

COVID Phone Survey Report

January 2021

OVERVIEW

Evernorth Connections, in partnership with the Vermont Affordable Housing Coalition (VAHC), completed its first round of a long-term survey project to better understand how low-income households throughout Vermont are managing through the ongoing COVID crisis.

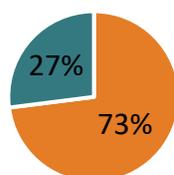
Affordable housing residents willing to participate in this project were contacted by phone for an in-depth conversation regarding their financial, mental, and social health. Evernorth and VAHC will conduct a similar conversation with each participant once per month over the next six months to track how residents' circumstances continue to evolve and foster a running dialogue through this uncertain period.

Shared in this report are the key findings from phone surveys conducted over January. The Evernorth Connections team spoke with 23 individuals and VAHC spoke with 3 individuals currently residing in affordable housing properties from the following 15 municipalities: Brattleboro, Burlington, Colchester, Essex Junction, Jeffersonville, Lyndonville, Middlebury, Morrisville, Newport, Randolph Center, South Burlington, Springfield, St. Johnsbury, Stowe, and Vergennes. The number of households contacted will continue to increase each month. On the basis of anonymity, any potentially identifying information has been omitted. Selected quotes transcribed from these conversations have been lightly edited for clarity.

DEMOGRAPHICS

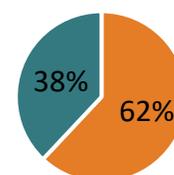
Total Affordable Housing Residents Surveyed: 26

Earned Income in Past 30 Days?



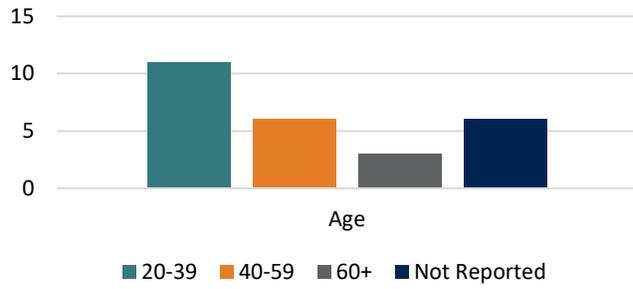
■ Earned Income ■ No Earned Income

Income Changes in Past 30 Days?

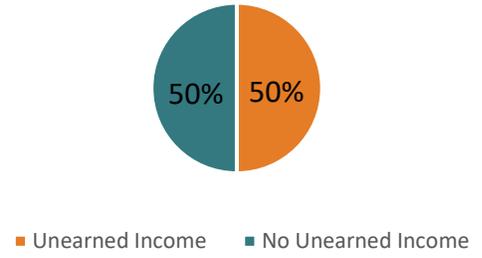


■ Income Same or More ■ Income Lost

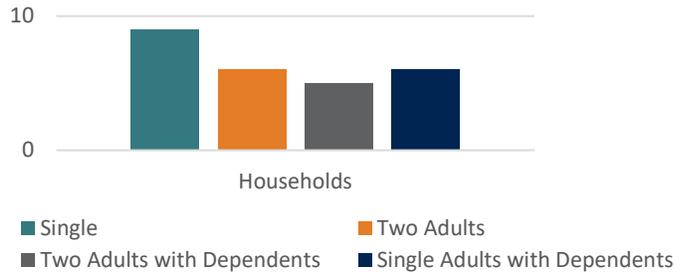
Age



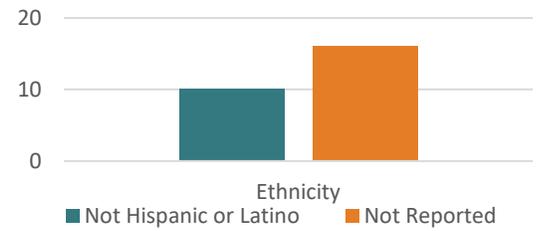
Unearned Income in Past 30 Days?



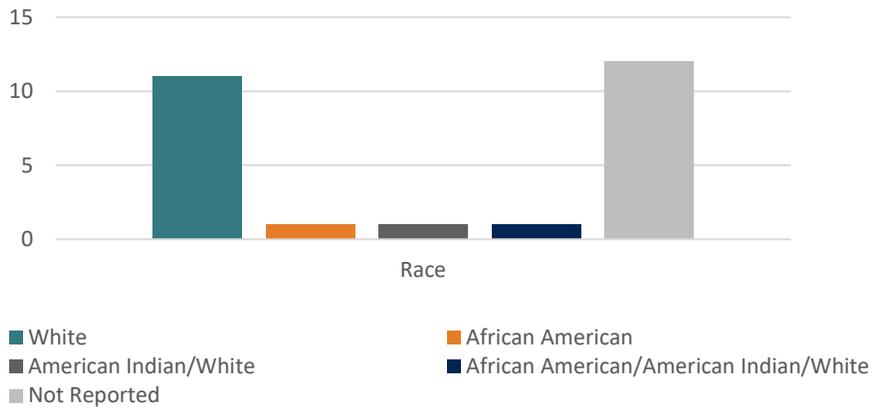
Household Makeup



Ethnicity as Reported in Tenant Database



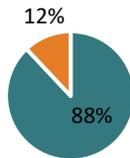
Race as Reported In Tenant Database



THEMES

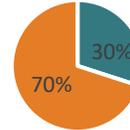
1. Income, Employment, and Bills

December Rent Paid?



