

COVID Phone Survey Report

February 2021

OVERVIEW

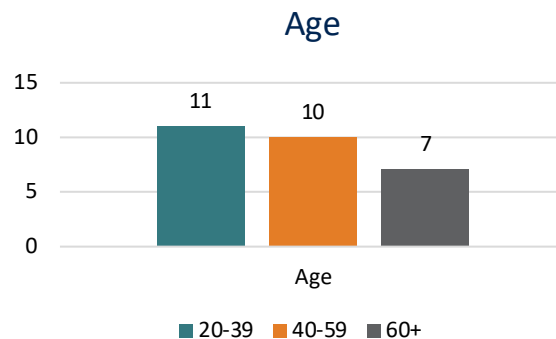
Evernorth Connections, in partnership with the Vermont Affordable Housing Coalition (VAHC), completed its second month of a long-term survey project to better understand how low-income households throughout Vermont are managing through the ongoing COVID crisis.

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 to track how residents' circumstances continue to evolve and foster a running dialogue through this uncertain period.

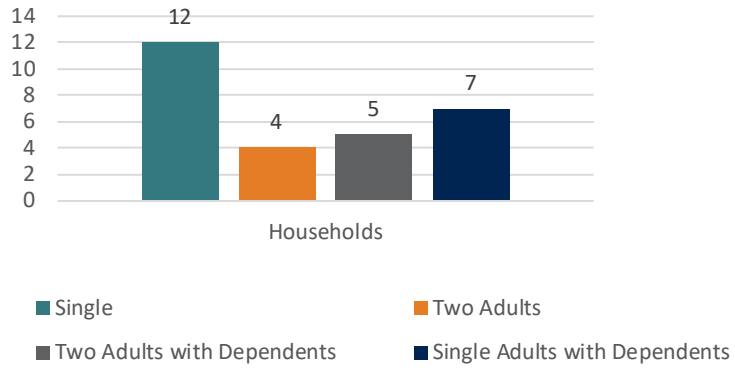
Shared in this report are the key findings from phone surveys conducted in February. The Evernorth Connections team spoke with 24 individuals and VAHC spoke with four individuals currently residing in affordable housing properties from the following 15 municipalities: Brattleboro, Burlington, Colchester, Essex Junction, Jeffersonville, Lyndonville, Middlebury, Morrisville, Newport, Randolph Center, South Burlington, Springfield, St. Johnsbury, Stowe, and Vergennes. Seven individuals surveyed this month were first time participants. Selected quotes transcribed from these conversations have been lightly edited for clarity and anonymity.

DEMOGRAPHICS

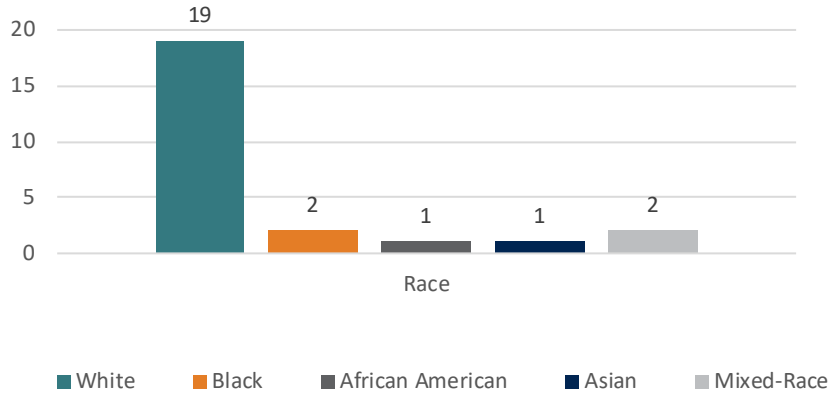
Total Affordable Housing Residents Surveyed: 28



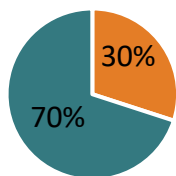
Household Makeup



Self-Reported Race

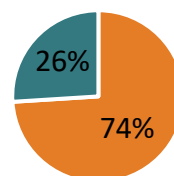


Unearned Income in Past 30 Days?



