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SILICON VALLEY DICHOTOMY II

Summary Report



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FOREWARD

Prepared by work2future

Silicon Valley, the epicenter of the tech economy and the digital revolution, played a key role in leading the way out of the Great Recession. By the 2010s, average and median incomes were among the highest in the nation and the unemployment rate was dropping rapidly. Even as the regional economy clawed its way back from the depths of the steepest economic decline since the Great Depression, there were growing signs that the recovery was not shared evenly among the population. In fact, it was becoming increasingly clear that Silicon Valley was not immune from the growing income disparity that had become a dominant feature of the recovery nationwide.

Seeking to understand the workforce development implications of concurrent economic recovery and growing income disparity in one of the wealthiest regions of the United States, work2future commissioned a respected labor market intelligence team, BW Research Partnership, to examine the phenomenon.

Their report, completed in March 2017 and dubbed the Silicon Valley Dichotomy,¹ pointed to both structural and demographic concerns in Santa Clara County, the heart of Silicon Valley. Although the county's median household income was estimated to be \$102,300 in 2015, statistics pointed to a self-sufficiency standard for the county, a level at which households could support themselves without needing external assistance, public or private. An additional one in 10 households at or above the self-sufficiency standard were just one unexpected \$500 bill away from falling into economic distress themselves. All told, four in 10 Santa Clara County households were in, or in danger of falling into, economic distress.

BW Research found that the region's high cost of living, especially its very high cost of housing, was a prime contributor to the phenomenon of the Silicon Valley Dichotomy. They found that structural changes in the employment economy, the so-called hollowing out of middle-skill jobs, had and continues to have an especially pernicious effect on the ability of households in economic distress to rise out of it. The fact that both low-skill jobs and high-skill jobs grow at a faster pace than middle-skill jobs — half of which in Silicon Valley do not pay enough to keep a family in self-sufficiency on a single income — means the traditional route to economic mobility has become more challenging than it used to be. Instead of climbing one's way up the economic ladder one rung at a time, the relatively diminishing number of rungs in the middle means that many low-skill/low-wage workers must find the wherewithal to reach between rungs that are spaced further apart, or to skip rungs on the climb up the ladder. They have to work harder, train harder, compete harder, all the while struggling to make ends meet because of the low income from their low-skill or even middle-skill jobs. The challenge is especially acute in Silicon Valley, where the dominant tech economy's leading role on the world stage results in a pronounced preference for people with very

¹ Available on-line at http://www.work2future.biz/images/SiliconValleyDichotomy_rel061517.pdf

high skills to fill high-skill jobs, creating even greater distance between low-skill and middle-skill opportunities and high-skill ones.

BW Research also found another phenomenon of the Silicon Valley Dichotomy. Their research indicated that, although economic distress could occur in any population, it is most prevalent among immigrants and their families in the Latino, Vietnamese and Filipino communities in Santa Clara County and among young adults across communities. The challenges that immigrants must confront in any circumstance become even greater in the face of the Silicon Valley Dichotomy.

The scope of BW Research's report was necessarily limited by the resources that work2future had available to support the initial study, but the findings were sufficiently provocative for work2future to pursue the resources for a follow-up study. It was abundantly clear that the economic distress described in the Silicon Valley Dichotomy was the result of many factors, most beyond the reach of work2future. However, it was also apparent that work2future ought to approach its workforce development mission in ways that can help the employers and job seekers it supports to meet the challenge of the Dichotomy to the extent possible.

Therefore, in late summer 2017, work2future commissioned Keen Independent Research, another well respected labor market research firm, to look more closely at the circumstances of those populations that BW Research had identified as most impacted by economic distress, especially at young adults in those populations.

The result is Silicon Valley Dichotomy II, which follows.

SUMMARY REPORT

2018 Dichotomy Study

For more than 100 years, researchers across the United States have examined the impacts of financial distress on limited-income populations and developed short-term and long-term strategies that might assist those households. Some of this work focuses on immigrant communities, including recent work in the Bay Area. Many Silicon Valley institutions serve different segments of this population today.

With this context, Keen Independent conducted research for work2future that leverages the knowledge available from existing studies and local experts to better understand issues facing limited-income Latino, Vietnamese American, Filipino American and African American households with a focus on young adults in the immigrant communities of those populations (groups are listed in descending order of size in Santa Clara County). For each of these groups, the Keen Independent research team examined: (a) challenges faced, (b) coping mechanisms in place, and (c) any gaps in services or access to services.

Background

The Keen Independent 2018 Dichotomy Study builds upon a 2017 study that BW Research completed for work2future.¹ The 2017 Dichotomy Study showed that nearly one-third of Santa Clara County households face issues of financial distress including living in poverty or below self-sufficiency standards. An additional 10 percent were estimated to be one unexpected \$400 bill away from similar circumstances. Based in part on the results of the 2017 study, work2future identified three segments of young adults as particularly at risk of financial distress and requiring a deeper look: Latinos, Vietnamese Americans and Filipino Americans, especially immigrants or children of immigrants. For the Keen Independent study, work2future expanded the study groups to include African American young adults. Keen Independent's 2018 study provides results for those four groups. Keen Independent presented preliminary findings to work2future in fall 2017.

Approach

In the 2018 assignment, Keen Independent reviewed the 2017 study results, compiled and synthesized what can be learned from other national and local studies, interviewed local service providers and other experts, and conducted phone and online interviews with members of the target populations. As these issues are complex and varied among economically-disadvantaged households, it is important to point out the limitations of what can be done within a relatively small research assignment. An important part of the research was to identify what is not known at the close of the research and important questions to be addressed in the future.

Community collaboration was integrated into the study from its outset. We involved local experts from the beginning and held working sessions to discuss preliminary results with these individuals

¹ See http://www.work2future.biz/images/SiliconValleyDichotomy_rel061517.pdf

before developing final study conclusions. This approach might best position work2future and the City of San Jose as stronger partners in addressing economic issues for the target groups.

Finally, this type of research project fails if it relies on stereotypes or resorts to blanket statements about different cultural groups. The study team included Keen Independent staff who were born in the Philippines and Mexico, staff who are children of immigrants from Vietnam and Mexico, and a staff member who grew up in an African American community in California. All team members had experience conducting research about barriers to opportunity for people of color in the United States. Language capabilities included Spanish, Vietnamese and Tagalog. The study team attempts to provide information about the experiences of individuals from different backgrounds in a culturally sensitive way. And, as demonstrated in this report, the commonality of these experiences is stronger than the differences when trying to cope with living in economic distress in Silicon Valley.

Study Scope and Definitions

Keen Independent, similar to the 2017 BW Research study, used certain definitions of economic distress and particular groups and geography to complete this study.

Economic distress. There are many possible income thresholds that might be used to define the level below which a household is at risk of being in economic distress, as discussed in Appendix B.

- The self-sufficiency standard for California, developed by a California nonprofit on a foundation of work from the University of Washington, is based on minimally adequate costs for housing, child care, food, transportation, health care, taxes and other miscellaneous needs.² The standard for a household of two adults, one preschooler, and one school-age child in Santa Clara County in 2014 was \$81,774.³
- Keen Independent sometimes had to use less-sophisticated definitions such as 200 percent of the official federal poverty line when using data sources such as the U.S. Census Bureau's American Community Survey.

It is important to recognize that any threshold or ceiling, although necessary for the research, is somewhat arbitrary and simplistic. And, people enter and exit poverty. In a study between 2009 and 2011, 32 percent of the U.S. population was in poverty for at least two months, but, only 4 percent of the population was in poverty for the entire study period.⁴ The cause of these differences in estimates of people in poverty is the length of time chosen to measure that poverty. By mostly using Census Bureau data for Santa Clara County, Keen Independent based its analysis on household income over one year.

Geographic focus. The study examines experience, coping mechanisms and assistance available to people living in economic distress. Across the United States, many researchers have produced studies

² For details about the methodology for the SSS for California, see <https://insightcced.org/wp-content/uploads/2015/08/MethodologyAppendix-2014.pdf>.

³ For 2014 self-sufficiency thresholds, see <https://insightcced.org/tools-metrics/self-sufficiency-standard-tool-for-california/>.

⁴ See Edwards, A. N. (2014). Dynamics of Economic Well-being: Poverty, 2009-2011. *Household Economic Studies*, U.S. Census Bureau, 70-137. <https://www.census.gov/prod/2014pubs/p70-137.pdf>.

about people living in economic distress. In its review of secondary research, Keen Independent reviewed some of the leading studies, especially when focused on study group populations or the San Francisco Bay Area. However, Keen Independent's interviews were conducted with people living in Santa Clara County and the institutions that serve them. (We use "Silicon Valley" and "Santa Clara County" interchangeably in this study.)

This leaves a gap — people working in Santa Clara County but living in lower-cost areas outside the county are not included in the primary research. They may couch-surf or live in cars during a work week but make their homes outside the region. But for the high cost of housing in Silicon Valley, more of these workers and their families might be residents of the County. work2future and other organizations might view these in-commuters as "residentially-displaced" that would be local residents if they had the means or affordable housing was available. The absence of these individuals in the primary research should not minimize their importance to the community.

Young adults. The study focuses on young adults, defined as people ages 18 through 29. Keen Independent completed 40 online interviews with young adults living in households below certain income thresholds, mostly from immigrant families, who were Latino, Vietnamese American, Filipino American or African American. These online interviews were supplemented with eight telephone interviews. (See Appendix D for more details.)

Originally, the study team considered limiting young adults to those under 25 years of age, but national studies and the data on living arrangements of 25- to 29-year-olds in Santa Clara County suggested extending that definition to include individuals through age 29. Again, some individuals within these age groups are at a different stage of life than others, and these groupings are somewhat simplistic (see Appendices A and B).

Racial and ethnic groups. When examining Census data for Santa Clara County, "Latinos" include those reporting Hispanic ethnicity, and can be people of any race.⁵ Any grouping of people into a single ethnic or racial category has limitations, including failing to capture those with backgrounds from multiple groups. The Census data examined for Santa Clara County were the most recent available from the American Community Survey at the time of this research (years 2011 through 2015).

Immigrants. Census data are available for those who immigrated to the United States as well as those who are children of immigrants. Much of our discussion of Census data focuses on the first group, but Keen Independent also studied the experiences of young adults with parents who immigrated to the U.S.

Although most African Americans in the United States are descendants of people who were enslaved and forcibly brought to the country, a relatively large share of African Americans living in Santa Clara County (21% of those 18 and older) are recent immigrants. The study team researched experiences of African Americans who were born in the United States and those who were born in Sub-Saharan Africa and came to this country as children or adults.

⁵ Even with Spain's history in the Philippines, few Filipinos identify as Hispanic ethnicity when completing U.S. Census questionnaires.

Language. Keen Independent examined three dimensions of language – whether a language other than English is spoken at home, whether the individual speaks English “less than well,” and whether the individual is viewed by others as “having an accent.” (Even though it is not a Census question, our qualitative research suggested that being considered to speak with a “foreign accent” by a potential employer or another individual in authority may be a disadvantage even if someone has about the same ability to speak, read and write in English as others in the community.)

Service providers. Keen Independent conducted in-depth interviews with 17 social service providers in Silicon Valley, which included many of the largest organizations and a cross-section of smaller groups serving people in economic distress in the study groups (see Appendix D for the groups interviewed).

Keen Independent also facilitated in-person roundtable discussions on similar topics with work2future staff and with area service providers. Other research on services provided supplemented the in-depth interviews and roundtable discussions.

Results

Keen Independent organized the analysis and results around seven key questions:

1. Are the results of the Keen Independent study consistent with what was reported in the BW Research study?
2. Did the Keen Independent research confirm the populations identified as at most risk of economic distress in the previous study?
3. What general characteristics of these populations are important to understand?
4. What are the stresses and coping mechanisms for young adults at risk?
5. Are there important differences between populations at risk?
6. Does the local network of assistance adequately serve these populations and are there barriers to receiving assistance?
7. What are the implications for work2future?

The balance of the Summary Report presents answers to each question. Appendices A through D provide supporting information.

1. Are the Keen Independent results consistent with what was reported in the 2017 BW Research study?

It is hard to make ends meet in Silicon Valley, according to 80 percent of the young adults completing online interviews in the Keen Independent study. Many of Keen Independent’s conclusions match what was reported in the 2017 BW Research report.

a. Many people living in financial distress. According to BW Research, 30 percent of Santa Clara County households are in financial distress and another one-in-ten are financially insecure and at risk of being in financial distress. In total, four in ten Santa Clara County households were either in or at risk of being in economic distress.

The Keen Independent study team did not attempt to quantify the number of people at risk of being in economic distress as it did not include a broad survey of households. However, the Census data examined were consistent with the high percentage of Santa Clara households in financial distress.

- About 16 percent of non-Hispanic whites ages 18 or older in Santa Clara County were living in households with incomes at 200 percent of the official poverty line based on Census data for 2011 through 2015. This corresponds to \$32,674 for a family of two adults and one child.⁶
- Among Hispanic Americans, Vietnamese Americans and African Americans, one third of adults were living in households with incomes at or below 200 percent of the official poverty line.

From the telephone and online interviews conducted by Keen Independent, living on the edge is real in Santa Clara County. Many of the interviewees said they personally experience it or have friends and family who do. They were able to describe in detail what it means to live in financial distress, from living in a garage or closet to having to miss meals. “It is hard to make ends meet in Silicon Valley,” according to 80 percent of the young adults completing online interviews in the Keen Independent study.

Appendix B of the report summarizes studies on what it means to live in economic distress and Appendix D presents insights from Santa Clara County young adults.

b. Housing costs are a major reason. The high cost of local housing was a primary reason for living in economic distress, according to BW Research. For many households, much of what they earn from jobs goes to housing costs, with little left over for other needs. (Housing costs continued to rise during the course of the Keen Independent study.)

Interviews with people living in economic distress and representatives of service providers overwhelmingly cited high housing costs as the primary cause. “All of my money goes to having a place to live” was one of many comments from young adults of limited means who were interviewed by Keen Independent. This was a major part of almost every conversation Keen Independent had with young adults at risk of economic distress and service providers in Santa Clara County.

Appendices B and D have much more information about how local residents talk about the burden of high housing costs — most of this Summary Report is about how individuals attempt to cope with this situation.

⁶ U.S. Census Bureau. Poverty thresholds for 2015 by size of family and number of related children under 18 years.

c. Other high costs also contribute. Other costs in Santa Clara County are relatively high, which adds to the risk of living in economic distress.

- The high cost of child care was one example cited in the BW Research study. This was confirmed in the Keen Independent interviews with young adults and service providers.
- A 2016 study by the Mineta Transportation Institute found that the cost of transit is a concern for low-income immigrants living in the San Francisco Bay Area.⁷
- According to the 2016 Annual Report from the Second Harvest Food Bank serving Santa Clara and San Mateo Counties, increased food costs have made it difficult to access healthy foods for people who are struggling financially. The report notes that some people may not have access to cooking facilities due to living in “cramped apartments” and in “unconventional spaces like garages and sheds.”⁸ This can also increase the cost of feeding a household.

d. People with less education and training have limited pathways to good jobs. Education and training lead to better jobs throughout the country, but especially in Silicon Valley, according to the BW Research study. Related to this point, the high cost of day-to-day living makes it difficult to progress through career pathways, moving from lower-paying to higher-paying jobs, or to obtain the training needed for better jobs. Further, fewer middle-skill jobs means less opportunity to get out of economic distress.

The Keen Independent study found a “catch-22”: it takes more education and training to make a living wage in Silicon Valley, but young adults do not have the time and resources to obtain that education and training, especially since they need to keep working to afford to live in Santa Clara County. This makes it nearly impossible for many in financial distress to work toward the jobs that would get them out of financial distress.

Some of the young adults Keen Independent interviewed said that high levels of education were needed to find high-paying jobs.

- One said that he had such a job: a 29-year-old Latino reported, “I was lucky enough to land a high-paying job after school ... my own [family] finds no problem making ends meet.”
- But, a college degree does not guarantee a good job. An 18-year-old Vietnamese American from an immigrant family stated, “... in order to get a well-paying job that makes you ‘independently sustainable,’ a college degree is a necessity. Even ... a bachelor’s degree now doesn’t guarantee you a well-paying job right out of college it is so common for young adults to have a bachelor’s degree.”

⁷ Barajas, Jesus M., Daniel G. Chatman, and Asha Weinstein Agrawal. "Exploring Bicycle and Public Transit Use by Low-Income Latino Immigrants: A Mixed-Methods Study in the San Francisco Bay Area," Mineta Transportation Institute (2016). Published online <http://transweb.sjsu.edu/PDFs/research/1202-bicycle-and-transit-use-by-low-income-latino-immigrants.pdf>.

⁸ Second Harvest Food Bank. (2016). Second Harvest Food Bank 2016 Annual Report. *Second Harvest Food Bank*, 1. Retrieved from https://www.shfb.org/docs/aboutus/annualreport/2016_annualreport.pdf.

e. Many workers in Silicon Valley are underemployed and many work multiple part-time jobs. This is true nationally and in Santa Clara County, according to BW Research.

Keen Independent's interviews confirmed that most young adults in financial distress are working, but in low wage positions that are often less than full-time. A number of interviewees were working two or more part-time jobs. Some interviewees said that it was difficult to find any job, but many young adults interviewed expressed difficulty finding a "good" job given their skills and experience.

f. Adults surveyed by BW Research indicated reasons for why it was difficult to get ahead. In the BW Research telephone survey of local households, many reported difficulties getting:

- The money and resources needed to invest in their career goals;
- The academic degree or certification needed for their career;
- Relevant work or industry experience;
- Technical training and technical skills and expertise; and
- Free time needed to focus on career goals.

Each of the above issues was cited in the interviews Keen Independent conducted with young adults in target populations. Representative comments were:

- A 22-year-old Latino immigrant family member stated, "Higher job skills make it difficult for us to adapt."
- One 23-year-old Filipino American man commented, "Education [is] playing an important role in the [available] positions."
- An African American woman (age 21) indicated that better-paying jobs were limited to high-tech, high-skills industries in Silicon Valley, making it difficult for workers outside those industries to survive. She said, "There are 'too many' high-tech companies in Silicon Valley."

2. Did the Keen Independent research confirm the populations identified at most risk of economic distress in the previous study?

The BW Research study concluded that the specific populations most affected by financial distress included Latinos, Vietnamese and Filipino immigrants, as well as young adults. (Young adults were those 18 to 29 who were working.)

BW Research noted that many African American households were at risk of economic distress, but the sample size for African Americans in its survey of Santa Clara County residents was too small to draw meaningful conclusions. work2future added African Americans to the groups to be examined in the Keen Independent study.

One of the first steps in the Keen Independent study was to review whether the definition of populations most at risk was supported by more extensive review of secondary data. Keen Independent recommends a somewhat refined focus for populations at most risk of economic distress.

The Keen Independent study team concluded that:

- Young adults within immigrant families who are Latino, Vietnamese American and Filipino American as well as young adults who are African Americans are more useful definitions for study purposes of populations most affected by financial distress; and
- Filipino Americans from immigrant families should be included as a study population because of the large number of local residents, not because this group is at more risk of being in financial distress than other groups (which they are not, although they are at as much risk).

a. Focus on young adults who are Latino, Vietnamese American, Filipino American or African American. Young adults are more likely to be in financial distress than older adults, including young adults who are Latino, Vietnamese American, Filipino American or African American.

This was born out in the interviews conducted in Santa Clara County and analysis of the Census Bureau's American Community Survey data. For example, when asked, "Is it harder for young adults (18-29) who live in Silicon Valley to make ends meet," 38 out of 40 online interviewees answered "yes." But, many interviewees additionally reported that young people who immigrated or have parents who immigrated face even greater challenges to making ends meet.

Figure 1 examines the percentage of individuals in each demographic group living in households at or below 200 percent of the official poverty line. This corresponds to an annual income of \$32,674 for a family of two adults and one child. People ages 18-24 are most likely of any 18+ age group to live below 200 percent of the official poverty line; 57 percent of African Americans, 46 percent of Vietnamese Americans and 45 percent of Latinos in that age group were in families below that income line in Santa Clara County in 2011–2015.

The target population is defined too broadly if it encompasses all young adults. While 18 percent of non-Hispanic whites ages 25 to 29 were in households below 200 percent of the poverty line, Latinos and African Americans within this age group were twice as likely to be living below this income level.

Figure 1.

Percentage of study group adults who live in households with incomes at 200% of the official poverty line or below, Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	45 %	38 %	35 %	36 %	37 %
Vietnamese American	46	27	29	49	33
Filipino American	30	17	13	21	17
African American	57	37	29	28	33
Non-Hispanic white	38	18	11	20	16

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

b. The experience of young adults born in the United States to immigrant families is similar to those who immigrated as children. These native-born individuals should be included in the target population. Many of the young adults who are at risk are children of immigrant parents but are not immigrants themselves. They appear to face many of the same barriers as young adults who might have been born in other countries and came to the United States as a child (assuming both groups are U.S. citizens).

Although the rate of being in financial distress is high for Latinos ages 18 to 24, only 22 percent of Latinos living in Santa Clara County were born outside the United States. In terms of poverty, native-born Hispanic American young adults with immigrant parents might share experiences with those born outside the U.S. and brought to the country as a child.

Figure 2.

Percentage of study group adults who were foreign-born, Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	22 %	42 %	57 %	51 %	49 %
Vietnamese American	41	66	96	98	88
Filipino American	38	51	84	97	78
African American	17	24	23	13	21
Non-Hispanic white	9	16	19	15	17

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Understanding immigration and potential influences on young adults extends beyond whether the individual was born in the United States. To learn more, Keen Independent examined the percentage of native-born young adults in each group whose parents were born in other countries using 2016 Current Population Survey, Annual Social and Economic Supplement:

- Most Vietnamese Americans had one or more parents who were immigrants.
- There were more Filipino Americans who had a least one immigrant parent than those with both parents born in the U.S.
- Among Hispanic American young adults, about as many people had at least one immigrant parent as those who had both parents from the United States.

It appears that young adults who are children of an immigrant parent comprise much of the local population of Hispanic Americans, Vietnamese Americans and Filipino Americans. Keen Independent concludes that young adults with at least one immigrant parent should be included with young adults who are immigrants themselves when researching those at risk of economic distress.

c. Inclusion of Filipino American young adults as a focus might be warranted by the size of the population at risk. Among young adults, Filipino Americans are less likely to be living at or below 200 percent of poverty line than other groups, including non-Hispanic whites (see Figure 3). Even so, there are nearly 4,000 young adults who were Filipino American living in households at or below 200 percent of the official poverty line in Santa Clara County in 2011–2015.

Appendix A describes economic conditions for Filipino Americans and Appendix C describes how circumstances for immigrants from the Philippines are very different from other groups, including other Asian Americans. The Philippines was a U.S. territory for 47 years until independence in 1946, and U.S. immigration policy sometimes differed from that for other Asian groups. Nearly all Filipino immigrants spoke English before leaving the Philippines, a prevalent language spoken in addition to the national language (Tagalog). Use of the English language was promoted throughout the United States' history of involvement in the Philippines, and continues to be used in schools, government, religious institutions and commerce. (See Appendix B.)

Filipino Americans are not a population especially vulnerable to being in economic distress. Solely because of the size of the group, Keen Independent continued with the research for Filipino Americans in Silicon Valley.

Figure 3.

Number of adults living in households with incomes at 200% of the official poverty line or below, Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	26,155	15,677	73,712	10,957	126,501
Vietnamese American	5,041	2,261	19,900	7,146	34,348
Filipino American	2,651	1,052	6,259	2,349	12,311
African American	2,851	1,421	6,620	1,174	12,066
Non-Hispanic white	17,757	6,918	36,124	24,292	85,091

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

d. It is important to recognize that histories of most African American families are very different from other groups at risk of being in economic distress, but that, in Santa Clara County, a portion of African Americans are immigrants. The number of African Americans living in Santa Clara County is small. In 2015, African Americans were 3 percent of County population) compared with 13 percent of the U.S. population and 7 percent of the state.⁹

There are factors other than living in immigrant households affecting opportunities for African American young adults in Santa Clara County. The history of slavery and 150 years of discrimination against black people after Emancipation affect many African Americans today.

⁹ American Community Survey (ACS), 2015.

Even so, the immigrant experience is relevant to some black people in Silicon Valley. Immigrants from Africa are a fast-growing segment of the U.S. population.¹⁰ As discussed in Appendix A, 21 percent of African Americans in Santa Clara County are foreign-born and relatively few of those immigrants reported difficulties speaking English. In general, most African immigrants in the United States come from Nigeria, Ethiopia, Ghana and Kenya. Many African immigrants are highly-educated when compared to other foreign-born immigrant groups: one-third holds a college degree, whether obtained in their native country or in the United States.¹¹

Despite high levels of educational attainment, immigrants from Africa may find themselves underemployed in the United States or face high unemployment rates due to factors such as cultural challenges and racial discrimination. Appendix A provides additional data and Appendix C reviews research about recent immigrants from Africa.

e. It is unhelpful to over-generalize the experiences within immigrant groups. Keen Independent’s research identified a broad range of experiences within each of the groups that were a focus for the study. Each group has families who have achieved economic success as well as those who live in poverty. And, the immigration experience of one household may tremendously differ from another. One should be careful to “see the individual” and avoid any sweeping generalizations.

This is not a criticism of the BW Research study and its results. However, in the Keen Independent research, there were more commonalities than differences among the experiences and needs of young adults from different cultural groups. Understanding general cultural nuances is one of many tools to better serving these individuals. Policy-makers and staff from service providers should be careful to not assume that one person’s situation will be the same as another individual based solely on their shared cultural group.

3. What general characteristics of these populations are important to understand?

Demographic characteristics are discussed throughout the Summary Report. The following tables provide some basic information about the size of the study groups in Santa Clara County.

Total adult population. Figure 4 examines the number of adults (people ages 18+) living in Santa Clara County for each of the study groups in 2011–2015 (including all income ranges). The first two columns of the table show the number of people in target age groups for this study: 18-24 and 25-29. Figure 4 also presents the number of people ages 30 to 64 as well as 65 and older.

Of the approximately 164,000 people ages 18 to 24 living in the county, about 58,000 were Latinos and almost 11,000 were Vietnamese Americans. There were about 9,000 Filipino Americans and about 5,000 African American adults in this age range living in Santa Clara County based on American Community Survey (ACS) data for 2011–2015.¹²

¹⁰ Anderson, Monica, “African Immigrant Population in U.S. Steadily Climbs,” Pew Research Center (2017). Retrieved from <http://www.pewresearch.org/fact-tank/2017/02/14/african-immigrant-population-in-u-s-steadily-climbs/>.

¹¹ Anderson, Monica, “Statistical Portrait of the U.S. Black Immigrant Population,” Pew Research Center (2015). Retrieved from <http://www.pewsocialtrends.org/2015/04/09/chapter-1-statistical-portrait-of-the-u-s-black-immigrant-population/>.

¹² Note that Figure 4 combines “race” and “ethnicity.” Any in the ACS who identified themselves as Hispanic or Latino are counted as Hispanic American in the table. All other groups are limited to those who identified as those particular racial and

Latinos and Vietnamese Americans were also the largest study groups among people ages 25 to 29 (about 41,000 and 8,000, respectively).

Note that Non-Hispanic whites only account for less than one-half of local residents, except for those in the oldest age group.

Figure 4.

Adult population by age group, Santa Clara County, 2011–2015

Total population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	58,109	41,441	209,204	30,039	338,793
Vietnamese American	10,890	8,391	68,627	14,716	102,624
Filipino American	8,955	6,322	47,405	11,399	74,081
African American	5,023	3,886	22,978	4,153	36,040
Non-Hispanic white	46,253	39,050	321,712	118,757	525,772
Other groups	34,742	39,296	237,515	43,593	355,146
Total	163,972	138,386	907,441	222,657	1,432,456

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Immigrant population. Figure 5 provides Census data on the number of residents in Santa Clara County who emigrated from other countries. For example, the Census Bureau data indicate about 13,000 Latinos ages 18 to 24 who were born in another country.

Figure 5.

Number of adults who were foreign-born, Santa Clara County, 2011–2015

Foreign-born population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	12,553	17,587	119,621	15,171	164,932
Vietnamese American	4,421	5,505	65,578	14,484	89,988
Filipino American	3,433	3,216	39,952	11,015	57,616
African American	866	915	5,368	540	7,689
Non-Hispanic white	4,344	6,151	62,520	18,326	91,341
Other groups	13,349	25,830	195,758	35,677	270,614
Total	38,966	59,204	488,797	95,213	682,180

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

native country backgrounds who did not indicate they were Hispanic. In Santa Clara County, very few Vietnamese Americans, African Americans, and Filipino Americans identified themselves as Hispanic or Latino.

4. What are the stresses and coping mechanisms for young adults at risk?

Keen Independent's research identified both stresses and coping mechanisms for young adults at risk of being in economic distress. In some instances, the stressor and coping mechanism were the same.

Stresses. Keen Independent's research of the literature, discussions with service providers in Silicon Valley and interviews with young adults identified the following stresses for young adults at risk of economic distress.

a. Most young adults at risk are working, but do not have good jobs. Most of the young adults in the study population have one or more jobs. Among young adults interviewed online, 39 of the 40 interviewees were employed.

The ACS asks individuals, "Last week, did this person work for pay at a job (or business)?" Counting anyone responding "yes," Figure 6 examines the percentage of adults by age group who were working.

- About six in ten Filipino Americans and Hispanic Americans ages 18 to 24 were working, about the same percentage as for non-Hispanic whites.
- Vietnamese Americans and African Americans in this age group were somewhat less likely to be working. The high percentage of Vietnamese American 18- to 24-year-olds attending school (78%) might explain some of this difference.

