal or recreational activities. Participants from the community meetings and interviews affirmed these findings as many expressed having to be “very intentional” about what they spend their money on, making sacrifices or overlooking other needs and being vulnerable to unexpected expenses due to these constraints. Furthermore, they expressed that students, in particular, often lack guidance on managing their finances and are forced to make shifting financial priorities on a month to month basis. Thus there is a greater need for families and students to receive financial support.



Research shows that more California residents would live in poverty without social safety net programs.²⁰⁴ It is estimated that an additional 5.3% of the population would live in poverty (see Fig. 48).²⁰⁵ As a matter of fact, the federal Earned Income Tax Credit (EITC) reduced the poverty rate by 1.1 points, the Child Tax Credit (CTC) lowered poverty by just 0.8 points and as of early 2023, federal housing subsidies and Supplemental Security Income (SSI) had a comparable impact on poverty reduction as the EITC.²⁰⁶ EITC and the Child Tax Credit provide eligible low and moderate income families with extra income during tax season to help cover basic living expenses.²⁰⁷ These credits are especially valuable for families with children helping to offset high costs of childcare, housing, and daily necessities.²⁰⁸ California has its own state-funded tax credits such as the California Earned Income Tax Credit (CalEITC) and Young Child and Foster Youth Tax Credits (YCTC and FYTC) that complement the federal EITC overall enhancing the total amount of credit received.²⁰⁹ Most safety net programs focus on supporting children—and in early 2023, they helped prevent 14.9% of children, or roughly 1.3 million, from falling into poverty.²¹⁰

²⁰⁴ Person, Sarah Bohn, et al. “Poverty in California.” Public Policy Institute of California, Public Policy Institute of California, 9 May 2025, www.ppic.org/publication/poverty-in-california/.

²⁰⁵ Person, Sarah Bohn, et al. “Poverty in California.” Public Policy Institute of California, Public Policy Institute of California, 9 May 2025, www.ppic.org/publication/poverty-in-california/.

²⁰⁶ Person, Sarah Bohn, et al. “Poverty in California.” Public Policy Institute of California, Public Policy Institute of California, 9 May 2025, www.ppic.org/publication/poverty-in-california/.

²⁰⁷ Tess Thorman, “Understanding the Reach of the California Earned Income Tax Credit,” Public Policy Institute of California, November 13, 2023, <https://www.ppic.org/publication/understanding-the-reach-of-the-california-earned-income-tax-credit/#:~:text=State%20lawmakers%20are%20particularly%20concerned,of%20CalEITC%20is%20likely%20lower.>

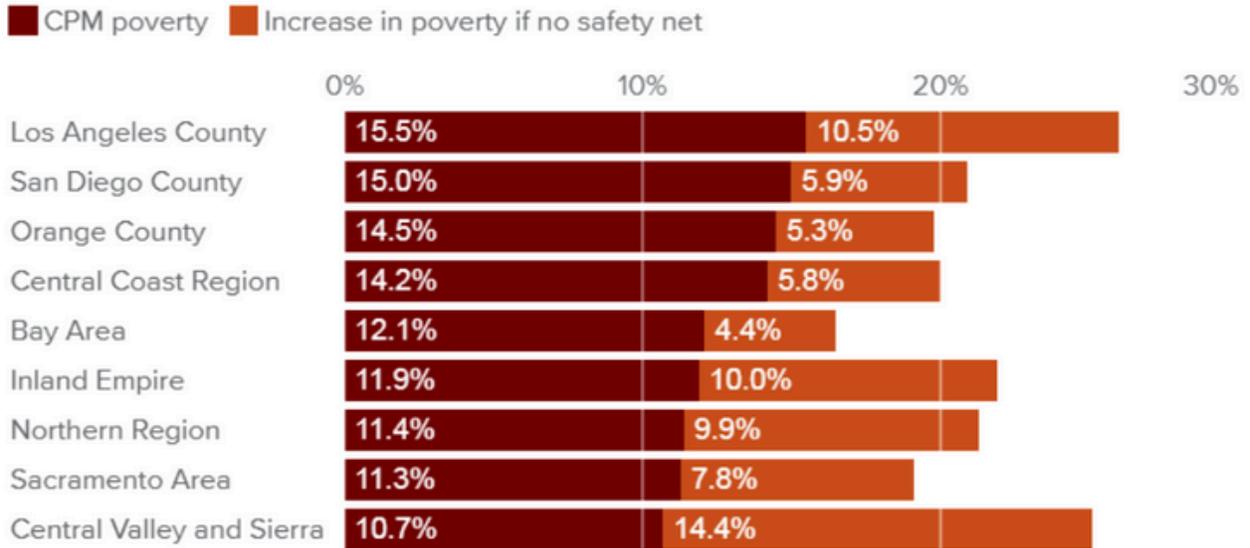
²⁰⁸ Tess Thorman, “Understanding the Reach of the California Earned Income Tax Credit,” Public Policy Institute of California, November 13, 2023, <https://www.ppic.org/publication/understanding-the-reach-of-the-california-earned-income-tax-credit/#:~:text=State%20lawmakers%20are%20particularly%20concerned,of%20CalEITC%20is%20likely%20lower.>

²⁰⁹ Tess Thorman, “Understanding the Reach of the California Earned Income Tax Credit,” Public Policy Institute of California, November 13, 2023, <https://www.ppic.org/publication/understanding-the-reach-of-the-california-earned-income-tax-credit/#:~:text=State%20lawmakers%20are%20particularly%20concerned,of%20CalEITC%20is%20likely%20lower.>

²¹⁰ Person, Sarah Bohn, et al. “Poverty in California.” Public Policy Institute of California, Public Policy Institute of California, 9 May 2025, www.ppic.org/publication/poverty-in-california/.



Poverty rates vary widely across California's regions



SOURCES: Estimates from the CPM, first quarter of 2023.

NOTES: Poverty in California: Technical Appendix C lists the counties within each region.
[Get the data](#) • [Embed](#) • [Download image](#)

Fig. 48. Poverty Rates Vary Widely Across California's Regions
Source: Public Policy Institute of California, Poverty in California, 2025.



A different safety net program, Universal Basic Income (UBI), is being closely studied and researched for potential solutions for long term financial security. UBI programs provide residents with monthly unconditional payments to reduce poverty and promote financial stability. For example, current pilot Guaranteed Income (GI) programs offered by the California Department of Social Services (CDSS) includes a program for pregnant individuals and former foster youth, and a program for older residents.²¹¹ There are more than 100 pilot programs occurring across the country but California has the most with the intent to prove that unlike traditional welfare programs, unconditional cash provides people living in poverty the flexibility to address the diverse challenges they face—whether it's high rent, a car repair, limited savings, or an unexpected emergency.²¹² UBI is seen as a tool to fight poverty and provide economic stability despite job losses and other economic factors and statuses.²¹³ CAP OC's Anaheim Mobile Family Resource Center's (AMFRC) 2023 Community Assessment and Impact Report, which provides \$200 gift cards to eligible Anaheim residents to use freely, found that 25% of respondents have stable income from Social Services and through the gift cards 89% were provided with emergency financial support.²¹⁴ The gift cards were utilized mostly for groceries (67%), clothing (25%) and hygiene products (18%).²¹⁵

²¹¹ CDSS, "Guaranteed Income Pilot Program," www.cdss.ca.gov, n.d., <https://www.cdss.ca.gov/inforesources/guaranteed-income-pilot-program>.

²¹² Kuang, Jeanne. "More than 12,000 Californians Are Getting Cash from Guaranteed Income Experiments." CalMatters, 14 Feb. 2023, calmatters.org/california-divide/2023/02/universal-basic-income/.

²¹³ CDSS, "Guaranteed Income Pilot Program," www.cdss.ca.gov, n.d., <https://www.cdss.ca.gov/inforesources/guaranteed-income-pilot-program>.

²¹⁴ MGB Consulting for Nonprofits, Anaheim Mobile Family Resource Center 2023 Community Assessment and Impact Report Orange County Health Improvement Plan, pp. 5

²¹⁵ MGB Consulting for Nonprofits, Anaheim Mobile Family Resource Center 2023 Community Assessment and Impact Report Orange County Health Improvement Plan, pp. 6



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Community Action Partnership of Orange County

The Anaheim Mobile Family Resource Center (AMFRC)

is a partnership with the City of Anaheim to bring services to 34 isolated neighborhoods and provide \$200 gift cards to 340 families and link families to other services such as financial classes, MediCal enrollment, etc. In 2024, the AMFRC program reached its goal by providing 340 families with emergency financial assistance.

CAP OC provides free tax preparation services to eligible low- and moderate-income families through its **VITA Tax Services** program, ensuring participants access to all eligible tax benefits during the Tax Filing Season. CAP OC typically offers tax prep services at its four sites in Orange County - three centers and headquarters. In 2024, 800 tax returns were prepared.





General Relief (GR)

is a County of Orange-funded cash assistance program that offers temporary financial aid to eligible low-income adult lawful residents who do not have custody of minor children and are ineligible for federal or state-funded cash assistance programs. GR is considered a loan and must be repaid.²¹⁶

The Cash Assistance Program

for Immigrants (CAPI) provides cash to certain aged, blind, and/or disabled, legal, non-citizens who are not eligible to receive supplemental Security Income/State Supplemental Payments (SSI/SSP) due to their immigration status.²¹⁷

Refugee Cash Assistance (RCA)

is cash assistance provided to individuals with Refugee, Asylee, Special Immigrant Visa holders (SIV), Cuban and Haitian entrants, Amerasians, or Victims of Human Trafficking status who have been determined to be ineligible for the California Work Opportunity and Responsibility to Kids (CalWORKs) program or SSI/SSP and who have resided in the United States for no longer than 12 months.²¹⁸



²¹⁶ “What Is General Relief?” County of Orange Social Services Agency, [ssa.ocgov.com/cash-calfresh/generalrelief/what-general-relief#:~:text=General%20Relief%20\(GR\)%20is%20a,Incapacitated](http://ssa.ocgov.com/cash-calfresh/generalrelief/what-general-relief#:~:text=General%20Relief%20(GR)%20is%20a,Incapacitated). Accessed 21 May 2025.

²¹⁷ “Cash Assistance Program for Immigrants (CAPI).” County of Orange Social Services Agency, www.ssa.ocgov.com/cash-calfresh/immigrant-assistance. Accessed 21 May 2025.

²¹⁸ “Refugee Assistance.” County of Orange Social Services Agency, www.ssa.ocgov.com/cash-calfresh/refugeeassistance. Accessed 21 May 2025.



2. Individuals and families have difficulty paying for basic essentials such as food and/or housing.

A little more than one third (39%) of respondents that are struggling stated difficulty paying for basic essentials such as food and/or housing. This need is considered a high priority and falls within two domains: Finance and Housing. It has been a top need since the 2021 CNA.

Rising costs of basic necessities—including food and housing—are making it increasingly challenging for families to meet their everyday needs. Grocery prices have risen over 24% since 2020 and are anticipated to rise another three percent within the next year.²¹⁹ Additionally, one in four adults used credit cards to pay for their groceries and incurred debt by either missing their minimum payments or carrying a balance.²²⁰ This trend aligns with rising inflation since it was found that credit card delinquencies rose about 40 percent during this new period of increased food prices.²²¹ Furthermore, 21% of respondents who reported being in a vulnerable or in crisis financial situation stated owing money and being in debt as a contributing factor.



