



COUNTY OF SANTA CRUZ  
**HUMAN  
SERVICES  
DEPARTMENT**



# **COUNTY OF SANTA CRUZ MASTER PLAN FOR AGING COMMUNITY NEEDS ASSESSMENT 2024**

## PROJECT SPONSOR AND SUPPORTERS

This project was sponsored by the County of Santa Cruz Human Services Department, Adult & Long Term Care Division. The Department gratefully acknowledges the support of:

- Seniors Council of Santa Cruz and San Benito Counties
- The County of Santa Cruz
- The City of Capitola
- The City of Santa Cruz
- The City of Scotts Valley
- The City of Watsonville

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In addition, we would like to thank the Age Well Santa Cruz County Steering Committee composed of service providers and active members of the aging and elderly community in Santa Cruz County. This group lent their lived expertise to this project, helping to craft a process, tools, and outreach that led to the successful implementation of this Community Needs Assessment. Members include (in alphabetical order):

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- Meals on Wheels and their volunteers
- Grey Bears and their volunteers
- Santa Cruz County Libraries
- Dientes Community Dental Care Clinics
- Senior Centers throughout the county
- The Davenport Resource Center

## FOREWORD

As the Director of the Adult and Long-Term Care Division for the County of Santa Cruz Human Services Department, I am honored to share the Santa Cruz County Master Plan for Aging (MPA) Community Needs Assessment report, detailing findings from our recent Age Well Santa Cruz County community survey. This project was a collaborative effort between community members, elected officials, County and City leadership, The Seniors Council, and community-based organizations, all of whom came together to ensure the voices of our diverse county were captured.

The Age Well Santa Cruz County survey is the first step in an ambitious effort, based on California's statewide MPA, to create an inclusive, age-friendly community where all residents of Santa Cruz County can thrive. The feedback gathered in this report will help develop a local playbook and roadmap to achieve an age-friendly county.

As someone who has worked in adult services for more than three decades and as a caregiver for an aging and disabled parent, my professional and personal experience is that the current systems supporting older adults and people with disabilities are uncoordinated and under-resourced. This maze of disconnected services leaves the most vulnerable residents and their families underserved and unclear about how and where to get help. The MPA provides a framework and call to action to prioritize age-friendly policies, both locally and statewide, with the goal of creating a cohesive landscape of systems and supports.

The County and our partners are committed to creating an age-friendly community where all residents of Santa Cruz County can age how and where they choose, regardless of disability, income, race, or geographical location.

Together, we can make Santa Cruz County an age-friendly community.

In unity,

A handwritten signature in white ink, appearing to read 'Alicia Morales', with a stylized, flowing script.

Alicia Morales

## ABOUT THE RESEARCHER

This report was developed by Clarity Social Research Group through a contract with the County of Santa Cruz Human Services Department, as part of the local Master Plan for Aging's Community Needs Assessment process. Founder and CEO Penelope Huang, PhD, Assistant Director Lynne Mobilio, PhD and Senior Consultant Kristi Kelly, PhD produced this work.

Clarity Social Research Group (Clarity) was founded in 2012, dedicated to uplifting vulnerable voices seldom heard and contributing to upstream, broad-based, inclusive, and community-supportive efforts. Clarity works with government agencies, philanthropic, non-profit, and community-based organizations in landscape analysis, needs assessment, community engagement, program evaluation, and strategic planning, to improve outcomes for all, in the service of equity and social justice.



## ABOUT THE COUNTY OF SANTA CRUZ HUMAN SERVICES DEPARTMENT'S ADULT & LONG TERM CARE DIVISION



The County of Santa Cruz Human Services Department is dedicated to strengthening our diverse community by protecting the vulnerable, promoting self-sufficiency, alleviating poverty and improving the quality of life for all county residents. At the Adult and Long Term Care (ALTC) Division, we assist older adults and people with disabilities to maximize self-sufficiency, safety and independence.

The Adult and Long-Term Care Division plays a key role in leading the development of the county's Master Plan for Aging, in close partnership with Seniors Council, the cities of Capitola, Santa Cruz, Scotts Valley and Watsonville. ALTC launched the Age Well Santa Cruz County initiative in order to develop our county's blueprint for a local Master Plan for Aging. This plan will help us ensure people of all ages and abilities in our county are engaged, valued, and afforded equitable opportunities to thrive as they age, how and where they choose. For more information, see [AgeWellSantaCruzCounty.org](https://AgeWellSantaCruzCounty.org).

# Table of Contents

|   |           |
|---|-----------|
| <b>Overview of Key Findings.....</b>  | <b>10</b> |
| Project Overview.....   | 10        |
| Data Stories in the Spotlight .....   | 11        |
| <b>Background &amp; Purpose.....</b>  | <b>14</b> |
| Overview of Santa Cruz County.....  | 14        |
| Evolution of Age Well Santa Cruz County .....   | 15        |
| Building Communities that Support Healthy Aging for All: The Vital Role of the<br>Community Needs Assessment..... | 16        |
| Overview of This Report.....  | 18        |
| Overview of Methodology .....   | 19        |
| <b>A Snapshot of Survey Respondents.....</b>  | <b>20</b> |
| Key Subgroups of Focus.....   | 20        |
| A Brief Demographic Snapshot of Respondents.....  | 21        |
| To Examine Results by Specific Sub-Groups.....  | 22        |
| <b>Primary Needs.....</b>   | <b>23</b> |
| Setting Context.....  | 23        |
| Met and Unmet Needs .....   | 24        |
| Other Areas of Difficulty.....  | 27        |
| Quality of Life.....  | 28        |
| Summary .....   | 29        |
| <b>Housing.....</b>   | <b>30</b> |
| Setting Context.....  | 30        |
| Housing Stability.....  | 31        |
| Need for Affordable Housing .....   | 32        |
| Housing Composition .....   | 33        |
| Housing Maintenance & Repair .....  | 34        |
| Suitability of Housing.....   | 35        |
| Future Housing Plans.....   | 37        |
| Summary .....   | 38        |

|  |           |
|--|-----------|
| <b>Transportation.....</b>                               | <b>39</b> |
| Setting Context.....                                     | 39        |
| Modes of Transportation.....                             | 40        |
| Transportation Habits.....                               | 42        |
| Difficulty Getting Around .....                          | 43        |
| Summary .....  | 44        |
| <b>Affording Aging.....</b>                              | <b>45</b> |
| Setting Context.....                                     | 45        |
| Nutrition .....  | 46        |
| Affording Needed Services .....                          | 46        |
| Use of Support Services.....                             | 47        |
| Information About Older Adult Services.....              | 49        |
| Summary .....  | 51        |
| <b>End-of-Life Planning.....</b>                         | <b>52</b> |
| Setting Context.....                                     | 52        |
| End-of-Life Plans.....                                   | 53        |
| Summary .....  | 54        |
| <b>Health Status &amp; Health Care Needs .....</b>       | <b>55</b> |
| Setting Context.....                                     | 55        |
| Quality of Health.....                                   | 56        |
| Emotional & Cognitive Health.....                        | 58        |
| Accessing Care in Santa Cruz County.....                 | 59        |
| Seeking Services Out of County .....                     | 61        |
| What Services Are Sought Outside of the County? .....    | 62        |
| Challenges Accessing Health Care.....                    | 62        |
| Summary .....  | 63        |
| <b>Views of the Community.....</b>                       | <b>64</b> |
| Setting Context.....                                     | 64        |
| Perceptions of Santa Cruz County as a Place to Live..... | 65        |
| Ratings of Community Resources .....                     | 66        |



|   |           |
|---|-----------|
| Perceptions of Care Facilities.....                         | 67        |
| Summary .....   | 69        |
| <b>Caregiving .....</b>                                     | <b>70</b> |
| Setting Context.....  | 70        |
| Providing Care – A Window on Caregivers.....                | 71        |
| Challenges of Caregiving.....                               | 74        |
| Summary .....   | 76        |
| <b>Safety &amp; Preparedness .....</b>                      | <b>77</b> |
| Setting Context.....  | 77        |
| Neighborhood Safety.....                                    | 78        |
| Financial Scams and Self-Reports of Abuse and Neglect ..... | 80        |
| Disaster Preparedness.....                                  | 82        |
| Summary .....   | 83        |
| <b>Summary and Recommendations .....</b>                    | <b>85</b> |
| Housing for All Ages and Stages.....                        | 86        |
| Health Reimagined.....                                      | 87        |
| Inclusion and Equity, Not Isolation.....                    | 89        |
| Caregiving That Works.....                                  | 90        |
| Affording Aging .....                                       | 92        |
| <b>Community Engagement .....</b>                           | <b>94</b> |
| Moving From Data to Action .....                            | 94        |
| Ground Truthing & Making Meaning.....                       | 95        |
| A Solutions Summit .....                                    | 96        |
| <b>Appendices.....</b>                                      | <b>97</b> |
| Appendix A: Methodology, Survey Development, Outreach ..... | 98        |
| Appendix B: Statistical Analysis.....                       | 101       |
| Appendix C: Who Were Survey Respondents Aged 60+? .....     | 103       |
| Appendix D: Number of Respondents by Geographic Area.....   | 105       |
| Appendix E: Data Dashboard for Filtering Results .....      | 106       |
| Appendix F: Community Meaning Making Materials .....        | 108       |

# List of Figures

|            |   |    |
|------------|---|----|
| Figure 1.  | Survey respondent demographics of those aged 60+ .....  | 21 |
| Figure 2.  | Household maintenance/repair and yard work are the most common needs for respondents aged 60+ .....                                     | 24 |
| Figure 3.  | Home computing/tech support is the most common unmet need among respondents aged 60+ .....  | 25 |
| Figure 4.  | Respondents need help with many tasks.....  | 26 |
| Figure 5.  | Respondents 60+ were most likely to flag navigating the health care system/insurance as difficult.....                                  | 27 |
| Figure 6.  | Healthcare needs are critical to enhancing quality of life. ....  | 28 |
| Figure 7.  | More than one-third of respondents aged 60+ live alone.....   | 33 |
| Figure 8.  | 14% of respondents aged 60+ need home maintenance and yard work help yet don't have it.....   | 35 |
| Figure 9.  | 29% of respondents mentioned specific accessibility modifications that would help their current housing better suit their needs.....    | 37 |
| Figure 10. | Two out of every five respondents are uncertain or feel it is unlikely they will be able to stay in their current home as they age..... | 37 |
| Figure 11. | Most respondents aged 60+ drive themselves to where they need to go...40  |    |
| Figure 12. | Residents also rely on specialized transportation services. ....  | 41 |
| Figure 13. | More 60+ respondents in Santa Cruz and Capitola walk or ride bikes to get around.....   | 41 |
| Figure 14. | Transportation habits of older, lower-income, and disabled respondents differ markedly from their counterparts.....                     | 43 |
| Figure 15. | 24% of respondents aged 60+ have received free groceries in the past year.....  | 47 |
| Figure 16. | Few respondents aged 60+ feel very well informed about older adult services. ....   | 49 |
| Figure 17. | Over half of respondents 60+ get their information about services for older adults from friends or the internet. ....                   | 50 |



|            |   |    |
|------------|---|----|
| Figure 18. | All three channels of Senior Network Services information are accessed by high proportions of seniors seeking information. .... | 51 |
| Figure 19. | Almost 4 in 10 respondents 60+ have a complete end-of-life plan.....  | 53 |
| Figure 20. | Interest in resources to age well is strong. ....   | 54 |
| Figure 21. | Ratings of health were high among those 60+. ....   | 56 |
| Figure 22. | 38% of those 60+ say that their health limits their ability to leave their homes at least a little.....                         | 57 |
| Figure 23. | Anxiety is the most common emotional symptom for those 60+, with 9% feeling anxious or stressed most or all of the time. ....   | 58 |
| Figure 24. | Mental health care and specialist care represent the types of health care most difficult for residents aged 60+ to access.....  | 60 |
| Figure 25. | 28% of those 60+ say it is difficult to navigate the health care system.....  | 62 |
| Figure 26. | Respondents 60+ gave highest ratings to libraries and volunteer opportunities. ....   | 65 |
| Figure 27. | Respondents aged 60+ express positive views of community resources. ..  | 67 |
| Figure 28. | Most respondents aged 60+ report that care facilities they have visited provide good or excellent care.....                     | 68 |
| Figure 29. | Most caregivers aged 60+ are caring for those in their same age group..   | 72 |
| Figure 30. | One in 3 caregivers provides care to someone with a physical disability..   | 73 |
| Figure 31. | Caregivers provide care for adults with a variety of needs.....   | 73 |
| Figure 32. | Two-thirds of caregivers report feeling stressed and burdened. ....   | 75 |
| Figure 33. | Pedestrian safety is the top neighborhood concern of respondents aged 60+.....  | 79 |
| Figure 34. | Almost one in 10 respondents aged 60+ have been the victim of a financial scam in the past year.....                            | 80 |
| Figure 35. | Just 8% of respondents aged 60+ feel “very prepared” for an emergency.....  | 82 |



## Overview of Key Findings

### PROJECT OVERVIEW

The **County of Santa Cruz Human Services Department** partnered with Clarity Social Research Group to design and implement a participatory Community Needs Assessment (CNA) to inform the County's **Master Plan for Aging**, as part of its overall **Age Well Santa Cruz County initiative**<sup>1</sup>. Because the County prioritized a project that centered equity and was guided by community voice, a steering committee (SC) of active members of aging communities in the county was convened to advise, guide, and implement the project, with a critical focus on outreach and recruitment for the survey.

Leaning on the knowledge and lived expertise of the steering committee, Clarity supported the SC to design grassroots strategies for promoting the survey by posting flyers and recruiting community organizations to host paper surveys. Collection boxes were placed at libraries, community dental and health clinics, the LGBTQ Diversity Center, and at Senior Centers across the county. One SC member knocked door-to-door at senior mobile home parks distributing paper surveys to residents there. Another conducted one-on-one interviews in Spanish in Watsonville (where the Latinx population is concentrated) to gather perspectives of Spanish-speaking residents. Another posted flyers at select locations they knew to be frequented by residents in the sparsely-populated San Lorenzo

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<sup>1</sup> To learn more about the Age Well Santa Cruz County initiative, go to <https://www.santacruzhumanservices.org/AdultLongTermCare/AgeWellSantaCruzCounty>.

Valley. We attended community events to reach farmworkers across the county, and staff distributed surveys at emergency shelters in the cold winter months. One SC member mobilized Meals on Wheels to distribute and collect surveys from home-bound seniors. Press releases and news articles also informed the community more broadly about the survey effort and where to find the survey online.

These are just some of the examples of the tremendous work of the SC members and partner CBO staff. This community-driven effort gathered data from over 3,200 Santa Cruz County adults aged 40 and older. This report describes the needs and viewpoints of seniors and emphasizes the voices of often-underrepresented groups, including low-income individuals, those with disabilities, and Spanish-speaking residents. This report provides a comprehensive view of the diverse needs and experiences of the aging community of Santa Cruz County.

## DATA STORIES IN THE SPOTLIGHT

There were many strengths among the Santa Cruz residents aged 60+ who shared their views and concerns, tempered by some real challenges, especially for vulnerable groups:

- **Older adults enjoy good health overall, but there are health disparities.** Santa Cruz County is healthier than the average community, and most respondents aged 60 and older reported good or excellent health. However, there are health disparities among the most vulnerable – residents who are disabled, unstably housed, lower-income, and who live alone.
- **Most seniors have transportation to get to the places they visit regularly.** Respondents seem able to get where they need to go with little difficulty. Most drive themselves or get rides with family and friends. However, those who use public transportation report a lack of convenience and, for those new to the system, difficulties with navigation. Moreover, respondents aged 75 and older, those with lower incomes, and those with disabilities indicated greater challenges and reliance on public transit options.
- **Residents across the county view their communities positively;** respondents particularly appreciate the libraries, volunteer opportunities, and access to natural areas that are offered.

### Key strengths include:

- Good health
- Ease in getting around
- Positive view of the community
- Interest in resources to age well

- **Seniors express a real interest in more resources to help them age well and to support end-of-life planning.** 44% are very interested in receiving information to help them plan.
- **Connections with neighbors are at least strong enough that respondents feel they have help in the case of emergency,** although many open-ended responses indicated needs for support in building closer networks with neighbors.
- **Many in the age 60+ population get their needs met through either paid help or unpaid help,** though unmet needs with housing maintenance, yard work, and technological support persist.

**Areas of concern include:**

- Affordability
- Access to health care, especially mental health services and specialists
- Levels of anxiety and depression among younger residents and caregivers
- Disaster preparedness
- Protection from financial scams, abuse and neglect

There were, however, several areas of concern that emerged. Additional support is needed in the areas listed below so that residents can thrive as they age:

- **Affordability is a significant issue,** especially for younger respondents, those with lower incomes, and those with disabilities. Many are concerned about being able to remain in the county due to the high cost of living, but the desire to stay is strong. However, available support services, such as food assistance and senior centers, are reaching marginalized populations.
- **Many have unmet needs in household maintenance, yard work, and technological support.** This is especially true for those who live alone and who report a disability. Even for those who can afford to pay, finding reliable help can be a struggle.
- **Access to health care services is challenging,** especially when it comes to finding doctors who accept Medicare and specialist care. About 1 in 4 seniors had to go out of the county in the previous 3 months for needed care.
- **Younger residents and caregivers face mental health challenges.** Younger respondents (aged 40–59) and caregivers reported greater mental health struggles, including anxiety and depression. Those who need such care report difficulty finding providers. Findings suggest that access to mental health services may become an even greater need in the future.
- **Caregivers lack needed support.** Over 1 in 3 seniors are providing regular help or care to others who have physical disabilities, memory care issues, and/or serious illnesses. Ratings of burden and stress are high among caregivers, especially those “sandwiched” – caring for young children and aging loved ones. Unfortunately,

reliable and affordable help, as well as respite care, can be very difficult to find. Support is needed to keep the informal systems of care on which families rely functional.

- **Disaster preparedness is a real need**, with 45% of respondents aged 60+ reporting that they are not well-prepared for an emergency. Many know their neighbors well enough to ask for help in an emergency, but connections could be stronger.
- **Isolation and loneliness are issues for many seniors**, and younger respondents indicate significantly higher levels of loneliness. One in 5 seniors feel lonely or isolated at least some of the time. Residents need help connecting with one another.
- **Overall rates of abuse and neglect are low**, but certain vulnerable groups are at greater risk. In addition, educating seniors around financial scams is important; 7% report having been victimized in the past year.





## Background & Purpose

### OVERVIEW OF SANTA CRUZ COUNTY

With an estimated population of more than 268,000 people, Santa Cruz County is the 26th most populous county in California. Although it is smaller in area than all but one other California county, the geography of Santa Cruz County is quite diverse. County regions include the coastal area beach towns in and near the City of Santa Cruz (where the largest number of residents live), the heavily agricultural areas around Watsonville, and the more remote towns of the Santa Cruz Mountains. The beautiful and diverse geography is one of the things that county residents treasure most about their home.

**Santa Cruz County includes the four incorporated cities of Santa Cruz, Watsonville, Capitola, and Scotts Valley.**

**Over half of residents in the county live in unincorporated areas.**

### County Residents

Santa Cruz County residents are different in many ways from California residents as a whole. Overall, Santa Cruz County has more White residents than the state, with a smaller proportion of Asian American, African American, and Hispanic/Latino residents. This

**By 2034, almost 1 in 3 residents of Santa Cruz County will be over the age of 60.**

finding in Santa Cruz County includes a significant ethnic divide, with 70% of people over age 65 being white, and 70% of people under age 20 being Hispanic or Latino.<sup>2</sup>

Compared to people statewide, county residents are more educated and have higher average household incomes. Although the

county is relatively advantaged educationally and economically, significant numbers of people in the county face challenges; for example, over 13% of the population lives in poverty, according to the California Poverty Measure.<sup>3</sup> In certain areas of the county, that percentage is even higher.

One of the most significant ways that county residents differ from those statewide is in their age. Santa Cruz County has a larger proportion of older adults, as almost one in four residents (24%) are aged 60 or older, compared to 21% of residents statewide.

**Although 34% of Santa Cruz County residents are Hispanic/Latino, just 16% of residents aged 60+ are Hispanic/Latino.**

*U.S. Census Bureau, American Community Survey 2022 5-year estimates, Table S0102.*

In Santa Cruz County – and in the state and nation as a whole – the proportion of the older adult population has been growing over time. The median age of the county's residents rose from 37 years in 2013 to 40.2 in 2023. That jump of 3.2 years was the biggest among California's large counties. Already, the number of residents countywide who are 60+ outnumbers that of children under 18. By 2034, forecasts suggest that almost 1 in 3 residents of Santa Cruz County will be over the age of 60 (32%),<sup>4</sup> placing increasing demands on organizations that provide services to older residents.

## **EVOLUTION OF AGE WELL SANTA CRUZ COUNTY**

Given these trends, it is important to ensure that the County is actively working to build communities that support healthy aging and is responsive to the needs of residents of all ages. In these efforts, Santa Cruz County has aligned its work with two other aging- and livability-related initiatives.

<sup>2</sup> For more information about community indicators in Santa Cruz County, go to: <https://www.santacruzcountyca.gov/VisionSantaCruz/communityresults.aspx?#CommunityIndicators>

<sup>3</sup> California Poverty Measure from Q1 2023, according to the Public Policy Institute of California. The poverty threshold for Santa Cruz County is a household income of \$42,989 for a family of four that rents.

<sup>4</sup> California Department of Finance. Demographic Research Unit. Report P-2B: Population Projections by Individual Year of Age, California Counties, 2020-2060 (Baseline 2019 Population Projections; Vintage 2023 Release). Sacramento: California. March 2024.



The first of these is the State’s Master Plan for Aging<sup>5</sup>, which prioritizes the health and well-being of older adults and those with disabilities while also offering a plan that supports all Californians throughout the lifespan. The Master Plan is organized around five goals:

- Housing for All Ages and Stages
- Health Reimagined
- Inclusion and Equity, Not Isolation
- Caregiving That Works
- Affording Aging

Additionally, in 2023, the Santa Cruz County Human Services Department (HSD) applied for and received the “Age-Friendly Community” designation from the American Association of Retired Persons (AARP). This designation is part of AARP’s larger “Livable Communities” initiative<sup>6</sup>, which provides a framework for defining and measuring eight “Domains of Livability” in a community including Housing, Outdoor Spaces and Buildings, Transportation, Civic Participation and Employment, Communication and Information, Respect and Social Inclusion, Social Participation, and Health Services and Community Supports.

With these guiding frameworks, the **County Human Services Department created the Age Well Santa Cruz County initiative** to develop its own local Master Plan for Aging, with a goal to “ensure people of all ages and abilities in our county are engaged, valued, and afforded equitable opportunities to thrive as they age, how and where they choose.”<sup>7</sup>

## **BUILDING COMMUNITIES THAT SUPPORT HEALTHY AGING FOR ALL:**

### **THE VITAL ROLE OF THE COMMUNITY NEEDS ASSESSMENT**

To build a local Master Plan for Aging, it is essential to understand how Santa Cruz County residents think about their lives and their communities, and there are several existing data sources to assist in that effort. Local organizations have conducted community needs assessments over the years to serve a variety of community needs. Additionally, there is a wealth of secondary data that describes the county’s demographics, economic status, health status, and other key quality of life metrics.

One data source that is particularly relevant to the Age Well Santa Cruz County initiative is the Seniors Council’s assessment of older adults in the county. As the county’s regional Area Agency on Aging (AAA), Seniors Council is required by the Older Americans Act to

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<sup>5</sup> <https://mpa.aging.ca.gov/>

<sup>6</sup> <https://www.aarp.org/livable-communities/>

<sup>7</sup> <https://santacruzhumanservices.org/AdultLongTermCare/AgeWellSantaCruzCounty>

conduct assessments of older adults every few years and develop action plans to address the identified needs.<sup>8</sup> Past Seniors Council surveys have yielded valuable information about older adults in their service area – which includes both Santa Cruz and San Benito counties – and results have driven the development of area plans for service needs and delivery. The most recent local AAA survey was administered in 2023 as part of a larger statewide assessment project: the Community Assessment Survey for Older Adults (CASOA). The CASOA employed a random sampling methodology that, along with weighting of the data to mirror the population, was designed to produce assessment results that were representative of adults aged 55 and older within combined Santa Cruz and San Benito counties.

