

COVID Phone Survey Report

March 2021

OVERVIEW

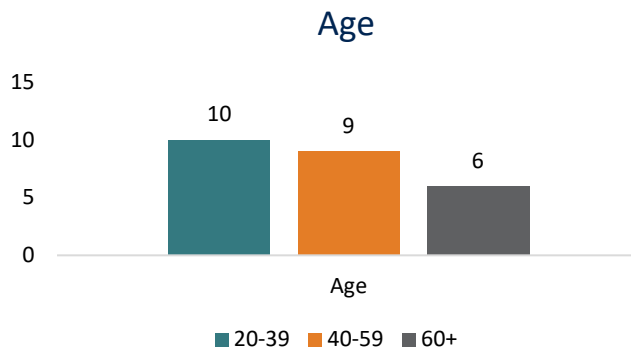
Evernorth Connections, in partnership with the Vermont Affordable Housing Coalition (VAHC), completed its third month of a long-term survey project to better understand how low-income households throughout Vermont are managing through the ongoing COVID crisis.

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.

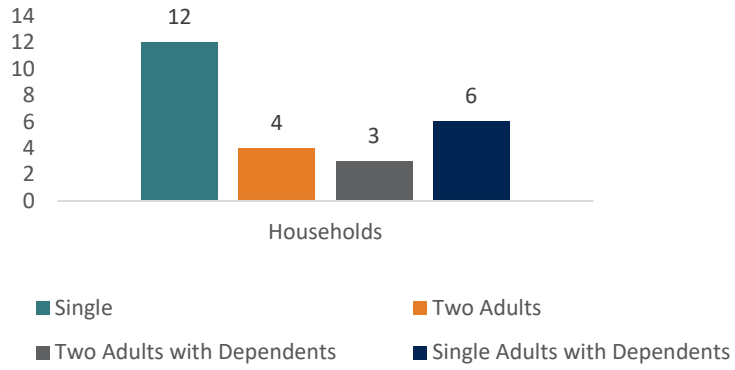
Shared in this report are the key findings from phone surveys conducted in March. The Evernorth Connections team spoke with 21 individuals and VAHC spoke with four individuals currently residing in affordable housing properties from the following 13 municipalities: Burlington, Colchester, Essex Junction, Jeffersonville, Lyndonville, Middlebury, Morrisville, Randolph Center, Shelburne, South Burlington, Springfield, Stowe, and Vergennes. Selected quotes transcribed from these conversations have been lightly edited for clarity and anonymity.

DEMOGRAPHICS

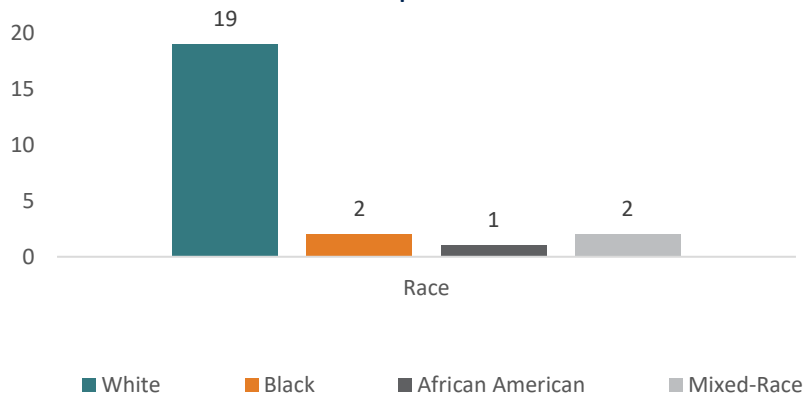
Total Affordable Housing Residents Surveyed: 25



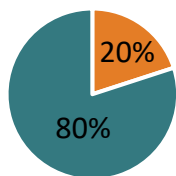
Household Makeup



Self-Reported Race

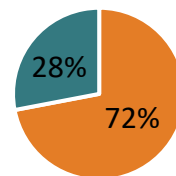


Unearned Income in Past 30 Days?