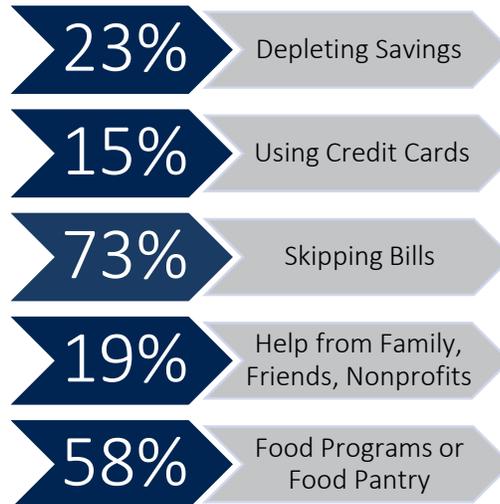
- December Rent Paid on Time
- December Rent Late or Not Paid

Rent Assistance?



- Received Rent Assistance
- No Rent Assistance

How Are Residents Covering for Lost Income?



Residents, on the whole, seem to prioritize paying rent and have had to figure out what bills to prioritize and what bills can be paid late or not at all. This juggling act required people to get creative with accessing resources and caused a lot of stress on families.

"I have to get help from the food pantry and the churches and stuff just so I can feed the kids. [My property manager] is amazing, and she got me help for November and December [rent]. I have been using all the resources I possibly can, I had [a community organization] help me with my electric. Like, I was almost \$1000 behind on my electric. That was the bill I...you know...chose [to skip] a lot more often than my car payment. Because my car payment, you know, you get behind three or four payments and there goes my car. And I need my car for my doctor visits and the stuff I have to do for my kids. And the car [broke] down and it was \$1000, and it's in the shop right now. It's just so much. And my rent went up \$200 in January. I did [pay that], I paid it in January. I find ways to pay bills. I have to do what I have to do, I can't lose everything I have. I've worked really hard and now I've got nothing. I go to the food shelf every week, every Thursday and every other Monday. You can't keep using the same resources. What am I going to do after my [resources] are used up?"

"I've lost a total of 45 days. Yeah, not getting paid for a month and a half is difficult. [I've had] to use savings, yes."

"We had gotten into so much debt when the pandemic started that we are actually just coming out of it, so no [we didn't pay last month's rent]...we were basically trying to catch up on rent while we were getting state funding, we actually had to stop paying our electric at one point so we could catch up on the rent. Then when we caught up on the electric, we had to cut back on, you know, things like Wi-Fi and maybe credit cards. Then, once electric was paid, then we can move on to the next, but it just seems like one thing after another."

"I've had to use the credit card for purchases that I would not normally use it so I would have the cash for rent. I have had to juggle which bills get paid when."

"I've got a little bit of savings so I'm getting by and paying my rent. I pay my rent first because that's the most important thing to me right now to keep a roof over my head. My mom gave me some money to get groceries and stuff, it's been a few times. My student loans [are a challenge] right now. I've been kind of like playing it month to month. [I use the] Vermont EATS program, you can go to sites and pick up a meal or get a voucher. They told everyone to wait because they ran out of funds last month."

"Don't have credit card, any money I get I can't even save. I definitely have had to spend all of my savings. I did get help from [the] state, helped me pay for internet and electricity one time. Definitely harder to get food, not everybody has a car, I have a car but brakes went out, the tire has a problem, and because I don't have money to get it looked at I have to walk. I live down by the lake and the food shelf is way on the other side of town. When it comes to the winter months it's so much harder to survive. My main stress right now is being able to eat. When you're hungry it's hard to do anything else in your life really."

"We haven't had to skip any bills, we pay the absolute bare minimum that is going to keep us from getting, you know, shut off on something or having it affect our credit score. We haven't really paid a full bill but we pay what is enough for them to say we're ok to get through to the next month. I do normally do the food shelf but there's been quite a lot of people, and I mean we struggle in quite a few sections but food doesn't really seem to be one of them, so most times I skip the food shelf because there's quite a few other people there that need it a little bit more [than we do]."

