

COVID Phone Survey Report

April 2021

OVERVIEW

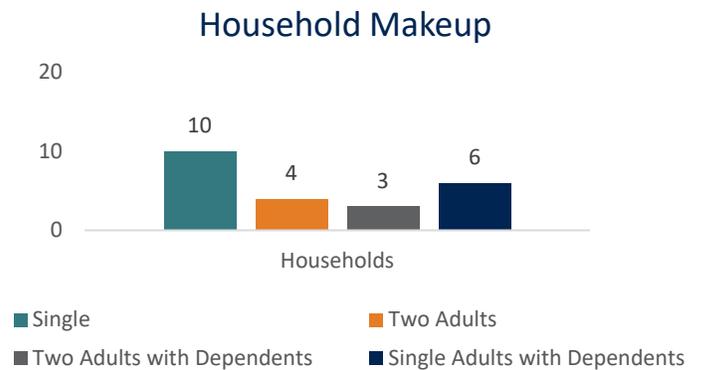
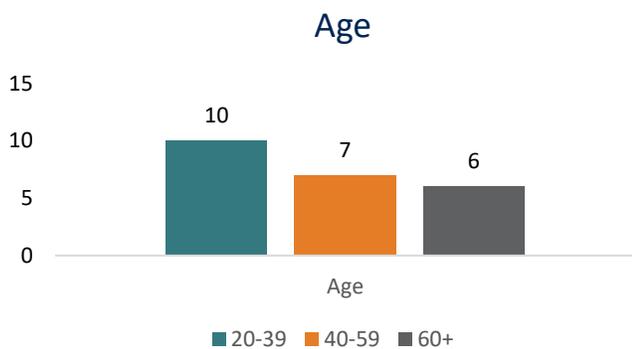
Evernorth Connections, in partnership with the Vermont Affordable Housing Coalition (VAHC), completed its fourth month of a long-term survey project to better understand how low-income households throughout Vermont are managing through the ongoing COVID crisis.

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 develop and foster a running dialogue through this continually evolving period.

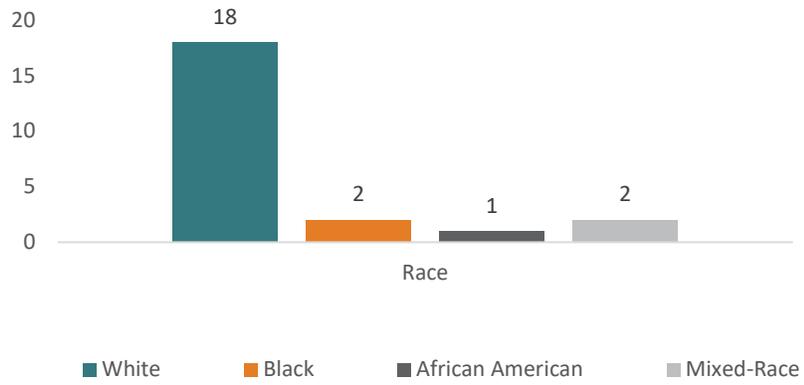
Shared in this report are the key findings from phone surveys conducted in March. The Evernorth Connections team spoke with 21 individuals and VAHC spoke with four individuals currently residing in affordable housing properties from the following 14 municipalities: Brattleboro, Burlington, Colchester, Essex Junction, Jeffersonville, Morrisville, Randolph Center, Richmond, Shelburne, South Burlington, Springfield, St. Johnsbury, Stowe, and Vergennes. Selected quotes transcribed from these conversations have been lightly edited for clarity and anonymity.

DEMOGRAPHICS

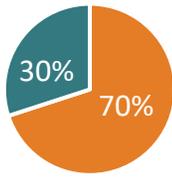
Total Affordable Housing Residents Surveyed: 24



Self-Reported Race

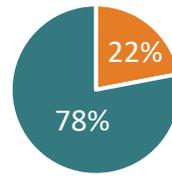


Earned Income in Past 30 Days?