■ Unearned Income ■ No Unearned Income

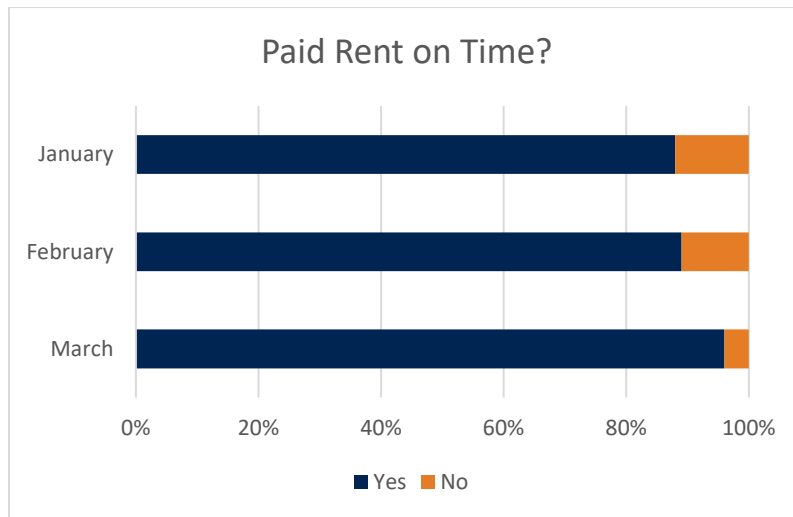
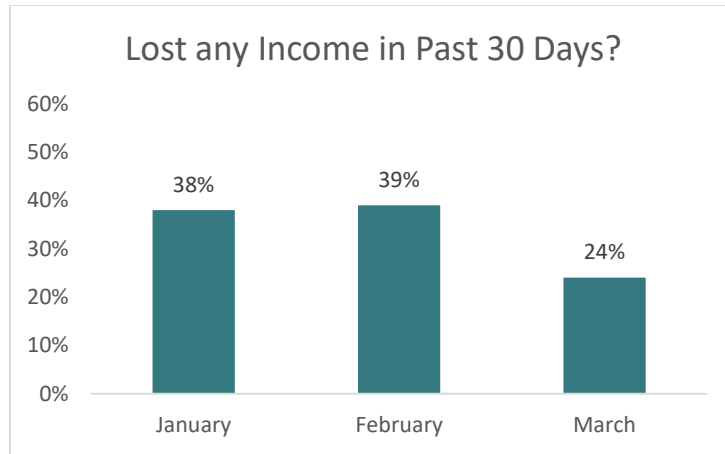
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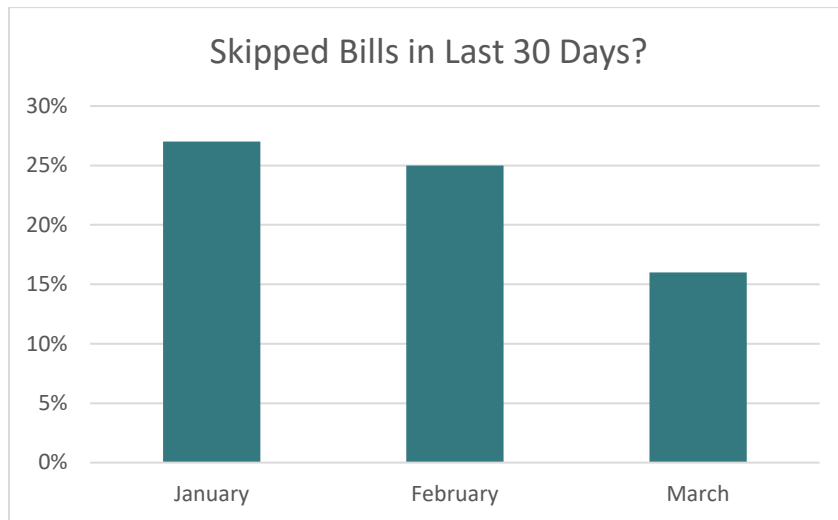
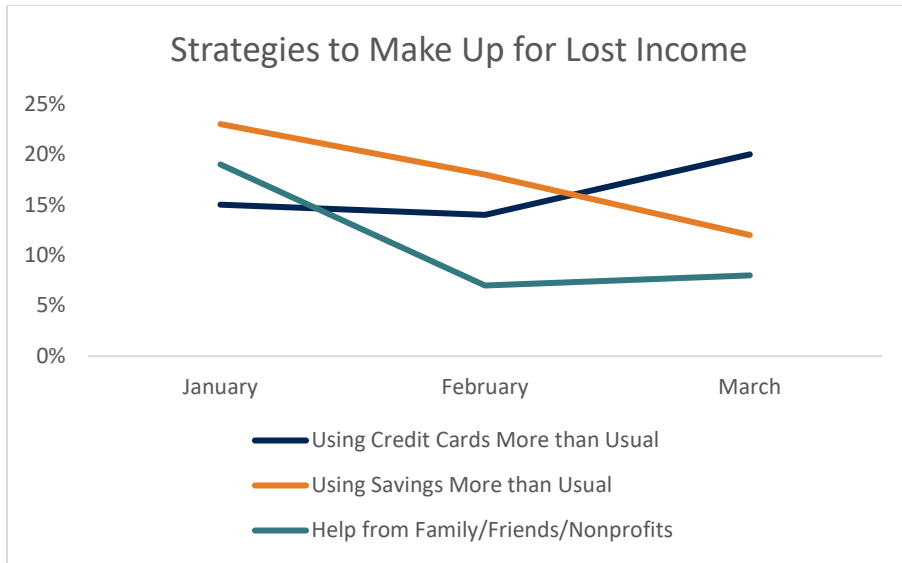