About the same percentage of adults ages 25 to 29 are employed as those ages 30 to 64 in Santa Clara County. However, only Filipino Americans had rates of employment equal to those of non-Hispanic whites. (Within each study group, there was no consistent pattern of whether a greater proportion of immigrants versus native-born individuals were working.)

Figure 6.

Percentage of study group adults who were employed, Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	61 %	74 %	74 %	16 %	67 %
Vietnamese American	44	74	72	11	60
Filipino American	56	82	80	19	68
African American	48	72	70	19	61
Non-Hispanic white	58	81	76	19	62

Note: The ACS asks individuals, "Last week, did this person work for pay at a job (or business)?"
The above figure counts anyone responding "yes" as "employed."

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Many of the young adults interviewed in the study reported low incomes from their jobs that contributed to economic hardship. Comments revolved around five issues:

- Low hourly pay;
- Low pay relative to the cost of living;
- Not having a full-time job or stable work;
- Not having enough job opportunities; and
- Not having the skills needed for a high-paying job.

Appendix D describes these results in more detail.

b. Many of the young adults interviewed reported that employers might see them as unqualified and untrustworthy. Many young adults reported that they faced a lack of trust by potential employers based on their age and limited work experience. There appeared to be additional barriers if the young person were among the study populations. Examples of comments include:

- A 28-year-old Vietnamese American female immigrant family member stated, “It is difficult for young people to gain trust.” She continued that immigrant young adults are even “treated more unfairly.”
- A 25-year-old Filipino American immigrant family member emphasized, “Young people looking for work will be more questioned and despised.” He added that for young immigrant adults, “It is hard to get ‘trust.’”
- Regarding trust, a Latino (age 21) from an immigrant family reported that the “younger generation” needs “more compassion and ‘less judgement’” from employers.
- For a 27-year-old Filipino American male immigrant family member, “Immigrant young people are ‘misinterpreted.’”
- A 24-year-old Vietnamese American female immigrant family member commented, “It is hard for young people to gain ‘trust.’” She added that young immigrants “will inevitably face discrimination” and fewer job opportunities as a result.
- Another interviewee reported that young adults have to “prove” themselves to gain job entry. The 22-year-old African American man stated, “Young people try to prove themselves, but few employers are willing to bear the risk of lack of experience of young people.”
- The 26-year-old Vietnamese American female immigrant family member reported “a lack of ‘confidence’ in young people” among employers.
- One 27-year-old Vietnamese American male immigrant family member reported, “Few people believe in the ability of young people to work.” He declared that, additionally, “[immigrant] young people have fewer job opportunities.”

- The Vietnamese American male member of an immigrant family (age 25) indicated that “young people are usually eliminated because of lack of experience” adding that young immigrant adults are “excluded first.”
- One Vietnamese American female immigrant family member (age 26) commented that “it is difficult for young people to gain recognition because of lack of work experience.” She added that “young people with immigrant backgrounds are faced with ‘xenophobia,’ making it harder for them to find jobs.”

c. There is some evidence that employment opportunities are unequal based on race and immigrant status.

Some interviewees reported “discrimination” or “unfair treatment” faced by immigrants living in Silicon Valley that exacerbated economic hardship. These comments were made by Latino, Vietnamese American, Filipino American and African American interviewees as well as service providers.

Interviewees commented on exclusionary practices and fewer opportunities for immigrants seeking work in Silicon Valley:

- When explaining why immigrants face added challenges in making ends meet, a Vietnamese American female immigrant family member (age 25) stated, “People with immigrant backgrounds are often ‘excluded’ from work, so they are in a difficult situation.”
- One Filipino American male immigrant family member (age 27) specifically commented that “immigrant discrimination” limited job opportunities for immigrants living in Silicon Valley.
- A Vietnamese American male immigrant family member (age 27) stated, “There are fewer job opportunities and fewer jobs for immigrants [in Silicon Valley].”
- A 21-year-old Latino immigrant family member reported, “Immigrants are challenged the most because of the hardships they face when it comes to finding opportunity. It is always possible, but the path to success is significantly harder to achieve as an immigrant.”
- A 23-year-old Latina immigrant family member indicated that, as an immigrant, “People give you less hours or expect you to work for less money.”
- A 25-year-old African American man who observed that “immigration status is relatively sensitive, often subject to unfair treatment” reported that [finding] a job is even more difficult [for immigrants living in Silicon Valley].”

Some interviewees from immigrant families said that competition from non-immigrants seeking jobs made it difficult for immigrants to obtain employment. Appendix D provides more information about this issue.

d. Young adults' "time deficit" can be as important as any monetary deficits. Some young adults from immigrant families indicated that "not having enough time" limited opportunities for balancing work, education and "what life has to offer." They also reported not having enough time to access the assistance services they need. Examples of comments include the following.

- An 18-year-old Latino who works while attending school indicated that it was particularly difficult "to balance study time with work to pay for [college]."
- One African American man (age 25) indicated, when asked what are the barriers to seeking assistance, "Time is the biggest barrier."
- A 28-year-old Filipino American female immigrant family member interviewed emphasized that young adults she knows go through the day unable to "take advantage of what life has to offer," because they are "so busy making money [typically, at multiple part-time jobs] to survive life."
- Some service providers indicated that multiple jobs require multiple commutes for many in economic distress. Adding to this is the challenge that many workers balance long commutes from outlying communities where housing is less expensive. Many stated, therefore, that commuting contributes to a "real" time-deficit for individuals living in economic distress in Santa Clara County.

Lack of adequate transportation is linked to the time deficit, as there may be more commuting trips but less access to personal vehicles or other transportation. A 2016 study by the Mineta Transportation Institute found, "Low-income immigrants were less likely than those with higher incomes to have access to a motor vehicle, and were less likely than higher-income immigrants or the U.S.-born of any income to have access to a bicycle or a bus pass".¹³ (See Appendix B and Appendix C for additional information on this issue.)

e. There are different types of language barriers. Although most young adults in the study populations speak English, not all speak it well. (This issue is discussed under Part 5 of the Summary Report.)

f. Many young adults and their families make too much money to qualify for assistance, and some types of assistance are in short supply. As discussed later in this Summary Report, some families make too much money to qualify for programs even though, in Silicon Valley, they are in economic distress.

¹³ Barajas, Jesus M., Daniel G. Chatman, and Asha Weinstein Agrawal. "Exploring Bicycle and Public Transit Use by Low-Income Latino Immigrants: A Mixed-Methods Study in the San Francisco Bay Area," Mineta Transportation Institute (2016). Published online <http://transweb.sjsu.edu/PDFs/research/1202-bicycle-and-transit-use-by-low-income-latino-immigrants.pdf>.

g. Many young adults face a “catch-22”: the time and money needed for the education to get ahead are instead spent working and paying for housing. Some of the interviewees saw the need for more education and training, but could not afford the time and money it would take to pursue that training. They had short-term needs and could not wait for that long-term payoff. Some comments emphasized the urgency of their job needs, often mentioning words like “rescue.”

- “More rescue mode” was one response from a young adult.
- “Learn new skills as soon as possible” was another response.

h. Some young adults and their families are reluctant to seek assistance from services providers. As discussed in more detail later in this Summary Report, some of those interviewed in the study expressed a reluctance to seek assistance from government agencies or large not-for-profit organizations, or believed that the available assistance would not amount to much. However, there did not appear to be major cultural differences to seeking assistance among the young adults interviewed.

i. Economic distress can lead to health issues, including mental health issues and substance abuse. Living in economic distress can lead to severe health issues, based on national studies.

- Limited access to food, especially healthy food, has serious ramifications. Hunger is associated with lethargy and limited cognitive functioning, meaning that children facing hunger are likely to do worse in school, and adults may have difficulty considering actions and making decisions.¹⁴ Even if individuals have enough to eat, low quality and unhealthy food can lead to a variety of nutritional deficits that have long-term consequences.
- The national literature on living in economic distress also links such conditions to subsequent mental health and substance abuse issues. One service provider in Silicon Valley noted growing mental-health issues, such as a rise in domestic violence.

Appendix B and Appendix D have more information about these issues.

Coping mechanisms. The Keen Independent study team also researched coping mechanisms for young adults at risk of being in economic distress. They include the following.

a. Working multiple low-wage jobs. Some interviewees said that they could not secure full-time jobs and had to work multiple part-time jobs. This adds to the time and cost of commuting to work. Other interviewees reported taking on a second job or temporary work to make ends meet. Several service providers also reported clients working “under the table” to survive.

Some interviewees said “hard work” was a coping mechanism, but some said that working harder wasn’t enough to achieve self-sufficiency.

¹⁴ See Schilbach, F., Schofield, H., & Mullainathan, S. (2016). The psychological lives of the poor. *American Economic Review*, 106.5, 435-440. <http://doi.org/10.1257/aer.p20161101>.

As just one example, an in-depth study of 235 low- and moderate-income households showed that the income of a two-parent, one-child California household fluctuated between \$1,175 and \$5,279 per month due to coping mechanisms to address the mismatch between monthly income and expenses. In this household, the husband supplemented his salaried construction job with extra remodeling work while his wife undertook babysitting and sold jewelry, clothing and flowers.¹⁵

b. Living with parents. Those who cannot afford to live on their own in Silicon Valley, especially if they are attending school, often live with their parents.

About two-thirds of the 40 online interviewees reported living with parents. Several reported challenges when parents were not nearby or parents were unsupportive. Some of those without parents in the community indicated more difficulty making ends meet. However, some young adults are forced, for economic reasons, to live with parents who require them to work to help support the family, which may limit educational and training opportunities. Some said that young adults in Silicon Valley have to postpone getting married because they cannot make ends meet on their own. (See Appendix D for additional information.)

Nationally, more than one-half of individuals 18 to 24 live with their parents. As shown in Figure 7, three-quarters of Vietnamese Americans in that age group in Santa Clara County live with their parents and about two-thirds of Filipino Americans in the county reside with their parents, much higher than found for non-Hispanic whites. However, less than one-half of 18- to 24-year-old African Americans living in Santa Clara County live with parents.

Although the percentage of young adults living with their parents drops considerably for people 25 to 29 years of age, one-half of Filipino American young adults in that age group live with their parents. The percentage of Vietnamese Americans living with their parents drops to 38 percent for the 25-29 age group, 28 percent for Latinos, and 25 percent for African Americans in the county. For each of these groups, the percentage of adults ages 25 to 29 who live with their parents exceeds that of non-Hispanic whites.

Sometimes multiple generations live under one roof to cope with high housing costs. For example, a Vietnamese American woman reported living in a five-person household including her mother, son, sister and nephew.

It appears that living with parents is a coping mechanism for many young adults in Silicon Valley, especially for Vietnamese Americans and Filipino Americans.

¹⁵ Cohen, P. (2017). Steady Jobs, With Pay and Hours That Are Anything But. *The New York Times*. Retrieved from https://www.nytimes.com/2017/05/31/business/economy/volatile-income-economy-jobs.html?smid=tw-share&_r=0; Study available at <http://www.usfinancialdiaries.org/issue1-spikes>.

Figure 7.
Percentage of study group adults living with parents,
Santa Clara County, 2011–2015

	18-24	25-29	30-64
Hispanic American	58 %	28 %	7 %
Vietnamese American	74	38	6
Filipino American	64	50	9
African American	45	25	7
Non-Hispanic white	50	22	5

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

There were downsides of living with parents, however, that were reported in the interviews. For some, there were pressures to financially help their family members that limited their opportunities to go to school or get more training.¹⁶

c. Shared living in a single dwelling unit. Some of the young adults interviewed by Keen Independent reported sharing homes with unrelated adults as a way to cope with high housing costs. “Doubling” and “tripling up” families under one roof was often mentioned in the interviews.

- An 18-year-old Filipino American male from an immigrant family said it is “common for a whole family to rent out a room or stay in very rundown places” to cope with economic distress.
- One interviewee stated that “most young people have roommates because the rent for a one bedroom is so expensive ... as much as \$2,500 to \$4,000 per month [even in a marginal neighborhood].” He described, for example, knowing of two couples, living on a limited income, sharing a two-bedroom apartment.

Local studies suggest that Latinos are particularly likely to live in overcrowded households.¹⁷

d. Other creative living arrangements. Some interviewees reported that it was common for people in economic distress to seek unconventional living spaces, from sleeping on couches to living in closets or garages of homes. And some cannot afford any housing and sleep in their cars. One service provider said that “informal living spaces” were the norm for many young adults and families.

¹⁶ Pressure to support family members extends to some young adults who do not live with their parents. One local service provider indicated being aware of immigrant families, residing in parts of the state where there are limited opportunities for making money, who relied on young family members to move to Silicon Valley to make money and send it back home. He indicated that these young job-seekers “get crushed” by this level of responsibility and often jump from “couch to couch” to survive or become “homeless.” Another service provider in Silicon Valley reported that immigrants with families outside the United States often use much of the money they earn as remittances.

¹⁷ Santa Clara Board of Supervisors (2012). Status of Latino/Hispanic Health: Santa Clara County 2012. Published online at https://www.sccgov.org/sites/scphd/en-us/Partners/Data/Documents/Latino%20Health%202012/LHA_Vol_1_oct1_2012.pdf.

e. Support from family and friends. “Depending on family and friends is the main way immigrants are surviving” was a common response when asked how people in economic distress cope with the situation.

f. Help from assistance providers. Many of the young adults interviewed said that people are aware of assistance opportunities and they sometimes actively seek it. Comments included:

- A 24-year-old African American man stated, “If you are low income you know where to go to get help.”
- One 29-year-old Latino indicated, “I see [assistance] publicized everywhere and by ‘word-of-mouth’ as well”
- A Latina (age 23) from an immigrant family said, “If you reach out to churches they will steer you to what you need.”
- For a 25-year-old Filipino American female immigrant family member, “hoping to get government assistance” was her way to cope with economic distress.
- An African American woman (age 29) indicated “waiting for government assistance” as a coping mechanism for economic hardship.
- One 26-year-old Vietnamese American female described coping as “more efforts to find part-time work, seek government relief.”

g. Investing less in education and training. Many interviewees said that education and obtaining more skills were the ways to get jobs that would pay well enough to be able to live in Silicon Valley. However, some said that they did not have the time (because of their jobs) or the money to pursue advanced education.

h. Cutting back on non-housing, goods and services. A few interviewees mentioned cutting back on other expenses such as food in order to afford housing.

i. Multiple coping mechanisms. Most young adults interviewed in the study cited multiple sources of assistance, including family, friends and other resources. No one source was sufficient. Examples of comments included:

- A 25-year-old Latina from an immigrant family reported multiple coping mechanisms: “Get extra jobs, ask help from family and community centers, take out loans, government assistance.”
- A Vietnamese American woman reported a “collective community” of Vietnamese Americans offering assistance and support to Vietnamese immigrants.

5. Are there important differences between populations at risk?

The commonality of experiences of young adults is stronger than cultural differences when trying to cope with living in economic distress in Santa Clara County. There are some overall patterns in the coping responses of young adults of different backgrounds, however.

a. Attending school and obtaining a college degree. Compared with other groups, a much higher percentage of young adults who are Vietnamese Americans and Filipino Americans have a college degree or are attending school. The study team examined educational attainment also using 2011–2015 ACS data.

Figure 8 presents the share of adults in each age group with a bachelor's degree or higher degree (combined). Among non-Hispanic whites in Santa Clara County who are ages 25 to 29, 59 percent had at least a bachelor's degree. About one-half of Vietnamese Americans in this age group had that level of education, as did 41 percent of Filipino Americans.

About 29 percent of African Americans and 16 percent of Latinos ages 25 to 29 had a college degree.

Figure 8.

Percentage of study group adults who have a bachelor's degree+,
Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	5 %	16 %	14 %	11 %	13 %
Vietnamese American	17	47	32	14	29
Filipino American	11	41	49	38	42
African American	9	29	33	33	29
Non-Hispanic white	22	59	58	46	52

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

As further discussed in Appendix A, for some groups, there were strong differences in the likelihood of having a college degree between native-born individuals and immigrants. About 62 percent of native-born Vietnamese Americans ages 25 to 29 had a college degree (compared with 57% of native-born non-Hispanic whites). Among Vietnamese American immigrants in this age group, 39 percent had college degrees. Still focusing on 25- to 29-year-olds, the same pattern was found in the share of people with a college degree for:

- Filipino Americans who are native-born (46%) and immigrants (35%); and
- Latinos who are native-born (22%) and immigrants (9%).

On the other hand, 70 percent of non-Hispanic white immigrants in this age group had college degrees, higher than the native-born population. Figure 9 shows the percentage of foreign-born people in each age group who have college degrees.

Figure 9.

Percentage of immigrant population who has a bachelor's degree+,
Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	3 %	9 %	11 %	10 %	10 %
Vietnamese American	13	39	30	14	27
Filipino American	6	35	48	38	43
African American	8	27	40	42	35
Non-Hispanic white	29	70	69	39	61

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

In the American Community Survey respondents were asked, “At any time in the last 3 months have you attended school or college?” and were further instructed that the answer was for schooling that leads to a high school diploma or a college degree.

- The percentage of study group populations attending school was highest for adults ages 18 to 24 who are Vietnamese Americans (78%) and Filipino Americans (67%).
- About 63 percent of African Americans and 64 percent of non-Hispanic whites in this age group attended school. One-half of Hispanic Americans ages 18 to 24 attended school. (Note that these figures include high school attendance.)

A much smaller share of people ages 25 to 29 attend school. Figure 10 presents these results.

Figure 10.

Percentage of study group population attending school,
Santa Clara County, 2011–2015

	18-24	25-29	30-64
Hispanic American	50 %	15 %	4 %
Vietnamese American	78	32	6
Filipino American	67	22	4
African American	63	24	9
Non-Hispanic white	64	20	4

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Results were very similar for young adults who are immigrants, except for Hispanic Americans (see Appendix A).

Several young adults from immigrant families reported being skeptical of what a college degree or other higher education could offer. Those interviewees reported barriers such as time commitment, low retention rate, high cost of tuition, loan debt and no guaranteed job upon graduation. Comments included:

- A 21-year-old Latino from an immigrant family stated, “Considering college students who are drowning in debt, it’s safe to say that college graduates not only struggle in paying back their loans, but finding jobs isn’t as simple as it may seem.”
- One 18-year-old Vietnamese American from an immigrant family expressed that having a bachelor’s degree is increasingly common, but “doesn’t guarantee a well-paying job.”
- A service provider serving African immigrant groups reported, “While young Africans have been accepted at San Jose State University, they have difficulty completing the program, [there is] low retention.”
- An area service provider serving the Vietnamese community stated that a major barrier for young Vietnamese American adult college students is that they must rely on part-time jobs and loans to consider going to college. He reported that he “rarely sees [their] parents financially assisting their children to pay for tuition.”
- Among 18- to 24-year-olds in Santa Clara County, 18 percent of Latinos and 13 percent of African Americans did not have a high school diploma in 2011–2015.
- About 5 percent of Vietnamese Americans and Filipino Americans in this age group did not have least a high school degree.

Keen Independent also examined the percentage of each age group that did not have a high school diploma, which is discussed in Appendix A.

b. Prevalence of language barriers. Interviewees reported that language skills are important to getting a job. First, an individual who does not speak English has very limited opportunities, according to interviewees.

- A 25-year-old Filipino American man reported, “Young people who immigrated can’t make enough money because of limited job experience and poor language skills.”
- Another Vietnamese American woman reported on the importance of having English-language skills. Regarding job-seeking, she stated that speaking English well advantaged some Vietnamese American young adults over those with limited English-language skills.
- One 25-year-old Latina observed that immigrants challenged by a “language barrier” experience “more limitations to the help they can get, the type of job they would qualify [for].”

Although more than one-half of Santa Clara County residents speak a language other than English at home, inability to speak any English is rare, especially among young adults. The issue affecting a greater share of the population is the ability to “speak English well” or speak with an American accent.

Combining those unable to speak English and those not speaking it well in the ACS, about 6 to 7 percent of Vietnamese Americans and Hispanic Americans in Silicon Valley ages 18 to 24 do not speak English well.

Figure 11 shows that, among immigrants, the share of young adults unable to speak English well reaches 45 percent for Hispanic Americans and 19 percent for Vietnamese Americans ages 25 to 29.

Figure 11.

Percentage of study group adults who were foreign-born, who do not speak English well, Santa Clara County, 2011–2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	27 %	45 %	43 %	57 %	43 %
Vietnamese American	14	19	38	76	42
Filipino American	3	5	6	22	9
African American	0	10	5	22	6
Non-Hispanic white	1	2	5	23	8

Source: Keen Independent Research from 2011–2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

“Speaking English well” or without an accent was frequently discussed by young adults interviewed in the Keen Independent study. (Note that Keen Independent did some interviews in native languages.)

- A 23-year-old Latina said, “People want to hire native ‘English’ people.”
- A service provider indicated that African immigrants with limited English proficiency were particularly disadvantaged when seeking opportunities in Silicon Valley.
- An area service provider reported increasing demands by employers for workers who “speak English” well.

An 18-year-old Hispanic man from an immigrant family said, “Very young immigrants ... have a chance to learn English and ... get ahead. Most agree that being fluent in English is ‘key’ to making it in this country.”

(See Appendix A for additional discussion of this issue.)

c. Living with family (but perhaps less difference than one might expect). As discussed previously in the Summary Report, if they live in Silicon Valley, many young adults are living with their parents. This is especially true for people ages 18 to 24, overall, and for Vietnamese Americans and Filipino Americans.

d. Potential for employment discrimination. From the comments of African American, Latino, Vietnamese American and Filipino American young adults interviewed, there is evidence that there is not a level playing field for people of color, especially those who are immigrants, when seeking jobs in Silicon Valley. Although young adults in each race and ethnic group in the study may experience these disadvantages somewhat differently, the comments crossed racial and ethnic groups.

e. Historical context. Appendix C explains the different historical context for each study group. Immigration patterns are markedly different for each group, and most African Americans in Silicon Valley are descendants of people forcibly brought to the United States. For example:

- Most Latinos in the San Jose area are of Mexican origin. California was a territory of Mexico from 1822 to 1848 and part of Spain before then. After California became part of the United States, there was relatively little immigration of Mexicans into the state until the early 1900s. In the mid-twentieth century, millions of Mexicans were invited to perform low-paying agricultural work in the United States under a federal program to fill labor shortages during World War II. Soon after, an annual quota was put on the number of Mexicans that could legally come to the United States to work. Demand for labor in the United States as well as poverty and lack of well-paying job opportunities in Mexico drove Mexicans to migrate even if this meant coming to the United States without legal authorization to do so. In the twenty-first century, the same push/pull factors contribute to Mexican migration to the United States.
- Vietnamese immigration to the United States did not begin in large scale until immediately after the end of the Vietnam War. Between 1975 and 2002, about 760,000 Vietnamese immigrants came to the United States as refugees.¹⁸ About 130,000 Vietnamese refugees came to the United States to participate in resettlement programs immediately after the end of the war. These immigrants tended to be highly skilled and highly educated. Immigrants arriving later, the late 1970s onwards — beginning with the so-called “boat people” fleeing the fallout of the Vietnam War — tended to have less formal education.
- From 1899 to 1946, the Philippines was a U.S. territory and immigrants to California and other parts of the United States came as U.S. nationals. Changes in federal policy throughout the twentieth century constrained or relaxed restrictions on immigrants from Asia, which affected those in the Philippines as well. Most immigrants spoke English and had often attended American-style schools in the Philippines. Today, Filipinos, many with high educational attainment and advanced skills, continue to migrate to the United States.

¹⁸ Zong, Jie, and Jeanne Batalova, “Vietnamese Immigrants in the United States,” Migration Policy Institute (2016). Retrieved from <http://www.migrationpolicy.org/article/vietnamese-immigrants-united-states>.

- The transatlantic slave trade forcibly brought hundreds of thousands of Africans to what is now the United States from the sixteenth century to the nineteenth century. Voluntary migration from Africa to the United States is a more recent phenomenon. Although recent African immigration is not as large as immigration from other regions such as Latin America and Asia, it is a fast-growing segment of the U.S. population.¹⁹ As discussed in Appendix A, 21 percent of African Americans in Santa Clara County are foreign-born, many from English-speaking countries.

The above populations are anything but homogeneous. Reasons for immigrating, levels of educational attainment, understanding of English and U.S. cultural norms, and citizenship status vary between and among these groups. These characteristics can influence socioeconomic conditions, job opportunities and help-seeking behaviors for immigrants. For instance, coming from a country where English is spoken or having earned a college degree in one's home country (before immigrating) can be assets for immigrants when seeking a job. As another example, one's status as an undocumented immigrant may deter that person from seeking assistance with public agencies, or make that person ineligible for certain assistance. (Appendix C for further discusses cultural issues.)

f. Some coping options not available to undocumented immigrants. For undocumented residents, assistance options are more limited, and there is more reluctance to seek assistance.

- Some service providers indicated increasing difficulty reaching and serving undocumented immigrants living in Santa Clara County. These service providers reported that “fear” precluded some immigrants from seeking the services they needed, as some immigrant families may have one or more undocumented family members.
- Several service providers indicated that undocumented immigrants are the most at-risk for not securing the services they need.
- A Latino (age 18) from an immigrant family reported, “The gaps are [in] the lack of support for undocumented immigrants. They have a hard time getting by because they can't make use of any types of assistance. This affects them and their children who may or may not have been born in the United States.”

6. Does the local network of assistance adequately serve these populations and are there barriers to receiving assistance?

There is a broad local network of assistance for groups at risk of financial distress in Santa Clara County. Appendix C provides examples of the programs offered by federal, state and local governments, not-for-profit organizations and other groups. There are also service providers that focus on African Americans, Vietnamese Americans, Filipino Americans and Hispanic Americans in need. Some of those organizations have programs that target young adults.

¹⁹ Anderson, Monica, “African Immigrant Population in U.S. Steadily Climbs,” Pew Research Center (2017). Retrieved from <http://www.pewresearch.org/fact-tank/2017/02/14/african-immigrant-population-in-u-s-steadily-climbs/>.

Examples are:

- African American Community Service Agency;
- Bill Wilson Center;
- Center for Employment Training (CET);
- Center for Training and Careers;
- Filipino Advocates for Justice;
- Hispanic Foundation of Silicon Valley;
- My Brother's Keeper: San Jose; and
- San Jose Job Corp; and
- Vietnamese Voluntary Foundation (VIVO).

Given the extensive local network of assistance, one might ask why there would be any unmet needs for people in financial distress in Silicon Valley. Keen Independent examined whether this network was working for study populations, and whether there were any barriers for groups most at risk of being in financial distress.

Results from the 2000 "Bridging Borders in Silicon Valley: Summit on Immigrant Needs and Contributions" provided a starting point for this assessment. That report noted that the largest barriers to obtaining services and education were:

- No time;
- Not enough English;
- Scheduling problems;
- No affordable childcare;
- Lack of information;
- Immigration status;
- Services/education too expensive;
- No transportation;
- Being a caregiver;
- Don't trust providers for help; and
- Fear of government.²⁰

Although that study is now 18 years old, many of the same barriers to accessing assistance still exist.

²⁰ "Bridging Borders in Silicon Valley Summit on Immigrant Needs and Contributions," Santa Clara County Office of Human Relations/Citizenship and Immigration Services Program (2000), Published online at <http://www.immigrantinfo.org/borders/index.html>.

a. Many at risk of financial distress make too much money to qualify for certain assistance.

A number of service providers discussed that pay in Silicon Valley often disqualifies workers from getting the assistance they need to reach self-sufficiency.

- For example, one service provider reported knowing of a young woman who was working for \$15 per hour. This pay rate made the woman “ineligible for a child care subsidy program.” Because her earnings were not enough for her to afford child care; she had to quit her job.
- Another service provider stated, “Services have restrictions and eligibility criteria which make it more difficult to access.”

b. There are insufficient resources given the number of people in need, or total assistance is otherwise constrained or precluded.

A large part of the answer to the question, “given the network, why are there unmet needs?” is that the sheer size of the need outpaces the available resources. According to a 2005 United Way Silicon Valley survey of local non-profits, only 14 percent said that the funding the organization receives “is adequate to directly serve all the non-English speaking immigrants” who use the organization’s services.²¹ Especially for housing, there is more demand for assistance than what is available, based on Keen Independent’s research.

Those who need assistance may perceive it as too little to make a difference. Some young adults interviewed said that assistance was available, but it was “very little help” and not worth the effort.

Sometimes, the total amount of assistance available from a source is capped for an individual. For example, Temporary Aid to Needy Families (CalWORKS in California) provides financial assistance to parents of children 18 or younger or pregnant women who are near the federal poverty line and have very limited assets. There is a maximum of 60 months of TANF assistance within one’s lifetime, and certain work or continued education requirements apply for adults receiving this benefit.

Another major barrier for some immigrants in the Bay Area is lack of citizenship. The United Way estimates that for Latino households living below the Self-Sufficiency Standard, 52 percent of heads of households are not U.S. citizens.²² Lacking citizenship can make one ineligible for many government assistance programs, or can make it substantially more complicated to qualify. Non-citizens, especially people who are undocumented, may also have less information about available assistance and support, and be less comfortable and confident in seeking resources.

²¹ “Santa Clara County Trends and Needs Assessment Report,” United Way Silicon Valley (2005), 171. Published online at http://s3.amazonaws.com/zanran_storage/www.uwsv.org/ContentPages/43734256.pdf.