Unearned Income No Unearned Income

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Earned Income No Earned Income

EXAMPLE PHONE SURVEY

Many residents had compelling and insightful stories to share. Below is a transcript from a survey conducted with a resident in the latest round of calls. This conversation was held with a single mother of six who is unable to work because her children are currently doing remote learning. On the basis of anonymity, any potentially identifying information has been omitted.

Were you able to pay your January rent in full?

Well, I did end up paying January for the most part in full. We went the last two weeks of January with even less food in the house and I haven't paid my electricity bill. You know I don't want us to worry about losing our housing and there's no program in place right now to help people pay their rent or their mortgages like there was in the beginning of the pandemic. I did pay [rent] but it definitely came at a cost, for sure.

Did you receive any additional income in the last 30 days (rental assistance, program income, loans, etc.)?

There are no other programs right now as far as rental assistance or any of that. There is none of that right now. I have nothing to fall back on. I haven't even paid February's rent yet. We've had some things that we've had to take care of medically so the little bit of money I had coming in needed to go towards that. I have nothing in my savings. I used everything up that I had in my savings at the beginning of the pandemic. The little bit that I had left over I used to put towards paying January's rent. I will tell you that I've over-drafted my account purposefully, because what else was I supposed to do? We had no food in the house, I needed diapers, I needed baby wipes. There was no program [to help me] get these things and [over-drafting is] not something that I want to do because that's not good. Last week I really had no choice. I had no other resources to go to because of the things that we needed.

Have you visited a food pantry in the last month?

I haven't visited the food pantry because a couple of my children have serious food allergies. My daughter has celiac disease. The food pantry unfortunately, some of it is helpful, but we eat whole foods...I make one meal that fits everybody because of the celiac disease. There is a great program that my friends turned me on to last week through the school district. The meal kit thing: it's boxes, you can get a regular or vegetarian. There's really no meat in it to be honest with you. Sometimes they put chicken in there but there's a lot of vegetables, potatoes, milk, cheese, eggs. I started utilizing that last week. That helped me out drastically...it left us with snacks in the house so when the kids are hungry they have something they can turn to and they can eat, instead of just being hungry and having to wait until our next meal because there's nothing else to grab. There's a nice bowl of fruit on the table and they can go grab something and eat that. You can go and do it twice a week, so I did it twice last week and I did it again today. I just came from there. The kids and I can just grab an egg out of the fridge and get some protein until our next meal. Last week was much better because we have these fruits and vegetables options in the house to do that. I'm not sure how long the program's going to go on for. I'm not sure if this is something that's going to continue long-term through the pandemic but it's definitely something that I'm going to continue to utilize for as long as I can because I felt a lot less stressed out knowing that there was an option in the house for the kids, especially a healthy option.

Do you have Wi-Fi in your household? If yes, how is that paid for and how much does it cost per month?

I do have Wi-Fi, and again the pandemic program was helping pay for that but there's no pandemic program anymore. The school wanted to switch my internet to a different provider and they were going to pick up the bill. But because of my family size and so many of us use the internet, we couldn't use the other provider because it was going to cost way more money. They can't help pay for the provider that I'm using either. I'm sort of at a standstill and, again, cutting corners to make sure that the internet gets paid for because they're remote learners. We have to have the internet, we have to, so I have to cut as many corners as I can to make sure that the internet is paid every month. I have to have one of the top tiers [of Wi-Fi] because there's seven of us in the household and we all have to have Wi-Fi for medical issues and for schooling, Zooms and things of that nature...if we don't have top tier the internet just lags and shuts down and then it won't work. We pay \$110 per month and that is just for the Wi-Fi only, there's no cable.

Have you or anyone else in the household visited a mental health clinician? How have you accessed that service?

At the beginning of the pandemic it was really difficult. Everybody being home, stressing out because how am I going to feed these guys three meals a day? How am I going to afford that because I'm not working and there's no money coming in? Just the fear around COVID itself. A couple of my kids have medical issues. Not being able to work in my job, no income. How am I going to pay rent? All of those factors. I had reached out to a good friend of mine who is actually a psychotherapist. He named somebody that he thought would be good, somebody that he knew really well. I reached out to her and I started seeing her [over Zoom] immediately and have been seeing her ever since. I was seeing her twice a week at the beginning of the pandemic. That was really, like, the whole thing was scary. Am I going to lose my home? What's going to happen? Now I just see her once a week, ritually every week.

