



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

2025 COMMUNITY NEEDS ASSESSMENT POCKET GUIDE

Prepared By: CAP OC Planning Department



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.



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INTRODUCTION



Every two years, Community Action Partnership of Orange County (CAP OC) develops a 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.

Through surveys, interviews, and community outreach, the 2025 CNA allows people who are often left out of decision-making— those who are choosing between rent and basic necessities and working full-time and still falling behind— to have a voice and be heard. This guide summarizes key findings from the CNA where over 1,500 Orange County residents expressed their concerns and needs.



METHODOLOGY



Through surveys, community meetings, interviews and database research, we have identified community needs and trends. Our areas of focus were in the following four (4) domains:



FINANCE



HOUSING



EMPLOYMENT



HEALTH



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

Data collection occurred from
Sept. 30, 2024 - March 7, 2025



1,566 OC survey
responses in
6 languages



6 community meetings
= 70 participants



10 one-on-one
interviews



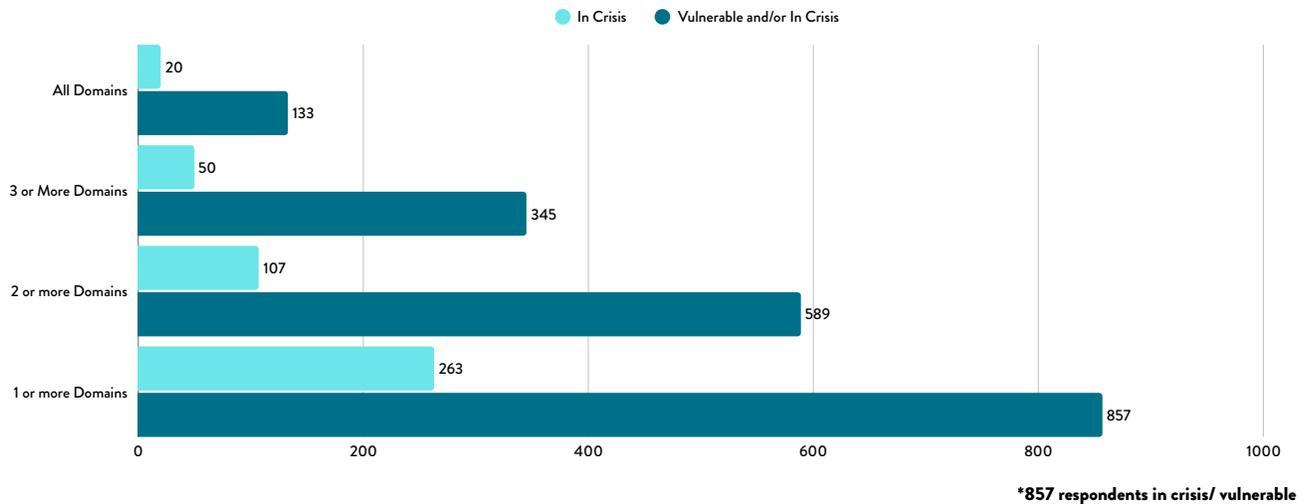
Targeted

- OC residents 16+
- Service-seeking activities such as food distributions
- OC orgs that provide services/resources
- CAP OC participants

A layered analysis helped to identify households facing multiple, intersecting barriers to stability. Respondents were categorized as “struggling” if they reported being vulnerable or in crisis in any of the domains.

