

COVID Phone Survey Report

May 2021

OVERVIEW

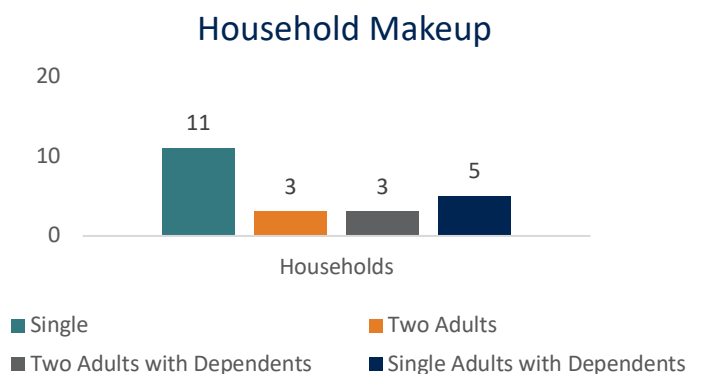
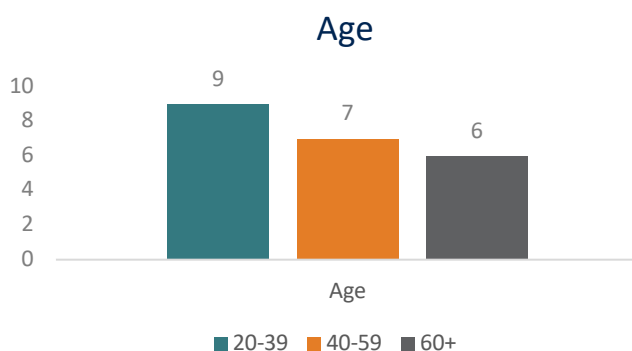
Evernorth Connections, in partnership with the Vermont Affordable Housing Coalition (VAHC), completed its fifth month of a long-term survey project to better understand how low-income households throughout Vermont are managing through the ongoing COVID crisis.

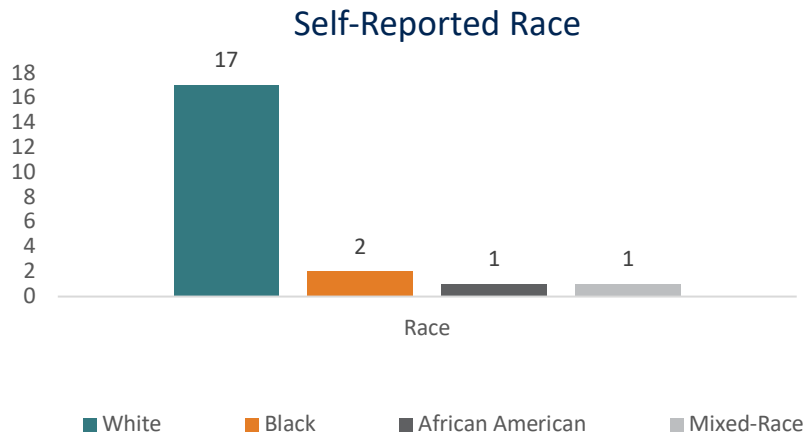
Affordable housing residents willing to participate in this project were contacted by phone for an in-depth conversation regarding their financial, mental, and social health. Evernorth and VAHC will conduct a similar conversation with each participant once per month to track how residents' circumstances 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 May. The Evernorth Connections team spoke with 18 individuals and VAHC spoke with four individuals currently residing in affordable housing properties from the following 12 municipalities: Burlington, Colchester, Essex Junction, Jeffersonville, Morrisville, Randolph Center, Richmond, Shelburne, South Burlington, Springfield, Stowe, and Vergennes. Selected quotes transcribed from these conversations have been lightly edited for clarity and anonymity.

DEMOGRAPHICS

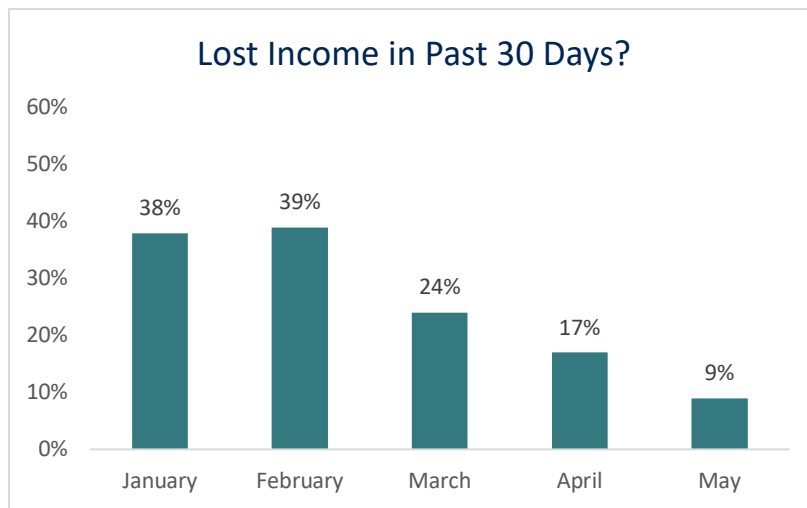
Total Affordable Housing Residents Surveyed: 22



