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# COMMUNITY NEEDS' ASSESSMENT



## 2025

*Completed in partnership with Middlebury College*

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*Photo by Shane Rounce - Unsplash*

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To examine the survey results in more depth, go [here](#) to use the **interactive app**.

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## Introduction

**CVOEO's** last needs assessment occurred as the COVID-19 pandemic was becoming less deadly with fewer social restrictions. People returned to work, school, and their regular daily routines. However lingering negative economic effects from the pandemic along with uncertainty related to changes in executive leadership on the federal level have left Vermonters feeling less financially solvent and struggling to meet their basic needs.

Like many states, Vermont's population increased significantly during the initial stages of the pandemic but has since leveled off<sup>1</sup>. Despite this, low housing stock along with climbing rents and expensive real estate continues to put pressure on communities and families. A recent needs assessment by the Vermont Housing Finance Agency estimates that 36,000 additional primary homes are necessary to accommodate current needs<sup>2</sup>.

Unemployment remains low<sup>3</sup>, but costs of living have increased and, in general, Vermont has an above-average cost of living compared to other states<sup>4</sup>, ranking 44 out of 52<sup>5</sup> states. High food and utility costs contribute to the high cost of living with Vermont having some of the highest food costs in the nation<sup>6</sup>. Even with increased incomes<sup>7</sup>, it can be difficult for families to make ends meet.

The purpose of this report is to help decisionmakers, community organizations, and community members understand what Vermonters, especially low-income Vermonters, need. This report is structured around specific issues that were identified in this and in previous needs assessments, qualitative data collected from interviews and focus groups, and the Social Determinants of Health (SDOH). SDOH looks at social factors that affect a person's life and "shape everyday life conditions<sup>8</sup>" such as housing, health care, economic stability, and social/community context<sup>9</sup>. In this needs assessment we asked questions about financial stability, employment, housing, food access, safety, transportation, childcare, and the environment. While not aligning perfectly with

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<sup>1</sup> [https://www.pewtrusts.org/en/research-and-analysis/articles/2025/03/05/population-growth-in-most-states-outpaced-long-term-trends-in-2024?pop\\_map\\_data\\_picker=nm](https://www.pewtrusts.org/en/research-and-analysis/articles/2025/03/05/population-growth-in-most-states-outpaced-long-term-trends-in-2024?pop_map_data_picker=nm)

<sup>2</sup> [https://outside.vermont.gov/agency/ACCD/ACCD\\_Web\\_Docs/Housing/Housing-Needs-Assessment/2025-2029/2025-Factsheet-3-HousingStock.pdf?\\_gl=1\\*1cfepch\\*\\_ga\\*NzI3ODY3MjgzLjE3NDAwNzgyNDg.\\*\\_ga\\_V9WQH77KLW\\*cE3NDY0NjM1NTUkajAkDkDAkDA](https://outside.vermont.gov/agency/ACCD/ACCD_Web_Docs/Housing/Housing-Needs-Assessment/2025-2029/2025-Factsheet-3-HousingStock.pdf?_gl=1*1cfepch*_ga*NzI3ODY3MjgzLjE3NDAwNzgyNDg.*_ga_V9WQH77KLW*cE3NDY0NjM1NTUkajAkDkDAkDA)

<sup>3</sup> <https://labor.vermont.gov/press-release/vermonts-unemployment-rate-remained-26-percent-february>

<sup>4</sup> <https://www.sofi.com/cost-of-living-in-vermont/>

<sup>5</sup> <https://meric.mo.gov/data/cost-living-data-series>

<sup>6</sup> <https://www.sofi.com/cost-of-living-in-vermont/>

<sup>7</sup> <https://www.vermontpublic.org/local-news/2024-10-04/vermont-leads-the-nation-in-median-household-income-gains>

<sup>8</sup> [https://www.cdc.gov/public-health-gateway/php/about/social-determinants-of-health.html#:~:text=Overview-,Social%20determinants%20of%20health%20\(SDOH\)%20are%20non%20medical%20factors,that%20shape%20everyday%20life%20conditions](https://www.cdc.gov/public-health-gateway/php/about/social-determinants-of-health.html#:~:text=Overview-,Social%20determinants%20of%20health%20(SDOH)%20are%20non%20medical%20factors,that%20shape%20everyday%20life%20conditions)

<sup>9</sup> Ibid.

the SDOH, thinking about community needs in terms of SDOH provides a holistic and comprehensive view of a person's needs.

To conduct a thorough needs assessment, it is important to gather information from people receiving services as well as from community members who do not necessarily access services, but who have a stake in the health of their communities. To do this, it is important to identify existing community resources and needs to determine where gaps exist. This assessment was conducted to help clarify these needs for service-users and non-service-users in CVOEO's service area (Addison, Chittenden, Franklin, Grand Isle Counties, and statewide for some programs).

This report provides context for the assessment, data analysis considering contextual issues, and describes the methods that were used to gather data.

## Context

CVOEO's work spans four counties in Northwest Vermont focusing primarily on housing, food, early education (Head Start), asset-building, and social issues such as environmental justice, diversity, racism, and domestic and sexual violence. *CVOEO's mission is to address fundamental issues of economic, social, racial, and environmental justice and work with people to achieve economic independence.* CVOEO operates multiple programs that include Head Start early education, weatherization, permanent housing and utility assistance, shelter programs, food access including food shelves and food delivery, domestic and sexual violence programs, tax help and educational programs for asset-building, statewide landlord and tenant education, and works with people experiencing homelessness. While most of these programs are offered in all the counties that CVOEO serves, there are some differences.

### Addison County

With 23 towns and a population of 38,047<sup>10</sup>, Addison County is the fourth largest county in Vermont by square miles<sup>11</sup>. Since 2020, the population in Addison County has grown by almost two percent<sup>12</sup>. Like other Vermont counties, Addison has a mixture of wealth and poverty with the more populated, western half of the county adjacent to Lake Champlain and the eastern half made up of rural communities settled into the Green Mountains. Some northern communities are adjacent to Chittenden County where people travel for work<sup>13</sup>. The median household income for Addison County is \$88,478<sup>14</sup> and the poverty rate is 8.7 percent<sup>15</sup>. The County's 751 farms rank it as the highest in the state for agricultural production<sup>16</sup>. The largest population centers are Middlebury, home to



Figure 1. Bristol, Vermont from [www.travelandleisure.com](http://www.travelandleisure.com)

<sup>10</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecounityvermont/PST045224>

<sup>11</sup> <https://www.indexmundi.com/>

<sup>12</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecounityvermont/PST045224>

<sup>13</sup>Starksboro Town Report 2019-2021

<sup>14</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecounityvermont/PST045224>

<sup>15</sup>Ibid.

<sup>16</sup>[cp50001.pdf](#)

Middlebury College, Vergennes, Vermont's first city, Bristol, historically a logging community, and Ferrisburgh that has the longest Lake Champlain shoreline of any other Vermont town<sup>17</sup>.

CVOEO's community action office, with three full-time employees, is in Middlebury. It operates the Addison County Food Shelf, housing, weatherization, income and asset-building, and tax assistance programs. In addition, CVOEO's Housing Advocacy Program (HAP), Mobile Home Program (MHP), and Vermont Tenants (VTT) program serve residents statewide including Addison County, especially Addison County's mobile homes parks (14 parks registered in 2024<sup>18</sup>). The Addison County Food Hub is part of a larger CVOEO food access network that serves people through an order-ahead program (Pantry Soft), part of which operates from a warehouse located in Middlebury. This program delivers food to households including delivery to facilities like Head Start. CVOEO's Addison County Head Start program is in New Haven, a small community about 15 minutes from Middlebury. A Weatherization office is in the same complex as the food warehouse and Addison Community Action recently moved its offices just a mile down the road, which will provide easier access for residents seeking services. A new partnership with Mountain Community Health Center with services delivered from the Addison Community Action office will increase access to medical/physical care.

### *The Northwest Counties*

The Northwest counties of Vermont - Chittenden, Franklin, and Grand Isle - are part of CVOEO's service area and make up approximately 35% of the state's population, accounting for "a larger share of jobs, income and wages than their population share"<sup>19</sup>.

### *Chittenden County*

Chittenden is the largest of the Northwest counties with a population of 170,851<sup>20</sup> representing a 1.5% increase since 2020<sup>21</sup>. Burlington, Vermont's largest city is home to the University of Vermont, Champlain College, Saint Michael's College, and the Community College of Vermont. The University of Vermont Medical Center, a regional hospital and medical facility, is a major employer in the area. Burlington and its surrounding communities attract a mixed demographic, from retirees who enjoy lakeside and other outdoor activities to students and families attracted by job possibilities, and new Americans, many of whom have escaped or are escaping crises in their countries-of-origin and have chosen to resettle in the Burlington area. In 2023, Vermont ranked 6<sup>th</sup> of 52 states in terms of the number of refugee arrivals per capita<sup>22</sup>.

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<sup>17</sup> [www.ferrisburghvt.org](http://www.ferrisburghvt.org)

<sup>18</sup> [Mobile Home Facts and Park Registry | Agency of Commerce and Community Development](#)

<sup>19</sup> <https://vermontbiz.com/news/2024/august/04/chittenden-county-economic-report-growing-economy-might-be-getting-its-own-way>

<sup>20</sup> <https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecountyvermont/PST045224>

<sup>21</sup> Ibid.

<sup>22</sup> <https://immresearch.org/wp-content/uploads/Refugees-per-capita-2013-to-2023-1.pdf>



Many people commute to Burlington from other communities, including New York state which is on the west side of Lake Champlain and accessible by land bridge or ferry. Church Street Marketplace, a pedestrian street and business district, is a major attraction with multiple shopping opportunities and eateries. The median household income for Chittenden County is



Figure 2. Burlington, Vermont from [nasinvestmentsolutions.com](https://www.nasinvestmentsolutions.com)

\$94,310<sup>23</sup> and the poverty rate (7.8%) is the lowest among the counties that CVOEO services, and quite a bit lower than the State's poverty rate of 9.7%<sup>24</sup>.

CVOEO's main office is downtown in Burlington's South end close to other community service providers, Lake Champlain, and Church Street Marketplace. Administrative offices, including Head Start, Chittenden Community Action (CCA), the statewide housing programs, and Financial Futures are housed here. Other CVOEO programs in Chittenden County are the Weatherization program in Colchester, Feeding Chittenden in Winooski, and Head Start in Burlington. CVOEO also operates two shelters in Chittenden County, the Champlain Place, and the Foundations Family Shelter in Williston. An outreach team works with individuals who are experiencing homelessness, linking them to a day shelter (the Community Resource Center), meals, and advocates who can help them find other services they may need. CVOEO is the primary anti-

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<sup>23</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecounityvermont/PST045224>

<sup>24</sup>Ibid.

poverty organization and service provider in Chittenden County and works closely with the State's Office of Economic Opportunity, the City of Burlington, other service providers, and businesses to provide housing, utility, food, tax, and financial assistance.

### *Franklin County*

Located in Northern Vermont, adjacent to the Canadian border, Franklin County has 15 communities including St. Albans City and Town. Populations vary from just over 1,000 people in Fletcher to almost 7,000 in St. Albans. The current population of Franklin County is 51,066<sup>25</sup> representing a 2.2% increase since 2020<sup>26</sup>. The median household income is \$79,078<sup>27</sup>. Parts of Franklin County are adjacent to the northern edges of Lake Champlain and Missisquoi Bay and the Missisquoi National Wildlife Refuge. St. Albans is home to Northwest Medical Center which is among the major employers of the area<sup>28</sup>.

Franklin County is an interesting mix of urban and rural communities with the second largest number of farms (707) in the state<sup>29</sup> (production or otherwise). Franklin County has the highest rate of poverty of all the counties that CVOEO serves (9.9%), which is higher than the state rate of 9.7 percent<sup>30</sup>.



*Figure 3. St. Albans, Vermont from [cdn.britannica.com](https://cdn.britannica.com)*

Franklin/Grand Isle Community Action (FGICA), CVOEO's third community action program, is in St. Albans. As the name implies, FGICA serves residents of Franklin County and nearby Grand Isle County with housing, utility, food, tax, and weatherization programs. Northwest Family Foods, part of FGICA, is the largest food shelf in the area, serving people in Franklin, Grand Isle, and neighboring communities and, like Addison County Food Shelf, is part of Feeding Champlain Valley's food access network. A food warehouse in Sheldon, and the Richford food shelf are also part of Feeding Champlain Valley, and Healthy Roots Collaborative works with farmers to provide access to fresh food and to bolster farm production.

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<sup>25</sup>Ibid.

<sup>26</sup>Ibid.

<sup>27</sup>Ibid.

<sup>28</sup><https://www.fcidc.com/major-employers/>

<sup>29</sup>[cp50011.pdf](https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecountyvermont/PST045224)

<sup>30</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecountyvermont/PST045224>

Champlain Valley Head Start operates a Head Start program in St. Albans and Voices Against Violence operates two domestic and sexual violence shelters, Laurie's House and Safe Roots Healing Collective. In addition, CVOEO has operated the Samaritan House, a 16-bed shelter for people experiencing homelessness since July 2022.

#### *Grand Isle County*

Grand Isle County is unique in Vermont as it is situated on Lake Champlain across a sand bar from Milton in Chittenden County and the Missisquoi Bay Bridge (from Swanton to Alburgh). The County is a series of three small islands: South Hero and Grand Isle, North Hero and Alburgh, and Isle La Motte.

Geographically, it is the smallest county in the state, although its population is over 7,500 having grown over three percent since 2020<sup>31</sup>. Grand Isle County is an interesting mix of wealthy second-home owners who enjoy the quiet and privacy that a rural Vermont island offers and people who live and work on the islands throughout the year. The median household income is \$90,625<sup>32</sup> which is the second highest across the four counties that CVOEO serves. Despite the high median household income, Grand Isle County has a poverty rate of 8.7 percent<sup>33</sup>, similar to Addison County.



Figure 4. Grand Isle, Vermont from hickokandboardman.com

CVOEO's FGICA office, along with C.I.D.E.R (Champlain Islanders Developing Essential Resources), are the primary service providers for residents of Grand Isle County. C.I.D.E.R operates several food shelves in the islands and works cooperatively with Northwest Family Foods to provide islanders with necessary services.

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<sup>31</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecountyvermont/PST045224>

<sup>32</sup>Ibid.

<sup>33</sup>Ibid.

## Service Area Demographics

To better understand how the counties in CVOEO's service area compare, it is important to understand the different demographic characteristics. This section examines demographics for CVOEO's four counties.

*Table 1. Population and Population Change<sup>34</sup>*

County	2020 Census	July 1, 2024		Population Change 2020-2024	Population Change 2020-2024 %
Addison	37,363	38,047		684	1.8%
Chittenden	168,323	170,851		2,528	1.5%
Franklin	49,946	51,066		1,120	2.2%
Grand Isle	7,293	7,528		235	3.2%
Vermont	643,077	648,493		5,416	0.8%
United States	334,735,155	340,110,988		8,661,707	1.6%

Grand Isle County and Franklin County have experienced the greatest change in population, percentage wise, since our last needs assessment in 2022. The results from this assessment support this trend with the largest percentage increase in service use noted at FGICA.

*Table 2. Frequency of Use of Community Action Programs by County*

Frequency of Use by %	Addison		Chittenden		Franklin/Grand Isle		Statewide
	2022	2025	2022	2025	2022	2025	2025
Frequently	6%	11%	24%	14%	12%	24%	3%
Sometimes	14%	17%	52%	50%	15%	46%	16%

### Race and Ethnicity

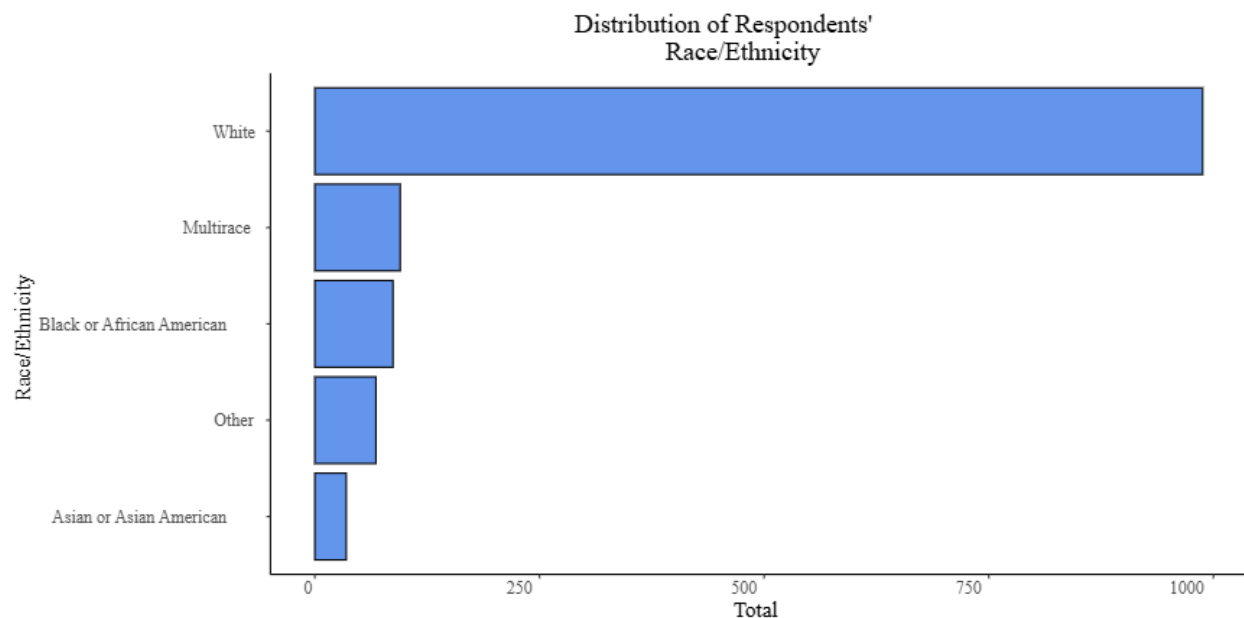
The racial makeup of respondents is shown below. Approximately two-thirds of the 1,529 survey respondents are CVOEO service users. Of those 78% identified as White, 6% as Black or African American, 2% as Asian, 9% as two or more races, and 6% as other. In the state- and county-level data, Chittenden County has a much higher percentage of people who identify as Asian (5%), possibly reflecting a higher percentage of people who also identify as New Americans. Two percent of CVOEO service users identify as Asian which is about the same as the entire State, suggesting that many people who identify as Asian live in Chittenden County.

<sup>34</sup><https://www.census.gov/quickfacts/fact/table/US,VT,franklincountyvermont,addisoncountyvermont,chittendencountyvermont,grandislecountyvermont/PST045224>

Table 3. Race and Ethnicity<sup>35</sup>

County	Total Population	White %	Black %	American Indian %	Asian %	Native Hawaiian %	Two or more races %	Hispanic or Latino %
Addison	38,047	94.1%	1.4%	0.3%	1.9%	0.1%	2.1%	3.3%
Chittenden	170,851	89%	2.9%	0.3%	5%	-	2.8%	2.9%
Franklin	51,066	94.7%	0.9%	0.9%	1%	-	2.4%	2%
Grand Isle	7528	93.2%	1%	1.5%	0.7%	.1%	3.5%	2.4%
Vermont	648,493	93.6%	1.6%	.4%	2.1%	-	2.2%	2.6%

Graph 1 – Distribution of Race Respondents to CVOEO Needs Assessment



### Poverty and Household Income

The poverty rates across CVOEO's service area are significantly lower than the national average and lower than the state average, except for Franklin County which is slightly higher than the state average. Across all categories, Vermont's poverty rates are lower than the national rates and the poverty rates for counties within CVOEO's service area are generally lower than the Vermont average except for Franklin County. At both 185% and 125% of federal poverty level (FPL), Franklin County's rates exceed Vermont rates. And in Chittenden County the rate of households that fall within 100% FPL slightly exceeds Vermont's rate.

<sup>35</sup>Ibid.



Table 4. Poverty<sup>36</sup>

County	Households in Poverty	185% of FPL	125% of FPL	100% of FPL
Addison	7.4%	17.24%	10.67%	7.35%
Chittenden	10.4	18.83	13.15	10.44
Franklin	10.9	21.89	14.28	10.09
Grand Isle	7.6	16.89	10.91	7.57
Vermont	10.7	21.79	13.72	10.27
U.S.	12.5	25.89	16.20	12.44

Those whose income is below 200 percent of FPL<sup>37</sup> face barriers to things like healthy foods, health services, transportation-related costs, and more. Those whose income is below 125 percent<sup>38</sup> or 100 percent of FPL have even more barriers to access. In 2025, income for a single head of household at 150 percent of FPL is \$23,475, and at 100 percent is \$15,650<sup>39</sup>.

Table 5. Poverty Rate Change<sup>40</sup>

County	Persons in Poverty 2013	Poverty Rate 2013	Persons in Poverty 2023	Poverty Rate 2023	Change in Poverty Rate 2013-2023
Addison	3,574	10.5%	3,010	8.7%	-1.8%
Chittenden	15,189	10.1%	12,459	7.8%	-2.3%
Franklin	5,645	11.8%	4,955	9.9%	-1.9%
Grand Isle	675	9.7%	650	8.7%	-1.0%
Vermont	73,947	12.3%	61,591	9.9%	-2.4%
United States	48,810,868	15.8%	40,763,043	12.5%	-3.3%

Poverty rates have decreased across the country since 2013, which is a good thing. And the counties that CVOEO serves have seen reductions in their poverty rates as well, ranging from a low change of -1. percent in Grand Isle County to a high reduction of -2.3 percent in Chittenden County. This decrease may reflect pandemic-era relief which saw an influx of federal funds<sup>41</sup>.

<sup>36</sup> US Census Bureau, *American Community Survey*. 2019-23.

<sup>37</sup>“The Census Bureau determines poverty status by using an Official Poverty Measure (OPM) to compare pre-tax cash income (e.g., earnings, Social Security, pensions, and disability benefits) against a national poverty threshold adjusted by family composition.”

<https://www.irp.wisc.edu/resources/how-is-poverty-measured/#:~:text=The%20Census%20Bureau%20determines%20poverty,and%20adjusted%20for%20family%20size.>

<sup>38</sup>“The federal poverty level (FPL) is an economic measure used to decide whether the [income](#) level of an individual or family qualifies them for certain federal benefits and programs. The [Department of Health and Human Services \(HHS\)](#) updates its poverty guidelines, illustrating the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities, once a year, adjusted for inflation.” <https://www.investopedia.com/terms/f/fpl.asp>.

<sup>39</sup>[2025-FPLs.pdf](#)

<sup>40</sup>US Census Bureau, *American Community Survey*. 2019-23.

<sup>41</sup>These funds have been discontinued, and social service programs have had to adjust; poverty rates may increase as a result.

Despite decreases in poverty rates, poverty continues to be an issue in the CVOEO service area and beyond (see table 4).

*Table 6. Family Poverty Rate by Family Type<sup>42</sup>*

County	Total Families	Families in Poverty Total	%	Families in Poverty Married Couples	%	Families in Poverty Male Householder	%	Families in Poverty Female Householder	%
Addison	9,223	387	4.2	148	38.2	86	22.2	153	39.5
Chittenden	39,298	1,565	4	556	35.5	198	12.7	811	51.8
Franklin	13,264	930	7	360	38.7	105	11.3	465	50
Grand Isle	1,978	139	7	42	30.2	52	37.4	45	32.4
Vermont	159,473	9,015	5.7	3,160	35.1	1,264	14	4,591	50.9
United States	82,220,165	7,176,933	8.7	2,690,196	37.5	793,587	11.1	3,693,150	51.5

Unsurprisingly, poverty rates for female heads of households are high across the country and in Chittenden County the rate is slightly higher than the national rate and about 1% higher than the State rate. This difference may be associated with a higher cost of living in Chittenden County<sup>43</sup>, where housing tends to be more expensive. Interestingly, the same trend is not evident when it comes to male heads of households in Chittenden County which could mean that female heads of households are supporting children. However, rates of poverty for male heads of household in Addison and Grand Isle Counties are very high relative to state and national rates<sup>44</sup>. Except for Grand Isle County, the rates of poverty for families in couples are higher than the state average, and much higher in Addison and Franklin Counties. Except for one large population center each (Middlebury and St. Albans, respectively), Addison and Franklin Counties are made up of small, rural communities so this difference may reflect lower wages (less income).