2. Mental and Social Health

In addition to understanding the multitude of financial constraints households are under, residents were also asked to share any additional concerns they have relating to the COVID crisis and their outlook toward the months ahead. Many reported experiencing a steady decline in their personal and loved ones' mental health and social well-being since the lockdowns began just under a year ago.

"It's definitely affected my depression being so secluded."

"I'm in Vermont by myself because I'm from out of state. I don't have any family here either. But I like it here. I'm just waiting for it to end. My world has shrunk right now. I go to work, I go buy ramen noodles and peanut butter and jelly and I come home."

"I sometimes see my neighbors, but there was no socializing, of course, I have nobody to socialize with. And I will say, every month is getting harder and harder and harder. It's been a very long time."

"It's really, really hard not seeing my family... Always just being cooped up in the house all day and every day, it's just ridiculous."

"It's been a big strain, really. The kids are worried. We've been doing everything [right] but none of us know when that little bugger is going to get somewhere. It's been a mental strain."

"I can't see the faces of people I love in person. We can't get any of this time back. I've had a friend who's committed suicide because he couldn't handle it. Friends have moved. I've lost a lot of sense of community because of COVID. Also been separated from my father who's really sick and lives up the street from me because we can't risk it."

"This is really pathetic, but it's true, so I'm going to be honest. The closest I've got, actually, the most interaction I've had with human beings, is when I've been in the hospital twice since COVID started. That's when I talk to people, 'cause in the hospital, you know, they're right there. But that's it, other than that, I mean, I might say hi to people, walking in the supermarket, but again, there's no real socialization, not even with friends...thank god for my cat."

Residents with preexisting health conditions are feeling these effects even more acutely. Similarly, those who live with a household member at high risk of severe illness if they were to contract COVID expressed heightened anxiety.

"The isolation in itself is an issue for everybody, but because of the medical issues in the house everybody has to be home. This is a very emotional one. I have family everywhere but here. [I] moved here from the Northeast Kingdom for better opportunity for myself and my children. I can't go see my sisters. I can't go see my mom. I can't go see my friends...My kids are isolated from their friends. They can't go to school. All they know is the inside of these four walls. I mean, what do you do with that?"

"Being that I have an autoimmune disease, I have to be more cautious than a healthier person. Basically, I've just been isolated. I have to be very careful, more careful than a healthy person to just go to the grocery or do normal things...I have a depression disorder, which had got worse when the pandemic started. We felt it every which way...I don't really know how to feel, I just know I'm always panicked, scared, and nervous thinking that if I touch the wrong things or I stay in the house too long."

Multiple individuals also noted a growing hostility among neighbors with some voicing their own frustration at fellow community members concerning their behavior toward COVID safety guidelines.

"I live in a housing co-op. It's supposed to be really close knit...We have to be on committees and it's cool, but everyone is so annoyed and irritable at each other. I feel more disengaged...It's just tense...I like having space from people but also noticed that people are not as community minded as we used to be. If you're not wearing a mask they'll freak out. Everyone's anxious."

"People are staying pretty much to themselves. Some of them don't wear masks which drives me nuts."

"I live in an area where people really want to exercise their individual rights and are very proud of the fact that they don't wear masks. It's a badge of honor...I'm a woman of color. I do work around racial justice and equity. Since BLM, there has been a change...I actually had a conversation with one of our recently elected legislators, because there's chatter of focusing on people of color. Targeting them. Not being an alarmist, but putting it under the umbrella around COVID, around safety, around how we need to look out for each other. It's painful for me to see people so wanting to be their own self that they are willing to put others at risk."

3. Digital Connectivity

All but two (92%) of those surveyed have Wi-Fi connection within their residence. Households depend on internet access for a variety of uses: remote learning, job searching, mental health counseling, connecting virtually with friends and loved ones, etc. Notably, only one resident currently receiving an earned income reported being able to work from home. Residents indicated that they are increasingly relying on digital services as they navigate the pandemic, and internet is proving to be a lifeline for many.

"I cancelled my cable and internet because I couldn't afford it. Luckily this express internet essentials program that I'm signed up through, which is really helpful so the kids still have internet for school."

"I pay for [wi-fi]. My son is on virtual learning so I have to pay for it."

"Their grandpa has heart issues so he's unable to see the kids and they can't figure out FaceTime or the internet."

"And I do communicate with friends, I mean I get online, I have a number of, probably about 3 different zoom groups that we do things, it's a spiritual kind of thing, and I text and talk to people."

"I'm doing ok because I do talk to Lamoille County Mental Health. I have a counselor that I talk to every other week and a doctor there that I speak with every month. That used to be an in-person visit but it hasn't been for a long time. But it's really nice that we can still communicate. They are super super great people. I couldn't say enough good things about them."

