



Santa Cruz VOTER

LEAGUE OF WOMEN VOTERS OF SANTA CRUZ COUNTY

October 2026 Volume 60, Number 2

In this Issue

<i>Voting Naked</i> -----	1
<i>President's Message</i> -----	1-2
<i>California Propositions</i> -----	2-7
<i>County Measures</i> -----	7
<i>What is Unite & Rise?</i> -----	7

CONSIDER VOTING NAKED THIS ELECTION

OK, that would be your ballot that is naked, not you. So, what is a naked ballot? Well, you have the ballot that was mailed to you, so you can take all the time you need to vote on all those races and choices you are given. But, when you are done, don't just put it in the mail or in a drop box. Instead, take it, without its envelope, to one of the 23 voting centers in the county. Walk inside, tell the clerk that you want to vote naked, and he or she will check you in. Then, you just walk to the ballot box, drop in your ballot and collect your "I Voted" sticker.

But why do this? The advantage to voting naked is that your vote will get counted within 48 hours of your drop off. So, if you vote naked at least a day before election day, your vote will be counted on election night. If enough people do this, we will be able to get our final count earlier and will have to listen to fewer complaints about how long the vote count takes.

If you need to find a voting center close to you, this link will get you to a page that lists them all:

[Voting Center Locations](#)

PRESIDENT'S MESSAGE

Our Voter Service team has worked hard to provide information on the 14 California state ballot measures. We held programs on October 3 at the Aptos library and on October 10 in Downtown Santa Cruz. Hopefully, you were able to attend one of these sessions. Thank you to Dorothy Fry, Kit Hein, Sandy Warren, and Marilyn McCusker for offering to work on informative presentations and to Mindy Ryan for handling event publicity. The first program was co-sponsored by the American Association of University Women, with assistance from Program VP Doreen O'Donovan on the room reservation and Debra Wallace on communications. This year's LWVSCC Voter Service activities also include tabling to register voters, transporting voters to the polls, working on Election Day, and distributing Easy Voter guides at library branches throughout Santa Cruz County.

Our members have been engaged in lobbying efforts in response to email action alerts to fight attempts to sabotage this coming election. LWVUS is currently mobilizing for Stage 6 of the Unite & Rise 8.5 campaign, which aims to build a movement of 8.5 million individuals to fight back against the anti-democratic actions of the current administration. As stated on the LWVUS website (LWV.org): "Your vote matters. It determines your access to affordable health care. It lifts up voices of those most impacted by climate change. It ensures that we're all represented in our government, not just those of us with greater wealth or systemic advantages. It promotes immigration reform, including family reunification and political asylum." As is also noted on the website, "In 2024, LWVUS protected more than 9.38 million voters in courts across the nation."

Your continuing support for the League of Women Voters is greatly appreciated. If your membership is currently due, your prompt renewal will help with this work in the fight to make democracy work for all.

---Barbara Lewis, President, LWVSCC

YOUR CALIFORNIA BALLOT

The election is only three weeks away, and you may have already begun to study your ballot. Because we only vote for statewide propositions in the general election, there are a lot of them to consider on your ballot. Below we have noted highlights of each of the propositions and have noted the state League stand on each. There is more detailed information on the propositions on the LWVC website, including fiscal impacts of each proposition and lists of people and organizations who both support and oppose them. You can use this link to get to the detailed information:

<https://lwc.org/ballot-recommendations/>

Recommendations from the League on Ballot Propositions

The California League has taken a position on most of the 14 propositions on the state ballot. Here they are:

1. **Placed by the legislature. Should the state authorize \$10 billion in bonds to fund affordable housing programs, and \$1.25 billion in bonds for home loan assistance for California veterans?**

Supporters Say: (LWVC Supports)

- Prop 1 would help build and preserve affordable housing for veterans, seniors, working families, people with disabilities, and others struggling with housing costs — all without raising taxes.
- The measure would help prevent homelessness and expand opportunities for homeownership.

- Investing now in housing will strengthen communities and support California's long-term housing needs.

Opponents Say:

No argument against Proposition 1 was submitted for the Official Voter Information Guide. Critics of bond measures generally argue that:

- Bonds increase long-term state debt because taxpayers repay both the borrowed amount and interest.
- Money used to repay bond debt may reduce funding available for other state priorities in future years.