*Table 7. Poverty - Children Below 200 Percent and 100 Percent FPL<sup>45</sup>*

County	Population under 18 below 200% FPL	Population under 18 below 100% FPL
Addison	21.55%	6.99%
Chittenden	19.92%	8.93%
Franklin	29.41%	10.61%
Grand Isle	23.75%	8.47%
Vermont	28.85%	10.77%

<sup>42</sup>US Census Bureau, *American Community Survey. 2019-23.*

<sup>43</sup>[Living Wage Calculator - Counties and Metropolitan Statistical Areas in Vermont](#)

<sup>44</sup> The reasons for this are unclear but Grand Isle County supports 130 farms and Addison 751. Farm workers may account for some of these differences. [Census of Agriculture - 2022 Census Publications - State and County Profiles - Vermont](#)

<sup>45</sup>US Census Bureau, *American Community Survey. 2019-23.*

United States	36.63%	16.32%
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The rates of poverty for children in Vermont, under 18, are much lower than the national average and with one exception (Franklin County), the rates for people living in CVOEO's service areas are lower than the state rates. Franklin County's rate of poverty for children under 18 who are below 200 percent FPL is higher than the state rate and about the same as the state rate for children who are below 100 percent FPL. This suggests that families with children or emancipated minors<sup>46</sup> living in Franklin County need assistance.

*Table 8. Household Income<sup>47</sup>*

County	Total Households	Average Household Income	Median Household Income
Addison	14,638	\$107,876.91	\$88,478
Chittenden	70,443	\$120,665.23	\$94,310
Franklin	19,605	<b>\$95,790.66</b>	<b>\$79,078</b>
Grand Isle	3,078	\$125,571.77	\$90,625
Vermont	269,466	\$103,603.17	\$78,024
United States	127,482,865	\$110,490.58	\$78,538

Household income for all except Franklin County is higher than the state average although lower than the national average. Franklin County's average household income is almost \$8,000 lower than the state average. This lines up with other data pointing to higher rates of poverty in Franklin County.

Household income is examined further for survey respondents, by service user and non-service user. Almost 50 percent of survey respondents who are CVOEO service users report an annual income of between \$0 and \$20,000.

*Table 9. Household Income for Survey Respondents, Percentages*

	\$0-\$20,000	\$20-\$40,000	\$40-\$50,000	\$50-\$75,000	over \$75,000
All respondents	41%	26%	10%	10%	14%
Service users	49%	32%	10%	7%	3%

Lower income brackets have greater differences with higher percentages of service users reporting lower incomes. This changes as incomes increase with higher percentages of non-service users reporting higher incomes.

<sup>46</sup>[emancipated minor](#) | [Wex](#) | [US Law](#) | [LII](#) / [Legal Information Institute](#)

<sup>47</sup>US Census Bureau, *American Community Survey*. 2019-23.



Graph 2 – Distribution of household income for all respondents

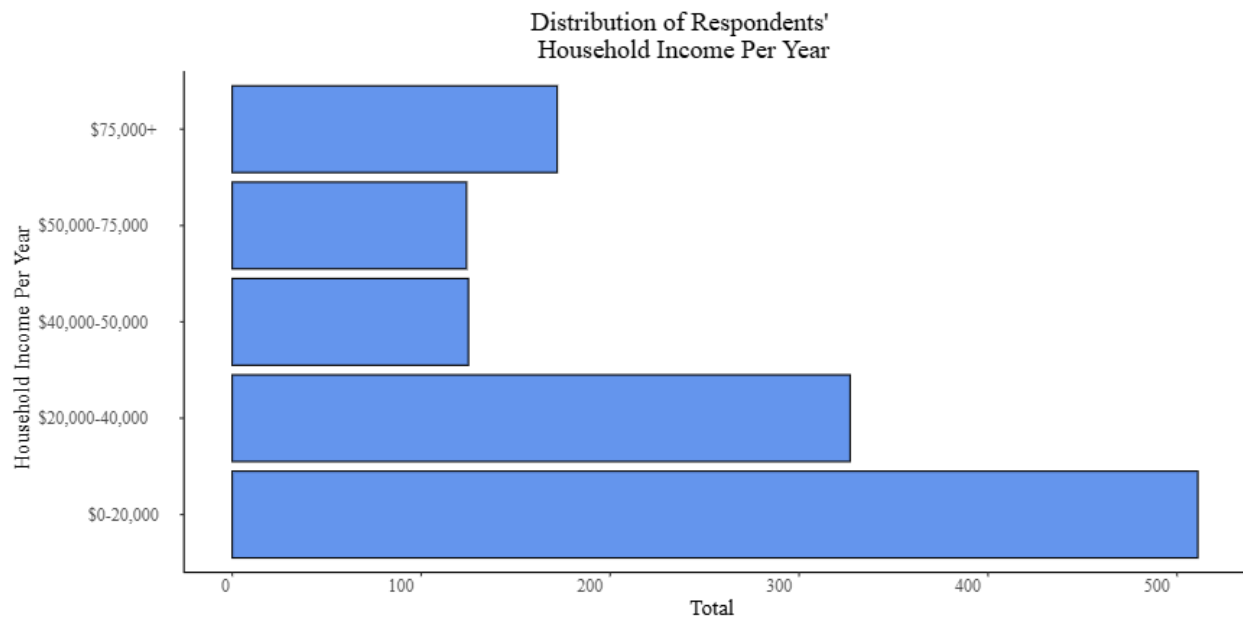


Table 10. Households by Household Income Levels, Percent<sup>48</sup>

County	Under \$25,000	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$199,999	\$200,000+
Addison	10.90%	16.77%	28.79%	32.71%	10.82%
Chittenden	12.00%	13.96%	27.17%	32.02%	14.85%
Franklin	13.96%	15.84%	31.15%	32.59%	6.47%
Grand Isle	11.31%	16.24%	26.93%	27.75%	17.77%
Vermont	14.29%	17.59%	29.39%	28.54%	10.19%
United States	15.00%	17.28%	28.46%	26.70%	12.56%

## Education

Chittenden County residents have higher levels of education than other counties in CVOEO's service area which is not surprising given the number of higher education institutions in Chittenden as well as the medical center and hospital. Franklin County has the highest percentage of residents who have a high school diploma or GED with that percentage decreasing as the level of education increases. This is, perhaps, not surprising as there is a well-documented relationship between lower levels of education and poverty, although this may be changing<sup>49</sup>.

<sup>48</sup>Ibid.

<sup>49</sup>Panyj, Whitacre, and Young (2025). "The shifting relationship between educational attainment and poverty: analysis of seven deep southern states." *The Annals of Regional Science*, 74:16. <https://doi.org/10.1007/s00168-024-01344-4>

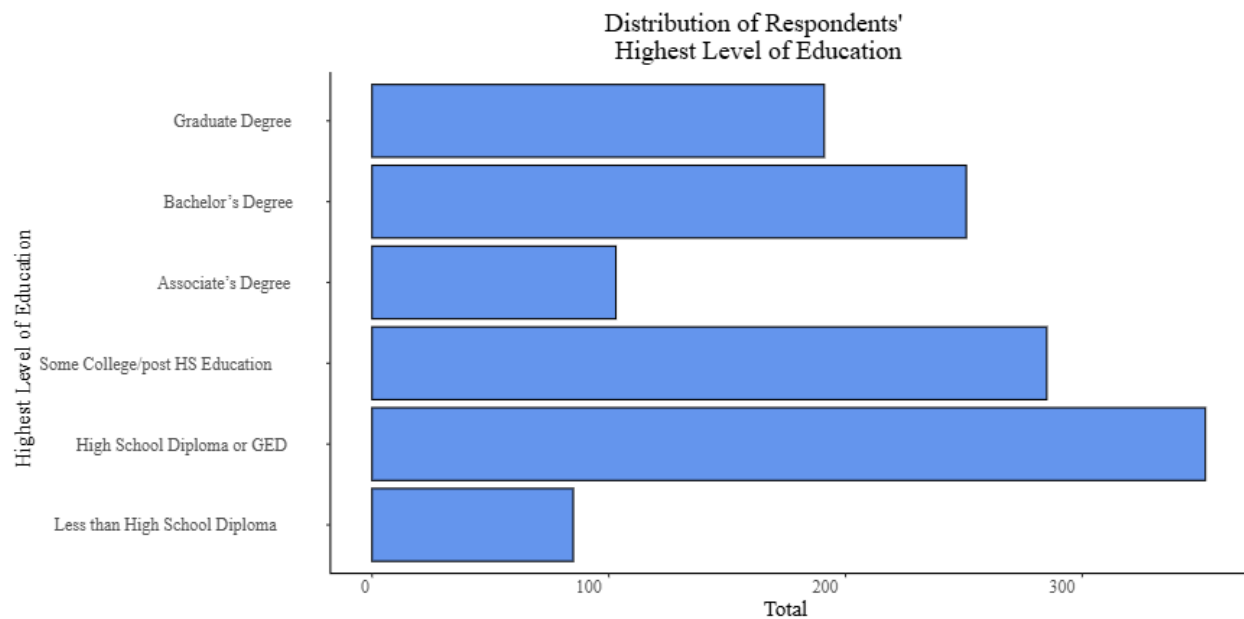
Table 11. Education<sup>50</sup>

Location	No High School Diploma	High School Only	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Addison County, VT	4.9%	29.0%	15.2%	7.5%	25.2%	18.3%
Chittenden County, VT	4.5%	17.3%	13.9%	8.5%	31.6%	24.2%
Franklin County, VT	7.0%	37.2%	17.0%	9.9%	18.7%	10.1%
Grand Isle County, VT	3.3%	29.6%	14.3%	9.6%	25.9%	17.3%
Vermont	5.5%	27.3%	16.1%	8.5%	24.7%	18.0%
United States	10.6%	26.2%	19.4%	8.8%	21.3%	13.7%

Table 12. Level of Education for Survey Respondents, by Service User, Non-Service-User (Percentages)

	No HS Diploma	HS Diploma or GED	Some College	2-year degree (Associate's)	4-year degree (Bachelor's)	Post-college or graduate degree
All respondents	7%	28%	22%	8%	20%	15%
Service users	8%	31%	26%	10%	16%	9%

Graph 3. Distribution of Level of Education for all respondents

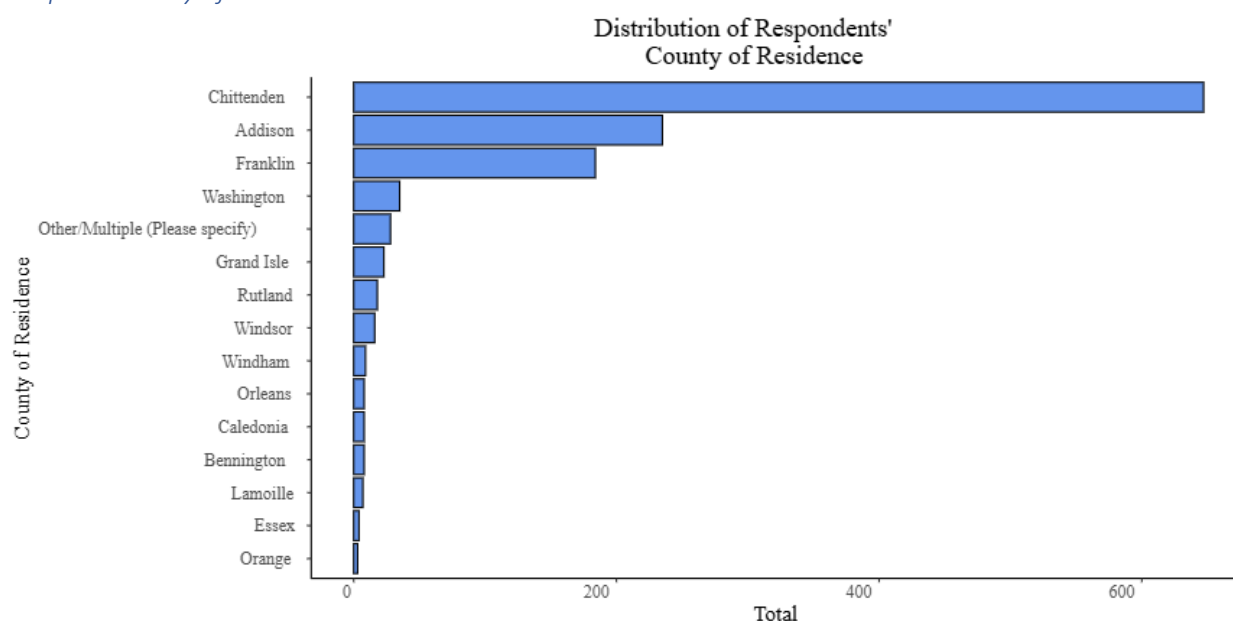


<sup>50</sup>US Census Bureau, *American Community Survey*. 2019-23.

## A Closer Look at Survey Respondents

1,529 people responded to the survey. Approximately 52% of the respondents were from Chittenden County, 19% from Addison, 15% from Franklin County, 2% from Grand Isle County, and 12% from other Vermont counties. In 2025, a larger percentage of respondents are CVOEO service users (63%) than are not (37%), the opposite of the 2022 Community Needs Assessment (CNA). Hearing from service users helps us understand where there are gaps and how services can be improved.

*Graph 4. County of Residence*



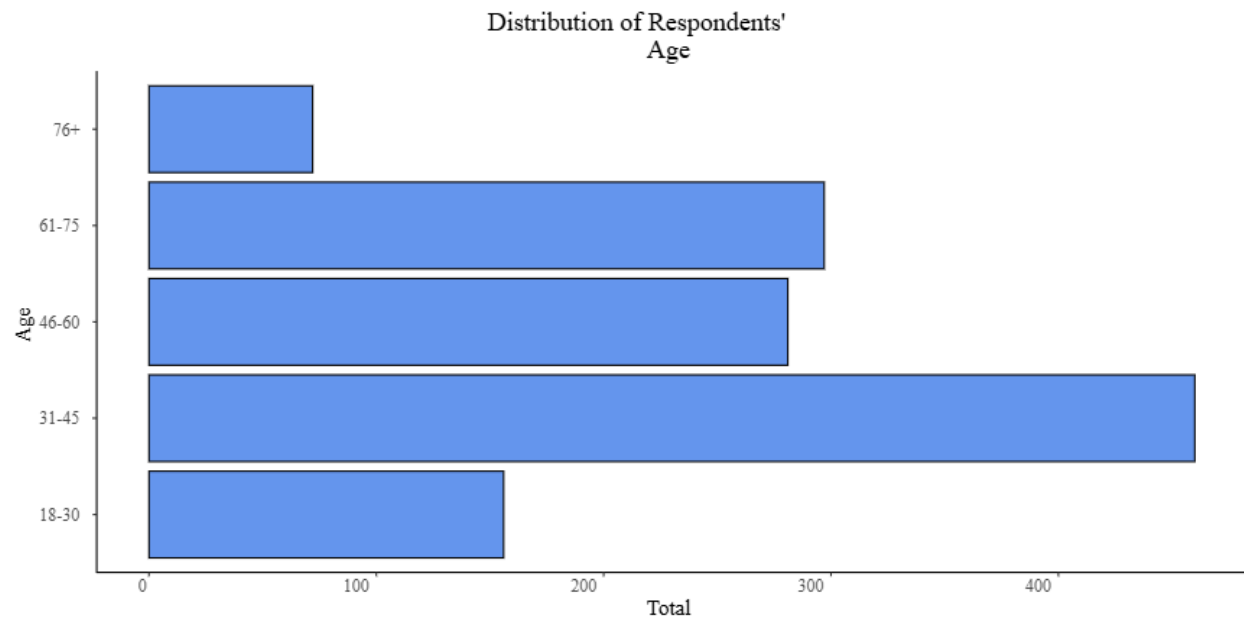
Respondents represented multiple sectors. Outside of being a community member, respondents represented mostly non-profit organizations, followed by healthcare, mental health, education, and housing providers. Respondents could select more than one sector.

*Table 13. Response Sectors - Percentages*

Community member = 61.16%
Health = 8.35%
Mental Health provider = 6.77%
Education = 5.98%
Housing provider = 5.36%
For profit = 4.31%
Government = 4.13%

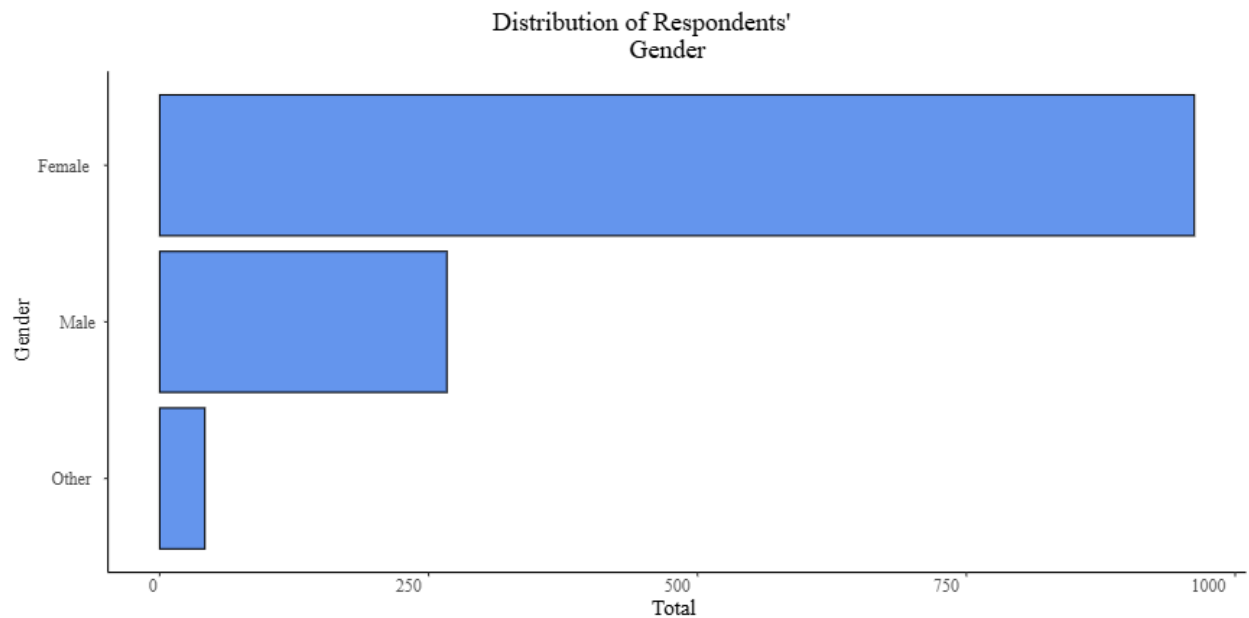
Political organization = 3.69%
Faith organization = 3.43%
Substance Use provider = 2.81%

*Graph 5. Age Distribution of Respondents*



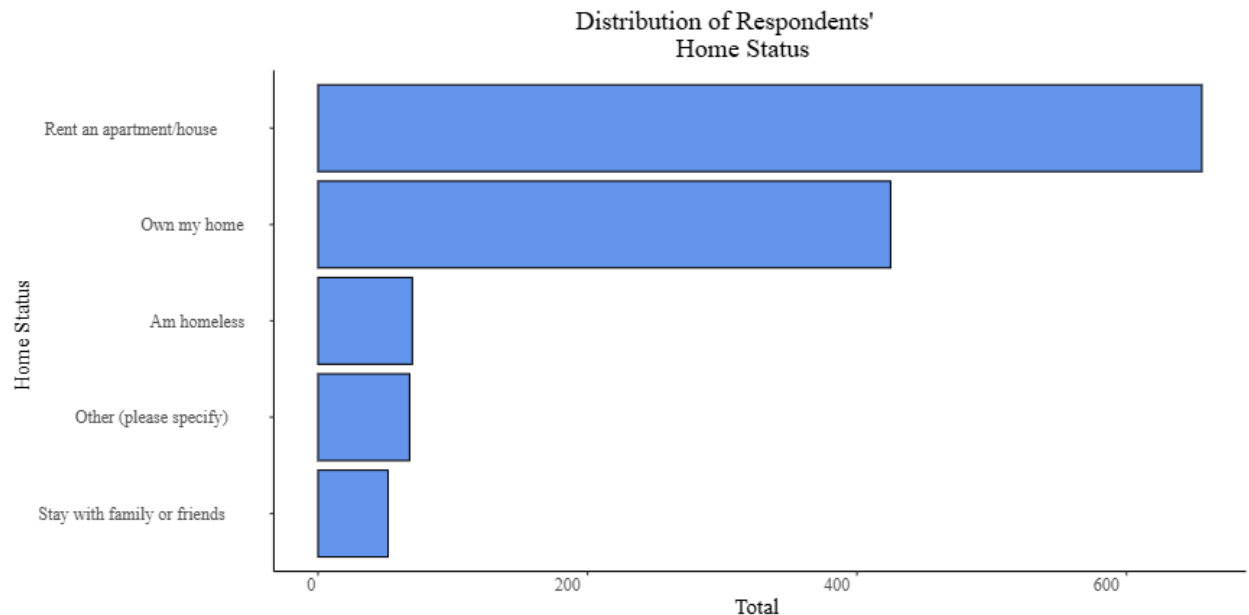
**Age** - The average age of respondents was 49. The graph above shows the age distribution.

Graph 6 – Gender Distribution of Respondents



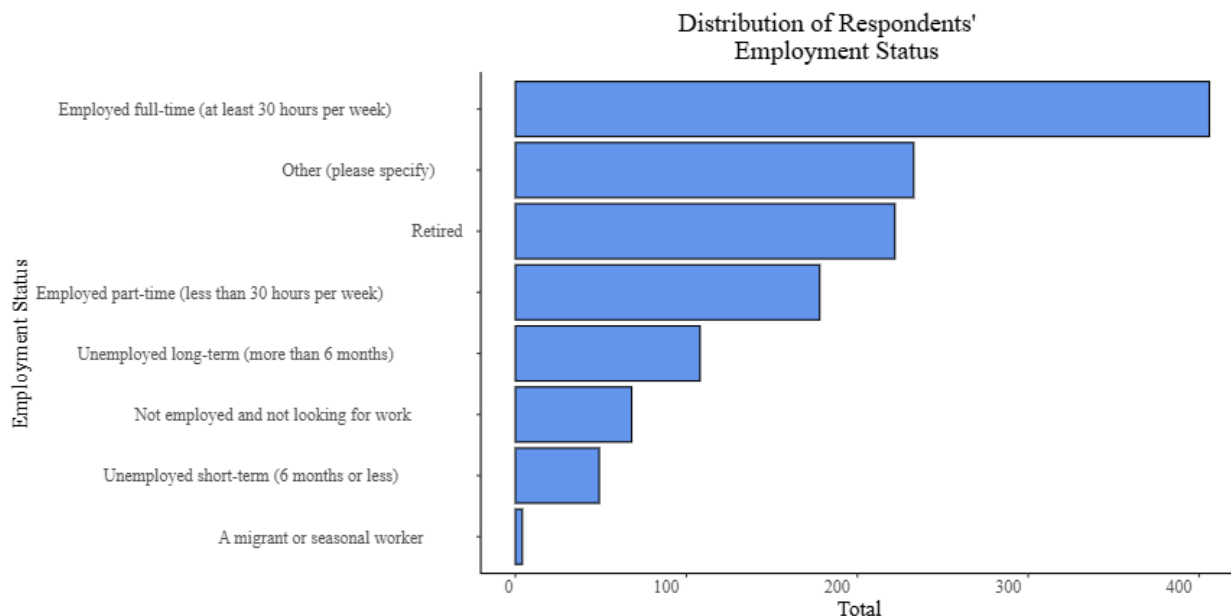
**Gender** - 76% of all respondents identified as female, 21% as male, and 3% as other. For CVOEO service users, the percentage of people who identified as female increased slightly to 78%, decreased slightly for people identifying as male to 18%, and stayed the same for those identifying as other.