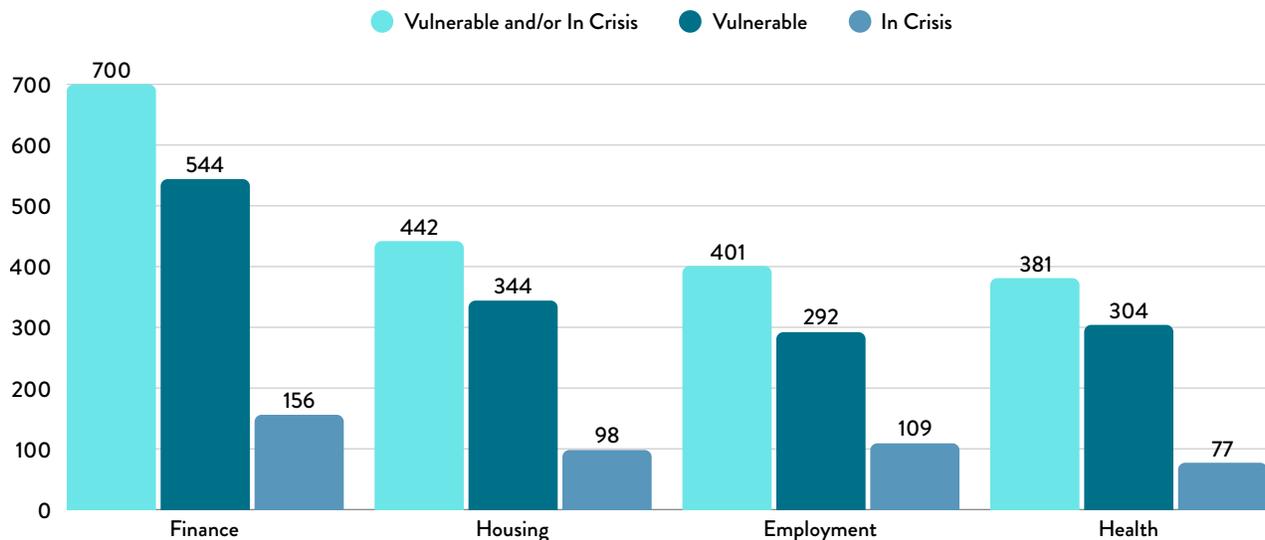


Half of respondents (55%) reported struggling in at least one or more domain as they marked being either in crisis or vulnerable in Health, Housing, Finance, or Employment.*
 1/4th of respondents also reported difficulties in 2 or 3 total domains, highlighting the presence of compounding barriers.



Finance was identified at an alarmingly high rate compared to the other domains – outnumbering all by about 300 points when combining vulnerable & in crisis.

82% reported their financial situation as vulnerable or in crisis – that is 45% of the total OC respondent population of 1,566.