2. **Legislative Constitutional Amendment: Should the state increase the Budget Stabilization Account (BSA) cap from 10% to 20% of General Fund tax revenue and exclude deposits into the BSA from the state appropriations limit?**

Supporters Say: (Supported by the LWVC)

- Prop 2 forces more savings rather than spending when tax revenues spike.
- Prop 2 ensures that funding for schools, healthcare, and public safety continues during economic downturns.

Opponents Say:

- Prop 2 guarantees more spending, not less.
- Tax revenues that exceed spending limits can now be placed in the BSA rather than returned to taxpayers as rebates.

3. **Initiative Constitutional Amendment: Should the income tax rates on high earners that were passed by voters in 2012 and extended in 2016 be made permanent?**

Supporters Say: (Supported by the LWVC)

- Prop 3 merely extends the current tax rates on the wealthiest 2% of Californians.

- Prop 3 prevents billions in future cuts to our schools and healthcare.
- Prop 3 has accountability measures guaranteeing funds will go directly to local schools.

Opponents Say:

- Prop 3 turns “temporary” taxes into permanent higher income taxes.
- California doesn’t have a revenue problem; we have a spending problem.
- Since 2012 our schools have gotten worse despite the increased revenue.

4. Legislative Statute: Should California remove the current prohibition on public financing of campaigns to allow any city, county, district, as well as the state itself the opportunity to pass public funding systems as long as the systems meet specific requirements?

Supporters Say: (LWVC Supports)

- Prop 4 would amplify the voices of everyday voters and candidates and offer them a viable alternative to fundraising that relies on wealthy donors and special interests.
- The measure would allow qualified candidates from all walks of life to compete and win.
- Prop 4 would increase the diversity of campaign contributors.

Opponents Say:

- Passage of Prop 4 might compel governments to abandon prudent fiscal policies or take advantage of the tax dollars they receive.
- The measure could force taxpayers to finance political speech they do not wish to support, such as negative political ads.
- Implementation could lead to abuse and corruption if candidates fraudulently seek financing.

5. Legislative Constitutional Amendment: Should recall ballots remove the replacement-candidate question and fill vacancies through existing election or appointment laws?

Supporters Say: (LWVC Supports)

- Prop 5 preserves voters’ power to remove an officeholder by majority vote and prevents a replacement candidate from winning with only a small share of the vote in the same election.
- Choosing who governs should happen in a regular election, where candidates must earn majority support from California voters.

Opponents Say:

- Voters should keep the right to remove an elected official and choose the replacement at the same time, saving taxpayers’ money.
- Leaving the seat vacant for a later special election could delay the voters’ call for change in and allow the person recalled to run on the replacement election ballot.

37 Initiative Statute: Should California allow the California Housing Finance Agency (CalHFA) to issue up to \$25 billion in revenue bonds to help eligible middle-income Californians buy newly built homes?

Supporters Say:

- Prop 37 would help middle-income Californians who can afford monthly mortgage payments but struggle to save for a large down payment.
- By targeting assistance for newly built homes, the measure could encourage additional home construction and increase housing supply.
- The program is designed to be funded by revenue bonds repaid by participating homeowners, with no cost to taxpayers.

- The measure includes consumer protections and financial safeguards while expanding access to homeownership.

Opponents Say: (LWVC Opposes)

No argument against Prop 37 was submitted for the Official Voter Information Guide. However, critics of the measure have raised concerns that:

- The measure could encourage new housing farther from existing communities and services.
- Requiring only a 3% down payment may increase risks of default if home values decline or borrowers experience financial difficulties.
- If borrowers default on their loans, there may not be enough money to repay the bonds.
- Some changes to construction-defect rules could make it more difficult for homeowners to pursue claims against builders.

38 Initiative Statute: Should California authorize \$8.4 billion in bonds to fund immunology and immunotherapy research at California research institutions?