"I'm an artist and I really like TikTok...people on the app saying if you're struggling...call me your cash app/Venmo. Really hard for me to do and really embarrassing but I did it and received a couple donations of \$40 and \$20 here and there...really helped me especially with food...I do need internet,

I'm constantly looking for new jobs. Wi-Fi also allows me study, I'm studying a lot to find my path in life."

"We've lived here for 7 years and we've never had TV or internet because we have our data on our phone and that's normally enough, but [when] you have to do school for the whole week on all one line, I'm like, I don't know what to do. That's \$80 a month for him to do school?"

4. Childcare

Parents described some specific struggles; changes in school schedules affected their ability to work, and children being home more often caused expenses to go up.

"I'm home with three teenage boys, my bills have all gone up. I can't afford nothing. I was behind, I just got my second stimulus, I was behind on all kinds of bills and stuff because of it, because I have to pick and choose what bills I can pay so I can feed my family. For the last 6 or 8 months since they've been doing this, since they've been home 90% of the time, we're talking....I was BEHIND behind. My electric has gone up to over \$200 a month now, and it used to be like \$100 tops. And now we're talking over \$200. My food bill? I used to be able to get by on like \$500 or \$600. It's DOUBLED."

"The superintendent at Burlington schools extended the break and didn't really give us much notice so I couldn't work for almost the two full weeks."

"[My] son just got a job, I'm nervous about it, we're struggling with things here and I can't work so he took on that responsibility. [Our income is] drastically less, I was in college for nursing, finished with associate's in science, working as certified licensed pharmacy technician working full-time, took on pay increase in permanent position, had been living in home not big enough for us. [Was] able to move us to where we are right now but problem was COVID hit at the same exact time as the move, then I lost my job with increased rent. I was working so hard as single mom with 6 kids but I lost everything in a matter of moments. My little guy has extreme health issues, he's at extreme high risk, if he catches COVID things could be quite detrimental for him. He did go to daycare but I had to take him out of daycare so I can't work. Makes me nervous about my son going to work but we're struggling and I can't go to work, I have to be home with the 2 year old."

"I was working full-time. My kids are in school, I wasn't available as much as they needed me. I was having to call out to stay home and I don't really have a lot of support. I was becoming unreliable because of the pandemic. The relationship turned bad because I kept having to call out. Now I work only 15 hours a week."

"It's hard when he goes to school and gets free breakfast, free lunch. He's home, I've got to do breakfast, I've got to do lunch, like that's not stuff we normally buy and have in the house. [The school gives out meals] but we have to go pick them up, and that's a 45 minute ride and I don't have time to do that before going to work, and the two days that they have pickups I'm already at work, so it's just like there's no way for me to work it in without me losing more of something one way or another."

5. Hope and Gratitude

In the face of these challenges, a number of those surveyed described feeling grateful and finding new meaning and depth in their interpersonal relationships. Others also shared hope for the future.

“This has really caused me to reflect big time and count my blessings and not take people and time for granted.”

“Overall I feel a lot of thankfulness...that we're staying healthy. I think Vermont overall is safe, we care about our neighbors, we follow the guidelines overall which I'm thankful for.”

“I think people, myself included, have really understood the deep importance of relationships with other human beings, hopefully that's going to make things better for people once we can actually get together, and I will say, I'm looking forward to the party that Vermont's gonna have when we're all inoculated [laughs]. I've decided every town should just have like a big party.”

“We've all had that time now to look at the things that are going on in the world and we've been forced to have time with ourselves, and you can only watch so much Netflix. And when people look inward and have the opportunity to look outward, that's a conduit for great change. This has literally changed the species in history. *[How are you feeling about the months ahead?]* Hopeful. And scared. Maybe not scared, just anxious. The political climate, the state of the world and the weather, there's literally everything to be nervous about. And people have been cooped up for a long time, so who knows who's going to do what. But I'm hopeful that with new leadership people with have some hope and a sense of guidance and direction, and that we can all just keep our heads on straight.”

“I am really, really hopeful that our new president Biden is really going to come through for us for a real stimulus and that way I will be able to pay any back monies that I owe and maybe save up the next few months, or pay a few months in advance, you know what I mean? So that way, I won't have to stress every month.”

“[COVID] has also given me time to maintain connections with old friends. So I cherish those relationships a lot more now than I did before.”

“There was a bunch of people volunteering to shop, at the beginning, and we took advantage of that. We would give them our list and it was wonderful. There were 300 people volunteering to help. The woman who shopped for us had six children. And she brought our groceries and then she said 'oh wait I have one more thing' and she had this huge bouquet of flowers. I should have given her flowers, but she said 'let's not just get groceries, I wanted you to feel uplifted a little bit. I was like, 'ooooo lordy. That is so nice.'”

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