



PROFILE OF COVID-19, COMMUNITY, BUSINESS, NONPROFIT & WORKER IMPACTS: *Informing an Inclusive & Equitable Economic Recovery in Ventura and Santa Barbara Counties*

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The Economic Development Collaborative and the Regional Small Business Development Center Networks of California have commissioned this report by researcher and author:

Jamshid Damooei, Ph.D.
President of Damooei Global Research Inc.
Professor of Economics and Chair
Economics, Finance & Accounting of Cal Lutheran

damooei@callutheran.edu
jamshiddamooei@gmail.com



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A NOTE FROM THE EDC PRESIDENT/CEO

We commissioned this study motivated by our awareness that the effects of COVID-19 are profoundly disproportionate, exacerbating socio-economic inequities throughout the Ventura and Santa Barbara Counties region.

While we had this broad understanding, we were also concerned that we did not have a detailed profile of those destabilizing impacts by the most severely impacted industry sectors, communities and neighborhoods. This detail is essential for informing and assuring the effectiveness of our work in economic recovery and business support services through our Small Business Development Center.

For generating that detail, we turned to Dr. Jamshid Damooei, Professor of Economics at California Lutheran University. Dr. Damooei is an established and recognized expert in a broad spectrum of global, regional and, especially, local social and economic issues.

In producing this report, he did not disappoint. We now have that data in extreme detail, such that we are better able to target our business support services and more effectively contribute to economic recovery where it is needed most.

Much of the data that follows concentrates on neighborhood profiles, snapshots of community vulnerability by 45 zip codes in Ventura and Santa Barbara Counties. This methodology for tracking impacts by neighborhood adds significantly to existing national databases and program concentrations managed, for example, by the U.S. Treasury (the Community Development Financial Institutions Fund) and U.S. Small Business Administration (the Historically Underutilized Business Zones program). This greater concentration of neighborhood conditions not only supports our targeting of economic development services to vulnerable communities but will also surely be useful for a whole broad array of social and economic support programs regionally. Combining this above data with awards of SBA, State /local loans and grants will help shed light on resource gaps that may exist within these vulnerable communities.

The research also confirmed some of our most anxious worries. Specifically, that recovery is markedly slow for low-income workers and that small businesses, with fewer than 20 employees, across all neighborhoods, are particularly lagging in improvement. This creates for us an ever-greater urgency to provide and promote equitable access to our small business services. In our commitment to serve as an inclusive lifeline for recovery, we will continue to reach and assist those identified by this report and our community as a whole. For example, our Small Business Development Center will use this data to compare against its program performance impact data to ensure it is maximizing its effectiveness within these communities. This will also assist our small businesses support services with any additional resource partners to address local business needs.

For that work, and for sharpening our focus of its delivery, we are especially grateful to the U.S. Small Business Administration and the California and Los Angeles Small Business Development Center Networks. The outpouring of federal, state and local funding in loans and grants and for technical assistance capacity has been essential to business, worker and neighborhood recovery. In helping to deploy these resources we are honored to work with our SBA resource partners—Women's Economic Ventures and SCORE—our county and city partners, and the many businesses and nonprofits that have persevered in these challenging times.



Bruce Stenslie
EDC President/CEO

EXECUTIVE SUMMARY



This study looks into the profile of our regional communities, businesses, and nonprofits with an emphasis on the social and economic impacts of COVID-19 on our vulnerable communities, small businesses, and nonprofits in Ventura and Santa Barbara Counties in search of an equitable and inclusive recovery plan.

Marginalized communities suffer from a lack of good health, substandard housing, deficiently built physical environments, violence, disproportionate environmental decay, high unemployment, and a vulnerable business environment. They rely on help and assistance from government and nonprofit institutions to help themselves and find solutions for their individual families and communities. They are vulnerable to adverse economic conditions which prevent them from being able to support themselves and their families and communities.

This study brings attention to a number of pivotal issues, gathers a large amount of data and information, processes them by using relevant scientific methods and logical designs, and comes to a set of plausible conclusions, which can provide answers and highlight possible solutions with the objective of informing an inclusive and equitable recovery plan for these regions.

COVID-19 had an enormously negative impact on the lives of people and businesses. The initial economic impact came as a shock to our health care system, a drop in consumer spending, the closure of workplaces, a reduction in employment and job openings, sales, and more. It impacted every single aspect of the economic and social livelihoods of our nation, states, and local communities. As of mid-July 2020, 49% of the reduction in total spending since January came from households in the top income quartile, while 7% came from households in the bottom quartile. This comes without any surprise, as higher incomes consume a much larger share of total spending in the economy.

The other related issue is that low-income consumers spend a much larger share of their income for obtaining essentials, and as such, they usually get impacted least (inelastic demand), while higher income consumers spend a much lower proportion of their income on such categories of expenditures. Their spending reductions were concentrated in services that require in-person physical interaction, such as hotels and restaurants.

This study is structured to present an overall picture of the vulnerability of communities across 45 ZIP codes.

We have selected a significant number of socio-economic indicators that can explain the ability of people or groups to overcome or be repressed by ongoing socio- economic conditions.

THE IDEA IS TO EXPLAIN THE FOLLOWING SET OF SOCIAL AND ECONOMIC

- 1 Economic ability and strength of households**
- 2 Access to social and economic amenities**
- 3 Access to government and community services**

We have looked into a number of statistics and summed them up into 13 indicators in order to capture the extent of the ability or the austerity of households within these 45 communities in Ventura and Santa Barbara Counties. Details of the methods employed and a breakdown of the data gathered and used are given in the report. Table 1 presents numbers between 0 to 100 to depict the degree of problems and complications exerting economic pressure on communities identified by their ZIP codes. A value of 100 indicates an ideal situation and 0 the polar opposite, indicating a dire and unsatisfied and unresolved problem inhibiting the community to overcome that particular issue. These numbers present a comparative depiction of the entire region within the two counties of Ventura and Santa Barbara. We also used a color code changing from dark green to deep red to give a color-based representation of the range of economic or social problems of these communities.

The other important aspect of this investigation is the likely continued impact of COVID-19 in post-pandemic time. There is an abundance of evidence suggesting that the pace of recovery is not the same among various groups within various communities and among members of each community. There is a growing body of evidence which suggests we may be looking into a K- shaped recovery, in which some groups will have not been adversely impacted by the pandemic, or even are becoming economically better off. In simple words, the continued impact of COVID-19 is likely to increase their wealth and improve their level of income. On the other hand, some groups or communities may find themselves in relatively grimmer economic circumstances, experiencing a worsening of economic conditions in post-COVID-19 time.

The cost of poverty is often looked at as how much a state spends on protecting people against poverty rather than the cost in terms of the full spectrum of the inability of an economy to take full advantage of its available resources. Expenditure on poverty alleviation is only a cost in terms of mitigation, which at best is short-term, and with an objective of supporting those impacted with dire needs such as food, shelter, and medical necessity.

An equitable and inclusive post-recovery plan provides a great opportunity to lay the foundation for investing in our vulnerable communities for longer-term prosperity.

The following table presents a clear picture of the degree of vulnerability of our communities.