## The Community Needs Assessment

To build on the existing county data resources and focus more directly on local needs and priority populations, the Santa Cruz County Human Services Department contracted with Clarity Social Research Group to develop and conduct a comprehensive community needs assessment. Data from focus groups and a community survey conducted by Clarity – supplemented by findings from other county assessments and population-level data such as the U.S. Census Bureau’s American Community Survey – will be used to develop policies and programs that promote livable communities in Santa Cruz County, so that people of all ages and abilities county-wide have equitable opportunities to thrive as they age, how and where they choose.

The Age Well Santa Cruz Community Survey complements and extends the CASOA in several ways:

- **Survey questions were developed with the local context in mind.** The Age Well Santa Cruz County needs assessment survey aligns with the goal areas of the state’s Master Plan for Aging and the eight domains represented in the AARP Livable Communities framework. Additionally, however, questions address local needs and issues within the county, rather than using the standard CASOA question templates.
- **A broad range of ages is represented.** In recognition of the idea that communities should work to promote healthy aging across the lifespan, the current survey was open to county residents 40 years or older (versus the 55-and-older population targeted in the CASOA) to provide a more nuanced portrait so that community planning can prioritize and address the needs of people as they age in the county.
- **Region-specific needs and issues can be identified.** As noted previously, there are several distinct areas in the county where residents face particular challenges. This

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<sup>8</sup> <https://www.usaging.org/Files/AAA-Survey-Report-2020%20Update-508.pdf>

report includes regional analyses so that efforts to enhance livability can be appropriately targeted.

- **Survey outreach efforts focused on special populations.** Because the CASOA results provide a representative summary of population-level opinions and needs, the Age Well Santa Cruz County Survey prioritized outreach to underrepresented populations in the county, such as low-income individuals and those who are geographically isolated. A Steering Committee with deep knowledge of the communities was assembled for the project, and these individuals actively contributed their ideas and their labor to ensure that survey invitations were extended to historically underrepresented voices in community planning.

As noted previously, the results of the current survey will be used by the Human Services Department and other local agencies to develop a local Master Plan for Aging. The **Solutions Summit** is one key part of this effort. In this event, “local service providers, advocates, elected officials, community leaders, and other stakeholders ... collectively identify the unique needs of older adults and people with disabilities ... and ... create a local playbook strategically addressing those needs.”<sup>9</sup> Survey results highlighting the needs of specific county subpopulations featured prominently in this meeting.

## OVERVIEW OF THIS REPORT

This report describes key findings from the Age Well Santa Cruz County Needs Assessment Survey in the following areas:

- Primary needs of residents
- Housing status and needs
- Transportation
- Affording aging and financial planning
- Health status and health care needs
- Residents’ views of their community
- Caregiving
- Safety and disaster preparedness

Findings in the main report chapters are first shown for survey respondents who were 60 years old or older. Additional findings for different county subpopulations are included when results were especially relevant, or when a subgroup of respondents is revealed to be struggling (or thriving!) more so than other county residents.

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<sup>9</sup> <https://seniorscouncil.org/solutions-summit-2024/>

The report appendices include a methodology section and a summary of those who participated in the survey. Additionally, because there is so much more survey data that is valuable to policymakers and service providers than can be included in the report, an online data tool that can be filtered for key county subgroups (such as by county region, by age group, by income level) has been developed and will be available for use upon request.<sup>10</sup>

## OVERVIEW OF METHODOLOGY

This needs assessment was designed to focus on and uplift local community voices from the very beginning. A core planning team of Clarity researchers, County staff, and members of the Seniors Council met regularly to discuss project goals, develop plans, troubleshoot, and provide feedback as the project progressed. The diverse perspectives of planning team members proved critical in ensuring the project's impact and relevance to a wide variety of stakeholders.

This work was also guided from the outset by the critical input of our Age Well Steering Committee. Representing a mix of residents and people working in aging and aging-related services, Steering Committee Members have deep connections to their communities. Over the course of the project, members generously shared their local knowledge and lived expertise to inform survey content, and they were especially critical to outreach efforts. They suggested channels for paper survey distribution, recruited community partners to host survey return boxes, and administered surveys to those unable to do so on their own. Thanks to these Steering Committee Members, their staff and the volunteers they recruited, the survey was accessible to a diversity of residents in all corners of the county.

The findings discussed in this report will highlight differences between groups that were statistically significant at the  $p < 0.0005$  level, unless otherwise noted. The  $p$ -value indicates the likelihood that a difference between groups is detected in the data when in reality the groups do not actually differ (in the case of  $p < .0005$ , there is only a .05% chance of obtaining this result when in truth there is no actual difference between groups). More information about methodology can be found in Appendix A: Methodology, Survey Development, Outreach on page 98. Information about data analysis can be found in Appendix B: Statistical Analysis on page 101.

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<sup>10</sup> Interested individuals should contact the Department of Human Services by email at [AgeWell@santacruzcountyca.gov](mailto:AgeWell@santacruzcountyca.gov).



## A Snapshot of Survey Respondents

### KEY SUBGROUPS OF FOCUS

An important goal of this project was to gather input from those voices who are sometimes overlooked in survey efforts. The extensive outreach effort increased the likelihood that we would hear from enough people in groups of interest to be able to describe their viewpoints, their needs, and how they differ from other groups in the county. Thanks to the outreach efforts of many community partners, we received 3,230 survey responses, over 589 of which were paper surveys collected from Survey Return Boxes across the county. Reporting on key subgroups will include residents:

- Aged 40–59, aged 60+, and aged 75+
- Who report a disability
- With \$50,000 or less in income (defined as “low income” in this report)
- Who live alone
- Who are caregivers
- Who speak Spanish and who are of different races
- Who report unstable housing over the previous 3 months
- Who live in the four incorporated cities in the county, as well as residents of unincorporated areas (see Appendix D: Number of Respondents by Geographic Area)



## A BRIEF DEMOGRAPHIC SNAPSHOT OF RESPONDENTS

The table below shows the demographic distribution of survey respondents aged 60 and older. Appendix C: Who Were Survey Respondents Aged 60+? on page 103 provides a look at these demographics vis-à-vis US Census Bureau American Community Survey 5-year estimates.

**Figure 1. Survey respondent demographics of those aged 60+**

| Characteristic  | Percent    |
|---|------------|
| <b>Age</b>  |            |
| 60–69   | 39%        |
| 70–79   | 44%        |
| 80 and older  | 17%        |
| <b>Gender</b>   |            |
| Women   | 77%        |
| Men   | 22%        |
| Genderqueer or nonbinary                              | <1%        |
| <b>Annual Household Income</b>                        |            |
| Under \$50,000  | 31%        |
| \$50,000–\$99,999                                     | 27%        |
| \$100,000 or more                                     | 42%        |
| <b>Race &amp; Ethnicity</b>                           |            |
| <b>One Race</b>                                       | <b>97%</b> |
| White   | 88%        |
| Black or African American                             | 1%         |
| American Indian and Alaska Native                     | 1%         |
| Asian   | 1%         |
| Native Hawaiian or Other Pacific Islander             | <1%        |
| Other race  | 7%         |
| <b>Two or More Races</b>                              | <b>3%</b>  |
| <b>Disability Status</b>                              |            |
| Has a disability                                      | 25%        |
| Has a chronic health condition that limits activities | 29%        |
| Uses adaptive equipment                               | 26%        |
| Indicated at least one of the above                   | 43%        |

Note: N=2,450.

Detailed findings regarding many of these groups of residents can be found in following chapters.

## **TO EXAMINE RESULTS BY SPECIFIC SUB-GROUPS**

One of the benefits of a very robust sample size and the kind of grassroots effort to hear from diverse voices is that providers can examine viewpoints and opinions in their geographic areas of interest, for the groups of people whom they serve. Clarity has created a data dashboard tool that will allow such customized views of the data, although we issue several cautions with its use. Please see Appendix E: Data Dashboard for Filtering Results on page 106 for more information.







## Primary Needs

### SETTING CONTEXT

In 2019–2020, the Area Agency on Aging for Santa Cruz and San Benito Counties conducted a senior needs assessment to provide a foundation as the Agency planned for dramatic future growth in the older population. At that time, *home repair and maintenance* was the top need of surveyed Santa Cruz County adults aged 60 and older.<sup>11</sup> More recently, the state-sponsored CASOA survey also identified heavy housework, home maintenance, and yard maintenance as posing problems for area residents.<sup>12</sup>

This section of the report explores the needs of Santa Cruz County residents – needs for which they have help, areas in which they need more help, and areas in which they report difficulties.

**In 2024, over half of respondents aged 60+ need help with household maintenance and repair and yard work.**

<sup>11</sup> Kempf, C., Talbott, P., Arnsberger, P. (2020) 2019-20 Senior Needs Assessment, Area Agency on Aging.

<sup>12</sup> Community Assessment Survey for Older Adults (CASOA). (November 2023). Seniors Council of Santa Cruz and San Benito Counties.

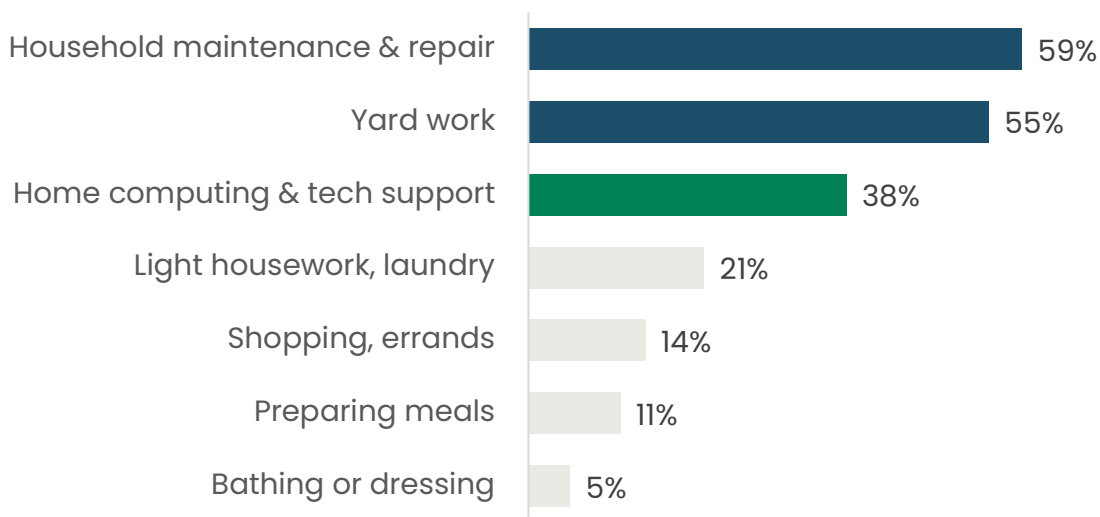
## MET AND UNMET NEEDS

To explore the needs of older Santa Cruz County residents, survey respondents were presented with seven typical daily and household tasks and were asked:

*Do you need help with any of the following?*

Respondents were asked to identify whether they needed help in each area. If they did need help, they were asked to indicate whether they received unpaid help, paid help, or if they did not have help. Figure 2 shows the percent of respondents 60 and older who need help – those who receive paid or unpaid help and those who do not have access to help. Consistent with other survey efforts, household maintenance and repair (59%) and yard work/outdoor maintenance (55%) were most commonly mentioned. A sizable portion of respondents aged 60+ also reported needs with home computing and technology support (38%).

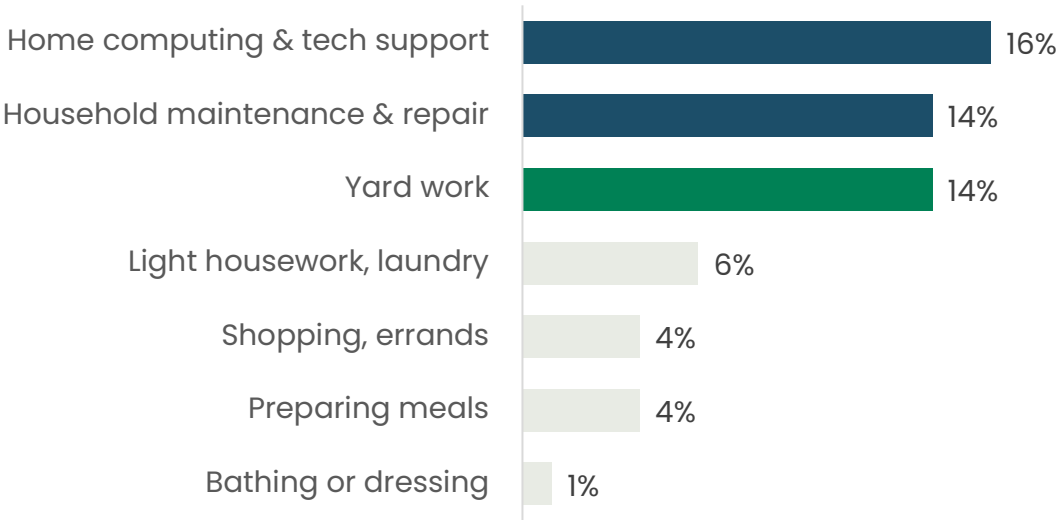
**Figure 2. Household maintenance/repair and yard work are the most common needs for respondents aged 60+.**



*Note: N's = 2,369-2,399 respondents aged 60+. Percentages reflect those who said "I get UNPAID help with this" + "I get PAID help with this" + "I need help but don't have it."*

The areas in which older residents need help but don't have it reveal **unmet needs**. Figure 3 identifies home computing and tech support as the most common unmet needs among respondents aged 60+.

**Figure 3. Home computing/tech support is the most common unmet need among respondents aged 60+.**



*Note: N's = 2,369-2,399 respondents aged 60+. Percentages reflect answers of "I need help but don't have it."*

The needs of all subgroups were examined to find out whether certain groups were more likely to have unmet needs and, if so, what those needs were. The following groups reported much higher unmet needs than their counterparts in the following areas:

- **People with unstable housing** are much more likely to need help with bathing or dressing (11%), laundry (30%), shopping or other errands (21%), preparing meals (18%) and technological support (36%).
- **People who live alone** are more likely to need help with light housework or laundry (10%) and household repairs (19%).
- **People with disabilities** are more likely to need help with shopping (8%), household maintenance repairs and yard work (21%).
- **Many people with lower incomes** need help with household maintenance or repairs (25%) and yard work (23%).
- **Tech support** was identified as an unmet need by many, including those who live alone, those with disabilities, Spanish speakers, those with lower incomes, those unstably housed, and those aged 75 and older.

- **Residents of the San Lorenzo Valley and North Coast** are more apt to have unmet needs for house maintenance and yard work than respondents in other unincorporated areas.

*What other tasks could you use help with?*

“What is needed is to help the patient interface with the doctor and be an advocate. I need help to ask the right questions. A lot of health care providers don’t listen and leave things out, and sometimes things get forgotten.”

– 65-year-old resident of Boulder Creek

Respondents were asked to list other tasks that they might need help with. These open-ended responses were coded and sorted into topic categories. The table below shows the broad variety of other needs that respondents reported, along with illustrative quotes to uplift residents’ voices.

**Figure 4. Respondents need help with many tasks.**

| Type of Help                        | Examples of Help Requested   | Percent |
|-------------------------------------|--|---------|
| Affordable help with everyday tasks | Household cleaning/repairs (interior and exterior), pet sitting, childcare, car repairs, heavy lifting, appliance repairs, etc.  | 38%     |
| More county resources               | Requests include help with locating local and County resources, assistance in enrolling for supports, help with financial and legal matters for seniors, help with learning technology, opportunities for recreation and social activity | 28%     |
| Basic needs                         | Help with affordable housing, food assistance, transportation  | 19%     |
| City infrastructure                 | Help with emergency preparedness, debris removal after storms or disasters, ADA accommodations, sidewalk expansions, pothole repairs, lighting, etc.   | 5%      |
| Healthcare                          | Accessing a more diverse selection of healthcare providers, more affordable healthcare, accessible/local care centers, hospitals for emergency or urgent care, and increasing healthcare capacity for faster care times                  | 5%      |
| Other                               | Miscellaneous requests   | 5%      |

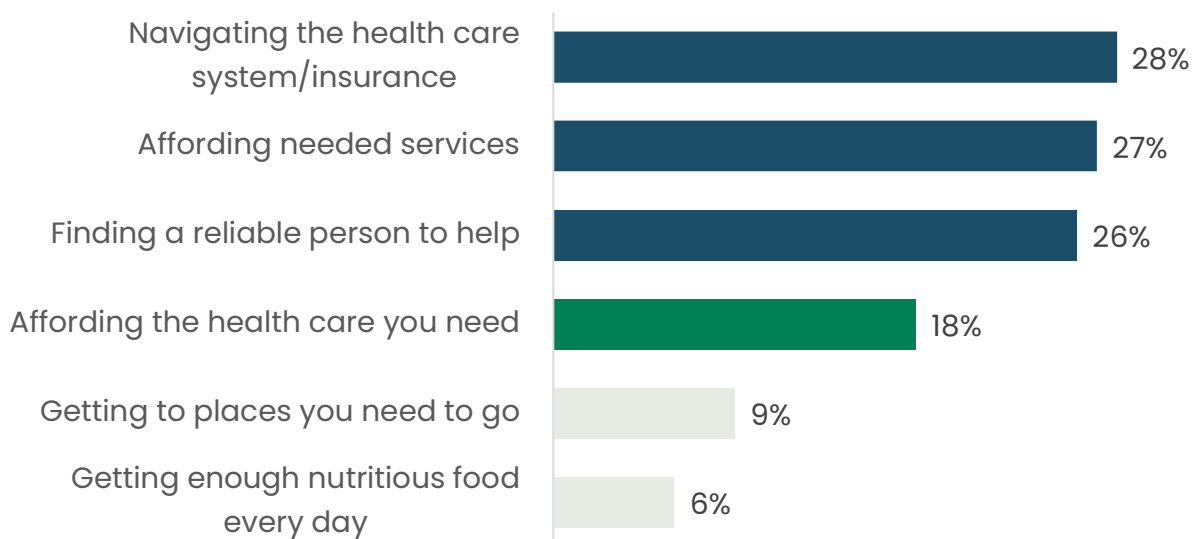
*Note: Over 900 survey respondents provided open-ended responses to this question. Two raters reviewed all data, developed a content analysis codebook, trained to come to agreement on how to sort responses, and then independently coded each response.*

## OTHER AREAS OF DIFFICULTY

Throughout the survey respondents were asked to report on their difficulty with accessing different services and navigating daily life. Among respondents 60 and older, accessing the health care system and their health insurance, affording the services that they need, and finding reliable helpers were the primary areas of difficulty. 0 shows the percentage of respondents aged 60+ who considered each area “somewhat” or “very” difficult.

*In general, how difficult is it for you to ...?*

**Figure 5. Respondents 60+ were most likely to flag navigating the health care system/insurance as difficult.**



*Note: N's = 2,330–2,399 respondents aged 60+. Percentages include ratings of “somewhat difficult” and “very difficult.”*

To better understand who may struggle with the most common difficulties of navigating the health care system, affording needed services, and finding a reliable person to help, the responses of all subgroups were examined:

- Some find it particularly difficult to navigate the health care system, including: younger respondents aged 40–59, those without stable housing, those who live alone, those living with disabilities, and lower-income respondents.
- Those 75 and older report particular difficulty in finding a reliable person to help. This also tends to be more difficult for those without stable housing, those who live alone, caregivers, disabled respondents, and respondents with lower income.

- Affording needed services is particularly difficult for younger respondents (aged 40–59), unstably housed, those who live alone, caregivers, disabled respondents, and lower-income respondents.

## QUALITY OF LIFE

At the close of the survey, respondents were asked:

---

*What is the MOST important thing you need right now to improve your quality of life?*

---

Affordable healthcare and access to primary care physicians and specialists topped the list of open-ended responses. Improvements to city infrastructure were also mentioned by several respondents. Themes of affordability and financial security also were common in mentions of housing and wages. See the table below and on the following page for a tally of respondents' comments, as well as verbatim examples.

**Figure 6. Healthcare needs are critical to enhancing quality of life.**

| Type of Need             | Examples of Help Requested  | Percent |
|--------------------------|---|---------|
| Healthcare needs         | Affordable healthcare, accessibility, specialty care, assistive devices<br><i>"To be able to obtain a primary care physician with whom I may schedule an appointment to be seen within a reasonable time."</i>  | 21%     |
| City infrastructure      | Help with traffic control, pedestrian safety, public transit, internet access, ADA accessibility, or emergency preparedness.<br><i>"I'm not in a wheelchair but have physical issues that cause mobility problems. Problems w/ being able to park closely enough to places I'd like to go, plus not enough benches so I can rest my back frequently keep me from visiting many businesses, places that can offer help, and outdoor spaces."</i> | 18%     |
| Community/social contact | Community groups, recreation, counseling, companionship<br><i>"[I want to] meet people my age that want to have fun and not go to bed at 7:00. I'm old but not dead!"</i>   | 16%     |
| Financial stability      | More affordability, higher wages<br><i>"[I need] the price of everything to go down or a new education to get a better job. What will happen to me? Food, gas, rent, PG&amp;E, Verizon, and then food is way more than my income."</i>  | 13%     |

| Type of Need (Continued)               | Examples of Help Requested   | Percent |
|--|--|---------|
| Home maintenance and household help    | <i>"[I need] help in maintaining my home. I cannot afford the costs of repairs and upkeep. It's a catch 22 for many seniors. Rents are too high, and the upkeep on my home for which I have a mortgage are also too high."</i> | 12%     |
| Housing security or affordable housing | <i>"[I want] for there to be true, widely accessible affordable housing as I get closer to retirement. I love my community, I'm a renter, and I don't want to leave, but I don't see how it's possible to stay."</i>           | 9%      |
| Resources & planning                   | Resource navigation, future planning<br><i>"[I need] more information on senior services available in my area."</i>  | 8%      |
| Self-care                              | <i>"[I want] less worry and procrastination and more self-care, adventure and creativity."</i>   | 5%      |
| Community safety                       | <i>"A safer environment in public places like downtown Santa Cruz and West Cliff Drive."</i>   | 3%      |
| Miscellaneous                          |  | 13%     |

*Note: 2,199 respondents provided an open-ended answer to this question. Percentages sum to more than 100% because answers often contained multiple ideas. Two raters reviewed all data, developed a content analysis codebook, trained to come to agreement on how to sort responses, and then independently coded each response.*

## SUMMARY

Getting affordable and reliable help with everyday tasks can be a real challenge for older Santa Cruz County residents. Household maintenance and repair, as well as yard work, top the list of unmet needs for aging residents. Resources do exist in the county to help with these issues; residents can find information about sources of such help at <https://seniorscouncil.org/getting-help/>.

Healthcare access, affordability, and navigation can also pose real difficulties for residents, impacting their quality of life. These needs do point to key areas where the County can focus resources to help residents age well in place, particularly for those who need more support, such as disabled residents, residents with low income, and those who are unstably housed.





## Housing

### SETTING CONTEXT

Most residents aged 60+ in Santa Cruz County own their homes (79%).<sup>13</sup> Although median household incomes in Santa Cruz County are higher than the California average (\$107,678 vs. \$92,605),<sup>14</sup> housing costs are also quite high. Renters in Santa Cruz County, for example, would need to earn \$48.39 per hour – 3 times the state minimum wage – in order to afford average monthly rent.<sup>15</sup> This affordability issue is well-recognized among seniors in the county; just 5 percent of Santa Cruz and San Benito County older adults gave excellent or good ratings to the availability of affordable, quality housing, according to the CASOA survey.<sup>16</sup>

The high cost of housing likely leaves a fair portion of residents in the county “cost-burdened”, meaning that they spend more than 30% of their income on housing costs. Moreover, options for subsidized housing are not plentiful; the number of subsidized housing units in Santa Cruz County (133.5 units per 10,000 people) – although similar to the median US county<sup>17</sup> – is low. In this section of the report, housing stability, housing

<sup>13</sup> U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

<sup>14</sup> Data Share Santa Cruz County: <https://www.datasharescc.org/demographicdata?id=281>

<sup>15</sup> Santa Cruz County 2024 Affordable Housing Needs Report. California Housing Partnership.

<sup>16</sup> Community Assessment Survey for Older Adults (CASOA). (November 2023). Seniors Council of Santa Cruz and San Benito Counties.