²¹⁹ Martinchek, Kassandra. “How Much Have Food Prices and Credit Card Debt Increased Where You Live? .” Urban Institute , 24 Apr. 2025, www.urban.org/data-tools/food-prices-credit-card-debt

²²⁰ Martinchek, Kassandra. “How Much Have Food Prices and Credit Card Debt Increased Where You Live? .” Urban Institute , 24 Apr. 2025, www.urban.org/data-tools/food-prices-credit-card-debt

²²¹ Martinchek, Kassandra. “How Much Have Food Prices and Credit Card Debt Increased Where You Live? .” Urban Institute , 24 Apr. 2025, www.urban.org/data-tools/food-prices-credit-card-debt



The Supplemental Nutrition Assistance Program (SNAP) provides financial assistance to low-income individuals, families, and households in order to help them buy food. SNAP covers and supports over 42 million Americans nationwide to buy food.²²² During the pandemic in 2021, SNAP was expanded through the Thrifty Food Plan which increased its benefits by well over 21% and kept 2.9 million people out of poverty across the continental United States.²²³ SNAP serves as a useful resource that helps provide relief to households who struggle paying for essentials such as food, but there are limitations to the amount of relief it could provide and it can not fully solve the problem. For instance, in Orange County, a modestly priced meal costs around \$3.74 while SNAP only provides \$2.84 per meal - a 32% deficit.²²⁴ Food assistance is a high need. In fact, 34% of respondents expressed the desire for more food programs in their community.

The rising cost of housing is a major source of financial strain for low income residents. As a matter of fact, 65% of low-income, 87% of very low-income, and 90% of extremely low-income households are cost burdened.²²⁵ Furthermore, 43% of low-income families with young children are severely cost burdened.²²⁶ Notably, very low-income households, which earn \$64,600 annually, fall short by \$13,959 per year for basic needs after paying for housing (see Fig. 49).²²⁷ This is alarming as 50% of CNA respondents reported earning less than \$35,000 - indicating an even higher deficit.

²²⁴ Kenney, Rachel, et al. "Does SNAP Cover the Cost of a Meal in Your County?" Urban Institute , 20 May 2024, datacatalog.urban.org/dataset/snap-meal-gap-2023.

²²⁵ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

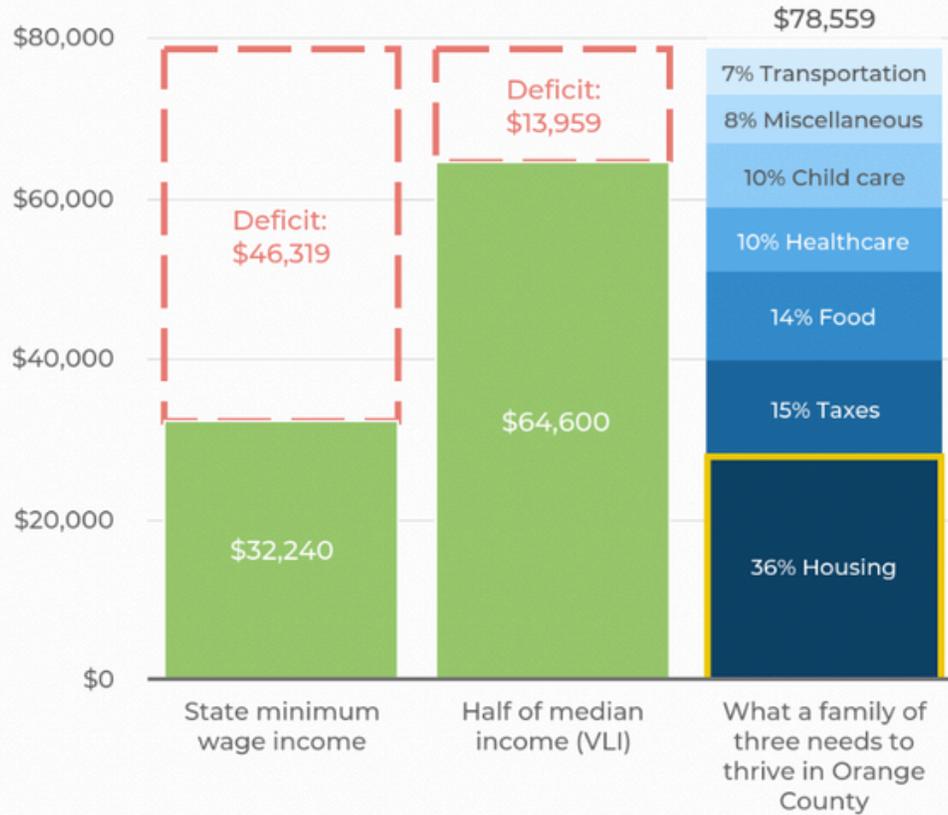
²²⁶ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

²²⁷ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.



COST OF LIVING (2023)

After paying the high cost of housing, very low-income households in Orange County are **short \$13,959** annually for basic needs.



California Housing Partnership | chpc.net/housingneeds

Fig. 49. Cost of Living (2023)

Source: California Housing Partnership, Housing Needs Dashboard, 2023.



Assets

Community Action Partnership of Orange County

CAP OC helps meet basic needs—like food and housing—through a wide array of services.

Senior Food Box Program (also known as the Commodity Supplemental Food Program)

addresses food insecurity by distributing approximately 25,000 food boxes per month to eligible low-income seniors (60+ years and older).

CalFresh (Food Stamps) Outreach

assists eligible households apply to receive nutrition benefits and enrolled 2,400 persons in 2024 which amounted to \$3,100,000 in new benefits annually.

The Giving Farm

is a partnership between CAP OC, the Orange County Farm Bureau and the Future Farmers of America program at Westminster High School (WHS) in order to help grow produce for OC Food Bank customers and raise livestock at the 8-acre farm. In 2024, the farm produced 171,133 pounds of produce. It also started to provide produce directly to WHS & the Huntington Beach Unified High School District to feed students.





The Donated Food Program

receives donated food and personal care items from the food industry and food drives in order to supply these goods to nearly 250 charities (CAP OC partner organizations) that distribute them to people in need in their communities. In 2024, through its partner agencies 11,400,000 pounds were distributed and 250,000 people were served.

The Emergency Food Assistance Program (TEFAP)

takes commodities received by the United States Department of Agriculture (USDA) and provides it at no cost to low-income people through approximately 25 independent sub-distribution sites serving families, as well as five homeless shelters. Through the TEFAP program 4,000,000 pounds were distributed in 2024.

The Diaper Bank

delivers diapers and wipes to organizations serving families with infant children. In 2024, it distributed 6,552,861 diapers and 2,190,670 wipes and related times to 98,287 households and 120,824 infants.

Southwest Community Center (SWCC)

is one of three CAP OC centers in Orange County. The center located in Santa Ana is unique in that it provides 100-120 hot meals daily (7 days a week). In 2024, the center provided 9,440 hot meals.





Anaheim Independencia Family Resource Center (AIFRC) and El Modena Family Resource Center (EMFRC)

CAP OC operates two family resource centers - Anaheim Independencia Family Resource Center (AIFRC) and El Modena Family Resource Center (EMFRC) that prioritize supporting families by offering a variety of essential family support services, youth and senior programming, food, diaper and additional resources. EMFRC and AIFRC are part of a network of 16 FaCT Family Resource Centers across Orange County. AIFRC in particular has a food pantry called La Colonia and provides Family Stabilization services to 100 families.

The Housing Navigation and Sustainability program

through CalOptima (a CalAIM program) helps prepare, locate, and stabilize homeless, Medi-Cal insured, chronically ill, high utilizers with permanent housing. Through the program 20 families were housed in 2024. See pg. for a more thorough description of the program.





OC Hunger Alliance

formed by anti hunger organizations CAP OC’s OC Food Bank, Second Harvest Food Bank of Orange County, and Abound Food Care to collectively work together to optimize the emergency food system to address the root causes of poverty.²²⁸

CalWorks Housing Support Program (HSP)

offers financial assistance and housing-related wraparound supportive services, including but not limited to: rental assistance, housing navigation, case management, security deposits, utility payments, moving costs, interim shelter assistance, legal services, and credit repair.²²⁹



The Orange County Housing Authority (OCHA)

administers federally funded programs to provide rental assistance to qualified individuals in privately owned rental housing. Participants who receive a housing voucher can use this rental assistance in a large variety of rental dwellings and locations and almost with any property owner who is willing to participate in the program.²³⁰



²²⁸“OC Hunger Alliance.” OC Hunger Alliance, 17 Mar. 2025, www.ochungeralliance.org/.

²²⁹ “CDSS Programs.” Home, [www.cdss.ca.gov/inforesources/cdss-programs/housing-programs/calworks-housingsupportprogram#:~:text=HSP%20offers%20financial%20assistance%20and%20housing%2Drelated%20wraparound,shelter %20assistance%2C%20legal%20services%2C%20and%20credit%20repair.&text=HSP%20assists%20families%20in%20the%20CalWORKs%20program,homelessness%20or%20are%20at%20risk%20of%20homelessness](http://www.cdss.ca.gov/inforesources/cdss-programs/housing-programs/calworks-housingsupportprogram#:~:text=HSP%20offers%20financial%20assistance%20and%20housing%2Drelated%20wraparound,shelter%20assistance%2C%20legal%20services%2C%20and%20credit%20repair.&text=HSP%20assists%20families%20in%20the%20CalWORKs%20program,homelessness%20or%20are%20at%20risk%20of%20homelessness). Accessed 21 May 2025.

²³⁰ “Homepage.” OC Housing Authority | Orange County Housing Authority, 26 Mar. 2025, www.ochousing.org/.



3. Families lack the ability to save money and manage or reduce their debt.

A third of respondents reported trouble saving money and being in debt, making it one of the top three concerns. Since the 2021 CNA this has been a concern for respondents. Participants who reported being in debt were asked what they wish they had known beforehand. The most common responses included a desire for greater financial literacy and a better understanding of how to manage debt. When asked what they would save for if they could, respondents shared the following three priorities:

- saving for the future such as buying a home or a car, for the children’s education (tuition or school supplies) and retirement
- saving for emergencies for a “rainy day” such as car or home repairs, medical or dental emergencies, or unexpected expenses
- saving for stability by paying for basic essentials such as rent, food, bills, and utilities, children’s needs, transportation, and personal care or household items



It is important to note that buying a home was the number one aspiration for most respondents. This data reveals that families are equally focused on short-term survival, long-term goals and intergenerational stability. An interviewee stated it would be great to have more equity and save more money when possible which is a clear and strong point on how the community could thrive given the needed resources and knowledge.



Many Americans (59%) express concern about their emergency savings, with over a quarter (27%) lacking any emergency funds, reflecting ongoing financial vulnerability.²³¹ Along racial lines, the average savings account balance of White households is \$80,040, compared to just \$13,370 for Black households.²³² Moreover, households in the highest income bracket have a median balance that exceeds the lowest income bracket by more than 120 times (see Fig. 50)²³³ Only 30% of the nation’s lowest-income households—those earning under \$26,000 annually—have a savings account, while 4.2% of Americans have no bank account at all.²³⁴ It is recommended to save at least 15% of pre-tax income.