■ Earned Income ■ No Earned Income

RESIDENT QUOTES AND SUMMARY OF KEY FINDINGS

1. Income, Employment, and Bills





Overall, slightly more residents had their income go back to normal, and slightly fewer skipped bills. Some are still struggling to pay what is due.

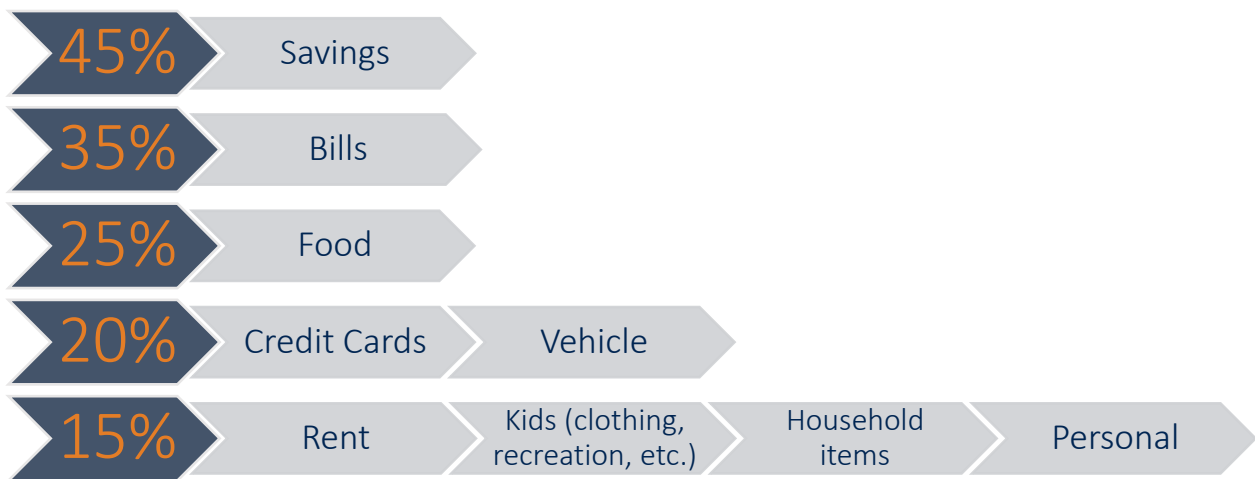
Resident quotes:

“I’ve paid all the bills, just less than what is due to keep us from getting shut off.”

2. Stimulus Payments

85% of residents had received the third and most recent economic impact payment. When asked how they have or how they plan to use the money, 9 households reported putting some portion of their stimulus into savings. Other common responses included spending it on rent, bills, credit cards, and food.

Reported Uses for Third Stimulus Payment



"I paid a bunch of bills that needed to be due. I had some credit cards that unfortunately due to COVID and not working I wasn't able to do payments on so they went into default. I paid what I could on that. I have one thing left to take care of and then I'll be good...My kids needed clothes so bad. I haven't been able to get them anything this entire year, I mean they're growing, they grow out of things. So just taking care of family needs and making sure there is some food in the house to get us through for a bit."

