

Final COVID Phone Survey Report

August 2021

OVERVIEW

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

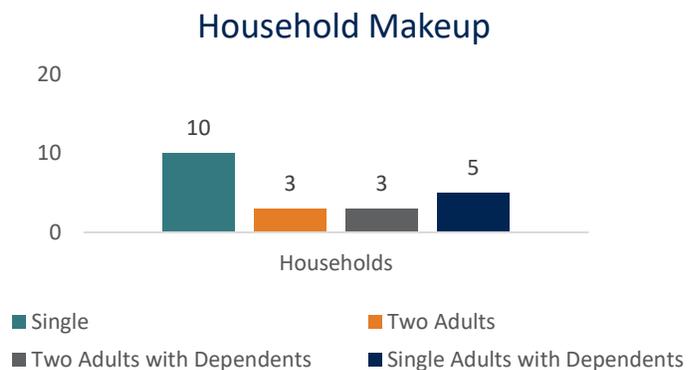
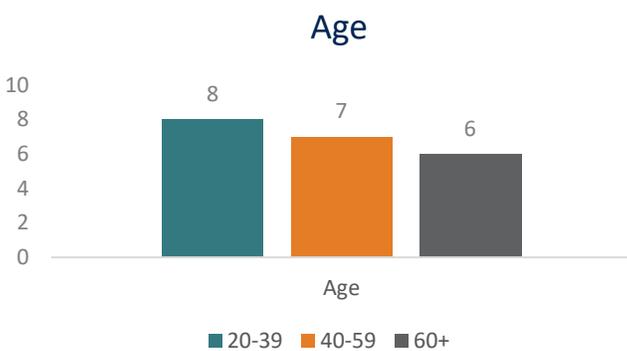
This month the Evernorth Connections team spoke with 17 individuals and VAHC spoke with 4 individuals currently residing in affordable housing properties from the following 12 municipalities: Burlington, Colchester, Essex Junction, Jeffersonville, Morrisville, Randolph Center, Richmond, Shelburne, South Burlington, Springfield, Stowe, and Vergennes. On the basis of anonymity, any potentially identifying information has been omitted. Selected quotes transcribed from these conversations have been lightly edited for clarity.

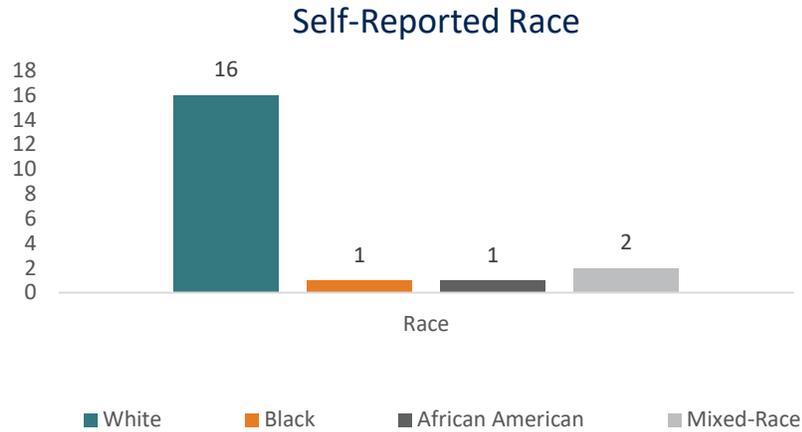
Number of phone interviews conducted over entire eight-month survey project period: 147

Approximate number of hours spent in phone conversations with affordable housing residents: 37