Race/Ethnicity	Median bank account balance	Mean bank account balance
White	\$12,000	\$80,040
Black	\$2,110	\$13,370
Hispanic	\$2,100	\$15,710
Other*	\$6,000	\$45,810

**The SCF’s “other” classification includes those who identified as Asian, Native American, Alaska Native, Native Hawaiian and Pacific Islander as well as those with more than one racial identification.*

Fig. 50. Average Savings Account Balance by Race/Ethnicity
Source: Bankrate, The Average Savings Account Balance in the U.S., 2025

²³¹ McAllister, Robert. “How Much Money Does the Average American Have in Their Bank Account?” North American Community Hub, 3 Feb. 2025, nchstats.com/average-american-savings-account/.

²³² McAllister, Robert. “How Much Money Does the Average American Have in Their Bank Account?” North American Community Hub, 3 Feb. 2025, nchstats.com/average-american-savings-account/.

²³³ Bennett, Karen. “The Average Savings Account Balance in the U.S.” Bankrate, 5 May 2025, www.bankrate.com/banking/savings/savings-account-average-balance/#average-savings-by-race-and-ethnicity.

²³⁴ Lepczyk, Andrew. “3 Reasons Saving Money Is Difficult for Low-Income Americans: CreditUnions.Com: Data & Insights for Credit Unions.” CreditUnions.Com, 6 Jan. 2025, creditunions.com/blogs/3-reasons-saving-money-isdifficult-for-low-incomeamericans/#:~:text=Among%20the%20country%27s%20poorest%20households,enders%20and%20check%2Dcash%20services



U.S. consumers now carry \$1.35 trillion in credit card debt, a significant burden.²³⁵ According to WalletHub, four Orange County cities were identified as having the largest increases in credit card debt in 2024.²³⁶ They rank as follows out of 181 cities across the nation: Santa Ana ranked 12th with \$18,275 in household debt, 19th was Anaheim at \$17,366, Irvine was 21st with \$17,263 and in 24th place was Huntington Beach at \$16,920 in debt. Together they contribute \$6 billion in credit card debt.²³⁷

However, the inability to save or get out of debt is not simply due to financial illiteracy or poor financial decisions. It is rooted in systemic issues like rising rent, stagnant wages, and the high cost of basic necessities. The United for ALICE study similarly shows that many households who live above the federal poverty line cannot afford to save due to the rising cost of housing, transportation, and food.²³⁸ ALICE stands for Asset Limited, Income Constrained, Employed and represents those that earn just above the Federal Poverty Level but less than what it costs to make ends meet.²³⁹ The National Council on Aging reports that over 17 million older adults in the U.S. are economically insecure, with limited retirement savings and growing medical expenses, making seniors extremely vulnerable.²⁴⁰ For many working families in Orange County, putting aside even a few dollars each month feels out of reach.

²³⁵ McCann, Adam. "Cities with the Highest and Lowest Credit Card Debts in 2025." WalletHub, 13 Mar. 2025, wallethub.com/edu/cities-with-the-highest-and-lowest-credit-card-debts/138569#expert=Christine_Callahan.

²³⁶ McCann, Adam. "Cities with the Highest and Lowest Credit Card Debts in 2025." WalletHub, 13 Mar. 2025, wallethub.com/edu/cities-with-the-highest-and-lowest-credit-card-debts/138569#expert=Christine_Callahan.

²³⁷ McCann, Adam. "Cities with the Highest and Lowest Credit Card Debts in 2025." WalletHub, 13 Mar. 2025, wallethub.com/edu/cities-with-the-highest-and-lowest-credit-card-debts/138569#expert=Christine_Callahan.

²³⁸ United For ALICE. "ALICE in California: A Financial Hardship Study." United Way Worldwide, 2023.

²³⁹ "State of Alice." UnitedForALICE, www.unitedforalice.org/#:~:text=Who%20is%20ALICE?,of%20U.S.%20states%20%2D%20and%20counting. Accessed 21 May 2025.

²⁴⁰ National Council on Aging. Get the Facts on Economic Security for Seniors. National Council on Aging, 2023



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Community Action Partnership Orange County

The Financial Empowerment Program

offers classes (one session, three sessions or five sessions) utilizing the Your Money, Your Goals curriculum developed by the Consumer Financial Protection Bureau (federal government) to help participants develop and use knowledge, skills, and tools to increase their financial well-being. In 2024, the program enrolled 125 participants. By the end of the year, 50 participants had improved their financial well-being, and 30 had increased their savings by at least \$400.

Lending Circle

is a social lending program that provides individuals the opportunity to establish and build credit while saving money. By the end of 2024, a total of 25 participants had joined a Lending Circle formation and a total of 4 circles had been formed.



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SparkPoint OC

operated by United Way, provides long-term financial planning, credit counseling, and job readiness services.²⁴¹

Community Legal Aid SoCal

offers Consumer Protection Legal Services which provide legal assistance and representation to assist with consumer protection issues, including assistance with credit card debt collection disputes, bank account charge defenses, identity theft, and access to legal services to consumer rights advocacy.²⁴²



The Orange County Social Services Agency

Children and Family Services' Independent Living Program offers individual and group services for current and former foster youth to support the successful transition to adulthood. These services may assist with education, employment, housing, health (medical, dental, vision, behavioral, sexual, and reproductive), financial responsibility, daily living skills, transitional housing programs, foster youth Section 8 vouchers, and civic participation. Bus passes are available for participation in services.²⁴³



²⁴¹ "SparkPoint OC - Financial Empowerment Program." Orange County United Way, 20 Mar. 2025, www.unitedwayoc.org/our-work/united-for-financial-security/sparkpoint-oc/.

²⁴² "Home." Community Legal Aid SoCal, 29 Apr. 2025, www.communitylegalsocal.org/.

²⁴³ "Independent Living." County of Orange Social Services Agency, ssa.ocgov.com/adoptfoster-care-youthservices/youth-services/independent-living. Accessed 21 May 2025.



4. Households struggle to pay for safe and stable housing due to high costs.

A quarter (25%) of respondents stated they struggle to pay bills, mortgage or rent. This has been a recurring need for the past two CNA (2021 and 2023). This moderate need intersects both the Finance and Housing domains. Notably, 43% of respondents reported being vulnerable or in crisis in both Finance and Housing. During community meetings and stakeholder interviews, participants repeatedly expressed that rent increases made housing unaffordable. A participant stated “...every year there is an increment - it is a high amount of rent that is very difficult to pay. 10% is a lot. There are little ways to pay for that”.

Under the California Tenant Protection Act (AB 1482), in Orange County from August 1, 2024 to June 31, 2025, rent can increase by no more than 8.9% - this is 0.1% higher than a year prior.²⁴⁴ These rent caps are based on a 5% increase over a 12-month period plus the percentage change in the cost of living (Consumer Price Index - CPI) or 10%, whichever is lower.²⁴⁵ Rent control laws such as AB 1482 are meant to protect tenants from unreasonable rent hikes and unaffordable housing; however, it does not apply to all housing such as mobile home owners, new units built in the last 15 years, dorms, single-family homes and condominiums.²⁴⁶

²⁴⁴ Know Your Rights as a California Tenant - Consumer Alert, oag.ca.gov/system/files/media/Know-Your-RightsTenants-English.pdf. Accessed 21 May 2025.

²⁴⁵ Deka, Monica. “All CPI Figures for 2024 AB 1482 Rent Increases Now Available.” California Apartment Association, 1 Aug. 2024, caanet.org/all-cpi-figures-for-2024-ab-1482-rent-increases-now-available/.

²⁴⁶ Know Your Rights as a California Tenant - Consumer Alert, oag.ca.gov/system/files/media/Know-Your-RightsTenants-English.pdf. Accessed 21 May 2025.



Rent increases are based on the CPI but wages have not kept up with the rising cost of living nor productivity growth (economic prosperity). According to the Center for Economic and Policy Research, if the minimum wage would have kept up with productivity growth the minimum wage would have been \$21.50 in 2020 - productivity growth allows consumers to buy more, while inflation enables consumers to buy the same amount of goods and services.²⁴⁷ Additionally, the National Low Income Housing Coalition, stated that no minimum wage worker across the country can afford a modest two-bedroom rental on a 40-hour workweek because they would have to work 104 hours per week (in 2023) to afford the rent - in 2024 work hours required per week jumped to 113 hours.²⁴⁸ According to the National Equity Atlas, approximately 49,300 households in Orange County are behind on their rent, accruing a total rent debt of \$137 million.²⁴⁹ Within the state of California, the overwhelming majority of those who fell behind on their rent payments were those who earned a low income and people of color. In fact, 81% of low-income earning households fell behind on rent and 79% of households that fell behind were households of color.²⁵⁰

²⁴⁷ Baker, Dean. "Correction: This Is What Minimum Wage Would Be If It Kept Pace with Productivity – CEPR." CEPR, cepr.net/publications/correction-this-is-what-minimum-wage-would-be-if-it-kept-pace-with-productivity/. Accessed 21 May 2025.

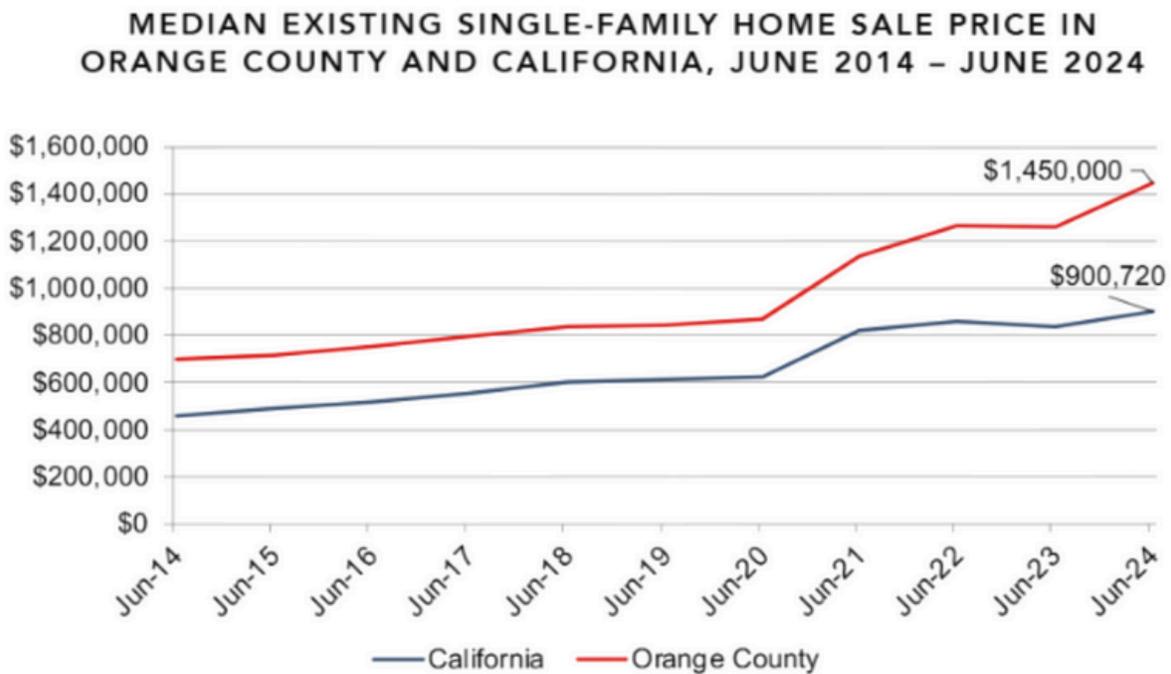
²⁴⁸ Barnes, Adam. "You Have to Work More than 100 Hours a Week to Afford a Two-Bedroom Rental on Minimum Wage: Report." The Hill, The Hill, 5 July 2023, thehill.com/business/4052150-you-have-to-work-over-100-hours-a-week-to-afford-a-one-bedroom-rental-on-minimum-wage/. "2024-2025 Community Indicators Report - Orange County Business Council (OCBC)." Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 86

²⁴⁹ "Rent Debt In America: Stabilizing Renters Is Key to Equitable Recovery." Rent Debt Dashboard, National Equity Atlas, nationalequityatlas.org/rent-debt. Accessed 18 Mar. 2025.