■ Earned Income ■ No Earned Income

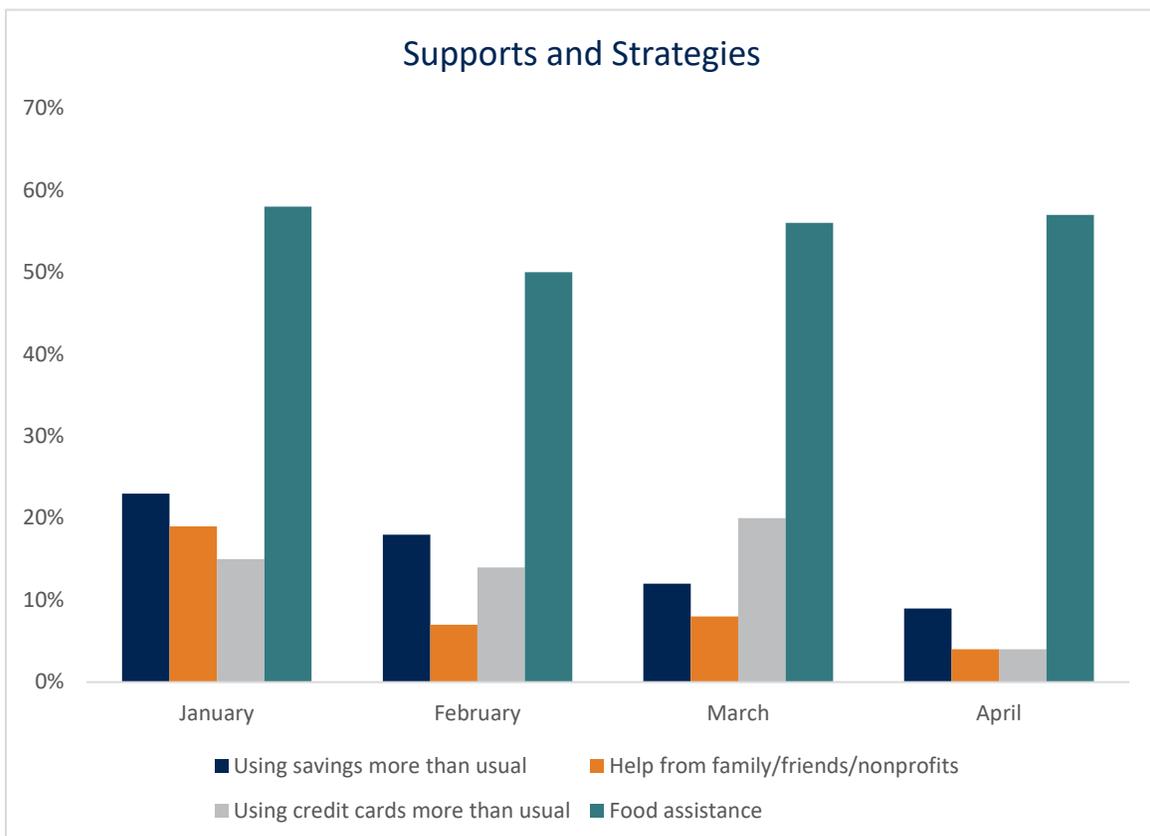
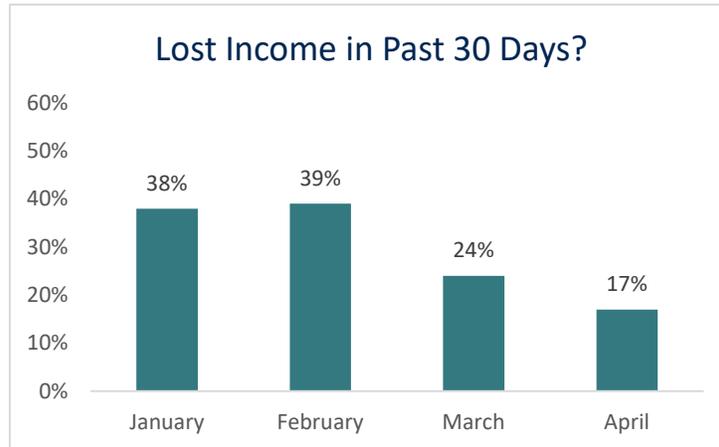
Unearned Income in Past 30 Days?