TABLE 1

| Name of Indicator | Vulnerability Index | Population | Employment and employment opportunities | Income level and Poverty | Child Poverty: Under 18 years of age | Housing Affordability | Social and Economic Isolation | Health Care | Professional preparation and access to education and training | Transportation | Disability Assistance | Long term care | Food Security | Reporting needs for help 211 call | Domestic Violence Protection |
|---|---------------------|------------|---|--------------------------|--------------------------------------|-----------------------|-------------------------------|-------------|---|----------------|-----------------------|----------------|---------------|-----------------------------------|------------------------------|
| 91361 Hidden Valley, Lake Sherwood, Thousand Oaks, Westlake Village | 82.1 | 20258 | 75.2 | 99.1 | 100.0 | 52.2 | 80.8 | 88.3 | 94.7 | 72.6 | 61.8 | 71.4 | 96.6 | 92.4 | 82.0 |
| 93437 Vandenberg Afb, Lompoc | 81.9 | 3387 | 26.9 | 100.0 | 94.6 | 0.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 88.1 | 98.3 | 87.0 | 70.3 |
| 91377 Agoura Hills, Oak Park | 79.7 | 13853 | 50.3 | 98.1 | 95.8 | 62.9 | 81.0 | 84.7 | 98.3 | 78.3 | 79.7 | 50.0 | 97.8 | | |
| 91320 Newbury Park | 76.3 | 44968 | 62.8 | 96.7 | 91.7 | 72.4 | 80.8 | 73.0 | 85.6 | 78.3 | 68.3 | 42.9 | 86.6 | | |
| 91362 Thousand Oaks and Westlake Village | 75.4 | 36604 | 58.6 | 95.3 | 95.5 | 56.5 | 74.1 | 79.1 | 83.4 | 72.6 | 48.8 | 47.6 | 94.4 | 92.4 | 82.0 |
| 93021 Moorpark | 74.6 | 38581 | 60.0 | 95.3 | 89.4 | 63.4 | 69.4 | 71.8 | 76.6 | 74.5 | 58.5 | 57.1 | 81.5 | 95.4 | 76.6 |
| 93427 Buellton | 74.5 | 6200 | 73.8 | 100.0 | 100.0 | 57.8 | 61.1 | 64.4 | 61.9 | 92.5 | 41.5 | 81.0 | 86.2 | | |
| 93108 Santa Barbara | 73.7 | 10401 | 2.1 | 83.3 | 78.8 | 56.5 | 78.0 | 87.1 | 95.8 | 75.5 | 64.2 | 76.2 | 100.0 | 70.9 | 90.1 |
| 93111 Goleta Santa Barbara | 72.3 | 17329 | 77.9 | 81.4 | 75.6 | 63.8 | 67.5 | 74.8 | 80.7 | 64.2 | 53.7 | 28.6 | 91.8 | 85.5 | 94.6 |
| 93065 Simi Valley | 70.6 | 71832 | 60.0 | 88.4 | 80.1 | 50.4 | 69.7 | 71.8 | 68.1 | 76.4 | 54.5 | 40.5 | 79.3 | 87.2 | 91.9 |
| 93110 Goleta, Santa Barbara | 70.1 | 16849 | 71.0 | 71.6 | 83.0 | 40.1 | 66.5 | 78.5 | 73.5 | 50.9 | 40.7 | 69.0 | 86.2 | 85.5 | 94.6 |
| 93066 Somis | 69.6 | 3220 | 61.4 | 93.5 | 78.5 | 83.2 | 61.2 | 72.4 | 53.1 | 100.0 | 31.7 | 42.9 | 88.4 | | |
| 93455 Orcutt, Santa Maria | 68.7 | 46175 | 47.6 | 85.6 | 77.2 | 83.2 | 70.8 | 63.2 | 63.9 | 71.7 | 32.5 | 42.9 | 74.1 | 89.7 | 90.1 |
| 93103 Santa Barbara | 67.7 | 20538 | 89.0 | 74.0 | 77.2 | 40.9 | 49.8 | 47.2 | 67.7 | 56.6 | 62.6 | 71.4 | 82.3 | 70.9 | 90.1 |
| 93460 Santa Ynez | 67.4 | 5284 | 97.2 | 73.5 | 67.9 | 3.9 | 83.0 | 42.9 | 70.2 | 80.2 | 84.6 | 45.2 | 93.1 | | |
| 93105 Santa Barbara | 67.1 | 28545 | 64.1 | 80.5 | 83.7 | 50.0 | 64.9 | 68.7 | 80.8 | 36.8 | 52.8 | 50.0 | 79.3 | 70.9 | 90.1 |
| 93012 Camarillo | 66.9 | 36052 | 54.5 | 90.2 | 85.6 | 59.1 | 78.0 | 80.4 | 85.2 | 60.4 | 32.5 | 23.8 | 91.8 | 69.7 | 58.6 |
| 93013 Carpinteria | 66.2 | 16652 | 55.9 | 83.3 | 80.4 | 34.1 | 57.6 | 51.5 | 63.4 | 55.7 | 46.3 | 61.9 | 81.5 | 88.7 | 100.0 |
| 91360 Thousand Oaks | 65.9 | 43121 | 60.0 | 83.7 | 82.1 | 59.1 | 65.7 | 66.3 | 77.1 | 48.1 | 34.1 | 26.2 | 79.3 | 92.4 | 82.0 |
| 93441 Los Olivos | 65.7 | 922 | 100.0 | 95.8 | 76.9 | 44.8 | 63.6 | 65.0 | 72.1 | 60.4 | 28.5 | 28.6 | 86.6 | | |
| 93022 Oak View | 65.5 | 7179 | 57.2 | 91.2 | 98.7 | 83.6 | 62.3 | 46.0 | 58.9 | 80.2 | 36.6 | 28.6 | 77.6 | | |
| 93463 Ballard, Solvang | 64.9 | 7911 | 71.0 | 71.2 | 43.6 | 50.4 | 74.9 | 60.7 | 77.4 | 65.1 | 61.0 | 47.6 | 90.5 | | |
| 93010 Camarillo | 62.5 | 46063 | 65.5 | 76.3 | 64.4 | 53.0 | 70.8 | 68.7 | 77.7 | 51.9 | 37.4 | 38.1 | 81.0 | 69.7 | 58.6 |
| 93109 Santa Barbara | 61.8 | 10771 | 35.2 | 42.3 | 82.7 | 3.0 | 77.0 | 78.5 | 86.5 | 46.2 | 40.7 | 69.0 | 80.6 | 70.9 | 90.1 |
| 93063 Santa Susana | 61.2 | 56458 | 62.8 | 83.3 | 79.8 | 54.3 | 68.2 | 74.8 | 64.7 | 57.5 | 30.1 | 16.7 | 81.5 | | |
| 93035 Oxnard | 56.1 | 29354 | 39.3 | 85.6 | 87.5 | 35.8 | 58.1 | 59.5 | 62.2 | 86.8 | 47.2 | 31.0 | 82.8 | 28.5 | 25.2 |
| 93117 Gaviota, Isla Vista, Goleta, Santa Barbara | 54.8 | 58546 | 0.0 | 0.0 | 74.0 | 0.0 | 57.4 | 74.8 | 74.7 | 19.8 | 78.9 | 81.0 | 72.0 | 85.5 | 94.6 |
| 93003 Ventura | 54.8 | 51629 | 54.5 | 80.5 | 83.3 | 58.6 | 69.7 | 73.6 | 73.2 | 39.6 | 33.3 | 52.4 | 64.2 | 20.3 | 9.0 |
| 93004 Ventura | 53.9 | 31525 | 58.6 | 85.6 | 87.5 | 66.4 | 63.3 | 70.6 | 65.1 | 44.3 | 35.0 | 26.2 | 69.4 | 20.3 | 9.0 |
| 93254 Cuyama, New Cuyama | 52.8 | 786 | 37.9 | 66.5 | 92.0 | 97.8 | 13.6 | 46.0 | 30.8 | 29.2 | 69.9 | 64.3 | 32.8 | | |
| 93023 Ojai | 51.1 | 19895 | 53.1 | 85.6 | 90.1 | 41.8 | 60.9 | 55.2 | 75.4 | 57.5 | 26.8 | 2.4 | 87.3 | 0.0 | 33.3 |
| 93440 Los Alamos | 48.9 | 1659 | 13.1 | 21.4 | 0.0 | 100.0 | 31.9 | 67.5 | 21.0 | 100.0 | 39.8 | 100.0 | 43.5 | | |
| 93454 Santa Maria | 47.6 | 40432 | 58.6 | 50.7 | 40.1 | 54.7 | 17.0 | 5.5 | 30.9 | 44.3 | 48.0 | 45.2 | 43.5 | 89.7 | 90.1 |
| 93015 Fillmore | 46.2 | 17989 | 79.3 | 72.6 | 68.9 | 51.7 | 27.1 | 55.8 | 40.3 | 49.1 | 17.9 | 19.0 | 43.1 | 66.8 | 9.0 |
| 93101 Santa Barbara | 45.6 | 31371 | 71.0 | 35.8 | 41.3 | 20.3 | 35.8 | 1.8 | 60.1 | 0.0 | 52.0 | 40.5 | 73.3 | 70.9 | 90.1 |
| 93458 Santa Maria | 45.6 | 57256 | 42.1 | 38.6 | 30.8 | 51.3 | 19.2 | 0.0 | 0.0 | 58.5 | 80.5 | 64.3 | 27.6 | 89.7 | 90.1 |
| 93041 Point Mugu Nw, Port Hueneme | 43.8 | 24208 | 53.1 | 59.1 | 62.8 | 14.7 | 49.0 | 28.2 | 41.4 | 67.9 | 37.4 | 38.1 | 65.1 | 52.3 | 0.0 |
| 93036 Oxnard | 42.2 | 48162 | 36.6 | 64.7 | 54.2 | 28.4 | 33.3 | 30.7 | 37.0 | 63.2 | 59.3 | 38.1 | 49.6 | 28.5 | 25.2 |
| 93060 Santa Paula | 42.2 | 33773 | 25.5 | 54.0 | 43.9 | 44.8 | 6.4 | 36.8 | 24.0 | 45.3 | 46.3 | 31.0 | 37.1 | 54.7 | 98.2 |
| 93436 Lompoc | 41.8 | 56323 | 0.0 | 47.9 | 34.3 | 48.7 | 40.1 | 44.2 | 41.9 | 36.8 | 24.4 | 33.3 | 34.9 | 87.0 | 70.3 |
| 93434 Guadalupe | 41.3 | 7451 | 65.5 | 32.1 | 18.6 | 62.5 | 17.4 | 39.9 | 15.2 | 42.5 | 72.4 | 64.3 | 24.1 | | |
| 93001 Ventura | 40.0 | 32396 | 57.2 | 53.0 | 51.9 | 28.0 | 48.5 | 30.1 | 59.8 | 29.2 | 35.0 | 38.1 | 59.9 | 20.3 | 9.0 |
| 93030 Oxnard | 31.6 | 58422 | 35.2 | 50.7 | 33.3 | 37.5 | 4.6 | 0.0 | 25.3 | 35.8 | 58.5 | 40.5 | 35.8 | 28.5 | 25.2 |
| 93040 Piru | 26.6 | 1827 | 0.0 | 34.0 | 23.7 | 76.3 | 13.3 | 47.2 | 20.1 | 78.3 | 0.0 | 0.0 | 0.0 | | |
| 93033 Oxnard | 26.1 | 84701 | 46.2 | 31.6 | 11.9 | 26.3 | 0.0 | 0.0 | 9.1 | 66.0 | 56.1 | 19.0 | 19.0 | 28.5 | 25.2 |