²⁵⁰ "Rent Debt In America: Stabilizing Renters Is Key to Equitable Recovery." Rent Debt Dashboard, National Equity Atlas, nationalequityatlas.org/rent-debt. Accessed 18 Mar. 2025.



Orange County has the highest median home sales price in Southern California and has increased by an astounding 413% over the course of 25 years, from \$282,648 in June 1999 to \$1,450,000 in June 2024 (see Fig. 51).²⁵¹ According to the Economic Policy Institute (EPI), median home prices have increased 416% nationwide from 1980 to 2020, while the hourly wage of nonsupervisory workers has increased 0.3% per year through 2018, which is not nearly enough to offset the increased price of homes.²⁵²



Source: California Association of Realtors, Current Sales & Price Statistics

Fig. 51. Median Existing Single-Family Home Sale Price in Orange County (June 2014–June 2024)
 Source: Orange County Business Council, 2024–2025 Community Indicators Report, 2024, p. 80.

²⁵¹ Bishop, C.J., et al. Orange County Business Council, 2024-25 Orange County Community Indicators Report, <https://ocbc.org/2024-2025-community-indicators-report/>. Accessed 21 Feb. 2025.
²⁵² McCain, Charles. “Shortage of Affordable Housing Reducing Productivity Growth.” Cannon Financial Institute, 27 Apr. 2022, www.cannonfinancial.com/resources/shortage-of-affordable-housing-reducing-productivity-growth. Accessed 21 Feb. 2025.



Assets

Community Action Partnership of Orange County

CAP OC's **CalAIM Housing Navigation and Sustainability** program aims to address homelessness by providing crucial support to individuals in finding and maintaining stable housing. Services include:

- **Housing Transition and Navigation Services:** Help individuals experiencing or at risk of homelessness to find, apply for, and secure housing.
- **Housing Deposits:** Provide financial assistance to cover move-in costs, such as security deposits, first and last month's rent, and utility fees.
- **Housing Tenancy and Sustaining Services:** Offer ongoing support to help individuals maintain their housing.

The aim of the program is to house 12 unhoused participants/ families in a year. Since 2022 the program has achieved its goals. In fact, in 2022 it housed 16 families and in 2023 it housed 14.

CAP OC is not the only agency in Orange County that provides CalAIM Housing Services; additional agencies include: **Asian American Senior Citizens Service Center** and **Homeless Intervention Services of OC (HIS-OC)** to name a few.²⁵³



²⁵³ "Home." Community Legal Aid SoCal, 29 Apr. 2025, www.communitylegalsocal.org/; Home - His OC, his-oc.org/. Accessed 21 May 2025.



Serving People in Need

aims to end homelessness through its Guided Assistance To Permanent Placement (GAPP) Housing Program which offers vital financial assistance and support to help house families with children experiencing homelessness.²⁵⁴

U.S. Vets OC

offers financial assistance to veterans and their families who are homeless or who are at risk of homelessness. Assistance may include: rental deposit assistance, short-term rental assistance, case management, financial planning, and assistance in obtaining veteran benefits.²⁵⁵

Volunteer of America Los Angeles

offers supportive services to veterans who are at risk of becoming homeless, without housing, or living in or transitioning to permanent housing and their accompanying family members. Veterans at risk of homelessness may receive financial assistance and case management services to prevent homelessness.²⁵⁶



²⁵⁴ “Programs & Services.” SPIN, www.spinoc.org/programs-services. Accessed 21 May 2025.

²⁵⁵ “U.S.VETS Housing: Emergency, Transitional and Permanent.” U.S.VETS, 20 May 2025, usvets.org/how-weserve/housing/.

²⁵⁶ “Veterans.” VOALA, 10 May 2016, voala.org/services/veterans/.



5. Families struggle to pay for utilities affecting usage.

20% of respondents expressed having trouble paying utility bills like electricity, gas, or water. This moderate need belongs in the Housing and Finance domain. This need was also a major concern in the past two Community Needs Assessments in 2021 and 2023 thus reflecting an ongoing persistent challenge. For individuals living paycheck to paycheck, utility bills consistently ranked among the top spending priorities, coming only after housing and food.

Despite the region's reputation for affluence with a high median income of \$113,702, many respondents subsist on limited incomes, with the median income of respondents falling between \$25,000 and \$34,999.²⁵⁷ At the same time, the cost of essential utilities remains high. The average residential electricity rate in Orange County is approximately 30 cents per kilowatt-hour (kWh), aligning with the California state average but standing 53% higher than the national average of 19 cents per kWh.²⁵⁸ On average, Orange County residents spend approximately \$260 each month, totaling around \$3,120 annually, this is 26% higher than the national average.²⁵⁹ Over the next 25 years, the average Orange County resident is estimated to pay around \$169,300 on electric bills.²⁶⁰

²⁵⁷ U.S. Census Bureau, U.S. Department of Commerce. "Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2023, https://data.census.gov/table/ACSST5Y2023.S1901?t=Income+and+Poverty&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on March 27, 2025.

²⁵⁸ EnergySage. "Cost of Electricity in Orange County, CA." EnergySage, EnergySage, 2025, <https://www.energysage.com/local-data/electricity-cost/ca/orange-county/>.

²⁵⁹ EnergySage. "Cost of Electricity in Orange County, CA." EnergySage, EnergySage, 2025, <https://www.energysage.com/local-data/electricity-cost/ca/orange-county/>.

²⁶⁰ EnergySage. "Cost of Electricity in Orange County, CA." EnergySage, EnergySage, 2025, <https://www.energysage.com/local-data/electricity-cost/ca/orange-county/>.



Electric rates in Orange County, CA



This data is aggregated over the past 1 month.

Fig. 52. Electric Rates Source: EnergySage

Natural gas prices also contribute to the financial strain, with the average cost in the Los Angeles-Long Beach-Anaheim area reaching \$1.688 per therm as of March 2024—18.1% above the national average of \$1.429 per therm.²⁶¹ These rising costs are taking a toll on residents' ability to keep up with essential bills. According to the Board of Governors of the Federal Reserve System, utility bills, specifically water, gas, and electricity, were the most common types of bills that households nationwide failed to pay in full, with 5% of respondents reporting missed payments.²⁶² This data underscores how unaffordable utility services pose a real barrier to economic stability for low-income Orange County residents.

²⁶¹ U.S. Bureau of Labor Statistics. "Average Energy Prices, Los Angeles-Long Beach-Anaheim – March 2024." U.S. Bureau of Labor Statistics, 15 Apr. 2024,

https://www.bls.gov/regions/west/newsrelease/2024/averageenergyprices_losangeles_20240415.htm.

²⁶² Board of Governors of the Federal Reserve System. Economic Well-Being of U.S. Households in 2023. May 2024.

<https://www.federalreserve.gov/publications/files/2023-report-economic-well-being-us-households-202405.pdf>



Assets

Community Action Partnership of Orange County

Utility Assistance

provides one-time annual financial assistance to help eligible households with utility payments. In 2024, CAP OC provided utility payments to 11,445 households in order to manage heating and cooling costs. With just LIHEAP (Low Income Home Energy Assistance Program), CAP OC anticipates serving 4,000 households in 2025.



The Weatherization Assistance Program

offers no-cost energy upgrades for houses, mobile homes, condos, townhouses or apartments. Upgrades include attic insulation; repair/replace water heater, AC, furnace/heater; mechanical ventilation and more. In 2024, CAP OC provided 7,472 homes with energy efficiency improvements (e.g. insulation, air sealing, furnace repairs, etc.) that helped to optimize energy efficiency, save money for clients on their utility bills, and made homes thermally-comfortable and safe.



Southern California Edison (SCE)

Energy Assistance Fund SCE works with different agencies to provide eligible customers with financial aid to cover electricity bills.²⁶³

California Water Service (Cal Water)

offers a Customer Assistance Program (CAP) that provides monthly bill discounts to eligible low-income households based on income or participation in public assistance programs.²⁶⁴

²⁶³Southern California Edison. "Energy Assistance Fund." Accessed May 10, 2025.

<https://www.sce.com/residential/assistance/energy-assistance-fund>.

²⁶⁴ California Water Service. "Customer Assistance Program (CAP) Application." Cal Water,

<https://www.calwater.com/customercare/customer-assistance-program-cap/>. Accessed 10 May 2025.



6. The community lacks affordable housing.

At most of the community meetings and stakeholder interviews (10 out of 16), participants selected housing as the most concerning domain and repeatedly expressed that there is a lack of affordable housing in Orange County. With many stating that the scarcity of housing was leading to overcrowding. One participant from the Anaheim Independencia Family Resource Center Community Meeting stated “Housing is the most impactful [out of all categories] because it wouldn’t allow for a proper education, a good job, to have a family, and live a life”. Additionally, half of respondents indicated the need for additional housing help.

In Orange County, 121,434 low-income renter households do not have access to an affordable home.²⁶⁵ As of 2023 Annual Progress Report data, Orange County jurisdictions fell short by 8,795 units in meeting their 5th Cycle Regional Housing Needs Allocation (RHNA) goals for lower-income groups.²⁶⁶ RHNA goals are issued by the California Dept. of Housing and Community Development (HCD) to ensure that jurisdictions are producing housing that meets the needs of people at all income levels within a community.²⁶⁷ Furthermore, of the 41,700 homes built in Orange County from 2018 to 2023, approximately 85% were for above moderate income families.²⁶⁸

²⁶⁵ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

²⁶⁶ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

²⁶⁷ California Housing Partnership, Orange County 2025 Affordable Housing Needs Report, <https://chpc.net/housingneeds/>. Accessed 1 May. 2025.

²⁶⁸ Hosam Elattar, Gigi Gradillas. “Are Affordable Housing Mandates Working in Orange County?” Voice of OC, 15 May 2024, voicEOF.org/2024/05/are-affordable-housing-mandates-working-in-orangecounty/#:~:text=Building%20Affordable%20Homes%20in%20OC,their%20own%20affordable%20housing%20man da te.