<sup>17</sup> Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition's June 2022 National Housing Preservation Database. U.S. Housing and Urban Development (HUD) Public Housing Buildings January 2023 database.

composition, suitability of housing, and future housing plans of older Santa Cruz County residents are explored.

### HOUSING STABILITY

Homelessness is an issue in many California cities and towns, and Santa Cruz County is no exception. According to the most recent Point-In-Time estimate for Santa Cruz County, a total of 1,804 individuals were unstably housed either in shelters or were unsheltered in 2023.<sup>18</sup> Almost one in four of the individuals enrolled in Homeless Management Information System Housing and Services Programs in 2022–2023 were aged 55 or older.<sup>19</sup> To better understand the needs of seniors who do not have stable housing, respondents were asked:

*In the past two months, have you been living in stable housing?*



**98% of those  
60+ live in  
stable housing**

Almost all respondents 60+ reported living in stable housing during the previous two months (98%,  $N=2,398$ ). In total, 67 people aged 40+ reported unstable housing. Perhaps due to outreach at the Davenport Service Center during a food distribution day, a higher incidence of unstably housed adults was reported along the North Coast (11%) compared to other unincorporated regions.

Those who report unstable housing in the previous two months are more likely to report lower income; 5% of those earning less than \$50,000 per year report unstable housing. In addition, those who lack housing stability are more apt to:

- Be younger. Respondents (40–59) were twice as likely to report unstable housing in the previous two months (3.2% vs. 1.4% of those 75+,  $p < .05$ ).
- Report a disability (2.9% are unstably housed vs. 1.1% of others,  $p < .0005$ );
- Be single (16% of unstably housed report living with a spouse vs. 55% of others,  $p < .0005$ ).

**Residents who are  
unstably housed  
are twice as likely  
to be:**

- Younger
- Disabled
- Single

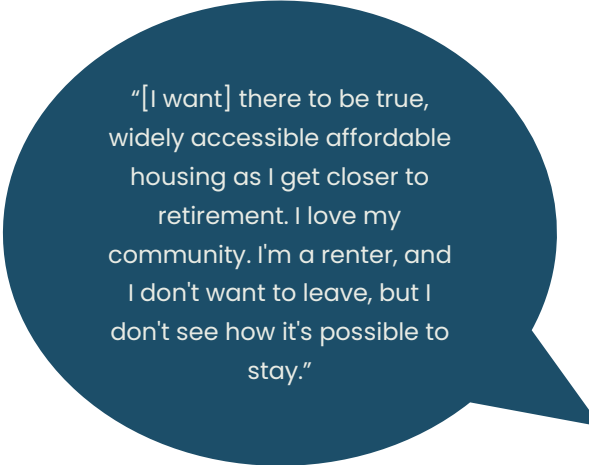
<sup>18</sup> Santa Cruz County Housing for Health Partnership 2023 PIT Count.

<sup>19</sup> According to data from the Santa Cruz County Housing for Health Partnership, <https://www.santacruzcountyca.gov/Departments/CountyAdministrativeOffice/HousingProgress.aspx>

Of those without stable housing, 12% have children living with them, and 60% indicate they will *not* be able to stay in their current situations as they age.

## NEED FOR AFFORDABLE HOUSING

Although median household income in the county is relatively high, Santa Cruz County has some of the highest median home prices in California. In June 2024 the median home price in Santa Cruz County was approximately \$1.2 million,<sup>20</sup> and median rent for a two-bedroom apartment exceeds \$3,000 per month.<sup>21</sup> As a result of these high prices, a large percentage of residents spend more than 30% of their income on housing expenses.<sup>22</sup>



"[I want] there to be true, widely accessible affordable housing as I get closer to retirement. I love my community. I'm a renter, and I don't want to leave, but I don't see how it's possible to stay."

The lack of affordable housing in Santa Cruz County is so commonly recognized that survey real estate was dedicated to other (less well-known) areas.

**It is important to point out, however, that respondents often wrote about the lack of affordable housing and the high cost of living when asked what would improve their quality of life.** For example:

*"Although there are some places for senior living, it's not the best situation. Wait lists are pages long, and the people in need are always greater than the places available. Not enough housing has always been the issue." – Spanish-speaking focus group participant in South County*

*"Many of my old friends have had to leave the county because they can't afford to live here anymore, which then spreads my support network thinner."*

*"Being able to obtain Section 8 housing assistance with less than a 10+ year waiting list, and finding safe, comfortable housing whose landlords accept it [is what I need]. It is impossible for me (on SSDI) to be able to stay here to care for my mom, who can't afford a caregiver."*

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<sup>20</sup> <https://www.redfin.com/county/346/CA/Santa-Cruz-County/housing-market>

<sup>21</sup> Zillow.com Rental Market Summary: <https://www.zillow.com/rental-manager/market-trends/santa-cruz-ca/?bedrooms=2>

<sup>22</sup> 2017-2021 American Community Survey (ACS) 5-year estimates

Many respondents were fearful that they would need to leave the county due to rising housing costs. Younger respondents also struggle with the cost-of-living and are concerned about securing long-term housing in a market that is so expensive.

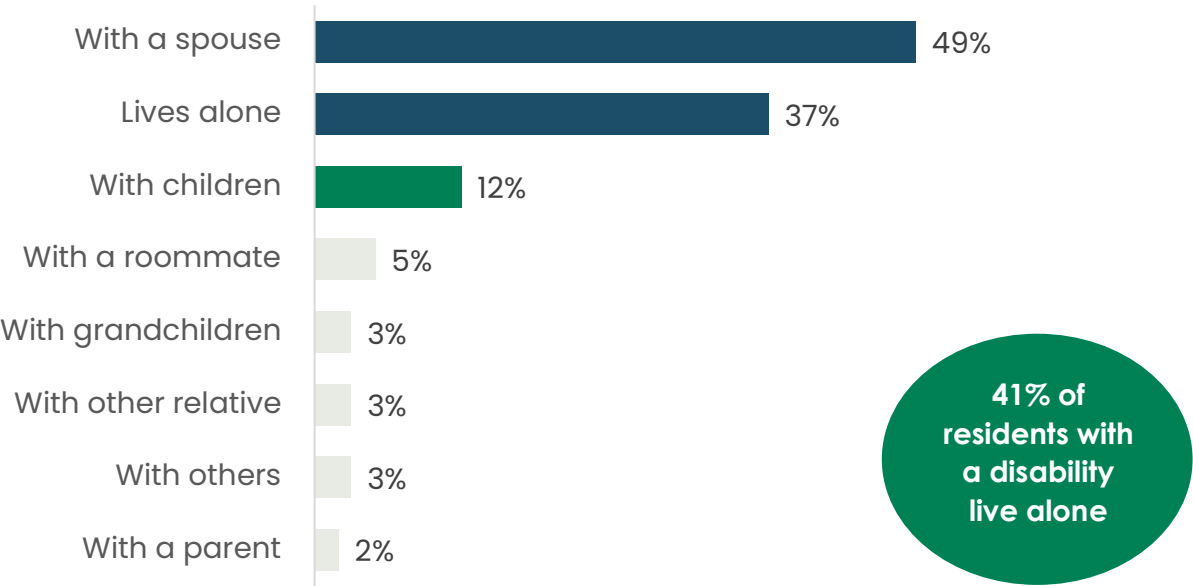
*"I'm a teacher and a single mom to two teenagers. I'm scared I'm going to have to uproot my family and move out of Santa Cruz County if my rent goes up 10% each year. If I have to leave my current rental, I will definitely have to leave Santa Cruz County. I've lived here since 1991 and don't ever want to leave!"*

HOUSING COMPOSITION

*Who shares your home?*

About half of respondents aged 60+ report living with a spouse or partner. Many respondents reported multigenerational households, living with their own children (12%), with grandchildren (3%), or with their own parents (2%). In contrast, more than 1 in 3 respondents 60+ report living alone (37%).

**Figure 7. More than one-third of respondents aged 60+ live alone.**



*Note: N's = 2,450 respondents aged 60+.*

## A Closer Look at Those Living Alone

Capitola has the highest proportion of adults living alone: 42% compared to 33% in the City of Santa Cruz, and less than 30% in Watsonville and Scotts Valley ( $p < .02$ ). Older respondents are much more likely to live alone than younger respondents, with almost half of those aged 75 and older living alone (49%) versus 13% of those 40–59.

- People of Latino descent are less likely to live alone (22%) than others (34%).
- Those with higher incomes are also less likely to live alone: 57% of those earning less than \$50,000 live alone, while 18% of those making more than \$100,000 live alone.

## A Closer Look at Household Composition

- Watsonville respondents are much more likely to have children in the home (34%) as compared to respondents from other cities (for example, just 12% of respondents in Capitola share a home with their children).
- Latino respondents were much more likely to live in multigenerational households (38% vs. 19% of non-Latino share a home with children) and to live with a parent as compared to non-Latino respondents (10% vs. 2%). Spanish-speaking respondents were also 4 times as likely to live with their grandchildren (9%) as non-Spanish-speaking respondents (2%).



1 in 10 aged  
75+ shares a  
home with  
their children

## HOUSING MAINTENANCE & REPAIR

As reported above, whether they have assistance for it or not, over half of respondents report needing help with home repair and maintenance or yard work.

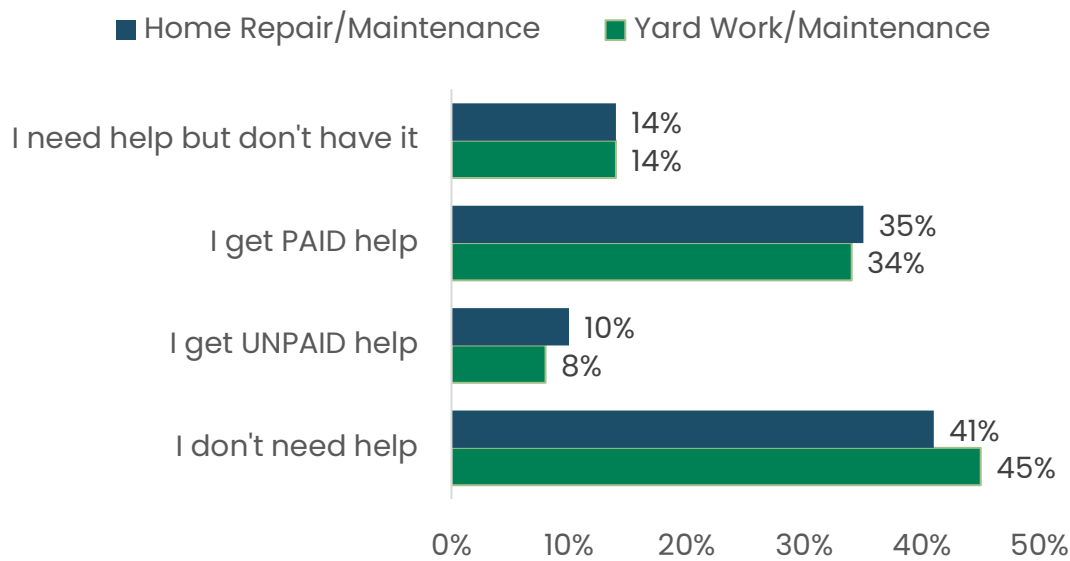
The figure on the following page shows that about a third of respondents aged 60+ pay for household maintenance/repair and yard work. However, a sizable portion of respondents (14%) need help in these areas but don't have it.



**59% of  
respondents 60+  
need help with  
household  
maintenance and  
repair, and 55%  
need help with  
yard work.**



**Figure 8. 14% of respondents aged 60+ need home maintenance and yard work help yet don't have it.**



*Note: N's = 2,369–2,399 respondents aged 60+.*

Respondents living alone are more likely to need help; 19% of those living alone need help with household maintenance and repair but don't have it. Twice as many people with a reported disability need help with household maintenance and repair and yard work but don't have the help that they need, compared to those with no reported disability (21% vs. 9%).

Many of the older respondents report getting paid help with household tasks; 44% of those aged 75 and older get paid help with yard work, for example, a much higher rate than other age groups.

"I have lived in my current home for over 40 years. My home is difficult to navigate due to my health issues: bad knees, neuropathy in hands and feet, balance issues. I can't take care of the place anymore, but I can't afford to move."

## SUITABILITY OF HOUSING

43% of respondents reported having a disability, a chronic health condition that limits their daily activities, and/or reported the use of adaptive equipment. After reporting on their disability status, respondents were asked:

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*In light of your [condition(s)], could your current housing better suit your needs? How so?*

---

655 open-ended comments describe how current housing could better suit their needs. Modifications to improve the accessibility of their homes was the most common response, mentioned by 29% of respondents. Needs in this category centered on the construction of ramps, the installation of grab bars in the bathroom, lifts for mobility scooters, and other such adjustments.

*"Installing a ramp to enter my house so as to use my rolling walker and minimize steps."*

*"A handrail for front steps would be helpful."*

16% mentioned safety concerns, such as the need to level flagstone pathways to avoid a fall.

*"The garden is dangerous for walking, and the garden is a place I deeply enjoy."*

*"Repairs and maintenance to outdoor area – uneven pavers and uneven areas in the yard make it hazardous."*

13% of respondents mentioned that their current housing was satisfactory, with no modifications needed. An additional 12% mentioned affordability concerns.

*"My home meets my needs. It's just the cost of living here that threatens my future."*



**Figure 9. 29% of respondents mentioned specific accessibility modifications that would help their current housing better suit their needs.**

| Areas in which housing could better suit             | Percent     |
|--|-------------|
| Accessibility modifications                          | 29%         |
| Safety concerns or other health considerations       | 16%         |
| Current housing is satisfactory/no problems          | 13%         |
| Affordability concerns                               | 12%         |
| General maintenance and upgrades needed              | 9%          |
| Need for single-story dwelling or issues with stairs | 8%          |
| Community and location preferences                   | 5%          |
| Need for financial support or other services         | 3%          |
| Miscellaneous other comments                         | 5%          |
| <b>TOTAL</b>   | <b>100%</b> |

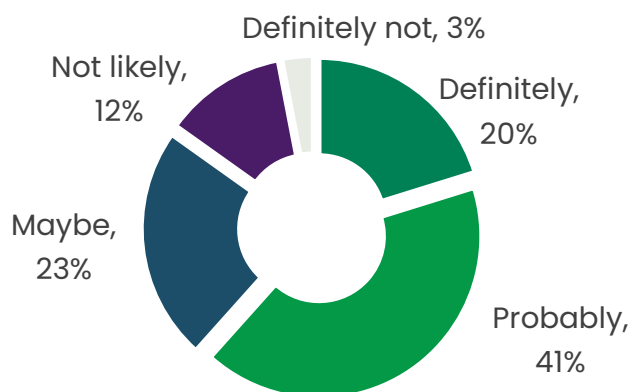
*Note: Percentages above are based on 655 open-ended responses of survey respondents overall.*

## FUTURE HOUSING PLANS

*As you age, do you think you will be able to stay in your current home?*

While most respondents 60+ believe that they will *probably* or *definitely* be able to stay in their current homes as they age, about 40% indicate that they will likely need to move or are uncertain about their ability to age in place.

**Figure 10. Two out of every five respondents are uncertain or feel it is unlikely they will be able to stay in their current home as they age.**



*Note: N = 2,294 respondents aged 60+.*

**Younger residents are much less confident than older residents that they will be able to age in place.**

Younger respondents are less confident that they will be able to stay in their current homes as they age. Thirty percent of those aged 40–59 believe it’s unlikely they will be able to stay in their home. In comparison, respondents aged 75 and older are more confident: 65% say they will *probably* or *definitely* stay and only 11% say it’s unlikely. Respondents with lower incomes are also less likely to believe that they can age in place compared to people with higher incomes ( $p < .002$ ).

Respondents who reported a disability are less likely to believe that they can age in place, with almost 1 in 5 reporting that they are unlikely to stay in their current residence as they age (19%). Perhaps due to a more nuanced view of the challenges of aging, caregivers are also less likely to believe they will be able to age in place ( $p < .005$ ). Spanish speakers are much more likely indicate that they will need to move elsewhere as they age, compared to English-only speakers.

Affordability seems a primary driver of this inability to age in place. Many respondents are struggling with the affordability of Santa Cruz County, and though they would like to stay in their community, they are concerned that high prices will force a move:

*“I will go on Medicare this summer. We are worried about how we will pay all our bills when we are both retired and depending on Social Security. We have both worked and paid into Medicare all our lives and are shocked and very disappointed by how expensive it will be to continue to pay for Medicare services and a Senior HMO plan when we are both on a fixed income. We’ve lived in Santa Cruz for about 40 years. Will we be able to stay as we age? We aren’t at all sure that we’ll be able to do that. It’s sad.”*

## SUMMARY

The high cost of housing in Santa Cruz County is a serious concern for aging residents. 38% of respondents aged 60+ are not sure they’ll be able to stay in their homes as they age, and many fear they will need to leave the county to find affordable housing. Younger residents, low-income residents, and Spanish-speaking residents are significantly less certain of their ability to age in place. Some residents’ current housing pose challenges, with many needing help with maintenance and repair, and those with disabilities cited many ways their housing could be modified to improve safety and accessibility. However, affording such needed repairs and modifications is difficult. These findings point to potential areas in need of investment to ensure aging residents can stay in the county and safely in their homes as they age. Strategies should be tailored to lift up those with greatest housing struggles, including those who live alone, disabled residents, Spanish-speaking residents, and residents with lower income.



## Transportation

### SETTING CONTEXT

In comparison to other counties in the US, Santa Cruz County's public transportation system is robust. For example, the Santa Cruz Metropolitan Transit District operates bus services throughout the county to connect major cities and smaller communities, running approximately 4 buses per hour during rush hour.<sup>23</sup> The Santa Cruz County Regional Transportation Commission (SCCRTC) is focused on transportation equity, ensuring that all community members have access to affordable and efficient transportation options. Indeed, 92% of stations and vehicles are ADA-accessible.<sup>24</sup>

**Santa Cruz County's public transportation system is robust in comparison to other counties ... and it is becoming stronger.**

There are several groups in Santa Cruz County engaged in efforts to address current transportation needs of county residents and to plan for future growth. For example, there are efforts underway to enhance bicycle and pedestrian infrastructure, as well as to

<sup>23</sup> AARP Livability Index, transportation indicators:  
<https://livabilityindex.aarp.org/search/Santa%20Cruz%20County,%20California,%20United%20States>

<sup>24</sup> AARP Livability Index, transportation indicators:  
<https://livabilityindex.aarp.org/search/Santa%20Cruz%20County,%20California,%20United%20States>

improve pedestrian safety. According to the AARP Livability Index, Santa Cruz County overall has a much higher walkability score (12.03 on a scale 1-20) than the US Median County (6.04).

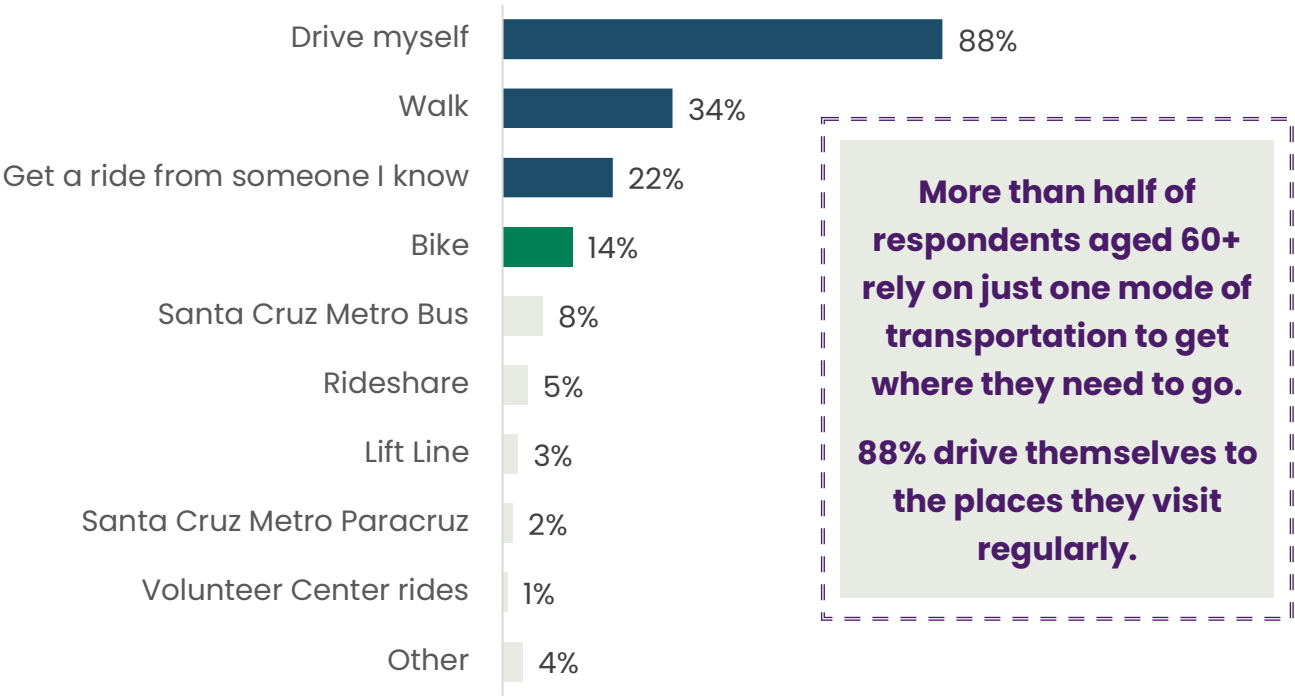
To better understand how seniors in Santa Cruz County get to where they need to go, survey respondents were asked about their preferred modes of transportation.

MODES OF TRANSPORTATION

*What types of transportation do you use to get to the places you visit regularly?*

More than half of respondents (53%) rely on just one mode of transportation for their regular trips. Most respondents aged 60+ drive themselves where they need to go. Roughly one in three respondents get to where they need to go by walking, and one in five obtains rides from someone they know. Fewer are relying on public transportation options such as the Santa Cruz Metro Bus and Lift Line.

**Figure 11. Most respondents aged 60+ drive themselves to where they need to go.**



*Note: N's = 2,428 respondents aged 60+.*

Sixty-eight individuals recorded what they considered to be a different type of transportation from those listed above. These write-in responses of “other” modes of transportation are categorized in the following table. Most responses involved a specialized transportation service such as a paid car service or a paid caregiver.

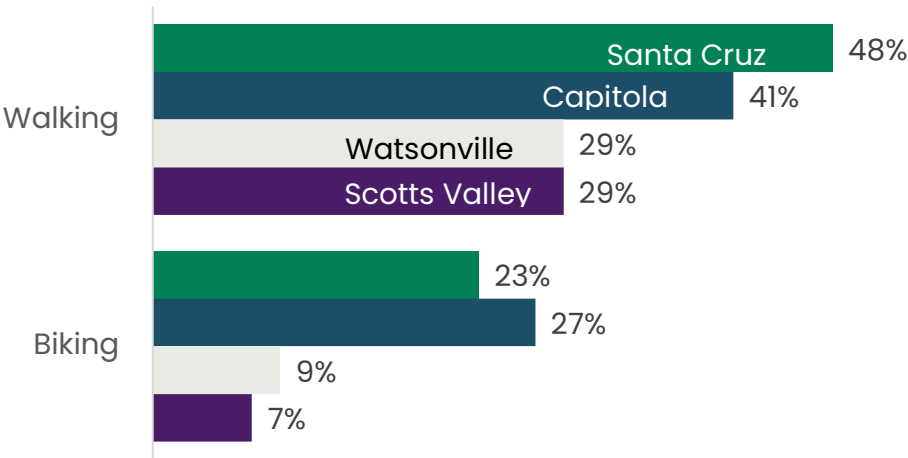
**Figure 12. Respondents also rely on specialized transportation services.**

|   | Percent     |
|---|-------------|
| Specialized transportation service          | 29%         |
| Personal vehicle driven by spouse or family | 15%         |
| Walker or cane, e-biking, skateboarding     | 13%         |
| Mobility scooter, wheelchair                | 13%         |
| Carpooling with friends                     | 12%         |
| Public transit                              | 7%          |
| Uber/Lyft                                   | 4%          |
| Miscellaneous comments                      | 6%          |
| <b>TOTAL</b>                                | <b>100%</b> |

*Note: These percentages are based on 68 respondents who provided write-in responses when asked about the types of transportation they use to get to the places they visit regularly.*

Patterns of transportation differed across the incorporated cities in the county. For example, Santa Cruz and Capitola have much higher rates of walking and biking than did Watsonville and Scotts Valley. Almost half of respondents in Santa Cruz report walking to get to the places they need to go.