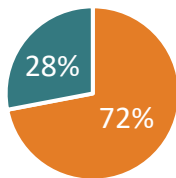


RESIDENT QUOTES AND SUMMARY OF KEY FINDINGS

1. Income, Rent, and Services

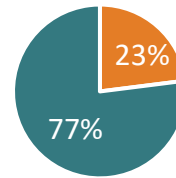


Earned Income in Past 30 Days?

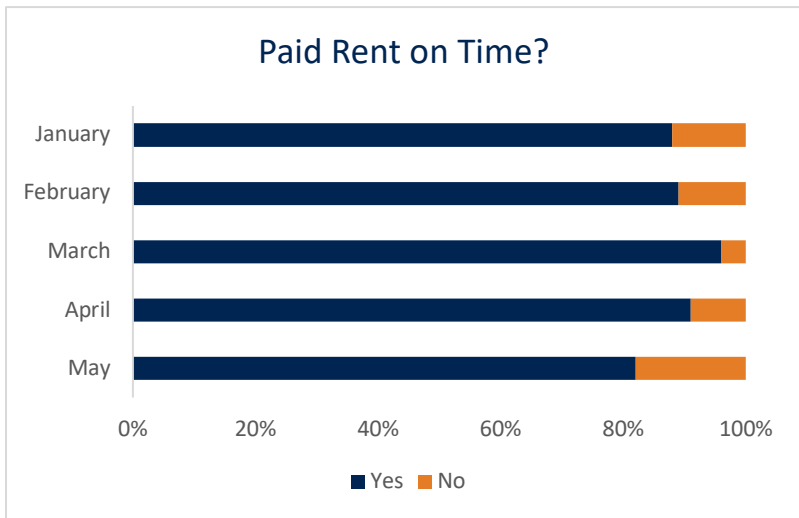
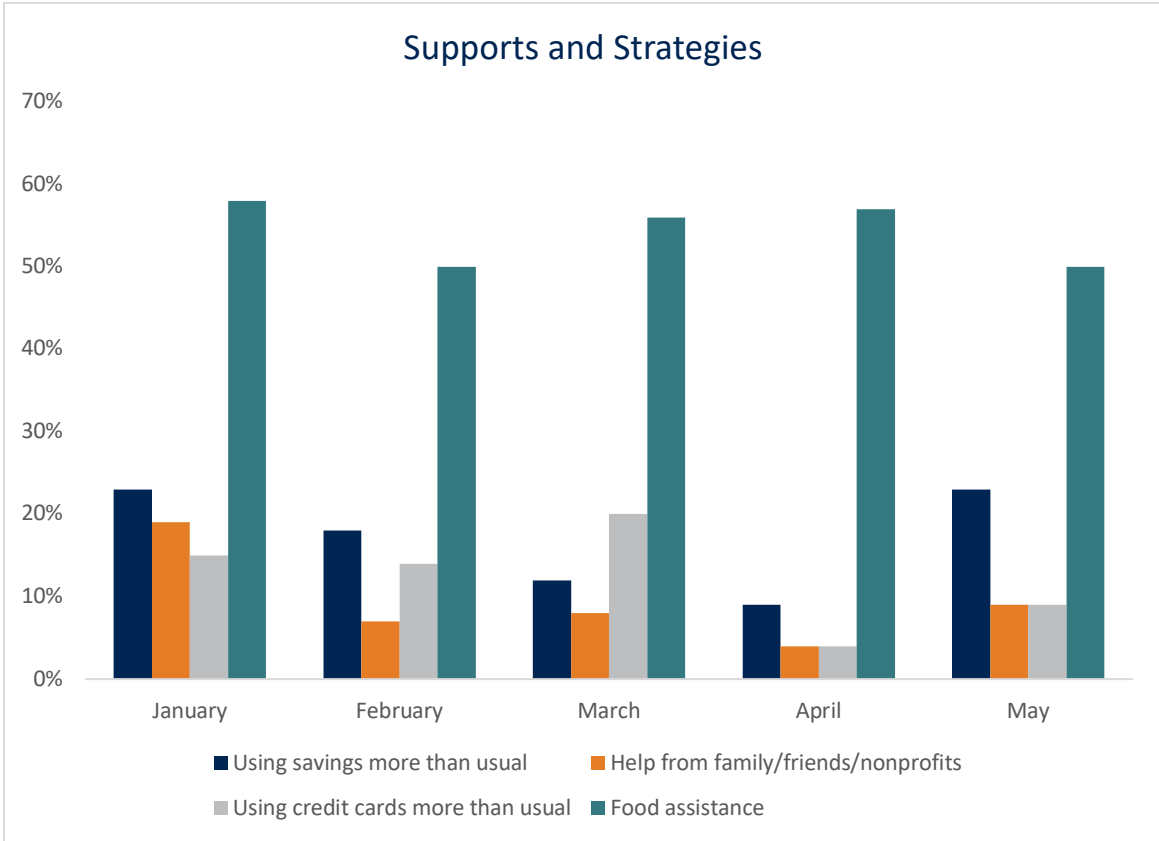