During this time period, the cities of Irvine and Anaheim had the highest number of housing developments but about 90% of homes built in each city were for above moderate income families.²⁶⁹ Santa Ana, on the other hand, had the most affordable homes built during the five-year time period (1,635) and had the third highest development.²⁷⁰ Santa Ana is one of a little less than a third of cities in Orange County that have a housing mandate that requires developers to build homes for low-income families in residential projects to boost the affordable housing stock.²⁷¹

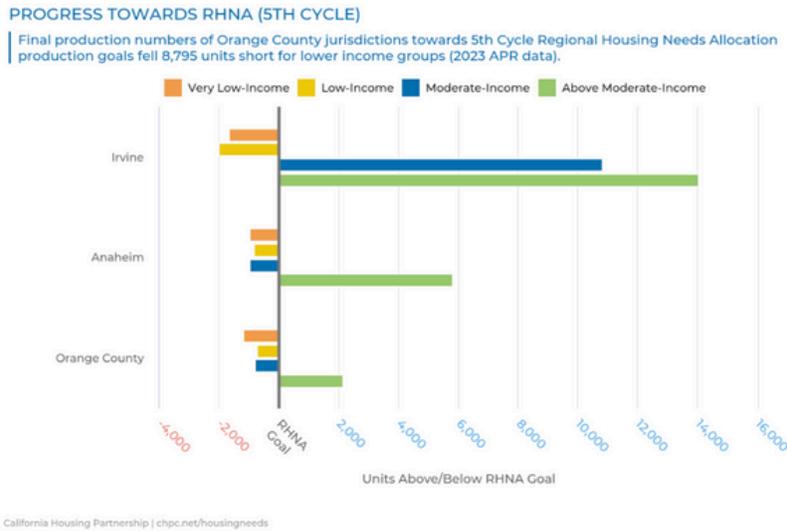


Fig. 53. Progress Toward RHNA Goals

Source: California Housing Partnership, Expanding Capacity to Achieve California’s Affordable Housing Goals, 2024.

²⁶⁹ Hosam Elattar, Gigi Gradillas. “Are Affordable Housing Mandates Working in Orange County?” Voice of OC, 15 May 2024, voiceofoc.org/2024/05/are-affordable-housing-mandates-working-in-orangecounty/#:~:text=Building%20Affordable%20Homes%20in%20OC,their%20own%20affordable%20housing%20mandate.

²⁷⁰ Hosam Elattar, Gigi Gradillas. “Are Affordable Housing Mandates Working in Orange County?” Voice of OC, 15 May 2024, voiceofoc.org/2024/05/are-affordable-housing-mandates-working-in-orangecounty/#:~:text=Building%20Affordable%20Homes%20in%20OC,their%20own%20affordable%20housing%20mandate.

²⁷¹ Hosam Elattar, Gigi Gradillas. “Are Affordable Housing Mandates Working in Orange County?” Voice of OC, 15 May 2024, voiceofoc.org/2024/05/are-affordable-housing-mandates-working-in-orangecounty/#:~:text=Building%20Affordable%20Homes%20in%20OC,their%20own%20affordable%20housing%20mandate.



Research indicates that the shortage of affordable housing costs the U.S. economy’s approximately \$2 trillion each year due to suppressed wages and productivity.²⁷² Without access to affordable housing, families face limited opportunities to improve their earnings, contributing to slower economic growth.²⁷³ Analysts estimate that between 1964 and 2009, the U.S. GDP could have been 13.5% higher had affordable housing been more accessible—translating to \$1.7 trillion in additional income, or roughly \$8,775 more in wages per worker.²⁷⁴

Almost one-third of very low-income and low-income households are overcrowded (33% and 30% respectively) and one-fourth (26%) of moderate-income households are overcrowded (see Fig. 54).²⁷⁵ The effects of living in an overcrowded home are numerous: affecting the mental, physical, and emotional health in addition to personal relationships, negative impacts on education and job performance, as well as an increased risk of spreading infectious diseases.²⁷⁶

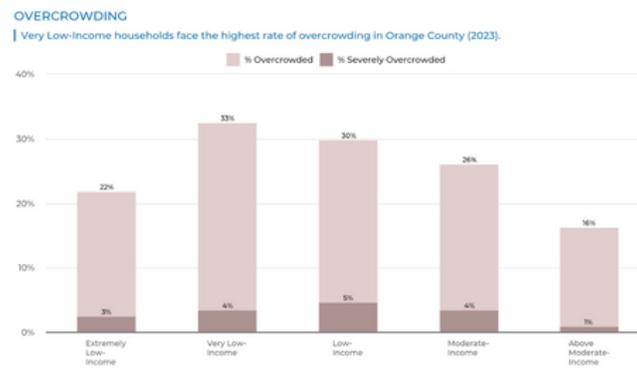


Fig. 54. Overcrowding in Orange County

Source: California Housing Partnership, Housing Needs Dashboard, 2025.

²⁷² “Why We Care: Why Do Affordable Homes Matter?” National Low Income Housing Coalition, Tamarack Media Cooperative, nlihc.org/explore-issues/why-we-care. Accessed 21 Feb. 2025.

²⁷³ “Why We Care: Why Do Affordable Homes Matter?” National Low Income Housing Coalition, Tamarack Media Cooperative, nlihc.org/explore-issues/why-we-care. Accessed 21 Feb. 2025.

²⁷⁴ “Why We Care: Why Do Affordable Homes Matter?” National Low Income Housing Coalition, Tamarack Media Cooperative, nlihc.org/explore-issues/why-we-care. Accessed 21 Feb. 2025.

²⁷⁵ California Low Income Housing Coalition, Housing Needs Dashboard, <https://chpc.net/housingneeds/>. Accessed 21 Feb. 2025.

²⁷⁶ “Housing Instability.” Healthy People 2030, U.S. Department of Health and Human Services, odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability., Accessed 21 Feb. 2025.

Assets

Community Action Partnership of Orange County

CAP OC operates **seven housing units** in unincorporated County land in the City of Anaheim. These units are located near its Anaheim Independencia Family Resource Center and are rented to low-income households at affordable rates. In 2024, CAP OC initiated renovations to improve the quality and livability of these housing units. Alongside physical improvements, CAP OC has expanded its support services for its residents by providing case management to promote long-term stability and self-sufficiency.

The Kennedy Commission

is a community-based non-profit that works with residents and community organizations to increase the production of homes affordable to lower income households in Orange County. They develop housing solutions that affirm the dignity of families with very low- and extremely low-incomes and unite communities across Orange County to develop homes affordable to all.²⁷⁷

Housing California’s Residents United Network (RUN)

founded in 2014 builds power among residents and staff of affordable housing by engaging in affordable housing advocacy and grassroots lobbying to share stories, hold elected officials accountable, and build power so that every Californian has a safe, stable, and affordable home. RUN has six regional partners of which the Kennedy Commission is one of them.²⁷⁸

People for Housing Orange County

is Orange County’s YIMBY (Yes in My Backyard) group and advocates for increased production of affordable and missing middle housing in Orange County, CA.²⁷⁹



²⁷⁷ “Orange County Affordable Housing Advocacy.” The Kennedy Commission, www.kennedycommission.org/. Accessed 21 May 2025.

²⁷⁸ “Residents United Network (RUN).” Housing California, www.housingca.org/our-work/run/. Accessed 21 May 2025.

²⁷⁹ “Home.” People for Housing, 16 Apr. 2025, www.peopleforhousing.org/.



7. Individuals face difficulty obtaining and maintaining stable employment, resulting in ongoing economic instability.

Only 17% of respondents reported challenges in securing and keeping stable employment, placing this issue within the monitoring range. However, it is just 3% below the threshold for being classified as a moderate need. Thus this need is considered a developing issue or disparity within the Finance and Employment domain. Respondents facing this need cited job loss, unemployment, low wages, and a lack of sufficient income as key concerns. In addition, stakeholder interviews highlighted that refugees and undocumented individuals particularly have trouble navigating the job market or are not eligible due to barriers such as qualifications and language barriers.

Moreover, respondents indicated that rising costs of living—including housing, food, transportation, and childcare—are directly impacting their ability to find or maintain stable employment, advance their careers, or meet daily needs. Respondents frequently cited low wages, unaffordable childcare, and inflexible job options as key barriers. Many are forced to make difficult financial trade-offs, with some pausing their education or careers due to financial strain. Respondents also expressed lacking skills or schooling such as technical skills, industry-specific certifications, soft skills and advanced degrees.

CAP OC’s Anaheim Mobile Family Resource Center’s 2023 Community Assessment and Impact Report, found that 42% of participants stated employment support services were a high to severe need.²⁸⁰ Additionally, a third of respondents stated their community needs improved job training programs. Orange County has the third highest poverty rate among working adults with a rate of 9% and is tied for second place for full-time working adults living in poverty at 6%.²⁸¹

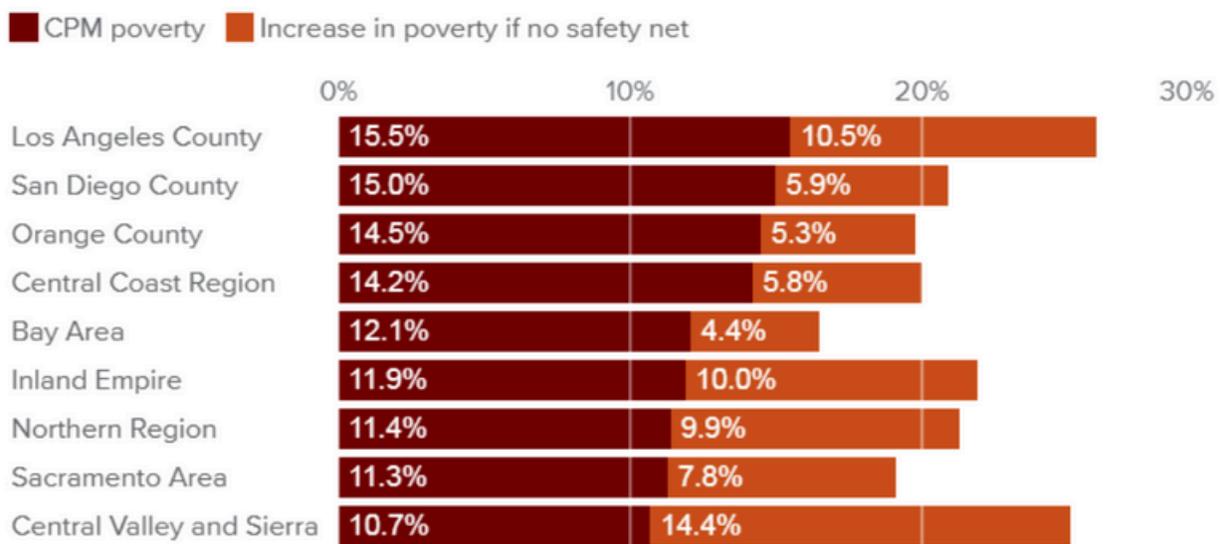
²⁸⁰ Community Action Partnership of Orange County - Anaheim Mobile Family Resource Center, 2023 Community Assessment and Impact Report, p. 24.

²⁸¹ Bohn, Sarah, Caroline Danielson, et al. “The Working Poor in California.” Public Policy Institute of California, Public Policy Institute of California, 18 Oct. 2023, www.ppic.org/publication/the-working-poor-in-california/.