LOOKING INTO SOCIO-ECONOMIC VULNERABILITY & STRENGTHS OF OUR COMMUNITIES:

This study used relevant techniques and methodologies to calculate the Vulnerability Index (or “VI”) of all communities across 45 ZIP codes in two counties. The outcome as depicted by Table 1 shows significant, and to some extent, alarming differences in the socioeconomic conditions of our communities. Using a range of most challenging (0) to the best condition (100), we divided these ZIP codes (geographically identified neighborhoods) into four quartiles based on their order of Index Values (or “IV”). The following charts show the quartile indicating the most needs.

The table below shows 453,879 people in both counties live in very difficult socioeconomic conditions.

TABLE 2. Most Underserved (Bottom Quartile)

| ZIP code and City | Index Value | Population |
|--|-------------|------------|
| 93015 Fillmore | 46.21 | 17,989 |
| 93101 Santa Barbara | 45.62 | 31,371 |
| 93458 Santa Maria | 45.59 | 57,256 |
| 93041 Point Mugu NAWC, Port Hueneme | 43.78 | 24,208 |
| 93036 Oxnard | 42.21 | 48,162 |
| 93060 Santa Paula | 42.15 | 33,773 |
| 93436 Lompoc | 41.83 | 56,323 |
| 93434 Guadalupe | 41.31 | 7,451 |
| 93001 Ventura | 40.01 | 32,396 |
| 93030 Oxnard | 31.61 | 58,422 |
| 93040 Piru | 26.62 | 1,827 |
| 93033 Oxnard | 26.07 | 84,701 |
| Total Population Residing in Neighborhoods | | 453,879 |

Without a doubt, the last three ZIP codes, which are all in Ventura County totaling a population of 144,950, are most vulnerable compared to all other neighborhoods studied in this research.



TABLE 3. *Second Quartile of Neighborhoods in Need of Assistance*

| ZIP code and City | Index Value | Population |
|---|--------------------|-------------------|
| 93010 Camarillo | 62.54 | 46,063 |
| 93109 Santa Barbara | 61.76 | 10,771 |
| 93063 Santa Susana | 61.24 | 56,458 |
| 93035 Oxnard | 56.10 | 29,354 |
| 93117 Gaviota, Isla Vista, Goleta, Santa Barbara | 54.82 | 58,546 |
| 93003 Ventura | 54.79 | 51,629 |
| 93004 Ventura | 53.95 | 31,525 |
| 93254 Cuyama, New Cuyama | 52.80 | 786 |
| 93023 Ojai | 51.11 | 19,895 |
| 93440 Los Alamos | 48.94 | 1,659 |
| 93454 Santa Maria | 47.58 | 40,432 |
| Total Population Residing in Neighborhoods | | 347,118 |

The second quartile of neighborhoods can be seen in the above chart. It represents 347,118 people whose economic conditions are challenging and require assistance in almost every possible area of social and economic need. They represent the second group of areas which should be given close attention in terms of their vulnerability to constraints caused by COVID-19.

TABLE 4. *Third Quartile of Neighborhoods in Need of Assistance*

| ZIP code and City | Index Value | Population |
|---|--------------------|-------------------|
| 93066 Somis | 69.65 | 3,220 |
| 93455 Orcutt, Santa Maria | 68.65 | 46,175 |
| 93103 Santa Barbara | 67.67 | 20,538 |
| 93460 Santa Ynez | 67.43 | 5,284 |
| 93105 Santa Barbara | 67.13 | 28,545 |
| 93012 Camarillo | 66.90 | 36,052 |
| 93013 Carpinteria | 66.17 | 16,652 |
| 91360 Thousand Oaks | 65.85 | 43,121 |
| 93441 Los Olivos | 65.67 | 922 |
| 93022 Oak View | 65.53 | 7,179 |
| 93463 Ballard, Solvang | 64.86 | 7,911 |
| Total Population Residing in Neighborhoods | | 215,599 |

The above group of neighborhoods have their own socioeconomic challenges, and although compared to the first two lower quartiles, present better social and economic conditions, in a good number of areas, the extent of their needs is still significant. The details can be taken from the IV table on Page 4. Some 215,599 people live in these areas.

TABLE 5. *Top Quartile of Neighborhoods in the Region*

| ZIP code and City | Index Value | Population |
|---|--------------------|-------------------|
| 91361 Hidden Valley, Lake Sherwood, Thousand Oaks, Westlake Village | 82.08 | 20,258 |
| 93437 Vandenberg AFB, Lompoc | 81.93 | 3,387 |
| 91377 Agoura Hills, Oak Park | 79.73 | 13,853 |
| 91320 Newbury Park | 76.27 | 44,968 |
| 91362 Thousand Oaks and Westlake Village | 75.42 | 36,604 |
| 93021 Moorpark | 74.58 | 38,581 |
| 93427 Buellton | 74.54 | 6,200 |
| 93108 Santa Barbara | 73.72 | 10,401 |
| 93111 Goleta Santa Barbara | 72.31 | 17,329 |
| 93065 Simi Valley | 70.64 | 71,832 |
| 93110 Goleta, Santa Barbara | 70.09 | 16,849 |
| Total Population Residing in Neighborhoods | | 280,262 |

The above table lists the top quartile of neighborhoods in Ventura and Santa Barbra Counties, which in total include 280,262 people in 11 ZIP codes. The Index Value of the ZIP code 91361 in Hidden Valley, Lake Sherwood, Thousand Oaks, Westlake Village is 3.2 times the index value for 93033 in Oxnard. This suggests an enormous difference in the overall affluence and living conditions in the two ends of the socioeconomic spectrum of the region.