Graph 7. Home Status



**Home Status** - 52% of all respondents rent their home, 33% own, 6% identify as homeless, 4% stay with family or friends, and 5% have other arrangements. When looking at CVOEO services users, the percentage of renters increases from 52 to 57%, the percentage of homeowners decreases from 33 to 26%, and the percentage of those who identify as homeless increases from 6 to 7%.

*Graph 8. Employment Status*

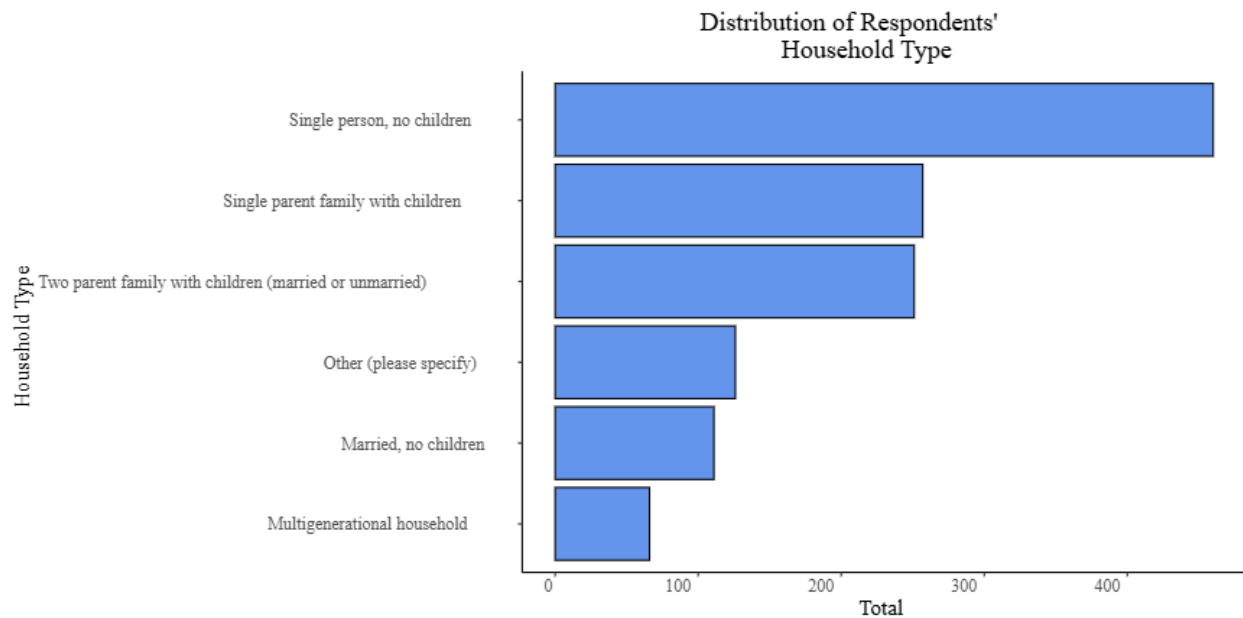


**Employment** - 32% of all respondents work full time, 14% work part time, 18% are retired, 9% have been unemployed for longer than six months, 4% for less than six months, 5% are unemployed and not looking for work, and 18% do not work for other reasons including 63% who note they are unemployed due to a disability. A smaller percentage of service users work full-time (24%) and the other percentages are about the same as for all respondents except for those who have been unemployed for longer than six months (11%) and those who do not work for other reasons including a disability (22%). The American Psychological Association states, "...people with disabilities remain overrepresented among America's poor and undereducated"<sup>51</sup> with only 20.1% of the population of those ages 16 and over working as compared to 68.6% of the population without disabilities<sup>52</sup>. While earned income is not the only source of income, social security disability income (SSDI) and Medicaid often are not enough to make ends meet.

<sup>51</sup>[Disability & Socioeconomic Status](#)

<sup>52</sup>[Ibid.](#)

Graph 9. Household Type



**Household Type** – 36% of all respondents are single, without children, 20% are single parents, 20% are part of a two-parent family with children, 9% are married without kids, 5% are part of a multigenerational family, and 10% other. For service users alone this increases slightly for single people to 38%, significantly for single parents to 26%, decreases to 16% for those who are part of a two-parent family, decreases to 6% for those who are married without kids, and remains the same for multigenerational families, and other. The increased percentage of single parent families who are CVOEO service users makes sense because single parent families often struggle financially having to provide for their children with a single source of income.

The percentage of children living in single-parent households is highest in Chittenden County, followed by Franklin, although both are lower than the state and quite a bit lower than the national rate. Since the cost of living is higher in Chittenden County the children living in single-parent families may experience higher levels of poverty than their counterparts in other communities.

Table 14. Household Structure - Single-Parent Households<sup>53</sup>

Report Area	Population Age 0-17	Children in Single-Parent Households	Percentage of Children in Single-Parent Households
Addison	6,060	977	16.12%
Chittenden	29,289	5,909	20.17%

<sup>53</sup>US Census Bureau, *American Community Survey*. 2019-23.

Franklin	10,982	2,192	19.96%
Grand Isle	1,265	163	12.89%
Vermont	116,639	24,636	21.12%
United States	73,466,592	18,244,481	24.83%



## What About Services?

Service use has increased significantly in Franklin County since 2022. Those who reported that they sometimes use services at FGICA increased by over 200 percent and those who use services frequently increased 100 percent. There was also an increase in Addison County of 21 percent (sometimes) and 83 percent (frequently). Chittenden County is the only county that experienced a decrease in service use among respondents by almost four percent for those who use services sometimes and almost 42 percent for those who use services frequently. Some of this decrease could be because there are more services in Chittenden County and this question asks about community action programs which do not include shelter services. Regardless, the increase in use in both Addison and Franklin/Grand Isle Community Action programs implies an increase in need in those counties and more pressure on service providers.

*Table 15. Frequency of Use of Community Action Programs by County*

Frequency of Use by %	Addison		Chittenden		Franklin/Grand Isle		Statewide
	2022	2025	2022	2025	2022	2025	2025
Frequently	6%	11%	24%	14%	12%	24%	3%
Sometimes	14%	17%	52%	50%	15%	46%	16%

*Table 16. CVOEO Service Use by Program (greatest to least)<sup>54</sup>*

CVOEO Service	# Appearances	Percent (N=792)
Rental/Deposit Assistance	196	24%
Utility Payment services	183	23%
Home heating/crisis fuel	167	21%
Housing Counseling & homeless/eviction Services	153	19%
Burlington Food Shelf (Feeding Chittenden)	145	18%
Volunteer Income Tax Assistance Program	124	16%
Food Delivery (Pantry Soft)	104	13%
Addison Food Shelf	93	12%
Home Energy Efficiency and Weatherization	91	11%
Vermont Tenants (education and advocacy for renters and landlords)	78	10%
Northwest Family Foods (St. Albans Food Shelf)	59	7%
Growing Money (financial coaching workshops class)	55	7%
Other	54	7%

<sup>54</sup>Respondents could (and did) select more than one service

Preferred Renter's Certificate (classes on renting a home)	52	7%
Champlain Valley Head Start/Early Head Start	44	6%
Micro Business Development Program (business coaching services)	42	5%
Mobile Home Program	37	5%
Shelter Services (Champlain Place Laurie's House Samaritan House)	35	4%
Voices Against Violence (support and advocacy for individuals experiencing domestic and sexual violence)	21	3%
Homeless Outreach Services (CORA)	20	3%
Hotline help	20	2%
Community Ambassador Support (Office of Racial Equity and Community Inclusion)	8	1%
Community Resource Center (Day shelter in Winooski)	6	1%
Translation and interpretation services	5	1%
Unsure/None of the Above	47	6%

Approximately 50 percent of respondents use food shelves and or a food delivery service, 44 percent use fuel and utility services including crisis fuel assistance, and about 43 percent need help with rental deposit and housing counseling. Housing counseling includes creating a housing plan and working with housing advocates to help navigate the housing system. 24 percent work with CVOEO's Housing Advocacy Programs (HAP). This could be from enrolling in a housing education class like Vermont Tenant's Preferred Renter's Certificate program, working with outreach staff and advocates in a mobile home park, getting help understanding housing discrimination laws, and/or help through several HAP helplines. Sixteen percent of respondents receive tax help through the Vermont Income Tax Assistance (VITA) program. Twelve percent take advantage of financial education programs to learn about saving and the importance of good credit. Eleven percent have received assistance weatherizing, repairing, or otherwise increasing energy efficiency in their homes from the Weatherization program. Six percent of respondents have received services from Champlain Valley Head Start, either having their children enrolled in a Head Start program or from in-home visiting or parenting programs. Additional services include CVOEO's shelter services (Champlain Place, Foundations Family Shelter in Chittenden County, and Tim's House in Franklin County), domestic and sexual violence services (Laurie's House, and Safe Roots Healing Collective in Franklin County), and homeless outreach services like the Community Resource Center and Elmwood Avenue pods in Chittenden County.

## What do People Need?

Survey respondents were asked to identify if each of the concerns below were minor, moderate, or serious. Subsequently, respondents were asked to rank the *serious* concerns. The results showed that people feel that cost of living is the greatest concern, followed by housing, homelessness, substance use and poverty, mental healthcare, food access, community safety, climate, physical healthcare and loneliness, childcare, transportation, and employment.

*Table 17. Areas of Concern Ranked from greatest to least*

Greatest Concern=1	
1	Housing
2	Cost of Living <sup>55</sup>
3	Homelessness
4	Substance Use, Poverty
5	Mental Health Care
6	Food
7	Safety
8	Climate
9	Physical Health Care, Loneliness
10	Childcare
11	Transportation
12	Employment

Survey questions related to community concerns were developed (in part) in response to what was learned from 12 interviews and several focus groups. In those interviews and focus groups, respondents were concerned about a lack of housing, the lack of access to mental health care, substance use/abuse, co-occurring disorders, and mental illness. They also expressed concerns about places where services are lacking, barriers to and lack of transportation, public safety and crime, lack of adequate food access, and systemic issues that contribute to these problems.

Below is a table showing themes that arose from the data. The themes are arranged to show the themes with the greatest number of references to the least.

*Table 18. Combined Interview/Focus Groups Coding Scheme*

Theme	Description	Total Codes
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<sup>55</sup>When looking at numbers alone, Cost of Living ranks highest. When looking at “concerns” relative to each other, Housing ranks highest.

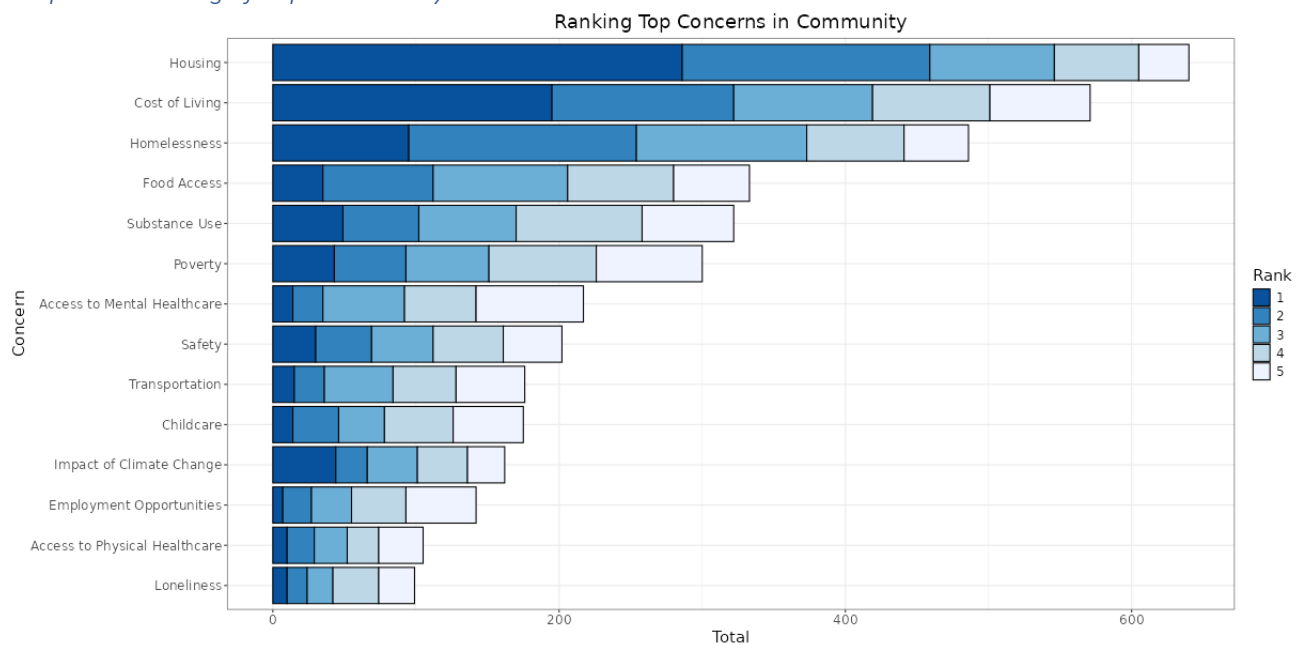
Housing	Quotes about lack of housing	60
Mental Health, Substance Use	Quotes about MH/SA, lack of access to care, co-occurring disorders, substance use, mental illness	59
Barriers	Quotes that talk about barriers to services	58
Transportation	Quotes about transportation, barriers to, lack of	57
Safety	Quotes about public or community safety, crime, feelings about	45
Employment/Job, Skill Training	Quotes about skills or training that people need or lack of	44
Service Delivery or Lack of Services	Quotes about how to deliver services or where services are lacking or about those who are underserved	40
Demographics/Special Populations	Quotes about special populations or demographic groups	36
Community Engagement or lack of	Quotes about community interaction, engaged citizens	28
Community Assets/Support	Quotes about community assets	26
Shelter	quotes about shelter or lack of	26
Policy, Politics	Quotes about local government, policies	24
Integration/Systemic Issues	Quotes about the systemic nature of social problems, connection and overlap	23
Food Access	Quotes about food access or lack thereof	22
Health Care	Quotes related to health care - physical or mental	21
Community Action	Quotes about actions communities could take to improve	21
Equity, Discrimination	Quotes about equity or discrimination	19
Workforce Capacity	Quotes about workforce, lack of capacity	15
Low Income, low wages, poverty	Quotes about income, economic need	15
Funding	Quotes about funding, lack of or changes to	14

Childcare	Quotes about childcare or lack of access to affordable care	13
Rural	Quotes about rural areas or people living in rural areas	12
Cost of Living	Quotes about cost of living, prices	10
Crime	Quotes about criminal activity and consequences	9
Internet Access	Quotes about lack of access to internet, tech	8
Utilities	Quotes about the cost of utilities or lack of access	6
Landlords	Quotes about landlords	5
Third Spaces	Quotes about spaces that are not homes (private) or public	4
Education	Quotes about education about social services	4
Burnout	Quotes about burnout or general weariness related to delivering services	4
Social Capital or Isolation	Quotes about social connection or lack of	4
Fear, Anxiety	Quotes about being afraid/scared	4
Resiliency	Quotes about resiliency	3

Questions for the 2025 survey were developed using the information above, as well as data from CVOEO's 2022 needs assessment. For example, questions about cost of living, safety, and poverty were included in the 2025 survey based on what was learned through interviews and focus groups.

In the graph below the x-axis (horizontal line) shows the number of respondents who categorized each concern as "Serious", for example approximately 650 respondents felt that housing was a serious concern. The colored segments within each bar represent how those respondents ranked that concern relative to the other concerns they had marked as "Serious."

Graph 10. Ranking of Top Community Concerns

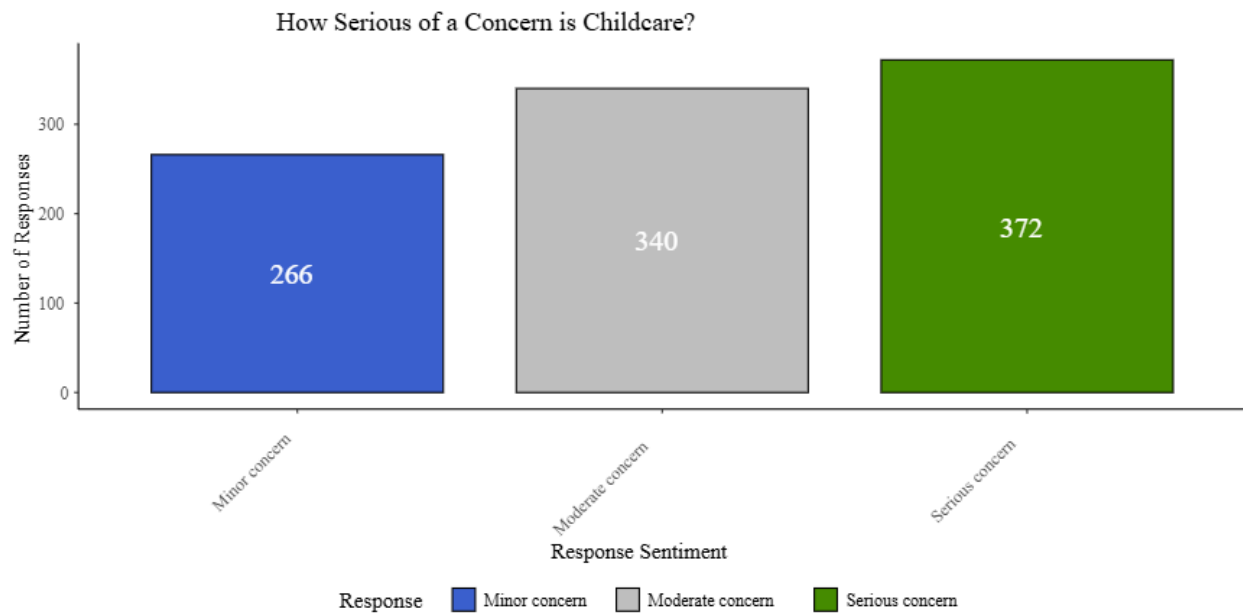


### Community Concern (Sentiment) Graphs

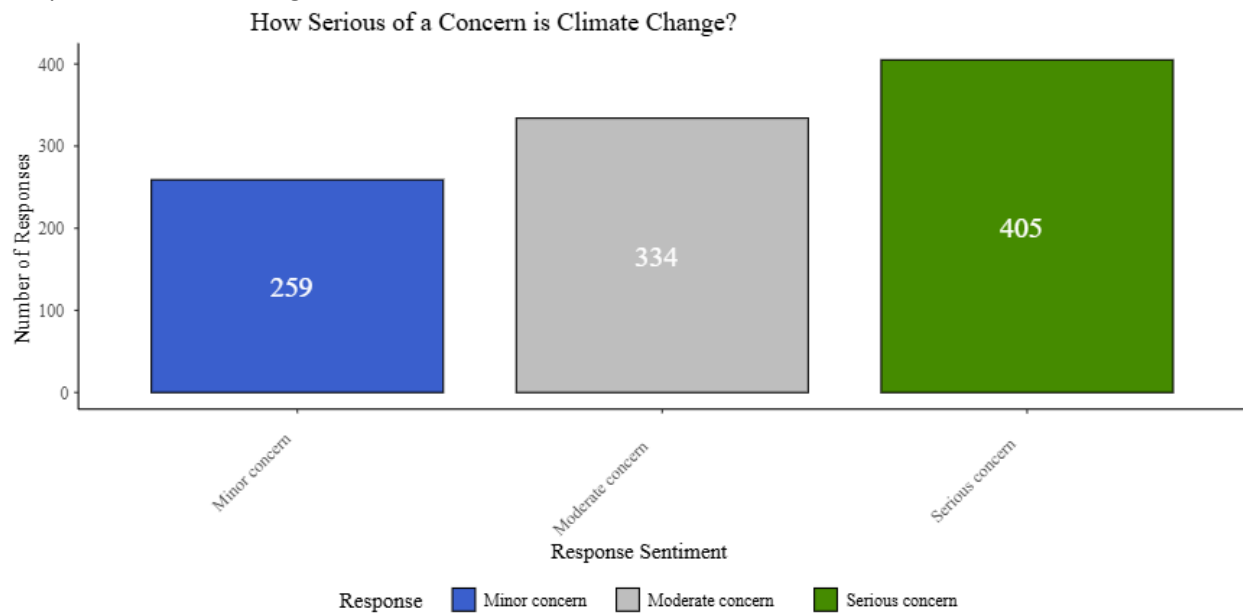
This following “sentiment” graphs illustrate how people responded to each concern. The numbers in each colored square or rectangle represent the number of respondents<sup>56</sup>.

<sup>56</sup>To see percentages for any of the Sentiment graphs, go [here](#) to use the interactive app

Graph 11. Childcare<sup>57</sup>



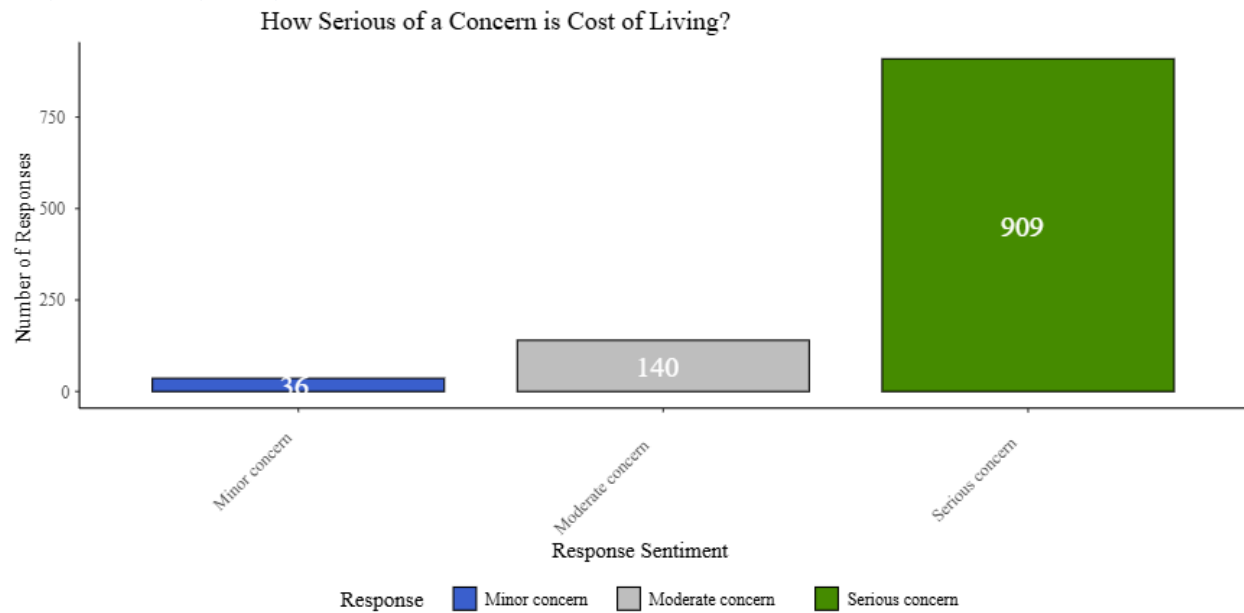
Graph 12. Climate Change<sup>58</sup>



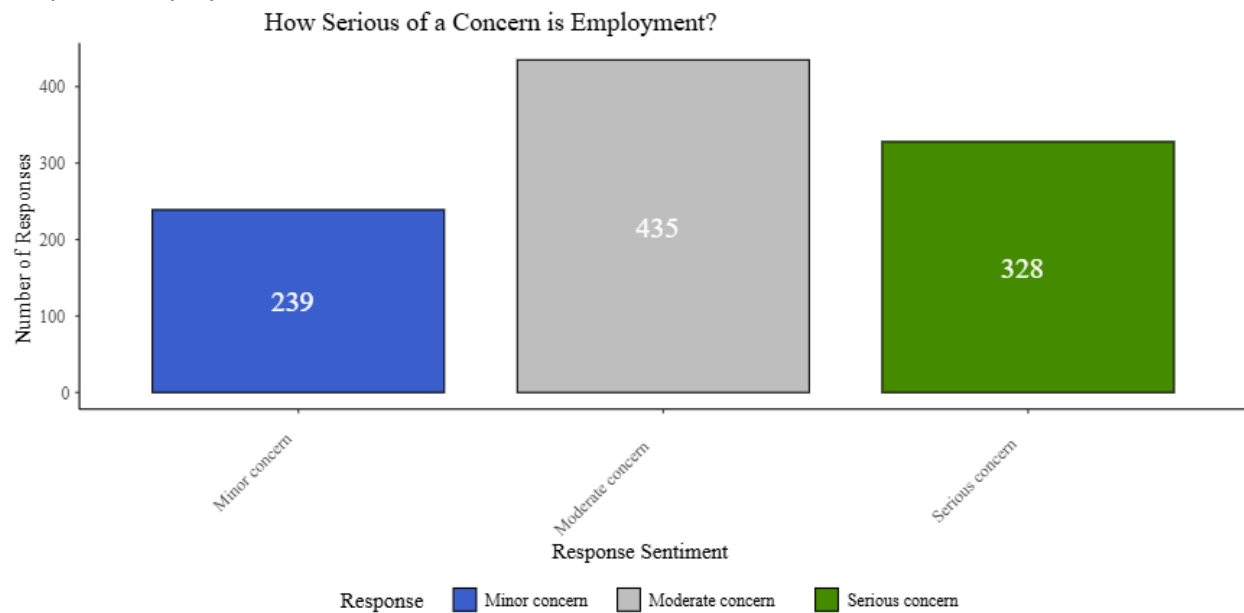
<sup>57</sup>To see percentages, go [here](#) to use the interactive app

<sup>58</sup>This question should have been worded differently to better reflect the work we do at CVOEO. Part of CVOEO's mission statement is Environmental Justice. The work CVOEO does ensures that people have what they need, for example in the case of an extreme weather event (secondary to climate change), and to helping people get access to resources they need to live comfortably, without illness or disease that may occur when homes (especially rentals) are not insulated properly, cause energy burdens, or have mold, lead, etc. The way this question is worded could have been misleading because "climate change" tends to have a broader connotation.