**Figure 13. More 60+ respondents in Santa Cruz and Capitola walk or ride bikes to get around.**



*Note: N's = 1,922 respondents aged 60+*

## TRANSPORTATION HABITS

Different groups have different transportation habits. For example, Spanish-speaking respondents were much less likely to drive themselves (53%) compared to English-only respondents (91%). Spanish speakers are more likely to get a ride from someone they know, to ride the bus, to use Lift Line, and to take Paracruz.

73% of people aged 60+ say it's not at all difficult to get around

It is important to understand how groups with greater needs get to the places they need to go. The table below provides a closer look at the transportation habits of adults aged 75 and older, those reporting incomes of less than \$50,000, and respondents reporting a disability. Arrows indicate percentages that are significantly higher (upward arrows) or lower (downward arrows) than comparison groups. For example, significantly lower percentages of the eldest respondents drive themselves, as compared to younger respondents. Those with the lowest incomes are much more likely to get a ride with someone, take the bus, and take Lift Line, as compared to those with higher incomes.

"In a few years, I won't be able to drive, and I'll need to rely on public transport ... but it's not convenient. Para-Cruz, Lift Line - you have to call ahead of time. Buses only come once an hour. It's not convenient."

– 80-year-old from Santa Cruz



**Figure 14. Transportation habits of older, lower-income, and disabled respondents differ markedly from their counterparts.**

|                           | Aged 75+ |   | Lowest Income |   | Disabled |   |
|---------------------------|----------|---|---------------|---|----------|---|
| Drive myself              | 81%      | ↓ | 76%           | ↓ | 78%      | ↓ |
| Get a ride from someone   | 30%      | ↑ | 27%           | ↑ | 33%      | ↑ |
| Walk                      | 28%      | ↓ | 31%           |   | 30%      | ↓ |
| Santa Cruz Metro Bus      | 6%       |   | 13%           | ↑ | 11%      | ↑ |
| Bike                      | 5%       | ↓ | 11%           | ↓ | 9%       | ↓ |
| Lift Line                 | 4%       | ↑ | 6%            | ↑ | 5%       | ↑ |
| Rideshare                 | 4%       |   | 6%            |   | 8%       | ↑ |
| Santa Cruz Metro Paracruz | 3%       |   | 5%            | ↑ | 5%       | ↑ |

*Note: Aged 75+ N = 861. Lower-income N = 796. Disabled N = 1,092. Up arrows indicate percentages that are significantly higher than the comparison groups; down arrows indicate percentages that are significantly lower than the comparison groups. Comparison groups include: Aged 75+ vs. Younger Groups, Lower-income (less than \$50,000) vs. Higher-income Groups, Disabled vs. Those Reporting No Disability. All percentages were tested using chi-square tests at  $p < .0005$ .*

## DIFFICULTY GETTING AROUND

*In general, how difficult is it for you to get to the places you need to go?*

Overall, respondents aged 60+ have little difficulty with transportation. A full 73% indicated that it's "not at all difficult" to get where they need to go.

However, there are many groups who report significantly greater difficulty with transportation than others. For example, the following percentages of people say that getting around is "somewhat" or "very" difficult for them:

- 13% of those older than 75
- 18% of those who report incomes less than \$50,000
- 19% of those who report a disability
- 11% of respondents from Watsonville
- 16% of Spanish-speaking respondents
- 14% of those who live alone

Some find public transportation difficult to navigate. When asked what might improve quality of life, one respondent shared about the challenges of public transportation in the county:

*"We need an alternative to Metro Paracruz. Recently, my 67-year-old sister took the challenge to use public transportation with her 3-year-old granddaughter to see if we could try and take our first ever Metro bus ride, from Capitola south, & figure out how to return to our starting point. We are both college-educated and savvy tech users. It was extremely challenging. Santa Cruz may be getting cutting edge hydrogen vehicles, but will we see any variety of size and enhanced service routes?"*

## SUMMARY

Many residents aged 60+ have little difficulty getting around, driving themselves to the places they visit regularly. However, several groups – those older than 75, those with lower incomes, those with disabilities, those who live in Watsonville – have a much more difficult time finding reliable transportation. Less likely to drive themselves, residents with disabilities and those with lower incomes, for example, are more likely to take public transit: Santa Cruz Metro and Paracruz. The county's oldest residents (those aged 75+) are more likely to use Lift Line, as are lower-income and disabled residents.

Transportation habits also differ across the incorporated cities, with rates of walking and biking much higher in Santa Cruz and Capitola than in Scotts Valley or Watsonville. Santa Cruz and Capitola generally have dense, mixed-use neighborhoods with homes, shops, restaurants, and services close together, making walking and biking more practical. To enhance walking and biking infrastructure in different areas, the county is actively implementing several transportation projects, investing in multi-use pathways, safer intersections, improved sidewalks, and more extensive trail networks.

Understanding the different needs of the varied aging population can help better allocate resources and promote different services that speak specifically to these different needs. Knowing that Spanish speakers (predominantly in South County), for example, are likely to depend on shared rides and bus services and yet still have difficulty getting around suggests that such services should be expanded in these areas to better serve the needs of this growing population.



## Affording Aging

### SETTING CONTEXT

According to the Public Policy Institute of California, 15% of seniors in California are in poverty as of early 2023, a rate that is higher than other age groups.<sup>25</sup> Often on fixed incomes, seniors can face significant challenges in managing the high cost of living, particularly housing, in Santa Cruz County. Safety net services do enhance food security in the region – food assistance programs provided the equivalent of more than 30 million meals over the course of 2019–2020 to help fill the gap between meals purchased and meals needed.<sup>26</sup>

"I'm afraid that my savings are running low and government help is not enough."

The Age Well Santa Cruz County Survey asked respondents a series of questions about their food security, their financial stability, and their use of support services. Their viewpoints and needs are shared in the following section.

<sup>25</sup> "Who's in Poverty in California?" Public Policy Institute of California. <https://www.ppic.org/interactive/whos-in-poverty-in-california/>

<sup>26</sup> Amaral, D., Bullock, H., Bertram, E. (March 2022). "Food Insecurity in Santa Cruz County", Volume 3.

## NUTRITION

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*In general, how difficult is it for you to get enough nutritious food every day?*

---

Of respondents aged 60 and older, 6% reported that it was *somewhat* or *very difficult* to get nutritious food. However, the following groups reported significantly greater difficulty getting nutritious food daily than did their counterparts:

- Respondents who live in Watsonville;
- Younger respondents (aged 40-59);
- Those without stable housing;
- Those who live alone;
- Those who report a disability;
- Spanish speakers; and
- Those with household incomes less than \$50,000.

## AFFORDING NEEDED SERVICES

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*In general, how difficult is it for you to afford the services you need?*

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**More than 1 in 4 residents aged 60+ indicate it is somewhat or very difficult to afford needed services.**

Seniors often need a wide array of different services as they age, and of course, individuals vary in the scope and depth of their needs. One theme was consistent, however, across the focus group participants with whom we spoke – many expressed fear about being unable to afford the services that they need as they age. To explore this issue, survey respondents were asked to report how difficult it is for them to afford the services they need, whatever those services might be. Respondents aged 60+ were more likely to report difficulty with affording needed services. **More than 1 in 4 respondents indicate it is *somewhat* or *very difficult* to afford the services that they need.**

"I'm afraid of growing old and not having a strong financial situation, money, or dependable housing."

– Spanish-speaking resident

Lower-income respondents report greater difficulty than those with higher incomes, and other groups are struggling with affordability as well. For example, younger respondents (aged 40–59) report significantly more difficulty affording needed services than do older respondents ( $p < .005$ ). Other groups reporting greater difficulty with affording needed services include:

- Those in unstable housing;
- Those living alone;
- Caretakers, especially those caring for more than one age group;
- Those who report a disability; and
- Those without a bachelor’s degree.

**USE OF SUPPORT SERVICES**

Respondents were asked whether they had used any of several support services in the past year. Readers should note that due to this effort’s focus on gathering input from local, harder-to-reach populations, respondents may reflect a more vulnerable population, and the proportions of respondents accessing support services may also reflect this.

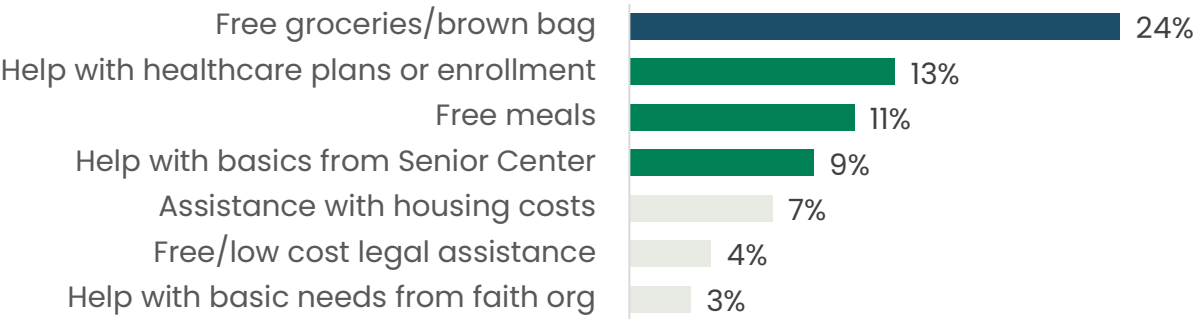
*Have you used any of the following services in the past year?*

**41% of respondents aged 60+ had used at least one of the listed services in the past year.**

**Food support features prominently in support services used.**

Almost 1 in 4 reports having received free groceries in the previous year, a rate that likely reflects the outreach efforts focused on Meals on Wheels and Grey Bears clientele.

**Figure 15.24% of respondents aged 60+ received free groceries in the past year.**



*Note: Ns = 2,161 respondents aged 60+.*



More vulnerable populations reported greater food/meal service usage than did their counterparts. For example, lower-income respondents and those with less education were more likely to report service usage. Other groups reporting greater service use in the past year include:

- Respondents who live in Watsonville: 18% had received free meals in the previous year, and 30% had received free groceries.
- Oldest respondents (75 and older): 15% had received free meals, and almost 1 in 3 had received free groceries (31%).
- Unstably housed respondents have used, on average, two of the listed services – a higher rate than those in stable housing. Just less than half reported getting free meals (40%) or groceries (47%).
- Those who live alone: 15% had received free meals, twice as many as those living with others, and almost 1 in 3 had received free groceries (32%).
- Those reporting a disability are four times more likely to have received free meals as compared to those with no disability (18% compared to 4%). About 1 in 3 reports having received free groceries (32%).
- Nearly half of Spanish speakers received free meals in the past year (46%).

### **Respondents in Watsonville are well-connected to support services.**

Overall, respondents in Watsonville were most likely to have received help from a Senior Center (15%).

Use of legal services was highest in Watsonville (8%) compared to other cities.

Respondents in Watsonville were also most likely to indicate receiving assistance with housing costs (11%).

### **More vulnerable groups are accessing support services.**

Senior Centers are a source of help for 25% of respondents who were unstably housed. Those living alone and those reporting disabilities were more likely to rely on centers as a source of support (12% for each). Spanish speakers also received help from Senior Centers in large numbers, with 39% reporting help from this source (vs. 6% of English speakers).

Use of legal services was highest among unstably housed (30%) and Spanish-speaking respondents (17%).

Getting assistance with housing costs was more common for lower-income respondents (20%), Spanish speakers (23%), those with unstable housing (16%), those living alone (13%), and those reporting a disability (12%).



Respondents with disabilities, those living alone, those with unstable housing, Spanish speakers, lower-income respondents and those without a college degree are all more likely to get assistance with healthcare plans or enrollment.

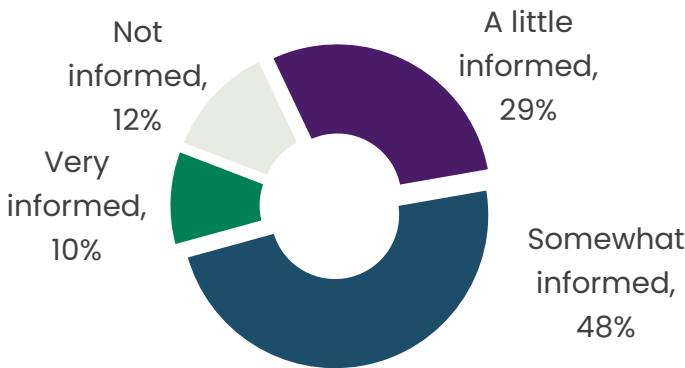
**INFORMATION ABOUT OLDER ADULT SERVICES**

Respondents were asked how informed they feel about services for older adults. About half of respondents feel *somewhat* informed, with just 10% reporting that they are *very well* informed.

Just 10% of those 60+ feel “very informed” about services for older adults

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*Even if you don’t need these services, how informed do you feel about services for older adults?*  
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**Figure 16. Few respondents aged 60+ feel very well informed about older adult services.**



*Note: N = 2,307 respondents aged 60+.*

The eldest respondents in our sample – those aged 75 and older – feel better informed than do younger respondents. Respondents who live alone also feel better informed than do those who live with others, as do caregivers who provide for someone 60+. Lower-income seniors also themselves as better informed than do higher-income seniors ( $p < .005$ ).

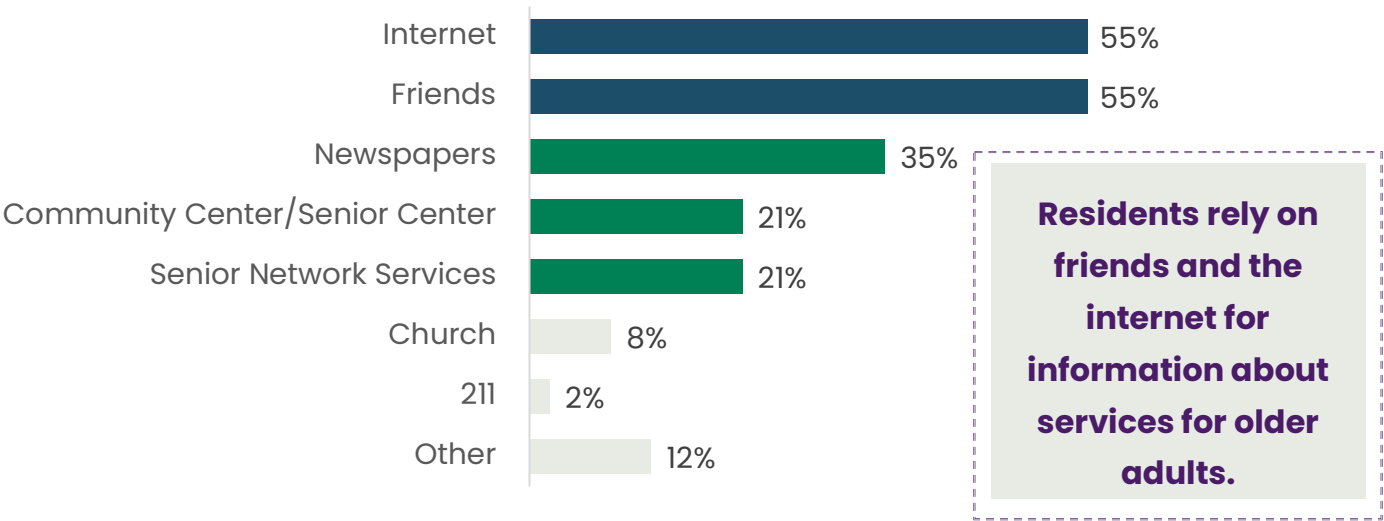
To explore how residents get information about services for older adults, respondents were asked:

"We need a resource where all this information is in ONE place!!"  
  
– Focus Group Participant

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*How do you currently get information about services for older adults?*  
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As the following figure illustrates, respondents aged 60+ turn to the internet or to their friends to learn about services for older adults. Newspapers were also a source of this information for about one in three respondents aged 60+.

**Figure 17. Over half of respondents 60+ get their information about services for older adults from friends or the internet.**



*Note: N's = 2,295 respondents aged 60+.*

Top sources of information were examined for specific groups of respondents in the county: those 75+, Hispanic/Latino respondents, lower-income respondents, those who report a disability, and those in the younger 40–59 age group. For each of these groups, *friends* and the *internet* were either the first or second source of information they turn to in order to learn about services for older adults.

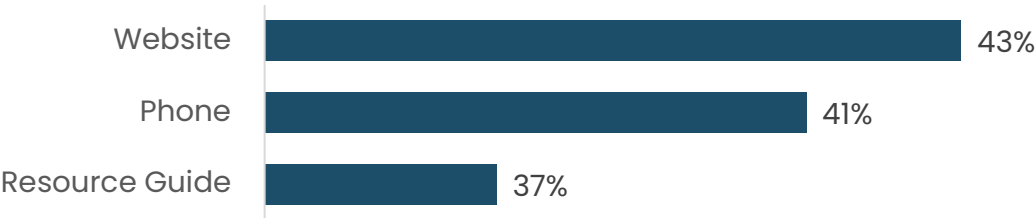
Although 211 was not reported as a common source of information for older adult services, younger respondents (5% of those aged 40–59), those in Watsonville (7%), Hispanic/Latino respondents (6%), lower-income respondents (5%), and those unstably housed (10%) were more likely than other groups to turn to 211.

Overall, about one in five respondents aged 60+ turn to Senior Network Services (SNS) for information, with those aged 75+ and those who live alone most likely to turn to SNS. About one in four of the eldest respondents (26%) and those who live alone (27%) reported turning to SNS for information about services for older adults. Those who reported disabilities and those who speak at least some Spanish were also more likely to turn to SNS than their counterparts.

Those who get information from Senior Network Services were asked whether they typically access that information by phone, the website, or through the Resource Guide. All

three information channels are utilized in high proportions by seniors seeking information, although reports of using the Senior Network Services website was most common.

**Figure 18. All three channels of Senior Network Services information are accessed by high proportions of seniors seeking information.**



*Note: N's = 485 respondents who seek information about services for older adults from Senior Network Services.*

**SUMMARY**

Seniors in Santa Cruz County are more likely to be in poverty than other age groups in the county. As such, affordability is a real concern for many seniors who may be on a fixed income. More than 1 in 4 residents aged 60+ say it is somewhat or very difficult to afford the services they need. However, 2 out of 5 respondents indicated they had used at least one of the support services the CNA inquired about, and findings indicate that available services are reaching more marginalized residents: those with lowest income, older seniors (75+), those living alone, Spanish speakers, those who are unstably housed, and residents with disabilities. Residents in Watsonville appear well-connected to services, and their greater service use may indicate greater needs for resources.



## End-of-Life Planning

### SETTING CONTEXT

As we age, financial planning becomes increasingly important to ensure security, comfort, and preparedness for unexpected events. Approaching retirement is a common time for people to finalize or update their wills and estate plans to ensure stable finances and a

smooth transition of assets. Considering a change in

investment strategy, power of attorney, and advanced

directives, for example, are all issues that can be top-

of-mind at this stage of life. However, a recent

AARP survey has found that 20% of adults ages 50+

have no retirement savings, and more than half are

worried they will not have enough money to support

them in retirement.<sup>27</sup> Although more than 80 percent of

older adults understand the end-of-life transition to be an

important part of life, only about one-in-three have made a last will or living will.<sup>28</sup> To

explore the extent to which Santa Cruz residents are preparing for their next chapters,

respondents were asked whether they had started end-of-life planning and about their

interest in resources to help them age well.

As I get older, I realize that there were things I could have done better for retiring..."

– 70-year-old resident of Watsonville

<sup>27</sup> Brown, S. Kathi. AARP Financial Security Trends Survey, January 2024. Washington, DC: AARP Research, April 2024. <https://doi.org/10.26419/res.00525.040>

<sup>28</sup> Lampkin, Cheryl. 2024 End of Life Survey: Thoughts and Attitudes on Death and Dying. Washington, DC: AARP Research, February 2024. <https://doi.org/10.26419/res.00782.001>.

## END-OF-LIFE PLANS

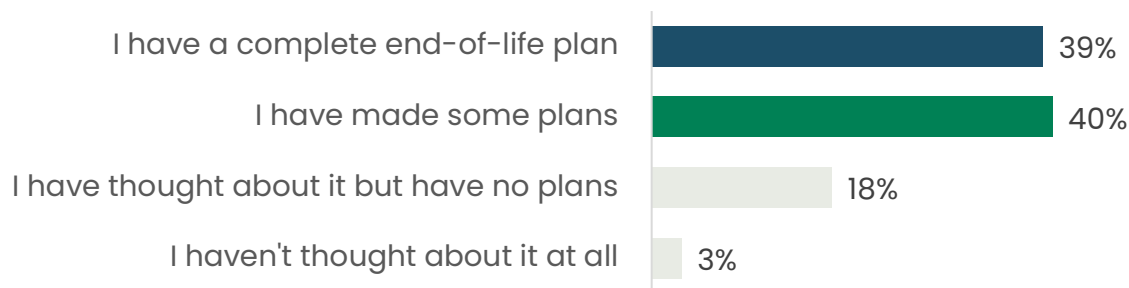
Almost all respondents aged 60+ report having at least thought about end-of-life plans; just 3% report not having thought about these topics at all. But as Figure 19 shows, only 39% have formulated a complete plan; 60 percent of respondents over the age of 60 still have planning to do.

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*How much end-of-life planning (e.g., a will, advanced directive, etc.) have you done?*

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**Figure 19. Almost 4 in 10 respondents 60+ have a complete end-of-life plan.**



*Note: N = 2,293 respondents aged 60+.*

Not surprisingly, the eldest respondents are most likely to have made plans; 46% of those aged 75 and older report having complete end-of-life plans. However, rates of planning for several groups are particularly low:

- Respondents in Watsonville
- Respondents aged 40–59
- Caregivers
- Hispanic/Latino respondents and Spanish speakers
- Respondents with lower income
- Those with less than a college degree

"I would like to learn about investing or managing our money."

– Spanish-speaking focus group participant from South County

Respondents who have more pressing concerns (e.g., those unstably housed) are even less likely to report having made any end-of-life plans.

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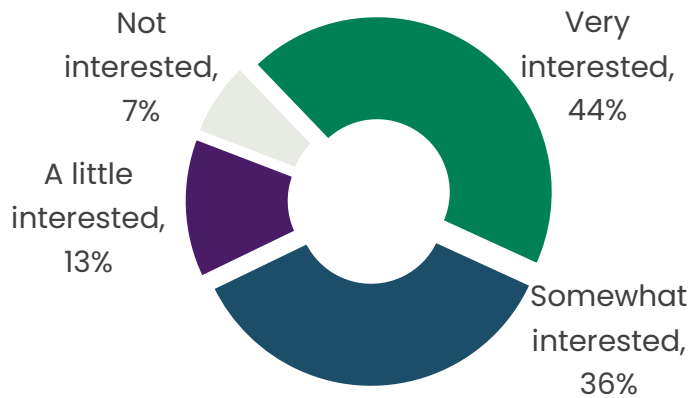
*How interested are you in resources to help you plan ahead to age well?*

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**44% aged 60+ are  
“very interested”  
in resources to  
help them plan  
ahead to age  
well.**

Respondents aged 60+ report strong interest in resources designed to help them plan to age well. Forty-four percent report being “very interested” in such information. Younger respondents report stronger interest than even the eldest respondents. Caregivers of those 60+ indicate high interest, as well. Respondents across all four cities in the county report similarly high levels of interest. Those with disabilities are particularly interested in resources to help them plan, as are those who live alone ( $p < .005$ ).

**Figure 20. Interest in resources to age well is strong.**



*Note: N = 2,291 respondents aged 60+.*

In fact, the less planning respondents report having done no matter their age, the more interested they tend to be in planning resources (correlation is  $r = -.12$ ,  $p < .0005$ ,  $N = 2,962$ ).

## **SUMMARY**

Residents are receptive to and hungry for resources and information to help them age well. Although most respondents in this survey aged 60 and older have not completed formal end-of-life planning, almost all have at least thought about it. With younger respondents reporting even stronger interest than the eldest respondents, a broad swath of ages could deeply benefit from planning for their next chapters. Santa Cruz County has an important opportunity to provide such education and resources to help residents age well.