This emerging picture presents a compelling argument for the efforts to be made to respond to the dire needs of hundreds of thousands of people and their families who have serious economic shortcomings and have been hit very hard by the ongoing pandemic. Based on our observation of a large number of social and economic indicators, we can take the following steps in making use of the information expressed by the IVs.

IDENTIFY THE DEGREE OF NEED FOR EACH AREA (ZIP CODE) BASED ON A RATIO OF 1-IV

- 1 Identify allocation of assistance on an overall basis according to multiplication of the total population x (1-IV).**
- 2 The end result brings a series of numeric values which can be seen in the following table.**
- 3 Use this table in relation to resource allocation in every decision to be made whenever the geographic location of assistance to individuals, groups and social or economic entities are considered.**

TABLE 6. *Table of Priority of Allocation Scores*

| ZIP code and City | Vulnerability Index | Population | Allocation Score | Percentage of Total Allocation |
|---|---------------------|------------|------------------|--------------------------------|
| 91361 Hidden Valley, Lake Sherwood, Thousand Oaks, Westlake Village | 82.08 | 20,258 | 3,629.81 | 0.6% |
| 93437 Vandenberg AFB, Lompoc | 81.93 | 3,387 | 612.10 | 0.1% |
| 91377 Agoura Hills, Oak Park | 79.73 | 13,853 | 2,808.28 | 0.5% |
| 91320 Newbury Park | 76.27 | 44,968 | 10,669.46 | 1.9% |
| 91362 Thousand Oaks and Westlake Village | 75.42 | 36,604 | 8,998.61 | 1.6% |
| 93021 Moorpark | 74.58 | 38,581 | 9,808.28 | 1.7% |
| 93427 Buellton | 74.54 | 6,200 | 1,578.22 | 0.3% |
| 93108 Santa Barbara | 73.72 | 10,401 | 2,732.87 | 0.5% |
| 93111 Goleta Santa Barbara | 72.31 | 17,329 | 4,797.81 | 0.8% |
| 93065 Simi Valley | 70.64 | 71,832 | 21,090.25 | 3.7% |
| 93110 Goleta, Santa Barbara | 70.09 | 16,849 | 5,039.77 | 0.9% |
| 93066 Somis | 69.65 | 3,220 | 977.32 | 0.2% |
| 93455 Orcutt, Santa Maria | 68.65 | 46,175 | 14,475.09 | 2.5% |
| 93103 Santa Barbara | 67.67 | 20,538 | 6,638.95 | 1.2% |
| 93460 Santa Ynez | 67.43 | 5,284 | 1,720.90 | 0.3% |
| 93105 Santa Barbara | 67.13 | 28,545 | 9,382.93 | 1.6% |
| 93012 Camarillo | 66.90 | 36,052 | 11,933.80 | 2.1% |
| 93013 Carpinteria | 66.17 | 16,652 | 5,633.21 | 1.0% |
| 91360 Thousand Oaks | 65.85 | 43,121 | 14,725.63 | 2.6% |
| 93441 Los Olivos | 65.67 | 922 | 316.55 | 0.1% |
| 93022 Oak View | 65.53 | 7,179 | 2,474.42 | 0.4% |
| 93463 Ballard, Solvang | 64.86 | 7,911 | 2,779.90 | 0.5% |
| 93010 Camarillo | 62.54 | 46,063 | 17,254.09 | 3.0% |
| 93109 Santa Barbara | 61.76 | 10,771 | 4,119.33 | 0.7% |
| 93063 Santa Susana | 61.24 | 56,458 | 21,885.49 | 3.8% |
| 93035 Oxnard | 56.10 | 29,354 | 12,886.18 | 2.2% |
| 93117 Gaviota, Isla Vista, Goleta, Santa Barbara | 54.82 | 58,546 | 26,449.26 | 4.6% |

| | | | | |
|--|-------|------------------|-------------------|---------------|
| 93003 Ventura | 54.79 | 51,629 | 23,343.07 | 4.1% |
| 93004 Ventura | 53.95 | 31,525 | 14,518.43 | 2.5% |
| 93254 Cuyama, New Cuyama | 52.80 | 786 | 370.97 | 0.1% |
| 93023 Ojai | 51.11 | 19,895 | 9,725.74 | 1.7% |
| 93440 Los Alamos | 48.94 | 1,659 | 847.16 | 0.1% |
| 93454 Santa Maria | 47.58 | 40,432 | 21,195.91 | 3.7% |
| 93015 Fillmore | 46.21 | 17,989 | 9,676.87 | 1.7% |
| 93101 Santa Barbara | 45.62 | 31,371 | 17,060.33 | 3.0% |
| 93458 Santa Maria | 45.59 | 57,256 | 31,155.23 | 5.4% |
| 93041 Point Mugu NAWC, Port Hueneme | 43.78 | 24,208 | 13,610.20 | 2.4% |
| 93036 Oxnard | 42.21 | 48,162 | 27,831.07 | 4.8% |
| 93060 Santa Paula | 42.15 | 33,773 | 19,536.31 | 3.4% |
| 93436 Lompoc | 41.83 | 56,323 | 32,765.87 | 5.7% |
| 93434 Guadalupe | 41.31 | 7,451 | 4,372.69 | 0.8% |
| 93001 Ventura | 40.01 | 32,396 | 19,435.35 | 3.4% |
| 93030 Oxnard | 31.61 | 58,422 | 39,955.94 | 7.0% |
| 93040 Piru | 26.62 | 1,827 | 1,340.57 | 0.2% |
| 93033 Oxnard | 26.07 | 84,701 | 62,618.62 | 10.9% |
| Total | | 1,296,858 | 574,778.85 | 100.0% |

The overall allocation of assistance has an important implication. It is a reasonable basis for seeing the needs of our various communities based on their levels of economic and social disadvantages, which are related to the urgency of need and size of the population. This captures the number of families and individuals who need assistance through the COVID-19 recovery plan for the region.

The table of priority allocation scores provides information on two important bases: first, the degree of vulnerability of households in every neighborhood within the region; secondly, the numeric value combines the extent and size of the need in terms of total population of each area. This indicator can be used as a basis for allocation of available assistance to each area compared to the total available resources. The overall conclusion from this segment of the assessment is that the most vulnerable quartile form around 35% of total population of the entire region in need of some 48.6% of total allocation of resources for recovery and rebuilding of their communities.



BREAKDOWN OF INDICATORS AND THEIR IMPACT ON THE WELLBEING OF COMMUNITIES AND EXPLORING IDEAS TO MITIGATE THE CONSEQUENCES:

This study looked into a detailed economic and social profile of every community in each of the 45 ZIP codes in Ventura and Santa Barbara Counties based on their ability to face the likely impact of COVID-19. Poverty among children can go as high as 25-35%, or even higher in some areas. This high level of child poverty is alarming and devastating for the lives of children and their families.

Working towards the development of a high-quality early childhood education is an essential step to reduce the problem and bring the hope of a much better future for our children and communities. The recent development in California for a universal preschool program starting for children at age 4 is very promising.

The governor's proposed program is voluntary. This requires a focused attention toward the creation of a system of allowing families without full access to information or impacted by English Language Isolation to be informed and helped to take advantage of this opportunity.