If you could name the one or two things that would be the most helpful for your household right now, what would they be?

The biggest would be to not have to choose between food and our home. We don't want to have to choose between our home and heating. They've got some great services now, I'm learning about some great services. Like food through the school district and the meal kits, they're on Facebook. You know, it's rent, it's electricity. Those would be the two biggest things that would be super helpful for me right now until I can get back to work. I could work right now but I can't work right now because I have to be home with the kids.

How are you feeling about the months ahead?

Oh boy. I have hope, I have to have hope because if I don't have hope, what do I have? I hope the vaccination will do its job for those that can have it and it will offer some herd immunity for people like me who cannot have it. I'm not allowed to do the flu shot so I cannot have the COVID vaccine. I just have to have hope that...we can all start returning to some normalcy and get back to work and return to our families. But that is going to be a process and not something that's going to happen overnight. So right now I just hope that people like me will have some help with our rent and with our mortgages and my school debt, the things that are obviously more essential. I don't think any of us could foresee that a year later we would still be in the pandemic. I tried to research jobs from home and stuff like that, but every

job I come across says we are accepting people right now but, if we decide that it's safe enough for people to go back to work in person, then you're going to have to be willing to do that. That would disrupt your unemployment, and if you couldn't go back to work then that would be like you quit instead of you were fired and you might not qualify for unemployment. Until my kids go back to school it doesn't matter. I can't go back to work in person. So some job options that are out there for me to work from home temporarily were literally at my fingertips, but I could not take the jobs. So I was like 'here's an opportunity for me to work from home and make money and support my family and I have to opt out of it.' This is a real sucky situation all around unfortunately.

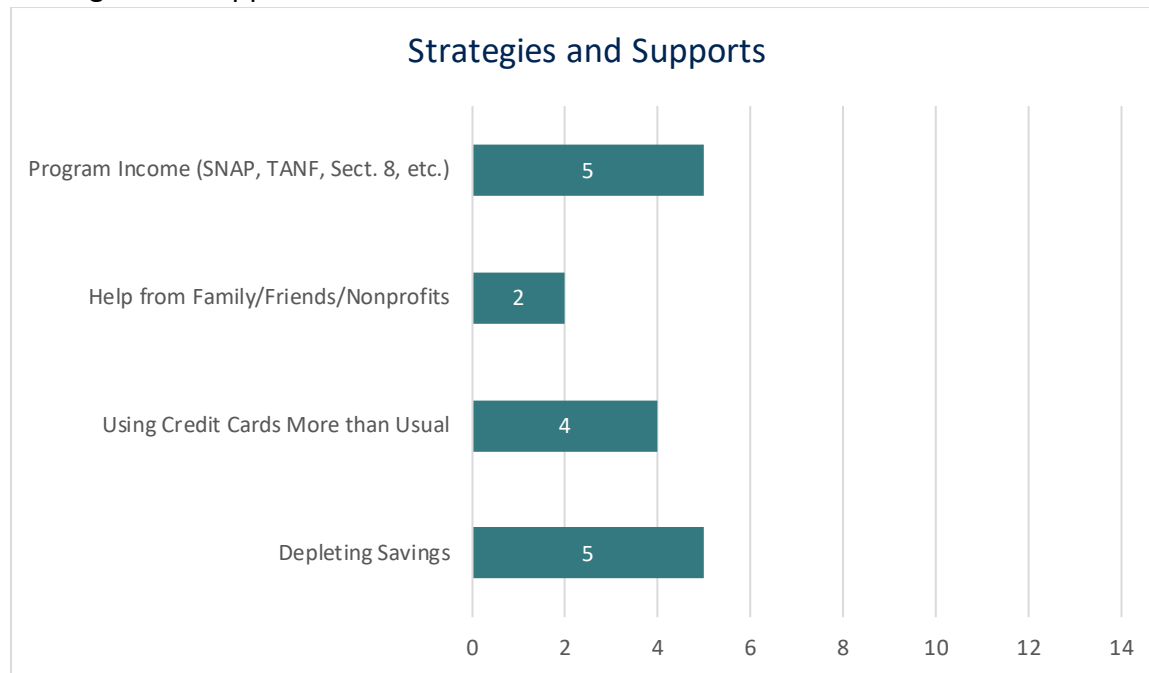
RESIDENT QUOTES AND SUMMARY OF KEY FINDINGS