Supporters Say:

- Research funded by Prop 38 could lead to new treatments or cures for diseases such as cancer, Alzheimer's disease, heart disease, Parkinson's disease, and other serious illnesses.
- The measure would provide a stable source of funding for California research institutions at a time when federal research funding is uncertain.
- Any treatments developed with program funding would generally be sold in California at discounted prices.
- The measure includes audits, public reporting, and revenue-sharing requirements intended to protect taxpayers.

Opponents Say: (LWVC Opposes)

- Research outcomes are uncertain. Opponents say the state should not borrow billions of dollars for projects that may never produce new treatments.
- Medical research priorities should be set by public health needs and scientific review, not through ballot measures.
- Future health needs may change, and opponents say the state should not commit billions of dollars to one area of research for many years.
- Half of the funding would go to one research institute instead of being distributed more broadly among California research organizations.

39 Initiative Constitutional Amendment: Should eligible voters be required to provide government-issued identification to vote either in person or by mail, and should the state be required to maintain voter lists and verify the citizenship status of registered voters?

Supporters Say:

- Prop 39 keeps voting accessible and increases participation and trust in our elections by providing voters a free government-issued ID that will allow them to vote more quickly and efficiently. It has bipartisan support and ensures that voter rolls will continue to be accurately maintained.

Opponents Say: (LWVC Opposes)

- Prop 39 wastes millions of dollars that Californians could use for other purposes. It puts voter identity at risk by requiring personal information on ballot envelopes and increases the chance that a ballot will be disqualified. It will keep citizens from voting and will disproportionately affect vulnerable populations.

40 Initiative Statute: Should a one-time 5% wealth tax be imposed on billionaires in California to pay for healthcare services, food assistance, and education programs?

Supporters Say:

- Healthcare funding has been cut by the federal government to give billionaires tax breaks, eliminating health care coverage for over a million Californians and doubling health insurance premiums for millions more.
- Billionaires should pay their fair share and lessen the burden on the middle class.
- Raises about \$100 billion to replace lost federal dollars and protect essential services without raising taxes on the middle class, small businesses, or homeowners.

Opponents Say:

- The tax will undermine California's business climate and hurt the state's budget by driving critical tax dollars out of state.
- This will not be a temporary tax as it is trying to solve a problem that is permanent as federal funding dollars continue to fail to meet California's spending on health care.
- California depends heavily on wealthy taxpayers, and they are moving away because of over taxation, shrinking California's tax base and weakening the economy.

The LWC is neutral on Prop 40.

41 Initiative Constitutional Amendment: Should all special taxes passed after Jan 1, 2026, be included in California's mandated spending limits and should voter initiatives proposing new special taxes be audited before they are put before the voters and subject to recurring audits?

Supporters Say:

- Californians deserve better results for our taxes. Billions have flowed into programs like homelessness, with little to show for it. Prop 41 requires the independent State Auditor to conduct public audits of programs funded by new taxes so we get more transparency, more accountability and better outcomes for taxpayers.

Opponents Say: (LWVC Opposes)

- Prop 41 is not really about audits-it's a billionaire funded trick to undo the California Billionaire Tax. Prop 41 could nullify Prop 40, the 2026 Billionaires Tax Act. Billionaires would rather millions of Californians lose their healthcare than pay a modest tax on their extreme wealth. Don't fall for billionaires' lies. Vote no on Prop 41.

42 Initiative Constitutional Amendment: Should personal financial assets and personal property be protected from new or retroactive state taxes?

Supporters Say:

- Californians already pay the highest taxes.
- A fiscally strapped Legislature is always looking for new revenue streams and retirement savings could be next.
- Retroactive taxes are unfair to people who are planning their budgets and making decisions based on 'rules at the time'.
- The tax on "net worth" or everything you own, in the Billionaires Act could be expanded over time to reach taxpayers who are not billionaires.

Opponents Say: (LWVC Opposes)

- Voters for the Billionaire's Tax Act may not realize that only one can win and that a vote for Proposition 40 and 42 won't necessarily grant them 2 wishes.

- Proponents may be eager for the prohibition against new taxes even though retirement instruments are excluded from the Billionaire's Tax Act. A non-existent threat to stir up voters.

43 Initiative Constitutional Amendment: Should voter-sponsored local special taxes require two-thirds voter approval instead of a simple majority vote?