According to the United Way’s Real Cost Measure, 34% of households in Orange County struggle to meet basic needs, and 98% of those households have at least one working adult.²⁸² Fig. 55 below demonstrates that regions with higher poverty rates among working adults often have a greater proportion of individuals employed full time and year-round—highlighting that full-time work alone is not enough. Low wages and high living costs are key factors making it difficult for many to meet basic needs.

Poverty rates vary widely across California’s regions



SOURCES: Estimates from the CPM, first quarter of 2023.

NOTES: Poverty in California: Technical Appendix C lists the counties within each region.

[Get the data](#) • [Embed](#) • [Download image](#)

Fig. 55. Poverty Rates Vary Widely Across California's Regions
 Source: Public Policy Institute of California, *The Working Poor in California*, 2025.

²⁸² “The Real Cost Measure in California 2025.” United Ways of California. 2025.

<https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2023/RealCostDashbgaselectoar d?publish=yes>



Assets

Community Action Partnership of Orange County

Since mid-2021, CAP OC has ensured all employees receive a minimum **living wage of \$23 per hour**. This policy reflects the agency's effort to lead by example and ensure that its staff are not burdened by financial hardship.

CAP OC's Energy and Environmental Services (EES) Department Weatherization Apprenticeship Program provides real-world training and hands-on experience for individuals interested in starting a career in the Weatherization field. In 2023, three EES apprentices passed their certifications and a rigorous 2+ year apprenticeship training program. Two of the graduates continue to work in EES as fully certified Assessors/ Inspectors. As of May 2025, CAP OC currently employs one apprentice who is going through the same program.



CAP OC's **Workforce Development** program called Empowered2Work targets disadvantaged youth/young adults providing holistic workforce development support, training and mentorship that address issues of equity, inclusion, diversity and trauma from a healing and self-development perspective. The program provides the optimum opportunities for success and sustainability in employment by partnering with traditional workforce development programs such as Employment Development Department (EDD) and Workforce Innovation and Opportunity Act (WIOA) that provide soft skills, resume creation, interviewing skills, certifications, and specific job skills. In 2024, the program worked with 23 participants and helped 16 obtain a living wage job.





United Way’s UpSkill OC program

empowers job seekers by providing the training and skills needed to meet the demands of Orange County employers. Through this workforce development program, participants gain access to career pathways that offer sustainable, higher-wage employment opportunities.²⁸³

Orange Workforce Alliance (OWA)

is a WIOA (Workforce Innovation and Opportunity Act) Regional Planning Unit, in partnership between the Anaheim Workforce Development Board, the Orange County Workforce Development Board, and the Santa Ana Workforce Development Board. The primary mission of the OWA is to support alignment of resources between workforce, education and industry needs.²⁸⁴

Orange County Conservation Corps (OCCC)

serves young, at-risk adults through training, employment, and educational programs that build self-sufficiency and benefit the community through conservation-driven projects.²⁸⁵



A Collaborative Approach to Bridge the Skills Gap for Middle-Wage Jobs in Orange County

United Way’s UpSkill OC workforce development program supports individuals as they move from unemployment or low-wage positions into livable wage, middle-skill positions. These jobs require more than a high school diploma but less than a four-year degree.

UpSkill OC directly connects qualified candidates to training, support and middle-skill jobs by partnering with local nonprofits and the business community. The program ensures a strong job pipeline that matches the needs of the employer with trained candidates. By focusing on two of the largest middle-skill job sectors in Orange County—healthcare and information technology—UpSkill OC reduces the number of job openings and the number of individuals ready to fill those positions.



LEVELS OF SUPPORT

UpSkill OC helps individuals navigate their employment journey from unemployment or low-wage positions to secure, middle-skill careers. Our partners provide different levels of engagement and support, each based on need and capacity.

- Individualized assessment of participants with commitment plan
- Personalized workforce development coaching
- Tailored training of all skills
- Hiring and securing living-wage employment

17,678

MIDDLE-SKILL JOB OPENINGS IN OC FOR YEAR OVER THE NEXT DECADE



MIDDLE-SKILL JOB GROWTH IS 25% FASTER THAN OVERALL COUNTY EMPLOYMENT GROWTH



ONE FOURTH OF ALL MIDDLE-SKILL JOBS IN OC ARE IN HEALTHCARE AND IT

*Source: OC Community Initiative 2017 report



²⁸³ “UpSkill OC - Workforce Development Program.” Orange County United Way, 19 Mar. 2025, www.unitedwayoc.org/our-work/united-for-financial-security/upskill-oc

²⁸⁴ Orange Workforce Alliance, orangeworkforcealliance.com/. Accessed 21 May 2025.

²⁸⁵ Orange County Conservation Corps, 5 Sept. 2024, occorps.org/.



Health is a need but not a priority.

A participant at Southwest Community Center’s Community Meeting declared “Health is wealth”. Yet respondents ranked Health as the lowest domain. Almost a quarter of respondents (24%) reported feeling either vulnerable or in crisis in the domain, highlighting it as a consistent concern but not the highest priority across the community.

Top health-related issues include chronic illness, mental health and stress, aging-related decline, and financial barriers to care. The highest chronic physical health conditions reported were diabetes (333), high cholesterol (272), asthma (217), and heart disease (137). These chronic illnesses require consistent management, which can be difficult when cost, transportation, or insurance coverage are barriers.

Health is a fundamental human need, but for many in Orange County, it often takes a back seat. This isn’t always due to a lack of awareness or care, but rather the result of pressing day-to-day challenges—such as financial hardship, housing instability, caregiving duties, and other social or environmental stresses—that make it hard to prioritize personal health.

The Healthy People 2030 initiative, led by the U.S. Department of Health and Human Services, identifies five domains of social determinants of health (SDoH): economic stability, education access and quality, healthcare access and quality, the neighborhood and built environment, and social and community context. These categories provide a framework for understanding how people’s lives and environments affect their health.²⁸⁶

²⁸⁶ “Social Determinants of Health and Older Adults.” Office of Disease Prevention and Health Promotion

Social Determinants of Health



Fig. 56. Social Determinants of Health

Source: Office of Disease Prevention and Health Promotion, Social Determinants of Health and Older Adults.

Financial insecurity in particular is deeply intertwined with health vulnerability. Half of the respondents that struggle with their health reported annual incomes below \$25,000 - less than a quarter of the median income in Orange County (\$113,702).²⁸⁷ They described the inability to afford healthy food or medications, working long hours, living on fixed incomes, or lacking basic amenities like kitchens as the conditions make it difficult to prioritize health, even when the need is urgent.

²⁸⁷ U.S. Census Bureau, U.S. Department of Commerce. "Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2023, https://data.census.gov/table/ACSST5Y2023.S1901?t=Income+and+Poverty&g=010XX00US_040XX00US06_050XX00US06059&moe=false. Accessed on March 27, 2025.



Housing was also found to have a high correlation with health. In fact, a quarter of respondents reported struggling with both housing and health. The connection between housing instability and poor health outcomes is well-documented. Studies from Johns Hopkins Bloomberg School of Public Health demonstrate that poor housing conditions, such as overcrowding and substandard housing quality, are strongly linked to negative physical and mental health outcomes, including increased rates of respiratory illness and stress.²⁸⁸ Key aspects such as affordability, safety, stability, and location all influence whether housing conditions support or harm a person’s well-being.²⁸⁹ Almost half of those respondents stated struggling to pay bills, mortgage, or rent. Living in unsafe or unsuitable housing can worsen health disparities and contribute to issues like chronic illnesses.

California Jobs First Orange County Regional Investment Initiative (formally called California Economic Resilience Fund - CERF) conducted a study in 2023 that stated the top solution for healthy equity to be “Affordable and high-quality comprehensive healthcare”.²⁹⁰ Respondents who had trouble accessing basic healthcare, declared the following issues: lack of insurance, high costs, long wait times, and transportation challenges. Others cited difficulty scheduling appointments, poor-quality care, and problems with prescriptions. care). The overall pattern suggests that many people still face barriers—even when coverage is technically available.

²⁸⁸ Taylor, Lauren A., Housing And Health: An Overview Of The Literature, Health Affairs Health Policy Brief, 2018

²⁸⁹ Morales-Brown, Louisa. “How Can Housing Influence Health?” MedicalNewsToday, www.healthaffairs.org/housing-and-health. Accessed 21 May 2025.

²⁹⁰ “Community Characteristics: Understanding the Demographic & Perspectives of Orange County.” California Jobs First Orange County Regional Investment Initiative, Accessed 21 May 2025, p. 6.



Assets

Community Action Partnership of Orange County

CalAIM (California Advancing and Innovating Medi-Cal) is a five-year initiative by the Department of Health Care Services (DHCS) to improve the quality of life and health outcomes of the Medi-Cal population by meeting people where they are in life, addressing social drivers of health and breaking down barriers in accessing care. CAP OC implements six CalAIM Community Supports, Enhanced Care Management (ECM), Medi-Cal Outreach and Enrollment and Community Health Workers. Four of the supports form the Housing Navigation and Sustainability program.

The two additional supports are **Asthma Remediation** and **Environmental Accessibility Adaptations (EAA)**. The asthma program makes physical modifications to a home environment that are necessary to ensure member health, welfare, and safety, or enables members to function in the home and remediates acute asthma episodes that could result in the need for emergency services and hospitalization. EAA makes physical adaptations to a home environment that are necessary to ensure member health, welfare, and safety, or enable members to function with greater independence in the home and avoid institutionalization.





Enhanced Care Management

is a MediCal managed care plan (MCP) benefit to support comprehensive care management for MCP Members with complex needs. Members in this program are among the highest-need and most vulnerable MediCal members as a result of certain social drivers of health, including inadequate access to shelter, food, and care, and tend to have extensive medical and behavioral health needs that can be difficult to address. ECM will assist 60 unique members per year.

Medi-Cal Outreach and Enrollment

Coordinators conduct outreach at CAP OC's centers and public sites frequented by low-income consumers, promoting the Medi-Cal and/or CalFresh programs and assisting eligible people with the enrollment process. The goal of the program is to reach 10,000 individuals and complete 225 Medi-Cal applications and 60 renewals, and 30 CalFresh applications.

Community Health Workers (CHW)

will provide support to the most vulnerable population including but not limited to individuals experiencing homelessness, high utilizers, and or youth involved in child welfare by helping them navigate their health and social needs. They will assist the CalAIM Housing Navigation and Enhanced Care Management program and will act as an intermediary between their members, and healthcare and/or social services providers.

The OC Produce Prescription Program

is a research study aiming to reduce food insecurity and improve health outcomes for low-income adults struggling with diabetes. Each month 60 participants will receive a voucher from Northgate Markets to purchase fresh produce, legumes and more to help improve their diabetes. The OC Food Bank will

provide an additional monthly produce box to help supplement their food. Participants will be encouraged to attend nutrition education workshops and Chef-led demonstrations on how to prepare and cook healthy food items over the course of the program.