1. Income, Expenses, and Services

11 out of 28 residents reported lost income in the past 30 days. However, **3** additional residents reported financial difficulty directly related to COVID. This included increased expenses from children being home and the need to support extended family members who were struggling.

7 residents skipped bills last month.

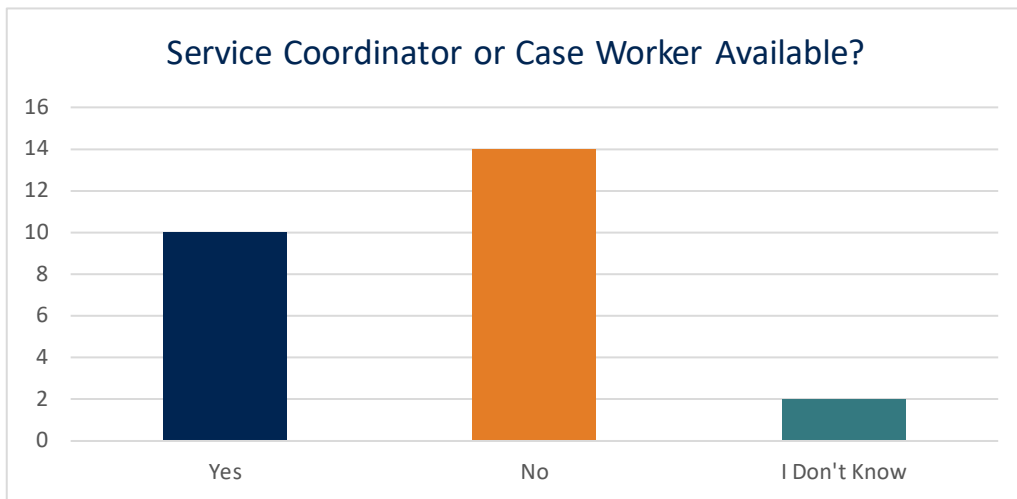
The 14 residents who reported financial difficulties in the last 30 days utilized the following strategies and supports:



14 out of all 28 residents obtained some sort of food assistance in the last month. This included receiving SNAP benefits, visiting a local food pantry, acquiring free meal kits, accessing the Vermont Everyone Eats program, or utilizing a combination these services.

In general, residents seemed more stressed about paying rent this month without COVID rent relief currently available. Despite this, **25** residents (89%) paid their rent on time in January.

On the whole, residents reported a range in awareness and knowledge of assistance and pandemic-related support services that are currently available to them. Residents seemed to hear about services by word of mouth through neighbors and friends. Multiple residents also noted eligibility requirements acting as barriers to accessing these programs.



At least **7** residents who answered “No” or “I Don’t Know” on the above question live in properties where case management is available.

Several residents expressed hesitation about accessing services because they believe that others need it more than they do. When one resident was asked why she had not accessed a food shelf, she simply stated “pride.”

Resident quotes:

“I really feel like I know about most everything and I try to keep up to date. I try to take, you know, advantage of some of those programs and stuff.”

"I guess [I'm not familiar with] all of it. I don't feel like we've accessed everything, I don't know, for sure."

"If I needed to know I would look. But I can get by with what I make."

"In the past I've encountered some difficulties because of my parental status."

"I could not apply because I'm still working and others are not and are in a much more dire situation than I am. I know there are limited resources and I didn't want to take away opportunity from others who are in a worse situation than I am. Also I don't know if I qualify, if you make an income you're right on the line."

10 out of all 28 residents cited monetary aid to pay for bills and household essentials when asked what would help them and their household most right now. Other responses covered a wide spectrum including more mental health support, getting a vaccine, and increased social interaction.