## Health Status & Health Care Needs

### SETTING CONTEXT

There are many different metrics to examine when thinking about the health of an aging population. Diabetes is one such important indicator because it can have a harmful effect on most organ systems in the body, and because it disproportionately affects minority populations and the elderly. About 18% of adults aged 65+ in Santa Cruz County have diabetes (as of 2021), and this rate is trending up for overall adults in the county.<sup>29</sup> Cancer rates are also trending up, and with almost 7% of county adults with cancer (as of 2021), rates are higher than other counties in California.

Given these health care trends, and the needs of an aging population, access to quality healthcare is of critical importance. To better understand the health status of Santa Cruz County adults aged 40+, respondents were asked a series of questions about their physical, mental, and dental health. Access to health care was also investigated, as was difficulty with navigating health care systems, affording needed health care services, and other important topics.

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<sup>29</sup> California Health Interview Survey, 2021-2022.

# QUALITY OF HEALTH

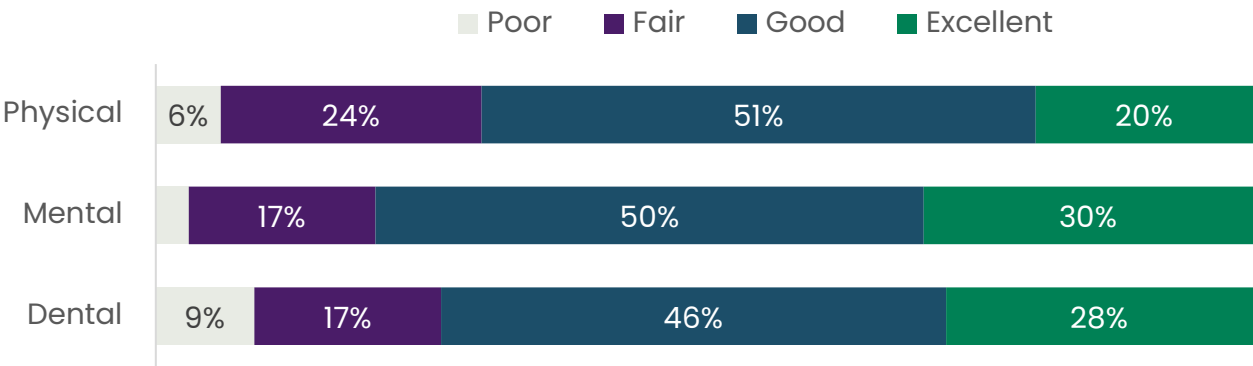
**Good health is an important asset among respondents aged 60+.**

**71% indicate they are in good or excellent physical health.**

*How would you describe your physical / mental / dental health?*

One in five respondents aged 60+ characterized their physical health as “excellent,” with an additional 51% stating that their physical health was “good.” An even higher proportion of 60+ rated their mental health as “excellent” (30%). As Figure 21 shows, dental health appears to be the greatest health-related need of those measured, with 9% characterizing their dental health as “poor.”

**Figure 21. Ratings of health were high among those 60+.**



*Note: N's = 2,322-2,335 respondents aged 60+. Values less than 5% are not labeled.*

There are important subgroups who are in poorer health, however.

- Respondents in Watsonville report lower health ratings across all three dimensions than did respondents in Santa Cruz, Capitola, or Scotts Valley.
- Respondents without stable housing report significantly poorer physical, mental, and dental health than those whose housing is stable.
- Those who live alone report poorer health than do those who live with others, especially for physical and dental health.
- Although the eldest respondents (those 75+) gave significantly lower ratings for physical and dental health as compared to younger respondents, their mental health ratings were strong. In comparison, it is the youngest respondents in the survey – those aged 40-59 – who report the greatest struggles with their mental

health; 33% characterized their mental health as “poor” or “fair”, a significantly higher percentage than for older respondents.

- Although the physical and dental health of caregivers is similar to those who are not caregivers, their mental health is not as strong. Caregivers report poorer mental health than their counterparts ( $p < .001$ ). 25% rate their mental health as being poor or fair.
- Those who reported a disability gave significantly lower health ratings across all three dimensions, as compared to respondents with no reported disability.
- Hispanic/Latino respondents – and Spanish speakers to an even greater degree –rated their physical and dental health significantly lower than their counterparts.
- Those with lowest incomes give significantly lower health ratings across dimensions, with 1 in 3 indicating fair or poor mental health (34%).

“I’m watching friends disappear and drift off in different directions. I feel isolated in little units, and I don’t socialize as much.”

– 80-year-old retiree from Santa Cruz

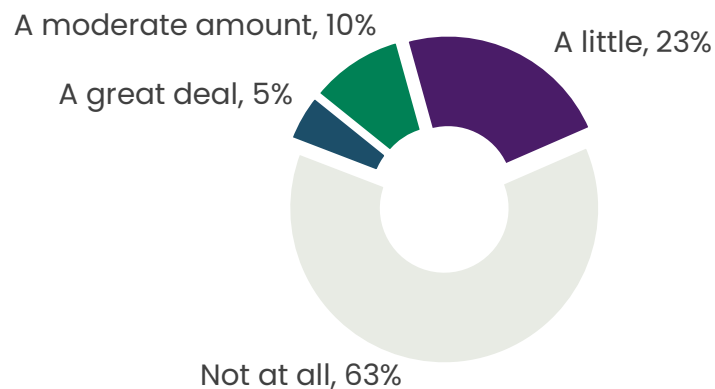
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*How much does your health or mobility limit your ability to leave home?*

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Whereas most respondents 60+ say that their health does not impact their ability to leave their homes at all, 38% report at least some impact on their mobility.

**Figure 22. 38% of those 60+ say that their health limits their ability to leave their homes at least a little.**



*Note: N = 2,343 respondents aged 60+.*

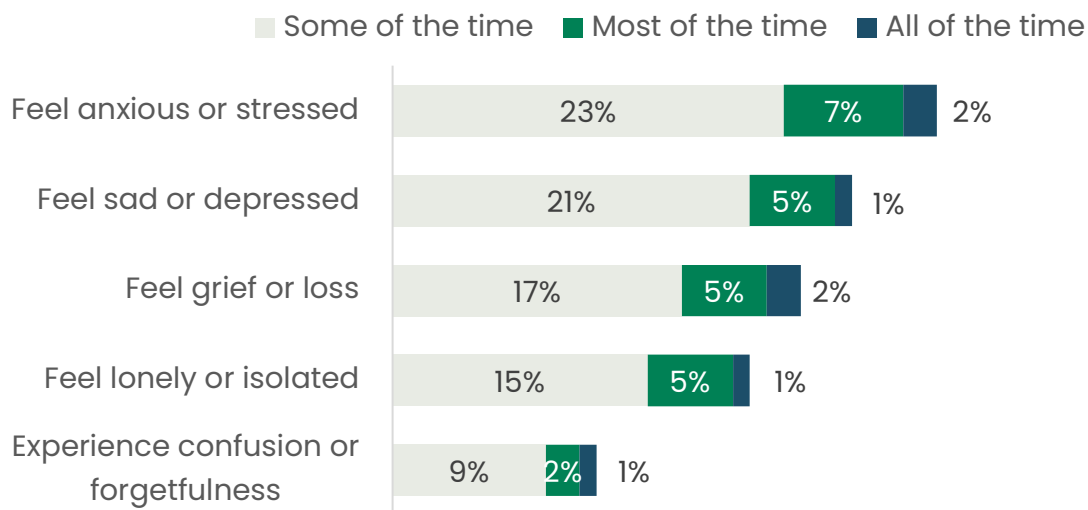
## EMOTIONAL & COGNITIVE HEALTH

For a closer read on emotional and cognitive health among older adults in Santa Cruz County, respondents were asked to report how frequently they had experienced a set of symptoms in the previous 30 days.

*In the past 30 days, how often did you ... ?*

Figure 23 shows the percent of respondents aged 60+ who reported feeling a series of emotional symptoms “some of the time,” “most of the time,” or “all of the time” in the previous 30 days. Anxiety and stress were most common, with almost 1 in 3 respondents aged 60+ reporting feeling this way at least some of the time in the past month. Sadness or depression were also common, with 1 in 4 respondents 60+ feeling this way at least some of the time. Across the five emotional and cognitive symptoms listed, very few report problems “all of the time.”

**Figure 23. Anxiety is the most common emotional symptom for those 60+, with 9% feeling anxious or stressed most or all of the time.**



*Note: N's = 2,322–2,333 respondents aged 60+. Respondents who answered “none of the time” or “a little of the time” are not included in the figure above.*

It is the younger cohort who are struggling more with sadness, loneliness, and anxiety than older respondents. Respondents aged 40–59 report significantly higher levels of sadness/depression, loneliness, and anxiety ( $p < .001$ ) than do older respondents. Among

respondents aged 40–59, 38% feel sad or depressed, 27% feel lonely or isolated, and over half feel anxious or stressed at least some of the time (55%).

While reports of grief and loss are similar across the age groups, the oldest respondents are those most apt to report experiencing confusion or forgetfulness.

Unstably housed respondents report significantly greater frequency of mental health symptoms across dimensions, especially sadness, loneliness and anxiety ( $p < .005$ ).

Those with the lowest reported incomes (under \$50,000) also struggle more with mental health symptoms; higher percentages report that they have felt sad or depressed, anxious or stressed, and grief or loss all of the time in the prior 30 days.

## ACCESSING CARE IN SANTA CRUZ COUNTY

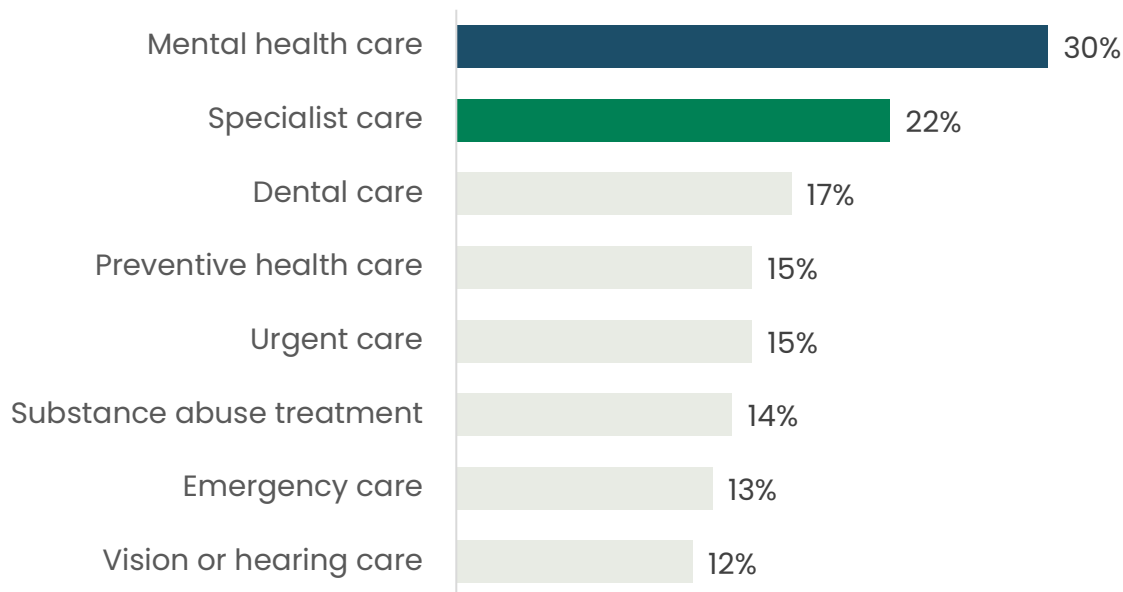
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*How much of a problem is it for you to get these types of care in Santa Cruz County?*

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Some types of care apply to all respondents (e.g., preventive health care, emergency care, urgent care, and dental care). Ratings for other types of care were based only on those respondents who report needing such care (e.g., vision or hearing care, specialist care, mental health care, and treatment for substance abuse). 0 shows that 30% of adults aged 60+ who need mental health care indicate it is a moderate or major problem to access that care. Access to specialist care also posed a significant problem for 22% of those adults 60+ who need to see a specialist.

**Figure 24. Mental health care and specialist care represent the types of health care most difficult for respondents aged 60+ to access.**



*Note: N's = 268–2,238 of respondents 60+ who need each type of care. Percentages reflect those who answered that they have a "moderate problem" or a "major problem" getting each type of care.*

Looking across the four incorporated cities, access to dental care is rated as significantly more problematic in Watsonville, and access to urgent care is rated as significantly more problematic in Scotts Valley, ( $p < .001$ ). There were few significant differences in ratings across the unincorporated areas. One respondent shared their experience accessing care in the San Lorenzo Valley area:

*"PAMF/Sutter Health got rid of walk-in and urgent care in Scotts Valley. For all of us seniors in SLV, this is a crime – it takes at least an hour to get to the ones in Santa Cruz and then a long wait there. By then it's either not urgent anymore or time for an emergency room visit. The new medical center in Ben Lomond has limited availability for new patients and doesn't take Medicare, so that's out. WE NEED LOCAL DOCTORS that are 30 minutes or less away! And that take ORIGINAL Medicare, which PAMF/Sutter is no longer accepting for new patients."*

Other respondents observe that wait times for primary care can be lengthy, which is problematic when elders need prescription medication.

*"To be able to obtain a primary care physician with whom I may schedule an appointment to be seen within a reasonable time. Right now my 95-*



*year-old mother has an 8 month wait to see her physician for an appointment the physician requires for my mother to continue refilling her prescription."*

**24% of residents aged 60+ had to seek necessary services outside of the county in the previous three months.**

Survey responses indicate that some have greater difficulty accessing some kinds of care than others.

- Younger respondents aged 40–59 report greater difficulty in accessing preventive care ( $p < .01$ ), emergency care ( $p < .001$ ), specialist care, mental health care, and substance abuse treatment.
- Unstably housed report more difficulty accessing preventive care, dental care, urgent care, and vision/hearing care than those who are in stable housing.
- Those living alone struggle to access dental and vision/hearing. Those caring for more than one age group also report much more difficulty in accessing a range of care.
- Those who report a disability report more difficulty accessing all types of care (except substance abuse treatment) than those without a disability.
- Latino respondents, and especially Spanish speakers, struggle with dental and vision care ( $p < .001$ ), but not more so than English-speaking respondents for other types of care.
- Lower-income respondents (those earning less than \$50,000) report more problems accessing preventive health care, dental care, vision/hearing care, but less difficulty accessing substance abuse treatment ( $p < .005$ ).

## SEEKING SERVICES OUT OF COUNTY

Because access to some types of care can be difficult within Santa Cruz County, respondents were asked whether they have needed to seek care outside of Santa Cruz County:

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*In the past 3 months, have you needed to go outside of Santa Cruz County because you couldn't find or access healthcare or other services you needed?*

---

24% of respondents 60+ report needing to go outside of Santa Cruz County to access healthcare or other needed services in the previous three months.

## Who seeks care and needed services outside of Santa Cruz County?

- Younger respondents (40–59 years of age) were more likely to leave the county to seek care than the eldest respondents (27% of 40–59 vs. 21% of those 75+,  $p < .03$ ).
- Those living alone were much less likely to leave the county for services (20% vs. 26% of those who live with others).
- 1 in 3 people who provide care to multiple age groups left the county in the previous 3 months).
- Those who report a disability are much more likely to leave the county for care (30% vs. 21%).
- Those with higher incomes are more likely to access care in other counties (27%) than those earning the lowest income levels (20%,  $p < .005$ ).

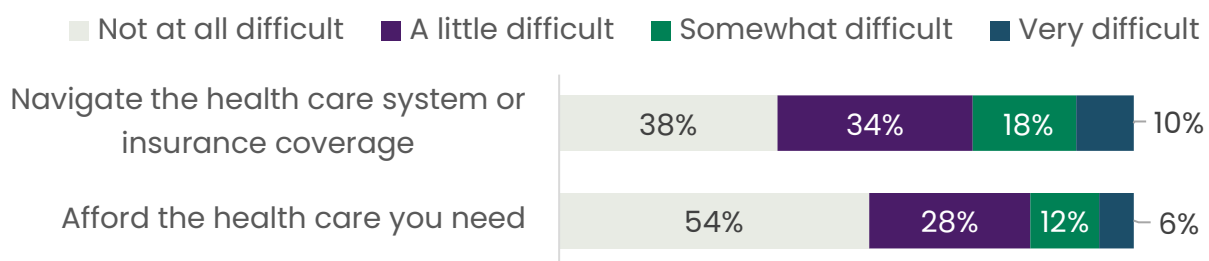
## WHAT SERVICES ARE SOUGHT OUTSIDE OF THE COUNTY?

Respondents were asked to list the types of care they sought outside of Santa Cruz County in the previous three months. A qualitative analysis of their responses reveals the significant challenges related to healthcare access in the county. Difficulties include finding local providers, long wait times, limited service offerings by local Kaiser Permanente offices, and concerns about healthcare quality. Specific medical needs and procedures often necessitate travel to neighboring cities, primarily San Jose and Santa Clara, reflecting gaps in local healthcare infrastructure. Limited dental care and mental health services also pose challenges.

## CHALLENGES ACCESSING HEALTH CARE

Respondents were asked to report their level of difficulty with affording the healthcare they need and with navigating the healthcare system or insurance coverage. While a high percentage of respondents 60+ indicate that navigating the health care system is somewhat or very difficult (28%), they report less difficulty with affording the health care that they need: 54% say it's "not at all difficult" and an additional 28% say "a little difficult".

**Figure 25. 28% of those 60+ say it is difficult to navigate the health care system.**



*Note: Ns = 2,330–2,336 respondents aged 60+.*

Affordability poses more of a problem for those reporting incomes of less than \$50,000; lower-income respondents report significantly more difficulty not only with affording healthcare, but also with navigating health care systems. Several other groups within the county tend to struggle more with these issues than do their counterparts. For example:

- Younger respondents aged 40–59 report significantly more difficulty with affordability and health care navigation than do older respondents.
- Those without stable housing, those living alone, caregivers, and those who report disabilities also report significantly higher difficulty ratings.

## SUMMARY

Good health is a strong asset among Santa Cruz County seniors, with 71% of those aged 60+ reporting good or excellent physical health. However, health disparities are evident in lower health ratings provided among those who live alone, residents who have disabilities, those with lower incomes, and Spanish speakers. Health challenges have at least a little impact on the ability of 38% of respondents 60+ to leave their homes. And accessing health care – particularly specialist care – is a significant challenge for residents, causing many to seek services outside of Santa Cruz County.

The youngest respondents in the survey – those aged 40–59 – report more struggles with their mental health than do older residents, with 1 in 3 reporting poor or fair mental health. Caregivers also tend to report lower levels of mental health than do non-caregivers. These needs may be going unaddressed, as access to mental health care is a moderate or major problem for many of those who need such care.

Findings reported in this section complement findings from the recent Community Health Assessment,<sup>30</sup> which prioritizes health care access and mental health services. Prioritizing these for the county's seniors and providing a tailored response to address language and accessibility will support all residents to age well in the county.

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<sup>30</sup> [https://www.datasharescc.org/content/sites/santacruz/CHA/eCHA/Executive\\_Summary\\_CHA2024\\_ENG.pdf](https://www.datasharescc.org/content/sites/santacruz/CHA/eCHA/Executive_Summary_CHA2024_ENG.pdf)



## Views of the Community

### SETTING CONTEXT

According to the recent CASOA survey, Santa Cruz and San Benito County residents gave high scores to the quality of their communities, with the vast majority rating their neighborhoods as good or excellent places to live (83%).<sup>31</sup> Indeed, according to the AARP Livability Index, Santa Cruz County residents have better access to libraries, parks, and grocery stores/farmers markets than do residents of the average US neighborhood.<sup>32</sup> In this section, residents' attitudes toward aspects of their communities, community resources, and their use of local services is explored.

**Santa Cruz residents aged 60+ view their communities very positively, assigning high ratings to libraries, volunteer opportunities, access to natural areas, community activities and cultural events.**

**Residents 75+ in particular give high ratings to the quality of services for older adults in the county.**

<sup>31</sup> Community Assessment Survey for Older Adults (CASOA). (November 2023). Seniors Council of Santa Cruz and San Benito Counties.

<sup>32</sup> AARP Livability Index, 2023 Neighborhood Scores, <https://livabilityindex.aarp.org/search/Santa%20Cruz%20County,%20California,%20United%20States>

## PERCEPTIONS OF SANTA CRUZ COUNTY AS A PLACE TO LIVE

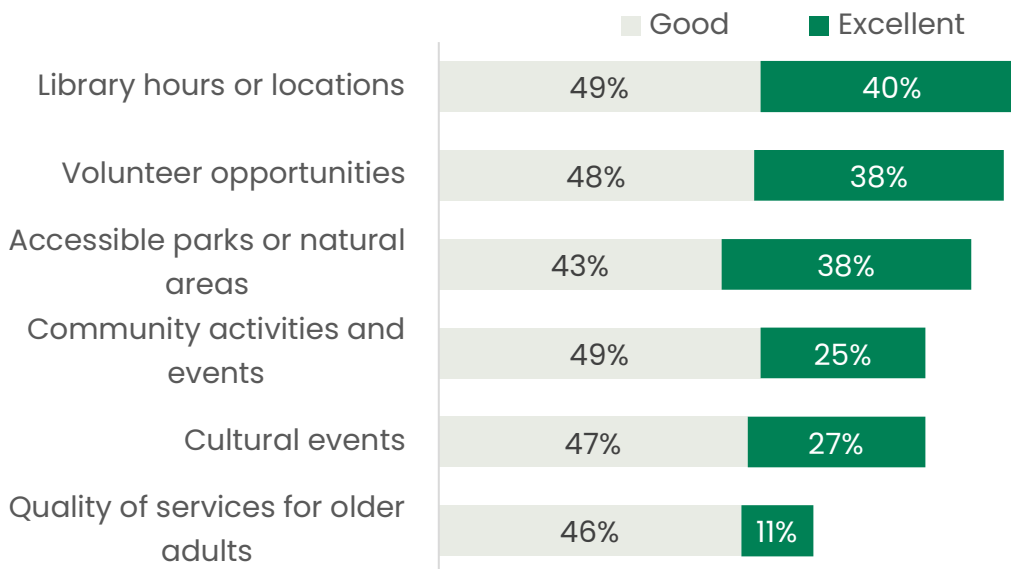
To better understand how aging residents view Santa Cruz County and their specific communities, survey respondents were asked to rate several community dimensions on a scale ranging from “poor” to “excellent”.

*Now we're interested in your opinions about your community ... please rate your community on the following dimensions...*

Figure 26 shows the percent of respondents aged 60+ who gave “good” or “excellent” ratings to several aspects of their communities. Libraries and volunteer opportunities received the highest ratings, with almost 9 in 10 respondents giving good or excellent ratings to these dimensions. The smallest proportion of respondents considered the quality of services for older adults “good” or “excellent”.

49% of those  
75+ say  
services for  
older adults are  
good to  
excellent

**Figure 26. Respondents 60+ gave highest ratings to libraries and volunteer opportunities.**



*Note: Ns = 1,698-2,167 respondents aged 60+. "Not sure" responses were not included.*

Respondents in the four incorporated cities provided the same pattern of ratings across the listed dimensions. Respondents in Capitola gave the highest ratings, followed by

respondents in Scotts Valley and the City of Santa Cruz, with ratings by Watsonville respondents significantly lower than ratings of respondents from other cities.

Older respondents express more positive views of their communities than do younger respondents. Those in the 40–59 age group gave significantly lower ratings to all dimensions listed.

Importantly, older adults rate the quality of services for older adults significantly higher; respondents 75 and older provide the highest ratings for these services, followed by those in the 60–74 age range.

Spanish speakers reported very positive views of older adult services, significantly more positive than English-only speakers ( $p < .05$ ). However, Latino respondents more broadly gave significantly lower ratings to community dimensions.

Caregivers are not so positive when it comes to services for older adults. Those caring for someone aged 60 or older give significantly lower ratings than do those who are not caregivers. Exploration with caregivers in a focus group setting revealed that some caregivers are not satisfied with the care that their loved ones receive in facilities. Caseloads are deemed too high, with nursing staff stretched too thin. (See Perceptions of Care Facilities for a discussion.) Moreover, finding affordable options for memory care is a struggle.