We need to allocate sufficient funds for direct assistance to families with children at a significant level (to be decided on based on existing provisions) to impacted families. We should use a combined measure of population and child poverty rates to assist families in need in each particular ZIP code. Strengthening First Five and pertinent nonprofits such as the Boys & Girls Clubs to assist families in need is the correct path towards assisting families and their children.

Another important initiative is to use community-based mechanisms to support families with care of their children in poverty.

Poverty among women is significantly higher than men. This indicates what is known as the feminization of poverty in our region. The social and economic consequences of this condition are significant and should be considered highly relevant in the formation of any policy centered on the creation of greater equity and inclusivity within the region. It is clear that a large proportion of the population below the poverty line are unemployed. There is, however, a considerable proportion of the population who work and are still in poverty.

The ratios of poverty in some ZIP codes are in double digits. This shows that a good number of them have jobs that may pay very low wages, or they do not have a full-time job, or both. In some ZIP codes, the percentage of the population in poverty with part-time jobs is higher than those with full time jobs. There is also a significant proportion of the population which are presented as not working. Putting all these together, we can see a clear picture on how a significant proportion of people in poverty have jobs, but not always full-time employment.

1/3

OF ASSISTANCE SOUGHT WAS FOR HOUSING

One of the most frequent requests is the need for housing, which amounts to almost a third of all inquiries made and assistance sought. Food, income support, and mental health account for a significant proportion of all the requests following the overwhelming presence of the need for housing.

Extended unemployment payments, while very helpful, can only help those who are unemployed. A good number of people without education and skills do not have an opportunity to find jobs. A good solution is to create short-term training courses resulting in certifications for good paying jobs that are available or emerging.

This can be done through community colleges and adult schools, or even licensing other possible training institutions that have the capacity and meet the standards. This will help families in need to be able to file and receive child care payments as well as access pre-schooling.

The year 2020 was a difficult year, and much of the problems have been carried over to 2021. In Ventura County, Ojai and Ventura emerged as the cities with the highest population-adjusted proportionate number of 211 calls (the phone number to reach essential community services).

Bearing in mind that a proportionately large segment of Ventura County is comprised of Hispanic and Latino persons and a significant number of them are more comfortable with speaking Spanish, it is somewhat surprising that a disproportionately smaller number of callers identified as Hispanic callers, and these people placed nearly 90% of their calls in English.

Paying attention to the needs of people, particularly at a time of urgency, makes offering easy access to communication in other languages, and in particular Spanish (or other indigenous Mexican dialect) important.

Food insecurity has emerged as a major problem in many communities. We need to put more resources into nonprofits which have a focused attention towards food security. This will help families in need of food to reach out and receive and use their entitlement for food stamps and other similar benefits.

The low rate of utilization of government entitlements by families and communities in need requires attention, and we should think of a plan that can help disenfranchised families to use the process and duly benefit from them.

We need to enable people in need who also suffer from various economic and social isolation to be able to express their needs and receive help. One very important and prevalent form of isolation is English Language Isolation.

It is hard to ignore the high level of households headed by females. This by itself may not impose any problem. However, such a situation in the face of the gender pay gap may impose an economic burden on some families. Adding to this situation the likelihood of observing a significant proportion of families with children headed by single women may suggest a higher level of presence of poverty or identifying as low-income among them. This issue has a distinct place in any discussion focused on the creation of equity and inclusivity among neighborhoods in the process of recovery from COVID-19, which imposed an additional economic burden.



We need to create special provisions for households headed by single women and develop a special focus of attention on households headed by people age 65 and older, and allocate even more provisions to those who live alone in such households. These resources should be used to support elderly heads of households with their daily needs, such as transportation, shopping, medical needs, and more. Investing in existing community-based organizations and nonprofits will offer support for both very young family householders (under age 25) and older householders of age 65 and higher.

There are a significant number of neighborhoods in which we observe a high degree of labor force participation together with a high level of unemployment.

This indicates that people in those areas try hard to support their economic needs, but face challenges in finding jobs. There are a number of places where we have a high level of employment, and yet a large proportion of the population lives below the poverty line.

This is an indicator of low paying jobs, and there are a number of places with such conditions within each county.

A high labor force participation in the age group of 16 to 19 means a clear manifestation of either the necessity or lack of willingness (which is a questionable concept, if people had the opportunity or economic ability to choose) to complete high school or to embark on a college education. A similar argument can be made about the next young group, ages 20 to 24 (although this will set aside the school-aged children). It is hard to escape the link between young job seekers and being in low-income groups or faced with poverty. The added dimension to both of the points raised is the possibility of working and studying throughout the year, or at least for some segments of it. One of the interesting and relevant arguments here is the increase in employment opportunities for young persons during the time of COVID-19. This can be seen in an Economic New Release of the U.S. Bureau of Labor Statistics in August of 2020.¹

Labor force participation of the older age population in the labor market has its own economic significance. The older groups include age groups of 65 to 74 and 75 and older. There is no hard retirement age in the United States. However, work at old age primarily is an indicator of an economic need to continue working during old age. Employing the aforementioned economic concepts, we find a significant difference in various parts of the two counties.

The racial minorities show a high ratio of labor force participations in most areas. The information is likely to be impacted by the size of a particular race within a specific area. A breakdown of the ethnic make-up of

labor force participation indicates that in almost all ZIP codes, the proportion of Hispanics and Latinos exceeds the segment of White alone (not Hispanic or Latino). One implication of this observation is that Hispanics by comparison are the most significant ethnic participants in the labor market. It can in part be explained by the relative younger age structure of Hispanics compared with White alone. The breakdown can also be impacted by the size of the population in the areas, as the margins of error are higher and small changes may generate larger variations in the calculation of the labor force participation rate.

The study shows a relatively higher rate of unemployment in the very young age group of 16 to 19 years of age. This should not come as a surprise, since in such an age group, we are dealing with more workers with lower educational attainment and a lack of work experience, which is often a competitive disadvantage in job market.

The patterns of rates of unemployment in both counties present significant difference among the ZIP codes. In some areas, at certain ages, there is no information to be reported, which suggests the population in such age categories are all employed. On the other hand, some areas have a very insignificant rate of participation in the labor force, and therefore it is hard to come to a definitive conclusion about the overall environment of the labor market in those communities. The small size of observation and a large margin of error brings a lesser degree of reliability on such small number of reports in some areas.

In most ZIP codes, men have a larger labor force participation than women. In a few places, they are very close.

The more important issue to take away from this observation is that the existing environment shows the importance of the work of women and a dependency of the family financial situation on the need of working women.

Adding to this deduction, the rising proportion of households headed by women shows the vital role of women and their ability to find jobs, and finally, the negative impact of the gender pay-gap and its consequences on the wellbeing of families in the region.

The rate of unemployment is very high among racial minorities. By dividing the population based on two ethnicities in the two counties, we see a much higher rate of unemployment among those with Hispanic and Latino origin compared with White alone (not Hispanic or Latino).

In almost all ZIP codes, the participation of groups with higher educational attainment is higher than other groups. This may present a more complex situation and even lead to a misleading conclusion. The problems are first and foremost the size of the various groups within each location. There is, however, an important conclusion to be drawn from this observation and that is the difference of ability of people with higher educational attainment to enter the labor market compared with those with lesser educational attainment. This issue remains unresolved since participation is also based on need and willingness to enter the job market, and may reach another possible conclusion, which is the presence of a relatively higher rate of discouraged workers among those with lower educational attainment.²

The pattern of unemployment across educational attainment clearly shows a much higher level of unemployment where the level of educational attainment is lower. The level of unemployment among those without a high school diploma in most places is very high, and a good number of places are in the double-digit percentages. Bearing in mind that this was the condition before COVID-19 brings attention to what the condition has been after the spread of pandemic. Looking into the young and old age groups in the labor market includes a special provision of consideration, which can be centered on the reality of COVID-19 and the post-COVID world. Those who have been working before may face comparatively more challenges to continue working.