"Really the only thing if I could choose to have some more assistance with anything it would be rent. If we didn't have to worry about rent, it would be much easier to figure everything else out."

"I used to go to this meditation center and it closed. If I could go back there and have community, spiritual community, that would be great for me personally."

"Help with utilities, that would be the lights, the cable, internet. My second one is more affordable housing cost."

"It wouldn't be monetary. It's something I have to wait for - I'd just like things to be better than they were before COVID. We can't congregate in our hallways in the place that I live...That's the kind of stuff I miss more than monetary stuff because I've learned to live on a fixed income."

"I don't know...rental assistance. Food assistance. Bills. Stuff like that. Gas."

Residents who have received rent relief at some point during the pandemic generally felt positive towards the entire application process.

"It was offered for September, October, November. [My property manager] just called and said, 'I'm going to apply for this for you' and I'm like, 'ok!'"

"It was simple, my landlord did it all, I just signed it."

"It was really easy. Really easy"

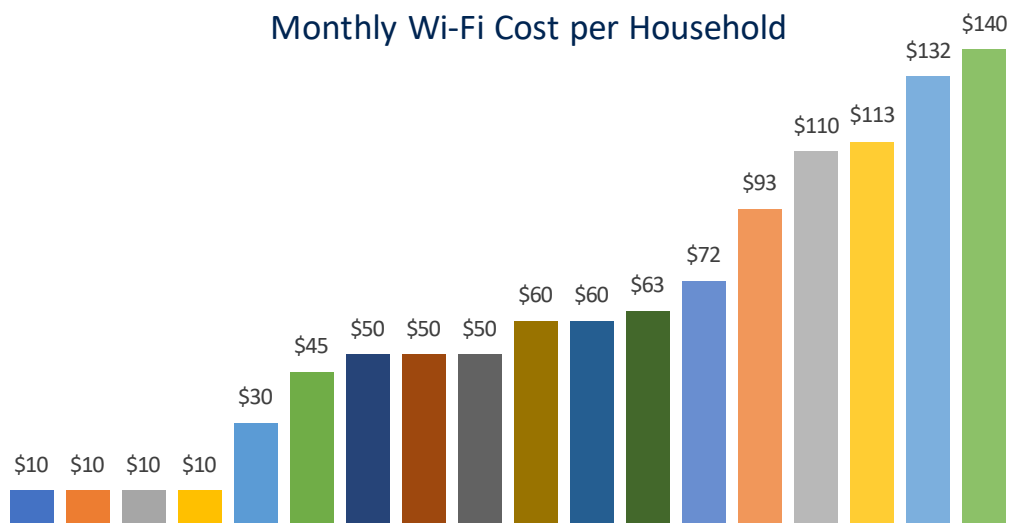
"I don't remember it being difficult so it was probably pretty easy."

2. Wi-Fi Access at Home

Only **1** resident out of 28 did not have internet within their household.

"I just can't afford the internet, ugh no. It's a lot of money that I don't have. No, it's ridiculous."

Out of 27 residents who have internet, only **1** person has it for free through their building.



4 residents were using Comcast's "Internet Essentials" program, which provides 25/3 Mbps for \$10 a month to those who qualify financially. This is not available to people who have subscribed to Comcast in the past 90 days.

1 resident was receiving COVID relief for internet.

Average price of Wi-Fi (excluding those on Internet Essentials program): **\$79** per month

Two families with larger households reported paying **\$110** and **\$120** for *just* internet, due to needing higher bandwidth for activities like school, doctor appointments, and gaming.

Average cost of Wi-Fi when bundled with cable and/or phone: **\$159** per month

"I have to pay for it. It's like car insurance, I have to have it. I don't have TV. I've got to have the internet."

"\$130 a month, just internet. And that's the lowest price that I could do because I have three kids and myself and I need internet. So I can't have crawling speeds otherwise they can't do their zoom calls."

3. Health

26 out of 28 residents had seen their primary care physician at least once since the beginning of the pandemic, and **12** had seen a mental health clinician.

This month residents were asked specifically about their physical health. This brought up a number of concerns including stress, isolation, and changes in both physical and mental well-being.