²² “Struggling to Make Ends Meet in the Bay Area: Financial Self-Sufficiency Report 2015,” United Way Bay Area (2015), 13. Published online at https://uwba.org/files/galleries/Making_Ends_Meet_2015.pdf.

c. For some young adults, there is limited knowledge of available assistance or commitment to seek that help. Some interviewees said they had limited knowledge about the local assistance available to those in economic distress. For example:

- One 23-year-old Latina immigrant family member stated, “Many people I know don’t have any kind of assistance. If they don’t hear about it they don’t know.”
- The 28-year-old Filipino American female immigrant family member indicated that, when living in economic distress, day-to-day survival made finding out about available services difficult. For example, she stated that the reason for limited awareness was that “people with financial distress are so preoccupied on what to do next with their lives.”
- For a 21-year-old Latino immigrant family member, “Some people aren’t informed that there are sources available to them that will help guide them to a better form of stability. We either lack the knowledge or the commitment to look for that help.”

d. Some young adults say that they do not feel welcomed or trusted by assistance providers. Although very few young adults interviewed in the study identified a stigma with receiving assistance, some young adults reported not being “respected” by service providers.

- For instance, a Latina (age 24) identified a need for service providers to have “respect for ‘all’ ... since most people can be afraid or even embarrassed to get assistance.”
- A number of young adults (across groups) reported not “being trusted” when seeking help.
- An area service provider indicated that African immigrants often do not seek services because they are made to feel “unwelcome.” There are also barriers for families that include undocumented immigrants.
- There can also be language barriers for some individuals who need assistance.

Examples of young adults’ advice for organizations such as work2future included the following.

- “Treat people like human beings” was a common theme expressed by young adults when asked how service providers can be more sensitive to cultural differences or understanding young adults. Many responded that making the effort to get to know someone as a person was the best approach. “Don’t prejudge” and “judge based on talent” were other examples of these comments.
- “Having respect to all will be the most ideal way to go about it since most people can be afraid or even embarrassed to get assistance and that would be nice if some organizations are ‘more friendly.’”
- “Get to know individuals in depth because many might not know what can be offered to them.”
- “Ask more questions ... everybody’s problems are different.”

e. Not having enough “time” was mentioned as a barrier to seeking assistance. For many across groups, time was a barrier to seeking services. Many reported not being able to take advantage of services because of the extended wait time standing in “long lines” and “queues.” Some indicated that they could not get time off or could not afford time away from work to go to assistance providers.

f. work2future was mentioned by some young adults. Unsolicited, some young adults completing online interviews mentioned work2future by name. (This is a positive sign for work2future.)

7. What are the implications for work2future?

There are many implications for work2future from the Keen Independent study of young adults at risk of economic distress. We focus on the five below.

a. There is support for a business demand approach. Young adults in the study populations want good jobs and understand that they need education, training and experience to get them. They want to know about these jobs and how to enter these career pathways.

- Young adults understand that they need pathways to good jobs; and
- Some say “college” (generically) is the answer, but they cannot obtain it.

There is support in this study for the business demand approach to providing workforce assistance to these young adults. But, there is a need for work2future and its partners to:

- Meet these young adults where they are rather than expect them to come to the assistance provider;
- Recognize that these young adults may not have the time to research and discover resources such as work2future; and
- Understand that assistance from work2future is best when coming from staff who look like them (and perhaps speak their language).

There is a feeling among some young adults in the study populations that service providers do not understand or trust them, and their time deficit and limited knowledge of available resources make it unlikely that they will show up on work2future’s doorstep.

work2future and its partners need to reach out to these young adults through communications tailored to 18 to 29-year-olds from diverse backgrounds in Silicon Valley. And, as much as possible, work2future should have staff who can empathize with the opportunities and challenges these young adults are facing.

b. There is still a need for job readiness and gaining early experience. Even with the current high demand for workers in Silicon Valley, some of the young adults interviewed said that they have difficulty getting a foot in the door. Without relevant work experience, they cannot get experience.

- Some young adults say they do not know how to talk and act around people who can hire them; and
- Some say that employers see them as inexperienced and untrustworthy.

It appears that through direct programs or by adding value to others' programs, work2future's efforts to generate job-readiness and experience for youth and young adults may be extremely valuable. And, without this foundation of initial work experience, additional training might be of less value.

c. When delivering assistance, it is important for organizations like work2future to remember young adults' "catch-22." A common theme from the research with young adults was the "catch-22" of not having the skills to obtain a quality job, but not having the time to gain those skills because they had to work multiple low-wage jobs to survive in Silicon Valley. It is important for work2future and its partners to remember that:

- Young adults in the study groups face time and money deficits;
- There are potential child care needs for young adults at risk of financial distress; and
- Young adults in the study populations need income while gaining skills.

Assistance delivery models will be more successful if they accommodate those constraints.

d. There is a need to help employers recognize unintended biases when hiring. Can work2future or others help? There is substantial evidence from the interviews that young people of color, especially from immigrant families, do not face a level playing field in the Silicon Valley job market. There are disadvantages because they are young and because they may not look like those who make employment decisions.

Although these biases on the part of employers may be unintended, they are very real to many young adults interviewed in this study. work2future and others might join those who are leading discussions about how employers can remove barriers to employment based on race and ethnicity.

e. Economic distress in Silicon Valley cannot be addressed without affordable housing, which limits the impact work2future can have. Keen Independent's study did not focus on the high cost of housing in the Bay Area and the steps necessary to address it. However, the level of income necessary to pay for local housing affects all aspects of young adults' lives in Silicon Valley. Organizations such as work2future will have limited success in helping young adults at risk of being in economic distress if this challenge continues to grow.

Those involved with work2future and its partners should remember that better jobs for young adults is only one part of the solution to the severe economic dichotomy in Silicon Valley.

Next Steps

Keen Independent sought to assess the initial results of the 2017 BW Research Dichotomy Study for work2future, refine the analysis of target populations, and further explore stresses and coping mechanisms for these groups.

As noted in Section 6.f, above, there is already sufficient awareness of work2future in the community that several respondents to the online survey mentioned work2future without being asked about it. Nonetheless, community awareness is neither static nor something that should be taken for granted, so work2future must continue to promote its resources in the community. Its communications should always keep in mind how target populations are trying to cope with economic distress.

Keen Independent was not asked to recommend specific communications strategies for study populations or design new programs and delivery models for these young adults. They are logical next steps for work2future and its partners to explore.

The strategic changes laid out in work2future's WIOA Local Plan²³ and Bay Peninsula Regional Plan²⁴ provide a foundation for doing so. Both identify a shift away from a primary emphasis on the quantity of people on work2future's Job Center rolls to the quality of outcomes for the people work2future serves. The plans call for work2future to focus on helping employers in the region's priority sectors find the talent they need by helping job seekers, especially individuals with barriers to employment, compete effectively for career pathway opportunities in quality in-demand occupations. This strategy aims to provide at-risk job seekers with pathways that offer the economic mobility to achieve a reasonable degree of economic self-sufficiency in Silicon Valley.

With respect to the stakeholders on whom Keen Independent focused, work2future can build on platforms that already target at-risk youth and young adults, using as guidance the findings of this study and the implications for work2future that the authors cite in Section 7 above.

- **San Jose Works.** Begun as a summer youth employment pilot project four years ago, San Jose Works (SJ Works), with strong support from the City's mayor and council, has evolved into a year-round, though still summer-focused, program that will have provided about 1,000 youths and young adults between the ages of 16 and 29 with paid internships or work-experience opportunities with local employers in the 2017–2018 cycle alone. SJ Works also provides supportive services such as career counseling and work readiness preparation, transportation assistance through bus passes, and financial literacy training.

Both the City and employers fund the stipends or wages of youth in the program. The core partners for SJ Works are work2future, the City's Parks, Recreation and Neighborhood Services Department, and The Silicon Valley Organization's Strive Program. work2future has also begun a partnership with San Jose Promise, a scholarship program affiliated with the San Jose Evergreen Community College District and West Valley College, to enable select SJ Works graduates to work towards

²³ Local Plan published online at http://www.work2future.biz/images/w2f_LocalPlanWIOA_2017-20_signed_POST.pdf

²⁴ Regional Plan published online at <http://work2future.biz/images/DraftBPRRegionalPlan.pdf>

Associate degrees with all their college costs covered. SJ Works has also taken steps to meet students where they are by establishing offices in nine high schools in San Jose's East Side and at two community-based organizations that serve as hubs for youth and young adults.

- **TOP.** work2future oversees the Trades Orientation Program, a pre-apprenticeship training program operated by Working Partnerships USA (WPUSA), an economic justice advocacy organization founded by CBOs, labor unions, and faith-based organizations. WPUSA works to improve work and pay conditions for those on the lowest rungs of the Silicon Valley economy. Built around the building trades' Multi-Craft Core Curriculum, the program helps disadvantaged populations, especially at-risk youth, women and veterans, position themselves to compete for career opportunities in the construction industry. Over the course of three years, TOP has graduated about 200 students and already placed a majority of them in trades apprenticeships or non-apprenticeship construction employment. About 60 percent of participants have been people of color.

In addition to work2future and WPUSA, TOP partners include the regional Building Trades Council, the trades-operated Joint Apprenticeship Training Center and the San Jose Evergreen Community College District..

- **WIOA Youth Program.** The Youth Program serves primarily out-of-school, at-risk youth and young adults between the ages of 18 and 24. In the 2016 program year, the program transitioned from a model focused on helping participants to find what was often their first "real" job — usually an entry-level position in retail, hospitality or food services — to one that focuses on helping youth prepare for entry opportunities linked to career pathways in one of the region's priority in-demand sectors, such as advanced manufacturing.

Most recently, the Youth Program has embarked on a pilot partnership with PeopleShores, an IT-focused business services social enterprise.

The programs mentioned above are just three examples of the strategic change called for in work2future's new Local Plan and Regional Plan.

Implicit in that change is a shift in emphasis from the quantity of outputs to the quality of outcomes consistent with trying to respond to the challenges of the Silicon Valley Dichotomy. While it acknowledges that work2future cannot solve the dichotomy for everyone in its service area, it commits work2future to working with each individual that it does serve to be better able to overcome the dichotomy for him/herself and his/her family.

APPENDIX A.

Demographic Characteristics of Santa Clara County

Keen Independent examined data from the U.S. Census Bureau's 2011-2015 American Community Survey (ACS) to analyze economic and demographic characteristics of people ages 18 and older living in Santa Clara County.

Population by Race and Ethnicity

The following tables provide basic demographic information for study groups.

Total adult population. Figure A-1 examines the number of adults (people ages 18+) living in Santa Clara County for each of the study groups. The first two columns of the table show the number of people in target age groups for this study: 18-24 and 25-29. Figure A-1 also presents the number of people ages 30 to 64 as well as 65 and older.

Of the 1.4 million adults living in the county, about 340,000 were Latinos and about 100,000 were Vietnamese Americans. There were about 74,000 Filipino Americans and about 36,000 African American adults living in Santa Clara County based on ACS data for 2011-2015.¹

Figure A-1.

Adult population by age group, Santa Clara County, 2011-2015

Total population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	58,109	41,441	209,204	30,039	338,793
Vietnamese American	10,890	8,391	68,627	14,716	102,624
Filipino American	8,955	6,322	47,405	11,399	74,081
African American	5,023	3,886	22,978	4,153	36,040
Non-Hispanic white	46,253	39,050	321,712	118,757	525,772
Other groups	34,742	39,296	237,515	43,593	355,146
Total	163,972	138,386	907,441	222,657	1,432,456

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

¹ Note that Figure A-1 combines “race” and “ethnicity.” Any in the ACS who identified themselves as Hispanic or Latino are counted as Hispanic American in the table. All other groups are limited to those who identified those particular racial and native country backgrounds who did not indicate they were Hispanic. In Santa Clara County, very few Vietnamese Americans, African Americans, and Filipino Americans identified themselves as Hispanic or Latino. Other groups include other Asian or Pacific Islanders, American Indian or Alaska Native, and two or more major races.

Share of total population. As shown in Figure A-2, Latinos comprise 24 percent of total adult population of the county, but 35 percent of people ages 18 to 24. The four study groups — Hispanic Americans, Vietnamese Americans, Filipino Americans and African Americans — comprise about one-half of 18- to 24-year-old residents in Santa Clara County.

Non-Hispanic whites only account for the majority of local residents among people 65 and older.

Figure A-2.

Share of adult population by demographic group, Santa Clara County, 2011-2015

Total population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	35 %	30 %	23 %	13 %	24 %
Vietnamese American	7	6	8	7	7
Filipino American	5	5	5	5	5
African American	3	3	3	2	3
Non-Hispanic white	28	28	35	53	37
Other groups	<u>21</u>	<u>28</u>	<u>26</u>	<u>20</u>	<u>25</u>
Total	100 %	100 %	100 %	100 %	100 %

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Immigrant Population

Figure A-3 provides Census data on the number of residents in Santa Clara County who emigrated from other countries. For example, the Census Bureau data indicate about 13,000 Latinos ages 18 to 24 who were born in another country.

Figure A-3.

Number of adults who were foreign-born, Santa Clara County, 2011-2015

Foreign-born population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	12,553	17,587	119,621	15,171	164,932
Vietnamese American	4,421	5,505	65,578	14,484	89,988
Filipino American	3,433	3,216	39,952	11,015	57,616
African American	866	915	5,368	540	7,689
Non-Hispanic white	4,344	6,151	62,520	18,326	91,341
Other groups	<u>13,349</u>	<u>25,830</u>	<u>195,758</u>	<u>35,677</u>	<u>270,614</u>
Total	38,966	59,204	488,797	95,213	682,180

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Figure A-4 examines the percentage of the adults in each age cohort for each study group that is foreign-born. Among the study groups, a larger percentage of Vietnamese American adults were foreign-born (88%), followed by Filipino Americans (78%). About one-half of Latino adults were born in other countries.

As Silicon Valley attracts immigrants from throughout the world, 17 percent of the non-Hispanic white adult population was born in another country. More than 20 percent of African American adults living in the county were foreign-born.

Younger adults are much more likely than older adults to have been born in the United States. For example, 22 percent of Latinos living in the county ages 18 to 24 were born in other countries compared with more than one-half of Latinos age 30 and older. About the same percentage of African Americans living in the county were foreign-born (17%).

About 40 percent of 18- to 24-year-old Vietnamese Americans and Filipino Americans in the county immigrated to the United States.

Figure A-4.
Percentage of study group adults who were foreign-born,
Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	22 %	42 %	57 %	51 %	49 %
Vietnamese American	41	66	96	98	88
Filipino American	38	51	84	97	78
African American	17	24	23	13	21
Non-Hispanic white	9	16	19	15	17

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Understanding immigration and potential influences on young adults extends beyond whether the individual was born in the United States. To learn more, Keen Independent examined the percentage of native-born young adults in each group whose parents were born in other countries using 2016 Current Population Survey, Annual Social and Economic Supplement:

- Most native-born Vietnamese American young adults had one or more parents who were immigrants.
- There were more native-born Filipino American young adults who had a least one immigrant parent than those with both parents born in the U.S.
- Among native-born Hispanic American young adults, about as many people had at least one immigrant parent as those who had both parents from the United States.
- There were no native-born African Americans young adults with immigrant parents in the San Jose-Sunnyvale-Santa Clara, metropolitan area sample.

Living Arrangements

Nationally, more than one-half of individuals 18 to 24 live with their parents and that is also true for Santa Clara County. As shown in Figure A-5, three-quarters of Vietnamese Americans in that age group in the county live with their parents and about two-thirds of Filipino Americans in the county reside with their parents. More than one-half of Hispanic Americans age 18-24 live with their parents. However, less than one-half of 18- to 24-year-old African Americans living in Santa Clara County live with parents.

The percentage of young adults living with their parents drops considerably for people 25 to 29 years of age. In Santa Clara County, one-half of Filipino American young adults in that age group live with their parents, the highest of all study groups. The percentage of Vietnamese Americans living with their parents drops to 38 percent for the 25-29 age group, 28 percent for Latinos, and 25 percent for African Americans in the county.

Figure A-5.

Percentage of study group adults living with parents, Santa Clara County, 2011-2015

	18-24	25-29	30-64
Hispanic American	58 %	28 %	7 %
Vietnamese American	74	38	6
Filipino American	64	50	9
African American	45	25	7
Non-Hispanic white	50	22	5

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Education

The study team examined educational attainment also using 2011-2015 ACS data.

Adults without a high school degree. Figure A-6 presents the percentage of study group populations, by age group, that do not have a high school degree. Among 18- to 24-year-olds in Santa Clara County, 18 percent of Latinos and 13 percent of African Americans did not have a high school diploma in 2011-2015. About 5 percent of Vietnamese Americans and Filipino Americans in this age group had at least a high school degree.

Figure A-6.

Percentage of study group population with less than a high school diploma, in Santa Clara County 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	18 %	24 %	33 %	50 %	31 %
Vietnamese American	5	8	23	48	23
Filipino American	5	2	4	24	7
African American	13	7	6	14	8
Non-Hispanic white	5	3	3	7	4

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Adults who are immigrant without a high school degree. The percentage of adults who lack a high school diploma is higher for Hispanic Americans, African Americans and Vietnamese Americans who are immigrants. Figure A-7 shows the percentage of foreign-born people who are not high school graduates.

Figure A-7.

Percentage of study group immigrant population with less than a high school diploma, Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	35 %	38 %	47 %	63 %	47 %
Vietnamese American	8	10	24	49	26
Filipino American	9	2	4	24	8
African American	20	8	10	28	13
Non-Hispanic white	4	4	5	18	7

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Adults attending school. Based on 2011-2015 ACS data, there are about 170,000 county residents ages 18 and older attending school. (Respondents were asked, “At any time in the last 3 months have you attended school or college?” and were further instructed that the answer was for schooling that leads to a high school diploma or a college degree.) Figure A-8 shows these results.

Figure A-8.

Number of adults attending school, Santa Clara County, 2011-2015

Total population	18-24	25-29	30-64	65+	Total 18+
Hispanic American	29,202	6,137	7,988	159	43,486
Vietnamese American	8,520	2,684	3,895	132	15,231
Filipino American	5,974	1,386	2,124	238	9,722
African American	3,142	940	2,088	79	6,249
Non-Hispanic white	29,585	7,830	13,190	889	51,494
Other groups	24,529	8,362	9,892	541	43,324
Total	100,952	27,339	39,177	2,038	169,506

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

The percentage of study group populations attending school was highest for Vietnamese Americans ages 18 to 24 (78%) and Filipino Americans (67%). About 63 percent of African Americans and 64 percent of non-Hispanic whites in this age group attended school. One-half of Hispanic Americans ages 18 to 24 attended school. (Note that these figures include high school attendance.)

A much smaller share of people ages 25 to 29 attend school. Figure A-9 presents these results.

Figure A-9.

Percentage of study group population attending school, Santa Clara County, 2011-2015

	18-24	25-29	30-64
Hispanic American	50 %	15 %	4 %
Vietnamese American	78	32	6
Filipino American	67	22	4
African American	63	24	9
Non-Hispanic white	64	20	4

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Among immigrants, a majority of 18- to 24-year-olds attend school, as shown in Figure A-10. The biggest differences in results between Figures A-9 and A-10 is for Hispanic Americans – only one-third of 18- to 24-year-old immigrants attended school.

Figure A-10.
Percentage of study group adults who were foreign-born,
Santa Clara County, 2011-2015

	18-24	25-29	30-64
Hispanic American	33 %	9 %	3 %
Vietnamese American	78	35	6
Filipino American	61	16	4
African American	61	34	10
Non-Hispanic white	72	22	5

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

People with a college degree. Figure A-11 presents the share of adults in each age group with a bachelor's degree or higher degree (combined). Among non-Hispanic whites in Santa Clara County who are ages 25 to 29, 59 percent had at least a bachelor's degree. About one-half of Vietnamese Americans in this age group had that level of education, as did 41 percent of Filipino Americans.

About 16 percent of Latinos ages 25 to 29 had a college degree.

Figure A-11.
Percentage of study group adults who have a bachelor's degree+, Santa Clara County,
2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	5 %	16 %	14 %	11 %	13 %
Vietnamese American	17	47	32	14	29
Filipino American	11	41	49	38	42
African American	9	29	33	33	29
Non-Hispanic white	22	59	58	46	52

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

For some groups, there were strong differences in the likelihood of having a college degree between native-born individuals and immigrants. About 62 percent of native-born Vietnamese Americans ages 25 to 29 had a college degree (compared with 57% of native-born non-Hispanic whites). Among Vietnamese American immigrants in this age group, 39 percent had college degrees. Still focusing on 25- to 29-year-olds, the same pattern was found in the percentages of people with a college degree for:

- Filipino Americans who are native-born (46%) and immigrants (35%); and
- Latinos who are native-born (22%) and immigrants (9%).

On the other hand, 70 percent of non-Hispanic white immigrants in this age group had college degrees, higher than the native-born population. Figure A-12 shows the percentage of foreign-born people in each age group who have college degrees.

Figure A-12.

Percentage of immigrant population who has a bachelor's degree+, Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	3 %	9 %	11 %	10 %	10 %
Vietnamese American	13	39	30	14	27
Filipino American	6	35	48	38	43
African American	8	27	40	42	35
Non-Hispanic white	29	70	69	39	61

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Ability to Speak English Well

Santa Clara County is notable for being multi-lingual – in 2016, more than one-half of the population spoke a language other than English at home.

Inability to speak any English is rare, however. In the ACS data, a very small percentage of the study populations reports that they do not speak English. Among study populations, Vietnamese Americans 65 or older (25%) and Hispanic Americans in the same age group (12%) are the two groups with sizeable portions of the population who indicated being unable to speak English.

Among immigrant populations, about 10 percent of Hispanic American young adults and less than 5 percent of Vietnamese Americans reported not being able to speak English.

A larger portion of the population indicated that they “do not speak English well.” Combining those unable to speak English and those not speaking it well, Figure A-13 shows the percentage of each group with a potential language barrier. About 6 to 7 percent of Vietnamese Americans and Hispanic

Americans ages 18 to 24 do not speak English well. For older adults, this percentage increases for both groups.

Figure A-13.

Percentage of study group adults who do not speak English well,
Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	6 %	20 %	25 %	31 %	22 %
Vietnamese American	7	13	37	75	37
Filipino American	2	3	5	22	7
African American	0	2	1	3	1
Non-Hispanic white	0	0	1	3	2

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Among immigrants, the percentage of young adults unable to speak English well reaches 45 percent for Hispanic Americans and 19 percent for Vietnamese Americans.

Note that few young adults among the Filipino American and African American immigrant populations do not speak English well. This is a larger issue for people 65 and older within these two immigrant groups.

Figure A-14.

Percentage of study group adults who were foreign-born, who do not speak English well,
Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	27 %	45 %	43 %	57 %	43 %
Vietnamese American	14	19	38	76	42
Filipino American	3	5	6	22	9
African American	0	10	5	22	6
Non-Hispanic white	1	2	5	23	8

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Employment

The ACS asks individuals, “Last week, did this person work for pay at a job (or business)?” Counting anyone responding “yes,” Figure A-15 examines the percentage of adults by age group who were working.

A majority of Filipino Americans and Hispanic Americans ages 18 to 24 were working, about the same percentage as for non-Hispanic whites. Vietnamese Americans and African Americans in this age group were somewhat less likely to be working. The high percentage of Vietnamese American 18- to 24-year-olds attending school (78%) might explain some of this difference.

Figure A-15.
Percentage of study group adults who were employed,
Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	61 %	74 %	74 %	16 %	67 %
Vietnamese American	44	74	72	11	60
Filipino American	56	82	80	19	68
African American	48	72	70	19	61
Non-Hispanic white	58	81	76	19	62

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

Within each study group, there was no consistent pattern of whether a greater proportion of immigrants versus native-born individuals were working.

Living Below 200% of the Poverty Line

Keen Independent examined the percentage of individuals in each demographic group living in families at or below 200 percent of the official poverty line. This corresponds to an annual income of \$32,674 for a family of two adults and one child. People ages 18-24 are most likely of any 18+ age group to live below 200 percent of the official poverty line; 57 percent of African Americans, 46 percent of Vietnamese Americans and 45 percent of Latinos in that age group were in families below that income line in Santa Clara County in 2011-2015.

Figure A-16.
Percentage of study group adults who living in households with incomes at
200% of the official poverty line or below, Santa Clara County, 2011-2015

	18-24	25-29	30-64	65+	Total 18+
Hispanic American	45 %	38 %	35 %	36 %	37 %
Vietnamese American	46	27	29	49	33
Filipino American	30	17	13	21	17
African American	57	37	29	28	33
Non-Hispanic white	38	18	11	20	16

Source: Keen Independent Research from 2011-2015 American Community Survey (ACS) Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.

APPENDIX B.

Background on Economic Distress

Appendix B discusses measures of economic distress and reviews secondary research on economic resource scarcity and the impacts such distress has on physical and mental well-being. Protective and coping factors as well as supportive resources — including federal assistance — are briefly discussed at the end of this appendix.

A 2016 BW Research study found several immigrant communities in Santa Clara County to be especially impacted by financial distress, with Latinos, Vietnamese, Filipinos as well as youth being particularly affected. The Keen Independent Economic Dichotomy study examines in greater detail the causes and consequences of financial distress for these immigrant communities living in San Jose, as well as for African Americans — a group also impacted by financial distress.¹

What is Economic Distress?

Economic distress is made quantifiable — and thus addressable — by identifying a series of thresholds.

Measures. Conceptually, people in economic distress struggle to make ends meet; they have substantial difficulty earning enough money to support themselves and their family. Functionally, however, there are several different thresholds one can use as markers of economic distress. Here, we discuss three:

- Official poverty measure (OPM);
- Supplemental poverty measure (SPM); and
- Self-sufficiency standard (SSS) for California.

Official poverty rate. The OPM is the most commonly used measure of economic distress. As a standardized measure, provided consistently by the federal government for decades and used as a threshold in many federal programs, the OPM is attractive for its stability and ubiquity. It is the most commonly used measure to determine whether someone is or is not in poverty, and when studies refer to poverty, they are generally referring to individuals above or below the threshold set by the OPM. The official poverty threshold of a two-adult, two-child household anywhere in the United States in 2014 was \$24,008.²

¹ This is not to say that other communities are not impacted by financial distress, but rather that these are some of the communities most impacted.

² For 2014 poverty thresholds, see <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.

The OPM sets the poverty threshold at three times the cost of a minimum food diet in 1963, adjusted for today's prices.³ The OPM is adjusted by household size, but only for those related by birth, marriage, or adoption, and does not consider geographic differences in cost of living. Having not updated its methodology in many years, and especially because of its lack of geographically-specific housing costs, the OPM is sometimes seen as outdated.

Supplemental poverty measure. The SPM was introduced by the federal government in 2012 as an experimental measure that provides greater specificity about the costs of living. The SPM is based on current minimum spending on food, clothing, shelter and utilities. In addition, the SPM includes household members who are not related, and varies by geographic region and housing situation (e.g., renter vs. homeowners). The SPM also takes into account common expenses (e.g., child care, taxes and out-of-pocket medical costs) and potential government benefits (e.g., housing subsidies, food subsidies).⁴ The supplementary poverty threshold of a two-adult, two-child household for renters in the San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area in 2015 was \$35,944, considerably higher than what is indicated from the OPM.⁵

Self-sufficiency standard. The SSS for California is an alternative measure of economic distress developed by a California-based nonprofit building on work by the Center for Women's Welfare at the University of Washington. Originally published in 1996, the SSS is periodically updated (most recently in 2014) to reflect the current economic conditions. It is based on minimally adequate costs for housing, child care, food, transportation, health care, taxes and other miscellaneous needs.⁶ Data are generally gathered with the greatest geographic specificity possible — often at the county level. Potential government benefits (e.g., housing and food subsidies) are not included. The SSS for a household of two adults, one preschooler, and one school-age child in Santa Clara County in 2014 was \$81,774.⁷

Summary of different measures. The differences between these measures are large and each measure has benefits and drawbacks. The OPM has a long history and is the basis for many programs, but it leads to an extremely low income level for what constitutes and fails to adjust for local differences. The SPM provides a more nuanced threshold based on more local data but lowers the threshold to account for government benefits that may not be equally used by or equally effective with all groups.^{8,9} While the SSS provides the most detailed local data, it is updated less frequently and produced by a nonprofit rather than an official government body.

³ For details on the development of the OPM, see <https://www.census.gov/hhes/povmeas/publications/orshansky.html#C2>.

⁴ For details on the SPM methodology, see <https://www.census.gov/hhes/povmeas/methodology/supplemental/index.html>.

⁵ For 2015 SPM thresholds, see <https://www.census.gov/hhes/povmeas/methodology/supplemental/overview.html>.

⁶ For details about the methodology for the SSS for California, see <https://insightcced.org/wp-content/uploads/2015/08/MethodologyAppendix-2014.pdf>.

⁷ For 2014 self-sufficiency thresholds, see <https://insightcced.org/tools-metrics/self-sufficiency-standard-tool-for-california/>. Joint Venture Silicon Valley just released 2018 SSS for Silicon Valley (Santa Clara and San Mateo Counties combined). It updated the standards working with the Insight Center and data from CWW-UW data. The SSS for each county has not yet been developed.

⁸ For example, see Gundersen, C., Kreider, B., & Pepper, J. (2011). The economics of food insecurity in the United States. *Applied Economic Perspectives and Policy*, 281-303.

Because this study is specifically concerned with exploring the experiences of residents of Santa Clara County who struggle with economic distress, geographic specificity is critical. And, the study does not just target those in the most distress. Therefore, using the SSS may be the most useful measure of economic distress for the purposes of this Economic Dichotomy study.

Thresholds. Research on poverty and economic distress often makes use of thresholds to define what groups are or are not in economic distress. Thresholds use data to organize households into groups rather than portraying those conditions as continuous variables. Depending on how a group is organized, this can hide broad differences within a group or incorrectly imply meaningful differences in the conditions for people on either side of the selected threshold or ceiling.