² Discouraged workers are workers who have been participating in the labor market over a considerable period of time, but are now unable to secure employment, and this impacted their lack of trust in what is going on in the labor market and a subsequent withdrawal from labor market. This incidence often happens during prolonged periods of economic downturn and results in the disappointment of some jobseekers.

Economic assistance for the older working population of age 65 and older and training for better pay jobs for those who work in young age are required needs. We need to help workers with English Language Isolation find jobs and receive training for better pay jobs. Also, it is critical to help them with better and more efficient language training as a part of getting them ready for better pay jobs and make learning the English language an undertaking with pay.

5% - 23%

POPULATION WITHOUT ACCESS TO THE INTERNET OR COMPUTERS

Lack of access to the Internet and digital devices is much higher among Hispanics and Latinos and other much smaller proportions of minorities within Ventura County as a whole. A similar pattern is present in Santa Barbara County.

18% - 56%

CANNOT AFFORD TO HAVE FULL ACCESS TO THE INTERNET AND THE NEEDED DEVICES

The inability to afford Internet access based on the service costing 5% of household income makes somewhere between 18% to 56% of the population of the two counties who cannot afford to have full access to the Internet and the needed devices. In both cases, the impact is negative on the household budget.

Access to the Internet and the needed devices to meet the essential services such as health, education, or simply being able to continue one's professional activity, depend on connectivity. It becomes a need and therefore, having income no longer becomes a precondition for access. This implies exclusivity as a feature of such a need, and the inequalities became exacerbated and unacceptable.

The range of the population without access to the Internet or computers ranges from around 5% to over 23% (with exception of under 1% for a very small population center).

Once again, the impact of small communities and even smaller populations of some racial/ethnic groups in some neighborhoods brings a cautious approach towards generalization of some of the available information.

A certain degree of lack of access to the Internet for young people under 18 years of age across all ZIP codes in Ventura and Santa Barbara Counties is apparent. This observation has important practical implications for the good of our underserved communities. Having access to broadband Internet has become essential for the ability of our student population to benefit from educational services, which during the ongoing pandemic, became far more important than it had been prior.

Based on using cost of access to digital services as 5% of household income in each of the 45 ZIP codes across the two counties, the emerging picture shows a great level of inability among residents across the county to afford access to the needed equipment and broadband Internet. The outcome is a lack of access to the services needed.

Extending investment on infrastructural capability of the region can improve the situation, and in time, reduce the cost for access to the required quality of broadband Internet in the area. If we provide subsidies to needy communities using a practical approach based on the rubric developed in this study, the allocation of resources will reduce this socioeconomic deprivation and its debilitating consequences.



We have a significant divide across various neighborhoods based on educational attainment, which follows the same pattern of income and other highly correlated socioeconomic indicators. The importance of gauging the level of educational attainment becomes more relevant when policies or methods of intervention for relieving constraints and assistance are discussed. The likelihood of higher educational attainment for the same race or ethnicity is likely to be higher in areas which are more affluent and considered high income.

This shows that the level of deprivation is more evident by ZIP code rather than a particular race or ethnicity. Nonetheless, it should be said that this observation has relative credibility, and there is a clear division among various racial and ethnic groups within each county. We have to be mindful of both observations as the data in this study indicates.

Hispanics and Latinos and other much smaller groups of racial minorities have a much lower level of educational attainment, and this is very much in line with other indicators of social and economic wellbeing. The concentration of higher percentages of underserved populations in certain areas by ZIP code has a very negative and rather adverse consequence in both counties.

We need to provide opportunities for underserved communities to gain access to further education and skill building training courses as close as possible to their living areas.

We must provide incentives for people without the needed skills to take advantage of the opportunities and make the information available and pay special attention to the younger generation of workers without the required skills. Nonprofits, and in particular, youth educational organizations, can be instrumental in achieving this important objective.

Helping institutions in areas with a higher concentration of people in need can be very effective. The time of day of providing such educational services must allow working people to take advantage of these services. Evening classes and weekend courses with transportation and the provision of other necessary amenities can help. One important element of success is to relax the proof of citizenship/permanent residency requirement. Assisting with English proficiency can bring down another important barrier which can mitigate the inequities.

In 2019, some 15,215 children were born in the two counties. Some 9,661 mothers were in the labor force, which equates to 64% of all mothers who gave birth in 2019. This important piece of information indicates the high need of mothers who give birth to their children to maintain their work, and the economic impact of said work on their families and newborns. Again, this level is even higher in areas with greater level of socioeconomic deprivation. Altogether, 2,335 mothers with newborns lived in poverty. This shows that 15.3% of newly born children in the region (Santa Barbara and Ventura Counties) began their lives in poverty.

The color codes of the IV's produced in this study make noticing these areas much easier, and helping mothers in these areas should have a distinct place in the creation of an equitable and exclusive recovery plan.

Foreign-born status and being citizens are not mutually exclusive. Many foreign-born are citizen, some are permanent residents, some have work visas, and some may be undocumented. All categories of foreign-born may need some level of assistance. Those who are undocumented may need even more assistance during the pandemic. One reason is their fear of deportation, which makes them reluctant to come forth and ask for help.

In 21 out of 45 ZIP codes, the percentage of non-citizens out of the foreign-born count is higher than 50%, with some as high as nearly 80%. In 8 out of 45 counties, the percentage of non-citizens is between 45% to 50%.

The overall proportion of foreign-born people out of the total population of the two counties together is 22.2%

In brief, more than one out of every five people in the region is foreign-born. More than one out of two foreign-born people in the region are not naturalized U.S. citizens.

The above numbers clearly indicate that a high proportion of foreign-born people in the two counties are undocumented. Bearing in mind that in total, one out of five people in the county are foreign-born, we can conclude that a significant proportion of population in the two counties are undocumented.

By using the population estimates for Ventura and Santa Barbara Counties in 2018, we can conclude that some 6.7% of the population of Ventura and 9.2% of Santa Barbara County are undocumented immigrants.

More than 45% of undocumented immigrants in our region have at least one American-born child in their household; therefore, as a family, they can be categorized as families with American-born family members.

This argument increased their proportion from the ratios presented earlier. Undocumented immigrants work in industries which are essential to the economy of the region and wellbeing of everyone concerned. They are more likely to suffer from English Language Isolation. They are a very hardworking segment of the population from their impressive ratios of labor market participation and employment over population. Most likely, many of them work more than one job to make ends meet.

The percentage of the lack of access to health-care of 62% is appalling, bearing in mind that young children may often be included in government supported healthcare programs. They pay tax, direct and indirect (sales tax), and surely do not benefit from social security and other entitlements.

The overall conclusion from this study is that undocumented immigrants form a significant proportion of the population in the region. They are an important component of our community. They live with their children born in the United States, and therefore some 45% of them are homes of American citizens, which should not add or diminish their humanity in any conceivable way.



15.3%

OF NEWBORN CHILDREN BEGAN THEIR LIVES IN POVERTY

The cost of poverty is tremendous, and being born in poverty is the start of the process of degradation, which is highly likely to bring escalating negative consequences. This clearly demonstrates the ongoing process of disinvestment in the lives of many families in the region. It is a process that is very costly and needs serious intervention in the post-COVID-19 economic relief plan, and it has a relevant provision for improvement of the existing situation for a few years. It is about time that we realize that having poverty, and in particular, child poverty, is debilitating, and in economic terms, it is too expensive to allow poverty to exist.

The rate of access to healthcare services and insurance among undocumented immigrants is alarming. Bearing in mind that healthcare brings us all together as one and does not recognize the legal status of people as a seal of separation, we must make every effort to cover them, as well as any other component of our residing population in the region.

In finding ways to help the disenfranchised segments of our community, there must be attention given to all forms of isolation, and in particular, English Language Isolation.

COVID-19 gave us valuable lessons about the inability to separate ourselves from one another. Extending essential services to all in need is an important element of a morally, socially, and economically sound policy.