DEMOGRAPHICS

Total Affordable Housing Residents Surveyed: 21

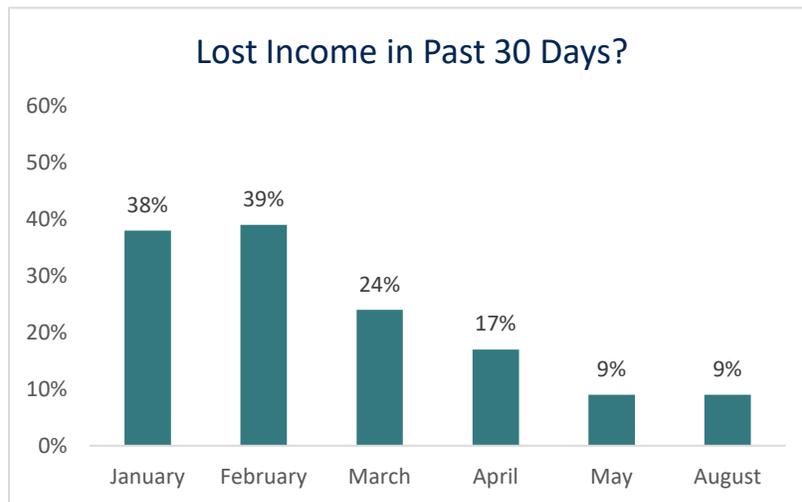




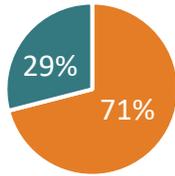
THEMES

1. Income & Employment

This month two changes were worth noting. The first is that to date, August had the highest percentage of residents who did not pay their rent on time. From conversations with residents it seemed to be due in part to some people having difficulty paying their rent, and in part due to some waiting to receive emergency rent assistance. The second notable change was that the number of residents who had to skip bills (besides rent) increased for the first time since the beginning of the survey.

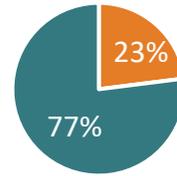


Earned Income in Past 30 Days?