## RATINGS OF COMMUNITY RESOURCES

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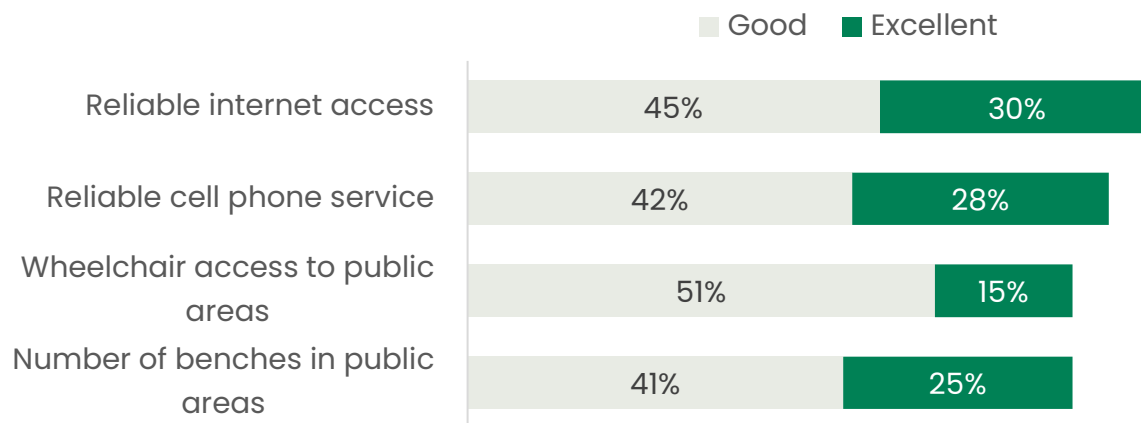
*Please rate the following community resources in your area.*

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To better understand residents' perceptions of resources across the county, respondents were asked to report on the quality (poor, fair, good, or excellent) of reliable internet access, cell phone service, wheelchair access, and the number of benches in public areas. Overall, respondents aged 60+ have very positive views of these community resources.



**Figure 27. Respondents aged 60+ express positive views of community resources.**



*Note: N's = 1,092-2,224 respondents aged 60+. "Not sure" responses were not included.*

Again, Capitola respondents gave the highest ratings to the community resources listed above, followed by respondents in Scotts Valley and City of Santa Cruz, with ratings of Watsonville respondents significantly lower than ratings of respondents from all three other cities. Latino respondents gave significantly lower ratings to all community dimensions.

To see how issues with community resources vary by where people live, ratings were examined by the unincorporated areas listed in Appendix D: Number of Respondents by Geographic Area. Respondents of North Coast and San Lorenzo Valley towns report significantly lower quality ratings for:

- Reliable cell phone service;
- Reliable internet access; and
- Wheelchair access to public areas.

"Support services seem like they've disappeared or gotten too expensive and inaccessible for most people."

– 74-year-old resident of Aptos

Respondents living in Inland South towns also reported lower quality ratings for volunteer opportunities and wheelchair access.

## PERCEPTIONS OF CARE FACILITIES

Focus group participants discussed several concerns they had about the quality of care in local facilities. They were concerned about the lack of oversight and management of care

of their loved ones; about meals that were not nutritious or appropriate given the needs of the patient; and about communication gaps between doctors prescribing medications and the staff responsible for administering those medications. Concerns about the root causes of these issues, such as inadequate pay, long hours, and short-staffing at sites were also raised.

"I don't trust them with his life."

– 74-year-old resident of Santa Cruz whose husband is in a local care facility

To explore whether these issues were reported by a larger sample of county residents, respondents were asked whether they had ever visited a care facility and, if so, to report the quality of care provided.

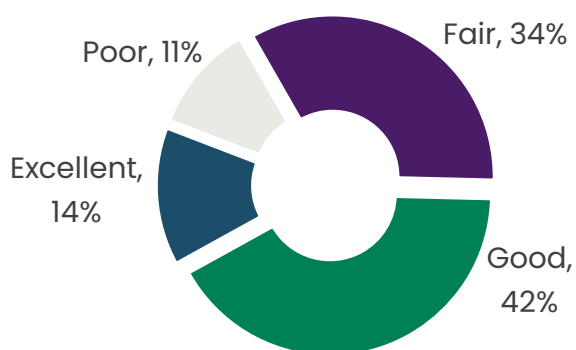
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*Have you visited a loved one or received care in an assisted living/nursing home or a skilled nursing facility in Santa Cruz County?*

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Of adults 60+, 29% reported that they had visited a loved one or had themselves received care in an assisted living home, a nursing home, or a skilled nursing facility in Santa Cruz County. Perceptions were fairly positive, with 56% of those individuals reporting care that seemed either good or excellent. However, 11% reported that the conditions they witnessed were poor.

**Figure 28. Most respondents aged 60+ report that care facilities they have visited provide good or excellent care.**



*Note: N = 717 respondents aged 60+ who had visited a care facility or had themselves resided in one.*

## SUMMARY

Santa Cruz residents aged 60+ view their communities very positively, assigning high ratings to libraries, volunteer opportunities, access to natural areas, community activities and cultural events. Residents 75+ give particularly high ratings to the quality of services for older adults in the county, as do Spanish speakers. However, Latino respondents, and those living in Watsonville are substantially less satisfied with other aspects of their community, pointing to an area for further investigation and support.

Residents overall give high ratings to community resources like internet access and cell phone service, but these views are uneven across the county. Again, Watsonville residents report lower quality ratings for these dimensions, as do residents of North Coast and San Lorenzo Valley towns. Equitable access to such resources is especially important, as older residents rely on the internet for much of their information about needed services.

While our focus group participants expressed grave concerns with care facilities their loved ones were in, most survey respondents report good or excellent care. Given the very personal and variable nature of care facility experiences coupled with the certainty of a growing population that will be in need of such facilities, further exploration into this issue is warranted.



## Caregiving

### SETTING CONTEXT

In Santa Cruz County, caregiving has become an essential service as the population ages. Most caregivers in the county are family members and are unpaid; unpaid family caregiving in California was valued at \$81 billion in 2021, with family caregivers providing an estimated 4.1 billion hours of care.<sup>33</sup> And caregiving is challenging, to say the least. National data suggest that over half of U.S. caregivers report financial strain due to lost income and increased spending on healthcare, with one in five caregivers experiencing financial hardship.<sup>34</sup> Moreover, a recent survey found that younger caregivers are particularly likely to struggle with their mental health.<sup>35</sup> The Age Well Santa Cruz County Survey included several questions to explore the wellbeing of family caregivers, identifying needs for support in several areas.

"What's gonna happen if I can't take care of myself? The hardest thing is for people to ask for help, especially as we age."

– 77-year-old retiree from Santa Cruz

<sup>33</sup> AARP Public Policy Institute. (March 2023). Valuing the Invaluable: 2023 Update: Strengthening Supports for Family Caregivers

<sup>34</sup> National Alliance for Caregiving. (May 2020). Caregiving in the U.S.

<sup>35</sup> AARP Research. (August 29, 2023). The Cost of Giving: Family Caregivers' Mental Health.

Given the increasing senior population in Santa Cruz County, demand for caregiver services, both formal and informal, will only increase, placing greater demands on the County and local agencies that support the caregiving network. Programs that offer respite care, case management, and resource referrals to help relieve caregiver stress and maintain quality care for aging family members, or that provide health care services, respite and companionship to older adults and people with disabilities, are vital components of health and social services that will be critical to support the growing aging population in the county. Similarly, In-Home Support Services (IHSS), which provides assistance to low-income elderly individuals and those with disabilities, allows older adults to live independently while receiving essential care from family or hired caregivers.

Although such services may be available, they are not always affordable. Wages for professional caregivers, at \$23.77 an hour on average in the county, are too low to retain a high-quality workforce and are yet out of reach for many seniors.<sup>36</sup> The Age Well Santa Cruz County Survey revealed the difficulty that seniors have in finding high quality, reliable, and affordable professional care. As health care costs skyrocket, the elderly need to turn to family and friends to provide services that were once the purview of care professionals. In this section we take a closer look at caregivers, defined as those adults who report providing regular help or care for one or more people.

### PROVIDING CARE – A WINDOW ON CAREGIVERS

*Do you provide regular help or care for one or more people?*

**36% of adults 60+ are providing care for another person.**

Overall, 43% of respondents aged 40+ say that they provide regular help or care for one or more people, and this rate was similar across the four cities and unincorporated areas of the county. Over one-third of adults aged 60+ report providing care for one or more people. Overall, women report being caregivers at much higher rates than do men.

*"Caregiving needs to come from the heart."*

*– 80-year-old caregiver in Soquel*

<sup>36</sup> As of November 2024, the average starting cost of a caregiver in Santa Cruz, CA is \$23.77 per hour, according to a summary of caregiver and provider profiles on care.com.

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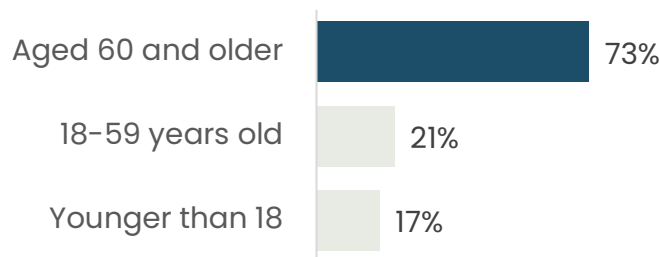
### *What are the ages of the people you care for?*

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Most caregivers care for people in just one age group – children younger than 18, for example, or people aged 60 and older. 20 percent of caregivers in this study, however, are caring for people in more than one age group. These are likely the “sandwich generation” caregivers who provide care both for their younger children as well as for their elderly parents.

Two in three caregivers report that they provide care for someone aged 60 or older. Older adults are not only receiving care, but they are providing it, as well. Caregivers who themselves are 60 years of age or older are typically providing care for someone who is also above age 60, as the following figure shows.

**Figure 29. Most caregivers aged 60+ are caring for those in their same age group.**



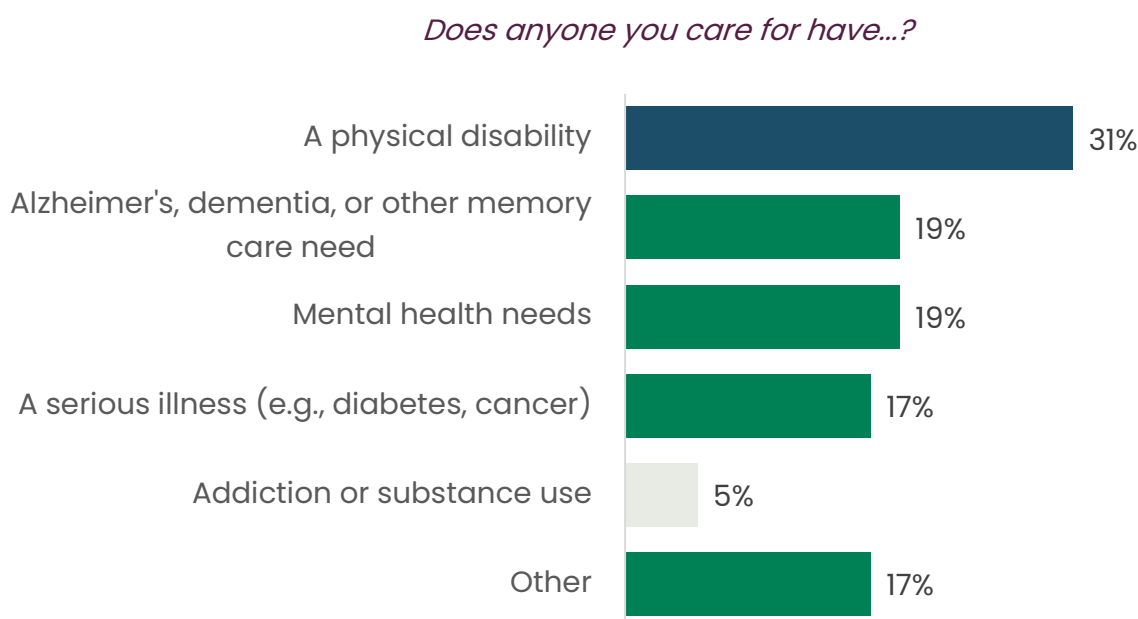
*Note: Ns=873-874. Percentages are based on caregivers aged 60+.*

To explore the health issues that caregivers are managing, respondents were asked to note whether their care recipients experience several different issues. 0 shows that almost 1 in 3 caregivers is providing care for someone with a physical disability. Caregivers are also managing memory care issues in their care recipients, as well as mental health needs and serious illness.

**20% of caregivers can be considered “sandwich generation”, caring for people in multiple age groups.**



**Figure 30. One in 3 caregivers provides care to someone with a physical disability.**



*Note: Percentages are based on 1340 respondents who provide regular help or care for one or more people.*

As the figure above shows, 17% of caregivers report that they are managing other health issues in their care recipients. Many of these write-in responses described general issues with aging such as mobility or elderly care needs (19%). 16% mentioned developmental disabilities such as autism, Down's Syndrome, and other intellectual disabilities or delays. 15% pointed to chronic health issues such as Parkinson's disease or heart conditions.

**Figure 31. Caregivers provide care for adults with a variety of needs.**

|  | Percent     |
|--|-------------|
| Aging issues                                     | 19%         |
| Developmental disabilities                       | 16%         |
| Chronic health issues                            | 15%         |
| Physical disabilities                            | 11%         |
| Financial insecurity                             | 10%         |
| Recovery from a medical procedure, convalescence | 9%          |
| Mental health issues                             | 6%          |
| Childcare, parenting                             | 5%          |
| Other  | 10%         |
| <b>TOTAL</b>                                     | <b>100%</b> |

*Note: These percentages are based on 185 respondents who provided write-in responses to describe the issues that the person or people for whom they provide care experience. Percentages do not sum to 100% due to rounding.*

## CHALLENGES OF CAREGIVING

Focus group participants talked at length about the challenges of providing care for their loved ones.

### Finding time for self-care is difficult.

Caregivers struggle to find time to take care of themselves while juggling the very pressing needs of spouses, children, and parents.

*"You can't put everyone else first. I've learned this over years. Otherwise I have nothing left to give."  
– 63-year-old resident of Aptos who provides care for family members as well as IHSS recipients*

"We feel like we can support others, but like no one is there to support us."

– Spanish-speaking focus group participant in South County

### Roles with loved ones change and can be strained.

Caregivers struggle with changing relationships, as they try to parent their adult children without actually parenting, and parenting their parents while still being the child.

*"You can't take the mother out of mom. He doesn't like me waiting on him. My challenge is to back off and let him do more." – 80-year-old resident of Soquel who is caring for her disabled son*

Caring for spouses who are ailing can also change the roles that spouses typically fulfill for one another.

*"My husband has dementia that is going into Alzheimer's. There's a denial part of me – Here's my partner, but my role is shifting. Now I have to be a caregiver." – 77-year-old resident of Watsonville*

### Finding reliable and affordable help is difficult.

Caregivers report greater difficulty finding reliable help than others do. According to focus group participants, there is an underground economy with professional caregivers. People in need will find a professional caregiver they like and will, if possible, supplement their salary because they understand that caregiver salaries are exceedingly low. The caregiver will stay until they find a better-paying position. The lack of consistency in caregivers is frustrating,

"My biggest challenge is finding qualified caregivers and affording it at \$20 an hour. I'm feeling very stuck."

– 69-year-old Santa Cruz resident

time-consuming, and compromises care. And many report being under financial strain, unable to cover the costs for the care their loved ones need.

Other participants talked about a general lack of resources in the county for respite care, adult day care, and services to meet the specialized health needs of their loved ones.

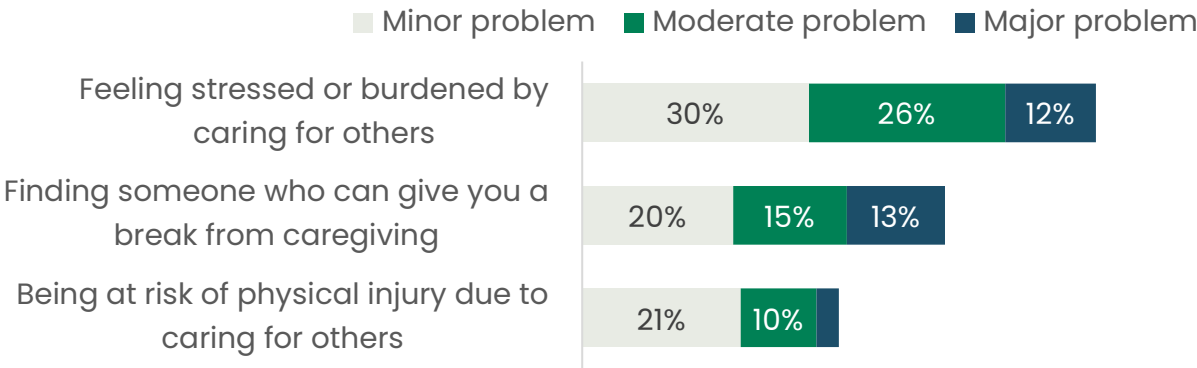
*“When my partner (who has ALS and is on ventilator) needs adjustments for his breathing machine, it takes weeks, and they have to send someone from Sacramento. Santa Cruz resources are tapped out.” – 62 -year-old caregiver in Aptos*

To assess the burden caregivers may be under, respondents to the Age Well Santa Cruz County Survey were asked whether they experience challenges with stress or burden in caring for others, whether they feel at risk of physical injury due to caring for others, and whether finding someone who can give them a break is difficult.

*As you’re providing care, how much of a problem is each of these for you?*

As the figure below depicts, over two-thirds of caregivers report feeling stressed or burdened by caring for others (68%), with 12% reporting that this is a major problem for them. Those in the “sandwich generation,” providing care for people in multiple age groups, do report a significantly higher feeling of stress or burden from their caregiving duties than other caregivers.

**Figure 32. Two-thirds of caregivers report feeling stressed and burdened.**



*Note: Percentages are based on 1245-1308 respondents who reported providing regular care for at least one other person. “Don’t know” responses are not included.*

Men and women seem to experience caregiving differently. Women report greater levels of burden and risk than do men ( $p$ 's < .001). Ratings of difficulty finding respite care were similar across men and women, however. Caregivers with lower incomes also report significantly higher levels of stress, burden, and physical risk from caring for others, as compared to caregivers at higher-income levels.

**Women and low-income caregivers experience significantly higher levels of stress and burden from their caregiving duties.**

### **The mental health of caregivers can suffer.**

Although self-reports of physical and dental health of caregivers are similar to those who are not caregivers, their mental health is not as strong: 25% of caregivers describe their mental health as *poor* or *fair*. Low-income caregivers are even more likely to report mental health struggles, with 35% giving *poor* or *fair* ratings to their mental health.

**Caregivers report significantly higher levels of sadness, anxiety, and grief/loss in the past 30 days than non-caregivers.**

As these data would suggest, caregivers reported significantly higher levels of sadness, anxiety and grief/loss in the prior 30 days than did non-caregivers. One in three caregivers report feeling sad or depressed *some, most, or all* of the time, with an even higher percentage reporting anxiety and stress (44%) *some, most, or all* of the time. Interestingly, caregivers do not seem to feel lonely or isolated any more so than do non-

caregivers, which makes sense given that they are spending time with their care recipients.

### **SUMMARY**

Most caregivers aged 60+ are providing care to their peers, and many are caring for individuals with physical disabilities, dementia, and other conditions that require specialized attention. Care work often strains relationships and can feel stressful, particularly when reliable help and time for self-care are elusive. Women and low-income caregivers in particular report feeling burdened and stressed by their caregiving duties. Taken together, caregivers in the county experience greater levels of sadness, anxiety, and grief and may require more mental health care.

Given the growing aging population and increasing demands for caregiving that is sure to come, these findings suggest that problem solving around care for caregivers might be one effective avenue for supporting residents to age well in the county.



## Safety & Preparedness

### SETTING CONTEXT

#### Safety and Crime

The Age Well Santa Cruz County Survey explored respondents' perceptions of property crime, violent crime, and pedestrian safety. High crime rates make people feel unsafe and isolated in their own communities. Crime-free streets and public areas are a fundamental component of vibrant neighborhoods, with all residents deserving to live in an environment where they feel safe and comfortable.

For Santa Cruz County, the violent crime rate, though low in comparison to some other Californian counties, does include incidents of assault, robbery, and occasional homicides. The violent crime rate is about 3.7 incidents per 1,000 residents.<sup>37</sup> These figures suggest that while there are safety issues, particularly in specific areas of the region, Santa Cruz County remains relatively safe in terms of violent crime compared to state and national averages.

Property crime in Santa Cruz continues to remain a significant focus for local law enforcement. Santa Cruz County experiences a moderate rate of property crime, including

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<sup>37</sup> Data is based on reporting from all county law enforcement departments, compiled by CrimeGrade.org.  
<https://crimegrade.org/property-crime-santa-cruz-county-ca/>

theft, vehicle theft, and burglary. The overall property crime rate stands at about 16.57 incidents per 1,000 residents, which is slightly lower than the average US county.<sup>38</sup>

Pedestrian safety, particularly along Highway 1, has been an ongoing community concern.

Local leaders have discussed potential improvements, such as safer crossings and signage, especially in high-traffic areas near recreational spots along the coast. There are many efforts underway to enhance pedestrian safety across the county, including the Safe Routes to School Program, Pinehurst Drive and Greenbrier Drive Pedestrian Improvements Project, and several programs undertaken by the Community Traffic Safety Coalition. Community feedback consistently highlights the importance of these efforts.

**44% of adults 60+ identify pedestrian safety as a moderate or major problem in their neighborhood.**

## Emergency Preparedness

Santa Cruz County has experienced several significant natural disasters in recent years, including floods and fires, causing extensive damage to roads, infrastructure, and homes, especially in mountainous and flood-prone areas. Recovery from the devastating CZU Lightning Complex fire in 2020, which burned over 86,000 acres, destroyed nearly 1,500 structures, and resulted in the evacuation of thousands of residents has been slow, due to delays in federal reimbursements for disaster relief.

Given the impact of climate change, which will likely increase the frequency and severity of such disasters, it is increasingly critical that residents have an emergency plan and stock essential resources. When residents are individually prepared, they are better able to reach out to neighbors and community members, making whole communities more resilient in crisis. The Age Well Santa Cruz County Survey explored issues of emergency preparedness with respondents to better understand the assets and needs of aging residents.

## NEIGHBORHOOD SAFETY

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*How much of a problem are pedestrian safety, property crime, and violent crime in your neighborhood?*

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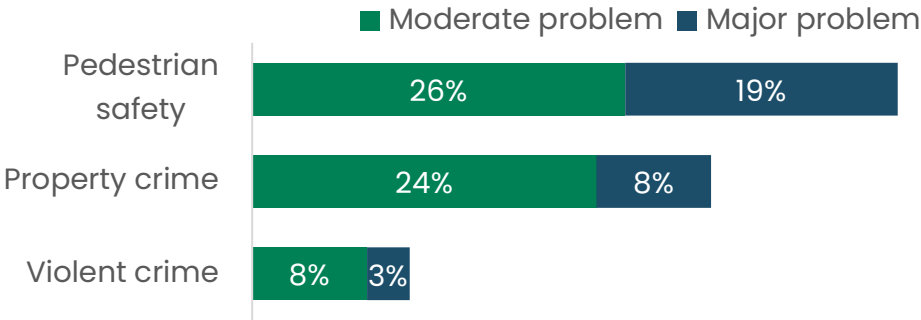
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<sup>38</sup> Data is based on reporting from all county law enforcement departments, compiled by CrimeGrade.org. <https://crimegrade.org/property-crime-santa-cruz-county-ca/>



Pedestrian safety is the most common neighborhood concern, with 44% of respondents aged 60+ reporting pedestrian safety as a moderate or major problem in their neighborhoods. Far fewer were concerned about violent crime, with only 3% of those 60+ describing violent crime as a major problem in their neighborhood.

**Figure 33. Pedestrian safety is the top neighborhood concern of respondents aged 60+.**



*Note: N's = 1,929-2,234 respondents aged 60+. Percentages reflect those who reported each issue as a moderate or major problem. People who replied "don't know" were not included in the percentages above.*

**Younger residents are much more concerned with crime and pedestrian safety than older residents.**

**Who Is Most Concerned with Safety?**

Respondents from the four incorporated cities reported similar levels of concern with pedestrian safety. However, concerns with property crime were much higher among City of Santa Cruz respondents, whereas respondents in Watsonville reported greater concern with violent crime than respondents from the other cities. Scotts Valley respondents were least likely to describe property crime and violent crime as serious problems.