We should be mindful of our cultural differences when creating access to basic services for people from different cultures and ways of life. Not paying attention to details makes the effective rate of utilization of services much lower than it has the potential to be.

In Santa Barbara County, there is a considerable use of walking and bicycles for transportation in various areas. This is more limited in Ventura County. Access to pedestrian walkways and bicycle lines are very important as well as making public means of transportation more accessible. Public transportation becomes attractive when it is frequent, inexpensive, and easily accessible. Ideas that can help the expansion along these lines may help. Otherwise, changes are not likely to occur as has been the case for a long time. Establishing bike lanes can be very effective, and given the variety of built-in city structure, their size and other ways and means of access from housing segments of the cities to business and government centers may impact the situation.

Overall, the demographic group of White alone (not Hispanic or Latino) has a far greater share of homeownership and homeowner occupancy in the region. It is correct to state that in some levels, the pattern is supported by the proportionate level of various ethnicities living in various ZIP codes. However, it is also apparent that the ownership of the White alone category, even where they do not represent a high level of residency, still is relatively higher than Hispanic and Latino, proportionate to their existence in that area.

Homeless youth also have high rates of substance use; 30-40% of homeless youth report alcohol problems in their lifetime, and 40-50% report drug problems. Homeless youth are far more likely to be physically or sexually victimized than their peers who are not homeless, and many homeless youths are victimized repeatedly.

Many of people who experience homelessness need help, not only to have a safe living space, but also for their physical and mental health (particular with regard to addiction). The socioeconomic conditions leading to homelessness have multiple dimensions and require investment and support of nonprofit organizations that can help them to be rehabilitated and integrated into the community.

An effective universal housing voucher program is estimated to reduce homelessness by about 25%.

The number of ZIP codes with overcrowded housing are staggering. The rates in some ZIP codes are overwhelming, and in a number of them, mostly in affluent areas, they are low. Setting aside the complication of reaching a definitive and accurate interpretation of small population centers, the data gathered and processed in this study presents an important picture about the level of housing facilities and their quality of living across different racial and ethnic groups. Most minority racial groups face considerable overcrowded housing conditions.



PROFILE OF BUSINESSES AND ASSESSMENT OF THE EXTENT OF LOSSES AND SETBACKS WITHIN IMPACTED COMMUNITIES:

All cities and population centers experienced a rise in the rate of unemployment. However, the rate of unemployment in some cities appears to be much higher than other places. Among them, we can observe places such as Piru and Channel Island Beach, which is a Census Designated Place (CDP), both of which had a relatively very high rate of unemployment in 2019. The rate climbed much higher during 2020. While it is hard to determine the cause of this rise in unemployment without further investigation, there is some possible evidence suggesting that the socioeconomic conditions of the workforce and the economic conditions of workplace and business activities in these areas may have played a determining role. It is clear that all neighborhoods have been impacted by the pandemic.

There is a considerable difference across all ZIP codes and it is quite clear that the type of occupation is also a function of the availability of a particular type of occupation. In some ZIP codes, the proportion of one particular occupation is far less than other kinds.

The most significant exhibits which contain the occupations of the White alone (Not Hispanic or Latino) group shows that holding occupations in Management, Business, and Science and Arts are the primary areas of activities of this group of residents of the two counties. They are also engaged in Service and Sales, but at much lower rates than for other occupations. Hispanics or Latinos are primarily employed in professions in Natural Resources, Construction, and Maintenance. They are also present in a large proportion of the Service Sector and Manufacturing.

Creating opportunities for high paying jobs is an important objective in any economy. Looking through the lens of socioeconomic status provides information for what exists, and this should be used for creating opportunities, which can help to overcome the existing inequities.

The existing evidence as presented in this study shows that Hispanics and Latinos, together with some other racial minorities, have occupations with fewer skills and lower pay.

The problem can be addressed in a variety of ways within short- and long-term perspectives. Creating opportunities for skill-building within a short period of time is an important step. Investing in mentoring and academic assistance for underserved youth can be very effective.

By late March 2021, the high and middle categories recovered and showed a considerable positive increase in their employment opportunity. By contrast, the situation for the low wage earners further declined. This is true for the lowest income groups in our area as well as the State of California as a whole.



In April 2020, all categories of wage earners which include high (over \$60,000), middle (between \$27,000 and \$60,000), and low (less than \$27,000) suffered from a loss of jobs.

Looking back at April 25th, 2020, which was the lowest point of the economy in California, all categories of income earners lost employment opportunities. At that time, the higher category of over \$60,000 wage earners lost 12.7% of their employment, the middle wages earners (between \$27,000 and \$60,000) stood at 19.4%, and the bottom groups of wage earners at the level of \$27,000 or below were out of jobs by the rate of 30.6%. A year later, the top and middle wage earners recovered and even showed improvement at the rate of more than 10% in the high group and almost 12% in the middle wage earners group, while the situation for those making less than \$27,000 got even worse, and the rate of unemployment went up to 37.2%.

We used the state data and projected the changes among different groups of income earners within each county and across every ZIP code. They are presented in percentages and in the number of households.

In Ventura County, in 2020, and at the highest point of the economic downturn, the proportion of households suffering from loss of jobs was 16.4% of all households. This equates to some 44,328 households. Some 22,987 of them were high wage earners, some 10,758 were in the middle range, and some 10,583 were in the lower wage range.

By March 20th, 2021, the higher wage earners recovered fully, and 6.7% of them gained higher levels of employment. In the middle range, 2.4% showed improvement. The lowest category of wage earners shows a higher rate of actually losing jobs, at 4.7%, compared with the rate of 3.9% in the worst time of the pandemic

Putting numbers onto these categories of wage earners, our study shows an estimated number of 24,000-plus households in Ventura County showing improvement in their employment conditions during the time of recovery, while some 13,000 households suffer from unemployment and all the problems that come with such economic disposition.

In Santa Barbara County, in April 2020, some 17.2% of households suffered from a loss of employment. This translates to some 25,157 households. The share of high wage earners was 7.6%, or 11,057 households; the middle wage earners faced unemployment at the rate of 4.6%, or 6,734 households; the lowest level of wage earners faced unemployment at the rate of 5.0% of households.

In March 20th 2021, some 6.0% of high wage earners recovered and gained further employment. The middle wage earners experienced recovery and even higher levels of employment at the rate of 2.8%.

Putting these two together, it means that some 12,891 households in Santa Barbara County experienced improvement in their employment situation, whereas some 6.1% of lower wage earners experienced unemployment, resulting in 8,953 households being without employment.

High wage earners are different across both counties. There is a clear relationship between the percentage of those earning more than \$60,000 and the socioeconomic conditions of the neighborhood. More affluent communities appear to have higher wage earners. This analysis brings attention to the number of households which need extended economic assistance. They are presented in percentages and in numbers. We should allow for extended income assistance for these families. The correct amount of assistance can be estimated, and means of reaching these households can be explored, through community connection and relevant nonprofits which can assist the process.

We need to use the numbers in each ZIP code as the basic underestimation of the need, since as argued and explained, those who are making \$27,000 or more are more likely to be in the higher income groups, and therefore the number of job losses may extend to a higher level of household income than the threshold of \$27,000. These families need other kinds of economic assistance, such as food, healthcare, and housing. Rent assistance and other economic provisions should be extended to these groups.

There was a surge of COVID-19 infections during the months of February to May of 2020, which brought a decisive rise in the number of assistance claims. The trend subsided considerably since May of 2020, and with some fluctuations, remained quite stable since February 2021. As late as March 2021, we still have nearly 13,000 claims in Ventura County and around 6,000 in Santa Barbara County.

All indicators show that the recovery plans are helping many, but a significant number of households in both counties are still suffering from a lack of jobs and income. We need to extend assistance to them and continue it for a considerable time. Recovery may have been swift for some, but a significant minority will still be in dire need of economic assistance for a long time to come.

This finding applies to all ZIP codes, but of course at different rates depending on the affluence of the neighborhood.