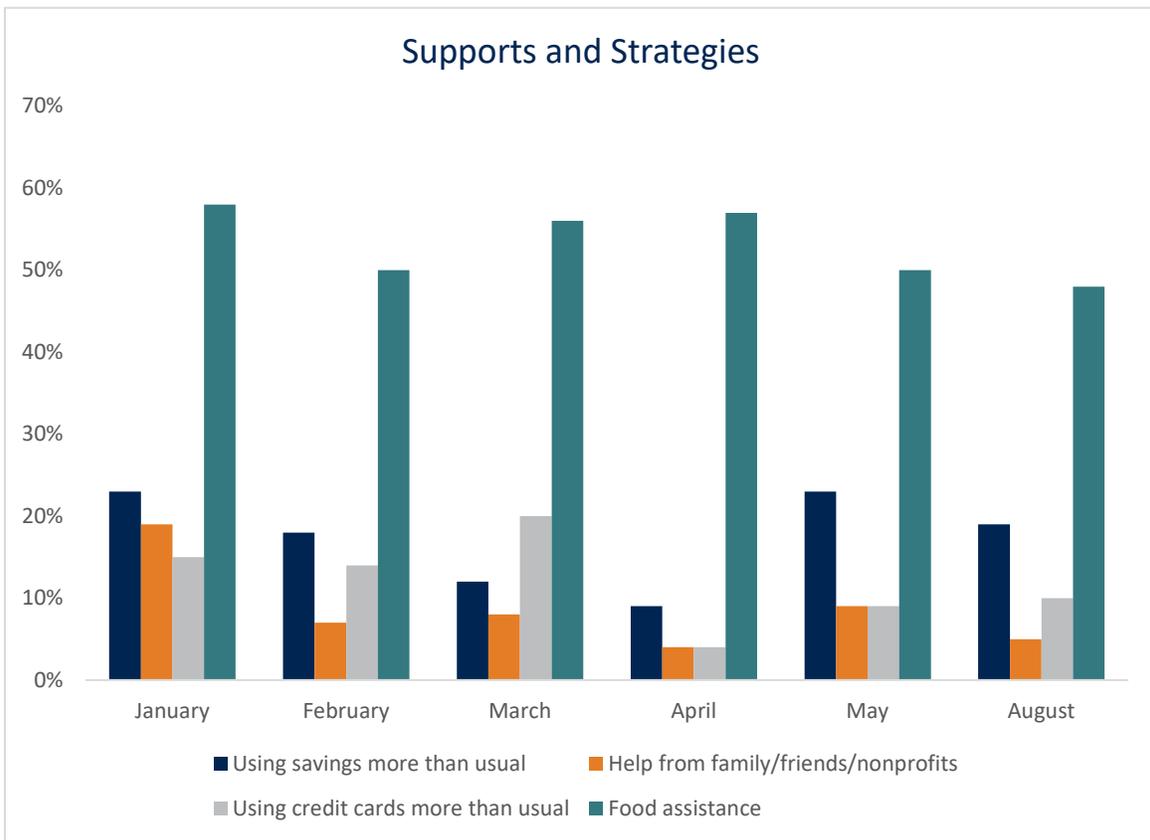


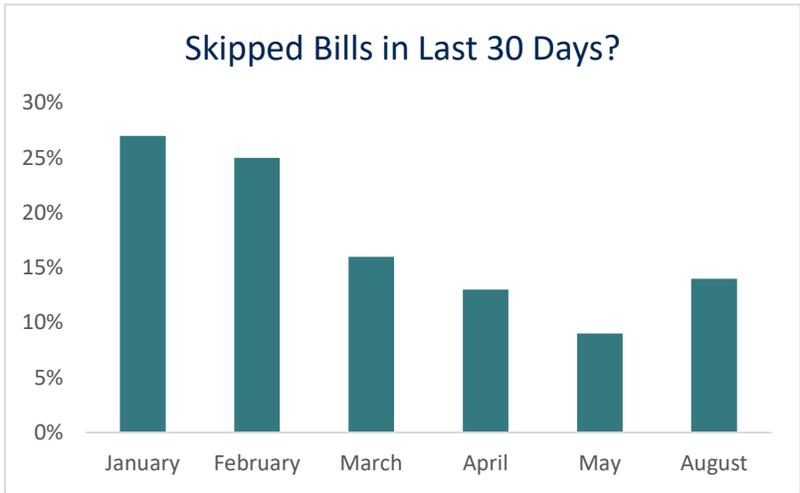
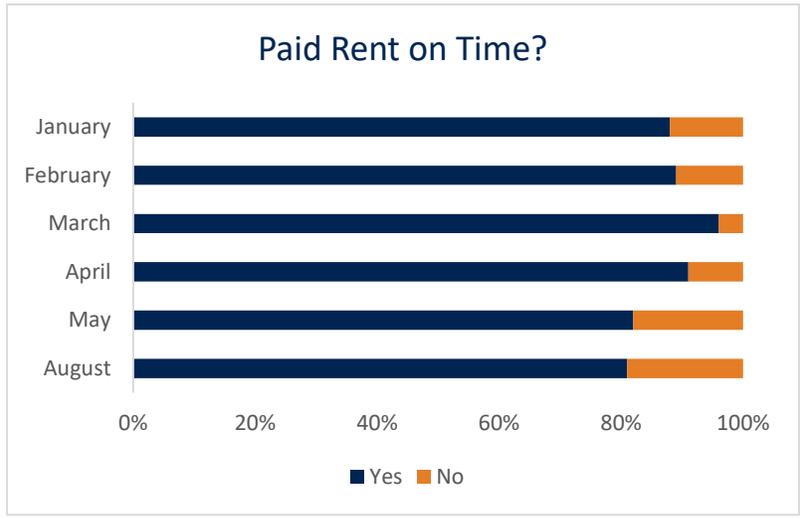
■ Earned Income ■ No Earned Income

Unearned Income in Past 30 Days?



■ Unearned Income ■ No Unearned Income





2. Housing

This month the importance of having a home was clear in the way our residents expressed fear of homelessness and gratitude for a roof over their heads. They also voiced great appreciation for the efforts that their housing providers are making during the pandemic.

Resident quotes:

"I have been homeless and the thought of going homeless again literally has me panic attacking all day long. I have had to make the best decision for my family. We can eat one small meal a day with a very small breakfast and we'll be ok but we're not going to be ok if we're homeless and we lose our Section 8 voucher. We're not going to be ok if that happens."