"Absolutely. COVID has and is impacting me physiologically. I am someone who used to work out three to four times a week...emotionally and physically I haven't been able to get back into pre-COVID routines...I live alone, I have no family in the states, and the mind and body are connected...isolation is real. I have seasonal affective disorder so that has been a layer thrown into the mix, it's really, really tough."

"I had an incident with very high blood pressure over this last weekend...I mean I could have had an actual stroke over the weekend because my blood pressure was so high and I talked about it with my primary [doctor] and we both came up with that it was stress related."

"I'm very tired. I'm angry. I have no patience. I have three teenage boys. It's a lot. I physically have my children all the time. I know that [the stress] has messed with my sleep. I know it's messed with my temperament...I'm on social security because I'm in pain all the time. I've got a messed up back and messed up knees, so for me it's an everyday thing. I'm used to that extra stuff. But this is just above and beyond extra."

26 residents had the ability to participate in telehealth visits by phone and/or video.

"I've been losing hair [from stress] much more than I had before, apparently a lot of people are...I have an autoimmune condition and I personally think it's gotten worse...I hope Medicare doesn't stop paying for [telehealth] because they're really useful for a lot of things. Useful when you just need to talk about things."

5 residents reported gaining weight, and **5** reported concerns about being less active.

"Oh yes. I gained a lot of weight from eating anything but ramen noodles, you know, cheap food. I have very bad depression, but I was skipping my meds for a while because, you know, the copays and stuff."

"I don't get out as much...so joint pains have gotten worse."

"We can't exercise very well, you know we're not supposed to be out and about in the building very much, so it's like, how do you get that walk in if you can't go outside?"

"I've gained some weight. I've got to get out, I have to walk no matter what. You can't just sit here and crochet all the time and watch TV and eat."

4. Parenting

Parents spoke frequently about ongoing issues as a result of school closures including limited ability to work, increased expenses, difficulty with remote schooling, and family tension.

"Yeah if I had more childcare that would be awesome. I've noticed that [my 5 year-old daughter is] starting to get stressed out with this pandemic too. She's all of a sudden really just burned out. Math and everything, all of the rules."

"The hardest thing for my son, he's on a 504, has been the hybrid schooling and not having enough support."

"They're stuck in the house driving me crazy all the time. And they're also stir crazy because they're stuck with me all the time."

"It's hard in between now and the school year to find work because my daughter is home 100%. She has autoimmune problems and she's going through immunotherapy so I can't risk possibilities of COVID during her treatment. I am the teacher and the mom, so I can be the best of both worlds or the worst."

"Until my kids go back to school it doesn't matter. I can't go back to work in person."

5. Outlook

The expanding COVID vaccine rollout and promise of spring has provided many residents with more optimism for the months ahead, especially regarding their social and emotional well-being. Others expressed more caution and found it difficult to think too far beyond the present.

"I think spring will be good. Right now it's really hard for us, for everybody. It's so cold."

"Actually I'm feeling pretty good. I've got a feeling that within the next few months I might be able to get a COVID shot and that's really important to me. That would be great."

"I don't feel very sure. I feel like I'm pretty stuck in the middle on how the future looks. I hope for the best and always want to leave room for growth. However, I also feel afraid kind of like where things will head as well."

"Well, I try not to think more than one or two days ahead. It gets really complicated and it's just not good. I stress a lot."

TAKEAWAYS

This report offers a window into both the breadth and dynamic nature of residents' most pressing challenges as the dual economic and health crises continue to unfold. The findings presented here raise several questions regarding how we can best support COVID relief efforts for affordable housing residents throughout Vermont, including:

- How can we improve messaging campaigns around available services and supports so we can reach more low-income renters?
- How can we reduce stigma around accessing COVID relief?
- How can we make Wi-Fi service more affordable to ease the financial burden on struggling households?

The Connections team is currently exploring ways to expand free Wi-Fi access as well as support resident services and food security programs within Evernorth-owned properties. We welcome feedback on how to use the information gathered in these COVID phone surveys to support residents and encourage our housing partners to contact us regarding any of these initiatives.

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