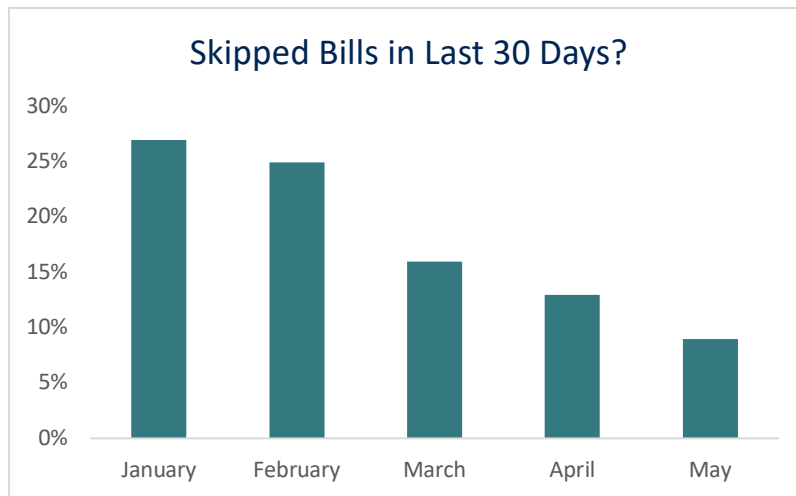
■ Earned Income ■ No Earned Income

Unearned Income in Past 30 Days?



■ Unearned Income ■ No Unearned Income





Most but not all residents had gotten back to full work hours this month. No residents received rent relief this month despite several people being late on rent or skipping bills, but several mentioned having applied for the program. **8** residents (36%) had heard about the FCC’s Emergency Broadband Benefit program. **11** (50%) continued to get food assistance; this number has maintained stable for the past five months. Some residents have been receiving assistance with bills, but several spoke again this month about feeling stuck in the middle: they don’t qualify for assistance but are still struggling to make ends meet.

Resident quotes:

“That’s my issue, I don’t like to be late on things like my electric. I don’t get late notices on it. Even though I’m late paying it, I always pay at least enough to cancel that cancellation notice. And it’s like, the state won’t help you unless you have that cancellation notice. I don’t want to be that far [behind] because what if you choose not to help me? Then I’m screwed catching back up. I pay enough to keep everything from going to collection or being shut off but I haven’t actually paid a full bill.”

“Fortunately with the unemployment the way it is right now it’s afforded me [the ability to pay my rent]. So I’ve been able to pay my electricity bill up to date, thankfully, it was \$700. My internet is up to date, my rent is now up to date. I’m worried about what [it’s] going to look like when they take the unemployment away but at least for right now I’ve been able to catch everything up to date. So I’ll just do the best I can while I have it and try to keep everything maintained.”

2. Long-Term Financial Impacts of COVID-19

When asked their thoughts on the long-term impacts the pandemic will have on their household's finances, multiple people mentioned "catching up" or "bouncing back," and stated that it would take a while for their families to get back on track. Several people did not feel the pandemic would have much of an effect and a few who had not lost hours or work thought it would have a net positive effect on their finances.

"I mean, you get behind, you know it just takes you longer to kind of catch up. It'll be interesting to see."

"I think it might be good actually because I've saved more money from not doing anything, and getting the stimulus checks and all that. Might actually help a little bit in the long run."

"I'll bounce back but not very quickly."

"Just being able to get caught up again with all our credit cards being maxed out."

"If anything it's probably made it better. I work in a lot of rich people's second homes, which they're now making their primary homes because of COVID. So there's a lot more money being spent at [my employer's] business. The business I work for is going crazy because of it."