Younger respondents (ages 40-59) reported significantly greater concern with all three issues, while older respondents (75+) reported the lowest levels of concern. Unstably housed respondents rate property crime and violent crime as significantly greater problems as compared to those with stable housing ( $p < .02$ ). Hispanic/Latino respondents – as well as those with disabilities – are more concerned with violent crime than their counterparts, but they are equally concerned with property crime and pedestrian safety. Violent crime is more of a concern for low-income respondents than

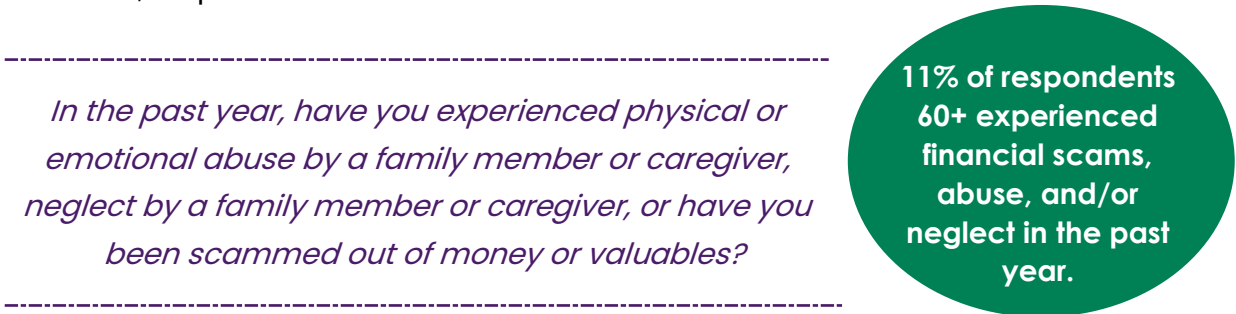
**Violent crime is a greater concern among Latino, disabled, and low-income respondents. It is also a greater concern for respondents in Watsonville.**

for higher-income respondents, though their concern for property crime and pedestrian safety is similar.

**FINANCIAL SCAMS AND SELF-REPORTS OF ABUSE AND NEGLECT**

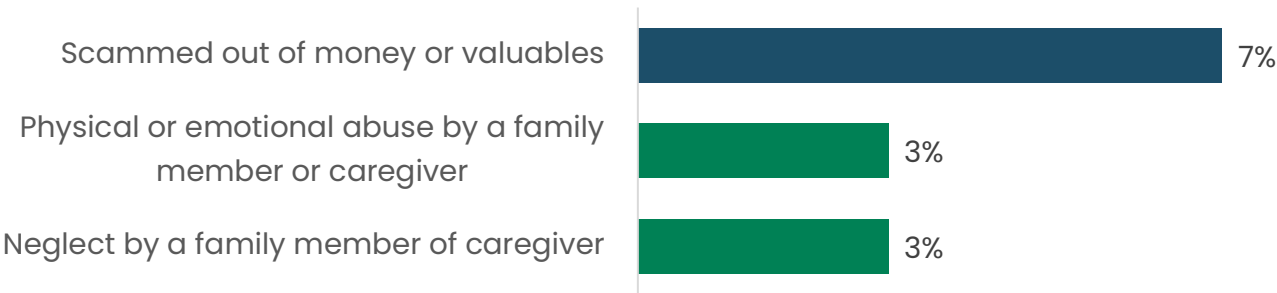
The exact rate of elder abuse in Santa Cruz County is challenging to pinpoint due to underreporting, which is a common issue nationwide. Santa Cruz County’s Adult Protective Services (APS) works to address cases of abuse and has resources to help seniors who may be vulnerable to physical, emotional, and financial exploitation. Residents are encouraged to report suspected elder abuse to APS where further support services are available for seniors and caregivers.

To explore the extent to which abuse, neglect, and financial scams may be impacting county residents, respondents were asked:



Seven percent of respondents aged 60+ report having been scammed out of money or valuables in the past. Rates of physical and emotional abuse and neglect are much lower. Overall, 11% of respondents indicated they had experienced at least one of the issues listed in the previous year.

**Figure 34. Almost one in 10 respondents aged 60+ have been the victim of a financial scam in the past year.**



*Note: Ns = 2,311 respondents aged 60+.*

## Who Reports Highest Rates of Abuse/Neglect?

Groups of respondents with greater needs – those who are unhoused, those with lower incomes, and those with disabilities – were also much more likely to have experienced physical abuse and neglect in the prior year. For example:

- Respondents who were unstably housed were three times more likely to report having been the victim of abuse (13% vs. 4% of those stably housed,  $p < .005$ ) and were five times more likely to have experienced neglect (11% vs. 2% of those housed,  $p < .002$ ) in the past year.
- People who speak Spanish were much more likely to have experienced abuse and neglect in the past year (12% and 8%, respectively) than those who speak only English (4% and 2%, respectively,  $p < .002$ ).
- Those with lower incomes were twice as likely as higher-income respondents to have experienced abuse in the past year (7% vs. 2–3% of higher-income groups,  $p < .0005$ ). They were also much more likely to have experienced neglect (6%) than higher-income respondents (1–2% of higher-income groups,  $p < .0005$ ).
- Those who reported a disability or chronic health need were twice as likely to have experienced abuse in the past year (6% vs. 3% of those without disabilities,  $p < .0005$ ) and were also much more likely to report neglect (5% vs. 1% of those without disabilities,  $p < .0005$ ).

**Risk factors for abuse and neglect include unstable housing, low income, disabilities, and being a Spanish-speaker.**

Respondents were also asked if they had ever been frightened of a caregiver:

*Have you ever been afraid of a caregiver?*

**3% of respondents 60+ have ever been frightened of a caregiver.**

Just 3 percent of respondents aged 60+ answered “yes” to this question. Those more likely to report past fear of a caregiver include:

- Those who live alone (7% vs. 2%,  $p < .0005$ );
- Those who report a disability (5% vs. 2%,  $p < .01$ ); and
- Those with lower incomes (6% of those making less than \$50,000 vs. 2–4% of higher-income groups,  $p < .005$ ).

## Who Reports Highest Rates of Financial Scams?

Overall, 7 percent of survey respondents reported having been the victim of a financial scam in the past year. Rates were similar across the four incorporated cities, as well as across our age groups. Those most likely to have experienced being scammed out of money or valuables include many of the groups most vulnerable to abuse and neglect:

- Those unstably housed (16% vs. 7% of those with stable housing,  $p < .02$ );
- Those with lower incomes (13% of those making less than \$50,000 vs. 5%-6% of higher-income groups,  $p < .0005$ );
- Those with disabilities (11% vs. 5% of those without a disability,  $p < .0005$ ); and
- Those who live alone (10% vs. 5% of those who share their home with others,  $p < .0005$ )

## DISASTER PREPAREDNESS

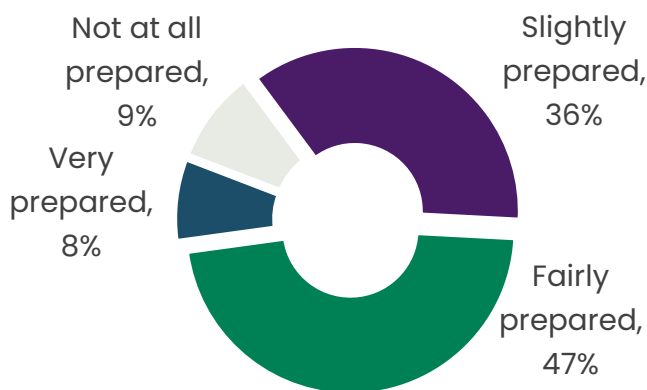
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*How prepared are you for a natural disaster or community emergency?*

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Very few respondents aged 60+ feel “very prepared” for an emergency, with about half feeling either “not at all prepared” or just “slightly prepared” (45% combined).

**Figure 35. Just 8% of respondents aged 60+ feel “very prepared” for an emergency.**



*Note: N = 2,258 respondents aged 60+.*

Preparedness ratings are similar across the four incorporated cities in Santa Cruz County and similarly low across many of the subgroups examined. However, some respondents feel significantly less prepared than their counterparts:

- Respondents aged 40–59 feel much less prepared than respondents 60 and older;

- Hispanic/Latino respondents feel much less prepared than their counterparts; and
- Unstably housed respondents feel much less prepared than those with stable housing.

In contrast, those at the highest income levels (reporting incomes of \$100,000 or more) feel significantly more prepared than middle- and lower-income respondents.

**90% of those  
60+ know their  
neighbors well  
enough to ask  
for help**

*Do you know your neighbors well enough to ask for help in an emergency?*

Even those who are less prepared for an emergency feel close enough to their neighbors to ask for help if needed. 90% of respondents aged 60+ report knowing their neighbors well enough to ask for help in an emergency.

Younger respondents (aged 40–59) are less likely to know their neighbors well enough to ask for help as compared to older respondents, though rates are still high (84% of those aged 40–59 vs. 90% of older respondents,  $p < .0005$ ).

Far fewer of those unstably housed are connected to neighbors; 57% say they know their neighbors well enough to call on them in an emergency.

Those who live alone and respondents who are disabled are less likely to be able to call on neighbors for help, but rates are still high (87% for each)  $p < .01$ .

Hispanic/Latino respondents tend to be more isolated from neighbors, with 81% knowing neighbors well enough to reach out for help. This is even more true for those who speak Spanish; 75% report knowing a neighbor well enough to ask for help in an emergency (vs. 90% of English-speakers,  $p < .0005$ ).

In addition, lower-income respondents were less likely to know their neighbors well enough to ask for help, in comparison to the highest-income respondents. However, rates were still high (85% of low-income respondents vs. 92% of highest income respondents,  $p < .005$ ).

*“We get very isolated as we get older and older. This is a good reason for neighbors to get to know each other.”*

*– 65-year-old retiree in Aptos*

## SUMMARY

The Age Well Santa Cruz County survey highlighted residents’ perceptions of safety regarding pedestrian issues, property crime, and violent crime. Pedestrian safety is the

foremost concern, with 44% of respondents aged 60 and older reporting it as a moderate to major problem in their neighborhoods. Concerns about property crime are notably higher in the City of Santa Cruz, while Watsonville residents express more concern about violent crime. Concerns about neighborhood safety in general were much higher among the youngest residents surveyed (those aged 40–59).

Elder abuse is a critical issue, which is often underreported in surveys like this one. This survey found that about 7% of survey respondents aged 60 and older reported being victims of financial scams in the past year, while rates of physical and emotional abuse were lower. Groups most vulnerable to abuse and neglect include the unhoused, those with lower incomes, individuals with disabilities, and those who are Spanish speakers.

Santa Cruz County has faced multiple natural disasters in recent years, including significant flooding in early 2023 and the devastating CZU Lightning Complex fire in August 2020. These events underscore the importance of having emergency plans and resources in place. However, the Age Well Santa Cruz County Survey revealed that about 45% of respondents aged 60+ feel "not at all prepared" or only "slightly prepared" for emergencies. While few county residents feel prepared for a natural disaster or other emergency in their community, there is generally a strong sense that residents can call on their neighbors for help if needed. Notably, 90% of older residents report knowing their neighbors well enough to ask for help during an emergency. However, some residents are less likely to know their neighbors well enough to ask for help, highlighting opportunities for community building focused on younger residents, Latino residents, those who live alone, disabled, lower-income, and unstably housed residents.





## Summary and Recommendations

The results reported here are necessarily incomplete, as the responses reflected in even the most comprehensive survey can only most crudely represent the complex, nuanced, multi-determined daily living experienced by individuals in the county. Our aim in this final section is to highlight the patterns observed in the data to provide guidance as to how the community might respond to residents' reflections. In alignment with the 5 Bold Goals outlined in the California Master Plan for Aging, the findings from the Age Well Santa Cruz Community Needs Assessment (CNA) point to potential planning and policymaking considerations.

As this report has detailed, the residents who are in greatest need for support are those that appear again and again at the margins, underscoring the overarching need for specific solutions that are geographically targeted, equity-minded, culturally affirming, community-focused, and human-designed. Those who live alone, who are unstably housed, who have a disability, and who have low incomes feature prominently among those who are most under-resourced and most vulnerable to the myriad risks associated with aging. Spanish-speaking residents and residents in Watsonville also appear to present with greater relative challenges. The findings in this CNA offer a snapshot of how residents are faring now to help the community respond appropriately and anticipate future needs. **The goal, of course, is to ensure people of all ages and abilities in the county are engaged, valued, and afforded equitable opportunities to thrive as they age, how and where they choose.**


## HOUSING FOR ALL AGES AND STAGES

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***GOAL:** "We will live where we choose as we age in communities that are age-, disability-, and dementia-friendly and climate- and disaster-ready."*

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Given that more than half of older renters in Santa Cruz County are cost-burdened, it is a strength that many respondents aged 60+ feel confident in their ability to stay in their current home as they age. However, **38% of respondents 60+ are unsure of their ability to age in place.**



*"Many of my old friends have had to leave because they can't afford to live here anymore, which spreads my support network thinner."*

**Younger respondents aged 40–59 are even less confident they will be able to stay in their current homes:** over half are unsure, with 30% indicating it is *not likely* or *definitely not likely* they will be able to stay.

The high cost of housing in the County renders more vulnerable residents at greater risk of housing instability. **5% of residents with annual household incomes less than \$50k did not have stable housing in past 2 months.**

While many respondents have the help they **need for household maintenance, finding help is more difficult for residents aged 75+** (vs. younger residents), **and affording that help is significantly more difficult for younger residents** (aged 40–59). Moreover, many have needs for specific **accessibility modifications** to make their current housing better suit them as they age, such as the construction of ramps, the installation of grab bars in the bathroom, lifts, and other such adjustments.

In a county where climate disasters are a constant threat, it is important – especially for aging and elderly residents – to know their neighbors and be prepared for emergencies. Yet, **45% of residents aged 60+ are not well prepared for emergencies**, and younger residents (40–59), those who live alone, those who are disabled, Spanish speakers, and unstably housed are **less likely to know their neighbors**. Residents in the more sparsely populated Inland South, the San Lorenzo Valley, and Live Oak areas are also less likely to know their neighbors well enough to ask for help if needed.

### Recommendations


Residents need help staying in their homes and making their homes more accessible:

- Seek/provide funding for free/low-cost home maintenance including accessibility modifications.

Residents need help connecting with their neighbors:

- Improve outreach to ensure access and accessibility to community centers and events to promote community connection.
- Ensure adequate funding and resources are directed to County-administered programs that provide in-home visits and ongoing wellness checks as a last resort safety net.

- Promote opportunities for residents to engage in their communities and get to know their neighbors. Funds for block parties might be provided (a suggestion that arose from and was strongly endorsed in focus groups discussions), particularly in the Inland South, San Lorenzo Valley, and Live Oak areas. Specific efforts should be made to engage the groups that were particularly disconnected from their neighbors:
  - Neighbors with disabilities;
  - Spanish-speaking neighbors; and
  - Unstably housed neighbors.



*"A mental health therapist that can meet with me in person and is covered by my health insurance. I've been looking for that a long time!"*

## HEALTH REIMAGINED

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***GOAL:** "We will have access to the services we need to live at home in our communities and to optimize our health and quality of life."*

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Santa Cruz County scores in the top third of communities for health prevention and access according to the AARP Livability Index. And while most respondents aged 60+ indicate they are in good or excellent health, **38% of respondents 60+ say their health limits their ability to leave their homes** at least a little. Older residents (75+) reported more health impacts on their mobility, and disparities are evident in the **lower health ratings observed among unstably housed, disabled, and lower-income residents, those who live alone, and residents of Watsonville.**

With respect to mental health, **younger residents (40–59) indicate greater struggles with anxiety, depression, and/or isolation.** These symptoms are also more frequent among those who are **unstably housed, live alone, have household incomes less than \$50k, and have a disability.** **Caregivers** also report more frequent symptoms of anxiety and depression than do non-caregivers.

**Accessing needed health care is a challenge across the county,** with many having to travel out of the county to seek the care they need. Younger residents, unstably housed, disabled, low-income residents, and those who live alone have greater **difficulty navigating the health care system,** as well as **affording the care they need.**

Additionally, **Watsonville** residents report greater difficulty accessing dental care, while **Scotts Valley** residents find greater challenges in getting urgent care.

## Recommendations

- There are several medical assistance programs available in Santa Cruz County including MediCruz, the Access to Care Program, and Medi-Cal. County Human Services oversees some of these and others are managed by County Health Services. Invest in a one-stop, no-wrong-door at any County office policy to ensure the most vulnerable residents are supported as they navigate complex health care systems to access needed care.
- Promote access to dental care in Watsonville.
- Invest in local health care infrastructure and attract health care providers (including mental health care providers) into the county.
- Building health care infrastructure is a long-term process. In the interim, support residents' access to needed healthcare that is available only outside of the county by providing reliable transport to medical facilities between Santa Cruz County and the cities of Santa Clara and San Jose, which were the most-often cited locations respondents indicated they traveled to for needed medical services.

## INCLUSION AND EQUITY, NOT ISOLATION

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**GOAL:** *"We will have lifelong opportunities for work, volunteering, engagement, and leadership and will be protected from isolation, discrimination, abuse, neglect, and exploitation."*

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*"I might be the only person to say good morning to the person that day."*

*— Nonprofit partner  
volunteer*

Older adults in Santa Cruz County generally express positive views of their communities. Watsonville residents, however, feel less positively toward their communities with the exception of senior adult services (which they view very positively).

*"I'm watching friends disappear and drift off in different directions. I feel isolated in little units, and I don't socialize as much."*

As residents age, they witness friends moving away and passing away, leaving many increasingly isolated. However, it is **younger residents who report greater frequency of loneliness or isolation**. Those who live alone, who are unstably housed, who have a disability, and who have low incomes also indicate greater frequency of feeling lonely/isolated.

Within their neighborhoods, **44% of adults 60+ identify pedestrian safety as a moderate or major problem**. This is especially true for residents of San Lorenzo Valley, North Coast, Live Oak, Watsonville, and the City of Santa Cruz. City residents also contend with concerns around property crime, as do residents of Live Oak and Inland South communities.

And in the past year, **11% of respondents have experienced either physical abuse, neglect, or a financial scam**. Those who live alone, have a disability, and have low income report being victimized by abuse *and* by scams at higher rates. Spanish-speaking respondents are particularly vulnerable, reporting incidence of abuse at three times the rate of others.

### Recommendations

Sometimes in-home delivery persons provide much more than the meal they are assigned to deliver.



- Ensure meal-delivery programs are adequately funded to continue providing in-home visits and ensuring adequate funding for ongoing wellness checks through local community-based organizations as a last-resort safety net.

As cited above, residents need help connecting with their neighbors and integrating into their communities, especially as they witness their social networks dwindle.

- Promote opportunities for residents to engage in their communities and get to know their neighbors. This might be providing funds for block parties (a suggestion that arose from and was strongly endorsed in focus groups discussions), particularly in the Inland South, San Lorenzo Valley, and Live Oak areas, ensuring that specific efforts are made to engage the groups that were particularly disconnected from their neighbors:
  - Neighbors with disabilities
  - Spanish-speaking neighbors
  - Unstably housed neighbors
- Many cities participate in National Night Out (NNO). A small amount of funds might be dedicated to ensure each city and unincorporated area has a designated NNO or other block party point person to plan and implement very localized opportunities for micro-community building. To effectively address the needs revealed in this CNA, these NNOs must be designed to appeal to and work for those who indicate greater frequency of isolation and loneliness:
  - Younger residents (aged 40–59): make it fun
  - Those who are unstably housed: provide free food and drink
  - Those who live alone: feature activities that introduce and connect residents
  - Those who report a disability: make it accessible
  - Low-income respondents: make it free

## CAREGIVING THAT WORKS

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*GOAL: "We will be prepared for and supported through the rewards and challenges of caring for aging loved ones."*

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**43% of respondents aged 40+ are providing regular help or care to one or more people. Of those aged 60+, more than one-third of respondents is providing regular caregiving,** mostly to someone of their same age. About one-third of caregivers provides care for someone with a physical disability, one in five cares for someone in need of memory care



or mental health support, and others provide care for those with serious illness, substance use, and other challenges.

*"My biggest challenge is finding qualified caregivers and affording it at \$20 an hour. I'm feeling very stuck."*

Caregivers are stressed: **more than 1 out of 3 caregivers report the stress and burden of caregiving as a significant problem.** And one-quarter of caregivers of all ages describe their mental health as *poor* or *fair*. **Caregivers report significantly higher levels of sadness, anxiety and grief/loss, and report greater difficulty finding reliable help and affording needed services** than non-caregivers. Caregivers who are women and/or low-income are especially in need of support.

## Recommendations

Caregivers provide a tremendous service to fellow residents, particularly given the lack of affordable care options cited by many. To preserve this resource, the County must ensure care for caregivers.

- Invest in respite care services. Caregivers need help with caregiving stress. Ensuring adequate funding for organizations that connect caregivers to resources and arrange respite care is critical for a healthy, sustainable caregiving network in the county.
- Support elder day care facilities and ensure high-quality services are available and accessible.
- Promote in-home support services for those in need, ensuring awareness and access.
- Consider subsidizing caregiver wages both for informal caregivers – those who are caring for their loved ones – as well as professional caregivers whose low wages are a main source for high turnover and low quality of care.<sup>39</sup> Greater pay for home care workers is one approach to stabilize the home care labor market and to also provide resources to informal caregivers to help them care for themselves. Recognizing that caregivers tend to be women, bolstering supports for caregivers

<sup>39</sup> See Stone R (2021). Chapter 10—Developing a quality home care workforce to complement family caregivers and bridge the emerging care gap. In Gaugler JE (Ed.), *Bridging the Family Care Gap* (pp. 321–340). Academic Press; Newcomer R, Kang T, & Faucett J (2011). Consumer-Directed Personal Care: Comparing Aged and Non-Aged Adult Recipient Health-Related Outcomes Among Those With Paid Family Versus Non-Relative Providers. *Home Health Care Services Quarterly*, 30(4), 178–197; Russell D, Rosati RJ, Peng TR, Barrón Y, & Andreopoulos E (2013). Continuity in the Provider of Home Health Aide Services and the Likelihood of Patient Improvement in Activities of Daily Living. *Home Health Care Management & Practice*, 25(1), 6–12.

will help relieve the caregiving burden that women predominantly shoulder, and will support these same women as they age.

## AFFORDING AGING

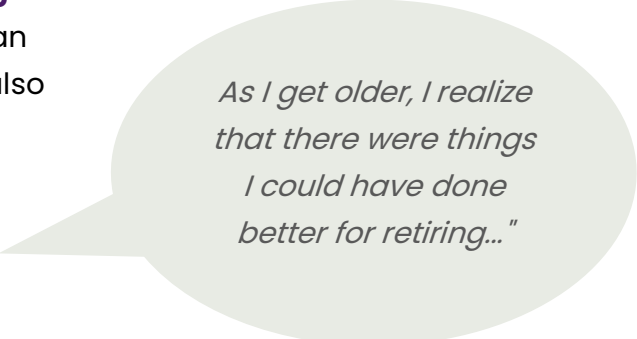
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*GOAL: "We will have economic security for as long as we live."*

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Santa Cruz County is an expensive place to live. 15.6% of Santa Cruz County residents aged 60+ earn less than 150% of the federal poverty level.<sup>40</sup> **Almost 1 in 3 survey respondents aged 60+ reports an annual income of less than \$50K.** Among this group, 69% are retired, though 13% work at least part time. 57% live alone, 60% have a disability, and **79% are women.**

Residents who have less than \$50k in annual income have **greater mental health challenges**, and report **greater difficulty finding preventive, dental, and vision/hearing care** than wealthier residents. Residents with low income also find it significantly **more challenging to get nutritious food every day, afford needed services**, and to **afford healthcare**. Low-income residents are also at far **greater risk of neglect and abuse.**



*As I get older, I realize that there were things I could have done better for retiring..."*

While many respondents have a complete end-of-life plan, most do not; these residents are very interested in resources to help them age well.