Graph 13. Cost of Living

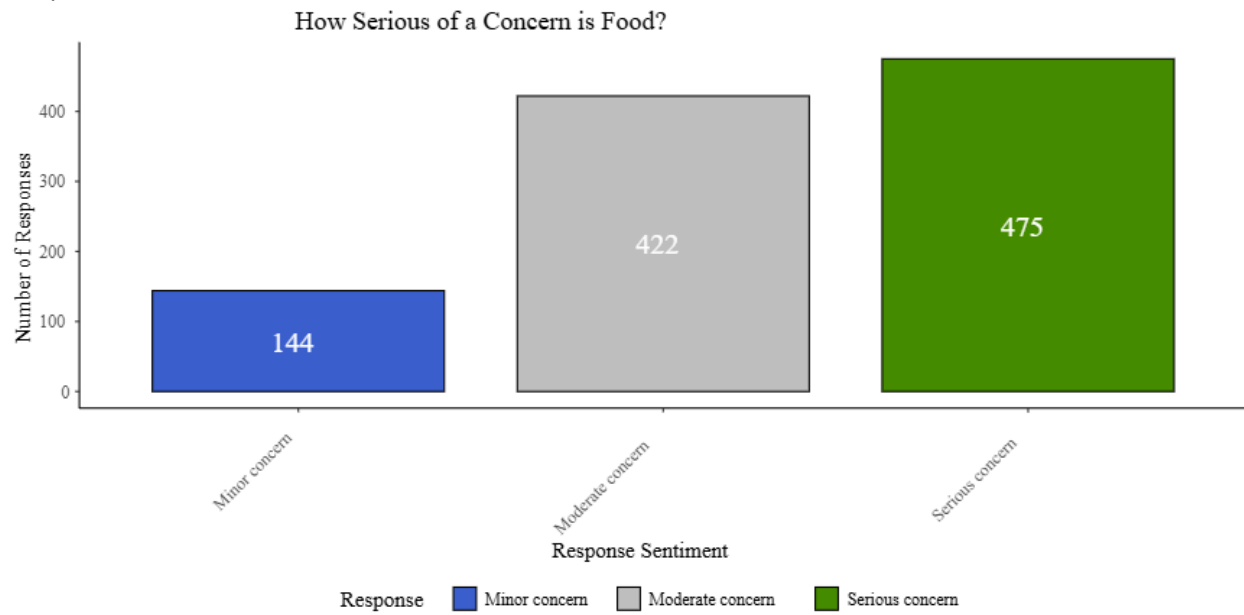


Graph 14. Employment

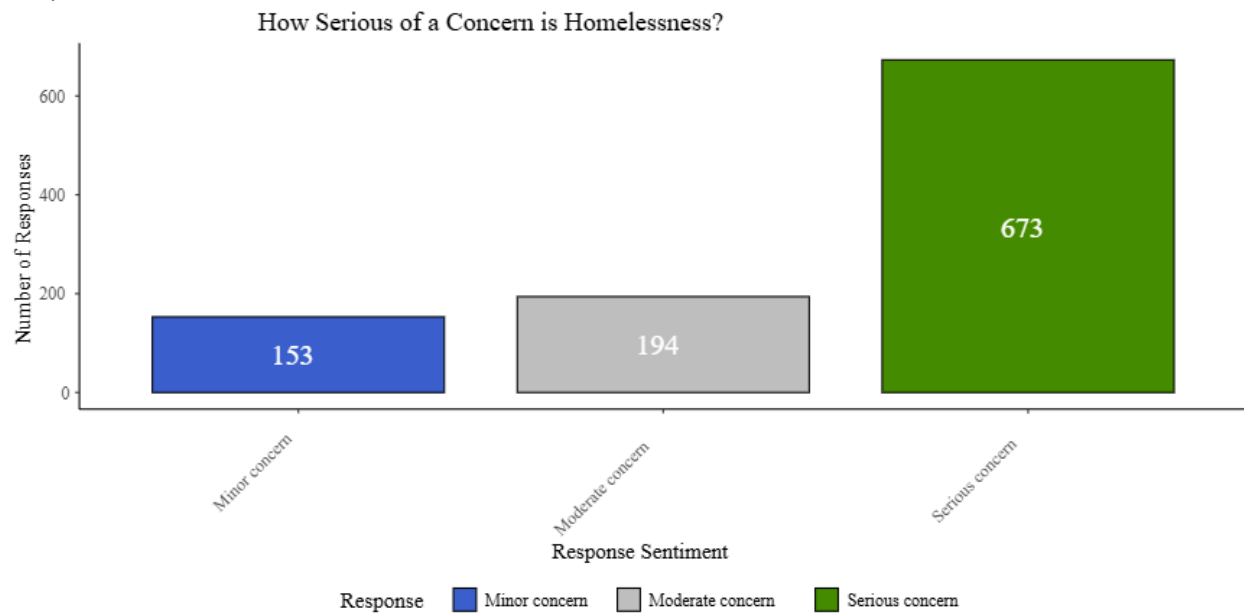




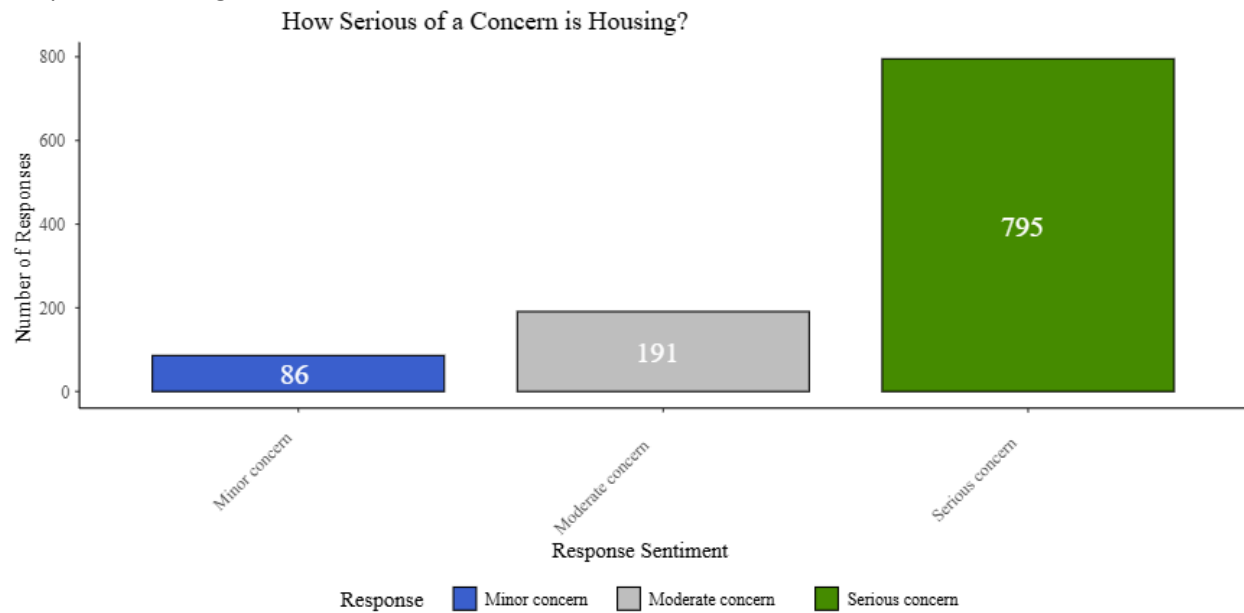
Graph 15. Food



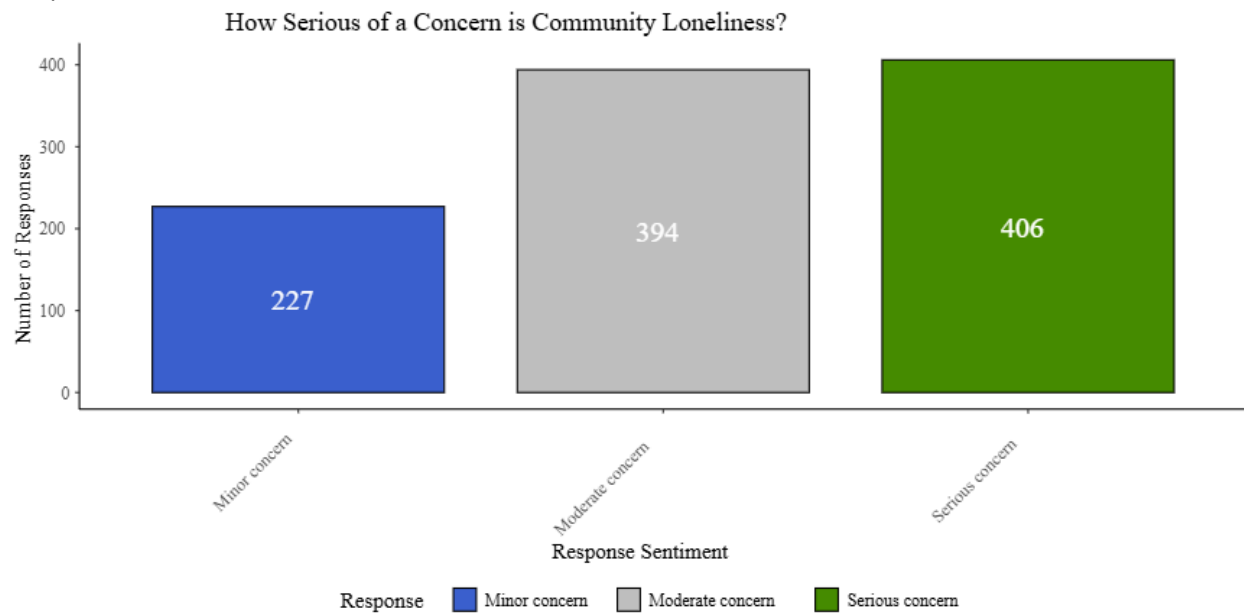
Graph 16. Homelessness



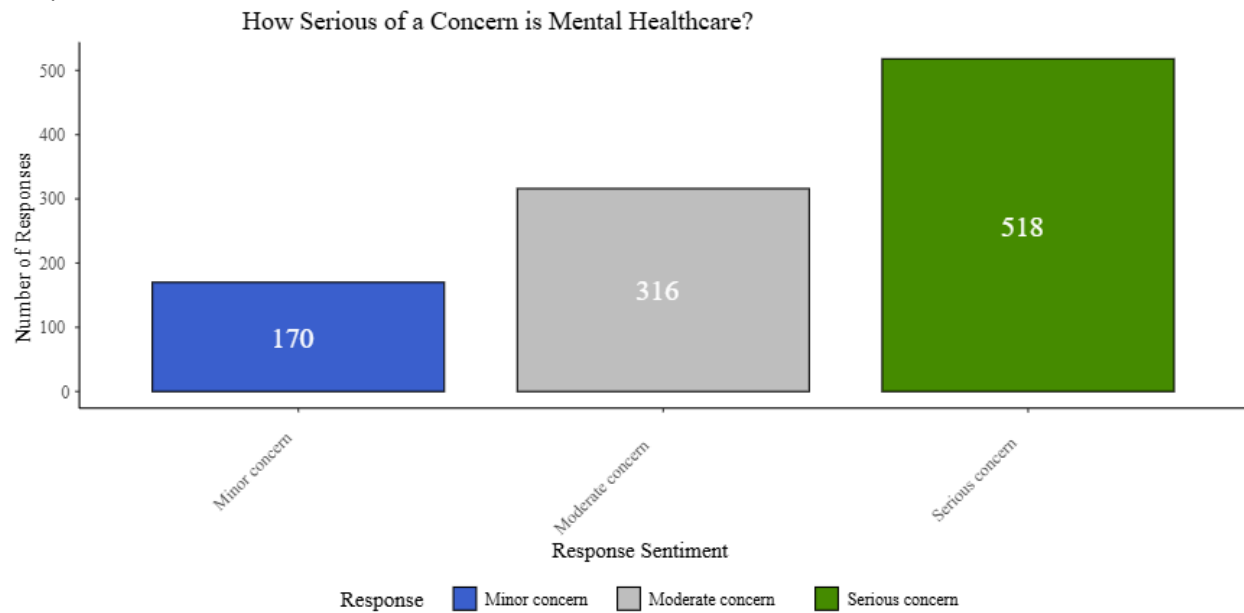
Graph 17. Housing



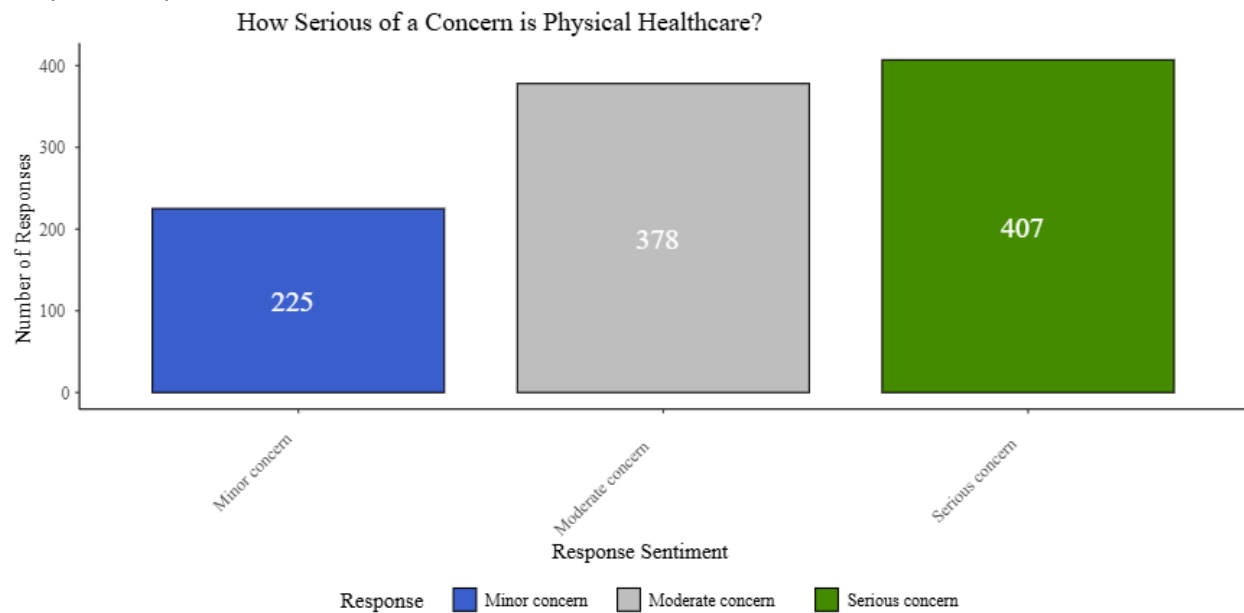
Graph 18. Loneliness



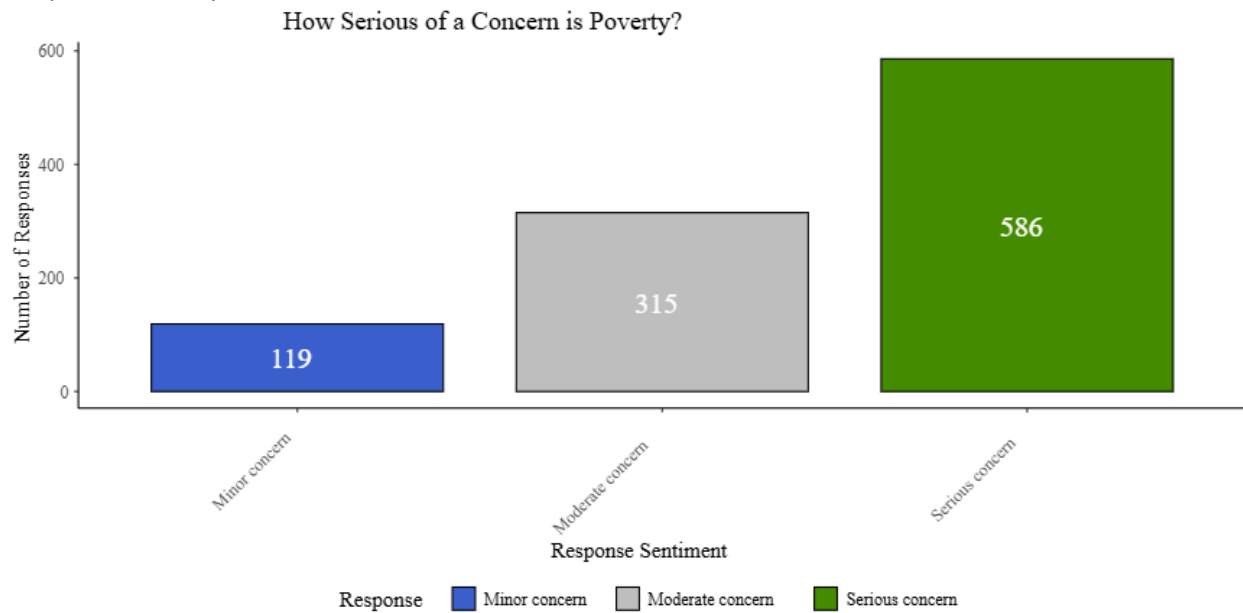
Graph 19. Mental Health Care



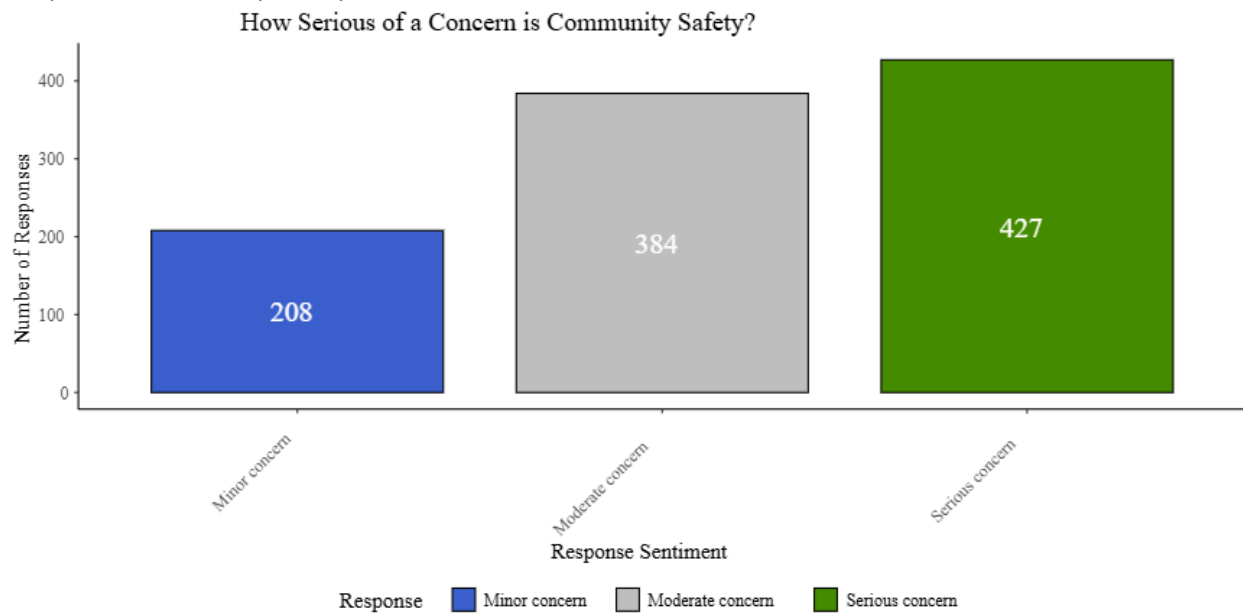
Graph 20. Physical Healthcare



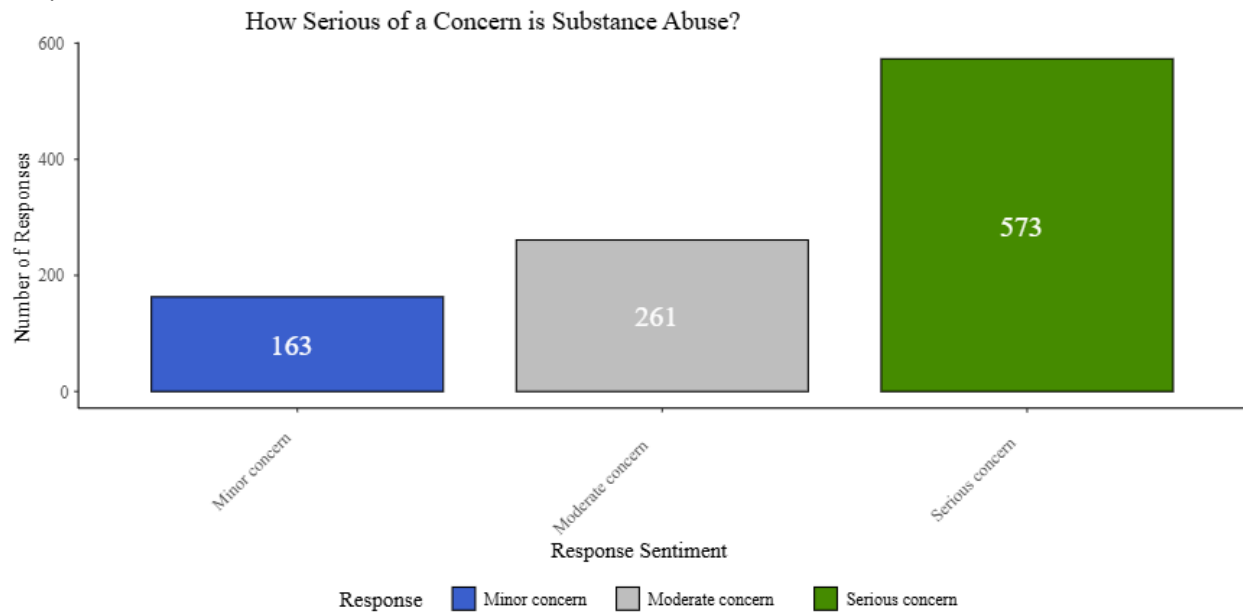
Graph 21. Poverty



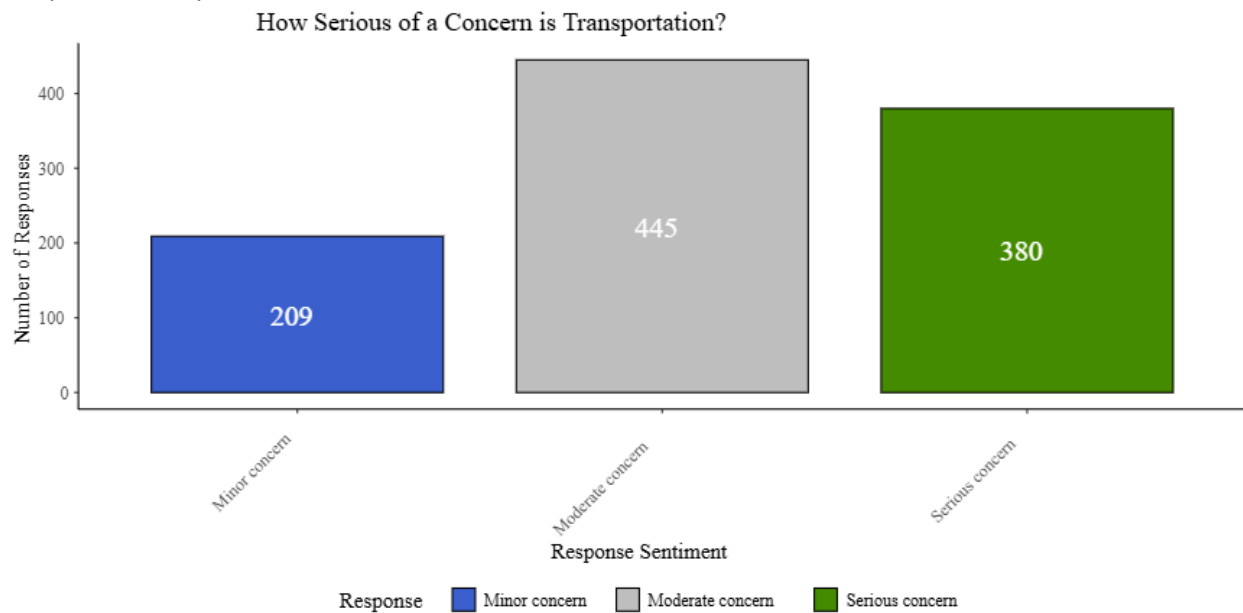
Graph 22. Community Safety



Graph 23. Substance Abuse



Graph 24. Transportation



### Ease of Access

It is important to understand how people feel about their ability to access services or what the community perception is about access so we can adjust services or improve communication as

necessary. The only help that people feel is *easier* than harder to access is tax help. This is not surprising for services like affordable housing, but for other services like food assistance, this provides CVOEO with the opportunity to expand its marketing around these services. For example, people may not fully understand what “energy services” means. However, all respondents answered this question (service-users and non-service-users) which means that some people have a hard time accessing services in general, outside of CVOEO. This finding provides an opportunity for other service providers to fill some of the gaps, around childcare, for example, which CVOEO does not provide.