People entering and exiting poverty provide a good example of this. In a study between 2009 and 2011, 32 percent of the U.S. population was in poverty for at least two months.¹⁰ However, only 4 percent of the population was in poverty for the entire study period. The cause of these differences in estimates of people in poverty is the length of time chosen to measure that poverty. Moreover, approximately half of those who exited poverty during the study had an income of less than 150 percent of the poverty line, suggesting that their circumstances improved enough to bring them above the poverty threshold but not enough to raise them out of economic distress. Thus, while those individuals no longer met the definition for poverty, they likely still had similar stresses and concerns.

Correlates of Economic Distress

The causes of economic distress are much debated, and beyond the scope of this study. However, there are many individual factors known to correlate with lower income levels and greater economic distress.

State-wide patterns. The following examples of different factors associated with being in financial distress were enumerated in a 2009 study in California,¹¹ and generally mirror the national literature on poverty and income inadequacy:¹²

- Women are more likely to be in economic distress than men;
- Single parents, especially women, are more likely to be in economic distress than two-adult households;
- Minorities are more likely to be in economic distress than non-minorities;
- Foreign-born individuals are more likely to be in economic distress than native-born individuals;

⁹ For example, see Chung, Y. (2015). Does SNAP serve as a safety net for mothers facing an economic shock? An analysis of Black and White unwed mothers' responses to paternal imprisonment. *Children and Youth Services Review*, 1.57, 179-192. <http://doi.org/10.1016/j.childyouth.2015.08.001>.

¹⁰ See Edwards, A. N. (2014). Dynamics of Economic Well-being: Poverty, 2009-2011. *Household Economic Studies*, U.S. Census Bureau, 70-137. <https://www.census.gov/prod/2014pubs/p70-137.pdf>.

¹¹ See Pearce, D. M., Huang, B., Desmond, M., Eckert, L., Lowrt, S., & Manzer, L. (2009). Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California. *United Way*. <http://depts.washington.edu/selfsuff/docs/CA%20Overlooked%20%20Undercounted%202009.pdf>.

¹² For example, see interactive poverty data at <http://www.stateofworkingamerica.org/> and social mobility data at <http://www.equality-of-opportunity.org/documents/>.

- Individuals with limited proficiency in English are more likely to be in economic distress than those fluent in English;
- Individuals with lower levels of education are more likely to be in economic distress than those with higher levels of education;
- Younger adults are more likely to be in economic distress than older adults;
- Households with only a single worker are more likely to be in economic distress than those with two or more workers;
- Workers with less than full-time employment are more likely to be in economic distress than those with full-time jobs;
- Individuals who work seasonally are more likely to be in economic distress than those who work year-round;
- Individuals who grow up in low-income families are more likely to be in economic distress than those who do not; and
- Individuals who grow up in lower-income neighborhoods are likely to make less money than those who grow up in higher income neighborhoods.

Mental health is also associated with poverty, although the relationship is complicated. Repeated or prolonged episodes of severe depression are associated with a greater risk of welfare dependency.¹³

Notably, there is evidence that during an economic downturn, certain groups are hit harder than others — especially workers who are young, poorly educated, and African American or Hispanic.¹⁴ This may be related to the fact that hourly jobs with inconsistent schedules may become more common during a recession, and these sorts of jobs can make it harder to earn a living wage.¹⁵

High cost of living within the Bay Area. Many recent studies have documented the high levels and rapid increase in cost of living in Silicon Valley and the Bay Area as a whole. The cost of living in San Jose is now estimated to be about 40 percent above the national average.¹⁶ With respect to housing:

- The average gross rent in San Jose was estimated to be \$1,898 in 2015. U.S. median gross rent was \$959 for the same year and California median gross rent was \$1,311.
- The rental vacancy in San Jose was 3 percent compared with 4.5 percent in 2005.¹⁷

¹³ See Lehrer, E., Crittenden, K., & Norr, K. F. (2002). Depression and economic self-sufficiency among inner-city minority mothers. *Social Science Research*, 31.3, 285-309. [http://doi.org/10.1016/S0049-089X\(02\)00002-9](http://doi.org/10.1016/S0049-089X(02)00002-9).

¹⁴ See Hoynes, H., Miller, D. L., & Schaller, J. (2012). Who suffers during recessions? (National Bureau of Economic Research Working Paper No. 17951). *National Bureau of Economic Research*. <http://www.nber.org/papers/w17951>.

¹⁵ See Finnigan, R., & Hale, J. (2016). Growth in irregular work increased poverty during and after great recession. *Center for Poverty Research, UC Davis*, 5.2. Retrieved from https://poverty.ucdavis.edu/sites/main/files/file-attachments/cpr-inconsistent_hours-finnigan_and_hale.pdf.

¹⁶ The Mercury News. (2016). 50 Places with the Highest Cost of Living and the Top Two Aren't New York and San Francisco. *The Mercury News*. Retrieved from <http://www.mercurynews.com/2016/04/06/50-places-with-the-highest-cost-of-living-and-the-top-two-arent-new-york-and-san-francisco/>.

¹⁷ All figures from American Community Survey (ACS), 2015.

- The ACS estimates the median monthly gross rent in San Jose to be 22 percent of median household income.¹⁸

What makes economic distress in San Jose and Santa Clara County of even greater concern is the dichotomy between high-earning individuals who might seem to make up the majority of residents and the large group of individuals who struggle making ends meet in a high cost-of-living region. Calling it “the new urban crisis,” author Richard Florida suggests this dichotomy is the nearly inevitable result of a concentration of high-tech industries and members of the creative class in cities.¹⁹ He argues that the clustering of industry, economic activity, and creative and talented individuals in small areas allows the tech industry to thrive, as an example. This clustering also drives out individuals who are not involved in the concentrated, high-earning industries. Thus, the processes driving the economic boom in Silicon Valley may be inherently deepening and reinforcing the economic dichotomy that is the focus of this study.

Effects of Resource Scarcity

Having less money available for living expenses has direct effects on individuals in economic distress.

Housing. Housing costs often take a substantial portion of a household’s income, especially in areas like Silicon Valley where high housing costs regularly make headlines. High housing costs can lead to homelessness and other negative outcomes.

- Every dollar spent on housing is one dollar less that individuals have available to spend on food, transportation, clothing, healthcare or education.
- Moreover, high housing costs drive individuals in economic distress to cluster in high-poverty neighborhoods that often have higher crime rates as a result of this clustered inequality.²⁰ Very-poor neighborhoods are now home to over half of all U.S. residents living in poverty.²¹
- Individuals may also be forced to live farther from potential jobs and services as well. Living further away means a longer commute. In an early 2017 poll of Bay Area registered voters, 41 percent felt that traffic was one of the top 3 most serious problems facing the Bay Area, suggesting commutes take a substantial amount of time that individuals in economic distress can ill-afford.²²

¹⁸ Ibid.

¹⁹ See <https://www.citylab.com/politics/2017/04/confronting-the-new-urban-crisis/521031/>.

²⁰ See Kang, S. (2016). Inequality and crime revisited: effects of local inequality and economic segregation on crime. *Journal of Population Economics*, 29.2, 593-626. <http://doi.org/10.1007/s00148-015-0579-3>.

²¹ See <https://www.brookings.edu/research/u-s-concentrated-poverty-in-the-wake-of-the-great-recession/>.

²² EMC Research. (2017). The 2017 Bay Area Council Poll Conducted January 24-February 1, 2017.

- Living farther away from potential employers can make it harder to get interviews for jobs as well.²³ This is particularly troubling because the number of jobs within typical commuting distance for an area dropped significantly in the 2000s, and poor and minority residents saw nearby jobs drop approximately two- to three-times faster than non-poor or white residents.²⁴

Time. Individuals in economic distress are often forced to substitute their time for money. Many who cannot afford cars, for instance, take public transportation instead, which often lengthens commute times. Or, they may travel farther to jobs in order to find affordable housing. Some may informally barter services they can perform for other goods and services. Young adults living at home may be responsible for duties such as care for a parent or grandparent. Some parents who might otherwise pay for reliable child care invest time to stitch together a continuously changing network of people to provide those services.

In each of these examples, the time could instead be spent earning money, furthering one's education, or seeking a better job. In sum, individuals in financial distress often suffer from time poverty as well, and as a result are less able to devote resources to getting out of economic distress. Some argue that time poverty should be included in poverty thresholds because of its pervasive effects.²⁵

Transportation. Individuals in economic distress often cannot afford to own a vehicle. Especially in communities in Silicon Valley, mobility is negatively affected without regular access to a vehicle. Nationally, vehicle ownership has been shown to improve the likelihood of employment, and recipients of welfare were more likely to leave welfare and gain employment if they owned a vehicle.²⁶

Lack of access to a personal vehicle can prevent people from working certain shifts or staying late at work if needed, traveling to certain jobs where public transportation is limited or nonexistent, or working more than one job. Reliable transportation can also be a requirement for getting hired.

Beyond employment, not owning a vehicle can severely increase time poverty, as discussed above. When going beyond walking distance, individuals must budget time and money for public transportation or arranging a ride from others (e.g., borrowing a vehicle or carpooling). This limited

²³ See Phillips, D. C. (2015). Do Low-Wage Employers Discriminate Against Applicants with Long Commutes? Evidence from a Correspondence Experiment. Retrieved from http://poverty.ucdavis.edu/sites/main/files/file-attachments/neighborhoodaffluenceorlongcommutes_preview.pdf.

²⁴ See Kneebone, E. & Holmes, N. (2015). The growing distance between people and jobs in metropolitan America. *Metropolitan Policy Program, Brookings*. <http://www.brookings.edu/research/reports/2015/03/24-people-jobs-distance-metropolitan-areas-kneebone-holmes#>.

²⁵ For instance, see Harvey, A. S., & Mukhopadhyay, A. K. (2007). When Twenty-Four Hours is not Enough: Time Poverty of Working Parents. *Social Indicators Research*, 82.1, 57-77. <http://doi.org/10.1007/s11205-006-9002-5>.

²⁶ Baum, C. L. (2009). The effects of vehicle ownership on employment. *Journal of Urban Economics*, 66.3, 151-163. <http://doi.org/10.1016/j.jue.2009.06.003>; Sandoval, J. S. O., Cervero, R., & Landis, J. (2011). The transition from welfare-to-work: How cars and human capital facilitate employment for welfare recipients. *Applied Geography*, 31.1, 352-362. <http://doi.org/10.1016/j.apgeog.2010.07.008>.

mobility also negatively affects the availability of many goods and the price of those goods, including affordable and nutritious food.²⁷

The Mineta Transportation Institute notes that low-income people “actively and strategically manage their household resources in order to survive on very limited means and to respond to changes in income or transportation costs.”²⁸ In addition to carpooling, people respond by strategically planning trips; using less expensive modes of transportation; doing informal work to meet the cost of transportation; evading transit fares; and reducing money spent on food and other items. According to the Santa Clara Valley Transportation Authority (VTA), 80 percent of San Jose residents live within walking distance of a local bus stop.²⁹ However, the Mineta study notes, “The greater San Jose area has no systematic program to assist low-income individuals with meeting the cost of transportation,” and that although some government agencies and nonprofit organizations may offer limited assistance with transportation to people who earn low wages, “the available programs are nowhere centrally listed and advertised.”³⁰

Education. Formal education, especially college education, has long been identified as a key contributor to upward economic mobility. The costs of education borne by a student or his or her family continue to increase, making it more difficult for youth in economic distress to further their education and move toward economic self-sufficiency.

Individuals who decide to pursue higher education often do so with great difficulty. Young adults attending college, including community college, are likely to be under substantial financial strain. A recent study found that two-thirds of community college students are food insecure, approximately half are housing insecure, and 13 to 14 percent are homeless.³¹

Childcare. Individuals with children must arrange for childcare. Childcare can range from formal arrangements (e.g., in-home care, childcare centers, family child care homes, Head Start programs and after-school programs), to parents, grandparents, relatives and neighbors watching the children.

Formal childcare is expensive, with average costs in Santa Clara County ranging from \$10,000 to \$16,000 annually, depending on the age of the child and type of facility.³² This is \$2,000 to \$3,000 higher than for California overall. Informal childcare has a time cost for those providing the care, reducing the time available for other activities.

²⁷ See Larson, N. I., Story, M. T., & Nelson, M. C. (2009). Neighborhood Environments: Disparities in Access to Healthy Foods in the U.S. *American Journal of Preventive Medicine*, 36.1, 74-81. <http://doi.org/10.1016/j.amepre.2008.09.025>.

²⁸ Agrawal, A. W., Blumenberg, E. A., Abel, A., Pierce, G., & Darrah, C. N. (2011). Getting Around When You're Just Getting By: The Travel Behavior and Transportation Expenditures of Low-Income Adults. *Mineta Transportation Institute*. Retrieved from http://transweb.sjsu.edu/MTIportal/research/publications/documents/2806_10-02.pdf.

²⁹ Ibid. People with low incomes can get help with transportation costs through CalWORKs while Medi-Cal can help with medical-related travel. Santa Clara County and San Jose Department of Transportation offer a pass for homeless people through United Way and other organizations. The San Jose Department of Housing can also assist with transportation, according to the Mineta report (29-31).

³⁰ Ibid.

³¹ See Goldrick-Rab, S., Richardson, J., & Hernandez, A. (2017). Hungry and Homeless in College. *Wisconsin HOPE Lab*. <http://wihopelab.com/publications/hungry-and-homeless-in-college-report.pdf>.

³² Lucile Packard Foundation for Children's Health. (2014). Annual Cost of Child Care, by Age Group and Type of Facility. *Lucile Packard Foundation for Children's Health*. <http://www.kidsdata.org/topic/1849/child-care-cost-age-facility/table#>.

Nutrition. Individuals in economic distress often have less access to healthy food or food overall.³³ For instance, a 2010 study found that in Santa Clara County, higher-income areas had twice as many large supermarkets, twice as many locations with fresh fruits and vegetables, six times as many locations with frozen vegetables, and fourteen times more locations with frozen fruit than lower-income areas.³⁴ Follow-up focus groups suggested that members of low-income communities often wind up shopping at multiple stores, traveling farther for groceries, being unable to find or afford fresh ingredients, and having to adapt or give up making meals that are cultural staples due to lack of ingredients.³⁵

Limited access to food, especially healthy food, has serious ramifications. Hunger is associated with lethargy and limited cognitive functioning, meaning that children facing hunger are likely to do worse in school, and adults may have difficulty considering actions and making decisions.³⁶ Even if individuals have enough to eat, low quality and unhealthy food can lead to a variety of nutritional deficits that have long-term consequences.

Effects of Feeling Economic Distress

Economic distress can increase risk of behavioral, physical and mental health problems, and prevent personal investment that might reduce future financial stressors. Investment in vehicle ownership, for example, can lead to new job opportunities that are higher paying than those accessible from public transportation alone.

Family stress and discord. Finances are a common source of stress and discord for families generally but can be especially difficult for those in economic distress. Intimate partner violence is far more common in economically disadvantaged neighborhoods, and this appears to be at least partially due to subjective financial strain.³⁷ Supportive services or supplementary income may help address this issue.³⁸

³³ See Bell, J., Mora, G., Hagan, E., Rubin, V., & Karpyn, A. (2013). Access to Healthy Food and Why It Matters: A Review of the Research. *PolicyLink, The Food Trust*, 1-36. http://thefoodtrust.org/uploads/media_items/access-to-healthy-food.original.pdf.

³⁴ Food Empowerment Project. (2010). Shining a Light on the Valley of Heart's Delight. *Food Empowerment Project*. http://www.foodispower.org/documents/FEP_Report_web_final.pdf.

³⁵ Food Empowerment Project. (2012). Bringing Community Voices to the Table. *Food Empowerment Project*. http://www.foodispower.org/wp-content/uploads/FEP_community_voices_report.pdf.

³⁶ See Schilbach, F., Schofield, H., & Mullainathan, S. (2016). The psychological lives of the poor. *American Economic Review*, 106.5, 435-440. <http://doi.org/10.1257/aer.p20161101>.

³⁷ See Benson, M. L., & Fox, G. L. (2003). Concentrated Disadvantage, Economic Distress, and Violence Against Women in Intimate Relationships. *Journal of Quantitative Criminology*, 19.3, 207-235.

³⁸ See Maurer, K. (2015). Income Support May Reduce Violence for Poor Families. *Center for Poverty Research, UC Davis*, 3.7. https://poverty.ucdavis.edu/sites/main/files/file-attachments/maurer_family_violence_brief.pdf.

Physical health. Notably, 29 percent of Santa Clara County residents with incomes less than \$25,000, and 21 percent of residents with incomes between \$25,000 and \$50,000 reported being unable to receive healthcare in 2014.³⁹ This suggests that a substantial portion of individuals in economic distress struggle to receive adequate health care. This is especially problematic, as economic distress is associated with a number of negative health outcomes.

Children from families in economic distress are generally less healthy and have a higher risk of obesity.⁴⁰ This appears to carry over into adulthood, as living in poorer neighborhoods as a child has been found to be a strong predictor of risk for many health problems in adulthood.⁴¹ Interestingly, adults who move from high-poverty neighborhoods to low-poverty neighborhoods see long-term decreases in risk of diabetes, extreme obesity and psychological distress.⁴²

Financial distress and poor health are self-reinforcing, as medical bills can contribute to additional economic stress, particularly if they are unexpected. Lack of good health insurance coverage can also lead to financial distress if a household incurs unexpected medical bills. A 2016 Kaiser Family Foundation study reported that 37 percent of those with household incomes less than \$50,000 per year reported having medical bills that they had problems paying or an inability to pay medical bills in the previous 12 months.⁴³ This study is one of many that links financial distress to unexpected medical bills and the different ways households cope (from cutting back on food and other expenses to losing one's home, to bankruptcy).

Mental health. There is strong evidence that economic distress can lead to certain behavioral disorders.⁴⁴ Childhood poverty has been linked to many structural changes in the brain, which may affect emotional responses.⁴⁵ Adults, too, report substantially higher levels of depression and generally poorer mental health when experiencing economic distress.⁴⁶

³⁹ Santa Clara County Community Health Assessment (2104). Published online at https://www.sccgov.org/sites/scphd/en-us/Partners/chip/Documents/cha-chip/SCC_Community_Health_Assessment-2014.pdf.

⁴⁰ See Jin, Y., & Jones-Smith, J. C. (2015). Associations between family income and children's physical fitness and obesity in California, 2010-2012. *Preventing Chronic Disease*, 12, 1–9. <http://doi.org/10.5888/pcd12.140392>.

⁴¹ See Troxel, B. N., & Hastings, P. (2011). Poverty during Childhood and Adolescence May Predict Long-term Health. *Center for Poverty Research, UC Davis*, 2.10.

⁴² See Sanbonmatsu, L., Potter, N. a, Adam, E., Duncan, G. J., Katz, L. F., Kessler, R. C., ... McDade, T. W. (2012). The Long-Term Effects of Moving to Opportunity on Adult Health and Economic Self-Sufficiency. *Citiescape*, 14(2), 109–136. <http://doi.org/10.2307/41581100>.

⁴³ Hamel, L., et. Al., The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey. *The Henry J. Kaiser Family Foundation. Kaiser Family Foundation*. <http://www.kff.org/health-costs/report/the-burden-of-medical-debt-results-from-the-kaiser-family-foundationnew-york-times-medical-bills-survey/>.

⁴⁴ See Hudson, C. G. (2005). Socioeconomic Status and Mental Illness: Tests of the Social Causation and Selection Hypotheses. *American Journal of Orthopsychiatry*, 75(1), 3–18. <http://doi.org/10.1037/0002-9432.75.1.3> and Costello, E. J., Compton, S. N., Keeler, G., & Angold, A. (2003). Relationships Between Poverty and Psychopathology: A Natural Experiment. *Jama*, 290(15), 2023–2029. <http://doi.org/10.1001/jama.290.15.2023>.

⁴⁵ See Evans, G. W., & Kim, P. (2013). Childhood Poverty, Chronic Stress, Self-Regulation, and Coping. *Child Development Perspectives*, 7.1, 43–48. <http://doi.org/10.1111/cdep.12013>.

⁴⁶ See McCarthy, B. B., Carter, A., Jansson, M., & Benoit, C. (2016). Material hardship shows a clearer picture of mental health among low-wage workers. *Center for Poverty Research, UC Davis*, 4.3.

Poverty is associated with chronic physical and psychosocial stress which may disrupt a child's ability to self-regulate — leading to difficulty delaying gratification, inhibiting behaviors, and directing attention appropriately.⁴⁷ Such stress may also make the child more likely to cope by disengaging, a maladaptive strategy that tends to leave problems in place indefinitely.

Again, financial distress and mental health issues can be self-reinforcing.

Cognitive load. There is some evidence that economic distress reduces one's cognitive capacity for financial planning.⁴⁸ Common Cents Lab notes that better financial management and planning is one key to moving out of economic distress.⁴⁹ To that end, they report that individuals are most engaged with their finances when they receive income, making that moment an ideal time to intercede.

Protective Factors, Resources and Coping

A myriad of resources are available to promote social capital and support, and protective factors to consider for helping families and individuals cope with economic stress.

Economic self-efficacy. Economic self-efficacy represents confidence in one's own ability to make wise economic decisions and work to effectively improve one's own economic status. Individuals who view themselves as able to affect their economic situation may be more motivated to do so and may take more steps in that direction. In other words, economic self-sufficiency is linked to economic self-efficacy.⁵⁰

Social support. Seeking family and social support is a frequent coping mechanism for those dealing with economic distress. When individuals are in economic distress, they often turn to their social circle for assistance with money, housing and other needs. Many researchers have pointed out that while support from friends and family is common and helpful, the amount of support provided does not match and cannot replace institutional support such as SNAP or TANF.⁵¹

⁴⁷ See Evans, G. W., & Kim, P. (2013). Childhood Poverty, Chronic Stress, Self-Regulation, and Coping. *Child Development Perspectives*, 7.1, 43-48. <http://doi.org/10.1111/cdep.12013>.

⁴⁸ See Mani, A., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Poverty impedes cognitive function. *Science*, 341.6149, 976-980. doi:10.1126/science.1238041; Schilbach, F., Schofield, H., & Mullainathan, S. (2016). The psychological lives of the poor. *American Economic Review*, 106.5, 435-440. <http://doi.org/10.1257/aer.p20161101>; and Shah, A. K., Mullainathan, S., & Shafir, E. (2012). Some Consequences of Having Too Little. *Science*, 338.6107, 682-685. <http://doi.org/10.1126/science.1222426>.

⁴⁹ See Common Cents Lab. (2016). Common Cents Lab End of Year 2016 Report.

⁵⁰ See Warrenner, C., Koivunen, J. M., & Postmus, J. L. (2013). Economic Self-Sufficiency Among Divorced Women: Impact of Depression, Abuse, and Efficacy. *Journal of Divorce & Remarriage*, 54.2, 163-175. <http://doi.org/10.1080/10502556.2012.755066>.

⁵¹ See Whitehead, E. (2016). Support from family does not replace the social safety net. *Center for Poverty Research, UC Davis*, 4.10.

Social capital. Leveraging one's social capital — one's family, friends and associates — is a powerful skill.⁵² Social networks facilitate the flow of information, including learning about potential opportunities and alerting others of one's needs. In many ways, social ties also act as credentials; a recommendation can open doors or give an edge in the interview process. However, social capital is inherently more beneficial to those who already have advantage. That is, people in economic distress are less likely to have powerful social networks to leverage.⁵³ Mentoring relationships, however, may provide an opportunity for disadvantaged individuals to build social capital.

Altering habits. Individuals experiencing economic distress may alter their habits to adjust to their circumstances. For instance, they may spend more time working, eat cheaper, less nutritious meals, or find alternate sources for clothing and other necessities.

Altering the household. Individuals in economic distress often cope by making alterations to the household, either by changing membership or changing roles and behaviors.⁵⁴ Multiple households may cohabitate under one roof, thus distributing the cost of housing among more workers. Alternately, some members of the household may leave to reduce the total household housing and food costs. Non-working household members may take on additional home duties to allow working members of the household to work longer and earn more. Non-working household members may also seek employment or enter the informal economy by working odd jobs or producing and selling food or crafts.

As just one example from an in-depth study of 235 low- and moderate-income households, the income of a two-parent, one-child California household fluctuated between \$1,175 and \$5,279 per month due to coping mechanisms to address the mismatch between monthly income and expenses. In this household, the husband supplemented his salaried construction job with extra remodeling work while his wife undertook babysitting and sold jewelry, clothing and flowers.⁵⁵

External Resources

Individuals in economic distress often require help from external resources to succeed. Such external resources range from childcare and federal food assistance programs to workforce development and language assistance.

Supplementary Nutrition Assistance Program (SNAP). Federal economic assistance includes nutrition programs such as SNAP ("CalFresh" in California), which is available to households at or near the federal poverty line. Households that enroll receive debit cards that they can use for food purchases.

⁵² See Alfred, M. V., & Martin, L. G. (2007). The development of economic self-sufficiency among former welfare recipients: Lessons learned from Wisconsin's welfare to work program. *International Journal of Training and Development*, 11.1, 2-20.

⁵³ See Hamm, L., & McDonald, S. (2015). Helping Hands: Race, Neighborhood Context, and Reluctance in Providing Job-Finding Assistance. *Sociological Quarterly*, 56.3, 539-557. <http://doi.org/10.1111/tsq.12091>.

⁵⁴ See Szkupinski Quiroga, S., Glick, J. E., & Medina, D. M. (2016). Finding a Way to Get By: Latino Household Economic Strategies in a Time of Economic and Political Strain. *Journal of Latino/Latin American Studies*, 8.1, 22-38.

⁵⁵ Cohen, P. (2017). Steady Jobs, With Pay and Hours That Are Anything But. *The New York Times*. Retrieved from https://www.nytimes.com/2017/05/31/business/economy/volatile-income-economy-jobs.html?smid=tw-share&_r=0; Study available at <http://www.usfinancialdiaries.org/issue1-spikes>.

Common Cents Lab argues that, for benefit programs like SNAP, the actions required to use the programs can be difficult and complex; this can lead to significant dropout. They suggest that, in these cases, intervening by sending frequent reminders to continue working on the application is an effective strategy.⁵⁶

Temporary Aid to Needy Families (TANF) and other financial assistance. Temporary Aid to Needy Families (CalWORKS in California) provides financial assistance to parents of children 18 or younger or pregnant women who are near the federal poverty line and have very limited assets. There is a maximum of 60 months of TANF assistance within one's lifetime, and certain work or continued education requirements apply for adults receiving this benefit.

A recent review suggests that TANF is not particularly responsive to changes in the economy, which may hurt those most in need of its benefits.⁵⁷ This suggests that TANF cannot be relied upon to protect those most in need during an economic downturn. SNAP appears to be more responsive. While TANF is often less accessible to legal immigrants than native-born individuals nationally, this may not be the case in California.⁵⁸

Immigrant women who leave TANF while employed are generally employed longer and end up earning more than immigrant women who do not receive TANF assistance, regardless of whether they are eligible for it.⁵⁹

There is limited but growing evidence that simply providing money to economically distressed individuals is an effective way to address poverty.⁶⁰ Unconditional cash transfers — simply giving cash with no strings attached — have minimal overhead costs and allow the affected population to self-identify areas where spending would have the highest impact. While unconditional cash transfers are the least well studied, they do seem to make a meaningful impact.⁶¹ Conditional cash transfers — making the cash dependent on completing a beneficial but not necessarily related behavior — have a higher overhead, but are more able to target specific issues.⁶² Labeled cash transfers — labeling the cash as being for a specific purpose, but not requiring that it actually be spent on the purpose — form something of a middle ground by giving some direction for how the money should be spent without substantially raising overhead costs for the program. Some evidence suggests that labeled

⁵⁶ See Common Cents Lab. (2016). Common Cents Lab End of Year 2016 Report.

⁵⁷ Bitler, M., & Hoynes, H. (2013). The more things change, the more they stay the same? The safety net and poverty in the great recession (National Bureau of Economic Research Working Paper No. 19449). Cambridge, MA. Retrieved from <http://www.nber.org/papers/w19449>.

⁵⁸ See Bitler, M., & Hoynes, H. W. (2011). Immigrants, Welfare Reform, and the U.S. Safety Net (National Bureau of Economic Research Working Paper No. 17667). *National Bureau of Economic Research*. Retrieved from <http://www.nber.org/papers/w17667>.

⁵⁹ See Hall, M., Graefe, D. R., & De Jong, G. F. (2010). Economic self-sufficiency among immigrant TANF-leavers: Welfare eligibility as a natural experiment. *Social Science Research*, 39.1, 78-91. <http://doi.org/10.1016/j.ssresearch.2009.07.003>.

⁶⁰ See Kenny, C. (2015). Give Poor People Cash. *The Atlantic*. Retrieved from <https://www.theatlantic.com/international/archive/2015/09/welfare-reform-direct-cash-poor/407236/>.

⁶¹ See Haushofer, J., & Shapiro, J. (2016). The Short-Term Impact of Unconditional Cash Transfers to the Poor: Evidence from Kenya. *Quarterly Journal of Economics*. Retrieved from http://www.princeton.edu/haushofer/publications/Haushofer_Shapiro_UCT_2016.04.25.pdf.