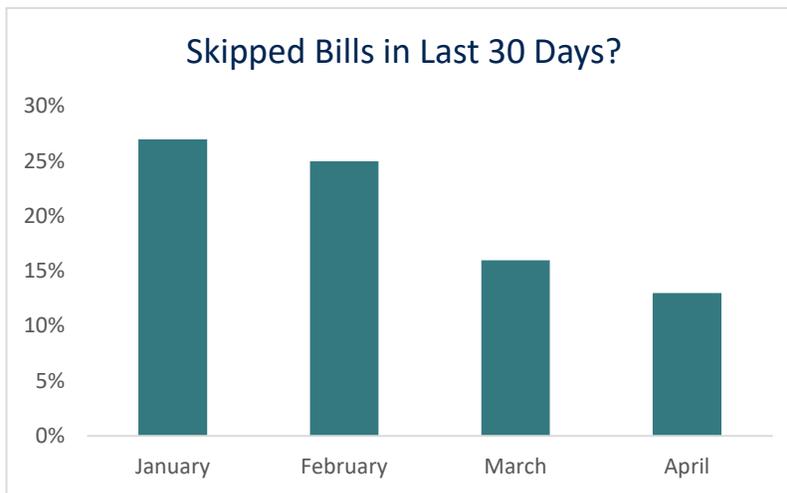
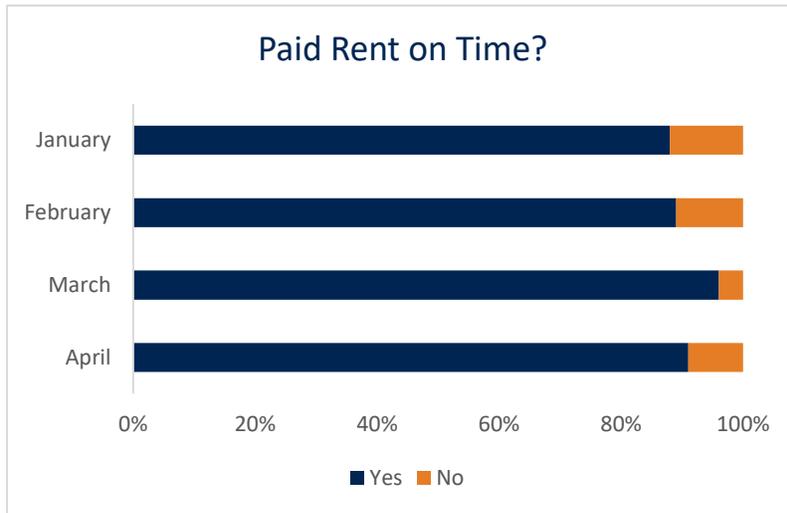


■ Unearned Income ■ No Unearned Income

RESIDENT QUOTES AND SUMMARY OF KEY FINDINGS

1. Income, Employment, and Bills





As reported in March, residents’ economic health continues to trend in a positive direction overall. The gradual reopening of the state’s economy coupled with recently issued stimulus checks and tax returns have had a big impact in helping more households keep up with payments and expenses.

Resident quotes:

[What do you plan to use the most recent stimulus toward?] “Mostly bills, we’re trying to catch up. That’s mostly it. There’s a little relief with it, because at least we can pay some bills we might have had to wait on. It’s quite a bit of relief actually. I know it’s temporary and it goes fast but just to have the money is a nice change.”

[How does your household's income now compare to before COVID?] "I think it's gotten better. Food seems to be still expensive to me, but I think everything's starting to get back to normal."

"I feel very fortunate that I can still pay my bills. I've had to use my credit card a little bit but I feel good now because I've paid money down on that, and hopefully things will start to get back to normal again."

Although some residents' financial situations are improving, multiple residents mentioned being stuck in a perceived "in-between" space – their earned income made them ineligible for some support services yet was not high enough for them to feel financially secure. They often cited a rise in rents and other household expenses as a significant contributor to these concerns.

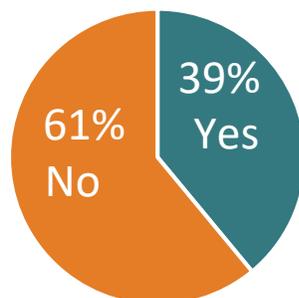
"I have not gotten a pay increase, so how can I afford an extra \$40 a month [on rent]? Food has increased, inflation is bad. The price of food has increased. Everything has increased...so I'm really worried about that, I'm honestly really worried...This is what I hate, I'm not poor enough to get help. I'm just right in that midline, it sucks because it's not like I have kids, it's not like anybody is going to look at me and go 'Oh, she needs help.' And I'm not complaining don't get me wrong, I just hate feeling like I'm in this middle where it's too complicated."