"I feel like [my housing provider has] done a pretty good job. They made us aware of different supports that were available as well as now they've started increasing the maintenance and coming into houses to fix issues."

"Property management is] doing a really good job, they sent out emails, letters saying if you need help and you're struggling, they will help you with rent. If you really are struggling, they'll try to figure out what the problem is for you, they'll try to fund it some way somehow."

"At the start of the pandemic I was truly concerned about my financial resources. And so at the beginning of the pandemic I reached out and I was like 'hey, things are crazy right now and I am looking for some relief, if you could just defer my increase in rent for this year I would greatly appreciate it.' And he granted me that wish and I truly appreciated that because he could have said no. At the apartment they have...since the pandemic there's three washings where we don't have to pay, it's a coin-op laundry. Yeah so they waived that also, so that's great. It's the little things. So I'm appreciative of that too."

"I see they're trying. They're starting to do stuff again like movie nights and free food. So they're trying and like I said they sent out the renter stuff. I really like that they said if you can't pay your rent, call us, so it wasn't like we were going to be evicted right away. They honestly did a lot."

"I'm thankful that I do have subsidized housing, I did struggle before entering into it. I was homeless and I remember what that's like, I would hate to do that nowadays. I'm just thankful, honestly."

When asked what their housing provider could do to better support them, residents had a few suggestions. While most felt like they had good knowledge of services, some were looking for more information and assistance.

"At first, other than the food shelf, I didn't know what programs were out there for food. I learned [about food assistance programs] because of my job and my coworker she asked me. But if I didn't work where I work, I would have no idea some of these services. So I guess more of these services, a flyer or something."

"What I really could use help with right now is filling out that paperwork."

"What programs are available out there nobody knows anything about because they don't know to look."

2. Hanging On By a Thread

Residents were noticeably more anxious about their financial security than in recent months citing increased prices, the most recent surge of the virus, and discontinuing support programs as primary factors contributing to their heightened worry. As one individual put it, any unforeseen expense or emergency could spell “disaster” for her and her household.

“So my kids have been eating literally no joke one meal a day, we're eating supper and a bagel for breakfast and that's it because I have to pay my rent and I have to pay electricity. I shuffle [paying different bills each month]. One month I'll pay this, and the next month I'll pay the electricity bill...This pandemic hit us hard in a lot of ways. There's a lot of unfortunate factors...now a lot of people are freaking out because they can't fill this paperwork out because it's so complicated, especially elderly and disabled people and they're at risk of losing their housing. Because we're not getting the help that we need, we're trying to figure out what bill is more important than the next and trying to continue this balancing act. I've been juggling since April. Thankfully I got the stimulus to pay some stuff that needed to be paid, now I'm getting the child tax credit which is great but I'm going to be losing unemployment. I'm going to be losing way more income than I'm going to be getting - \$441 a week is going to be gone. The \$550 that I get [each] month for the child tax credit doesn't even come close to making up what I'm going to be losing with \$441 a week.”

“Right now I'm ok but in September schools bills are going to start again. So I'll have to put something off.”

“I noticed my groceries and the price of things has gone up. And the price of gas has gone up, yeah. So I'm just tightening the belt a little more, that's all. I had to dig into some of my savings to pay the bills. And I did cut off my cable and I bought an antenna.” [Is that because of the increase in prices?] “I think so, yeah. Because I normally have plenty of, well not plenty of money, but I usually have enough money to pay all my bills and buy food, so this month or last month I was a little tight.”

“I'd be screwed if I didn't have this unemployment money, if I had to live off [my partner's] income, I'd be filing for rent help as well. I can count on unemployment paying the bills. I'm behind on electric, but I'm waiting that out...they're not shutting anybody off right now.”

“On certain days I have my children and the hours that are being asked of me to work would require a full-time commitment in a daycare center. I don't have \$4000 lying around for that ...I'd say my stress level is increasing because of what's happened with work. My job is literally on the line and that's definitely stressful.”