The pattern of job postings follows the spread of the pandemic and its rise within the state during much of the hard year's time between March 2020 and March 2021. This pattern provides an overall picture of the job situation within the State of California. Leisure and hospitality suffered most, and in several periods of time, registered a decline of 70% or slightly higher.

Manufacturing together with Education and Health Services, although still having great difficulty for much of the period, appear in much better condition than other industries. Professional and business services have been faced with turbulence and lack of job openings during this period.

The change in job postings in contrast with a loss of revenue and relatively high rate of closure of small businesses shows some improvement during the period of our study, and a positive change with fluctuations.

This study shows that the continuing and spreading closure of small businesses is a persistent reality of our communities, and despite some improvements, small businesses still suffer a great deal, and many of them remain closed.

The same can be said about the loss of revenue, which is byproduct of the closure of a business. Bearing in mind that according to the same source (Opportunity Insights), during the worst point of time during the pandemic, some 50- 60% of revenue from small business was lost, and even by the end of January 2021, they were still facing a loss of revenue of more than 20-30%. Therefore, in Ventura and Santa Barbara Counties, the economic situation remains vulnerable. In order to reach a better understanding of the vulnerability of these neighborhoods, we selected a few industries that are more likely to have been impacted by the ongoing pandemic. It presents a clear indication that a large number of small businesses in food services, arts and entertainment, and recreation and services remain closed and are facing a loss of revenue.



PROFILE OF NONPROFITS, THEIR AREAS OF SERVICES IN RELATION TO NEEDS OF COMMUNITIES AND THEIR DEMOGRAPHICS:

Close to 119,000 volunteers work in nonprofits within the two counties. This number indicates that more than 9% of the total population of the two counties provide volunteer services within the two counties.

The breakdown of this number between the two counties is 64,000 in Santa Barbara County and 55,000 in Ventura County. Those volunteers providing services may not be participating in the labor market, but estimating their ratios over the total number of workers actually participating in the labor market can provide an important piece of information, illuminating the contribution of volunteers in serving the common good of their communities.

The total numbers of volunteers serving nonprofits as a ratio of people participating in the labor market in Ventura County and Santa Barbara County are 13.7% and 33%, respectively.

These remarkable ratios indicate an enormous dedication from people in the two counties to serving the common good of their communities through working as volunteers in the nonprofit sector.

The level of engagement in Santa Barbara is exceptional. The rate of volunteers assisting nonprofits in Santa Barbara is twice that of Ventura County at the rate of more than 14%; this reaches only 7% in Ventura County.

All nonprofits, regardless of their size and level of assets and revenue, receive a high level of support from volunteers. A quick glance shows that the number must be very high and, in some respects, comparable with the level of employment these organizations provide.

Some 32,000 people work in the nonprofit sector in the two counties together, and they are divided to almost the same number in each county. Once again, due to the difference in size of the population in the counties, the rate at which nonprofits can create jobs in Santa Barbara is much higher.

The total assets of nonprofits reach \$12.7 billion, and in total, they generate \$7.2 billion revenue in the region. This amounts to \$4.4 billion in total grants and contributions. In general, nonprofits in both counties are very much dominated by large corporations. The existing data shows that within each county, we have hundreds of nonprofits with less than \$1,000,000; a good number of them have assets larger than \$1,000,000, and a good number of them have total assets of higher than \$5,000,000.

Aid through grants to small nonprofits in danger of bankruptcy and closure will strengthen the capability of nonprofits in areas of essential assistance, such as food, shelter, youth and child development, and should focus on areas housing a higher proportion of vulnerable communities. Recovery plans should promote volunteerism into areas in need of assistance and train volunteers to become more proficient in their areas of service.

There are hundreds of nonprofits across various ZIP codes within the two counties. The frequency of nonprofit organizations is not a function of the size of the population in each ZIP code. This is evident by using the ratio of per 1000 people in various areas. It is important to look into other components of this study to make sure that key and fragile nonprofits are supported through the extension of grants and public COVID recovery budgetary allocation. There are concrete ideas for the provision of such support in other segments of this study.

Looking at the pattern of various nonprofits in the region, we conclude that human services, education, and religion are the top three areas of nonprofit activities in each of the two counties.

If we take the number of nonprofits based around providing other needs, we observe a much lesser number of nonprofits dedicated to the following important issues, which are likely to have strong impacts on the existing needs during the COVID-19 recovery:

- | | |
|-------------------------------|-------------------------------|
| ■ Food and nutrition | ■ Social Science |
| ■ Economic development | ■ Public Policy |
| ■ Human rights | ■ Disease and disorder |

We should strengthen the nonprofits in these areas of need, which are not well covered. We should certainly support those who are active but may need financial support.

The share of smaller nonprofits with revenues under \$1,000,000 is very significant. In terms of the number of nonprofits in the region, 84% of nonprofits in Ventura County have a revenue of less than \$1,000,000, and this ratio is about 80% in Santa Barbara County.

It appears in both counties a significant number of nonprofits offering their services in areas such as Science and Technology, Economic Development, Public Policy, Food and Nutrition, Land and Water Conversation, and Human Rights are small nonprofits which operate under \$1,000,000 in annual revenue.

Finally, a considerable number of nonprofits in every single neighborhood are small entities with a revenue of under \$1,000,000. They provide jobs and services in many areas, and their closure has a negative impact on the employment situation of the areas in addition to denial of previously provided services which people in the region need.

We can provide cash grants to all in danger of bankruptcy based on a formula related to their areas of service, number of employees, and financial strength measured by the last several years before COVID-19. Using other supplemental criteria indicating their ability to sustain, they will be able to continue their services if they have been around for a number of years before the pandemic. This is to reduce the impact of COVID-19 as an unexpected economic setback.

This study finds that some 76% of all nonprofits in Ventura County have less than 10 employees. The percentage of nonprofits with less than 10 employees in Santa Barbara County is around 64%. This study points out that instability of small nonprofits may generate unemployment, as well as a denial of much needed services.

This study shows a similar outcome when we looked into nonprofits with annual revenue of less than \$1,000,000. A significant proportion of nonprofits providing essential services in areas such as Public Policy, Food and Nutrition, Abuse Prevention, Human Rights, Pollution, and Family Planning are small nonprofits with less than 10 employees.



CONCLUSION:

Informed and equitable recovery plans cannot be developed and executed without a comprehensive picture of the impact of disruption on the community. With an abundance of evidence suggesting that the pace of recovery is not the same within various groups and among each community, in combination with the awareness that COVID-19 has caused an imbalance of impacts across individuals, businesses and nonprofits, research such as this report creates invaluable and irreplaceable insight into the level of disadvantages and the urgency of need to be addressed through the region's COVID-19 recovery plan.

This study looked into a detailed economic and social profile of every community in Ventura and Santa Barbara Counties based on their ability to face the likely economic and social impacts of COVID-19. The Vulnerability Index of all communities across 45 ZIP codes shows significant, and to some extent, alarming differences in the socioeconomic conditions of the communities. This presents a compelling argument for the efforts to be made to respond to the dire needs of hundreds of thousands of people and families who have serious economic shortcomings and have been hit very hard by the ongoing pandemic.

The information expressed by the Vulnerability Index in this executive summary and report allows for the Economic Development Collaborative, SBA resource partners and local government to develop comprehensive and regionally specialized plans to distribute social and economic resources that accurately and effectively serve the community through recovery.

**To read the full Profile of COVID-19, Community, Business,
Nonprofit & Worker Impacts report please visit
[www.edcollaborative.com/wp-content/uploads/2021/10/
Profile-of-COVID-19-Community-Business-Nonprofit-Worker-Impacts.pdf](http://www.edcollaborative.com/wp-content/uploads/2021/10/Profile-of-COVID-19-Community-Business-Nonprofit-Worker-Impacts.pdf)**

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DEVELOPMENT
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Economic Development Collaborative
4001 Mission Oaks Blvd., Suite A-1
Camarillo, CA 93012
805.384.1800 www.edcollaborative.com