"With everything happening on top of now the prices of rent and houses to buy have substantially gone up, it kind of feels like the pause button's longer than maybe this next year. I'm now stuck in the middle, I'm like stuck with the public housing until things get back to normal... I was coming out of poverty levels for the first time since I've had a kid and I kind of just sat back down for a little while."

"I tried to apply for [rental assistance] and they said I don't qualify for it. Something about we're not low enough? Which I thought was weird because when I watched the news they did on it, when it first opened, the guy kept saying on the news channel that as long as you need help you would receive the help."

2. Rent Relief

Have you heard of the Vermont Emergency Rental Assistance Program [VERAP]?



Over half of those surveyed this month were not previously aware of the Vermont Emergency Rental Assistance Program. Those who did know about it mostly learned through friends, family, and neighbors. 2 people reported hearing about it from their property manager, and 1 individual reported hearing about it on the news.

"I'm going to apply. I just think it will ease the stress. Other than stimulus checks I haven't gotten any help or anything, and I think I qualify."

[Have you heard of VERAP?] "No...Wow that's awesome."

3. Transportation

20 out of the 24 residents surveyed this past month have access to personal transportation. However, owning a vehicle proved to be as much a burden for some as it has been a convenience for others in the past year.

"[Have you had trouble accessing transportation?] A little bit. My car tire went completely flat. Where I live, the bus comes but it doesn't go every place around Colchester for some odd reason. Usually I only take it when I'm going downtown, it doesn't go through Colchester at all. I don't understand that."

"We do have a vehicle. No impacts. We know people that work on cars. We keep up on them."

"Getting timely repairs [has been difficult]."

"Yes I have a vehicle. Well [my bills] are all difficult but I've been fortunate enough to make them."

"My kids are part of a lot of state funded groups, which is the only reason I know as much as I do about the help that's out there and one of the groups that my kids are part of helped pay for car repairs so if it wasn't for them, I don't even know. I wouldn't have a car. The one before the last time was \$1000 and she got that paid for me."

Experiences accessing transportation during the pandemic for those who do not own a vehicle have ranged widely depending on their proximity to downtown areas, the quality of local public transit, and personal networks.

"That is one of my biggest problems. There is public transportation but it only runs Monday through Friday [with very limited hours]. Basically I can't do anything except go to the supermarket. I use it to go to my doctors' appointments, but that's kind of it because so much else is before or after the bus runs. Anything that's not a necessity to live, anything that would improve the quality of my life, I can't access. I can't go to a church dinner, I can't go to a concert, I can't go any place because the buses don't run then. The transportation is really not good for people who do not have means... I don't think people in Vermont see or think about what it means when someone doesn't have a car and can't get some place."

"I take the public bus. It's still running, it's still operational They've been doing a really good job of that."

"Yes [but] we worked it out by walking or, like I said, I have people taking me out... I always ask for rides, I've got family [close by. I pay for gas!]"

"I was tired of driving, more of a pain to have a car than not. I take the bus when I can."

4. Vaccination

Last month, **7** people stated that they were not going to get vaccinated or were unsure. This month that number dropped to **4**; this was partially due to survey attrition, but **2** people did specifically state that they had changed their mind. Several people had received doses since we last spoke to them and were excited about the increased sense of security. Others still felt strongly about not getting vaccinated.

"It doesn't really resonate with me and I am actually beginning to become more fearful that that will be something that they're gonna try to force people to do. I know it doesn't seem like that's going to happen but even say if we have to be vaccinated to do certain things, to go into certain places, to travel at all, that is kind of scary to me. So I feel like I might have to get the vaccine but I really don't want to. I know from my own research about it and then kind of some of the stuff that's inside of the vaccine that doesn't really align with my beliefs."

[What made you change your mind?] "I had to think about it now that it was a possibility [to get vaccinated]. It's the smart thing to do, it's the safe thing to do."

"I went home to see my parents because all of us were vaccinated, so it's the first time I've seen them since this really started."