“The last two months have been a little bit tough. Prices of things are really going up, I didn't have to take any money from savings [last month] but I will this month, because otherwise I won't have enough to pay for everything. Food is really going up. Mainly food. For me that's it.”

“I think we're just limiting ourselves, we're spending money on new clothing for [our daughter] because she's getting bigger, new glasses. It's just tight. I'm trying to turn 20 into 50.”

3. Parenting

Child programming and relaxed restrictions has made this summer easier for parents in many respects compared to last year. However, ever-evolving circumstances make it difficult for families to plan ahead given the uncertainty around yet another pandemic school year.

"This summer she was able to do camp which was a parks and rec camp in Burlington. It was good. She loved it."

"It's been manageable. There's definitely more that's open, less restrictions, we don't have to wear masks, my son is vaccinated. It's definitely been more manageable except for the rain."

"My kid is pretty happy most days but they get pretty mad, you know, I hate COVID, I hate this world, I'm sick of masks, and they express it, you feel super bad, but what can you do?"

"Well, if you have a crystal ball that tells me what's going to be happening...really just that darn unknowing, uncertainty, especially for parents because we're all about being 4-8 weeks ahead of schedule. I can't plan anything, not even 2 weeks in advance."

"It just so happened that one of my wife's best friends, her boss gave her an ultimatum and said find childcare or find a new job. And we were like hey, we're going to need childcare and our kids are best friends, let us be your new job! We've done the basic math and less than one of our paychecks is going to be going to childcare. So there's a net positive in there somewhere."

"We signed up for swimming lessons, and it makes it feel like we're normal again—except for the news and radio...but [my child and friends] were also pretty mad at us because everything was up in the air. I don't have answers and don't want to crush their dreams but there's not a whole lot to lift them up. I can't say we're going on vacation, I can't say 'you're gonna be a 5th grader this year, you're gonna be the biggest in school and do all the things that 5th graders do.' They're pulling back on so much at school that it still doesn't have that togetherness feel. I don't know if I'm going to be homeschooling or not...we are so on the fence, we had every intention to send her, only because of this new variant we're reconsidering."

"Yeah I think [parenting is] a lot better this year. Just being able to go outside, like the ice cream shop is open, that is such a game changer."

4. Months Ahead

Residents' outlook on the months ahead regarding their own personal health and the state of the pandemic was largely split. Vermont's high vaccination rate has given some peace of mind whereas others voiced growing unease with case numbers rising again due to the Delta variant.

"I'm not really scared of COVID right now. I think it's good that things are open. I get annoyed - they can't require masks at school camps anymore but they basically [say] 'here's your mask' and the kids put them on. Which is good, I know obviously it's good, I just feel bad for her that she still has to wear a mask all day in the heat. [I tell her that] they can't make you, the government said they can't force you

to but the counselor hands her a mask and she wears it. It's fine. Some of my friends still make their kids wear a mask all the time and I just don't. I'm not as scared as a lot of people."

"I do have concerns but I have to work. I do have to be around people who are vulnerable [to COVID]. I don't know, it's the same concerns I had as when the pandemic was going on. I have issues that would probably [make COVID likely to] kill me but I can't stop working. It's basically terrifying all over again."

"I feel pretty good, you know getting caught up and just seeing the change, you know, getting us back to normal. Very hopeful."

"Well, I hate to say it but I really find myself dreading winter. It was a weird and tough winter last year. And you know I think, I feel like we've gotten a little complacent."

"I feel like things are really in limbo with COVID. I don't really feel super safe out there, I'm still using masks and stuff. I have conditions, I realize the breakthrough illnesses are really a very small percentage but you kind of never know, [my county] does not have the highest percentage of vaccination in the state."