Graph 25. Ease of Access

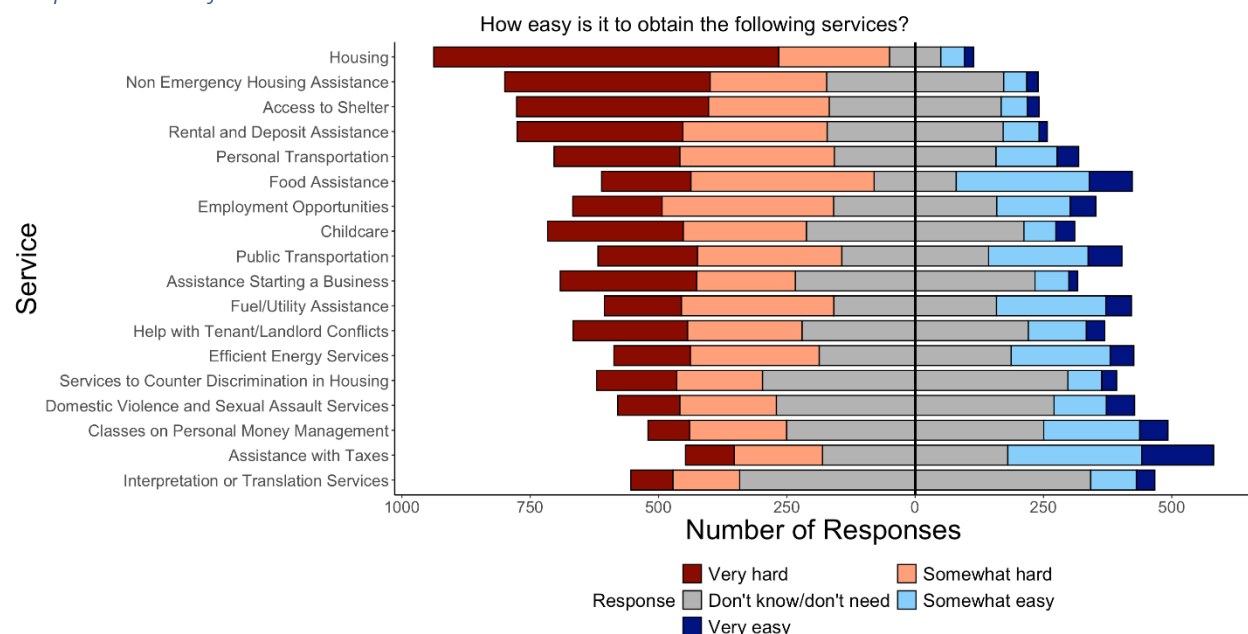


Table 19. Services and their ease of access by percentage, as reported by all respondents<sup>59</sup>

	Affordable Childcare	Affordable Housing	Business startup help	DV/SV Services	Food Assistance	Non-ER Housing Help	Rental Assist	Employ Opps	Energy Services
Easy	10	6	8	16	33	7	9	19	24
Hard	49	83	45	30	51	60	58	50	39
Don't Need	42	10	47	54	16	33	33	31	36
	Fuel Assistance	Housing Discrimination Help	Tenant, LL Conflict	Shelter Services	Translation	Money mgmt.	Personal transport	Public transport	Tax Help

<sup>59</sup>This question was a 5-point Likert-type scale. Respondents could choose from Very Hard, Somewhat Hard, Don't Need or Don't Use, Somewhat Easy, and Very Easy. The results here are collapsed into 3 categories: Easy (Very Easy and Somewhat Easy), Don't Need or Don't Use, and Hard (Very Hard, Somewhat Hard).

Easy	26	9	15	7	13	24	16	26	39
Hard	43	32	43	59	20	26	52	45	26
Don't Need	31	59	43	34	67	50	31	28	35

## A Deeper Look

In addition to the questions that went to all respondents, there were eight sub-surveys that asked respondents about some specific issues of concern identified in the interviews and focus groups. Respondents randomly received three of eight sub-surveys except if they had children living at home. In this case, people still received three sub-surveys but one of them was the childcare sub-survey. This section looks at the sub-survey results in more detail.

### HOUSING

Housing and especially the need for affordable housing continues to be a concern for people. In addition, other costs related to housing such as utilities and home repairs are concerning. CVOEO's Community Action, Weatherization, and Housing Advocacy Programs assist in these areas.

Overall, discrimination related to housing seems not to be an issue for survey respondents, which is a positive finding. However, of those respondents who agreed with the housing discrimination statements, a greater percentage agree with statements about discrimination related to age, disability, or the fact that they have a housing voucher than for other reasons.

Another positive finding is related to neighborhood safety. A greater percentage of people *disagree* with the statement, "I feel unsafe in my home and neighborhood."

*Table 20. Housing questions - all respondents, service-users and non-service-users<sup>60</sup>*

Question	Struggle to find housing close to resources	Concern that home is not fit to live in	Struggle to pay rent or mortgage on time	Struggle to afford heat or electric bills	Struggle to afford needed repairs	Home has no running water, electricity, heat	Struggle to find appropriate home for my family	Been without housing and shelter when needed	Need help finding housing I can afford
	%	%	%	%	%	%	%	%	%
<b>Neutral</b>	35	26	26	20	38	21	26	36	30
<b>Agree</b>	44	18	40	50	39	8	41	16	41
<b>Disagree</b>	22	56	33	30	24	71	32	48	29

<sup>60</sup>Response category was worded "neither agree nor disagree" and renamed to "neutral" for the purposes of including the data in a table format. Strongly agree and somewhat agree are collapsed into "Agree." Strongly disagree and somewhat disagree are collapsed into "Disagree."



Question	Struggle understanding lease	Struggle talking to LL	Feel unsafe in neighborhood	Discriminated against due to name, accent, religion, country of origin	Struggle to find housing that is affordable.	Struggle to find support services to maintain my current housing	Discriminated against due to family status, sex, gender identity, sexual orientation.	Discriminated against due to age or disability	Discriminated against due to having a housing voucher
	%	%	%	%	%	%	%	%	%
Neutral	36	35	25	37	29	37	39	36	43
Agree	16	25	23	13	53	30	11	19	18
Disagree	48	40	51	50	18	33	49	44	39

A greater percentage of respondents agree than disagree with statements about struggling to find suitable or affordable housing which is not surprising with high rents and low housing inventory, especially in areas where jobs are readily available. In addition, a higher percentage of respondents agree than disagree that they struggle to pay heating or electric bills or rent or mortgage payments. This aligns with the findings that the cost of living is a serious concern.

The table below shows housing cost burden across CVOEO's service area compared to the rest of Vermont and the nation. Chittenden County residents are more cost-burdened than residents of other counties in CVOEO's service area, Vermont, and the U.S. This is true for those who pay 30 percent or more of their monthly income for housing expenses (cost-burdened) and for those who pay up to 50 percent or more (severely cost-burdened).

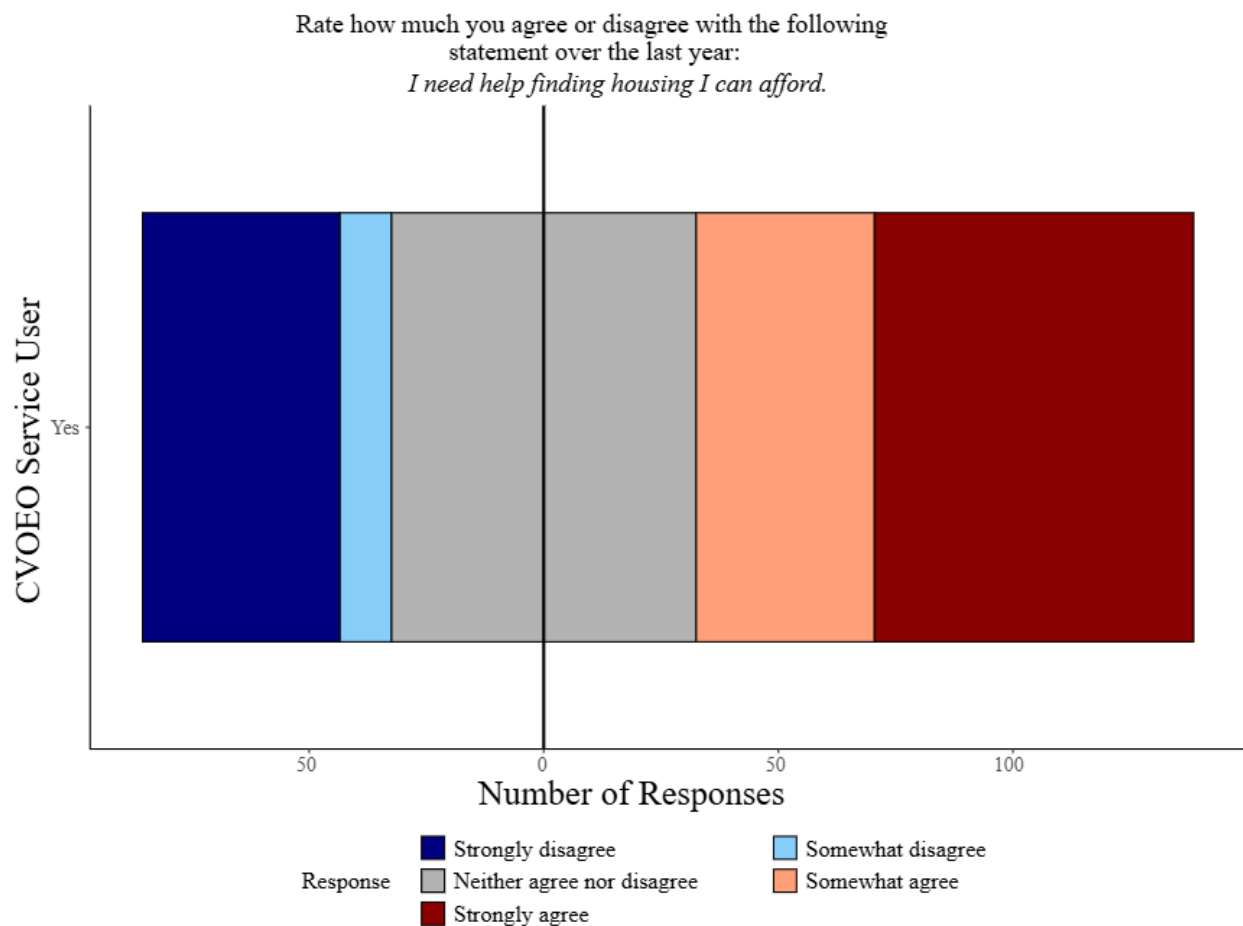
*Table 21. Housing Costs - Cost Burden (30%) and 50% (Severe)<sup>61</sup>*

Location	Total Households	Cost-Burdened Households, 30%	Cost-Burdened Households, Severe (50%)
Addison	14,638	26.88%	11.03%
Chittenden	70,443	31.04%	14.66%
Franklin	19,605	27.99%	11.87%
Grand Isle	3,078	27.13%	13.26%
Vermont	269,466	28.91%	13.19%
United States	127,482,865	29.28%	13.85%

The following graphs examine the housing results across different demographic categories, which provides a more detailed look at the data.

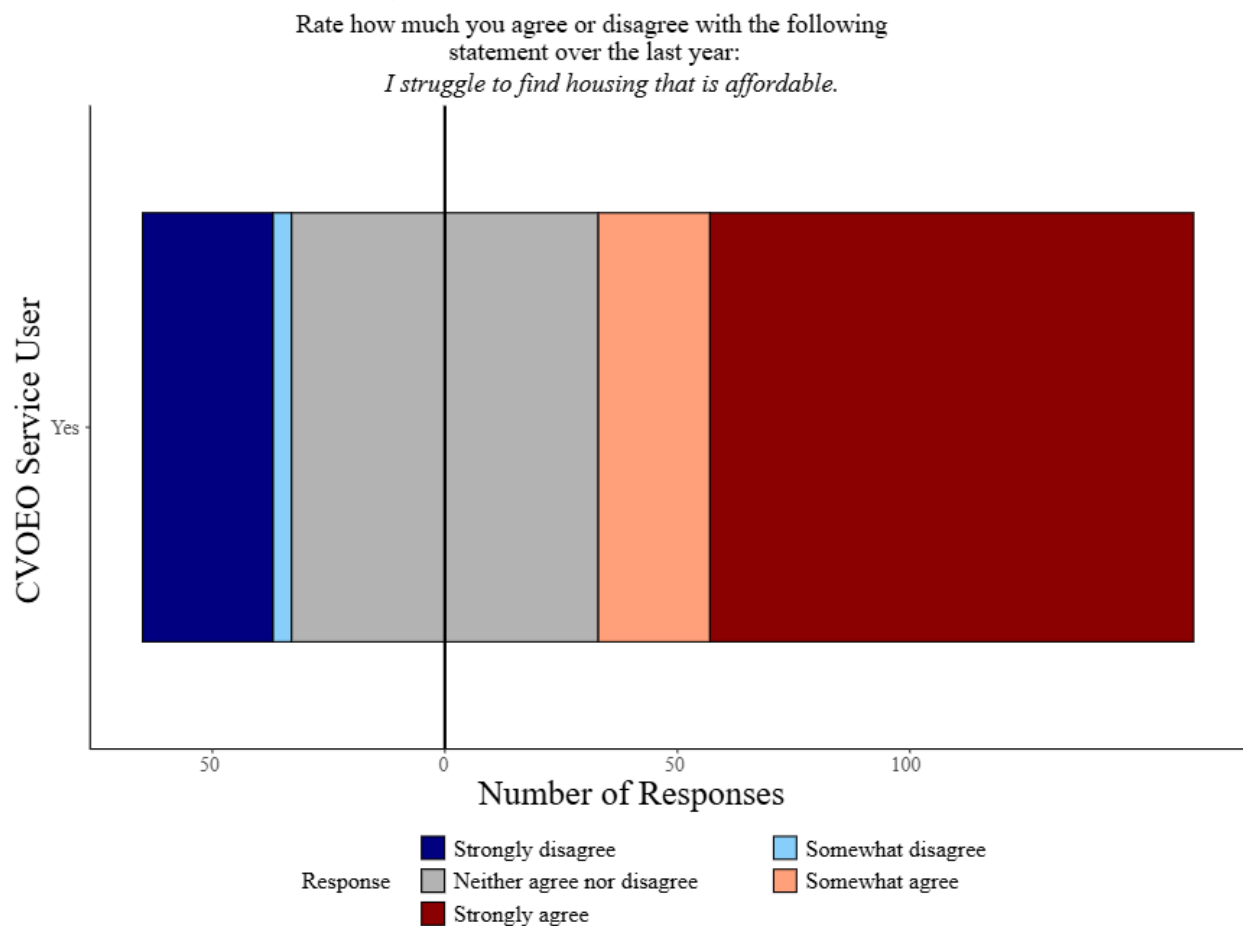
<sup>61</sup>US Census Bureau, *American Community Survey*. 2019-23.

Graph 26. Service users who need help finding housing they can afford



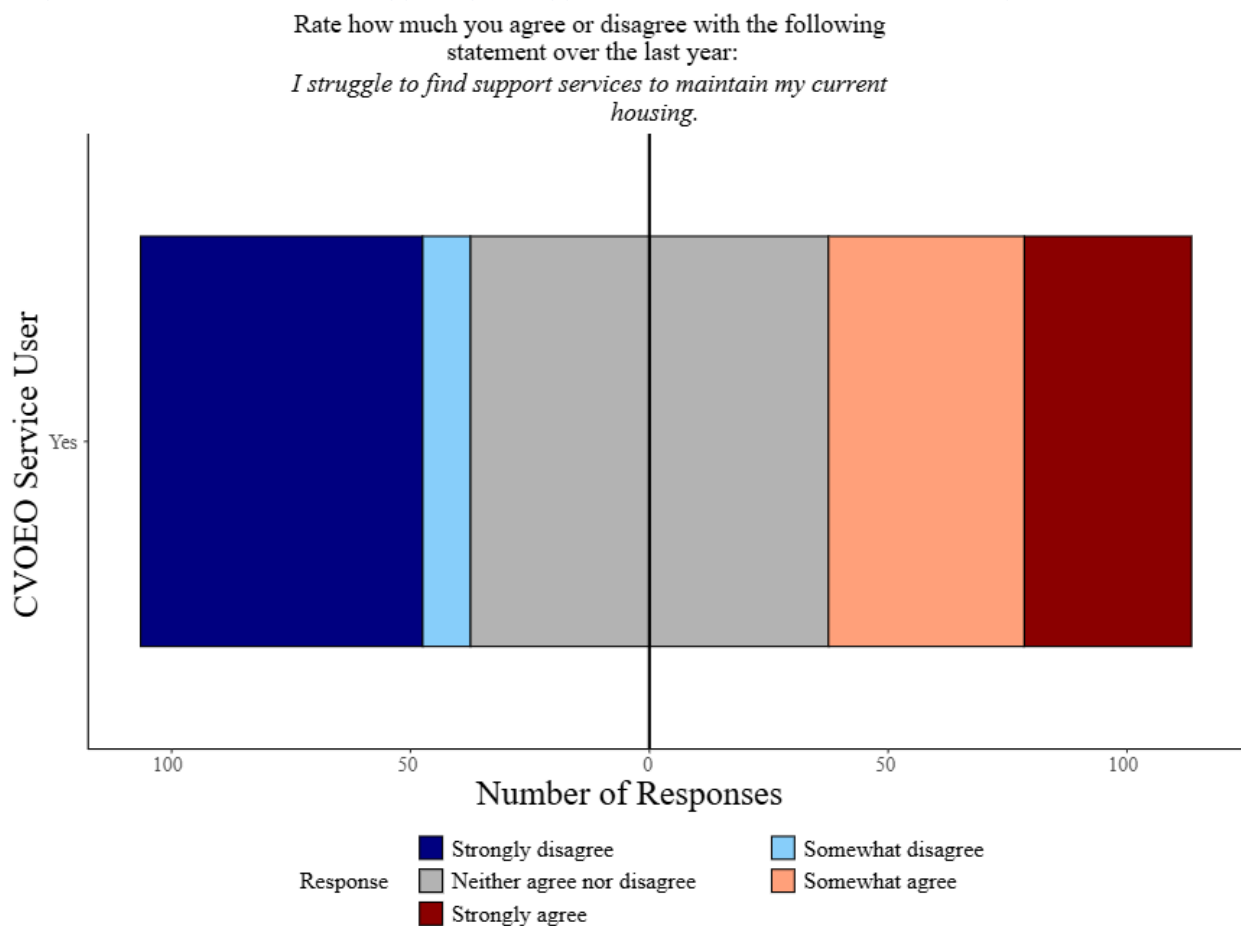
Forty-seven percent of CVOEO service-users (SU) agree that they need help finding housing they can afford (24% disagree). This is six percent higher than for all respondents who agree with this statement. This is not surprising as people who receive housing case management must qualify based on income, meaning their income is probably lower than the income of other survey respondents.

Graph 27. Service users who struggle to find housing they can afford



Fifty-seven percent of CVOEO SUs agree that they struggle to find housing that is affordable while 14% disagree. This is only four percent higher than that for all respondents who agree with this statement, which seems to indicate that all respondents struggle to find affordable housing and that it is not limited to people with lower incomes.

Graph 28. Service users who struggle to find support services to maintain their housing



Thirty-five percent of CVOEO SUs agree that they struggle to find support services to maintain their current housing, 32% disagree, and 34% are neutral. The percentage of SUs that agree with this statement is five percent higher than all respondents who agree with this statement. This increase could be related to capacity and the inability for CVOEO to serve all those who need help.

Table 22. Housing Units (2018-2023)<sup>62</sup>

	July 2019	July 2020	July 2021	July 2022	July 2023
Addison	17,688	17,403	17,517	17,631	17,729
Chittenden	71,291	73,247	74,090	74,904	75,705

<sup>62</sup>Data Source: US Census Bureau, [US Census Population Estimates](#).

Franklin	22,835	22,672	22,851	23,008	23,155
Grand Isle	5,383	5,273	5,294	5,318	5,351
Vermont	339,439	334,746	336,752	339,001	341,375

The number of housing units has increased in all counties within CVOEO's service area as well as across Vermont; however, not all these units are considered affordable. The table below shows the percentage of affordable housing units in CVOEO's service area for 2019-2023. As AMI decreases so does the percentage of affordable housing units.