⁶² See Fiszbein, A., & Schady, N. R. (2009). Conditional cash transfers. *World Bank Policy Report*, 1. [http://doi.org/10.1016/S0378-4266\(03\)00124-9](http://doi.org/10.1016/S0378-4266(03)00124-9).

cash transfers are about as effective at targeting an issue as conditional cash transfers, but without the additional overhead.⁶³

Housing assistance programs and shelters. A new \$3.5 million grant — joint venture of Santa Clara County, the City of San Jose, Google, Sunlight Giving and the David and Lucile Packard Foundation — takes a pragmatic approach to preventing homelessness in the South Bay area. The program aims to prevent homelessness by providing the financial assistance necessary to stabilize situations often resultant of one-time crises. As well, the two-year program provides landlord mediation, financial counseling and help with security and utility deposits, and aims to help at least 600 households.⁶⁴

Although shelters are a long-term need for relatively few individuals, having a place to safely sleep and bathe helps immensely for those without housing. Affordable housing programs help, but generally struggle with funding and usually have more applicants than available space. Emergency rental assistance (e.g., a small, one-time payment to help individuals afford a rental payment and avoid eviction- or exit-related homelessness) may be helpful; anecdotal reports are very positive, and the limited data available to date is promising. More study is needed, however.

Childcare support. Childcare is expensive, but often necessary for working families. Any childcare costs that can be eliminated allow for greater resources to be devoted to other areas like education. Additionally, high quality childcare is associated with higher achievement generally, possibly reducing economic distress over the long term.

Childcare support strategies often involve reducing monetary costs so that more families can participate or increasing outreach to enroll more children. It is important to note that getting children to and from a childcare center can itself be a barrier to participation and represents an important time cost to parents.

Food pantries. According to the 2016 Annual Report from the Second Harvest Food Bank serving Santa Clara and San Mateo Counties, increased food costs have made it difficult to access healthy foods for people who are struggling financially. The report notes that, additionally, some people may not have access to cooking facilities due to living in “cramped apartments” and in “unconventional spaces like garages and sheds.”⁶⁵

⁶³ See Benhassine, N., Devoto, F., Duflo, E., Dupas, P., & Pouliquen, V. (2015). Turning a Shove into a Nudge? A “Labeled Cash Transfer” for Education. *American Economic Journal: Economic Policy*, 7.3, 86-125. <http://doi.org/10.1257/pol.20130225>.

⁶⁴ Kurhi, E. (2017). A helping hand before homelessness for South Bay families on the brink. *The Mercury News*. Retrieved from <http://www.mercurynews.com/2017/06/22/silicon-valley-homeless-new-grant-targets-families-on-the-brink/>.

⁶⁵ Second Harvest Food Bank. (2016). Second Harvest Food Bank 2016 Annual Report. *Second Harvest Food Bank*, 1. Retrieved from https://www.shfb.org/docs/aboutus/annualreport/2016_annualreport.pdf.

Joint Venture of Silicon Valley notes that one in six Bay Area residents suffers from food insecurity.⁶⁶ People living in low-income communities may not have access to healthy food, as they are likely to live in areas where there are more convenience stores and fast food restaurants than grocery stores. This may increase incidences of diseases such as obesity and diabetes.⁶⁷

Children who do not receive adequate nutrition may have difficulty learning or paying attention in school. Food insecurity may affect workplace productivity and lead to mental health problems in addition to physical problems. Clients of the Second Harvest Food Bank reported going hungry so that their children could eat or working multiple jobs to afford food. Clients also reported buying cheap, unhealthy foods (two-thirds of clients), watering down food and drinks (one-third of clients) and pawning property to be able to afford food (one-fourth of clients).⁶⁸

Transportation assistance. Transportation is a complex issue for those in economic distress. Limited mobility severely limits educational and job prospects. Effective, affordable transportation is critical, but can be very difficult to implement.

One approach has been to provide fare reductions and discounts to struggling populations. These programs can be very helpful but must also be well-publicized and easy to enroll in, or they risk excluding the most vulnerable populations.

Working to align transportation routes with the needs of economically distressed populations (e.g., ensuring that public transport provides access to areas with jobs, medical centers, workforce development centers and areas with affordable housing) may also be helpful.

Some programs instead seek to provide alternatives to public transportation. These include options like car donation programs, car sharing programs, and vouchers, credit or other assistance to families looking to buy a car.

Workforce development. Training programs can provide skills necessary to seek higher paying jobs for those in economic distress. However, training requires time for the training itself as well as time and money to travel to the training (and, for some, arranging child care). Formal education and other training can also be expensive. Those who might benefit most by training might not be able to sacrifice time they could be spending working. People in need of training might also have difficulty finding out about those opportunities or might not have other skills needed to successfully complete the training.

⁶⁶ Joint Venture Silicon Valley. Surplus Harvest. Retrieved from <http://www.jointventure.org/initiatives/surplus-harvest>.

⁶⁷ Gray, L. (2014). Hunger in Silicon Valley: Bringing Healthy Food to Poor Communities is a Challenge. *The Mercury News*. Retrieved from <http://www.mercurynews.com/2014/01/21/hunger-in-silicon-valley-bringing-healthy-food-to-poor-communities-is-a-challenge/>.

⁶⁸ Jackson, K. (2014). Hunger in Silicon Valley: Study Shows Families Make Heartbreaking Choices. *The Mercury News*. Retrieved from <http://www.mercurynews.com/2014/11/25/hunger-in-silicon-valley-study-shows-families-make-heartbreaking-choices/>.

Keen Independent does not summarize the extensive research on workforce development here other than to make three points:

- Research suggests that flexible training that is closely linked with a real-world occupation may be more successful than more traditional or less targeted training.⁶⁹ Working with employers and engaging businesses is similarly important.
- Resources devoted to the training matter — moderate investment appears to result in moderate improvement, and greater investment with greater improvement.⁷⁰
- The catch-22 to training is difficult to eliminate. Those most in need of training face the greatest barriers to participating in training, and traditional models for training (traveling to attend classes, for example) do not address those barriers.

Language assistance. Engaging with work, education, or even supportive services is substantially more difficult for those who do not speak English well.

ESL programs are one solution to this issue, but they are often not well designed for the flexible and complex needs of those they serve (e.g., they are held during business hours), and do little to support individuals while they move through the programs.⁷¹ Moreover, while language training assistance is important, individuals are frequently less fluent and less confident in their non-native language — a significant disadvantage when competing with native English speakers. Ensuring that resources are accessible in multiple languages, or that translators are readily available, can reduce this disadvantage.

Work training programs. Career technical education (CTE) programs provided by community colleges are one route for raising income. A recent review of California community college CTE effectiveness in raising earnings found that earning a degree from a CTE program increased wages on average by between 12 and 23 percent.⁷² However, there is extremely wide variation between degrees and between fields, such that health-related degrees account for most of the average return on investment. There are also substantial differences in the individual characteristics of students obtaining particular degrees. This suggests that simply directing individuals toward degrees with a high return on investment regardless of the individual's characteristics would be ineffective. However, more research on this subject is required.

⁶⁹ U.S. Department of Labor (2014). What works in Job Training: A synthesis of the Evidence. Retrieved from <https://www.dol.gov/asp/evaluation/jdt/jdt.pdf>.

⁷⁰ See Holzer, H. (2009). Workforce Development as an Antipoverty Strategy. *Focus*, 26.2. Retrieved from http://www.urban.org/UploadedPDF/411782_workforce_development.pdf.

⁷¹ Spence, R. (2010). Sound Investments: Building Immigrants' Skills to Fuel Economic Growth. *Economic Mobility Corporation*. Retrieved from http://economicmobilitycorp.org/uploads/mobility-sound_investments.pdf.

⁷² See Stevens, A. H., Kurlaender, M., & Grosz, M. (2015). Career technical education and labor market outcomes: Evidence from California community colleges (National Bureau of Policy Research Working Paper No. 21137). *National Bureau of Policy Research*. <http://www.nber.org/papers/w21137>.

Notably, evidence suggests that community college degrees are just as desirable to employers as degrees from for-profit colleges, while generally being significantly less costly.⁷³

Subsidized employment. Subsidized employment programs help employers pay employee wages under certain circumstances. They exist to help create jobs, or help individuals obtain jobs despite having limited experience or having other barriers which might limit their job prospects (e.g., long-term unemployment, criminal history).

There is some evidence that subsidized employment programs help create jobs, engage different segments of the population, and have long-term benefits for the subsidized employees even after the subsidies end, although the evidence is not conclusive.⁷⁴

Home visiting. Home visiting represents another promising long-term intervention. Home visiting interventions generally aim to address poverty in families with young children. They do so by helping to connect parents with community services and employment opportunities, and helping those parents develop the skills and knowledge necessary to thrive. These programs also often focus on developing parenting skills and promoting childhood education, health and well-being as a longer-term investment, as early childhood programs are thought to be especially effective in addressing poverty over the long term.⁷⁵

Although home visiting can require heavy upfront investment and implementation can be complex, evidence suggests that home visits are a relatively effective, evidence-based way to promote economic self-sufficiency.^{76, 77}

⁷³ See Martorell, P., Darolia, R., Koedel, C., Wilson, K., & Perez-Arce, F. (2016). Employers don't prefer for-profit degrees over degrees from community colleges. *Center for Poverty Research, UC Davis*, 5.3.

⁷⁴ Roder, A., & Elliott, M. (2013). Stimulating Opportunity: An Evaluation of ARRA-Funded Subsidized Employment Programs. *Economic Mobility Corporation*. Retrieved from <http://economicmobilitycorp.org/uploads/stimulating-opportunity-full-report.pdf>.

⁷⁵ For more information, see <https://heckmanequation.org/>.

⁷⁶ For example, see <https://behavioralpolicy.org/article/home-visiting-programs-four-evidence-based-lessons-for-policy-makers/>.

⁷⁷ See Minkovitz, C. S., O'Neill, K. M. G., & Duggan, A. K. (2016). Home Visiting: A Service Strategy to Reduce Poverty and Mitigate Its Consequences. *Academic Pediatrics*, 16.3, S105-S111. <http://doi.org/10.1016/j.acap.2016.01.005>.

APPENDIX C.

Affected Groups and Cultural Considerations

Immigrant communities make up a large and important part of Silicon Valley. In this region, about one-third of the population is foreign born and about one-half speaks a language other than English at home.¹ Immigrants generate material wealth, create new businesses and support networks, help shape political life, and enrich the cultural diversity of the region.²

However, according to the United Way's 2014 "Self-Sufficiency in Santa Clara County" report, 59 percent of Latino households, 35 percent of African American households and 24 percent of Asian and Pacific Islander households fall below the self-sufficiency standard (and likely higher for Vietnamese American households). Among non-Hispanic white residents, 19 percent of households fall below the SSS.³

Previous studies have focused on economic struggles of immigrant/ethnic communities in Silicon Valley; however, few studies to date examine in detail the effects of economic hardship on young adult populations (18-29 years old). Appendix C draws on the findings of these and other reports, as well as national information about immigrant populations. Of particular importance are the mechanisms groups use to cope with financial distress; specific challenges faced in achieving upward socioeconomic mobility; support services and pathways that are most important for these groups; and potential barriers to accessing or using these services.

Immigration Patterns

The varied historical drivers of immigration among the study groups have lasting effects on the socioeconomic conditions, job opportunities, and help-seeking behaviors of these groups. We provide a brief summary below.

Latinos. As of 2011-2015, 37 percent of Santa Clara County adults were Latinos.⁴ Not surprisingly, most Latinos in the San Jose area are of Mexican origin; California became a part of independent Mexico before it became part of the United States, and many families trace their origins to that era and before. However, after California joined the United States, there was relatively little immigration of Mexicans into the area up until the early 1900s. In the past 100 years, there have been several waves of immigration to the region depending upon federal immigration policy and push/pull factors, and immigrants and their descendants comprise a substantial share of the area's Latino community today.

¹ American Community Survey (ACS), 2015.

² County of Santa Clara, "The Contributions of Immigrants in Santa Clara County," (no date), SCCGOV, published online at [https://www.sccgov.org/sites/oir/Documents/contributions percent20BB percent20text.pdf](https://www.sccgov.org/sites/oir/Documents/contributions%20BB%20text.pdf)

³ United Way, "Self-Sufficiency in Santa Clara County," (2014), published online at <https://uwba.org/files/galleries/14-CountyFactSheet-SantaClaraCounty.pdf>

⁴ Ibid. Hispanic and Latino are used interchangeably in this study. Unless otherwise specified, percentages for whites, African Americans, Filipino Americans, and Vietnamese Americans are for non-Hispanic members of these populations.

Vietnamese. San Jose has the most Vietnamese American residents among U.S. cities. Vietnamese Americans comprise 7 percent of the adult population of Santa Clara County—over 10 percent in San Jose— based on 2011-2015 ACS data.

Compared with the long history of Latinos in the South Bay area, Vietnamese immigration is relatively recent. Between 1975 and 2002, about 760,000 Vietnamese immigrants came to the United States as refugees.⁵ Immigrants coming immediately before and after the end of the Vietnam War (April 1975) tended to be highly skilled and highly educated. Immigration starting in the late 1970s reflected more of a cross-section of the Vietnamese population.

Contemporary Vietnamese immigration has been mostly for purposes of family reunification.

Filipino Americans. As discussed in Appendix A, Filipino Americans are 5 percent of the adult population in Santa Clara County based on 2011-2015 ACS data. Silicon Valley and other cities in California account for nearly one-half of the Filipino American population in the United States.

The history of Filipino immigration to Silicon Valley reflects the fact that the Philippines was a U.S. territory from 1899 until after World War II (1946). Filipinos were U.S. citizens and, for most of that time, able to come and go freely. However, with the passage of the Philippine Independence Act in 1934, Filipinos were reclassified as aliens and their immigration tightly restricted, even though independence didn't take full effect until 1946. Since 1934, Filipino migration to Silicon Valley has ebbed and flowed depending on U.S. immigration policy and economic opportunities.

Use of the English language was promoted throughout the United States' history of involvement in the Philippines, and continues to be the predominant language in education, government and commerce.

African Americans. African Americans comprised 13 percent of the U.S. population but just 3 percent of the adult population of Santa Clara County based on 2011-2015 ACS data. One-fifth of the community is foreign-born.

The transatlantic slave trade forcibly brought Africans to what is now the United States from the sixteenth century and to the nineteenth century. The vast majority of African Americans trace their U.S. ancestry to that era. Voluntary migration from Africa to the United States is a more recent phenomenon. As discussed in Appendix A, 21 percent of African Americans in Santa Clara County are foreign-born. Reasons for contemporary African immigration include educational opportunities in the United States, employment opportunities, and family reunification, with many Africans coming as refugees.

Many immigrants from Africa come from English-speaking countries, and relatively few of those immigrants in Santa Clara County report difficulties speaking English. Many recent immigrants also have high levels of education.

⁵ Zong, Jie, and Jeanne Batalova, "Vietnamese Immigrants in the United States," Migration Policy Institute (2016). Retrieved from <http://www.migrationpolicy.org/article/vietnamese-immigrants-united-states>

Immigrants: a diverse subgroup. The above populations are anything but homogeneous. Reasons for immigrating, levels of educational attainment, understanding of English and U.S. cultural norms, and citizenship status vary between and among these groups. These characteristics can influence socioeconomic conditions, job opportunities and help-seeking behaviors for immigrants. For instance, coming from a country where English is spoken or having earned a college degree in one's home country (before immigrating) can be assets for immigrants when seeking a job. As another example, one's status as an undocumented immigrant may deter that person from seeking assistance with public agencies or make that person ineligible for certain assistance.

Young Adult Immigrants

What do we mean by “young adult”? For purposes of the Keen Independent study, a young adult is defined as someone between the ages of 18 and 29. The stage of emerging adulthood coincides more or less with the ages of today's Millennial generation (those born between 1982 and 2000).

Compared with the Baby Boomer generation in 1980, more Millennials live in poverty despite having higher educational attainment, and many make less money than their parents did at their age and are more likely to have never been married and to live with their parents.⁶ This group is also more likely to experience extreme poverty.

Although 18 is considered the age of legal adulthood in the United States, recent years have seen a change in the ages at which people tend to meet certain milestones or undertake certain responsibilities that are commonly considered markers of adulthood, such as finishing college, becoming financially independent, buying a house, getting married and having children. This new period between adolescence and adulthood is now known as “emerging adulthood,” and consists of a life stage during the late teens and twenties during which many young people meet few to none of the milestones or do not take on the responsibilities traditionally associated with adulthood. Rather, they take part in an exploration of identity, “independent roles” and “possible life directions.”⁷

The concept of “emerging adulthood” in the sense of an in-between period may not exist across time and cultures (although the concept of adolescence does seem to be held in common). It may also be exhibited in different ways for middle or upper classes than for the working class or be more common in urban areas than rural ones.⁸ Some studies suggest that young people who experience hardship at an early age may perceive themselves as entering adulthood earlier by assuming adult responsibilities at an earlier age than their counterparts.⁹

⁶ “Young Adults Then and Now,” U.S. Census Bureau (2015). Published online at https://www.census.gov/content/dam/Census/newsroom/c-span/2015/20150130_cspan_youngadults.pdf

⁷ Arnett, Jeffrey, “Emerging Adulthood: A Theory of Development from the Late Teens through the Twenties,” *American Psychologist* (2000), 469. While Arnett rejects the use of the term “young adulthood” as a replacement for “emerging adulthood,” for this study “young adults” and “emerging adults” are used interchangeably.

⁸ Ibid.

⁹ Kirkpatrick Johnson, Monica, and Stefanie Mollborn, “Growing up Faster, Feeling Older: Hardship in Childhood and Adolescence,” *Social Psychology Quarterly* 72.1 (2009), 39-60. Published online at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3172314/>

General Cultural Considerations

It is impossible (and inappropriate) to describe the beliefs, behavior, and attitudes of every individual of a cultural or ethnic group, but one may be able to describe certain general patterns that may be present. These cultural characteristics may help to explain mechanisms used for coping with financial distress, attitudes and behaviors with respect to help-seeking, the types of services these groups may need, and some of the ways service providers can better communicate with and offer assistance to people from diverse populations.

It is important to bear in mind that there is substantial variation within every group, and as such, these represent only potential trends to be further explored. Indeed, it is likely that some of the patterns reported in other studies do not hold true for groups in Santa Clara County. Moreover, cultural and ethnic groups or subgroups may face challenges precisely because they differ from the expectations others have for them.

Individualism and collectivism. Experts identify two main outlooks on life or ways of seeing the world: individualism and collectivism.¹⁰ Individualists are more likely to be motivated by individual needs and values, and collectivists tend to be motivated by group needs and values. The individualist orientation is mostly found in Western cultures, whereas the collectivist orientation is more common in non-Western cultures.

Many researchers see Latino, African and Asian cultures as being mostly collectivist. This means that they may have strong family networks and place the needs of the family over individual needs. To this end, verbal communication may involve strategies to avoid disharmonious relations such as avoiding negation or using indirect language to avoid sensitive subjects.

Religious beliefs and fatalism. Some researchers suggest that members of certain cultures may have strong religious beliefs and possess a fatalistic outlook on life, attributing unfortunate circumstances such as financial distress to “God’s will,” and therefore may be less likely to seek services or resources.

The same is true of those who hold strong collectivist and family-centered orientation. If it is believed, for instance, that seeking mental health care may bring shame upon one’s family, an individual might avoid seeking assistance for mental health. It is important to note that such outlooks and patterns of beliefs, values and behaviors may vary according to educational attainment, socioeconomic status or even the environment (i.e., rural and urban) in which one lives or was raised.

Notable Culturally-specific Trends, Considerations and Perceptions

Included below in Figure C-1 are additional demographic information and cultural-specific considerations with respect to service provision and help-seeking behaviors. (All of the caveats concerning overgeneralization discussed in the previous pages apply to this table as well.)

¹⁰ Triandis, H. C. (2001). Individualism-Collectivism and Personality. *Journal of Personality*, 69(6), 907–924. Retrieved from <http://doi.org/10.1111/1467-6494.696169>.

Figure C-1.
Trends, considerations and perceptions across populations

<p>Latino population</p> <ul style="list-style-type: none"> Tend to identify with their country of originⁱ Might live with extended familiesⁱⁱ Have elevated high school dropout rate in Santa Clara Countyⁱⁱⁱ Many are unauthorized^{iv} Might suffer from mental and emotional health concerns due to racism and discrimination^v Might come from a male-dominated household (<i>machismo</i>)^{vi} Are less likely to attend preschool^{vii} Are less likely to attend selective colleges^{viii} Many are Roman Catholic^{ix} <p>Vietnamese American population</p> <ul style="list-style-type: none"> Might have a concept of “homelessness” that does not include living in homeless shelters^x Tend to be less likely to use childcare, those who use childcare tend toward home-based providers rather than subsidized care^{xi} Many found to be concerned about health and health insurance followed by finances; other major worries were losing their job, the cost of housing, getting health care, and having money to pay the bills^{xii} Might have access to fewer services (as is also the case for other Asians) because of the “Model Minority” stereotype — many are unaware that these populations could be experiencing financial distress^{xiii} Might face pressure to live up to the “Model Minority” stereotype, which may result in emotional distress, mental health issues, substance abuse or delinquency^{xiv} Might live with extended families^{xv} <p>Filipino population</p> <ul style="list-style-type: none"> Might not want to receive help outside of family networks. Yet many Filipino Americans need assistance with depression, substance abuse and suicidal thoughts, among others^{xvi} Tend to underutilize mental health services^{xvii} Might live with extended families^{xviii} Have high rates of depression^{xix} Have high suicide rates^{xx} Almost all Filipino Americans speak English proficiently^{xxi} Tend to be poorly represented in education system as educators^{xxii} Many are Roman Catholic^{xxiii}
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Note: Endnotes begin on page 19 of this appendix.

Figure C-1. (continued)

Black/African American population
More likely to be single ^{xxiv}
Less likely to be currently married, more likely to have never been married ^{xxv}
Tend to have high rates of divorce among married individuals ^{xxvi}
More likely than whites to be unemployed ^{xxvii}
As a group, face high homicide rates and rates of incarceration; ^{xxviii} incarceration breaks up families, job loss, leads to limited employability, etc.
Might suffer psychological stress because of discrimination in areas such as health care, education and employment ^{xxix}
Do not tend to seek mental health services as much ^{xxx}
Important social networks may include friends, extended family and church groups ^{xxxi}
Tend to be much less likely than whites to have completed college; women are more likely to have college degrees than men ^{xxxii}
May suffer effects of racism which results in “structural level social and economic inequalities” ^{xxxiii}
Many are Protestant ^{xxxiv}

Note: Endnotes begin on page 19 of this appendix.

First- and Second-generation Immigrants

This study defines a first-generation immigrant as someone who was born abroad but came to the United States after the age of four. A second-generation immigrant is someone who was either born in the United States of immigrant parents or was born abroad and came to the United States between the ages of 0 and 4. Within and between these two groups, there may be significant differences with respect to educational attainment, English-language proficiency, cultural competence and ties to one’s country of origin.

Traditionally, it has been thought that each succeeding generation would show upward mobility; however, a newer theory known as “segmented assimilation” suggests the reality is more complex. This theory posits that outcomes of the processes of assimilation for the second generation can either help or hinder them from having greater socioeconomic mobility. There are also debates about what “assimilation” really means, and whether it is desirable.

Degrees of acculturation may differ between first- and second-generation immigrants as well as with educational attainment, linguistic proficiency and other characteristics. Although acculturation is important for integration into the workplace, studies suggest that it can lead to downward socioeconomic mobility as generations continue. For example:

- Pressure to “assimilate” or failure to do so may take a toll on health and school performance and lead to tension in family relations and dynamics.
- Acculturation may separate one generation from another — immigrants and native born, for instance — as these groups may feel they do not understand one another’s values or lifestyles.

- Children might face pressure to retain to one culture, language, and set of values and beliefs at home and a different culture, language, and so on at school or work.
- Second-generation children may assume values, worldviews and lifestyles that are different from those of their parents, reject the authority and discipline of their parents, or begin to lose respect for their parents as well as traditional values which can lead to intergenerational conflict, decreased self-discipline and maturity, and increased at-risk behavior.¹¹ Such intergenerational conflict can contribute to lower levels of achievement in second- and third-generation immigrants.

The effects of such a split are complex and not fully understood; nevertheless, it is important to be aware of these potential competing influences.

Causes and Correlates of Economic Distress for These Groups

Simply being an immigrant makes one more likely to live below the Self-Sufficiency Standard, as does belonging to other “critical population groups” such as “households with young children, households headed by a single mother, households headed by a man of color,” and “households headed by a senior citizen,” categories which often overlap in the sense that immigrants may belong to more than one of these categories.¹²

The groups considered in this study may find themselves living in economic distress or at risk of experiencing economic distress for many reasons. These include low-paying jobs, limited English proficiency or cultural competence, low levels of educational attainment, lack of legal residency, racism and discrimination, and sending remittances to family members in one’s home country.

Low-paying jobs. According to a report by the United Way, in the Bay Area, “making ends meet” for a family of two adults and two children “requires four minimum wage jobs.”¹³ Although average wages in Santa Clara County are much higher than the national average due to the concentration of high-wage jobs in the tech industry and other fields, many area immigrants work low-paying jobs with wages that do not keep up with the rising cost of living. These jobs may be in industries such as service, construction, agriculture or manufacturing. For immigrants without legal status, jobs paying only minimum wage (or below), or part-time, temporary or seasonal jobs, may be the only type of work available to them.

A 2014 analysis by Pew Research Center found that immigrants make up about 17 percent of the U.S. workforce, but are overrepresented in certain industries and occupations. For instance, about 45 percent of private household jobs (e.g., maid, nanny etc.) are held by immigrants.¹⁴ Similarly,

¹¹ Waters, Mary C., et al., “Segmented Assimilation Revisited: Types of Acculturation and Socioeconomic Mobility in Young Adulthood,” *Ethnic and Racial Studies* 33.7 (2010), 1168-1193. Published online at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2882294/>

¹² “Struggling to Make Ends Meet in the Bay Area: Financial Self-Sufficiency Report 2015,” United Way Bay Area (2015), 2. Published online at https://uwba.org/files/galleries/Making_Ends_Meet_2015.pdf

¹³ Ibid., 5.

¹⁴ See Desilver, D. (2017). Immigrants don’t make up a majority of workers in any U.S. industry. Retrieved from <http://www.pewresearch.org/fact-tank/2017/03/16/immigrants-dont-make-up-a-majority-of-workers-in-any-u-s-industry/>

immigrants (both lawful and unauthorized) represent more than 30 percent of workers in the textile, apparel, leather manufacturing, agriculture and accommodation industries — jobs that generally have a mean annual wage under \$30,000.¹⁵ In the same vein, of the seven jobs where at least 50 percent of the workers were immigrants (personal appearance workers; graders, sorters of agricultural products; plasterers and stucco masons; sewing machine operators; agricultural workers; maids and housekeeping cleaners; and tailors, dressmakers and sewers) only plasterers and stucco masons had an annual mean wage greater than \$30,000.

Limited English-language proficiency. Many languages are spoken at home in Santa Clara County. The 2015 ACS indicates that 52 percent of residents speak a language other than English at home. Most of these individuals are bilingual.

Among 25- to 29-year-olds, 13 percent of Vietnamese Americans and 20 percent of Hispanic Americans do not speak English well. Limited English-language proficiency (LEP) may deter individuals from advancing in the workplace or prevent them from obtaining certain types of employment where English language skills are critical to the job. Data suggest that LEP individuals have approximately twice the poverty rate of English-proficient individuals.¹⁶

Automation. According to a 2014 Pew Research analysis, immigrants represent about 36 percent of textile, apparel and leather manufacturing industry workers and 29 percent of food manufacturing industry workers.¹⁷ Automated manufacturing causes economic stress for those workers it threatens to replace. Economist Harry J. Holzer describes an “old middle” set of jobs that is being replaced by a “new middle” consisting of health care, advanced manufacturing, information technology, transportation/logistics and others requiring some postsecondary education. While there has been some evidence of good job creation as a direct result of automation, the extent to which these new jobs will last remains to be seen, for the adoption of automation technologies depends heavily on factors such as market costs relative to those of existing inputs and a range of government policies that might regulate their adoption or assist with firm and worker adaptations.¹⁸

Low levels of educational attainment. Low levels of educational attainment may also contribute to, or perpetuate, low socioeconomic status. Many immigrants lack a college degree or a high school diploma, which can prevent them from obtaining higher-wage jobs, many of which require a college education.

Certain groups may be more likely to attend schools that do not prepare them for college-level work, and thereby contribute to low levels of educational attainment and fewer skills. According to the 2017 Silicon Valley Index, 63 percent of graduating white students in the area met the University of California/California State University entrance requirements for 2015 compared with 51 percent of

¹⁵ See https://www.bls.gov/oes/2014/may/oes_nat.htm#45-0000.

¹⁶ Zong, J., & Batalova, J., 2015. The Limited English Proficient Population in the United States. Migration Policy Institute. Published online at <http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states>

¹⁷ See Desilver, D. (2017). Immigrants don't make up a majority of workers in any U.S. industry. *Pew Research Center*. Retrieved from http://www.pewresearch.org/fact-tank/2017/03/16/immigrants-dont-make-up-a-majority-of-workers-in-any-u-s-industry/ft_17-02-27_immigrantworkforce_industries_occupations/

¹⁸ See Holzer, H. J. (2017). Will Robots make job training (and workers) obsolete? Workforce development is an automating labor market. *Brookings*. Retrieved from <https://www.brookings.edu/research/will-robots-make-job-training-and-workers-obsolete-workforce-development-in-an-automating-labor-market/>

Filipino American students, 32 percent of African American students and 32 percent of Latino students.¹⁹ Additionally, having limited English proficiency or limited free time may prove a barrier for parents in helping their children with schoolwork or getting involved in their academic lives and further contribute to disparities in educational attainment for their children.