"I hope as a country we have learned a lesson that we really need to be proactive because these things are going to continue to happen, most likely, and we have to be better prepared than we were. We had a whole group that acted like it wasn't a big deal. We lost a lot of people because of that, I hope this opened peoples' eyes, I really hope so. I'm gonna be 70. This is your world that's being screwed up here. I'm gonna be dead but you're gonna be trying to live in this, it's not going to be a good place to live."

"I'm a little worried about why people aren't getting vaccinated. That's all. So they have some weird crazy ideas about the vaccine. I'm like, where did you hear that? I'm just like, oh my God."

A handful of individuals continued to voice skepticism around the vaccine and the seriousness of the pandemic. One became seriously ill after contracting the virus in the past year but remains skeptical about the benefits of vaccination.

"From my opinions, from what I've seen, it was all overblown. People made things out to be bigger than what they were either because they're just hypochondriacs or for political reasons, one or the other. I was hospitalized [with COVID]. It was unpleasant, having a 104.1 fever was not fun. But even then, that was only as bad as it was because I was sick the week...I had to watch my children, I had to work. And I kept going and going and going to the point of breaking. I had a fever, I had pneumonia...and the day I was taken out on a stretcher I was hallucinating."

"I've been pretty healthy and as far as the vaccine goes I'm not concerned about my health at all. I more so am concerned about others...The more I've researched the vaccine and what's in the vaccine the more questions that I have. I know a lot of people from all around the world, the scary majority of people that I know who got the vaccine either they or someone they know have had bad repercussions from getting the vaccine and I have not personally met anybody who has not got the vaccine and something bad happened to them. I can only go from my own personal experiences in life and I feel very strongly about not getting the vaccine."

5. Reflections on the Pandemic

This month we asked residents if they had any reflections or “lessons learned” from their experiences during the past year and a half. Many people talked about things they realized they had taken for granted, especially the importance of their relationships and the feelings of isolation they had when in-person contact was limited.

“Not taking relationships for granted, being able to see my parents on a visit with them. For my kids to have that.”

“I need people. I need people in my life. The reason why I say that is because I have grown into this little hermit. A good support system in your current environment is just as important as others who are far away. It comes down to your neighbor, establishing that connection with your neighbor. So I would say as much as I knew those things in theory, the pandemic really showed me that I needed it. It was proven to me that I need to be more proactive in bonding or mending those relationships in my current space. So that has been the biggest lesson. It's nothing I don't know. No one is an island. I KNOW this. But I think it especially rings true for me being a single person. A close second would be taking better care of my emotional health. Like truly checking in with myself every day to see how I'm doing. Not waiting until that crisis hits me. It's hard to do, it's very hard to do, one of the most challenging things to do. I'm trying to do things differently, I'm trying.”

“It really made me just realize, you know, you're constantly on the precipice of a life changing experience just really affecting your home and all those things. And it could be a health issue or anything, losing your job, or...it makes you realize how precarious it is.”

“At the end of the day it's really just about having food, shelter, water, love. And that's what we try to keep as the most important things. We have each other, we could be homeless...we could be in a tent. We keep looking towards the positive things. Don't take for granted what you have. It could be way worse.”

“I've taken my time for granted. It's nice to be free again.”

“The winter was really psychologically tough for me, and if I had people I could have spoken to on a regular basis not to feel so alone that would have helped. I think local people's eyes were open to the fact that when people can't get out it leaves them very isolated. Perhaps if the state had more programs to help the elderly who are isolated because of the situation. In hindsight, more programs that focus on people who are isolated might be really helpful.”

“It absolutely changed my outlook on family. Like, love your family, cherish them, they're awesome. Make it a priority to spend time with them. Like, you picked them, you made them. Experience that.”

For some the pandemic spurred major recalibration in their lives, and they reflected on those changes with us. One resident finally decided to move out of Vermont. Two residents started new careers.