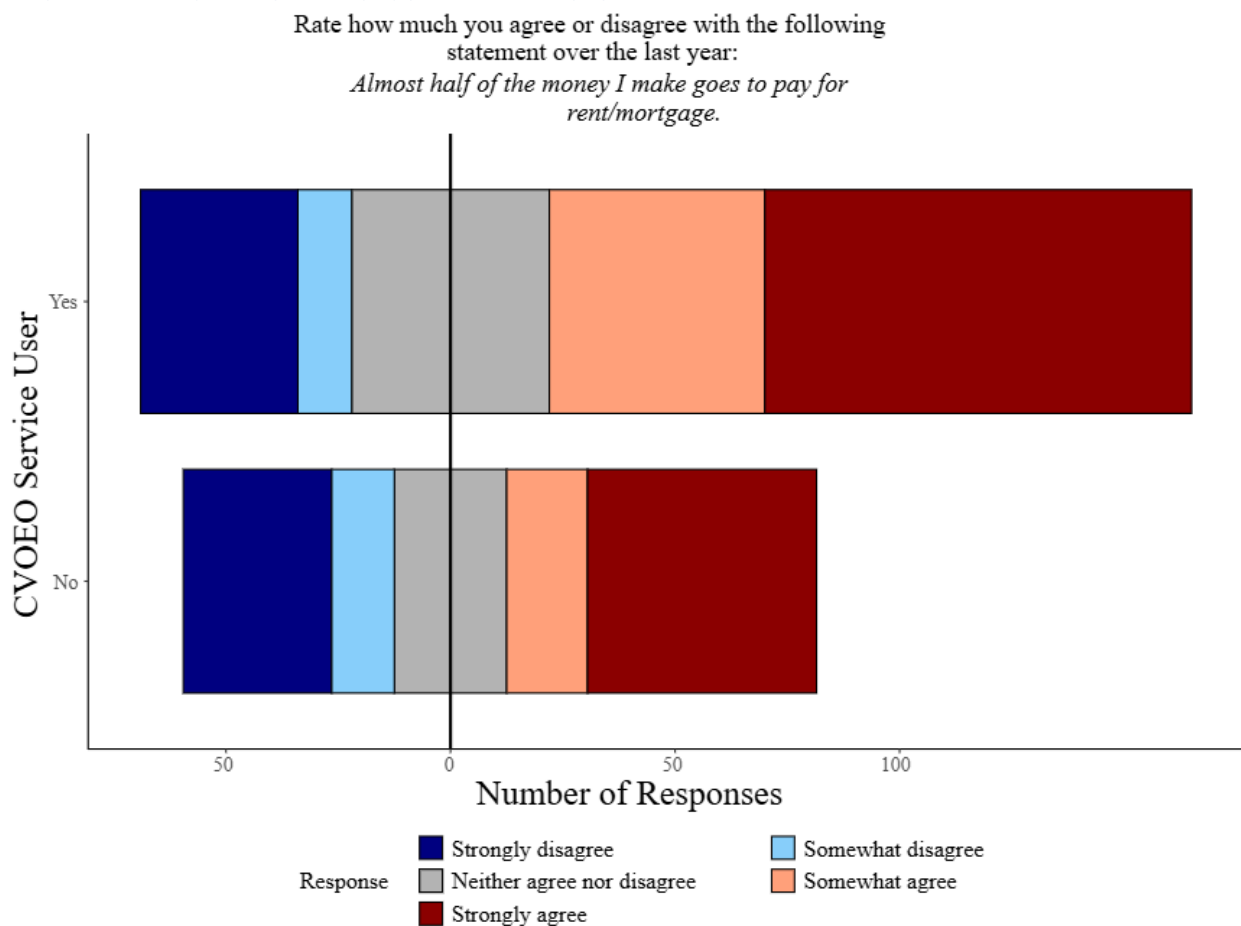
*Table 23. Affordable Housing<sup>63</sup>*

	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Addison	4.51%	7.30%	11.96%	18.68%	24.59%	39.70%	53.56%	66.74%
Chittenden	3.19%	6.12%	9.60%	14.12%	19.25%	37.51%	57.01%	68.47%
Franklin	3.31%	6.31%	10.14%	17.42%	24.80%	39.95%	54.05%	66.62%
Grand Isle	4.09%	7.63%	11.20%	16.07%	21.16%	31.90%	44.40%	57.47%
Vermont	3.47%	7.63%	12.21%	19.61%	27.24%	41.61%	54.76%	66.86%

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<sup>63</sup>Ibid.

Graph 29. Money that goes to pay for rent/mortgage



Sixty-two percent of SUs and 49% of non-service-users (NSUs) agree that almost half of their income is used to pay for housing. Twenty percent of SUs and 33% of NSUs disagree with this statement. To be eligible for services with CVOEO (and other Community Action Programs), a household's income must not exceed 200% of FPL which means that households using CVOEO's services have less income. Combined with the high cost of housing, it is not surprising that almost two-thirds of SUs agree with this statement.

## COST OF LIVING

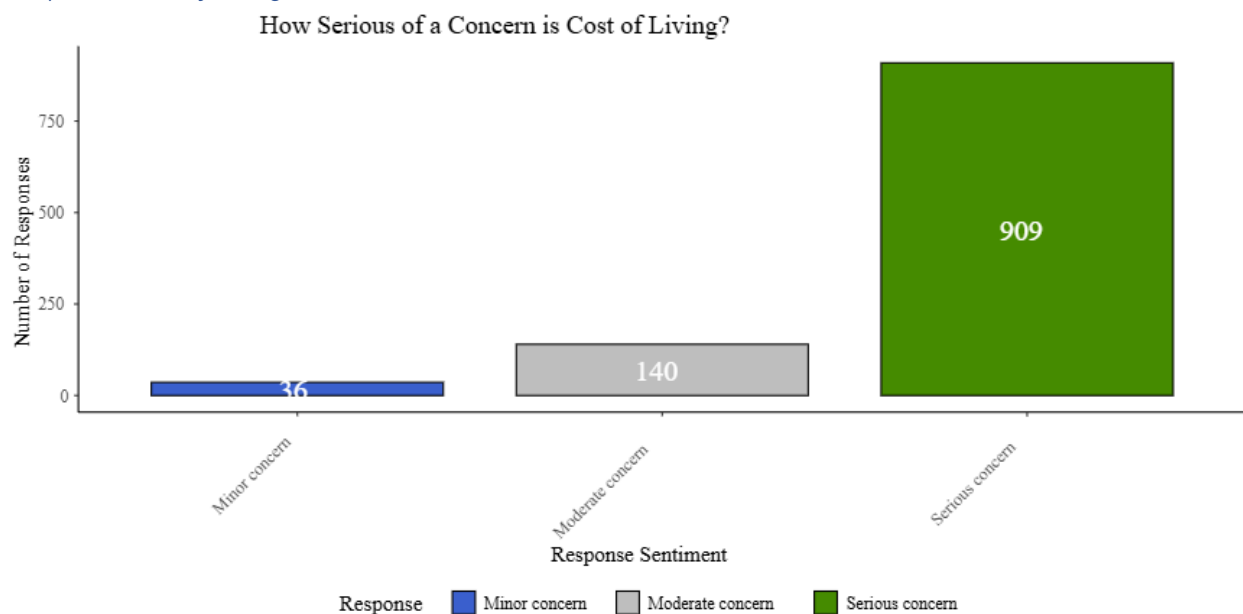
The cost of living was the greatest concern for most respondents (by number). According to the Missouri Economic Research and Information Center (MERIC), Vermont ranks 44 of 52 states for cost of living (1 = least expensive). The MERIC index includes food, housing, utilities, health, and miscellaneous indicators<sup>64</sup>. The Index provides a number for each of the indicators before

<sup>64</sup>[Cost of Living Data Series | Missouri Economic Research and Information Center](#)

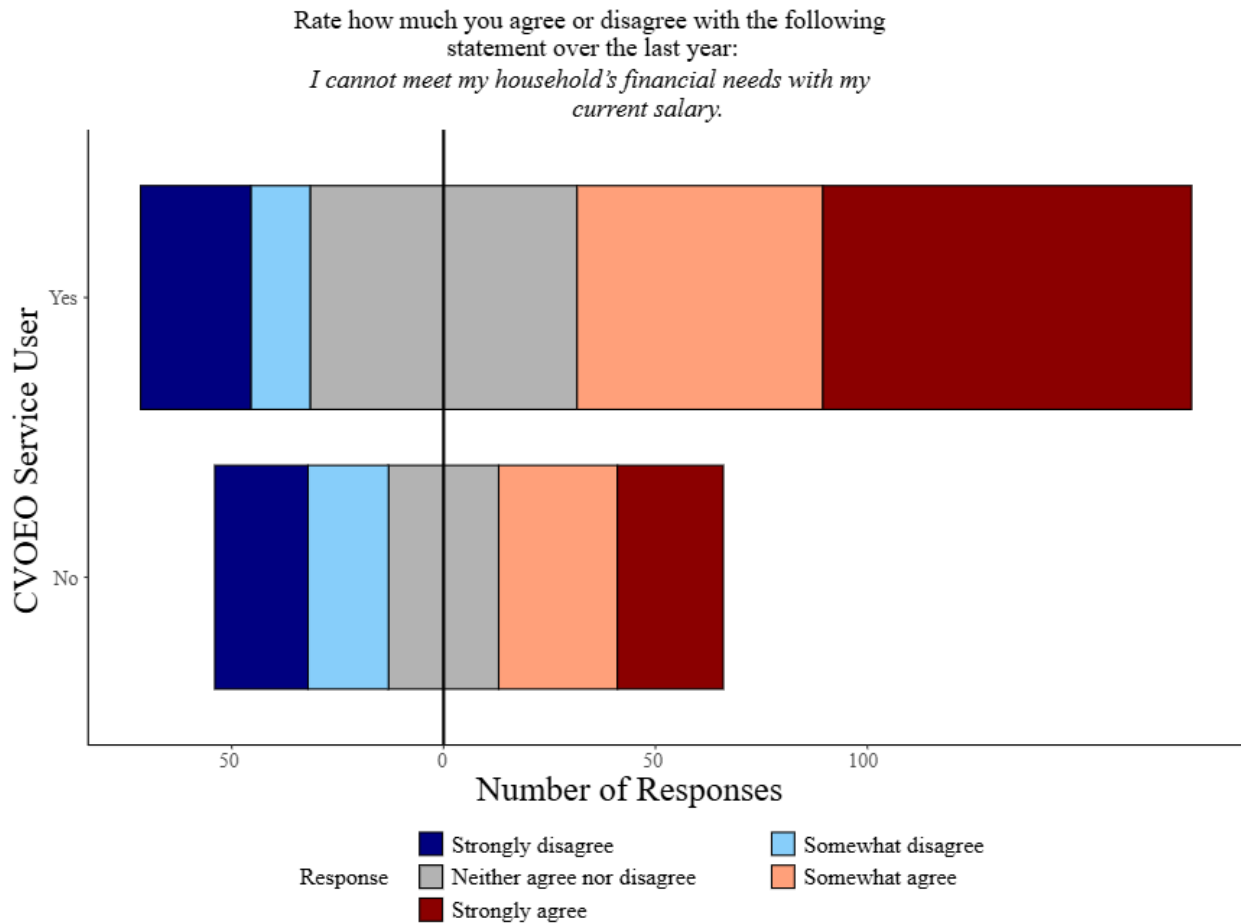
giving an overall Cost of Living (COL) score. The indicator with the highest number is housing, followed by utilities, health, food, and miscellaneous costs.

Overall, 84% of respondents believe that COL is a serious concern. When this is broken down by SUs and NSUs, 87% of SUs are seriously concerned compared to 79% of NSUs. This difference is not surprising as CVOEO service-users tend to have lower incomes or may be on fixed incomes.

Graph 30. Cost of Living



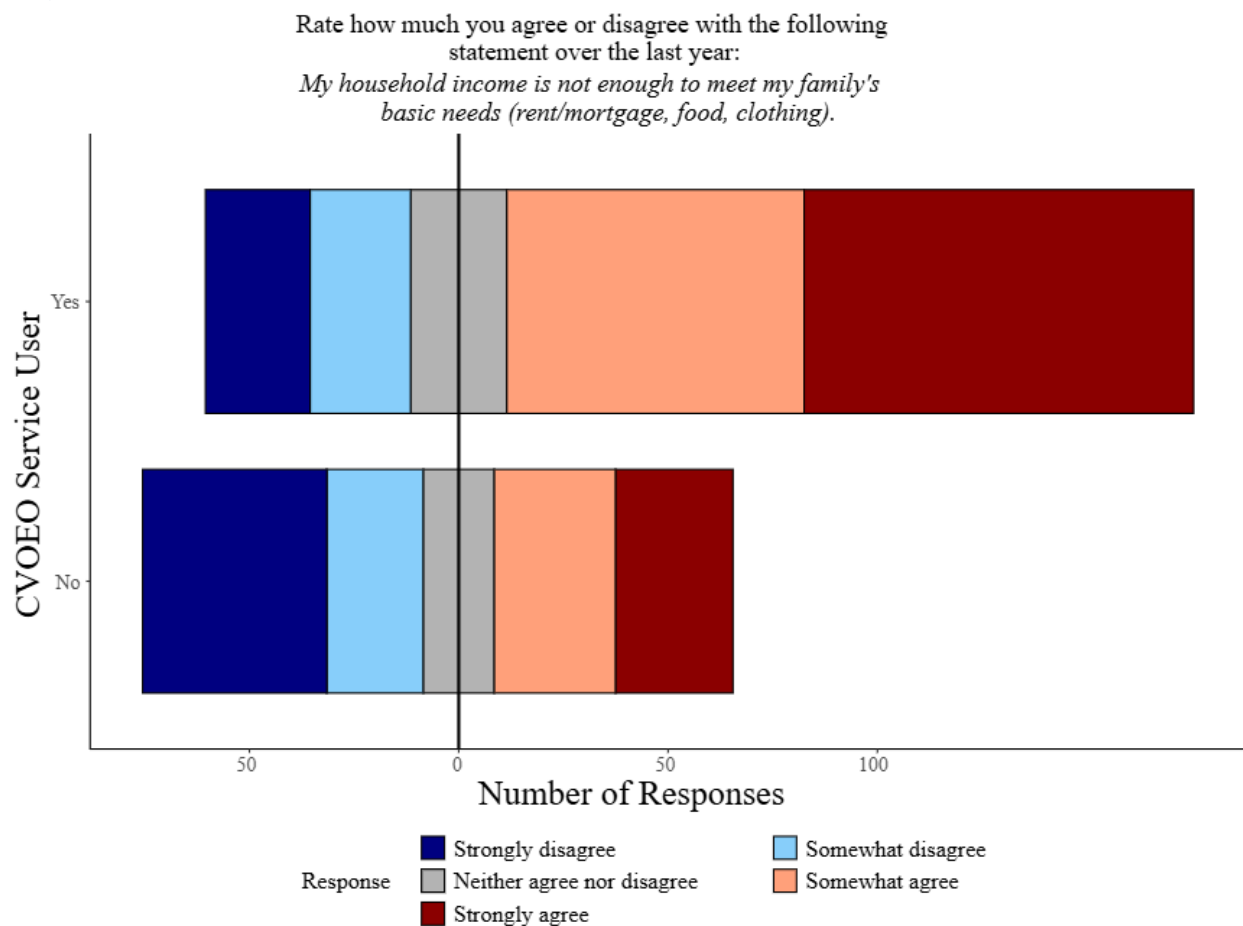
Graph 31. Ability to meet household's financial needs



Fifty-eight percent of SUs and 44% of NSUs agree that they cannot meet their household's financial needs with their current salary; 16% of SUs and 34% of NSUs disagree with this statement. The inability to meet one's household financial needs with current salaries could mean that salaries are not high enough relative to the cost of living, or that employers have not increased salaries at the same pace as costs have increased. This gap is more pronounced for SUs.

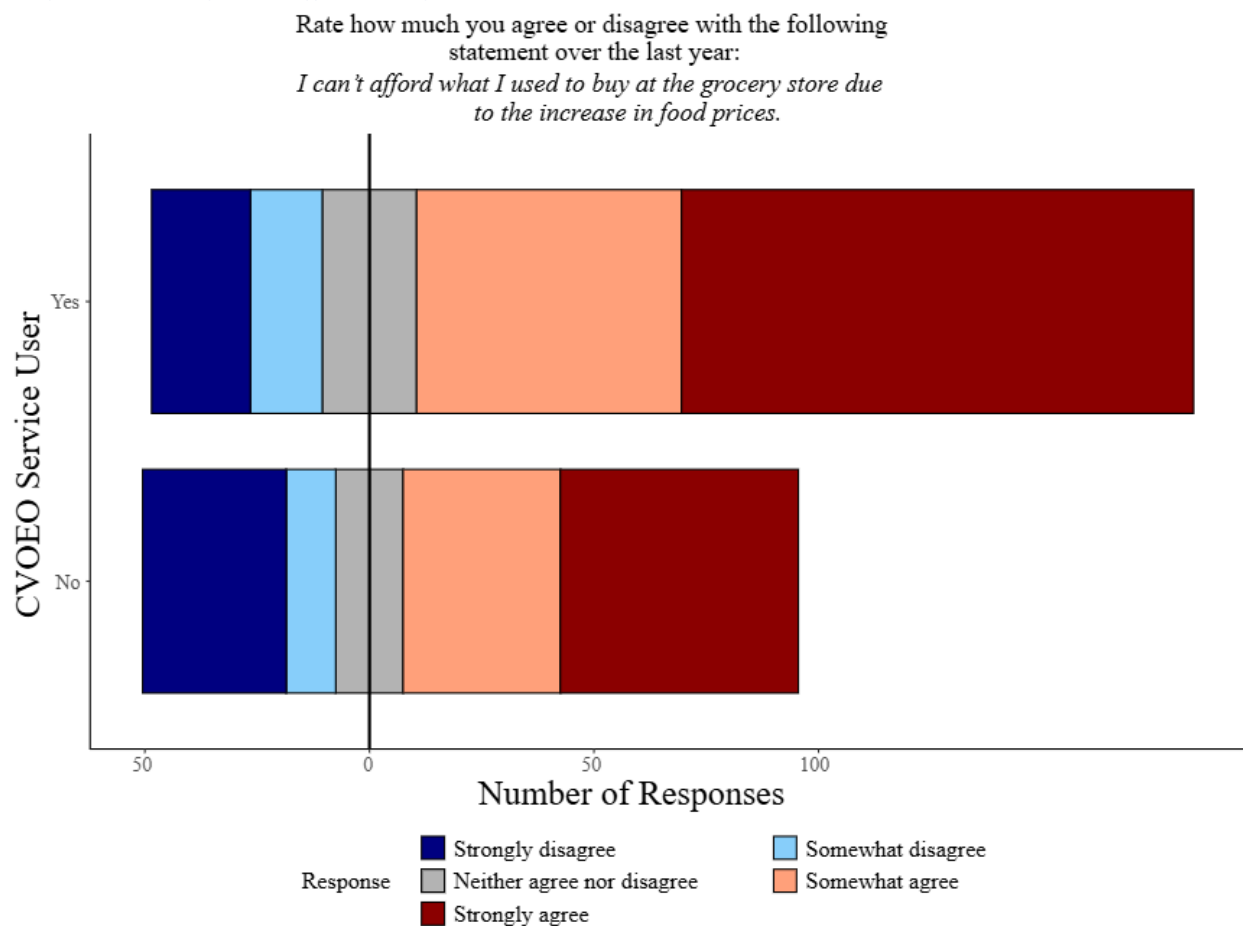


Graph 32. Income and Basic Needs



Sixty-nine percent of SUs and 41% of NSUs agree that their income is not enough to meet their household's basic needs; 21% of SUs and 47% of NSUs disagree with this statement. This graph follows the previous one demonstrating the fact that people do not have enough money to cover their basic needs. Considering the MERIC index and Vermont's high cost of living ranking, this finding is not surprising. Households may be housing-cost-burdened, which affects their ability to afford other things. There is a large difference (28%) between SUs and NSUs. People on fixed incomes or with disabilities that affect their ability to work will suffer the most from high housing costs and a high cost of living.

Graph 33. Grocery store affordability



Seventy-four percent of SUs and 60% of NSUs agree that they cannot afford what they used to buy at the grocery store due to an increase in prices; 16% of SUs and 30% of NSUs disagree with this statement. This finding reflects a higher cost of living, and it is apparent that both SUs and NSUs have trouble affording food at the grocery store<sup>65</sup>. There is a large difference between SUs and NSUs (14%). When this statement is considered in terms of household income, 37% of respondents with higher incomes (\$75,000+), and 62% of households with an income between \$50-75K agree with this statement which seems to indicate that higher costs are affecting people even at higher income levels.

<sup>65</sup>This survey was sent out in March 2025 when egg prices were still high, some of it due to an avian flu outbreak. It may be that if this question were asked now that there would be fewer people agreeing with this statement. Still, the percentages for both SUs and NSUs are high.

## HOMELESSNESS

Greater than two-thirds of respondents believe that homelessness is a serious concern which is not surprising given the numbers of people who were reported as homeless during the 2024 Vermont Point-in-Time (PIT) count.

Graph 34. Homelessness as a concern

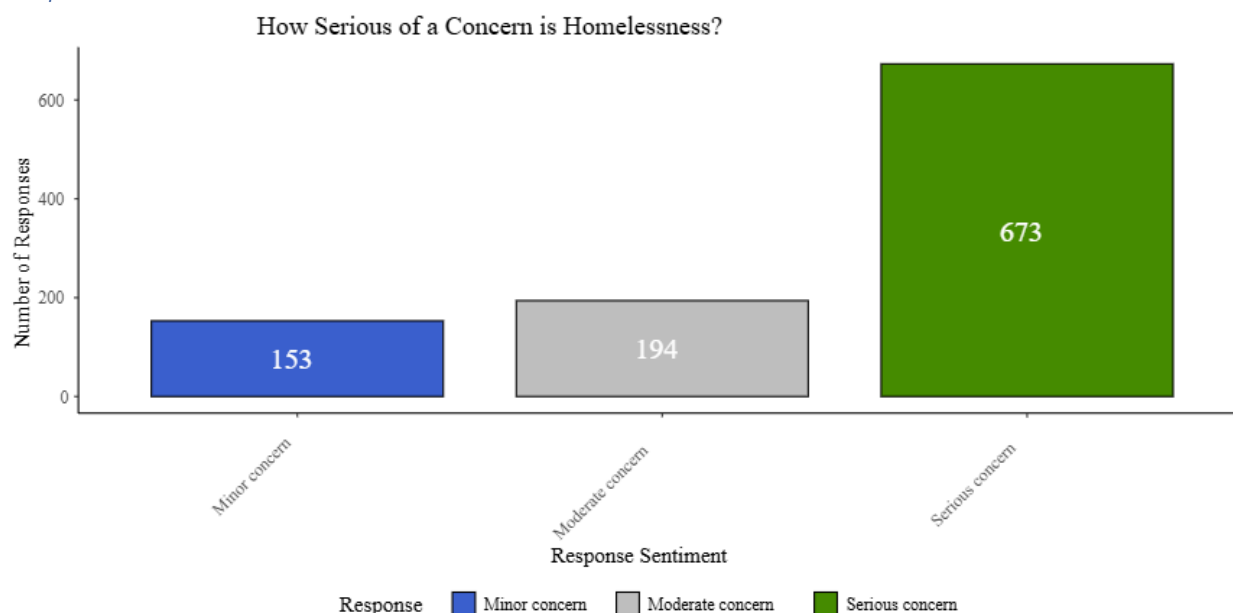


Table 24. Point-in-Time (PIT) Count (People Experiencing Homelessness)<sup>66</sup>

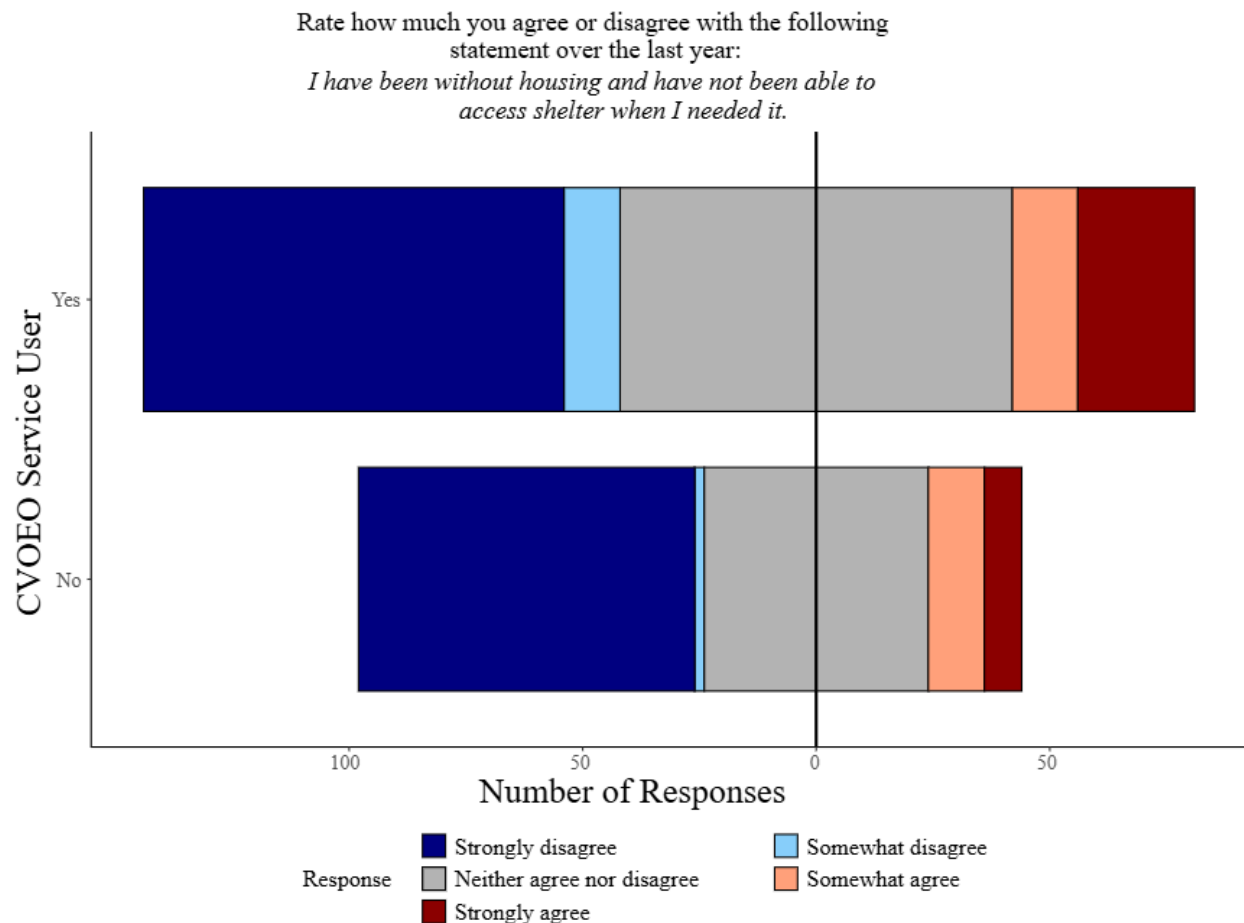
Program County	Addison	Chittenden	Franklin
<b>Total number of households</b>	63	584	101
Households with at Least One Adult and One Child	8	88	16
<b>Total number of persons</b>	77	811	140
Number of children (under age 18)	11	148	21
Number of young adults (age 18 to 24)	5	60	11
Adults (25-34)	14	151	29
Adults (35-44)	12	193	31
Adults (45-54)	13	123	19
Adults (55-64)	19	108	23
Adults (65+)	3	28	6

<sup>66</sup>Chittenden County Homeless Alliance and the Housing & Homelessness Alliance of Vermont (2024). "2024 Vermont's Annual Point-in-time count of those experiencing homelessness."