## Recommendations

- Residents earning less than \$50k annually are more vulnerable to a number of risks from which those with higher incomes are insulated. Santa Cruz County is fortunate to have several food banks and pantries across the county and efforts to promote their services can help reach those furthest from opportunity.
- Residents are interested in learning more about how to better prepare for aging well. Invest in classes, workshops, and call-in services to assist aging residents in preparing for their futures.

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<sup>40</sup> U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimate

- Because women tend to outlive men and their lifetime earnings tend to be less, by the time women are aged 60+, they are more likely to live in poverty. Resources to support individuals at the economic margins must therefore be designed with older women in mind. This might include:
  - Special outreach to aging women to assist with establishing eligibility and enrolling in low-income assistance programs such as SSI, HUD, Medicare, Medi-Cal, and others.
  - Food pantries paying attention to dietary needs, stocking foods that are appropriate for aging and elderly, providing basic needs home delivery options or mobile pantries to meet aging and less-mobile residents closer to their homes, and hosting special hours for food and basic needs distribution facilities so that seniors – and especially senior women – can feel safer and/or more secure.
  - Recognizing that caregivers tend to be women, that caregiving is an underpaid industry, and that women are paid less than men in every industry, bolstering supports for caregivers (as noted above) will help relieve the caregiving burden that women predominantly shoulder, and will support these same women as they age.

## CONCLUSION

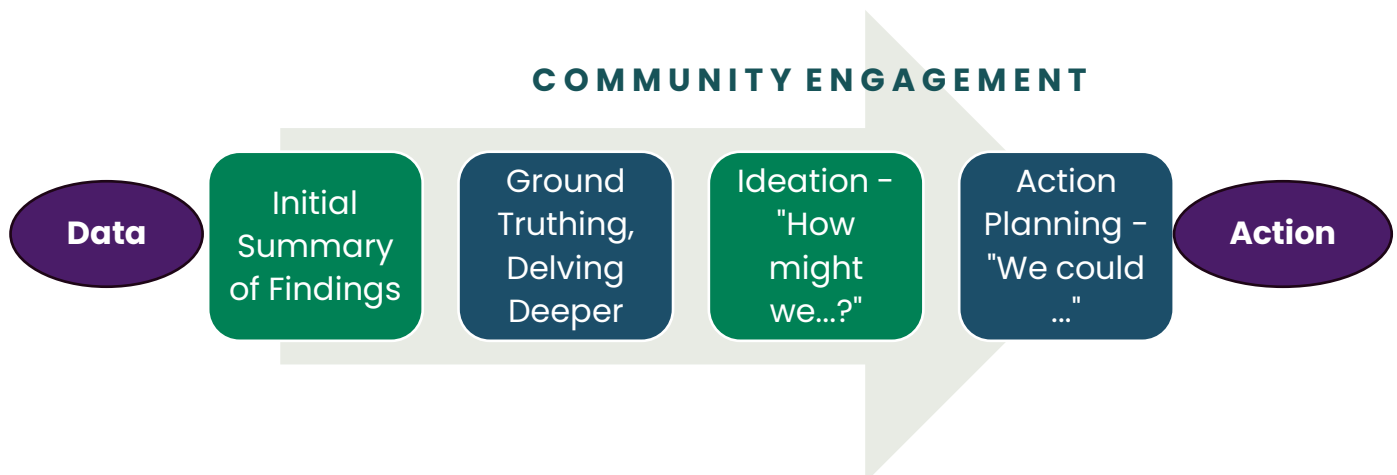
Over the next few years, the County will be keeping these community needs assessment data in mind as they craft strategies for the local Master Plan for Aging. By developing a set of strategies given the needs voiced in this work, the County will make progress toward its goal of ensuring that people of all ages and abilities are engaged, valued, and afforded equitable opportunities to thrive as they age, how and where they choose.



## Community Engagement

### MOVING FROM DATA TO ACTION

Community engagement was central to the development and implementation of the Age Well Santa Cruz County community needs assessment and remained central to making meaning of the findings and to determining how to move ahead. Once the data were collected, cleaned, analyzed, and an initial summary prepared, Project Sponsors turned to the Age Well Steering Committee and other interested partners to discuss next steps.





## GROUND TRUTHING & MAKING MEANING

An initial presentation of results was provided to the Age Well Steering Committee at the end of July 2024 to make meaning of the findings and to identify important patterns in those results. This group discussed the findings, asked questions, requested further analyses in some cases, and generally provided a sense that results “rang true.” An important piece of this meeting was the request to understand who in the community were in greatest need – a focus that drove the extensive examination of results by the many sub-groups detailed in this report.

Once the Age Well Steering Committee had a chance to engage with the findings, the Santa Cruz County Department of Human Services hosted a **Community Meaning Making Session**, facilitated by Clarity, on August 22, 2024 at the Cabrillo College Horticultural Center. Invitations were sent to over 65 community partners who had helped to collect data, had hosted Survey Return boxes, and/or had encouraged their neighbors, colleagues, clients, and patients to complete the Age Well Santa Cruz County Survey. This 2-hour session, attended by approximately 50 community partners, served many purposes. It was an opportunity to:

- Thank our data collection partners for their support and hard work;
- Celebrate the success in gathering more than 3,200 survey responses;
- Place results back in the hands of those who themselves are aging in Santa Cruz County; and
- Reflect as a group on the findings, thinking through what pieces rang true to our community partners and what pieces might need additional exploration.

Importantly, the Community Meaning Making Session also marked the beginning of work to ideate solutions to the needs uncovered in the data. Once data were digested during a Gallery Walk and subsequent discussion, attendees joined small-group discussions organized around each of the 5 Bold Goals of the Master Plan for Aging – *Housing for All*, *Health Reimagined*, *Caregiving that Works*, *Affording Aging*, and *Inclusion and Equity, not Isolation*. In facilitated conversations, attendees discussed how the County might meet the needs of residents in each Bold Goal area. After generating lists of “How might we ...?” statements, each group chose a few of their most compelling ideas for further consideration, brainstorming possible strategies to achieve each goal. The materials developed for this meeting, as well as participants’ ideas, can be found in Appendix F: Community Meaning Making Materials on page 108. To request a link to the dashboard – and for questions or feedback about this tool – please reach out to us at [AgeWell@santacruzcountyca.gov](mailto:AgeWell@santacruzcountyca.gov).

## A SOLUTIONS SUMMIT

The Seniors Council of San Benito and Santa Cruz Counties has enjoyed a long history of hosting a “Solutions Summit” to develop plans to meet the needs of aging residents in each county. The **Santa Cruz County Solutions Summit** was held at the Mount Hermon Conference Center on October 16, 2024 where community leaders, elected officials, aging advocates, and service providers were invited to reflect on the needs assessment findings and discuss innovative solutions to enhance the quality of life for older adults in the region. Approximately 100 individuals attended the summit, with the bulk of time spent generating ideas in topic-focused breakout groups.

As organizer Clay Kempf, Executive Director of the Seniors Council, described the day, “Today’s summit provides inspirational ideas to lead our community in addressing the challenges of our rapidly aging county, but our real work starts now, as we try to turn those ideas into reality.” Beginning in November 2024, smaller workgroups focused on each Master Plan for Aging Bold Goal Area are meeting to plan further action. More information about Solutions Summits and workgroups in both San Benito and Santa Cruz Counties can be found on the Seniors Council website.<sup>41</sup>

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<sup>41</sup> <https://seniorscouncil.org/solutions-summit-2024/>





## Appendices

## **APPENDIX A: METHODOLOGY, SURVEY DEVELOPMENT, OUTREACH**

### **Important Contributions from Key Partners**

This needs assessment was designed to be community-forward and community-facing from its inception. A core planning team composed of Clarity researchers, County staff, and members of the Seniors Council met regularly to discuss project goals, develop plans, and troubleshoot and provide feedback as the project progressed. The diverse perspectives of the planning team members proved critical in ensuring the project's impact and relevance to a wide variety of stakeholders across the county. This project also benefited from regular touchpoints with the Governance Group, to whom regular updates were provided and feedback sought throughout the project.

### **A Local Steering Committee Contributed to All Aspects of the Project**

In addition, a steering committee (SC) of active members of the aging and elderly community in Santa Cruz County was convened to lend their lived expertise to craft a process and tools that led to the successful implementation of this Community Needs Assessment (CNA). SC members include (in alphabetical order):

- Corinne Jones, Senior Network Services Director of Aging Services
- Fabian Leonor, Senior Specialist with Community Life Services
- Jacques Bertrand, Capitola Representative
- Jennifer Merchant, Executive Director, Grey Bears
- Katie Nuñez, Older Adult Services Supervisor, City of Watsonville
- Kelly Mercer-Lebov, City of Santa Cruz Senior Programs Recreation Coordinator
- Lew Farris, Scotts Valley Senior Center Board of Directors
- Meggie Pina, Senior Manager of Well-Being Programs, Diversity Center<sup>42</sup>
- Michael Molesky, In Home Support Services Advisory Commissioner
- Patricia E. Fohrman, In-Home Support Services Advisory Commissioner

SC members provided their critical input and feedback on the full gamut of this work, starting with the Age Well Santa Cruz branding and logo that was ultimately developed by local PR firm Miller Maxfield, to suggesting areas for investigation, to collecting data, interpreting findings, and facilitating action planning discussions.

### **Focus Groups Informed Survey Development**

While the California State Master Plan for Aging provided the overarching framework, this CNA was specifically designed to capture local strengths and challenges to inform a

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<sup>42</sup> Meggie Pina provided valuable input at the beginning of this project but then needed to step away.

Master Plan for Aging in Santa Cruz County. To ensure the community survey would reflect local experiences, a series of three focus groups were conducted at the beginning of this process to understand the broad contours of what aging and elderly residents felt were important issues to surface in this process.

Planning for the focus groups was done in collaboration with the steering committee who provided input on who should be invited, how recruitment should be conducted, and what kinds of questions should be asked during each session. Steering committee members nominated focus group participants and ensured that individuals from harder-to-reach populations would be included in outreach efforts. Ultimately, three focus groups were held in August 2023: one group of nine participants was held in Spanish with agricultural workers in South County, one group of eight was held in English in Midtown, Santa Cruz, and another group of eight caretakers of aging and elderly residents was held in Downtown Santa Cruz. All focus group participants were offered \$50 Safeway gift cards in thanks for their time and contribution. These groups provided the core raw materials for further development into the survey items that would comprise the Age Well Santa Cruz County Survey.

As focus group content was aligned with the State MPA framework, additional survey items were developed in close collaboration with the steering and planning committees, and with guidance and feedback from the Governance Group. As SC members pilot tested the survey, the instrument was developed into online and paper formats, in Spanish, English and large format. With the planning committee, it was determined that the community survey eligibility would include all county residents aged 40 and older so that city and county planners and other stakeholders might benefit from understanding the perspectives of younger residents who provide care for aging residents, as well as understanding the strengths and needs of younger residents as they plan to age in the county.

### **Survey Outreach and Recruitment Extended to All Corners of the County**

While the survey was in development, Clarity worked with the steering and planning committees on outreach and recruitment strategies. The HSD planning team would work with the local public relations firm to deploy radio ads, press releases, and social media campaigns to build awareness and anticipation of the Age Well Santa Cruz County initiative. The steering committee members worked on grassroots, ground-level strategies for getting the word out by posting flyers and recruiting community organizations to host stacks of paper surveys with collection boxes that would be staffed at libraries, Dientes clinics, the Diversity Center, and at Senior Centers across the county. One of our SC

members knocked door to door at a senior mobile home park, distributing paper surveys to residents there. Another member and her staff conducted one-on-one interviews in Spanish in Watsonville to gather as many Latino and Spanish-speaking respondents as possible. Another posted flyers throughout the San Lorenzo Valley in order to notify residents of the survey effort. Clarity staff attended CBO partner community events to reach farmworkers across the county. HSD staff distributed paper surveys at emergency shelters during the cold winter months. One SC member representative mobilized Grey Bears and Meals on Wheels to distribute and collect paper surveys from home-bound seniors. The local Area Agency on Aging and the HSD offices also hosted paper surveys and provided countywide drop-off points for residents to return completed surveys. The project allocated \$10 Safeway gift cards to be offered to the targeted 1,000 respondents the project hoped to achieve.

This community-fueled effort was designed to reach seniors across the county, focusing on those who may be harder to reach. A total of 3,230 completed surveys (of which 589 were paper surveys) exceeding the project target goal for the number of respondents by threefold, thanks to the tremendous grassroots effort and hard work of the SC members and partner organization staff fanning out into their communities.

### **The Project Aimed to Uplift As Many Diverse Voices in Need as Possible**

The sampling approach taken in this work intentionally privileges the values of cultural responsiveness and equity over representativeness, seeking voices that may not otherwise be represented in large enough numbers in the population to have their needs and voices registered. As such, analyses focus more on the needs and viewpoints of specific groups, and less on characterizing the responses of the sample overall. Moreover, analyses do not imply generalizability to the overall county population. The California State Dept of Aging (CASOA) survey, however, was designed to be representative of the population, and its results can serve this function.

The approach taken in this Age Well Santa Cruz Community Needs Assessment provides a deeper understanding of important community groups, preserves the very local nature of the needs assessment, and reflects a grassroots approach.

## APPENDIX B: STATISTICAL ANALYSIS

### Differences Across Multiple Sub-Groups Were Examined

After all data were cleaned, differences in responses of many subgroups were examined in order to tell the data stories contained in this report. For example, analysts examined differences across:

- Incorporated city (City of Santa Cruz, Capitola, Watsonville, Scotts Valley)
- Unincorporated towns/areas
- Age groupings (40–59, 60–74, 75 and older)
- Stable housing status (stably housed vs. unstably housed)
- Live alone status (live alone vs. live with others)
- Caregiver status (not a caregiver vs. cares for one age group vs. cares for two age groups)
- Caregivers for older adults (caregiver for person aged 60 or older vs. not)
- Disability status (reported “yes” to at least one disability question vs. all others)
- Language (English-only speaking vs. speaks Spanish/Spanish & English)
- Racial background
- Income levels (less than \$50,000 vs. \$50,000–\$99,000 vs. \$100,000+)
- Education level (AA degree or lower vs. Bachelors v. Graduate degree)

### Types of Statistical Tests Used

To determine whether differences in the groups listed above were notable and statistically significant, the following types of data analyses were conducted:

- Chi-square tests were conducted on categorical data to examine differences in percentage findings;
- T-tests were conducted to test differences in mean scores across two subgroups of interest (e.g., Stably Housed vs. Unstably Housed);
- One-way analyses of variance were tested differences in mean scores when there were more than two subgroups of interest (e.g., income groups of Under \$50,000 vs. \$50,000–\$99,000 vs. \$100,000+); and
- Correlations were conducted to examine associations between continuous variables.

### Noting Statistical Significance

Throughout the report readers will see parenthetical notes like “ $p < .0005$ ” when differences across subgroups are discussed. This note indicates that the difference

between the subgroups is statistically significant. A finding like this suggests that the difference between groups is very likely to actually exist. In other words, it would be very unlikely to find this difference between the groups if in truth the groups do not differ (in the case of  $p < .0005$ , there is only a .05% chance of obtaining this result when in truth there is no significant difference between groups).

## Study Limitations

All public opinion research is subject to unmeasured error and respondent biases. These sources of potential error should be acknowledged and can include sampling error, measurement error, recall bias and social desirability bias, as explained below:

- **Sampling error** – Sampling error occurs when the results of a sample do not exactly match the results one would obtain if the entire population were surveyed. In order to minimize the amount of sampling error, random sampling is often used such that every member of a population has an equal chance of being surveyed. In this case, the survey was not designed to be a random sample of adult residents of Santa Cruz County because the project team valued the inclusion of diverse voices, and parallel research projects were collecting information via random sample. In this case – as in all public opinion research – individuals who responded to the survey may not represent the views and opinions of those who did not respond to the survey. The extensive outreach and very large sample size help to mitigate this type of error.
- **Measurement error** – Measurement error can occur when there is a difference between the information desired and the information provided by respondents. This can happen if survey questions are poorly worded. In this case, careful questionnaire design and thorough pre-testing by people matching the desired respondent pool mitigated measurement error as much as possible.
- **Recall bias** – certain questions ask respondents to think back over the previous few months to a year. Respondents may not perfectly remember their experiences during that frame of time and so their responses may not be perfectly accurate.
- **Social desirability bias** – This bias occurs when respondents answer survey items in ways that they think cast them in a more favorable light.



## APPENDIX C: WHO WERE SURVEY RESPONDENTS AGED 60+?

| Demographic characteristics                                  | Survey respondents 60 and older | ACS 5-year estimates |
|--|---------------------------------|----------------------|
| <b>Gender</b>  |                                 |                      |
| <b>Women</b>   | 77%                             | 53%                  |
| <b>Men</b>   | 22%                             | 47%                  |
| <b>Genderqueer or nonbinary</b>                              | <1%                             | (not asked)          |
| <b>Transgender male</b>                                      | 0%                              | (not asked)          |
| <b>Race and ethnicity (Computed to be comparable to ACS)</b> |                                 |                      |
| <b>ONE RACE</b>  | <b>97%</b>                      | <b>94%</b>           |
| <b>White</b>   | 88%                             | 82%                  |
| <b>Black or African American</b>                             | 1%                              | 1%                   |
| <b>American Indian and Alaska Native</b>                     | 1%                              | 1%                   |
| <b>Asian</b>   | 1%                              | 4%                   |
| <b>Native Hawaiian or Other Pacific Islander</b>             | <1%                             | <1%                  |
| <b>Some other race</b>                                       | 7%                              | 7%                   |
| <b>TWO OR MORE RACES</b>                                     | <b>3%</b>                       | <b>6%</b>            |
| <b>Hispanic or Latino (of any race)</b>                      | 9%                              | 16%                  |
| <b>White, not Hispanic or Latino</b>                         | 85%                             | 77%                  |
| <b>Education Level</b>                                       |                                 |                      |
| <b>Less than high school</b>                                 | 2%                              | 10%                  |
| <b>High school diploma or equivalent</b>                     | 5%                              | 15%                  |
| <b>Some college or associate's degree</b>                    | 25%                             | 32%                  |
| <b>Bachelor's degree</b>                                     | 28%                             | 43%                  |
| <b>Graduate or professional degree</b>                       | 40%                             |                      |
| <b>Annual household income*</b>                              |                                 |                      |
| <b>Under \$50,000</b>  | 31%                             | 33%                  |
| <b>\$50,000 to 99,999</b>                                    | 27%                             | 26%                  |
| <b>\$100,000 or more</b>                                     | 42%                             | 42%                  |

| Disability, health conditions, and adaptive equipment use |     |
|---|-----|
| Has a disability  | 25% |
| Has a chronic health condition that limits activities     | 29% |
| Uses adaptive equipment                                   | 26% |
| Indicated at least one of the above                       | 43% |
| Age   |     |
| 60 to 69  | 39% |
| 70 to 79  | 44% |
| 80 and older  | 17% |

Source: Age Well Santa Cruz County survey and American Community Survey 5-Year Estimates (2018–2022).

Notes: N = 2450 respondents aged 60+. At the time of survey administration, Census questions distinguished between ethnicity (Hispanic/Latino or not) and race (which was asked separately from ethnicity). Our survey questions (and data) reflect that convention in the table above. Multiple selections are possible. \* Income questions: Note that income is asked differently in ACS than it was in the Age Well Santa Cruz County Survey. Additionally, ACS data reported here is for householders 65 and older.

## APPENDIX D: NUMBER OF RESPONDENTS BY GEOGRAPHIC AREA

The table below shows the number of respondents gathered from each incorporated city in Santa Cruz County.

| City of Residence | Number of Respondents |
|-------------------|-----------------------|
| Capitola          | 161                   |
| Santa Cruz        | 1,204                 |
| Scotts Valley     | 213                   |
| Watsonville       | 371                   |

The table below shows how respondents from unincorporated towns were grouped into regions to investigate differences across geographies.

| Town of Residence | Group | Number of Respondents | Number of Respondents in Group | Label in Report    |
|-------------------|-------|-----------------------|--------------------------------|--------------------|
| Boulder Creek     | 1     | 77                    | 343                            | San Lorenzo Valley |
| Brookdale         |       | 12                    |                                |                    |
| Ben Lomond        |       | 116                   |                                |                    |
| Lompico           |       | 6                     |                                |                    |
| Zayante           |       | 7                     |                                |                    |
| Mount Hermon      |       | 8                     |                                |                    |
| Felton            |       | 117                   |                                |                    |
| Bonny Doon        | 2     | 24                    | 35                             | North Coast        |
| Davenport         |       | 11                    |                                |                    |
| Live Oak          | 3     | 204                   | 204                            | Live Oak           |
| Soquel            | 4     | 159                   | 159                            | Soquel             |
| Aptos             | 5     | 331                   | 382                            | Aptos Area         |
| La Selva Beach    |       | 25                    |                                |                    |
| Rio del Mar       |       | 17                    |                                |                    |
| Seacliff          |       | 9                     |                                |                    |
| Day Valley        | 6     | 1                     | 78                             | Inland South       |
| Amesti            |       | 4                     |                                |                    |
| Corralitos        |       | 35                    |                                |                    |
| Freedom           |       | 33                    |                                |                    |
| Interlaken        |       | 5                     |                                |                    |

## **APPENDIX E: DATA DASHBOARD FOR FILTERING RESULTS**

### **Goal of Grassroots Data Collection**

The goal of the Age Well Santa Cruz County Community Needs Assessment (CNA) was to hear from as many residents of Santa Cruz County aged 40+ as possible, from as many geographic pockets as possible, representing a diversity of voices as much as possible. Thanks to the data collection support from the CNA Steering Committee and dozens of community partners, these data reflect the strengths and needs of over 3,200 individuals' lived experiences across Santa Cruz County.

### **A Convenience Sampling Approach**

In line with the goals of this project, a convenience sampling approach was used to reach as many seniors as we could. Users of the data filtering tool linked below should be aware that these sampling methods may have made it more likely that seniors with needs are represented. For example, we partnered with the Davenport Resource Center during a food distribution day to gather input from people attending the event. We partnered with Grey Bears and Meals on Wheels to gather responses from their clients, some of whom are house-bound. A strength of this approach is that we gathered input from a variety of vulnerable residents with real needs in the community. However, this approach does not result in a representative sample. That means that if you took a random sample of residents aged 40+ and asked them to complete the same survey, their responses may differ somewhat from the survey findings presented here. As such, results should not be interpreted to be representative of the general 40+ population of the county.

This Age Well Santa Cruz County CNA was meant to complement the CA Department of Aging survey effort, which was designed to yield a representative sample by randomly sampling households. That report can be requested from the Seniors Council of San Benito and Santa Cruz Counties (<https://seniorscouncil.org/>). Review of results from both survey efforts will provide a deeper understanding of the needs of aging residents in Santa Cruz County.

### **How to Use this Tool**

This tool was created for the use of service providers in Santa Cruz County who are trying to better understand the residents that they serve.

Once users enter the dashboard, the ribbon across the top of the page contains the survey topics you can explore. Click on "Housing/Transportation" to see findings related to

housing and transportation questions. Explore “Caregiving” to see how caregivers in Santa Cruz County are faring. And so on.

Under the logo you will see filters for Age, Income, and Residence. By selecting an Age filter, for example, you can view results for all respondents, for those aged 40–59, or for those aged 60+. Using the Income filter you can view results for low-income respondents (those who reported incomes of less than \$50,000). Using the Residence filter you can view results by geographic area. Using a combination of these filters will allow you to view results by segments of respondents – low-income seniors in Capitola, for example.

The final drop-down box – “Show the results by indicator” – allows you to break results down by a variety of demographic variables.

### **A Caution to Users**

Please be aware that filtering too many variables may reduce the sample size of individuals with complete responses to the survey items in question. Results based on 10 or fewer respondents will not be displayed to protect respondent anonymity.

Always check the filters carefully to ensure you are examining results for your desired group of people.

### **Dashboard Link**

To request a link to the dashboard – and for questions or feedback about this tool – please reach out to us at [AgeWell@santacruzcountyca.gov](mailto:AgeWell@santacruzcountyca.gov).

## **APPENDIX F: COMMUNITY MEANING MAKING MATERIALS**

Copies of the materials developed for the Community Meaning Making Session can be found at these links:

- [Facilitator's Agenda](#)
- [Presentation Slides](#)
- [Facilitation Guide for Table Ambassadors](#)
- [How Might We ... ? Ideating Worksheet](#)
- [How Might We ...? Ideas by Bold Goal Area](#)