Latino Health Access

partners with communities to bring health, equity, and sustainable change through education, services, consciousness-raising, and civic participation. They have two areas of focus: 1) to deliver culturally appropriate health-related services and programming to address urgent health concerns and 2) to engage individuals in low-income, low-opportunity areas in transforming their environments and creating positive, concrete changes in their homes and communities by providing tools, training, and mechanisms for civic engagement and participation.²⁹¹



The LGBTQ Center OC

offers mental health, HIV testing, houses the David Bohnett CyberCenter (a state-of-the-art technology center that provides computer and internet access free of charge), and provides outreach and educational services.²⁹²



Serve the People

is a community health center that provides mobile medical, vision, dental, behavioral health and food pantry services.²⁹³



²⁹¹ “LHA2022.” Latino Health Access, www.latinohhealthaccess.org/. Accessed 20 May 2025

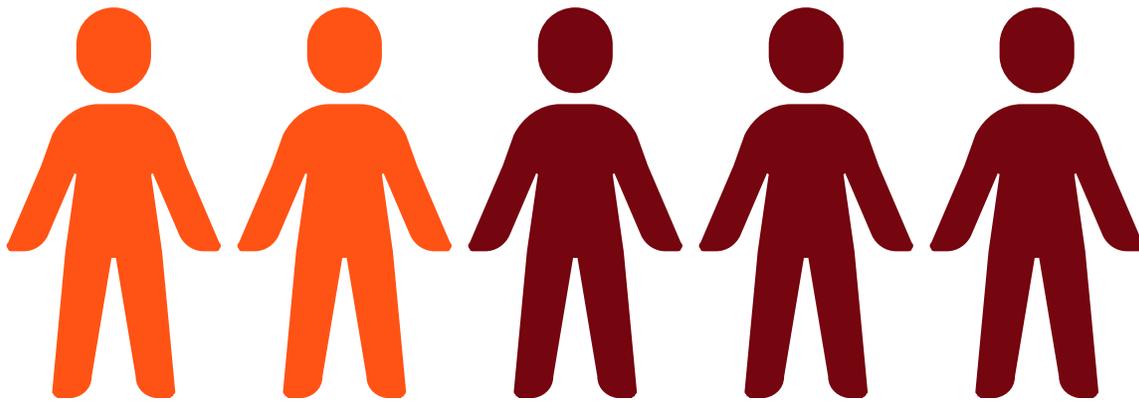
²⁹² LGBTQ Center OC, 22 Apr. 2025, www.lgbtqcenteroc.org/. Accessed 20 May 2025.

²⁹³ Serve the People, <https://serve-the-people.com/>. Accessed 20 Mya 2025.

Key Insights

Poverty

Two out of every five (40%) Orange County respondents (1,566) are living in poverty. The CNA's poverty rate was calculated using federal guidelines from the U.S. Census Bureau's Poverty Thresholds for 2024 by Size of Family and Number of Related Children Under 18 years and the U.S. Department of Health and Human Services's HHS Poverty Guidelines for 2025 (for the 48 Contiguous States and the District of Columbia). The poverty rate is 4 times higher than Orange County's rate of 9.5%.²⁹⁴ However, it is important to note that the CNA survey was specifically targeted at low-income communities. Thus low income families are disproportionately represented in the sample - as was the intended goal. Remarkably, the CNA's poverty rate is much closer to the Real Cost Measure (RCM)'s rate of 34% which takes into consideration more factors than federal poverty guidelines.²⁹⁵



2 out of 5 respondents are impoverished

²⁹⁴ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.

²⁹⁵ "The Real Cost Measure in California 2025." United Ways of California. 2025. <https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2023/RealCostDashbgaselectoar d?publish=yes>



Cost Burden

65% (1,019) of Orange County respondents (1,566) are cost burdened. To be cost burdened a household must spend 30% or more of their income on housing expenses such as rent or mortgage.²⁹⁶ Additionally, of the 1,019 households that are cost burdened, 727 (71%) are considered to be severely cost burdened which is defined as spending 50% or more of their income on housing expenses.²⁹⁷

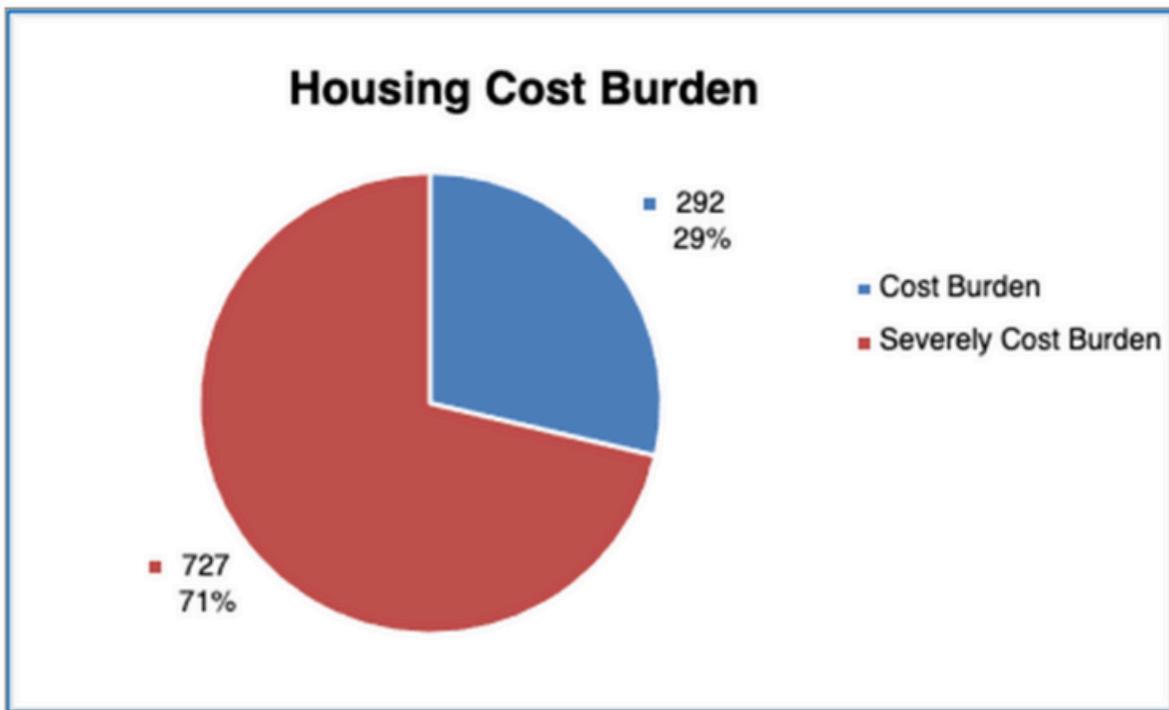


Fig. 57. Respondent Housing Cost Burden

²⁹⁶ "About the Gap Report." National Low Income Housing Coalition, nlihc.org/gap/about. Accessed 16 May 2025.

²⁹⁷ "About the Gap Report." National Low Income Housing Coalition, nlihc.org/gap/about. Accessed 16 May 2025.

The CNA cost burden rate was calculated by looking at the respondents reported income and monthly rent/ mortgage costs. These questions provided ranges instead of exact numbers so the ranges were averaged for the calculations, which can skew the data. The CNA’s cost burden rate is higher than Orange County’s rate of 41.9%.²⁹⁸ It is important to acknowledge that the CNA survey was intentionally designed to target low-income communities. Consequently, low-income families are overrepresented in the sample, aligning with the survey’s intended focus.

Furthermore, cost burdened respondents were overwhelmingly renters, comprising 82% of the population (see Fig. 58). Of those that are severely cost burdened, 88% are renters. In California, renters make up a larger share of households in the state (44%).²⁹⁹ More than half of California renters are cost burdened in comparison to one third of homeowners with a mortgage.³⁰⁰

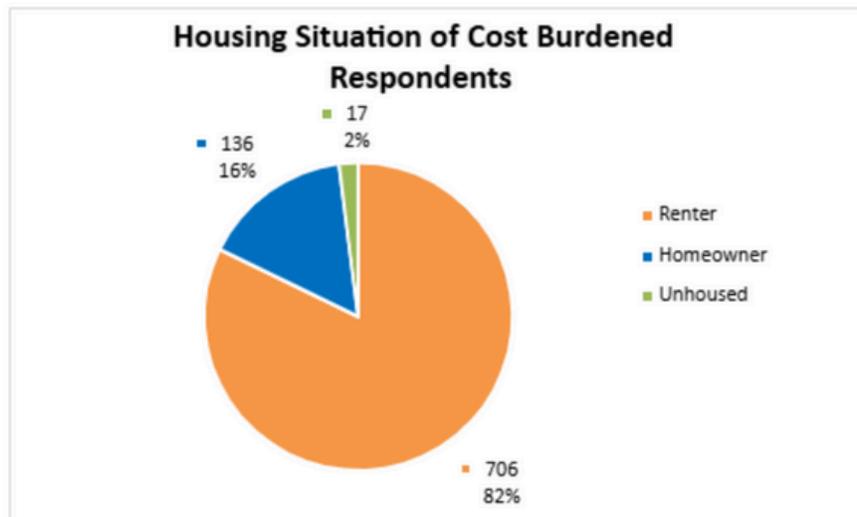


Fig. 58. Housing Situation of Cost Burdened Respondents

²⁹⁸ American Community Survey- 2023 1-year Estimates “Post Pandemic Housing and Economic Trends in Southern California” P. 10, September 2024.

²⁹⁹ Person, et al. “California’s Renters.” Public Policy Institute of California, Public Policy Institute of California, 20 Mar. 2025, www.ppic.org/blog/californias-renters/.

³⁰⁰ KIMBERLIN, Sara. California’s Housing Affordability Crisis Hits Renters and Households With the Lowest Incomes the Hardest, calbudgetcenter.org/app/uploads/2019/04/Report_California-Housing-Affordability-Crisis-Hits-Rentersand-Households-With-the-Lowest-Incomes-the-Hardest_04.2019.pdf. Accessed 19 May 2025.



Older Adults Face Greater Challenges

Although older adults 65 years and older only represent 18% (283) of the total CNA respondents (1,566), they comprise 20% (172 of 857) of those struggling in at least one or more domains, and 30% (40 of 133) of those struggling in all four domains.

For this age group, Finance and Health are the most urgent issues (see Fig. 59).

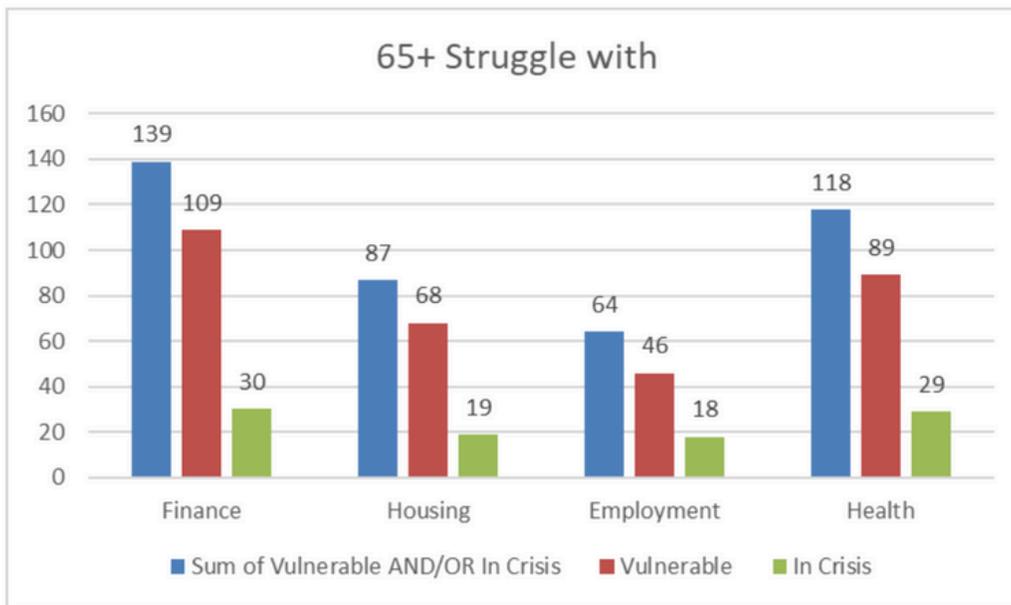


Fig. 59. Older Adult Needs Across the Domains

Financial insecurity is a pressing issue for older adults in Orange County, with 49% of older adults reporting that they are either vulnerable or in crisis in this domain. Alarming, 11% are classified as being in crisis, indicating severe financial distress. According to the Report on Aging in Orange County 2024, many older adults express concern about affordability even when living with family. It suggests that rising costs in the region are outpacing the economic resources available to older residents.³⁰¹

³⁰¹ Orange County Aging Services Collaborative. Report on Aging in Orange County 2024. Funded by Equity in OC Partnership, an Initiative of OC Health Care Agency, 2024, Accessed May 10, 2025. www.ocagingservicescollaborative.org.