7 residents (31%) expressed concern about rising prices, and worried that the trend would continue.

"Overall long term [impact] is, we might have money but things are so expensive now that it's almost worse than when COVID first began. At first it was prices increasing in toilet paper and stuff, now it's not toilet paper anymore, it's everything else – food, gas, parts. Stay the course that you can and maintain, is my lookout. It feels like it's gonna take me another two to three years to get out of what I thought I was getting out of [when COVID hit]...you go to the store and it's just like, how is everything this much?"

"Food is going up, everything's going up. My rent is going up."

"Oh gosh I think it's gonna be a strain to buy groceries, you know? I've seen a big upturn in prices at the grocery store. It's like we are constantly going between groceries, food, and rent, groceries, food, and rent. And a few other bills you know? But it's just a strain."

"Food prices have gone up significantly and though I don't have a car myself, people take me places and I pay the gas. Gas prices have gone up quite a bit, I don't know how long that's gonna last but I fear that I am spending more money than before COVID started and some of it is because of shortages."

One single mother, a domestic violence survivor and caregiver to five children, described the devastating loss of her dream to own a home.

"I got my associate's degree, I was going to continue on to my bachelor's, I was going to continue nursing, I wanted to buy a house, my income was really starting to climb up there. I was over fifty thousand just myself. I was getting to the point where in a couple years I would've been able to get the house that I always dreamed of without having to worry about not having the two incomes that are usually required to buy a home. I've lost all that. That's just been my biggest dream is for me and my children to own our own home...I was raised on a farm so I used to be able to go outside and play in a garden and go out in four wheelers. I was able to do all this stuff that my children have not been able to do. I've worked really hard to get to where I was and I've lost all that. I've had to worry about our housing and [whether I will] end up homeless again. I just don't think that my dream will ever be a reality now. It is really pretty upsetting to be perfectly honest with you. I just worked really hard and that's the one thing I wanted above everything else."

3. Sense of Community

When asked how well connected they feel to their housing community, residents' responses ranged from not knowing any of their neighbors to having many tight-knit relationships. However, the majority of those surveyed mentioned being close to just one or two other households within their development.

"Overall to be honest I have no issues however on a personal note I don't know my neighbors that well, truly. I'm not ashamed to say it, I feel a little bit bad inside. I know at least one neighbor. The others we exchange courtesies in the hallway but I don't know them well."

"Some of our neighbors are getting a little loopy, there's more animosity going on, so we're still staying quiet neighbors to ourselves. Everybody's a little agitated - it does seem like it's best to just let things be for now."

"I feel pretty connected. I live in a housing co-op so I just feel like people are always around and always up in your business a little bit, but it's good! I have supportive neighbors. We chat and hang out when I'm outside watching my kid."

"Things that have been said and done, nobody talks, nobody socializes. Everybody just stays in their house."

Beyond their housing community, a number of residents feel connected to a small collection of family, friends, and other groups in the nearby area. Others mentioned having few relationships outside of their household, even prior to the onset of the pandemic.

"Unfortunately we don't have any other social circles. I guess it just hasn't worked out in our favor to have people in the loop."

“Yes I do have two good friends from school, they're both teachers. Since we're all vaccinated now we're getting together once a week for dinner. We rotate houses, which we had been doing prior to COVID as well, so it's nice to have that happening again.”

“I feel kind of isolated.”

4. Outlook

Despite ongoing financial worries, residents seemed to be excited about summer, primarily with regard to connecting with family and friends and the lifting of COVID restrictions.

“I'm feeling quite positive about things...I'll be happier when I get to see some family members I haven't been able to see yet. I anticipate by the end of the summer I will have gotten to spend time with everybody I want to spend time with... I'm optimistic.”

“I hope [the months ahead] are gonna be good. They keep saying another wave is gonna come through in the fall but I'm hoping that won't happen, I'm hoping we'll get that herd immunity.”

“I feel like the summer is the starting of the race and I think we're all hoping to finish by the fall, someone just fired the starting gun – it could go bad or it could go good.”

“It's going to get better! Hopefully no more masks!”

TAKEAWAYS

Not much seemed to change after speaking with residents in May compared to conversations from April, a positive sign that households are beginning to find their feet after a turbulent fifteen months. Still, uncertainty remains for many, most notably regarding their ability to pay for essentials such as food, gas, and rent as the prices of goods have increased steadily over the past few weeks.

Having now completed five rounds of this six-month project, Evernorth Connections and our partners at VAHC will conduct the final series of phone surveys later this summer to check in and see how residents are managing following the full reopening of the state's economy currently forecasted for early July.

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