According to a United Way report, of the households living below the Self-Sufficiency Standard in the Bay Area, 42 percent of the heads of households have a high school education or less. Latino and African American heads of household are much more likely to not have a college degree (more than 80 percent).²⁰ With respect to earning potential, the Bureau of Labor statistics indicates that the average U.S. weekly earnings for someone with less than a high school diploma as of 2016 was \$504, with a high school diploma it was \$692, with an associate's degree \$819 and a bachelor's \$1,156 for persons 25 years of age and older.²¹

Lack of citizenship or legal residency. Another major barrier for some immigrants in the Bay Area is lack of citizenship. The United Way estimates that for Latino households living below the Self-Sufficiency Standard, 52 percent of head of households are not U.S. citizens.²² Lacking citizenship can make one ineligible for many government assistance programs, or can make it substantially more complicated to qualify. Non-citizens, especially people who are undocumented, may also have less information about available assistance and support, and be less comfortable and confident in seeking access to resources.

Racism and discrimination. Individuals in the study groups may face racism and discrimination in many aspects of their lives, including education, hiring and work environments. Workers may face exploitation in the workplace, unsafe or poor working conditions and lower wages. Racism and discrimination may contribute to low self-esteem for young African Americans and Latinos and may contribute to a negative ethnic identity, and the stress of being discriminated against may “contribute to the achievement gap” in school performance.²³

In Silicon Valley's tech sector, many studies point to apparent gender and racial/ethnic discrimination in hiring practices or underrepresentation of immigrant minorities in the industry. According to a 2014 Equal Employment Opportunity Commission report, whites made up 64 to 69 percent of employees in the high-tech sector in the United States, while Asian Americans made up 6 to 14 percent, African Americans 7 to 14 percent, and Hispanics/Latinos 8 to 14 percent. In the “Executives” category, whites made up 83 percent. Among women and ethnic minority tech

¹⁹ “2017 Silicon Valley Index,” Joint Venture Silicon Valley-Institute for Regional Studies (2017), 41. Published online at <http://jointventure.org/images/stories/pdf/index2017.pdf>. Vietnamese students are separately categorized in this study.

²⁰ “Struggling to Make Ends Meet in the Bay Area: Financial Self-Sufficiency Report 2015,” United Way Bay Area (2015), 2. Published online at https://uwba.org/files/galleries/Making_Ends_Meet_2015.pdf

²¹ U.S. Bureau of Labor Statistics, 2016

²² “Struggling to Make Ends Meet in the Bay Area: Financial Self-Sufficiency Report 2015,” United Way Bay Area (2015), 13. Published online at https://uwba.org/files/galleries/Making_Ends_Meet_2015.pdf

²³ Levy, DJ, et al., “Psychological and Biological Responses to Race-Based Social Stress as Pathways to Disparities in Educational Outcomes,” *American Psychologist* 71.6 (2016), 455-473.

specialists who are hired in tech companies, many who left their jobs voluntarily reported having done so because of gender, ethnic or racial stereotyping or sexual harassment in the workplace.²⁴

Some of the lack of diversity in the workplace may not be deliberate, as those in charge of recruiting and hiring may look to their own networks, which are often people of the same racial/ethnic background. Different groups may have different job-seeking strategies and social networks.

Remittances. In addition to meeting basic living expenses, immigrant families may also provide remittances to support family living abroad, which presents an additional financial burden to individuals and families. In 2015, Mexico was the leading source of remittances from immigrants in the United States while the Philippines was fourth, Vietnam, fifth, and Nigeria, seventh. Each of these countries received billions of dollars in remittances from family living abroad, with Mexico receiving over 24 billion dollars.²⁵

Effects of Economic Distress on These Groups

The effects of economic distress include difficulty in meeting basic needs such as housing, healthcare, childcare and transportation. Having difficulty “making ends meet” may also take a mental and emotional toll on those in economic distress or at risk for experiencing economic distress.

In general, it is unclear whether the subgroups of Silicon Valley residents discussed in Appendix C experience or cope with financial distress in a way that is substantially different from other groups. Little definitive research is available on how low-income minority groups differentially experience and address economic distress. However, there is some information that suggests that immigrants and minorities have qualitatively and quantitatively different experiences of economic distress in some areas, especially in regards to housing, transportation, childcare and health. With those caveats, we explore such trends below.

Housing. With respect to housing, most racial and ethnic minorities in San Jose live in rental housing. Moreover, the cost of housing generally represents a greater percentage of income for minorities.²⁶ Low-income immigrants may live with extended families or in multi-family households, and young adults may live with their parents. Latinos are particularly likely to live in overcrowded households.²⁷ People may move out of high-cost areas and commute in for work, or live in their cars or rent garages, bedrooms or even couch space. Immigrants and ethnic minorities are particularly

²⁴ Scott, Allison, Freada Kapor Klein, Onovakpuri Uriridiakoghene, “Tech Leavers Study,” Ford Foundation/Kapor Center for Social Impact (2017). Published online at http://www.kaporcenter.org/wp-content/uploads/2017/05/KAPOR_Tech-Leavers-17-0514.pdf

²⁵ Pew Research Center, “Remittance Flows Worldwide in 2015” (2016). Published online at <http://www.pewglobal.org/interactives/remittance-map/>

²⁶ See <https://www.zillow.com/research/characteristics-renting-households-9341/>

²⁷ Santa Clara Board of Supervisors (2012). Status of Latino/Hispanic Health: Santa Clara County 2012. Published online at https://www.sccgov.org/sites/scphd/en-us/Partners/Data/Documents/Latino%20Health%202012/LHA_Vol_1_oct1_2012.pdf

vulnerable to discrimination in housing by way of “no-cause” evictions, many of which go unreported.²⁸

Living with parents is especially common among Millennials. According to the 2016 Current Population Survey (CPS) Annual Social and Economic Supplement, the most common living arrangement for young adults ages 18 to 34 in the United States was living with their parents.

Nationally, the percentage of Millennials reported to be living with their parents is higher in states where real estate prices are higher. In California, 38 percent of Millennials lived with their parents in 2015.²⁹ In Silicon Valley, an estimated 36 percent of people ages 18-34 lived with their parents.³⁰

In May 2017, home prices in Santa Clara County rose to a median price of \$1,093,000 — up 9.3 percent from the year prior. Housing prices in traditionally lower-income areas will likely rise in response to the increased demand for housing.

Transportation. Immigrants in the United States are generally more likely to use public transportation than native-born individuals. A 2016 study by the Mineta Transportation Institute found that the cost of transit is a concern for low-income immigrants living in the San Francisco Bay Area. “Low-income immigrants were less likely than those with higher incomes to have access to a motor vehicle, and were less likely than higher-income immigrants or the U.S.-born of any income to have access to a bicycle or a bus pass”.³¹

Although public transportation is often considered a viable option for those without access to motor vehicles, many low-income immigrants report feeling that the cost of public transportation is too high. For many residents, it is also time consuming to reach Silicon Valley employment centers via transit. Low-income immigrants living in neighborhoods of mostly immigrants were more likely than those with higher incomes to carpool, suggesting strong use of social networks when arranging travel. In the Mineta survey, the average number of travel days on public transit for low-income immigrants in San Jose was 4.5 days of the week for people who were employed, indicating that this is a mode of transportation that they rely on regularly.³²

In the San Jose area, travel for work may mean a long commute outside of the city, with many commuting to areas north of the city such as Santa Clara, Mountain View, and Palo Alto where there

²⁸ “Cashing in on Renters,” Working Partnerships USA (2017). Published online at <http://www.wpusa.org/Publication/CashingInOnRenters.pdf>

²⁹ Ibid., 12.

³⁰ “2017 Silicon Valley Index,” Joint Venture Silicon Valley-Institute for Regional Studies (2017), 57. Published online at <http://jointventure.org/images/stories/pdf/index2017.pdf>

³¹ Barajas, Jesus M., Daniel G. Chatman, and Asha Weinstein Agrawal. "Exploring Bicycle and Public Transit Use by Low-Income Latino Immigrants: A Mixed-Methods Study in the San Francisco Bay Area," Mineta Transportation Institute (2016). Published online <http://transweb.sjsu.edu/PDFs/research/1202-bicycle-and-transit-use-by-low-income-latino-immigrants.pdf>

³² Ibid., 27.

are more opportunities for work.³³ Most transportation money, according to the Mineta Transportation Institute, is spent on trips to work or other “non-discretionary” trips.³⁴

Childcare. Children of immigrants are less likely than children of non-immigrants to participate in any formal childcare arrangement (i.e., childcare not provided by a parent or relative).³⁵ This appears to be due, in part, to barriers faced by immigrants in terms of:

- Awareness (many report little or no knowledge, or inaccurate knowledge, of childcare opportunities and eligibility requirements);
- Accessibility (quality childcare is often limited near immigrant communities, and enrollment is often difficult, complex, and expensive); and
- Responsiveness of the programs (childcare and early education programs are often not aware of or trained to respond to the diverse needs of immigrant populations).³⁶

As quality early childhood education is increasingly identified as beneficial, limited enrollment by children of immigrants may perpetuate long-term disparities between immigrant and non-immigrant groups. Moreover, the time immigrant parents spend on childcare limits job flexibility and availability, which may further limit their ability to reach economic self-sufficiency.

Notably, low-income Latino families are more likely to have relatives care for children than the Latino population as a whole.³⁷ African American families, on the other hand, tend to rely more on center-based care. Among families with similar income, workforce participation, and child age, Asian, Pacific Islander, and white families tended to have similar patterns of childcare use.

Health. Separating out the effects of race, culture and ethnicity on health can be difficult, as there are a number of socioeconomic and environmental factors that interact on this issue. For instance, undocumented immigrants often go without health insurance or adequate healthcare.³⁸

Approximately 20 percent of Latinos and Hispanics in Santa Clara County report being unable to receive healthcare, as do 15 percent of foreign-born residents.³⁹ The reasons for this are unclear, however.

³³ Weinstein Agrawal, Asha, et al. "Getting Around When You're Just Getting By: The Travel Behavior and Transportation Expenditures of Low-Income Adults," Mineta Transportation Institute (2011). Published online at http://transweb.sjsu.edu/MTIportal/research/publications/documents/2806_10-02.pdf

³⁴ Ibid., 33.

³⁵ See Matthews, H., and Ewen, D., 2006. Reaching all Children? Understanding Early Care and Education Participation Among Immigrant Families. *Center for Law and Social Policy*. Published online at http://www.issuelab.org/resource/reaching_all_children_understanding_early_care_and_education_participation_among_immigrant_families_a_brief

³⁶ Matthews, H., & Jang, D., (2007). The Challenges of Change: Learning from the Child Care and Early Education Experiences of Immigrant Families. *Center for Law and Social Policy*. Published online at <http://www.clasp.org/resources-and-publications/files/0356.pdf>

³⁷ Santa Clara County Office of Education, 2013. “2013 Santa Clara County Child Care Demand” Published online at <http://www.sccoe.org/depts/students/lpc/Documents/2013-Assessment/12.pdf>

³⁸ Public Policy Institute of California (2015). Health Coverage and Care for Undocumented Immigrants. Published online at http://www.ppic.org/content/pubs/report/R_1115SMR.pdf

Latinos and African Americans in Santa Clara County are more likely to consume fast food than the average resident.⁴⁰ This may be in part due to the relative availability and affordability of fast food compared to fresh food and vegetables in areas with larger Latino and African American populations (or larger low-income populations).

Coping Mechanisms and Economic Distress

Coping mechanisms for dealing with the material effects of economic distress include borrowing money, paying bills or making purchases on credit, working multiple jobs, living with parents or extended family (or in multi-family households), reducing other expenses, using transit and arranging alternative transportation, and seeking assistance in the public or private sector. On a mental/emotional level, coping mechanisms may include seeking the support of family members or friends, counselors or church leaders, or even turning to drugs or alcohol.

Cultural characteristics are important to take into consideration when working with diverse groups or when considering how they might be affected by or deal with financial distress. For instance, families may be larger for some groups with elderly family members or other extended family living in one household. This may mean more sources of support or it could mean more people to support.

There are differences in the extent to which groups take advantage of available resources and support. For instance, a 2015 United Way report found that immigrant heads of household and “man of color-headed households” are much less likely than single mother-headed households and families with young children to make use of resources such as the Supplemental Nutrition Assistance Program (“SNAP” or, in California, “CalFresh”). Use of available resources is also lower for households at 200 percent of the federal poverty line compared with those at 100 percent of the poverty line.⁴¹ These results suggest that it is important not just to ensure that services are available, but to work to increase participation in those services by vulnerable groups. In Santa Clara County, many of the people in financial distress make too much money to qualify for certain financial assistance.

Possible barriers to help-seeking behaviors/use of service providers. There are several barriers to help-seeking for lower-income immigrants. For instance, not all qualify for public assistance such as food stamps because they either make too much money or they lack U.S. citizenship or legal residence.

Literature also suggests that some people may have difficulty accessing service providers when they are not near the neighborhoods where these people live. Studies also indicate the need for cultural competence on the part of the staff providing the services as well as linguistically appropriate provision of services. When possible, it is helpful to have staff that represent the community as well.

³⁹ Santa Clara County Community Health Assessment, 2014. Published online at https://www.sccgov.org/sites/scphd/en-us/Partners/chip/Documents/cha-chip/SCC_Community_Health_Assessment-2014.pdf

⁴⁰ Santa Clara Board of Supervisors (2012). Status of Latino/Hispanic Health: Santa Clara County 2012. Published online at https://www.sccgov.org/sites/scphd/en-us/Partners/Data/Documents/Latino%20Health%202012/LHA_Vol_1_oct1_2012.pdf

⁴¹ “Struggling to Make Ends Meet in the Bay Area: Financial Self-Sufficiency Report 2015,” United Way Bay Area (2015), 2. Published online at https://uwba.org/files/galleries/Making_Ends_Meet_2015.pdf

Another barrier may be cultural. For instance, studies indicate that Asian Americans may be less likely to use social services due to a culturally imposed sense of shame and feeling that using social services may bring shame to themselves or their families. Asian Americans may also be subject to the effects of the “Model Minority” stereotype, which holds that Asian people have high educational attainment and tend to hold high-paying jobs and therefore do not need social services. This notion might also result in underfunding of cultural-specific services or fewer services being offered to this group.

Although published in 2000, a starting point for identifying immigrant needs may be found in “Bridging Borders in Silicon Valley: Summit on Immigrant Needs and Contributions.” That report noted that the largest barriers to obtaining services and education were:

- No time;
- Not enough English;
- Scheduling problems;
- No affordable childcare;
- Lack of information;
- Immigration status;
- Services/education too expensive;
- No transportation;
- Being a caregiver;
- Don’t trust providers for help; and
- Fear of government.⁴²

The reported highest needs for foreign-born individuals were dental care, medical care, eye care, housing, employment training, help finding a job, help starting a business, childcare, transportation, food, elderly care, emotional help, disabled care, criminal justice help and domestic violence help. This differed significantly from U.S.-born individuals. The study indicated that these immigrants reported having received far fewer services than U.S. born individuals.

According to a 2005 United Way Silicon Valley survey of local non-profits, 89 percent of the non-profits reported that they “anticipate having problems recruiting and retaining quality bilingual staff in the next five years” and only 14 percent agreed that funding the organization receives “is adequate to directly serve all the non-English speaking immigrants” who use the organization’s services.⁴³ Though published several years ago, this could also serve as a starting point for understanding immigrants’ needs.

⁴² “Bridging Borders in Silicon Valley Summit on Immigrant Needs and Contributions,” Santa Clara County Office of Human Relations/Citizenship and Immigration Services Program (2000), Published online at <http://www.immigrantinfo.org/borders/index.html>

⁴³ “Santa Clara County Trends and Needs Assessment Report,” United Way Silicon Valley (2005), 171. Published online at http://s3.amazonaws.com/zanran_storage/www.uwsv.org/ContentPages/43734256.pdf

Despite the number of assistance providers in Santa Clara County, the needs of the population do not appear to be sufficiently met. It could be that there still are not enough support programs; they might not offer the right type of services; people may find locations of services offered or hours of operation are less accessible; immigrant populations may be largely unaware of the existence of such services or unsure if they qualify for them; or staff may not be representative of the communities they serve or may not have the necessary cultural competence. For people with Limited English Proficiency (LEP), some services might not be provided in the immigrants' native languages.

Solutions recommended by other groups. Many Bay Area organizations provide services to people who are experiencing economic distress, sometimes focusing on immigrant populations. They help local residents find jobs or increase their education in order to get better paying jobs. There are also a number of studies suggesting expansion or changes in delivery methods for existing programs, or introduction of new services. Two examples are discussed below.

- In the “The Broken Pathway: Uncovering the Economic Inequality in the Bay Area,” researchers recommended a local “step-up” plan that involves providing “skills training, supportive services and, in some cases, an introduction to college.”⁴⁴
- According to the 2011 Hispanic Foundation of Silicon Valley’s “Latino Report Card,” 55 percent of area Latinos surveyed indicated that they felt they needed more job training programs in order to increase their income.⁴⁵ The report also calls for free or low-cost vocational training.⁴⁶ Additional services such as transportation assistance and childcare would complement such efforts and make it possible to get to and keep a job, once obtained.

Available Social Services and Resources

An array of social services and resources is available in Silicon Valley. Services and resources offered include general and culturally-specific and those that target people of certain age groups such as young adults. The following pages provide examples of some of the service providers offered in and around San Jose. The listings are illustrative and not exhaustive of all groups providing assistance.

⁴⁴ “The Broken Pathway: Uncovering the Economic Inequality in the Bay Area,” JobTrain (2016), 2. Published online at <http://www.jobtrainworks.org/wp-content/uploads/2016/11/The-Broken-Pathway-Overview-12.07.16.pdf>

⁴⁵ “Latino Report Card,” Hispanic Foundation of Silicon Valley (2011). Published online at www.hfsv.org/download/document/75/FINAL+Version+Latino+Report+Card.pdf

⁴⁶ Ibid., 5.

General services and resources. Food and housing assistance and medical and social services are available through a variety of public and private sector providers. Several public sector organizations offer job placement services and adult education programs.

- *CalFresh:* Offers food buying assistance for people with little or no income. This is California's implementation of the federal Supplemental Nutrition Assistance Program (SNAP).
- *Catholic Charities of Santa Clara:* Offers an array of services, not focused on a particular immigrant, racial or ethnic group, but on low-income people in general. Behavioral and mental health services, community and economic development, refugee services, youth empowerment and after-school programs, employment and economic development, immigration legal services and many more.
- *CITYTEAM: San Jose:* Provides men's shelter, food, home for pregnant women, men's recovery, spiritual services, education (tutoring, budget planning), job assistance (resume writing, interview skills), medical and dental clinic, community services.
- *CalWORKs Employment Services:* Functions as a career center and provides professional services to employers and job seekers.
- *County of Santa Clara Social Services Agency:* Provides other professional, financial and protective services in addition to CalFresh and CalWorks.
- *East Side Adult Education:* Provides ESL classes, adult literacy classes, career-focused education, basic adult education, citizenship classes, GED classes and high school diploma program.
- *Housing Trust Silicon Valley:* Provides multi-family living, affordable housing scholarships, homebuyer assistance program, security deposit assistance to people experiencing homelessness or who are at risk to become homeless, provides grants to cover cost of application and utility deposits, stabilization of neighborhoods and families affected by foreclosure.
- *Sacred Heart Community Service:* Provides services to address poverty in Silicon Valley: transportation, immigrant rights, renters' rights, food pantry, after-school programs, rent and deposit assistance, energy bills assistance, employment assistance, financial coaching, and organizing.
- *Second Harvest Food Bank:* Delivers food once a month at locations throughout local counties.
- *Silicon Valley Adult Education:* Offers ESL classes, adult basic education classes, high school diploma and GED program, career training and technical certification.
- *Step Up Silicon Valley:* Partners with many local and national organizations to decrease poverty and increase economic opportunity, advocates for policy change.

- *United Way Bay Area*: Offers an Emergency Assistance Network (EAN), which provides essential services to Santa Clara County residents; MatchBridge helps youth get jobs; Earn It! Keep It! Save It! provides free tax preparation; SparkPoint: provides financial education and coaching; 211 provides a 24-hour hotline to let people know where they can access food, shelter and other essential resources as well as community services; SparkPoint Centers offer financial assistance, education, career development, job placement and training, after-school programs and more.
- *West Valley Community Services (WVCS)*: Offers free and low-cost services to low-income families. Assistance with food and housing. Food pantry, education on Food Stamps, CalWORKs and other programs, assistance with short and long-term solutions. Low-income housing and assistance with housing for homeless and low-income housing rentals and home purchases. Also provides education, workshops on career and health, counseling services, and legal consultation.
- *Working Partnerships USA*: Offers affordable health care initiatives, workforce development, government accountability and reform, economic research and analysis, organizing and leadership development.

Services and resources for specific immigrant/cultural/ethnic communities. Of services and resources specific to immigrant/ethnic communities, many focus on youth community engagement, immigrant advocacy and citizenship education. Several providers offer immigrant services geared towards civic and linguistic integration.

- *African American Community Service Agency (AACSA)*: Offers STEM enrichment opportunities for youth, computer training, mentoring for young adults, job skills development, health and wellness events, after-school programs, recreation programs, as well as an African American cultural center.
- *Asian Americans for Community Involvement (AACI)*: Offers services in health (physical and mental), recovery, advocacy, human services, shelter and community. Works mostly with low-income Asian immigrants and refugees.
- *Filipino Advocates for Justice*: Promotes community empowerment and self-sufficiency. Provides direct services, immigrant services, employment referral, support for workers and organizing, civic engagement and voter assistance. Also focuses on youth development including leadership training and prevention of high-risk behavior as well as “cultural grounding.”
- *Hispanic Foundation of Silicon Valley (HFSV)*: Provides scholarships and education to prepare Latinos for the high-tech industry and to ensure the success of Latino youth in STEM curriculum. Seeks to advance educational advancement, leadership and engagement of Silicon Valley Latinos.

- *Immigrant Relations: County of Santa Clara*: Provides immigration legal services, citizenship education and consultation, coordination of services to facilitate inclusion, provide research and analysis of current and emerging needs of immigrant community, supports other organizations involved in serving immigrants. Offers an extensive database of resource that allows immigrants, caseworkers and others to locate services.
- *ImmigrantInfo.org*: Sponsored by the Santa Clara County Office of Immigrant Relations (SCC OIR) and the South Bay Consortium of Adult Education (SBCAE). Connects immigration/citizenship service providers and adult education providers.
- *L.E.A.D Filipino*: Provides education in civic leadership, social policy and public service to young Filipino Americans in San Jose. Partners with other local Filipino organizations. Promotes community change through education and the embracing of Filipino identity and culture.
- *My Brother's Keeper: San Jose*: Partnership between the City of San Jose and Silicon Valley Community Foundation with a focus on youth of color. Provides assistance with entering school ready to learn, reading at grade level by third grade, graduating high school ready for college and career, reducing youth engagement in crime and providing pathways to success for youth who have interacted with the criminal justice system.
- *Sacred Heart Community Service*: Provides services to address poverty in Silicon Valley: transportation, immigrant rights, renters' rights, food pantry, after-school programs, rent and deposit assistance, energy bills assistance, employment assistance, financial coaching, and organizing.
- *San Jose Office of Immigration Affairs*: Devoted to welcoming, informing, engaging and creating more opportunities for immigrants in San Jose. A new three-year immigrant "integration plan" (2016-2019) seeks to use multi-sector efforts to engage immigrants civically and integrate them economically, linguistically and socially.
- *Services, Immigrant Rights, and Education Network (SIREN)*: Focus is low-income immigrants and refugees. Offers advocacy, community organizing and immigration services. Offers a hotline in Spanish, Vietnamese and English.
- *Vietnamese Voluntary Foundation (VIVO)*: Provides youth and family programs, ESL classes, computer skills training, advocacy, employment assistance, citizenship classes, health education, translation services, and immigrant and refugee services.

Services and resources for young adults. A variety of providers in the Bay Area offer services geared specifically toward youth and young adults. Assistance programs range from education, job training and housing to counseling and advocacy.

- *African American Community Service Agency* (AACSA) (see VIVO).
- *Bill Wilson Center*: Focuses on children, youth, young adults and families. Works to ensure that youth become self-sufficient adults. Mental health, maternity housing, medical and mental health services, transitional housing program, stress management, parenting classes, housing services, employment counseling and placement, and school outreach services are provided. Collaborates with other service providers.
- *Filipino Advocates for Justice* (see above).
- *Conxión to Community* (formerly, the Center for Training and Careers) provides case management, education, employment, job training, mentoring, family wellness and prosocial activity services for at-risk youth and their families.
- *Center for Employment Training* (CET): Offers job training for disadvantaged 16- to 21-year-olds. Provides vocational job training based on an open entry-exit model, immigration and citizenship services.
- *My Brother's Keeper: San Jose* (see above).
- *Vietnamese Voluntary Foundation* (VIVO) (see above).

ⁱ Paul Taylor, et. al, "When Labels Don't Fit: Hispanics and their Views of Identity". Pew Research Center (2012). Published online <http://www.pewhispanic.org/2012/04/04/when-labels-dont-fit-hispanics-and-their-views-of-identity/>

ⁱⁱ Nancy S. Landale, R. Salvador Oropesa, and Christina Bradatan, "Hispanic Families in the United States: Family Structure and Process in an Era of Family Change," *Hispanics and the Future of America*, ed. Marta Tienda and Faith Mitchell (Washington, D.C., National Research Council, 2006).

ⁱⁱⁱ County of Santa Clara, "High School Graduation: County of Santa Clara," 2014. Published online <https://www.sccgov.org/sites/scphd/en-us/Partners/Data/Documents/CHA-quickfacts/ED-school-environment/HSGraduation.xlsx+&cd=4&hl=en&ct=clnk&gl=us>

^{iv} "Unauthorized Immigrant Population Trends for States, Birth Countries and Regions," Pew Research Center (2016). Published online <http://www.pewhispanic.org/interactives/unauthorized-trends/>

^v Hwang, W.C., and S. Goto, "The Impact of Perceived Racial Discrimination on the Mental Health of Asian American and Latino College Students," *Cultural Diversity and Ethnic Minority Psychology* (2008) 14.4, 326-35.

^{vi} John F. Longres and Eugene Aisenberg, "Latinos and Latinas: Overview," *The Encyclopedia of Social Work*, ed. Terry Mizrahi, and Larry Davis (Washington, D.C. and New York: NASW Press; Oxford Press, 2008), 239.

^{vii} U.S. Department of Education, "A Matter of Equity: Preschool in America," 2015, 5. Published online <https://www2.ed.gov/documents/early-learning/matter-equity-preschool-america.pdf>

^{viii} Krogstad, Jens Manuel. "5 Facts about Latinos and Education," Pew Research Center (2016). Published online <http://www.pewresearch.org/fact-tank/2016/07/28/5-facts-about-latinos-and-education/>

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- xix Judy Patacsil, and Gemma Dolorosa Skillman “Filipino Americans,” *Encyclopedia of Multicultural Psychology*, ed. Yo Jackson, 220.
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APPENDIX D.

Qualitative Research Results

Keen Independent collected anecdotal information from persons in economic distress and service providers in Silicon Valley using several research methods described in detail in this appendix. Appendix D begins by discussing the qualitative research approach. Results from both the interviews with individuals and service providers are discussed under the following headings:

- Making ends meet in Silicon Valley;
- Making ends meet as an immigrant living in Silicon Valley;
- Making ends meet as a young adult or young immigrant adult living in Silicon Valley;
- Coping with economic distress and adaptive behaviors;
- Barriers to seeking services in Silicon Valley;
- Recommendations concerning assistance; and
- Other insights from area service providers.

Qualitative Research Approach

Qualitative research focused on whether it is difficult to make ends meet in Silicon Valley. Keen Independent also assessed similarities and differences in coping mechanisms for persons in the target population who are living with limited income in Santa Clara County: Hispanic, Vietnamese and Filipino immigrants and African Americans, focusing on young adults (ages 18–29) among these four populations. Other critical issues discussed included awareness of and access to emergency financial assistance, education, employment, training and re-training, housing, health care, day care, food assistance, transportation and other factors that affect at-risk populations.

The research provides insights into current and forecasted conditions for the targeted limited-income populations and assesses the value of current and potential new assistance programs or policies.

In-depth interviews with area experts. Keen Independent coordinated with work2future and other area service providers to identify local experts advocating for at-risk immigrant populations and young adults.

We conducted 17 in-depth telephone interviews (45 to 60 minutes each) with experts involved in community advocacy, research and services provision. Interviews included representatives from:

- Asian Law Alliance;
- Catholic Charities;
- Center for Employment Training (CET);
- Chopsticks Alley;
- ConXión;
- County of Santa Clara Social Services Agency;
- Destination: Home;
- Filipino Advocates for Justice;
- Housing Trust Silicon Valley;
- Joint Venture Silicon Valley;
- LEAD Filipino;
- San Jose Conservation Corps;
- San Jose Office of Immigrant Affairs;
- Second Harvest Food Bank;
- Ujima Adult and Family Services;
- United Way Bay Area; and
- Working Partnerships USA.

Keen Independent developed an interview guide for work2future review before these interviews.

Roundtable discussions with work2future frontline managers and area service providers.

Keen Independent also facilitated in-person roundtable discussions on similar topics with work2future staff and area service providers. We gave both groups the opportunity to review and comment on study results as well as make recommendations to work2future. The results of these discussions are incorporated into this appendix.

Input from individuals from the target populations. The study team conducted telephone and online interviews of individuals from the difficult-to-reach target populations.

In-depth telephone interviews. Keen Independent conducted eight in-depth telephone interviews with individuals identified as interested in follow-up contact in the survey conducted by BW Research in spring of 2017. When preferred, Keen Independent conducted interviews in languages other than English (i.e., Spanish, Vietnamese or Tagalog). We also conducted a portion of the interviews with English-preferred speakers, who were second- or third-generation immigrants.