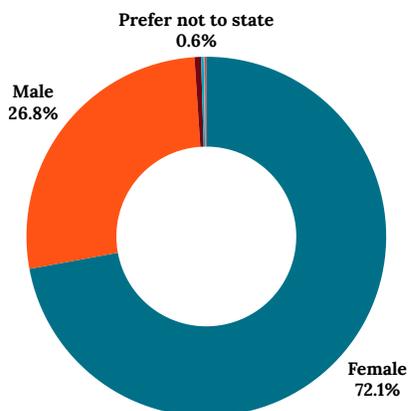


RESPONDENT DEMOGRAPHICS OF THOSE STRUGGLING



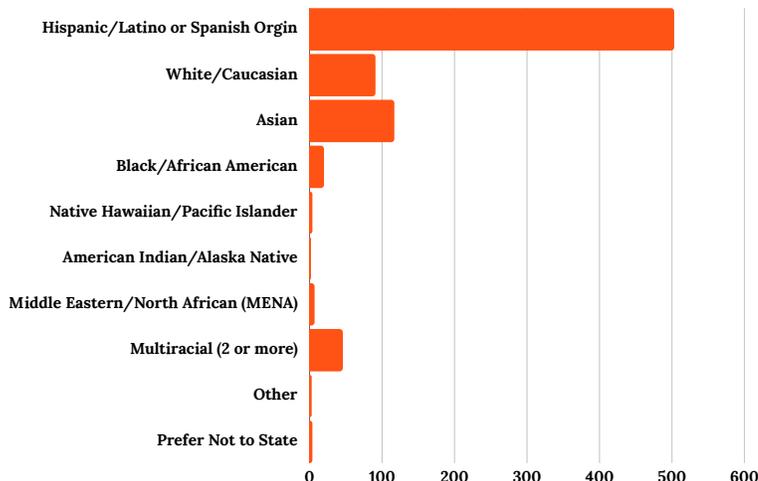
857 responses

GENDER



RACE & ETHNICITY

- More than half are Hispanic, Latino, or Spanish Origin



EDUCATION



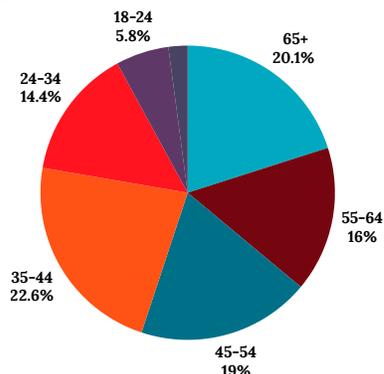
- 55% completed high school or less
- 44% obtained a higher education (beyond high school)

INCOME



- Median income range \$25,000-34,999
- 66% earn less than \$50,000
- 50% earned less than \$35,000

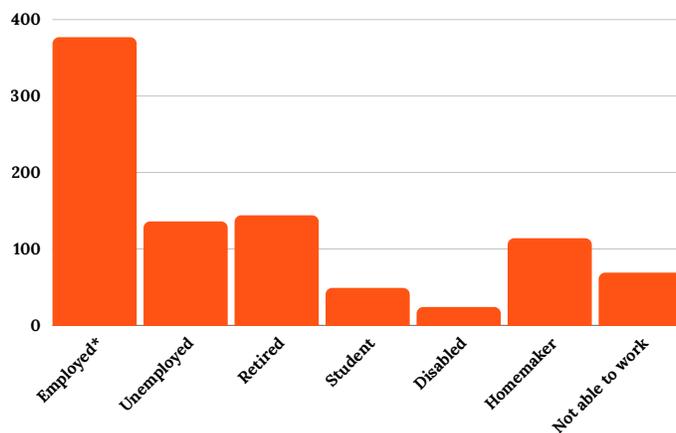
AGE



- Median Age Range: 45-54

WORK STATUS

*FT, PT, & Self-employed



HOUSEHOLD



- Median household size = 4
- 56% reported at least 1 child under 17 years of age in the household
- 46% reported at least 1 senior 65+ living in the home
- 1/4th are multigenerational households (3 or more generations living together)

TOP NEEDS IDENTIFIED



The list below shows the top (7) needs identified in the 2025 Community Needs Assessment.

#	Top Needs Identified	Issue Domain
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.



NEEDS

Households lack enough money to sustain themselves.*

Top priorities included:

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

*This is the #1 need identified.

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

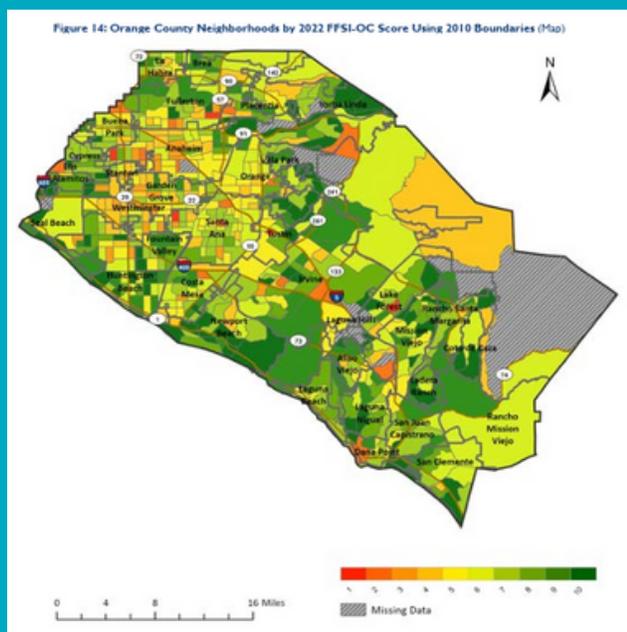
Many of the respondents want better financial literacy and debt management tools.