"I paid my bills, I paid my student loan, I paid my medical bill, I paid my rent. Basically my everyday life."

"I used it to buy things for my kids, food in the house because we're only going with what my mother gets for food stamps which is really not a whole hell of a lot. I used a majority of it on that. I paid off things for bills. I've used my \$5,600 pretty wisely and I still have a little bit left out of it, but not much."

The stimulus checks seem to have eased the burden on numerous residents who were behind on payments and offered some breathing room for the upcoming weeks. However, many continued to express caution with the economic uncertainty that still exists as a result of the pandemic.

"I paid off the credit card which was a huge concern. So that's paid off. I've put about 900 into investments and the rest is being put away that's rent guaranteed in the bank for awhile. Just trying to figure out how to use this as smartly as possible. It's incredibly relieving. Everything's not the end of the world anymore. Inconveniences are just inconveniences. And it's amazing: I had about \$200 in savings until the stimulus hit."

"Having that helped us out, especially because I don't make a lot of money and neither does my other half... it will help me be able to have food in our house, which is the main thing that I was worried about."

"I'm going to save it in case I need it. I'm not going to go out and spend it yet, no, it's going to be just in case. You never know. The price of everything is going up. The price of food has gone up, the price of gas is going up. The money has come in handy, the other [stimulus payments] we've gotten too, I paid my heating bill I got for the winter. And then this will help with whatever...with prices going up."

"I have saved some of it though because I don't want, if there's another emergency or there's not another stimulus check or something, I don't want to be like zero dollar balance."

3. Support Services

In the February report, residents provided insight into their knowledge of the services available to them – from rental assistance to food support to discounted Wi-Fi programs. This month's surveys focused on better understanding exactly how they learned about the services they have accessed. The most common response was through word of mouth from family and other close contacts, especially for those services directly related to the pandemic.

"I think my neighbors. I don't know. I think I was Googling [3SquaresVT SNAP benefits] when this started...it says that they're still doing it but mine went down like \$100. They say they're giving the maximum benefit but it doesn't seem like they are."

"I saw [the Vermont COVID-19 Arrearage Assistance Program] on the TV and I got an email to know I was able to apply if I have an electric bill that's behind."

"[My household] got rental assistance briefly at the end of 2020. [I] heard about it through Champlain Housing Trust. "

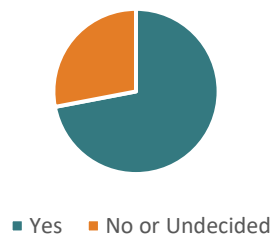
"I did start getting the boxes of food. I don't know [where they come from], my co-worker gets them for me and brings them to me. Yes [it has been helpful] and the Everybody Eats program started again too."

14 of the 25 households surveyed this month obtained some form of food assistance over the past 30 days. This included receiving SNAP benefits, visiting a local food pantry, acquiring free meal kits, accessing the Vermont Everyone Eats program, or a combination of these services.

"I was thinking that SNAP was for families. I didn't realize that [single people can access it]. I thought actually you couldn't have any income at all, and because I make \$100 a month roughly I didn't know."

4. COVID-19 Vaccinations

Will you get the vaccine when it becomes available to you?



11 residents had already received the vaccine. **7** people said they did not plan on getting vaccinated or that they were unsure; of those who were unsure, **5** reported feeling like they do not know enough about it.

"It's not that I don't care or that I'm 'anti-vaccine.' I don't know enough about it and I don't want to be like a test guinea pig for the vaccine because my health is extremely important to me. But if I was given the proper education on it and I was able to see the effects in other people who have taken it and see their stories, I would be open-minded of course if that meant saving lives."

"I get flu shots, I get all kinds of shots, why not? And a lot of people I know already had their first shot and their second shot, so when my age group came around I jumped on the bandwagon."

"The outbreak at my other job brought it really close to me. I was kind of on the fence before that happened and once everyone got sick, my boss got put on a ventilator and stuff, I was like 'I'm going to get that vaccine.'"

"Yeah I can get it but I don't really know about it very much. I've been told that it can affect people with certain things. It can affect people badly I guess."