Keen Independent attempted to reach everyone in the target groups who participated in a BW Research survey and indicated interest in a follow-up contact. We made multiple attempts to reach potential interviewees, fluctuating recruiting hours across workdays and weekends. Keen Independent created a customized interview guide for these interviews.

Of the eight, five interviewees discussed their own experiences coping with financial distress. The remaining interviewees reported about their experiences with family members or workers who were immigrants living in Silicon Valley.

Online interviews. As BW Research's potential interviewee list was limited to fewer than ten respondents among the target groups, Keen Independent decided to also collect input through online interviews. We were successful in completing interviews with 40 individuals living with limited income in Santa Clara County. Interviewees included ten individuals from each of the four target groups.

Keen Independent identified potential interviewees through proprietary and partner panels administered by Resolution Research, a Denver-based panel management firm. Each of the 40 interviewees was screened for race/ethnicity, age (18-29) and annual income below the self-sufficiency standards for one- and two-person adult households (\$33,111 and \$62,613, respectively). All interviewees resided in Santa Clara County.

Thirty-nine of the 40 interviewees were employed. Three of the 40 reported being "employed and going to school." Although only eight interviewees indicated being married, all but one of the 40 interviewees described their living situation as living with "two or more adults." About two-thirds of the 40 interviewees reported living with parents.

Of the 40 interviewed, 24 (60%) answered "yes" when asked, "Are you or your parents immigrants to this country?"

In the balance of this appendix, Keen Independent combines input from area experts and the in-depth telephone and online interviews when discussing results for each topic area. To retain confidentiality, names of interviewees were omitted.

Making Ends Meet in Silicon Valley

For most interviewed, meeting day-to-day financial demands was a challenge. For example, 80 percent of the online interviewees responded "yes" when asked if it was hard to make ends meet in Silicon Valley.

Several interviewees reported living in poverty or near-poverty as a way-of-life for some individuals they know. Examples included:

- One African American man (age 25) reported knowing of people living in poverty in Silicon Valley. He stated, "I know that many people live in poverty." He added that only "employment can really solve the problem of poverty."
- A 26-year-old Filipino American male immigrant family member commented, "A lot of people around me are living on a 'difficult edge.'"

- An area service provider reported that young adults and young adults from immigrant families were particularly vulnerable to poverty and other accompanying sources of distress. For example, this service provider reported that those without a high school diploma or with limited English proficiency were at risk for “poverty, generational poverty or substance abuse and firearms use.”

Most interviewees reported difficulty making ends meet while living in Silicon Valley. For those finding difficulty making ends meet, reasons combined limited access to affordable housing, a high cost of living and few good job opportunities.

- A service provider interviewed that serves Santa Clara County indicated that a salary range of \$80,000 to \$100,000 was needed to reach self-sufficiency in Silicon Valley. This service provider reported that most individuals he serves spend “all” the money they earn on housing. He added that many could not come up with a security deposit let alone monthly rent.
- For a Latina immigrant family member (age 25), her difficulty making ends meet was explained by “[high] rents and cost of living” combined with low-paying jobs.
- One Latina immigrant family member (age 23) declared, “Housing is too expensive, and I don’t make that much [money]. All of my money [goes] to having a place to live.”
- For a 28-year-old Filipino American immigrant family member, “Living in Silicon Valley is overpriced.” She further explained, for instance, “I feel that couple[s] these days aren’t married yet because they are still trying to find [the money to make] ends meet.”
- A 24-year-old African American man commented, “With the ‘tech industry’ and all [the] gentrification going on in the Bay Area, it is very hard and expensive to find a home It is very challenging.”
- A Latino (age 18) indicated that “the cost of living is way too high ... you cannot live on your own even in the smallest living space ... [or a] garage.”
- A 27-year-old Filipino American male immigrant family member reported, “We do not have enough job opportunities [to make ends meet in Silicon Valley].”
- When asked about making ends meet, a 26-year-old African American woman reported difficulty, “I feel a lot of pressure ... it’s hard to find a job.”
- A 29-year-old African American woman indicated difficulty making ends meet explaining, “Job[s] [are] in short supply, many people cannot find a job [in Silicon Valley].”
- A Vietnamese female (age 28) from an immigrant family stated that “there is no ‘fixed work’” to offset economic hardship and make ends meet.

Some interviewees reported an imbalance in work and pay that contributed to economic hardship in Silicon Valley. Some also reported difficulty securing a “formal job,” “fixed work” or full-time employment. For example:

- One Vietnamese American female immigrant family member (age 26) stated, “Work is not proportional to income.”
- For a 26-year-old African American man, “Pay is not proportional to the harvest, there is no ‘stable’ work.”
- A Latino immigrant family member (age 21) stated, “Silicon Valley, in general, is one of the most expensive places to live in. People are working for an amount that isn’t very proportional and beneficial to sustain a living in the area.”
- A 27-year-old Vietnamese American male immigrant family member stated that he “did not get enough work income” to self-sustain in Silicon Valley.
- A male Filipino (age 27) indicated that “not having enough job opportunities” was a barrier to achieving economic self-sufficiency.
- For a 24-year-old Vietnamese American female immigrant family member, making ends meet was difficult. She explained, “I do not have a ‘formal’ job.”
- A 26-year-old Vietnamese American male immigrant family member indicated hardship due to “no ‘fixed’ work.”
- For a 26-year-old Vietnamese American female immigrant family member, “no full-time job” made making ends meet difficult.

Several interviewees reported that available jobs require ever-increasing skills that are difficult to obtain, or that there are limited job opportunities outside the high-tech industries. For instance:

- A 22-year-old Latino immigrant family member stated, “Increasing working costs and higher job skills make it difficult for us to adapt.”
- One 23-year-old Filipino American man commented on the challenges of making ends meet in Silicon Valley. He explained, “Education [is] playing an important role in the [available] positions.”
- An African American woman (age 21) indicated that better-paying jobs were limited to high-tech, high-skills industries in Silicon Valley, making it difficult for workers outside those industries to survive. She declared, “There are ‘too many’ high-tech companies in Silicon Valley.”

Some interviewees indicated that time-deficit limited opportunities for balancing work, education and “what life has to offer” for some immigrant family members living and working in Silicon Valley. Comments follow:

- Trying to focus on an education, an 18-year-old Vietnamese American male immigrant family member explained, “Living in Silicon Valley has made it difficult for my family in many aspects A part-time job was hard for me to find My parents work five-to-seven days a week Thanks to federal funding I can attend a university for a lower price, but it was another thing added to a tight budget [and time deficit].”
- A Latina from an immigrant family (age 23) reported a time deficit that prevents her from securing the services she needs.
- One African American man (age 25), when asked what the barriers to seeking assistance are, indicated “Time is the biggest barrier.”
- An 18-year-old Latino immigrant family member who works while attending school indicated that “the cost of living is way too high.” He reported that “even the smallest living space” is not affordable when working at “minimum wage,” adding that “a small garage room will run more than \$1,000.” He continued that in Silicon Valley, “younger people often work at minimum wage” and cannot move out of their parents’ homes.

As a student, this interviewee went on to explain that it was particularly difficult “to balance study time with work to pay for [college].”

- A male Filipino (age 25) said, when asked about any barriers to seeking assistance, “It will take too much time to seek assistance and get too little returns.”
- An 18-year-old Vietnamese American man from an immigrant family reported that attempting to gain the experience required to secure a well-paying job takes time and is particularly difficult for young adults. He commented, “This is hard ... because the only way for them to get experience is to ‘juggle school and work’ or to work during the short summers they have.” He described that the competing time investment for school and for work made it difficult to do both well.
- When asked about any barriers to seeking needed services, the Latino from an immigrant family (age 26) reported, “Need to wait for a long time.”
- A 28-year-old Filipino American female immigrant family member interviewed emphasized that young adults she knows go through the day unable to “take advantage of what life has to offer,” because they are “so busy making money [typically, at multiple part-time jobs] to survive life.”

For some interviewees, the availability of high-paying jobs in Silicon Valley for those with high levels of education made making ends meet doable. For instance, of the 40 online interviewees, eight (20%) answered “no” when asked, “Is it hard for individuals and families to make ends meet in Silicon Valley?” These interviewees reported that with “education” securing a high-paying job in Silicon Valley was possible. Comments included:

- One 22-year-old Filipino American woman stated, “People with high education can easily find jobs in Silicon Valley.”
- A 29-year-old Latino reported, “I was lucky enough to land a high-paying job after school ... my own [family] finds no problem making ends meet.”
- One service provider serving area workers reported that two-person, high-skills households, where both individuals have moderate- to high-paying jobs, can make ends meet in Silicon Valley. However, she indicated that inequality in income makes others, with less training and education, much less likely to achieve self-sufficiency.

Making Ends Meet as an Immigrant Living in Silicon Valley

Most reported that immigrant families faced additional hardships when making ends meet. For example, when asked, “Is it harder to make ends meet for immigrants to this country who live in Silicon Valley,” 37 of the 40 online interviewees agreed.

Many agreed that job- or opportunity-seeking was more challenging for immigrants than for others living in Silicon Valley. Interviewees commented on exclusionary practices and fewer opportunities for immigrants seeking work in Silicon Valley:

- When explaining why immigrants face added challenges in making ends meet, a Vietnamese American female immigrant family member (age 25) stated, “People with immigrant backgrounds are often ‘excluded’ from work, so they are in a difficult situation.”
- One Filipino American male immigrant family member (age 27) specifically commented that “immigrant discrimination” limited job opportunities for immigrants living in Silicon Valley.
- A Vietnamese American male immigrant family member (age 27) stated, “There are fewer job opportunities and fewer jobs for immigrants [in Silicon Valley].”
- A 21-year-old Latino immigrant family member reported, “Immigrants are challenged the most because of the hardships they face when it comes to finding opportunity. It is always possible, but the path to success is significantly harder to achieve as an immigrant.”
- A 23-year-old Latina immigrant family member indicated that, as an immigrant, “People give you less hours or expect you to work for less money.”

- For a 27-year-old Vietnamese American male immigrant family member discussing job opportunities for the family, “It is difficult for immigrant families to get [jobs] by working for employers, and it is difficult for them to get job opportunities.”
- One Vietnamese American male immigrant family member (age 26) stated, “Immigration groups are special, and the employer usually lists them as ‘substitutes,’ so it is difficult [for immigrants] to find a job.”
- A 25-year-old African American man who observed that “immigration status is relatively sensitive, often subject to unfair treatment” reported that, “[finding] a job is even more difficult [for immigrants living in Silicon Valley].”
- A 25-year-old Filipino American female family member summarized her personal experiences stating, “I personally understand how difficult it is to find a job.”

Many interviewees reported that competition from non-immigrants seeking jobs in Silicon Valley made it difficult for immigrants to obtain employment. Reasons given included competition from a large pool of preferred local applicants, limited local knowledge or skills incompatible with the local marketplace, and cultural differences making securing work more difficult as an immigrant. Comments included:

- One 28-year-old Vietnamese American female immigrant family member indicated, “Immigrants cannot compete with ‘local’ residents for job opportunities.”
- For a Latina member of an immigrant family, “There are not very good jobs here for immigrants. Too many people mean too much competition.”
- A 29-year-old African American woman stated, “Foreign immigrants cannot compete with ‘local’ residents. Many immigrants are unemployed.”
- A 27-year-old Filipino American immigrant family member stated, “It is difficult for immigrants to compete with local people.” This woman reported that it was particularly difficult to find a job. She indicated that immigrants in Silicon Valley find multiple part-time jobs more readily obtainable than one full-time job.
- A Hispanic American man (age 23) reported that immigrants to this country who live in Silicon Valley are disadvantaged because they “haven’t the ‘relevant’ knowledge” to secure work.
- One 22-year-old Latino immigrant family member pointed out that immigrants face added difficulties making ends meet because job opportunities are limited by “the difference of the custom and the different ways of working.”
- A 26-year-old African American woman indicated that immigrants have limited job opportunities “because of different cultural backgrounds.”

For immigrants and young adults living in Silicon Valley, several interviewees indicated that higher education correlated with a greater ability to reach self-sufficiency. For example:

- When discussing immigrants living in Silicon Valley, an 18-year-old Vietnamese American male immigrant family member stated, “It really depends on if you had any kind of college degree A lot of immigrants come here to work for the big tech industries such as ‘Google’ so they are paid handsomely and can live a comfortable life in ... Silicon Valley.”
- An 18-year-old Vietnamese American male immigrant family member stated, “... in order to get a well-paying job that makes you ‘independently sustainable,’ a college degree is a necessity. Even ... a bachelor’s degree now doesn’t guarantee you a well-paying job right out of college it is so common for young adults to have a bachelor’s degree.”

Some interviewees indicated that lack of education specifically limited opportunities for members of immigrant families living in Silicon Valley. Comments included:

- A 24-year-old African American man emphasized, “If you don’t have a degree it is very hard to get a great paying job! [And] college is very expensive!” He added, for young immigrants, “I honestly feel lack of education is the biggest problem!”
- One 18-year-old Vietnamese American male immigrant family member stated that in contrast to the immigrants he knows who have high levels of education, “... many of the immigrant families that I know [with limited education] work for multiple minimum wage jobs or construction jobs ... having an average yearly wage of \$30,000. [This] makes it incredibly difficult [for them] to live in ... Silicon Valley.”

Many interviewees reported that language barriers posed additional challenges for some immigrants seeking work or other assistance in Silicon Valley. For example, many interviewees discussed the disadvantages faced by immigrants and immigrant families who do not speak English well:

- An 18-year-old Latino immigrant family member reported that “the biggest obstacle might be the language barrier.” He added that many immigrants in Silicon Valley “might be highly skilled in something in their country, but they can’t speak English so they can’t put their skills to use here.”
- For a 23-year-old Latina immigrant family member, “It’s harder for people who have immigrated here themselves. People want to hire native ‘English’ people.”
- One 25-year-old Latina immigrant family member observed that immigrants challenged by a “language barrier” experience “more limitations to the help they can get, the type of job they would qualify [for].”

- An 18-year-old Vietnamese American male immigrant family member stated that “a ‘huge factor’ is the language barrier and if [persons who are immigrants] don’t speak English, they will have a really hard time living in the Silicon Valley ... it is still extremely difficult.”

He added, “Again, the language barrier is also a problem in people knowing [and seeking available services] because they don’t know some programs and when they do know, they don’t understand what the program can do for them.”

- A service provider serving African immigrants living in Silicon Valley indicated that African immigrants with limited English proficiency were particularly disadvantaged when seeking opportunities in Silicon Valley.
- The 18-year-old Hispanic man from an immigrant family said, “Very young immigrants ... have a chance to learn English and ... get ahead. Most agree that being fluent in English is ‘key’ to making it in this country. He added that children of non-English-speaking immigrants “also have it tough because their parents may not earn much money.”

He added that, on the upside, children of immigrants can “learn to value what they have and become hard workers since not everything is just given to them.”

- An 18-year-old Vietnamese man from an immigrant family reported, “My parents migrated from Vietnam, and I went to school surrounded with immigrants, so I have a lot of experience in this matter. After 20 years living in America, my parents still have a hard time speaking English and many times I would translate for them. Having the language barrier is extremely hard for students as well, because even though [a student is] talented in math or science ... you can’t understand the questions being asked.”
- Adding to this barrier, an area social services provider indicated that she had observed increasing requests from employers for English-speaking job candidates.

Some interviewees reported on “discrimination” or “unfair treatment” faced by immigrants living in Silicon Valley that exacerbated economic hardship, for some. Comments included:

- For a 24-year-old Vietnamese American female member of an immigrant family, discrimination was a factor when attempting to make ends meet. She stated, “We have to face exclusion and discrimination.” This woman reported having no “formal job.” She added that when seeking assistance, immigrants face added “discrimination.”
- A 22-year-old Filipino American woman said, “There exists immigrant discrimination”
- A 26-year-old African American woman said that “most immigrants suffer from discrimination and repression” adding that “life is hard” for them in Silicon Valley.

- A 26-year-old Vietnamese American male immigrant family member reported, “It is difficult for immigrants to be treated equally [in Silicon Valley].”
- One African American man (age 25) explained, “Immigration status is relatively sensitive, often subject to unfair treatment.”
- A 24-year-old African American man stated, “[In] 2017, [it is] very hard with Trump being President what he says about immigrants”
- A service provider serving African immigrants living in Silicon Valley reported, “African immigrants can find out about services available in Silicon Valley, but accessing [those services] is another matter. Africans are told [that] the facility is full or if they are seeking financial assistance for housing or to pay a PG&E bill, there are no more funds available.”

This same service provider continued, “The receptivity for African immigrants at these services ... [is] very ‘cold.’ African immigrants are stared at when they [seek] services and do not feel welcome. There may only be one or two Africans that are there because they feel unwelcome ... they are reluctant to go.”

A few interviewees perceived that immigrants living in Silicon Valley typically had a high level of education and faced no problems making ends meet. For example, when asked, “Is it harder to make ends meet for immigrants to this country who live in Silicon Valley,” a 23-year-old Filipino American man answered “no” reasoning, “I don’t think so because most immigrants have high education.”

Making Ends Meet as a Young Adult or Young Immigrant Adult Living in Silicon Valley

Most interviewees reported that young adults living in Silicon Valley face difficulty making ends meet. For example, when asked, “Is it harder for young adults (18-29) who live in Silicon Valley to make ends meet,” 38 out of 40 online interviewees answered “yes.” Many interviewees additionally reported that young people who immigrated or have parents who immigrated face even greater challenges to making ends meet.

For many young adults and even more so for young adults with immigrant backgrounds, “lack of trust,” “unfair” treatment and “discrimination” were barriers to making ends meet. For example:

- A Filipino female (age 27) from an immigrant family reported, “For young people, ‘trust’ is low.”
- A 28-year-old Vietnamese American female immigrant family member stated, “It is difficult for young people to gain trust.” She continued that immigrant young adults are even “treated more unfairly.”

- A 25-year-old Filipino American male immigrant family member emphasized, “Young people looking for work will be more questioned and despised.” She added that for young immigrant adults, “It is hard to get ‘trust’ ... [for] young people ... [and hard for their] immigrant families to find work.”
- Regarding trust, a Latino (age 21) from an immigrant family reported that the “younger generation” needs “more compassion and ‘less judgment’ along with knowledge of resources.”
- For a 27-year-old Filipino American male immigrant family member, “Immigrant young people are ‘misinterpreted.’”
- A 24-year-old Vietnamese American female immigrant family member commented, “It is hard for young people to gain ‘trust.’” She added that young immigrants “will inevitably face discrimination” and fewer job opportunities as a result.
- Another interviewee reported that young adults have to “prove” themselves to gain job entry. The 22-year-old African American man stated, “Young people try to prove themselves, but few employers are willing to bear the risk of lack of experience of young people.”
- The 26-year-old Vietnamese American female immigrant family member reported “a lack of ‘confidence’ in young people.” She continued that “job opportunities [for young adults are] in short supply.”
- A social services provider reported that many young adults she served could not secure minimum wage positions because “seniors with experience” were given priority.
- A 23-year-old Latino reported that, in Silicon Valley, young adults and young people, who immigrated or have parents who immigrated, “haven’t enough training and experiences” to succeed financially.
- One 27-year-old Vietnamese American male immigrant family member reported, “Few people believe in the ability of young people to work.” He declared that, additionally, “[immigrant] young people have fewer job opportunities.”
- The Vietnamese American male member of an immigrant family (age 25) indicated that “young people are usually eliminated because of lack of experience” adding that young immigrant adults are “excluded first.”
- One Vietnamese American female immigrant family member (age 26) commented that “it is difficult for young people to gain recognition because of lack of work experience.” She added that “young people with immigrant backgrounds are faced with ‘xenophobia,’ making it harder for them to find jobs.”

- A 25-year-old Filipino American man reported, “Young people who immigrated can’t make enough money because of limited job experience and poor language skills.”
- Another Vietnamese American woman reported on the importance of having English-language skills. Regarding job-seeking, she stated that speaking English well advantaged some Vietnamese American young adults over those with limited English-language skills.

About two-thirds of the 40 online interviewees reported living with parents. Several reported challenges when parents were not nearby or parents were unsupportive.

For example:

- A 24-year-old Latina immigrant family member indicated that for some young immigrant adults, “[making ends meet] can be even harder for them since they have their parents [living] away.”
- An area service provider reported that some young adults she served tried to seek an education but were forced, for economic reasons, to live with unsupportive parents. She said they experienced great difficulty coping with the stress of living on the edge of poverty in Silicon Valley.
- Another Silicon Valley service provider reported a growing trend that some young adults are staying in unhealthy domestic relationships longer to keep a roof over their heads or avoid becoming homeless.

Several reported that young immigrant adults securing work or other opportunities faced added burdens to help other family members. For example:

- A 25-year-old Latina reported, “For young people ... give them more opportunities and in return with these opportunities offered to youth they can make a better living to help out their parents.”
- One local service provider indicated being aware of immigrant families, residing in parts of the state where there are limited opportunities for making money, who relied on young family members to move to Silicon Valley to make money and send it back home. He indicated that these young job-seekers “get crushed” by this level of responsibility and often jump from “couch to couch” to survive or become “homeless.”
- Another service provider in Silicon Valley reported that immigrants with families outside the United States often use much of the money they earn as remittances.

Coping with Economic Distress and Adaptive Behaviors

When asked about coping mechanisms for making ends meet, interviewees reported “hard work,” moonlighting or taking on one or more part-time jobs was the first step. Others added “help from family,” “more education” and “outside assistance” to their list of coping mechanisms.

Many expressed carefully managing and cutting living costs such as relying on or “moving in with friends or relatives” and seeking non-traditional “un-reported” rentals as strategies for coping with economic distress. Comments reported included:

- For a 23-year-old Latino immigrant family member, coping included living on a “strict budget.”
- The 22-year-old Latino immigrant family member emphasized the need to “reduce costs” to cope with economic hardship.
- A 21-year-old Latino immigrant family member reported that “people cut down on costs, whether it means cutting certain services or [when] renting a place to stay ... moving in with friends or relatives.”
- An area service provider serving the Vietnamese community reported an “emphasis on living frugally” as a “key to coping with financial distress” ranging from “doubling and tripling up” in shared housing to shopping at local, cheaper ethnic grocery stores.
- A Vietnamese American woman reported that most Vietnamese people cope by “doubling up” and living with other family members in one housing unit. She, for example, lived in a five-person household including her mother, son, sister and nephew.
- An 18-year-old Filipino American male immigrant family member expressed, “It is ... common for a whole family to rent out a room or stay in very rundown places” to cope with economic distress.
- One interviewee stated that “most young people have roommates because the rent for a one bedroom is so expensive ... as much as \$2,500 to \$4,000 per month [even in a marginal neighborhood].” He described, for example, knowing of two couples, living on a limited income, sharing a two-bedroom apartment costing nearly \$4,000 per month.
- A service provider supporting a mostly Spanish-speaking population reported that individuals the organization served typically could not afford rentals in the City of San Jose, some sharing one housing unit with multiple families or commuting up to two hours a day from outlying areas to secure affordable housing.
- A service provider stated that a common coping mechanism is to “double up” and live in one house with multiple families sharing rent, sleeping on couches and in garages. This same service provider reported individuals also “living in cars for weeks” to cope with economic hardship. Some living in cars on weekdays to secure work are somewhat transient, spending weekends outside San Jose.

- Another area social services provider explained that “people are renting out rooms.” She reported serving “one young woman with two children renting a closet for \$800 per month.” This same provider continued that the “closet” is “the best [her client] can do. She added that this kind of overcrowding, in turn, impacts health and safety in the community.
- An area service provider serving Silicon Valley reported that individuals and families are “just spending all their income on rent” and “doubling and tripling up” to a level of overcrowding and antiquated housing stock never seen before. He reported that “informal living spaces” were the norm for many young adults and families including couch-hopping or garage-living, for example. This same service provider stated that housing cost “crowds out everything else.” Consequences included, he added, time-, food- and child care-deficits for many living on the edge, and growing mental-health issues, such as a rise in domestic violence.

Several interviewees reported “hard work” as a coping mechanism even when “hard work” or working hard to secure a job wasn’t enough to achieve self-sufficiency. Some comments included:

- A 22-year-old Latino immigrant family member reported “hard work” as a coping mechanism.
- A 27-year-old Vietnamese American male immigrant family member stated that coping meant “continue to work hard to find a job.”
- For a 28-year-old Filipino American female immigrant family member coping meant working harder. She conveyed, “Work hard, but sometimes working hard and waiting paycheck to paycheck isn’t enough. Especially [with] the financial situations [in Silicon Valley] and how living is costing way too much.”

Many interviewees reported taking on a second job, multiple part-time jobs or temporary work to make ends meet. Several service providers also reported clients working “under the table” to survive. For example, comments included:

- A 27-year-old Filipino American female immigrant family member indicated that coping included “looking for more part-time job opportunities.”
- An Asian American man reported that individuals in economic distress will “pick up any job” to “pay the rent.”
- An 18-year-old Latino immigrant family member commented that “people take up two jobs or look for other ways to generate income like evening yard work services, or buying and selling all sorts of things: bikes, tools, equipment”
- For a 27-year-old Vietnamese American male immigrant family member, “looking for more part-time opportunities” helped him or others cope with economic distress.

- An 18-year-old Filipino American male immigrant family member reported that “going to a low budget high school in a poor area has shown me many different ways people have done to cope ... “it’s ... very common for people to have more than one job.”

This interviewee indicated that he knew of “people working four jobs [in Silicon Valley].” He continued that “people also stand in front of stores such as ‘Home Depot’ in order to find jobs.”

- For a 26-year-old Vietnamese American male immigrant family member trying to cope meant looking to “a variety of short-term” jobs.
- A 26-year-old African American man indicated finding “more temporary job opportunities” as his way to cope with economic hardship.
- An area social services provider indicated that many she served held “two or three jobs” to survive in Silicon Valley.

The dream of “quality education” was a coping mechanism for many of those young adult interviewees who answered “no” to “are you or your parents immigrants to this country.”

For instance, comments included:

- A Filipino American man (age 23) stated, “Pursue the higher education.”
- For an African American man (age 21) conveyed that “high quality of education is a must.”
- A 21-year-old African American woman stated that “high education, good language skills and [being an] excellent team player are basic requirements.”
- A 22-year-old Filipino American woman reported that seeking advanced degrees to cope with economic hardship was “very common” in Silicon Valley.
- For one African American man (age 23), coping with economic distress in Silicon Valley meant seeking a “better” and more relevant education to compete in the Silicon Valley job market. When asked, “what do people do to cope,” he responded, “Going back to get to get a ‘better’ degree, trying to get into the tech company.”

Several young adult immigrant family members reported being skeptical of what a college degree or other higher education could offer. Those interviewees reported barriers such as time commitment, low retention rate, a high cost of tuition, loan debt and no guaranteed job upon graduation. Comments included:

- The 21-year-old Latino immigrant family member stated, “Considering college students who are drowning in debt, it’s safe to say that college graduates not only struggle in paying back their loans, but finding jobs isn’t as simple as it may seem.”

- One 18-year-old Vietnamese American male immigrant family member expressed that having a bachelor's degree is increasingly common, but “doesn't guarantee a well-paying job.”
- A service provider serving African immigrant groups reported, “While young Africans have been accepted at San Jose State University, they have difficulty completing the program, [there is] low retention.”
- An area service provider serving the Vietnamese community stated that a major barrier for young Vietnamese American adult college students is that they must rely on part-time jobs and loans to consider going to college. He reported that he “rarely sees [their] parents financially assisting their children to pay for tuition.”

Some interviewees sought assistance from family, friends and other resources. For instance:

- The 18-year-old Vietnamese American male immigrant family member conveyed, “I see a lot of people fall back to drugs such as marijuana or alcohol. The way I cope is by going to the food drives or just talking to my peers about our problems.”
- An area service provider serving the Vietnamese community reported a reliance, among immigrants, on family and friends for assistance. However, he added that one cannot “hang around” expecting to survive. Instead, he said, support required actively networking with other Vietnamese people to find work, whether in a restaurant or in other industries.
- One Asian American telephone interviewee indicated that South Asian immigrants help each other financially to support housing costs. He stated that “depending on family and friends is the main way immigrants are surviving.” He added that some individuals, he knows, also get on long wait-lists for subsidized housing.
- One 27-year-old Filipino American male immigrant family member reported combining coping mechanisms including “seeking financial” help while “looking for part-time jobs.”
- A 25-year-old Latina immigrant family member reported multiple coping mechanisms: “Get extra jobs, ask help from family and community centers, take out loans, government assistance.”
- The 24-year-old Filipino American male immigrant family member indicated a “variety of assistance” as his method of coping with economic distress.
- A Vietnamese American woman reported identified a “collective community” of Vietnamese Americans offering assistance and support to Vietnamese immigrants. She added that “word-of-mouth” assistance was a “best way” to reach out to the Vietnamese community.

- An Asian American woman reported knowing of a Vietnamese immigrant family that, to support a son going to college, collected recyclables to exchange for money. She added that this family frequented “local soup kitchens and ate pigeons” to survive.
- One area service provider reported informal working arrangements as common for persons living in economic distress in Silicon Valley. She reported a recession-originated trend (that is sticking in Silicon Valley) of “month-to-month” contract work replacing what was once full-time employment. She added that many work “under-the-table” to supplement work that is not a steady source of income.

Many interviewees reported a need for government assistance for themselves or others to make ends meet in Silicon Valley. Some combined government assistance with part-time work. Examples included:

- One 26-year-old African American woman stated, as a coping mechanism for economic hardship, “Find the government to help.”
- A Hispanic American man (age 26) reported, “I hope to get government assistance.”
- For a 25-year-old Filipino American female immigrant family member, “hoping to get government assistance” was her way to cope with economic distress.
- An African American woman (age 29) indicated “waiting for government assistance” as a coping mechanism for economic hardship.
- The 26-year-old Filipino American male immigrant family member offered, “Find part-time jobs and find government assistance.”
- One 26-year-old Vietnamese American female immigrant family member described coping as “more efforts to find part-time work, seek government relief.”
- An area service provider indicated that many she served first needed “crisis management” services to get benefit from long-term government assistance such as job training. She indicated, “They don’t know where they are sleeping tomorrow.”