Supporters Say:

- Prop 43 restores the two-thirds vote requirement that some believe voters intended under Proposition 13.
- All local special taxes should be subject to the same voter-approval standard, regardless of who places the measure on the ballot.
- Taxes dedicated to a specific purpose should require broad voter support before they are approved.
- The measure closes what supporters describe as a loophole created by court decisions.

Opponents Say: (LWVC Opposes)

- Proposition 43 would make it harder for communities to fund local services such as schools, roads, public safety, affordable housing, and health care.
- The measure would allow a minority of voters to block tax measures supported by a majority of voters.
- Local communities should be able to approve tax measures through majority vote.
- The initiative process provides voters with a direct way to address local needs when elected officials do not act.

44 Initiative Statute: Should California require that Federally Qualified Health Care Centers spend at least 90% of their annual revenue on expenses that directly advance the health center's mission?

Supporters Say:

- Taxpayer-funded clinics should prioritize patient care over administrative spending.
- Excessive executive compensation and overhead reduce healthcare access.
- Prop 44 will increase transparency by requiring clinics to publicly report how healthcare dollars are spent.

Opponents Say: (LWVC Opposes)

- Community clinics are already heavily regulated by federal and state governments with strict funding rules.
- Prop 44 would force hundreds of clinics to cut services or shut down.
- Prop 44 could unintentionally increase overall healthcare costs by shifting patients into emergency rooms and hospitals.

45 Initiative Statute: Should California create new environmental review, permitting, and court challenge procedures for certain projects and require those reviews to be completed within specified timelines?

Supporters Say:

- Prop 45 would reduce delays in building housing, water systems, schools, hospitals, clean energy projects, and wildfire-prevention projects.
- The measure would maintain environmental review laws while creating more predictable timelines.
- Taxpayers could benefit if public projects are completed more quickly and with fewer delays.
- Faster approvals and court decisions could lower project costs and help address California's high cost of living

Opponents Say: (LWVC Opposes)

- Prop 45 would reduce environmental review and limit public input on projects built in local communities.
- The measure could make it harder to identify or address project impacts related to air pollution, drinking water quality, wildfire risk, and other public health exposures.
- Environmental review is only one factor affecting project development costs. Prop 45 does not require housing, utility, or other consumer costs to be reduced.

Santa Cruz County Issues

On the November 3 ballot Santa Cruz County voters will consider two important measures, D and E.

For information on those two measures, you can go to this link:

[Santa Cruz County Measures](#)

What is Unite and Rise 8.5?

Unite & Rise 8.5 aims to build a movement of 8.5 million individuals to unite and rise up against the anti-democratic actions of this administration. Launching in May 2025 and running until the 2026 midterm elections, this initiative is part of our [Women Defend Democracy](#) campaign.

According to the University of Florida, approximately 245 million Americans were eligible to vote in the 2024 general election. According to the above research, if 3.5% of these eligible voters — 8,575,000 people — engage in nonviolent protests, we *will* bring about meaningful change.

In 2026, we partnered with DMV-native artist Andrea Pippins to create original [Unite and Rise](#) artwork. Learn more about her artistic process and the inspiration behind her image.

On August 8, 2026, the League and partners hosted a civic day of action, "[Unite and Rise for Voting Rights](#)," to engage voters at 300+ events nationwide.

Want to Broaden Your Scope? Here are some ways to volunteer with the League of Women Voters of California

LWVC Development Committee

The Development Committee is an incredibly fun group doing the important work of partnering with the staff and Board to make sure that the LWVC/EF has the funding we need to keep advocating and educating! Ideally, committee members will have some experience in fundraising and development, but it's ok if you don't. What you must have is a passion for the work the LWVC is doing to build a more equitable California, to close the voter participation gap, to engage voters, and to drive policy change that builds a California and democracy that is inclusive of us all.

[Apply Now](#)

Vote 411

VOTE411, a leading digital platform dedicated to electoral information, offers voters in California a streamlined and intuitive interface to research candidates, understand ballot measures, and prepare to vote confidently. Volunteers are needed to manage teams in counties, engage with your County's Elections Office, discover sources keep voters informed, collaborate with your Local League(s), and support local candidates.

Contact info@cavote411.org to learn more.