"I go tomorrow to get my first shot. My husband [secretly] made me an appointment." [What made you change your mind?] "My husband's family, his grandfather has come down with cancer and is in chemo so his immune system is shot and his sister is getting married in 2 months and is refusing to let anybody go to the wedding unless they've at least had their first shot."

"It really makes me feel better that I won't be getting anybody sick like family members, or my dad who's 84 years old. And I think that it's going to make it good for me to actually have a good summer this year, I hope."

"I'm not going to get it because first off it hasn't even been around that long. It's only for one strands of COVID, it's not for all the strands of COVID so I can still get COVID, and so I see no reason to put stuff in my body that's not actually going to help right now. My plan is to wait until there's more information, until there's more on it."

5. Socializing

With the warming weather and almost half of Vermont's population now fully vaccinated, residents by and large reported increased levels of activity and socializing in-person with other households. This trend applied to all surveyed, including those who had not been immunized. Still, many remain wary about interacting with others beyond small gatherings. Others reported having limited community to begin with.

"I've seen friends and I traveled a little bit. I had to travel to Massachusetts because I have a sick relative, but I felt fine doing that."

"I have not seen anyone...I did not have a big circle to begin with but at the same time I have not seen anyone in person."

"I see more people out and about walking. We had those nice days there. As the weather gets nicer you can go outdoors and you can say hi to your neighbors. It's easier with the weather. I'm still being pretty cautious."

"There's really only one family that we hang around with, so that's still the same."

"I feel tremendously better because I don't feel as scared of getting sick. Psychologically I'm in much, much better shape than I was November, December, and January, because I felt like I was in a box enclosed and couldn't do anything. I feel like now, if someone were to call me up and say do you want to go do this, I would do this."

6. Future Outlook

This month we asked residents about when they anticipate work and income returning to normal; responses varied from a few weeks to never. Overall, although residents were still cautious, several did speak more about their future plans than they have in prior months – from summer vacations to career changes to healthy behaviors. The increased financial breathing room may have allowed some to think beyond day-to-day survival. At the same time, many residents' optimism was tempered with uncertainty.

"I'm just wondering what it's going to be like, will we be able to meet this summer? We haven't been together all year but we don't know. So I guess it's just a big question mark. We're both in poor health right now so we don't know what's ahead. You can't say this summer we'll gather as a family because that may not be possible."

"Yes, I'm a little bit more hopeful. And I think it's multifactorial because there's more sun...it's a lot of factors. So I'm feeling much more hopeful, and there's a bright spot that I might be able to take some vacation."

"I'm working on a new thing, I'm going to try to quit smoking. I'm ready and I really think I can do it...it's behavioral, you know? If you can change your habits a bit and do different things. I'm going to give it my best shot. I'll let you know next time I talk to you. Because I think it's two weeks from today, I'm

going to try to do hypnotherapy. So two weeks from today is the day that I'm hopefully going to quit smoking. I've smoked for the biggest part of my life and I know it's affecting me and I want to be around for my kids and my grandkids."

"Well now that my tax [return] money is all gone from paying overdue bills it'll probably get a little tight again. But besides that I think we'll be alright."

[When do you anticipate getting back to normal?] "In two years. I wish it were gonna be this year but I think it's going to be a couple years away."

"[I was struggling with] the demands of my job and trying to do a good job as a district manager and a good job as a husband and father. It was too much to balance and instead of doing a good job or even a mediocre job at either of them I was doing poorly, and that weighed heavily on me. And after talking it over with my family I decided to change careers."

"I'm a lot more optimistic. Before I was feeling hopeful, but now I'm feeling more optimistic... to see that I'm not the only one, that there are people who are actively trying to make a difference, that gives me so much hope."

TAKEAWAYS

Conversations from April suggest that residents' circumstances are generally improving for the second month running. However, it is unclear whether this improvement will remain steady as we move into the summer. Some of the questions that arise from this month's interviews include:

- Will residents' financial health continue improving overall, or is this trend temporary due to an influx of stimulus and tax return money?
- How do we build on current outreach campaigns around VERAP?
- In what ways can housing organizations assist residents in re-establishing community after COVID?

Report prepared by:

Lindsay Thrall (lthrall@evernorthus.org)

Jed Sass (jsass@evernorthus.org)