Unsheltered	0	87	5
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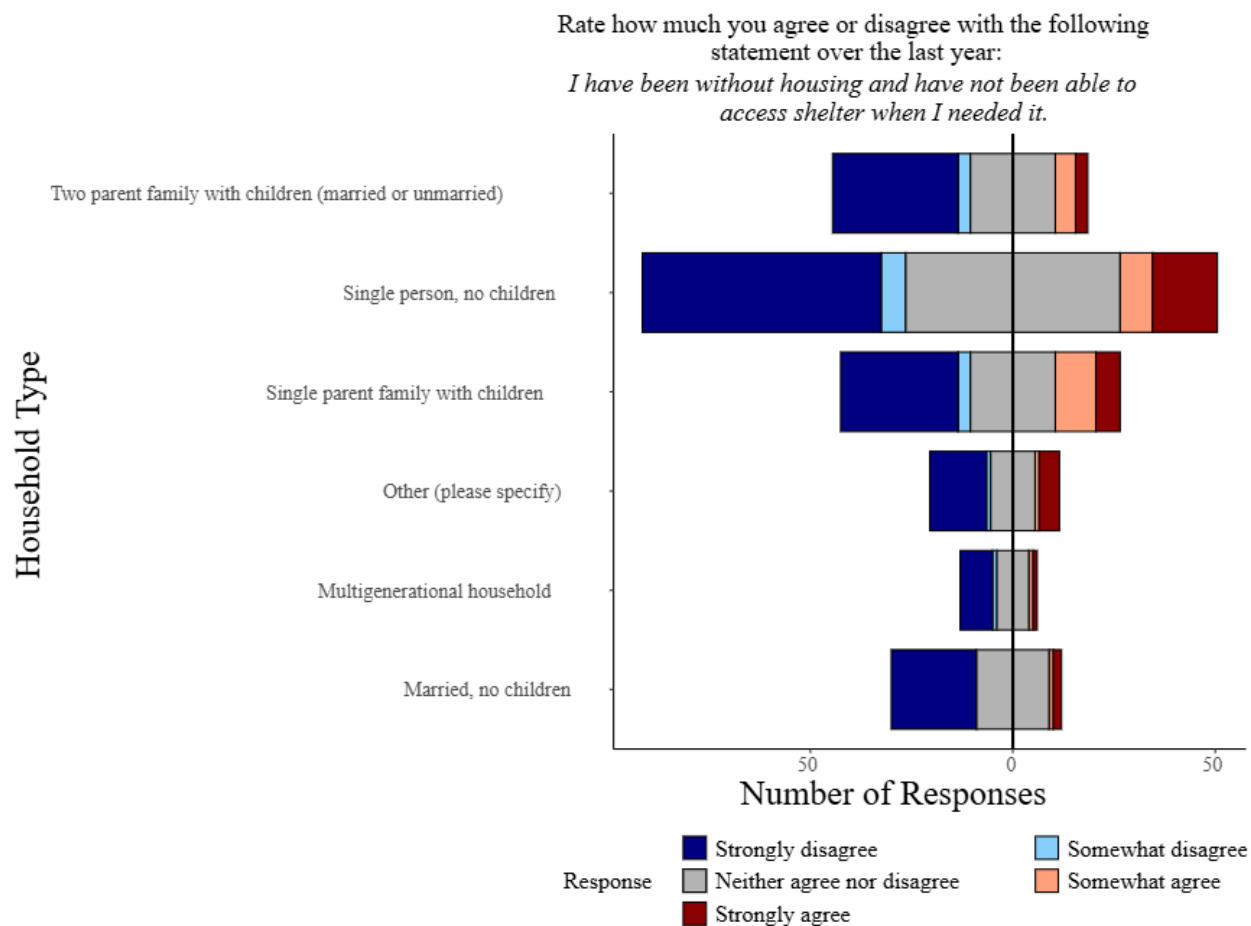
When comparing these numbers to the total population numbers, 0.2% of the population in Addison County, 0.47% in Chittenden County, and 0.27% in Franklin County experiences homelessness. According to the 2024 Annual Homelessness Assessment Report to Congress, 3,458 individuals in Vermont experienced homelessness in 2024, which is about 5% of the total population.

Graph 35. Lack of Shelter x Service User/Non-Service-User



Seventeen percent of SUs and 14% of NSUs agree that they have been without housing and unable to access shelter when they needed it. It is not clear if a lack of housing, lack of *affordable* housing, or another issue is the reason that people have been without housing, but the inability to access some kind of shelter when it is necessary represents a gap in services.

Graph 36. Lack of Shelter x Household Type



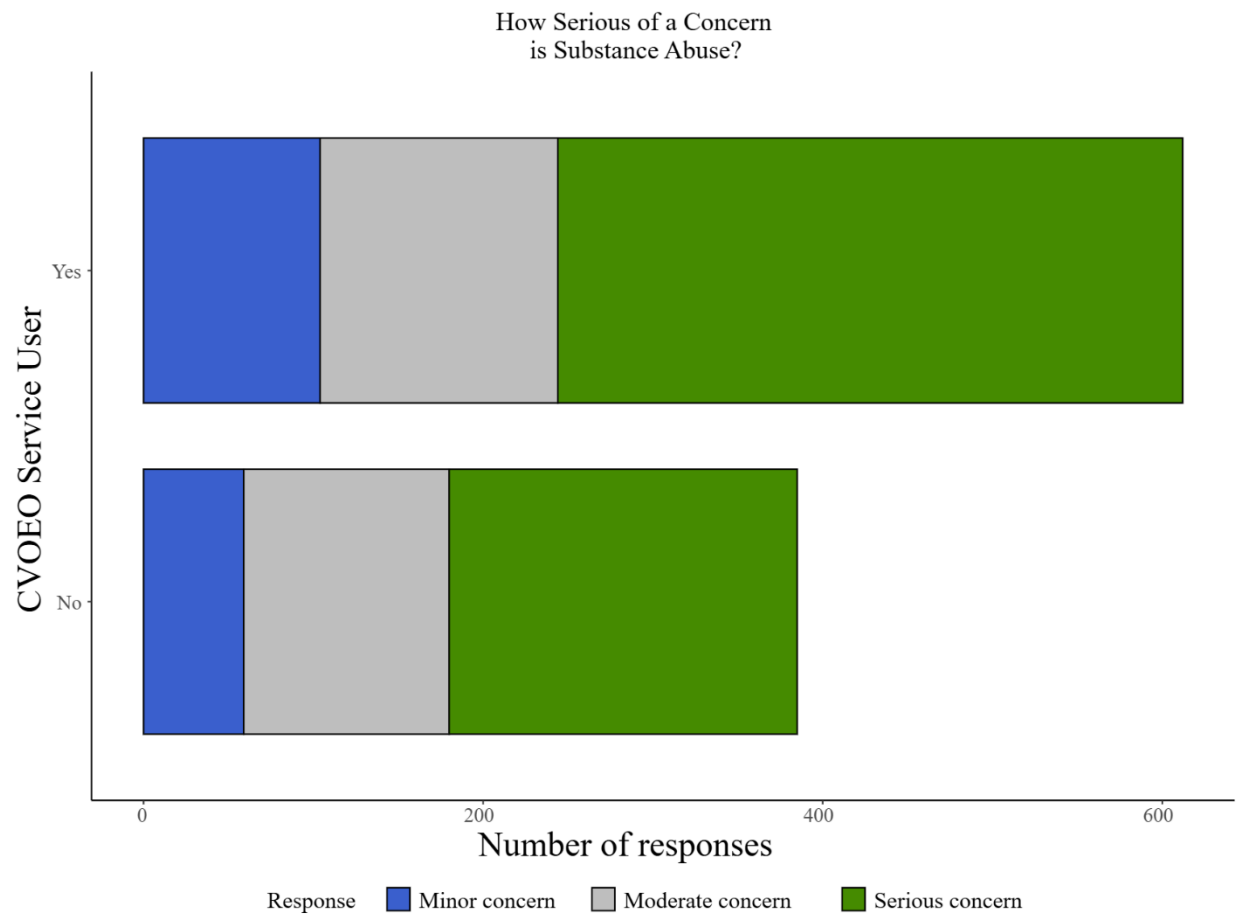
Twenty-three percent of single parent families with children agree that they have been without housing and unable to access shelter when they needed it. Thirteen percent of 2-parent families with children agree, and 17% of single people agree. Single-parent families generally rely on a single income source which makes it more challenging to meet basic needs including paying for housing expenses. CVOEO's new family shelter can help fill this gap by providing temporary shelter as housing advocates assist people in securing permanent, affordable housing.

## SUBSTANCE ABUSE

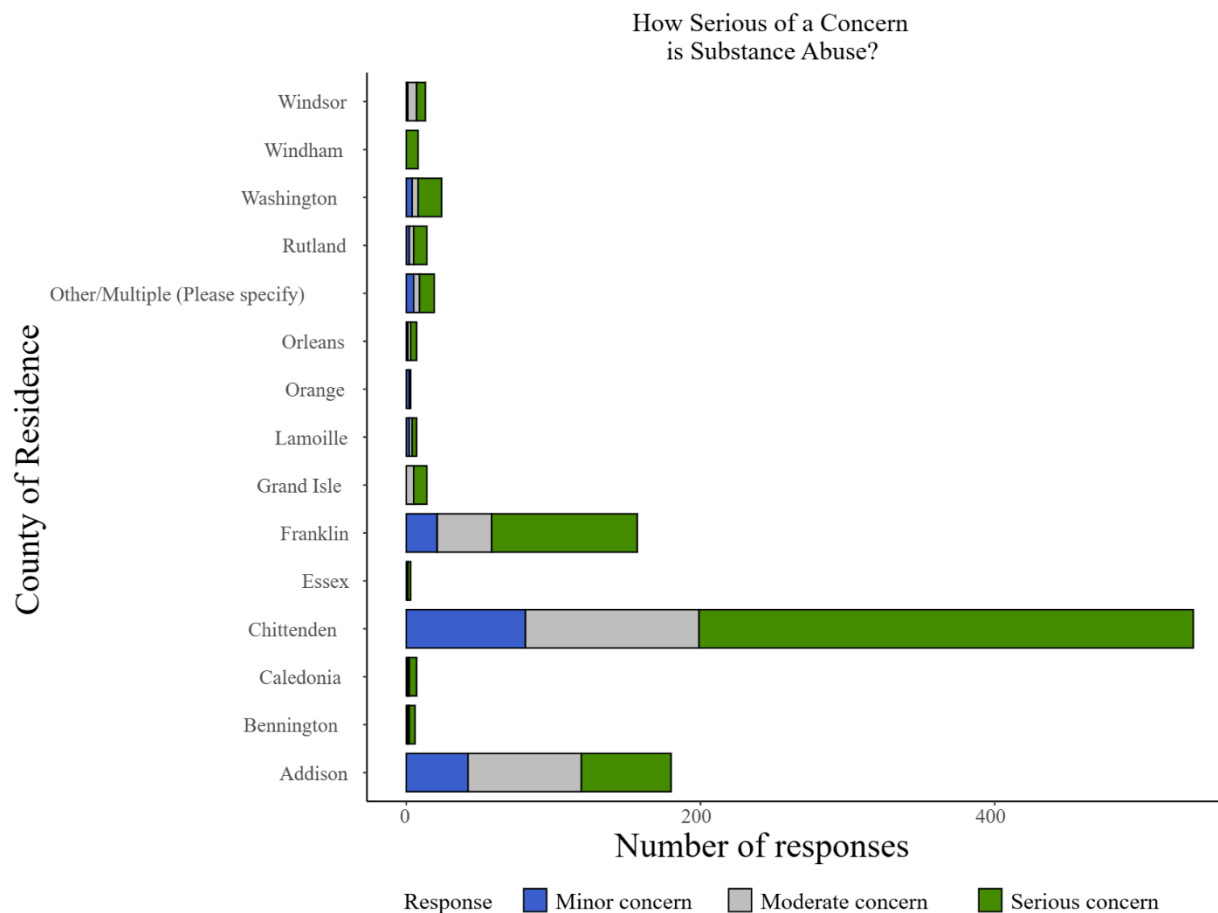
A greater percentage of SUs (60%) than NSUs (53%) believe that substance abuse is a serious concern. All respondents in Chittenden, Franklin, and Grand Isle Counties marked substance abuse as a serious concern at about the same rate (63%) while Addison County respondents were less inclined to consider substance abuse as a serious concern (34%). This increases

slightly for SUs alone to an average of 65% in Chittenden, Franklin, and Grand Isle Counties, and 39% for Addison County.

Graph 37. Substance Abuse as a Concern



Graph 38. Substance Use as a Concern x County



Substance abuse, while a concern to a large percentage of respondents, ranked below housing, cost of living, homelessness, and food access, meaning respondents are most concerned with access to basic needs. This makes sense as housing and food security are important for people who may also need help with substance abuse issues. It is more difficult to address these issues when housing and access to food are unstable.

## CLIMATE

Environmental justice is part of CVOEO's mission statement with work focused on helping households increase energy efficiency in their homes which helps decrease energy costs. In addition, CVOEO works with renter households to address health issues that may be caused by homes that are in poor condition. The results below indicate that a greater percentage of respondents are not in need of assistance around climate-related issues; however, 128 (31%) respondents are concerned about poor water quality, 111 (28%) have inefficient, outdated

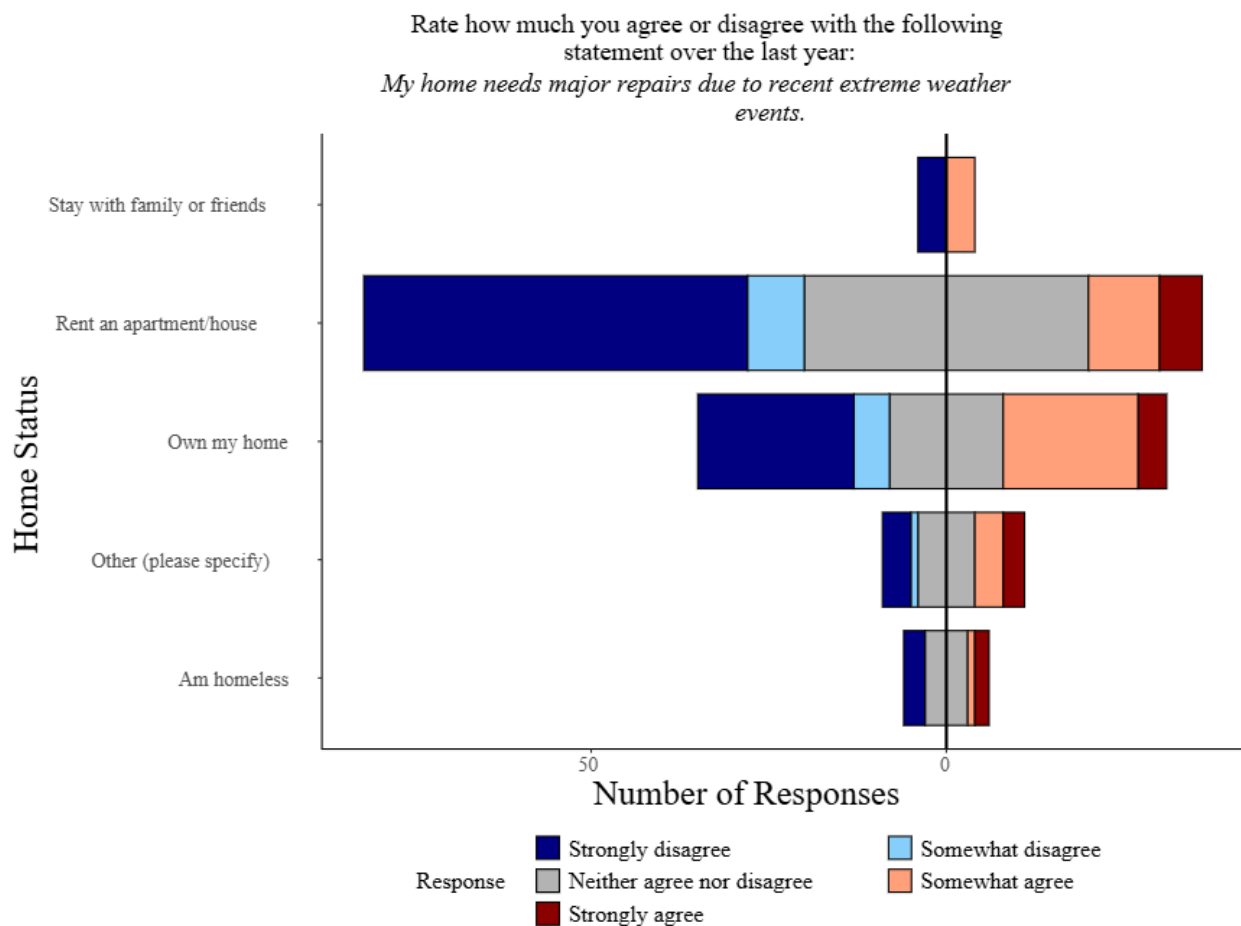
heating systems, and 95 (24%) live in homes that need major repairs due to recent extreme weather events. In addition, 38 (10%) respondents live in a flood zone and cannot afford to move, and 137 households (35%) need help accessing and understanding energy-saving programs. CVOEO's Weatherization and Mobile Home programs are positioned to assist with outdated heating systems and repairs due to extreme weather events. The Housing Advocacy Program and the ORECI Community Ambassadors may be able to assist homeowners who need help navigating the systems and options that offer buyouts to households living in flood plains and information about rebates and other incentives for energy-saving changes.

*Table 25. Climate Questions – all respondents, service-users and non-service-users*

Question	Don't know what climate change means	Live in a flood zone and can't afford to move	Have housing needs due to recent weather events	Worried about poor water quality	Heating system inefficient, outdated	Drive 30+ minutes a day	No green space near me	Need help with energy savings incentives, rebates
	%	%	%	%	%	%	%	%
<b>Neutral</b>	15	33	28	24	23	22	20	29
<b>Agree</b>	11	10	24	31	28	21	16	35
<b>Disagree</b>	74	57	48	44	49	56	65	37



Graph 39. Repairs due to extreme weather x home status



Thirteen percent of SUs and 35% of NSUs who rent their homes agree that their home needs major repairs due to recent extreme weather events. Fifty-three percent of SUs and 41% of NSUs who own their own homes disagree with this statement. People who rent their homes may not be able to make needed repairs to their homes if their landlords do not agree to pay for the work (or agree that the repairs need to be done). The above finding emphasizes the importance of programs like Vermont Tenants and the Office of Racial Equity and Community Inclusion's Community Ambassador program that advocate for renters and provide landlord education and outreach.

## FOOD

Overall respondents are struggling with higher food costs. Since 2022 when the last needs assessment was done, there was a 32% increase in respondents who say that they use a food shelf often and a 77% increase in respondents who say they cannot afford to buy what they

want at the grocery store. In addition, there is a 22% increase from 2022 in respondents who sometimes skip a meal or eat less to save money on food. This makes sense given the high percentage of respondents who are concerned about the cost of living. The rates of food insecurity in CVOEO's service area have increased although they are still less than the national rate. Franklin County has the highest percentage of food insecurity. This finding is consistent with the other poverty indicators for Franklin County.