"I've heard different things about the vaccine. How it's going to mess up with your DNA. We all have DNA for a reason, why change it? I heard that people can end up getting COVID and end up dying faster. They don't even have one for the new strand of this COVID virus, so is it going to protect us from a second strand of it that's already here in Vermont?"

"I want to keep my parents safe and because we are a dentist's office we want to keep our patients safe."

"All I hope is that a large percentage of people in Vermont choose to get the vaccine, I hope they wise up and get it. This is a super scary disease, it's nothing like the flu. I've lost three people to this thing, it's heartbreaking. The last one was in November, it just broke my heart. I can't even imagine, you can't see them and they die alone, and that's horrible. That's your choice, that or living in a square box for a year. I just hope that variants that are coming along will not set us back."

When asked how they thought the vaccine would change things, residents provided a variety of responses.

"For me, I'll be able to go back to work part time. I'll feel safer. And maybe go somewhere this summer!"

"Unfortunately, I mean, besides me having a better chance of not being dead, getting the vaccine, I mean, unless there's herd immunity, nothing's going to change for me, that's the honest truth."

"I think it'll be great, I think people will be able to get out and do things again."

"I think it's gonna change what we're able to do. I haven't been able to see my family, I haven't been able to go anywhere or do anything...I can't wait until it goes back to normal, some sort of normal. I've heard positive things about [the vaccine] from other people, so it's good. I really kind of am [excited about the vaccine] because I've got my wedding coming up and I want to be able to have the people that I want there, I don't want to have to cut my wedding list in half, you know, it's just sad."

[Do you think the vaccine will change things for you or anyone else?] "No."

5. Physical and Mental Health

When asked about their health and stress levels, many residents stated that the change in weather has helped their mood and activity levels. Some continued to report high levels of stress.

“Stress level is down a little bit with the nice weather and actually being able to be outside and with the stimulus check coming and not worrying about bills for this month.”

“Yeah I just have general stress about what's going to happen with everything. It almost always for me comes back to childcare and the balance of having her all set, taken care of, and not knowing because things change a lot. The stress of her having to wear the mask and all that, and what's going to happen this summer, and April break. Are they going to have to wear masks next year? It's just parenting stress, alone in the pandemic.”

“I don't think [my stress] has gotten that much better but I think I'm handling it better. I'm working on [getting out more]. I went out yesterday, down to [town] with my daughter and my grandson so that was nice. I had to pick up a prescription but all the other time was just plain fun. That seems good and I think I need to remember to do that.”

“Because my worlds are still merged and I'm still [working] at home, I'm still where I was emotionally [a few months ago]. Because I still have not done a lot of normal things, I still haven't done pre-COVID life things. I went to the gym and they did a fantastic job, and I was just not in the psychological frame of mind to even go back because I was just feeling just so out of it. I mean, my favorite Zumba class...who could have thought I would never want to go back? I would have never thought that. Never! Never in a million years would I have thought I would not want to get out of [my apartment]. Not me.”

“We're doing our best to [enjoy the weather]. My family definitely is, their moods have all gone through the roof. The kids have been able to play outside and we've been able to be out there with them. The extra sunlight, they're not all running around like crazy people in a small apartment.”

“Yes, the weather is helping to feel like we have more freedom, but I think still that gray cloud over your head saying your kid still can't get vaccinated, it's not all the way gone. There's still a pause button happening in life.”

TAKEAWAYS

Although the latest round of stimulus payments and Vermont's vaccination campaign have given residents some peace of mind, many remain noticeably concerned about what the coming months will look like for their households and their communities.

Conversations from this past month also indicated existing gaps in understanding around the vaccine. Multiple individuals mentioned they are hesitant to get vaccinated because they know very little about it but were willing to learn more if provided with reliable information. These insights raise a few questions:

- How can we continue to get the word out about available funding and services?
- How can we be proactive in providing affordable housing residents with basic information about the COVID vaccine, given that low-income Americans are at higher risk for severe disease and death?
- What safety measures will need to remain in place for those who do not get vaccinated, whether by choice or due to medical reasons?

ACTION ITEMS

- Discuss findings at Vermont Affordable Housing Coalition and VHCB Housing Managers meetings
- Connect with Department of Health to discuss housing-based vaccine education
- Research vaccine education resources to distribute to partners

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