Barriers to Seeking Services in Silicon Valley

When asked “do people in financial distress know about assistance available in Silicon Valley,” eight out of 40 online interviewees (20%) responded “no.” Others reported awareness of available services in Silicon Valley, although the types of available services interviewees reported “unaided” were limited. Many also identified barriers to learning about and seeking assistance.

Some indicated limited awareness of available services. Comments included:

- One 23-year-old Latina immigrant family member stated, “Many people I know don’t have any kind of assistance. If they don’t hear about it, they don’t know.”

- The 21-year-old Latino from an immigrant family indicated a lack of awareness of “sources available to them.”
- An African American male (age 21) indicated that “it is difficult to classify the different assistance.”
- A Filipino American man (age 23) stated that only a few “know about the assistance available in Silicon Valley.”
- The 28-year-old Filipino American female immigrant family member indicated that, when living in economic distress, day-to-day survival made finding out about available services difficult. For example, she stated that the reason for limited awareness was that “people with financial distress are so preoccupied on what to do next with their lives.”
- One 23-year-old Latino reported, “I don’t know where to seek assistance.”

Many described how they or members of their communities learned about available services for persons living in economic distress. For example, some reported gaining “word-of-mouth” awareness through friends, family, churches and other community-based channels:

- A 24-year-old African American man stated, “If you are low income you know where to go to get help.”
- One 29-year-old Latino indicated, “I see [assistance] publicized everywhere and by ‘word-of-mouth’ as well”
- A Latina (age 23) from an immigrant family reported that friends, family and church were good sources for learning about area services, “People are good about telling their friends and family. If you reach out to churches, they will steer you to what you need.”
- A Vietnamese American woman reported a “collective community” of Vietnamese Americans in Silicon Valley offering assistance and support to Vietnamese immigrants. She added that “word-of-mouth” assistance was the “best way” to reach out to those providing and seeking assistance in the Vietnamese community. She added, however, that some Vietnamese immigrants find it difficult to secure specialized assistance to deal with “changes in the new environment and can be shocked by the cultural change.”

Many reported barriers that made securing services difficult. Barriers ranged from limited awareness or access to available services to not feeling welcomed or trusted when seeking assistance, for example:

- For many across groups, time was a barrier to finding services. Many reported not being able to take advantage of services because of the extended wait time standing on “long lines” and “queues.” Some indicated that they could not get time off or could not afford time away from work.

- One 25-year-old African American man indicated, as a barrier, that “nobody tells people in financial distress to seek help.”
- For a 21-year-old Latino immigrant family member, “Some people aren’t informed that there are sources available to them that will help guide them to a better form of stability. We either lack the knowledge or the commitment to look for that help.”
- A 22-year-old Hispanic man stated that “not having access to news” was a barrier to learning about available services in Silicon Valley. This lack of access to news was particularly impactful. Several interviewees who know about local services reported “news” as a source for learning about available services for people living in economic distress in Silicon Valley.
- For a 21-year-old Latino from an immigrant family indicated, “The barriers to seeking assistance sometimes have to do with the access that people might or might not have.” He explained, as an example, when it comes to loans, you have to have a decent record financially otherwise you will get no assistance.”
- An 18-year-old Vietnamese man from an immigrant family indicated, “I feel that our community is very outreaching and we try to branch out to help others in need. Although many people do not know of all the ways they could receive help, the majority of people know about the major programs that can help them.” He added, however, that “language barriers” made seeking assistance difficult, for some, as they may not fully understand what forms of assistance are available and what would be most helpful.
- One 29-year-old African American woman, who reported knowledge of available assistance, stated, however, that there was “no chance to get practical help.”
- The Asian American man reported that if individuals do secure housing from a subsidized-housing program, the conditions of the house or apartment are usually outdated and unsafe. He explained that the primary barrier to securing low-income housing is that it is typically contracted through private landlords given no incentive to upgrade the living spaces.
- An African American woman (age 26) reported that although services are available in Silicon Valley, “the actual help is ‘very little’ help.”
- Some young adults reported not being “respected” by service providers. For instance, a Latina (age 24) identified a need for service providers to have “respect for ‘all’ ... since most people can be afraid or even embarrassed to get assistance.”
- Several service providers indicated that “shame” can be a barrier to seeking assistance, particularly for older adults. Some added that underemployment of immigrants, who have college degrees and higher from outside the United States but may not be able to secure self-sustaining salaries in Silicon Valley, leads to a feeling of shame. That shame often discourages a person in need from seeking assistance.

- As reported previously, several young adults (across groups) reported not “being trusted” when seeking help from service providers. Many indicated that being a minority or immigrant made being trusted more difficult yet. For instance, an area service provider indicated that African immigrants often do not seek services because they are made to feel “unwelcome.”
- An African American female (age 21) reported, “[Service providers] don’t provide a better understanding of employment issues facing black [young adults].”

One Hispanic immigrant interviewee mentioned that as undocumented immigrants cannot typically secure services, the deficit in services spills over to next generations. A Latino (age 18) from an immigrant family reported, “The gaps are [in] the lack of support for undocumented immigrants. They have a hard time getting by because they can’t make use of any types of assistance. This affects them and their children who may or may not have been born in the United States.”

Recommendations Concerning Assistance

Interviewees made recommendations for improving services for economically-distressed individuals living in Silicon Valley. Some of the suggestions were specific to employment and training organizations. Keen Independent also asked about being sensitive to cultural differences and ways to best serve young adults. Most responses were generally made across groups and were not group-specific. Across groups, persons living in poverty reported more commonalities in experiences and coping mechanisms than they did differences.

Many young adults saw the link between understanding employer job needs, identifying good jobs, developing required training, and delivering that training as a solution to their economic distress. Several young adults across groups made the point that organizations such as work2future must start by understanding the jobs that need to be filled by employers and how individuals can be trained for those jobs. For example:

- “Find the good jobs” was a common response among young adults interviewed.
- One interviewee responded, “The aid agencies should work with local employers to understand the current job requirements, targeted training for the right people and recommend the right candidates at the fastest speed.”
- “Cooperate with the employer to train qualified staff and recommend employment,” was another comment.
- One African American young adult interviewee expressed that he just wanted to learn “what to do to get a job” specifically “as a black man in Silicon Valley.”

Some comments emphasized the urgency of their job needs, often mentioning words like “rescue.” Some of the responses from young adults (across groups) focused more on short-term, emergency needs.

- “More rescue mode” was one response from a young adult.
- “Learn new skills as soon as possible” was another response.

Others provided tiered recommendations for assistance, beginning with “rescue.” For example:

- “(1) Basic living assistance; (2) Training and recommended employment; and (3) Funds to support entrepreneurship.”

Along this theme, some interviewees thought that organizations like work2future should be working to create jobs, sometimes through entrepreneurship. In other words, “job creation” was how they framed the issue rather than training for good jobs. For example:

- “Support those who have the ability to start their own businesses ... create jobs to solve job problems.”
- A few interviewees said that “government” should create the job opportunities.

Many interviewed reported a broad-reaching need to improve community outreach. Need for improved outreach was a common theme. For example:

- A Vietnamese American woman reported a give-and-take of services and support through the “collective community” of Vietnamese Americans living in Silicon Valley: “Everyone is treated as ‘family’ ... including recent immigrants” who make Silicon Valley their home. She deduced that a “best” delivery model would be through “word-of-mouth” entry into the community.
- A young Filipino American woman reported a need to “reach out to people.” She added, “I know that most people going through these types of situations won’t open up to people that fast or won’t admit they need help.”
- Many online interviewees urged organizations to “reach out more” and be more accessible.
- Accommodating language barriers also came up. “Be more accessible for people who don’t speak English.”
- Several area service providers reported on the need to expand outreach strategies by, for example, engaging teams of “navigators” to disseminate information and services throughout targeted communities.

Beyond outreach, there was a strong sense that organizations needed to make an effort to “know” the individual needing assistance. Need for improved “high-touch” connections was a common theme. For example:

- “Treat people like human beings” was a common theme across young adults when asked how service providers can be more sensitive to cultural differences or understanding young adults. Many responded that making an effort to get to know someone as a person was the best approach. “Don’t prejudge” and “judge based on talent” were other examples of these comments.
- “Having respect to all will be the most ideal way to go about it since most people can be afraid or even embarrassed to get assistance and that would be nice if some organizations are ‘more friendly.’”
- “Get to know individuals in depth because many might not know what can be offered to them.”
- “Ask more questions ... everybody’s problems are different.”

Other Insights from Area Service Providers

Service providers interviewed reported their insights for work2future.

Many service providers reported that young adults and young immigrant adults are increasingly disconnected from the workforce. These service providers reported increasing homelessness among young adults and young immigrant adults living in Santa Clara County. For example, one said, “The growing trend in homelessness is with young adults because they are not attached to the workforce. They typically have no experience and have an inability to get into the workforce.” She added that “there are many homeless initiatives in Santa Clara, but they are not enough.”

Most service providers indicated that a language barrier or not speaking English well made reaching self-sufficiency more difficult. For example, an area service provider reported increasing demands by employers for workers who “speak English” well. Others indicated that finding out about available services was particularly difficult for non-English-speaking immigrants.

One service provider added that financial incentives (such as half-price tuition) for literacy training had been proven to be effective.

Some service providers indicated increasing difficulty reaching and serving undocumented immigrants living in Santa Clara County. These service providers reported that “fear” precluded some immigrants from seeking the services they needed, as some immigrant families may have one or more undocumented family members they are protecting from deportation. Several service providers indicated that undocumented immigrants are the most at-risk for not securing the services they need.

Several service providers discussed that pay in Silicon Valley often disqualifies workers from getting the assistance they need to reach self-sufficiency. For example, one service provider reported knowing of a young woman who was working for \$15 per hour. This pay rate made the woman “ineligible for a child care subsidy program.” Her earnings were not enough for her to afford child care; she had to quit her job.

Another service provider stated, “Services have restrictions and eligibility criteria which make it more difficult to access.”

Many suggested a need to stick to traditionally-delivered services such as “job-skills training.”

A service provider said, for instance, “work2future should continue to do what they do well, workforce development.” Many area service providers indicated that early work and job-seeking-skills are key needs for young adults and young immigrant adults, and that training should begin as early as middle school.

One service provider added that “work2future needs to be ‘loud’ in the community” by collaborating with similar organizations providing “job training” at the community level.

Another area service provider added that young adults, who are driven to “college” as a coping mechanism, may not understand the importance of basic job and interviewing skills. Some reported a need to create improved channels for “internships” for young adults. (A Vietnamese male (age 18) from an immigrant family, for example, indicated that internships would be a positive entry into the working world, but for students and other young adults, they “are extremely hard to obtain”)

Several area service providers indicated success implementing a traditional “one-on-one” caseworker model geared to “knowing the individual.” Those who reported the effectiveness of this model also acknowledged its constraints including that the numbers of individuals potentially served are limited.

Several reported on the potential benefits of “one-stop” cooperative delivery of services across groups. One service provider indicated that work2future could help area service providers by channeling those seeking assistance to the help they most need. Others added that housing representatives of multiple service providers (from food banks to housing to job assistance, for instance) in communal “one-stop” space could potentially reduce time-deficit barriers for those seeking services.

Another recommended an improved “one-stop” collaborative web portal that would efficiently help connect users to area services.

Furthermore, several service providers reported a growing need in Silicon Valley to approach services with a holistic “multi-generational” and “multi-problem” approach. They indicated that an individual’s needs are often “family” needs, as well. Providing services to an individual without the understand the broader family issues can be ineffective.

Several service providers reported a need for increased corporate sponsorship. For example, one service provider stated, “follow the money.” She indicated that expanding corporate partnerships to secure corporate funding would be a way work2future could increase its impact across groups and among service providers.

Most area service providers reported that the high cost of housing in Santa Clara County kept many of their clients (across groups) from reaching self-sufficiency. Some reported an increasing need for “emergency rent” assistance but that there are limited resources in Santa Clara County that provide such assistance. Others indicated frustration that long-term housing assistance, such as subsidized housing, had wait-lists in the tens of thousands.

One reported that across groups, there is a need “to squeeze from the bottom” as individuals or families use the “majority of their income to pay for housing.”

One service provider stated that city zoning could be amended to encourage “safe” group living environments in areas where overcrowded “unsafe” housing is the norm. Another explained that “co-housing is not a cultural decision anymore,” shared housing is a reality across groups.

Many also reported a need to address the “elephant in the room,” housing. For example, an area service provider stated that the high cost of housing in Santa Clara County is resulting in many single-family residences being illegally used as “multifamily” housing. This phenomenon, he reported, is contributing to a growing problem of unsafe living conditions in Santa Clara County. For example, he spoke of a house with multiple families under one roof that burned down killing several of its inhabitants.

Some reported that the time and cost demands of extended commutes contribute to economic hardship in Santa Clara County. Some service providers, for instance, indicated that multiple jobs require multiple commutes for many in economic distress. Adding to this is the challenge that many workers balance long commutes from outlying communities where housing is less expensive. Many stated, therefore, that commuting contributes to a “real” time-deficit for individuals living in economic distress in Santa Clara County.

APPENDIX E.

In-depth Interview Guides

Appendix E provides the in-depth interview guides used to gather qualitative information, which includes the:

- Interview guide for service providers;
- Interview guide for individuals; and
- Online in-depth interview guide.

Interview guides begin on the following page.

Interview Guide for Service Providers

Thank you for speaking with us as part of the work2future economic dichotomy study.

This study is exploring how to best serve economically distressed populations. We are particularly interested in groups of people in economic distress and the Vietnamese, Filipino and Latino immigrant populations, African Americans, focusing on young adults. We hope to gain a greater understanding of how populations cope with economic distress, what is being done to support them and ways that work2future and the City of San Jose can best use current resources to help.

We are interviewing many different organizations and will report results in aggregate, not attributing comments to specific individuals.

Background of the Organization

Keen Independent has collected background research on each organization and person interviewing. Interviewer to quickly fill in any gaps (for example, key role of the interviewee).

Key Questions

Silicon Valley has an extremely diverse population representing many distinct cultures. As mentioned, we are studying how certain groups cope with economic distress, specifically Vietnamese, Filipino, and Latino immigrant populations, African Americans, specifically focusing on young adults.

1. What are the coping mechanisms for people in financial distress in Silicon Valley?
 - a. How do coping mechanism differ, if at all, for people in Silicon Valley compared to other regions?
 - b. Do coping mechanisms differ for our key groups?
2. There seem to be many sources of assistance for people in financial distress in Silicon Valley. Do you agree?
 - a. Is there still a problem in getting the right help to the people who need it the most? Why? Why not?
 - b. Where are the gaps in tools or services to help?
 - c. What are the barriers to providing assistance? [Probe for any group-specific cultural, economic, geographic, delivery issues]
3. *[If not already addressed in Question 2]* Do people who need services know about available assistance in Silicon Valley? Why? Why not?
 - a. Does this vary by cultural group?
 - b. Age (especially young adults)?
 - c. Whether someone is an immigrant? Or second generation?
 - d. Whether someone speaks English well?

4. What recommendations do you have for workforce training and job placement organizations on how to best work within the broader assistance network?
 - a. What's working? Most valued by the people in these specific groups?
 - b. What isn't working?
 - c. What's missing, or could improve?
5. What are examples of good collaboration among organizations to better serve the target groups?
 - a. Are there opportunities for greater collaboration?
 - b. Any missed opportunities that you are aware of?
 - c. What would make work2future a better partner?
6. What would have to change to more fully address the issues of economic distress among the target groups?

Interview Guide for Individuals

We are calling from Keen Independent Research LLC to follow up with you on behalf of the City of San Jose and its workforce development center, work2future. work2future is exploring how to best serve the people who live in the San Jose area and we want your opinion. We are particularly interested in gaining your insights on any financial hardships that you or others you know face, and how you and others you know go about addressing them. [If needed: You can feel free to speak freely. We are interviewing many people. No individuals will be named in our report results.]

Background on the Individual

[For interviewer purposes, do not read] *To the extent possible, Keen Independent has collected demographic research on each person interviewing. Interviewer to quickly fill in any gaps.*

[Read to interviewee] *Silicon Valley has an extremely diverse population representing many distinct cultures. We are studying how individuals, families and young adults (18-24) living in San Jose cope with financial hardship, and what related services they are aware of, have access to and utilize.*

Key Questions

6. Is it hard for individuals and families to make ends meet in Silicon Valley?
 - a. Why?
 - b. What do people do to cope?
7. Is it harder for immigrants to the United States who live in the area?
 - a. Why?
 - b. What do immigrants do differently to cope?
8. Is it harder for the community you identify with?
 - a. Why?
 - b. What do [insert relevant group: Vietnamese, Filipinos, Latinos or African Americans] do to cope?
9. Is it harder for young adults (18-24)?
 - a. What do young people do to cope?
 - b. What do young adults who are immigrants do the same or differently to cope?
 - c. What about for young adults in [insert, for relevant group, Vietnamese, Filipino, Latino or African American communities]? What do they do to cope?

10. Are there sources of assistance for people experiencing financial hardship in Silicon Valley?
 - a. If yes, what organizations are helpful?
 - b. What types of services are most valued?
 - c. Is there a problem learning about or finding help? Why? Why not?
 - d. Where are the gaps in tools or services to help?
 - e. Are there barriers to seeking assistance? [Probe for any group-specific cultural, economic, geographic, delivery issues]
11. [*If not already addressed in Question 2*] Do people who need services know about available assistance in Silicon Valley? Why? Why not?
 - a. Does this vary by cultural group?
 - b. Age (especially young adults)?
 - c. Whether someone is a recent immigrant, immigrant living in the United States for an extended period? Or second generation?
 - d. Whether someone speaks English well?
12. What recommendations do you have for workforce training and job placement organizations on how to best serve individuals who need help?
 - a. What's working? Most valued? [Probe for any cultural group differences]
 - b. What isn't working?
 - c. What's missing, or could improve?
 - d. How can organizations be sensitive to any cultural differences?
 - e. What about for young adults?

Online In-depth Interview Guide

Screeners

SCREEN 1. Resides in:

Santa Clara County, California

SCREEN 2. Age:

18-29 years

SCREEN 3. RACE/ETHNICITY:

- African American;
- Hispanic;
- Filipino; or
- Vietnamese.

SCREEN 4. Annual household income for each individual should be below the following self-sufficiency standards for Santa Clara County:

- 1 adult in household — \$33,111
- 2 or more adults in household— \$62,613

Introduction

Keen Independent Research is working on behalf of a local public service provider to study how individuals, families and young adults (18-29) living in San Jose cope with financial hardship, and what related services they are aware of, have access to and utilize. Keen Independent is exploring how to best serve the people who live in the San Jose area and we want your opinion. We are particularly interested in gaining your insights on any financial hardships that you or others you know face, and how you and others you know go about addressing them.

No individuals will be named in our report results.

Questions

- 1.a. Is it hard for individuals and families to make ends meet in Silicon Valley?
 - b. Why? Why not?
 - c. What do people do to cope?
- 2.a. Is it harder to make ends meet for immigrants to this country who live in Silicon Valley?
 - b. Why? Why not?
- 3.a. Is it harder for young adults (18-29) who live in Silicon Valley to make ends meet?
 - b. Why? Why not?
 - c. What about for young people who immigrated or have parents who immigrated?
4. Now think about sources of assistance available for people having difficulty making ends meet.
 - a. What types of services are most valued?
 - b. Where are the gaps?
 - c. What are the barriers to seeking assistance, if any?
- 5.a. Do people in financial distress know about assistance available in Silicon Valley?
 - b. Why? Why not?
- 6.a. What recommendations do you have for local workforce training and job placement organizations on how to best serve individuals who need help?
 - b. How can those organizations be sensitive to any cultural differences?
 - c. What needs to be different when serving young adults?

7. Demographic questions concerning the respondent

a. Gender: _____

b. Age:

18-24 ☐

25-29 ☐

30-34 ☐

35 and above ☐

c. Race/ethnicity:

African American ☐

Latino ☐

Filipino ☐

Vietnamese ☐

Other Asian American ☐

Non-Hispanic white ☐

Other ☐

d. In 2017, are you working or going to school?

Working and going to school ☐

Working ☐

Going to school ☐

Not working or going to school ☐

e. Are you married?

Yes ☐

No ☐

f. Are you living with your parents?

Yes ☐

No ☐

g. Are you or your parents immigrants to this country?

Yes ☐

No ☐

Thank you, we appreciate your input!

APPENDIX F.

Background

Prepared by work2future

Operating as work2future, the San Jose Silicon Valley Workforce Investment Network is the designated workforce development board (WDB) for the San Jose Silicon Valley Local Workforce Development Area, comprised of the Santa Clara County cities of Campbell, Gilroy, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, San Jose and Saratoga, as well as the county's unincorporated communities. work2future convenes a network of partners authorized under 2014's Workforce Innovation and Opportunity Act (WIOA) to provide employment and training services to job seekers and employers in the Local Area. It funds and oversees the Local Area's America's Job Centers of California (AJCCs) and is administered by the City of San Jose's Office of Economic Development.

In the 2016–2017 fiscal year, work2future helped 3,087 youths and adults to secure employment. This included 2,137 individuals served through the WIOA-funded Youth, Adult and Dislocated Worker Programs. Aggregated annual wages for these WIOA clients totaled \$69.3 million. In addition, approximately 950 youths and young adults secured work experience opportunities in the form of summer jobs and internships through the San Jose Works program funded by the City of San Jose.

In keeping with the WIOA mandate, most individuals work2future served were “at risk,” experiencing one or more barriers to employment, such as: low income, public assistance, basic skills deficiencies, older age (over 45), long-term unemployment, English-language fluency challenges, disability, previous incarceration or other barriers to being fully competitive in the employment market. Many faced multiple challenges to employment success.

Shift in Strategy

work2future's Local Plan¹ and Regional Plan² for Program Years 2017–2020 signaled a shift in strategic emphasis from a broad and generalized approach to employment services, to one that focuses job-seeker clients on priority, high-growth industry sectors³ and in-demand occupations that can provide entry points for career pathways leading to economic self-sufficiency.

¹ Local Plan published online at http://www.work2future.biz/images/w2f_LocalPlanWIOA_2017-20_signed_POST.pdf

² Regional Plan published online at <http://work2future.biz/images/DraftBPRegionalPlan.pdf>

³ Priority sectors for the San Jose Silicon Valley Local Workforce Development Area are Advanced Manufacturing, Business and Finance Services, Construction, Healthcare and Social Assistance, and Information and Communications Technology.

The new strategy represents a substantive shift from the 2009 California Employment Development Department (EDD) initiative that called for enrolling all eligible and interested adult clients. This “open entry” requirement saw work2future’s client case management ratios increase dramatically to as much as 500:1, compared to an industry standard of 80:1. The model did not provide the staffing or training resources necessary to implement a concerted career pathways model for work2future’s adult and dislocated worker clients.

In June 2017, based on the strategic shift to priority sectors and career pathways, work2future’s Board approved redirecting resources to a more focused and robust approach to employer engagement; and to a more intensive career-advising and case-management methodology for job seekers, including more outcome-oriented training options, and supportive services to better guide and support all clients — youths and adults — towards key growth sectors and occupations.

To reinforce the shift, the Board established new goals for the WIOA Youth, Adult and Dislocated Worker Programs:

- At least 50 percent of youth and adult clients who exit the program should do so having secured employment in a priority, high-growth sector or else in an in-demand occupation in another sector but with a viable career pathway; or, in the case of youth clients, continue on to post-secondary education.

Overall, at least 75 percent of clients (including the 50 percent above) should have secured employment by the time they exit the program. This compares to State-agreed targets of 62.4 percent for youth and 64 percent for adult participants for the 2017–2018 program year.

- Of the minority who exit without employment, work2future should track how many completed a training that results in a nationally recognized credential.

Programs

The Local Plan and Bay Peninsula⁴ Regional Plan are strategic frameworks that aim to provide at-risk job seekers with pathways that offer the economic mobility to achieve economic self-sufficiency in Silicon Valley.

work2future programs are already beginning to reflect the strategic shift embodied in the plans.

- **TOP.** work2future is in the fourth year of the Trades Orientation Program, a pre-apprenticeship training program operated by Working Partnerships USA (WPUSA), an economic justice advocacy organization founded by CBOs, labor unions, and faith-based organizations. WPUSA works to improve work and pay conditions for those on the lowest rungs of the Silicon Valley economy.

⁴ The Bay Peninsula Region is comprised of work2future, NOVA Workforce Board (northern Santa Clara County and San Mateo County), San Benito County Workforce Board and San Francisco Workforce Board.

Funded mainly with grants from the Prop 39 Clean Energy Job Creation Initiative and built around the building trades' Multi-Craft Core Curriculum, the program helps disadvantaged populations, especially at-risk youth, women and veterans, position themselves to compete for career opportunities in the construction industry. Over the course of three years, TOP has graduated about 200 students and already placed a majority of them in trades apprenticeships or non-apprenticeship construction employment. About 60 percent of participants have been people of color.

In addition to work2future and WPUSA, TOP partners include the regional Building Trades Council, the trades-operated Joint Apprenticeship Training Center and the San Jose Evergreen Community College District.

- **San Jose Works.** The program began as a summer youth employment pilot project for the City of San Jose four years ago and became San Jose Works (SJ Works) a year later. With strong support from San Jose's mayor and city council, SJ Works has evolved into a year-round, though still summer-focused, program that has provided about 1,000 youths and young adults between the ages of 16 and 29 with paid internships or work-experience opportunities with local employers in the 2017–2018 cycle. SJ Works also provides supportive services such as career counseling and work readiness preparation, transportation assistance through bus passes, and financial literacy training.

In the 2017–2018 program, internships focused increasingly on private-sector placements with employers in high-growth sectors and on in-demand occupations. About 235 participants were specifically recruited from high school career and technical education classes and placed with employers in the Local Area priority sectors.

In addition to administrative and operating costs, the City fully funds internship stipends for more than one-third of SJ Works participants. Individual employers directly fund the stipends or wages of the other participants.

work2future's core SJ Works partners are the City's Parks, Recreation and Neighborhood Services Department, and The Silicon Valley Organization's Strive Program. work2future has also begun a partnership with San Jose Promise,⁵ a campaign of the San Jose Evergreen Community College District "to ensure that community college is affordable and accessible for every single student from a high school in San Jose." The San Jose Promise partnership will enable select SJ Works graduates to work towards Associate degrees with all their college costs covered.

⁵ <http://sanjosepromise.org>

- **WIOA Youth Program.** The mainstays of work2future’s career services are the Youth Program and the Adult and Dislocated Worker Programs funded by WIOA.

The Youth Program serves primarily out-of-school, at-risk young adults (“youth”) between the ages of 18 and 24. In the 2016 program year, the program transitioned from a model focused on helping participants to find what was often their first “real” job — usually an entry-level position in retail, hospitality or food services — to one that focuses on helping youth prepare for entry opportunities linked to career pathways in one of the region’s priority in-demand sectors.

An initiative that illustrates the growing career-pathway focus is a pilot partnership with PeopleShores, an IT-focused business services social enterprise, and the Opportunity Youth Partnership (OYP). PeopleShores provides technology and business process outsourcing services to corporate clients while training and employing disadvantaged youths. All participants are low-income; many are foster youth or have a learning disability. At PeopleShores, they learn skills related to coding, Big Data and Data Visualization. Following the initial training period, selected youths are employed by PeopleShores on a full-time basis with benefits, including medical insurance.

Initially, OYP referred 20 youths to work2future, which then served as their employer of record for work experience opportunities with PeopleShores. PeopleShores subsequently hired 10 participants from the first cohort into the company. Additional cohorts are following.

- **WIOA Adult and Dislocated Worker Programs.** The Adult and Dislocated Worker (A/DW) Programs serve the largest number of individuals on an ongoing basis. Nearly 2,000 A/DW clients found employment in Program Year 2016–2017. The A/DW programs were also the most impacted by the open entry approach of the 2009 EDD initiative. work2future is working closely with its primary careers services partners, work2future Foundation in the northern and central part of the Local Area (San Jose AJCC) and Eckerd Workforce Development in the southern part of the Local Area (Gilroy AJCC) to make the structural and staffing changes necessary to affect the sector- and demand-based career pathways strategy.
- **Sector strategies initiative.** A key to aligning career services with the priority high-growth sector- and demand-based career pathways strategy is the development of effective employer engagement within each of the priority high-growth sectors.

work2future has launched such an effort in the Advanced Manufacturing sector. work2future is working with 20 advanced manufacturing employers to address shared industry challenges: (1) attracting more talent to the industry; and (2) building a sustainable pipeline of better prepared talent. Companies large and small, from multi-nationals like Jabil, Foxconn and Cobham to mid-size and small employers such as Bestronics, Vander-Bend, and Creative Manufacturing Solutions, have collectively identified workforce as the key to success.

Employers formed Action Teams to focus on each of the two priorities. Results include an Ambassador Program kit to empower employers to promote career opportunities in the sector for both youth and adult audiences, and a shared assessment tool that employers, work2future and community colleges can use to assess job seekers for their aptitude and potential training needs.

work2future is concurrently drawing on lessons from the initiative for guidance to improve its ability to help at-risk job seekers compete more effectively for employment opportunities with career pathways leading to economic self-sufficiency.

work2future will take the lessons it learns from the Advanced Manufacturing initiative and apply them to other priority sectors.