Respondents save for:

- Basic stability (bills, rent, transportation, food, children's needs, basic essentials)
- Emergencies (car or home repairs, medical or dental emergencies, or unexpected expenses)
- Future goals (buying a home or a car, education, or retirement)

TRENDS

19.3% of census tracts are financially unstable (in orange & red) and centrally located



Orange County Neighborhoods by 2020 FFSI-OC Score
Source: United Way Orange County, "Orange County Neighborhoods by 2020 FFSI-OC Score," June 2022.

+5.3%

Without social safety net programs such as CalFresh, EITC, and SSI etc., an additional 5.3% of CA's population would live in poverty.

ALICE

= Asset Limited, Income Constrained, Employed households, earn just above the Federal Poverty Level but cannot afford the basic cost of living in their county, cannot afford to save due to the rising cost of housing, transportation and food.



NEEDS

Families struggle to pay for utilities, affecting usage.

- 20% of respondents struggle to pay electricity, gas, or water bills
- Rising costs are forcing families to cut back on usage to keep up with the bills

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

- 25% of respondents struggle to pay bills, mortgage, or rent
- Rent continues to rise faster than incomes, leaving few affordable options

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

- 39% reported difficulty affording food and/or housing
- 50% of respondents earn under \$35,000/year– indicating limited incomes

TRENDS

+24%

Grocery prices are up 24% since 2020 and expected to rise an additional 3% in 2025.

+26%

OC residents pay 26% more than the national average on electric bills (about \$260/month).



In 2024, a minimum wage worker had to work

113 hours

per week to afford a 2-bedroom rental.

FINANCE AND EMPLOYMENT



NEEDS

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

Employment Concerns:

- Job loss
- Unemployment
- Low wages
- Lack of sufficient income

Employment Barriers:

- Rising cost of living
- Low wages
- Unaffordable childcare
- Inflexible job options
- Financial strain
- Lacking skills or schooling

- 1/3 of respondents stated their community needs improved job training programs

TRENDS

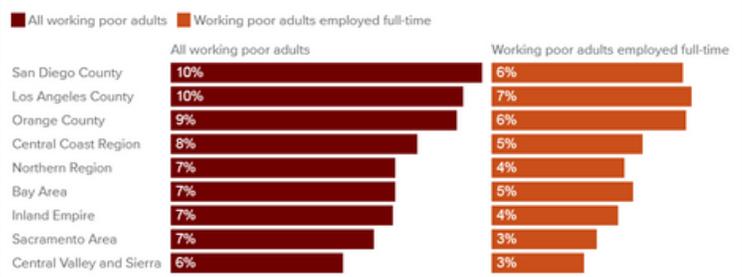
Minimum Wage
\$16.50

Living Wage
\$32.20

“Working poverty”

= household w/ low wages, unstable schedules, and insufficient hours

Poverty rates among working adults vary widely across the state's regions



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

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.

NEEDS

The community lacks affordable housing.

“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”.

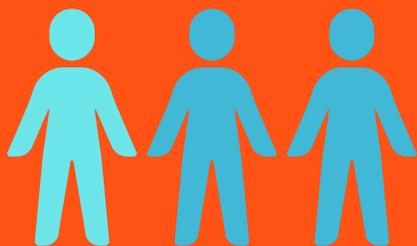
- ½ of respondents indicated a need for additional housing help
- Respondents stated the scarcity of housing led to overcrowded households

TRENDS



Minimum wage: **\$16.50**

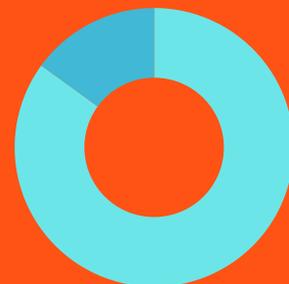
Hourly wage needed to afford
avg. monthly rent of \$2,857: **\$54.94**



⅓ of very-low income and low-income households are overcrowded

121,434

low-income renter households
do not have access to an
affordable home



From 2018-2023, approximately 85% of the 41,700 homes built in OC were for above moderate income families.