Health also significantly impacts the well-being of older adults, with 42% reporting that they are either vulnerable or in crisis due to health-related issues. Chronic illnesses are widespread in this population, including high cholesterol (27%), diabetes (25%), heart disease (15%), and mobility issues (13%). These conditions not only affect quality of life but also increase the risk of complications and hospitalizations. According to Report on Aging in Orange County 2024, older adults have the prevalence of multiple chronic conditions and higher fall risk among vulnerable populations. The report also emphasizes that 41% reported that they are in good health, while 30% report that they have some health issues.³⁰²

Additional key findings include:

Nearly half (48%) are renters



Largest racial/ ethnic groups are White (38%) and Hispanic/ Latino (36%)



A little more than one third (38%) own a home but continue to pay make mortgage payments



68% are retired yet 13% are still employed (full or part time)



Median income is \$15,000 to \$24,999



³⁰² Orange County Aging Services Collaborative. Report on Aging in Orange County 2024. Funded by Equity in OC Partnership, an Initiative of OC Health Care Agency, 2024, Accessed May 10, 2025. www.ocagingservicescollaborative.org.



Older adults (65+) currently experience a higher poverty rate than the overall county population—9.9% compared to 9.5%.³⁰³ These findings are consistent with the CNA results, which show that older adults are encountering increased challenges. As Orange County’s older adult population is projected to grow significantly over the next three decades, it is essential to allocate adequate resources to address the challenges this aging group faces.³⁰⁴



³⁰³ U.S. Census Bureau, U.S. Department of Commerce. "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2023, <https://data.census.gov/table/ACSST5Y2023.S1701?q=orange+county+poverty&t=Income+and+Poverty>. Accessed on March 26, 2025.
³⁰⁴ "2024-2025 Community Indicators Report - Orange County Business Council (OCBC)." Orange County Business Council (OCBC) - The Home of Orange County, 22 Nov. 2024, p. 8. ocbc.org/2024-2025-community-indicatorsreport/.



Vulnerable Individuals Struggle Across All 4 Domains

16% (133) of respondents that are struggling have reported being vulnerable or in crisis across the four domains - Finance, Health, Housing and Employment - signifying compounding intersecting barriers and vulnerability (that is 8% of the CNA population). Of the 133 respondents, 20 reported greater challenges (being in crisis) in all four domains.

Challenges were reported consistently across all domains and among vulnerability and in crisis levels (see Fig. 60 below).

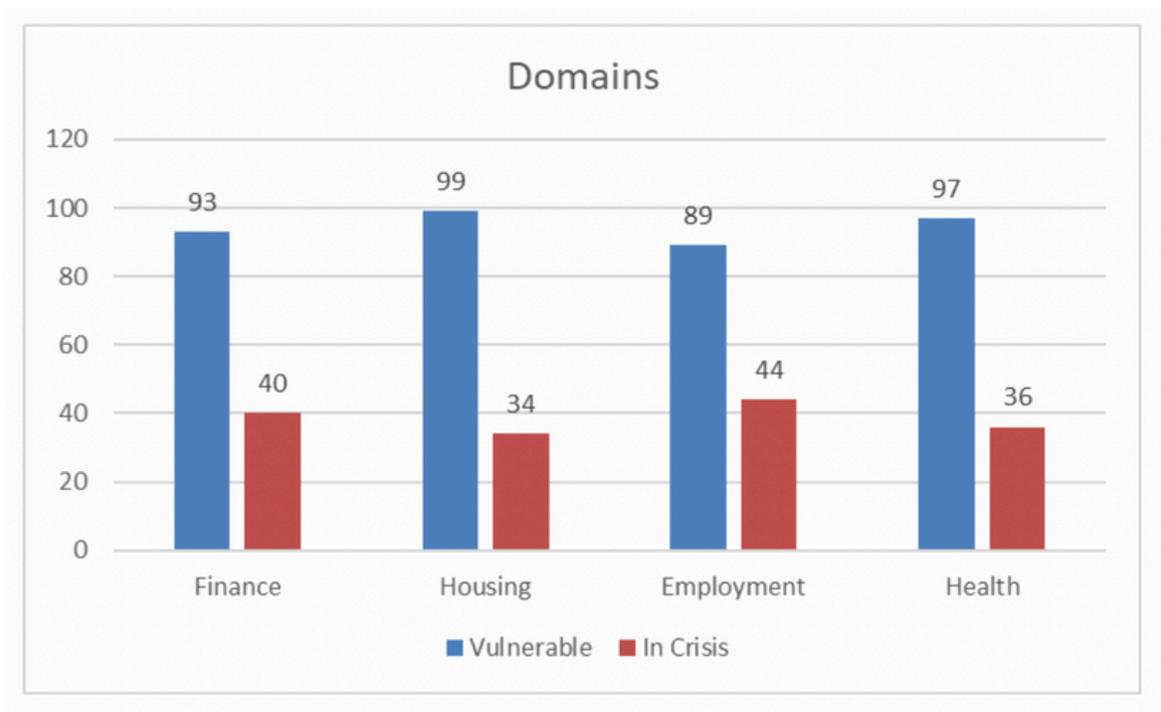


Fig. 60. Respondent Needs Across the Domains



Key characteristics of this vulnerable population include:

People of color



87% are people of color (55% are Hispanic/Latino) while only 13% are white

Female



59% are female

65 +



30% are 65 years or older

Retired



20% are retired

Renters



70% rent their home and live with 4 or more people

Low-income



55% earn less than \$25,000 annually

Less Educated



25% have less than a high school education

Multi-generational



Half have at least 1 child and senior living in home, indicating multigenerational homes



Comparison

The analysis reveals several important differences between the multi-domain vulnerable population and the total CNA respondent group of 1,566 people.

- The median age range for the general CNA population is 35-44 years, while 30% of those struggling in all domains are 65 years or older, indicating a disproportionate impact on seniors.
- Employment status also shows significant contrasts. In the general population, 51% reported being employed (full-time, part-time, or self-employed). Among those struggling in all domains, 38% maintained employment despite their challenges, demonstrating the reality of "working but struggling" or the term "working poor".
- Income levels reveal stark disparities. The median income range for the general population is \$25,000 to \$34,999, while 55% of those struggling in all domains earn less than \$25,000, positioning them below the median income of the overall CNA population.

The "Real Cost Measure" study by United Way of California aligns with the findings of the CNA's most vulnerable respondents as it takes into consideration multiple factors such as the costs of housing, food, health care, childcare, transportation and other basic needs to understand the real costs of living despite being employed.³⁰⁵ In Orange County, 1 in 3 households (or 34%) fall below the Real Cost Measure.³⁰⁶ The convergence of multiple vulnerabilities has created a perfect storm for specific segments of Orange County's population. These individuals embody the human impact of systemic inequities that have persisted despite Orange County's overall prosperity. Therefore, a single-domain intervention will not be sufficient and a comprehensive, coordinated support that addresses several realities for Orange County residents is necessary. By addressing the struggles across all four domains in a substantive way Orange County residents may finally break the cycle of poverty.

³⁰⁵ "United Way 2023 Real Cost Measure Study Finds 33% of Orange County Households Fall Below Poverty Line." United Way of California, 21 June 2023

³⁰⁶ "The Real Cost Measure in California 2025." United Ways of California. 2025.

<https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2023/RealCostDashbgaselectoar d?publish=yes>



CONCLUSION

The 2025 Community Needs Assessment is both a mirror and a map—reflecting the realities of poverty in Orange County while guiding the way forward. As CAP OC commemorates its 60th anniversary, this CNA reaffirms the agency’s enduring promise: to center the voices of the community, confront the systemic roots of poverty, and champion solutions that lead to stability, opportunity, and dignity for all.

The findings of this assessment are both sobering and instructive. Over half of respondents reported being “in crisis” or “vulnerable” in at least one domain—Finance, Employment, Housing, or Health—signaling the widespread prevalence of hardship. The data revealed that Finance is not only the most reported area of need but also a primary driver of distress across other domains. A staggering 82% of respondents cited financial difficulty, struggling to afford basic necessities such as food, housing, and utilities. These financial pressures are magnified by limited incomes, the high cost of living, and unstable employment, making it difficult for households to save money or manage debt. Additionally, a lack of affordable housing and rising utility expenses further strain families, leaving many without access to safe and stable living conditions. These challenges highlight the urgent need for financial support, employment opportunities, and increased access to affordable housing.

Perhaps most concerning is the intersectionality of need. The CNA identified a vulnerable subset—16% of respondents—grappling with simultaneous challenges in all four domains. These overlapping barriers are not merely additive but compounding, resulting in deeper instability and more limited pathways to self-sufficiency. Older adults, renters, and low-income households were among those most impacted, highlighting the importance of targeting services that respond to age, income, and housing tenure.



Importantly, the CNA also highlights resilience. Community members participated in high numbers, shared their stories candidly, and engaged in meaningful dialogue about the changes they wish to see. Their input reaffirms the need for responsive, place-based, and people-centered strategies that go beyond surface-level interventions and address the structural causes of poverty.

Looking Ahead

This CNA is a blueprint for future action. The insights gathered reaffirm that poverty in Orange County is not simply a matter of individual behavior or short-term crisis. It is systemic, intersectional, and deeply embedded in the region's economic and social landscape.

Yet, this CNA also offers hope. With a clear understanding of community needs, a solid foundation of data, and a strong network of partners, CAP OC is poised to lead a renewed push toward equity and opportunity. By stabilizing lives today and building pathways for tomorrow, CAP OC remains committed to creating an Orange County where every individual and family has the chance not only to survive, but to thrive.





60 YEARS OF ACTION
**COMMUNITY ACTION
PARTNERSHIP**
ORANGE COUNTY

Our Mission

We seek to end and prevent poverty by stabilizing, sustaining and empowering people with the resources they need when they need them. By forging strategic partnerships, we form a powerful force to improve our community.

Our Vision

We see generations of healthy communities where poverty ceases to exist.

THIS IS WHERE **POVERTY ENDS.**

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