“The incomes just don't match up to the expenses of living here, so why would I want to live here any longer? I could move next door [to a bordering state] and make \$10,000 more and still be doing the

exact same job. [Housing] is the biggest cost! And the thing for me is that I'm not a dual income. I'm a single income and I feel dirt poor. I truly feel dirt poor. And the pandemic has allowed me to see that. I've never felt like that before and it's almost like a lightbulb just went off like, yeah, you've got to go because the way things are. I know I have to get out of Vermont. I can't afford it anymore, I really can't. I'm actively trying to leave. I mean apartments are expensive everywhere. But the good thing about living in [a different] area is that I'll get paid the income for it. My paycheck doesn't match up to what's going on in Vermont. It's bad. I love Vermont honestly. I'll have to move away and then come back to afford it [laughs]."

"I have picked up more hours. It's been really good. I'm the most financially stable that I've ever been in my life so far."

"Don't stick yourself in a box. Sometimes [things are] not working for you but you do it anyways because people feel like, it's better the devil you know than the devil you don't, and it's so easy to not change things. But yeah don't box yourself in. Don't put yourself on lockdown. Today I started my first day at my new job. I'm a carpenter's assistant. My wife got a job which is awesome. I am excited and anxious to see how this new routine [goes with our new jobs], our life got flipped on its head. We'll see how that goes. I'm hopeful for the fact that I'll have free time to pursue the things that I want to do outside of carpentry. It's overall very hopeful. It seems like a monumental task to keep track of everything. But like, let's go! Let's do it!"

Multiple residents offered reflections on the resilience we have shown as individuals and in communities.

"If I learned anything out of this pandemic so far it's not to underestimate what we're capable of."

"That we can all deal with a major change. So many food pantries popped up, little free pantries, people giving away food. I think people were afraid it was going to be the Great Depression and people were going to starving [but] we as a community made sure that didn't happen. People did a really good job overall."

"I can get through anything. You know? As you get older you can weather the storm better I think. Because some people can't go without like internet or TV or this or that...we grew up without cable TV. We didn't have computers. We rode bicycles you know? It was just a different era. And we didn't have Walmarts and all this, it's just a different time. And you grew up when there was 100 people looking for one job. And now there's so many jobs out there. So land of plenty. A whole different ballgame."

"It was kinda neat that everyone was working together even though all of this stuff was going on."

"I think it's great when people help each other. I've learned the things you worry about are not the ones that happen. It pays to just be a little bit patient, in a waiting mode, instead of so eager to get back to what we had. I think people have gotten a little more kind through this, for the most part."

TAKEAWAYS

Reflections and questions from full the six-month survey project:

1. While isolation was particularly severe during the lockdown, many residents felt isolated even before the pandemic. Having a social support system is critical to the health and wellbeing of all people. How can we support more programming that helps create community at our affordable housing developments?
 - Evernorth is working on programming in our developments, such as community gardening with the Vermont Community Garden Network and storytelling events with the Children’s Literacy Foundation.
2. There is an undercurrent of shame and stigma around applying for relief programs. While most did not talk directly about this during our interviews, it was still evident to the interviewers. What actions can we take to decrease this stigma?
 - Evernorth has encouraged property managers to widely message residents about relief programs, in order to reach individuals who might be less likely to apply.
3. There is a high burden on property management, and the need for more resident services staff is clear. How can we strengthen the network of resident services throughout the state?
 - Evernorth is participating in several efforts to strengthen resident services in the state of Vermont. We are also exploring the possibility of implementing a Family Self Sufficiency program in our Vermont developments that are not served by a housing authority, in order to assist families in developing economic mobility.
4. We need better ways to send mass communications to our residents such as robocalls, email, and text blasts. What other ways can we facilitate communication?
 - Evernorth will be working with partners who don’t have this capability to establish better channels of communication.

5. There is a significant need for resident voices to be involved in the development, management, and legislation of affordable housing in Vermont.

- The Vermont Affordable Housing's Resident Organizing Network can be a critical part of this task. Evernorth has provided names of interested residents to VAHC and will continue to support this important effort.
- The impact of this long-term resident phone survey project has been evident through the feedback we have gotten from owners, developers, funders, legislators, and other stakeholders. Evernorth is working on ongoing survey efforts so that residents can continue to inform decision making.

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