Overcrowding impacts:



- Mental, emotional, and physical health
- Poor job and academic performance
- Increased health risks



NEEDS

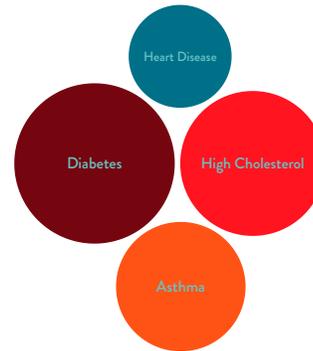
Health is a need but not a priority.

- Ranked as the lowest domain yet 24% of respondents reported struggling in this domain
- A fundamental need that often takes a back seat as a result of day-to-day challenges such as financial hardship, housing instability, caregiving duties, and other social or environmental stresses
- ½ of respondents struggling with their health earn below \$25k
- High correlation between housing & health - ¼ of respondents struggle with both domains

Top Health-Related Issues



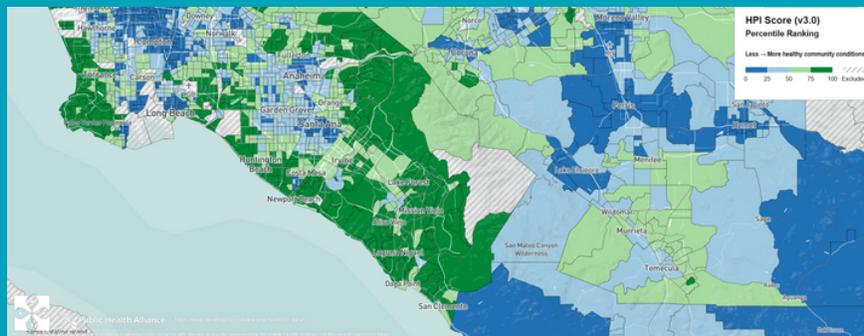
Chronic Physical Health Conditions



“Health is wealth”

TRENDS

Areas in blue have “less healthy community conditions” such as the cities of Anaheim, Garden Grove, and Santa Ana.



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



6th healthiest county in CA out of 58

Food Insecurity Rate



Strong correlation between food insecurity & poor health.

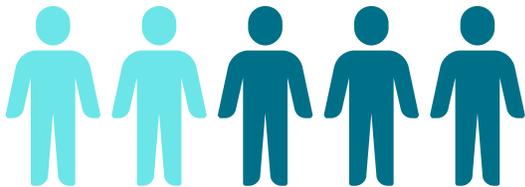
Low uninsured rates as a county.



Native Americans, Hispanic/Latinos, and Some Other Race report the highest uninsured rates.



Poverty



- 2 out of every 5 (40%) OC respondents are living in poverty
- 4x higher than the OC poverty rate of 9.5%
- Closer to United Way's Real Cost Measure (RCM) rate of 34%



Vulnerable Populations

- 16% of respondents struggling are vulnerable across all 4 domains (Health, Finance, Housing & Employment) indicating compounding and intersecting barriers

This vulnerable population consists of:

- 87% people of color
- 30% 65+
- 70% renters
- 25% do not have a high school diploma
- 20% retired
- 55% earn less than \$25k

Older Adults Face Greater Challenges



- 1 in 5 respondents struggling were 65 years or older
- Finance & Health are the most urgent issues
- 11% are in a severe financial crisis
- Many suffer from chronic illnesses
 - 27% high cholesterol
 - 25% diabetes
 - 15% heart disease
 - 13% mobility issues



Cost Burden

- 65% of respondents spend 30% or more of their income on housing (1,019)
- 727 of respondents are severely cost burdened spending 50% or more of their income on housing
- 82% of cost burdened respondents are renters



This Pocket Guide is a shortened version of our
2025 Community Needs Assessment.
A full list of citations, references and assets can
be found in the full report.

The full report is available at:
www.capoc.org/about





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THIS IS WHERE **POVERTY ENDS.**

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