*Table 26. Food Questions – all respondents, service-users and non-service-users*

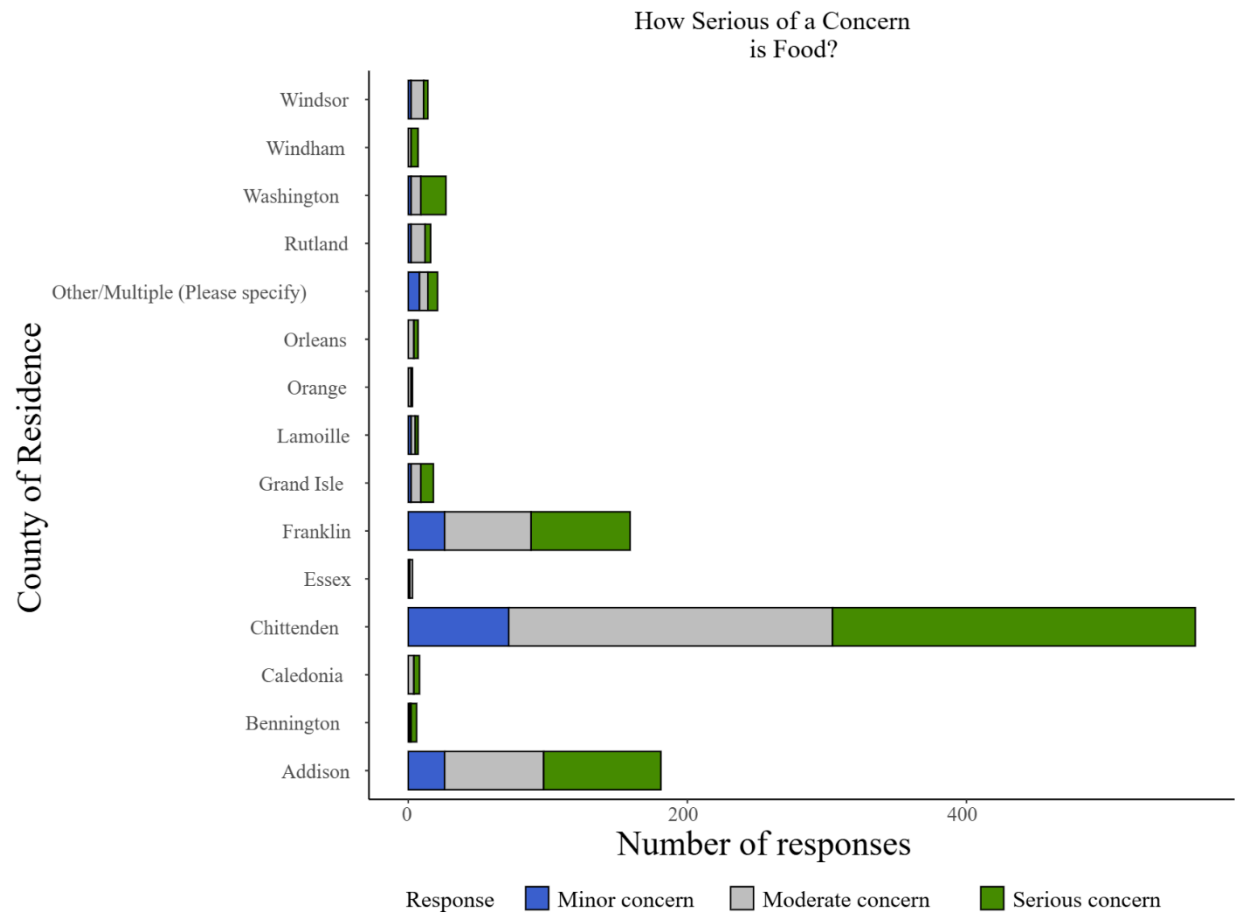
Question	Don't have enough food everyday for myself and my family		I can't afford the food I want at the grocery store		Sometimes I skip meals or eat less to save money on food		I use a food shelf often		I often visit multiple food shelves		When school is out and kids home all day, it's hard to pay for food		I know how to cook food shelf items		3Squares is not enough	
	%		%		%		%		%		%		%		%	
	2022	2025	'22	'25	'22	'25	'22	'25	'22	'25	'22	'25	'22	'25	'22	'25
Neutral Agree Disagree	9	18	8	9	15	16	10	23	11	25	20	51	9	38	13	35
	18	39	35	62	41	50	31	41	18	20	39	24	81	51	63	46
	73	43	57	28	45	34	59	36	71	53	40	25	13	11	24	19
Question	Kitchen is not set up for cooking (no oven or stove)		Can't afford what I used to buy due to increase in prices		Food shelf not open when I need		Higher costs for housing, transportation, and healthcare are the reason I need food help		Can't prepare nutritious food for me and family		Food programs have been scaled back or gone away		Would use PantrySoft service		I am aware of food resources in my community	
	%		%		%		%		%		%		%		%	
	2022	2025			'22	'25							'22	'25		
Neutral Agree Disagree	6	23	9		18	53	28		20		49		11	30	18	
	10	12	69		34	25	60		26		34		65	53	68	
	83	64	22		46	22	12		54		16		23	17	14	

*Table 27. Rates of Food Insecurity in Vermont<sup>67</sup>*

County	Food Insecure Population, Total	Food Insecurity Rate
Addison	4,190	11.2
Chittenden	19,410	11.5
Franklin	6,280	12.5
Grand Isle	760	10.3
Vermont	79,010	12.2
United States	47,389,000	14.3

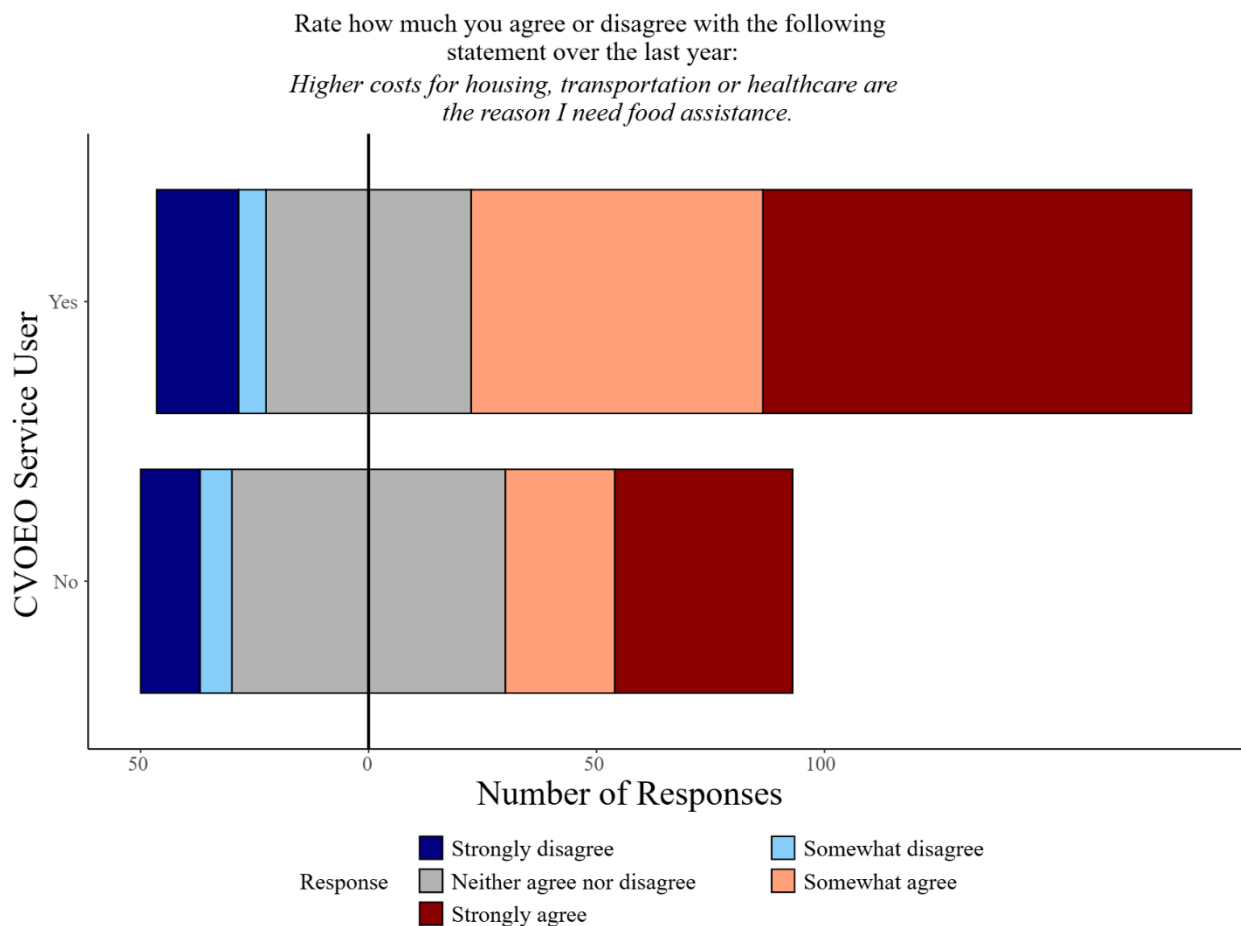
<sup>67</sup>[Hunger & Poverty in the United States | Map the Meal Gap](#)

Graph 40. Food as a Serious Concern



Forty-nine percent of Chittenden County SUs, 46% Addison, 48% Franklin, and 54% Grand Isle believe food is a serious concern.

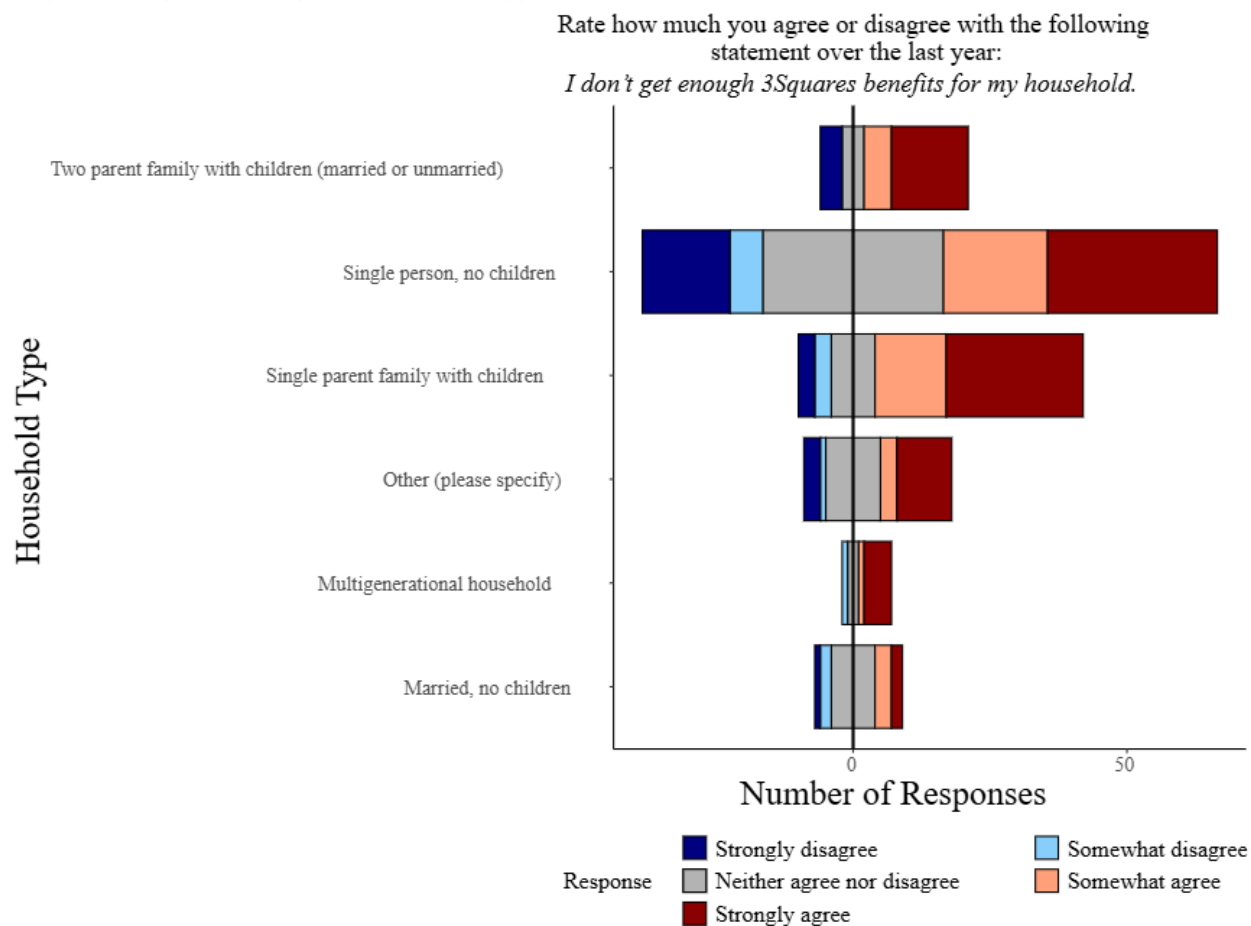
Graph 41. Need for Food Assistance due to Higher Costs



Sixty-nine percent of SUs and 44% of NSUs agree that higher costs for transportation, housing, and healthcare are the reason they need food assistance. CVOEO SUs tend to have lower incomes which makes it harder to afford necessities, especially as rents have increased steadily since 2022<sup>68</sup>. There is a large difference between SUs and NSUs (25%) which makes sense given lower incomes of SUs.

<sup>68</sup>[2025-Factsheet-4-Renters.pdf](#)

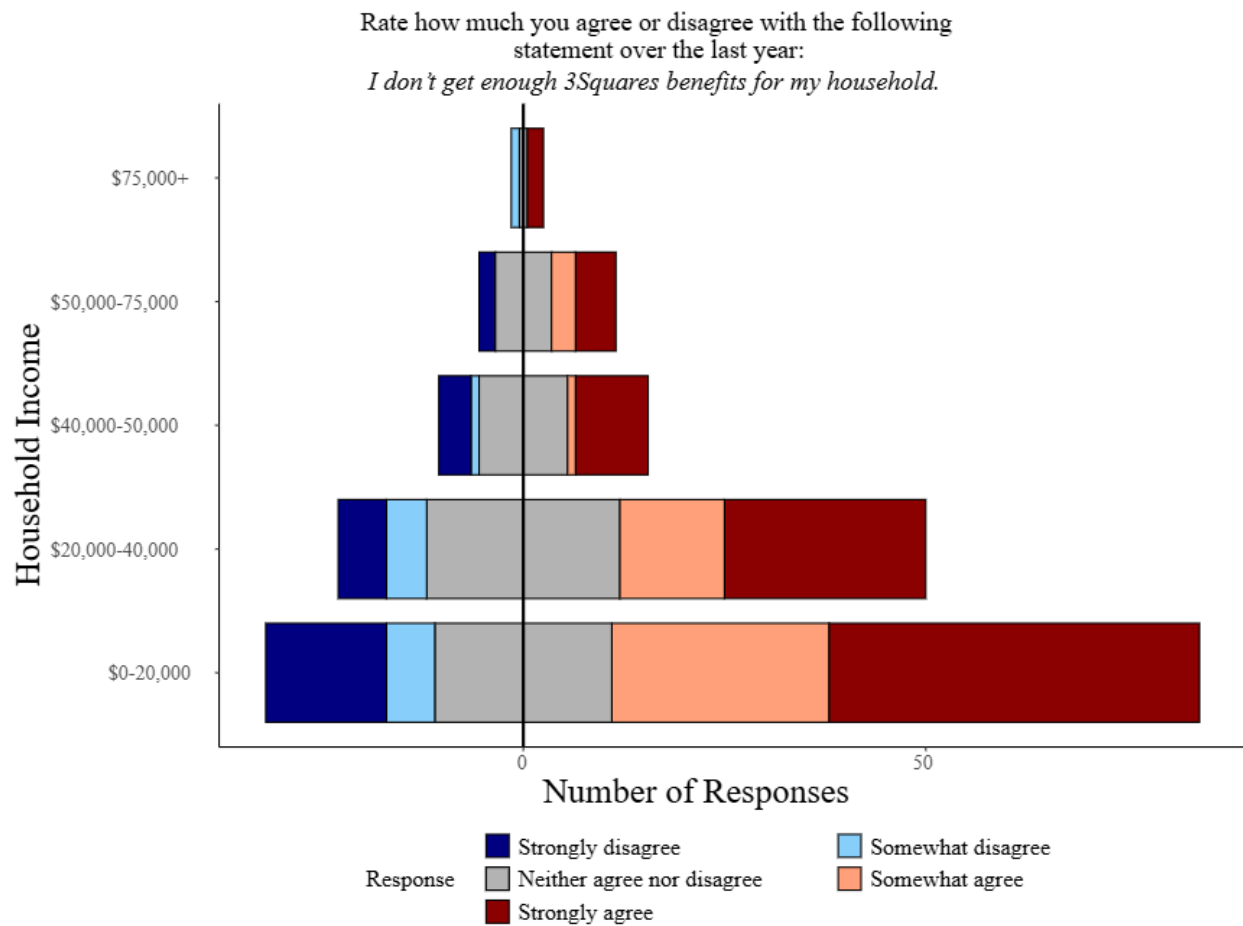
Graph 42. 3Squares Benefits x Household Type



Seventy-one percent of 2-parent families with children who are SUs and 73% of single parent families agree that they do not get enough 3Squares benefits although the overall percentage of respondents who agree with this statement decreased from 2022<sup>69</sup>. Forty-eight percent of single people agree as do 31% of married people without children.

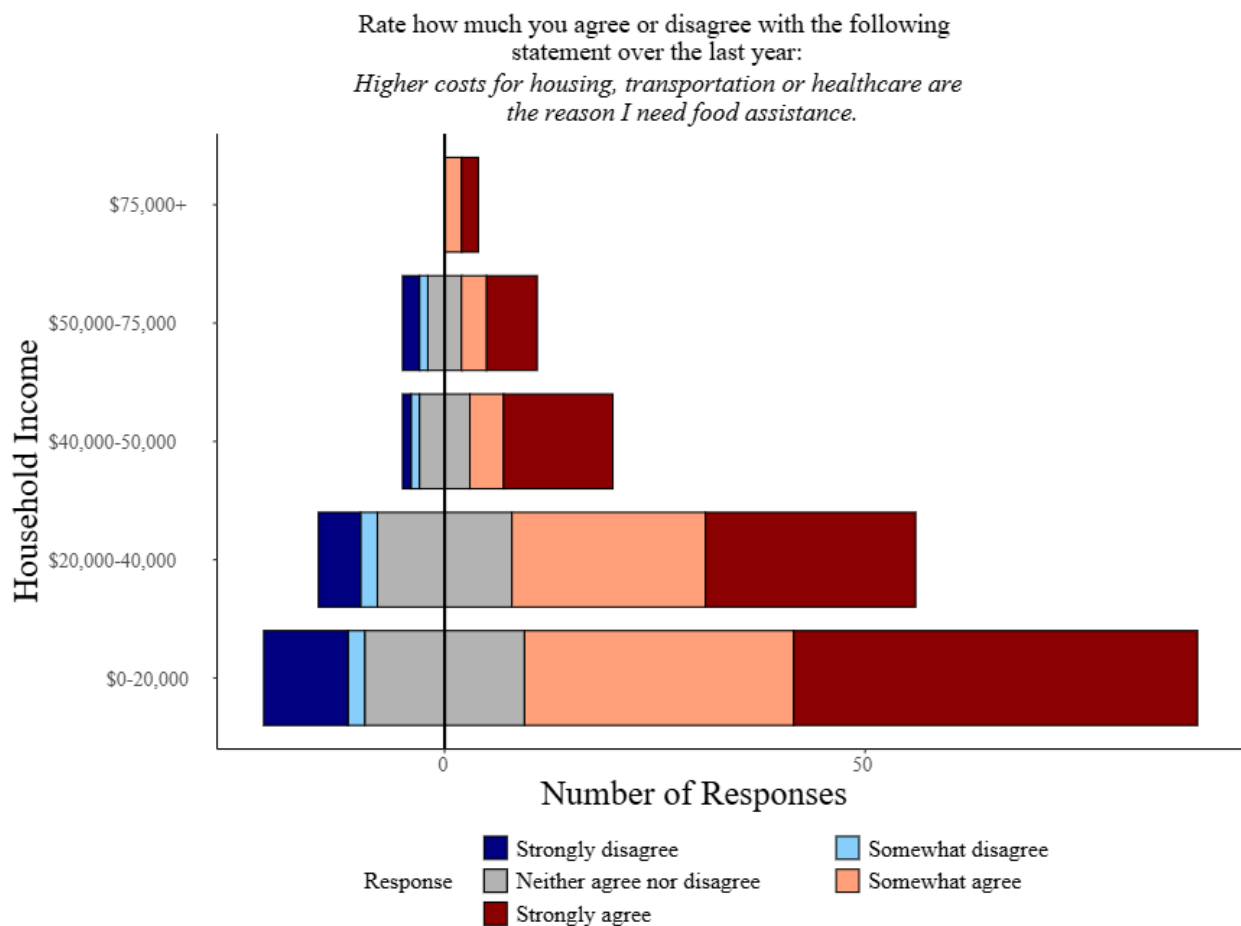
<sup>69</sup>This is a surprising considering the change (decrease) to benefits in 2023 after changes in federal funding. [Vt. braces for reduction in SNAP benefits, prepares for debate over universal school meals](#)

Graph 43. 3Squares Benefits x Household Income



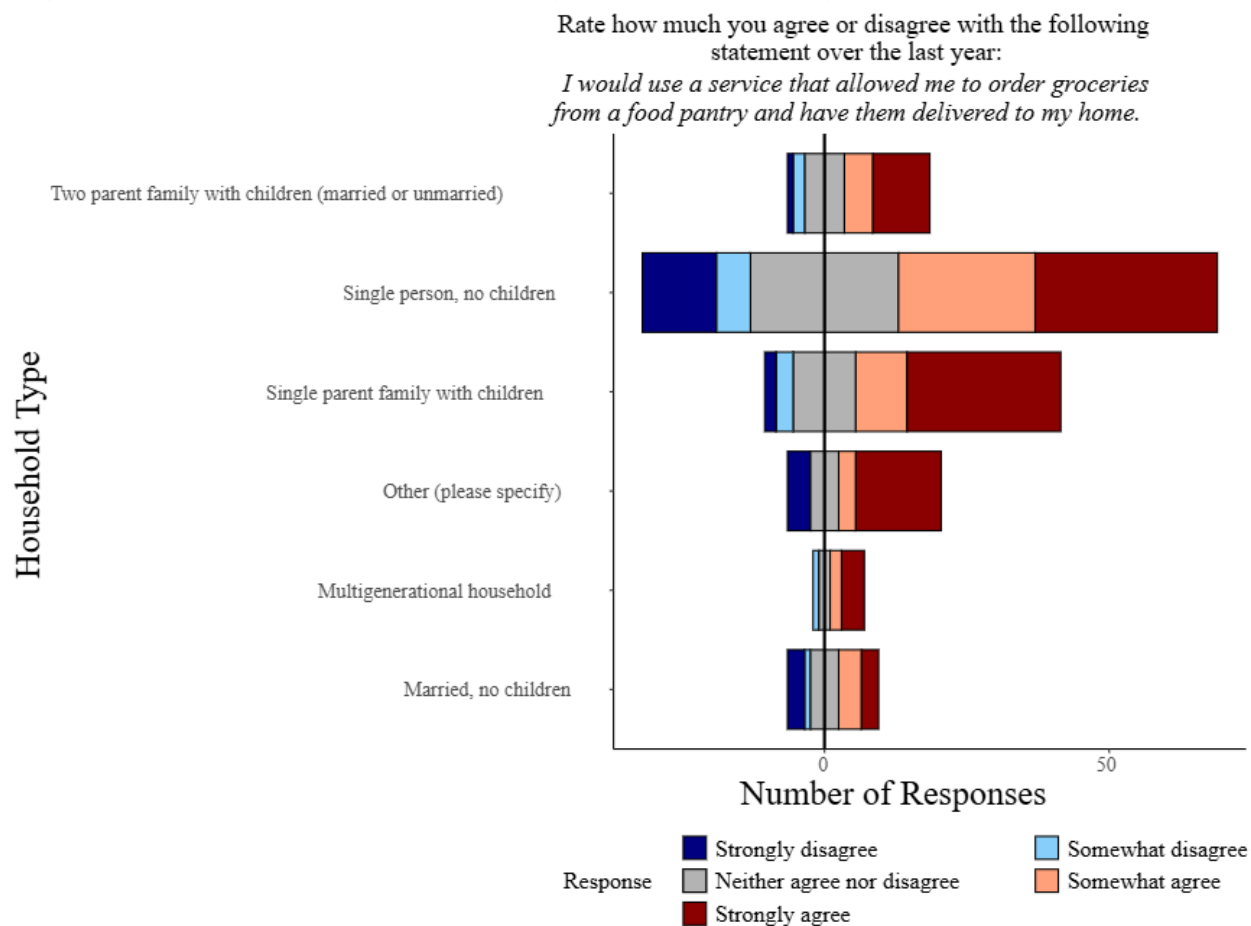
Sixty-three percent of SUs with household incomes between \$0-20,000 agree they do not get enough 3Squares benefits, as do 52% of households with incomes \$20-40,000. Households with lower incomes struggle with food costs. 3Squares benefits are an important option for these families as are food shelves and programs like Feeding Champlain Valley (FCV).

Graph 44. Need for Food Assistance due to Higher Costs x Household Income



Seventy-two percent of SUs with incomes between \$0-20,000, 67% with incomes between \$20-40,000, 68% with incomes between \$40-50,000, 57% with incomes between \$50-75,000, and 100% with incomes of \$75,000+ agree that higher costs for transportation, housing, and healthcare are the reason they need food assistance. This finding suggests that a higher cost of living has made it more difficult for all SUs to afford food, making food shelves, food delivery, and community partnerships more important.

Graph 45. Order-Ahead and Deliver Food Pantry Service x Household Type



Eighty-three percent of SUs in 2-parent families and 80% of single-parent families agree they would use a service like FCV's PantrySoft order-ahead software to access food. Sixty-six percent of single people and 44% of married without children also agree. While SUs in households with children agree with this statement more than single people, two-thirds of single respondents agree. Some of the respondents may already use Pantry Soft, but the large percentage of respondents who agree they would use such a service means that FCV should consider ramping up this program ensuring that people across the CVOEO service area, including those in rural areas, can access this service.

## SAFETY

Community or public safety was raised as a concern during initial interviews with community partners. Some of the issues were about increases in crime and people feeling unsafe as they went about their regular, daily activities. Based on these qualitative responses, questions about

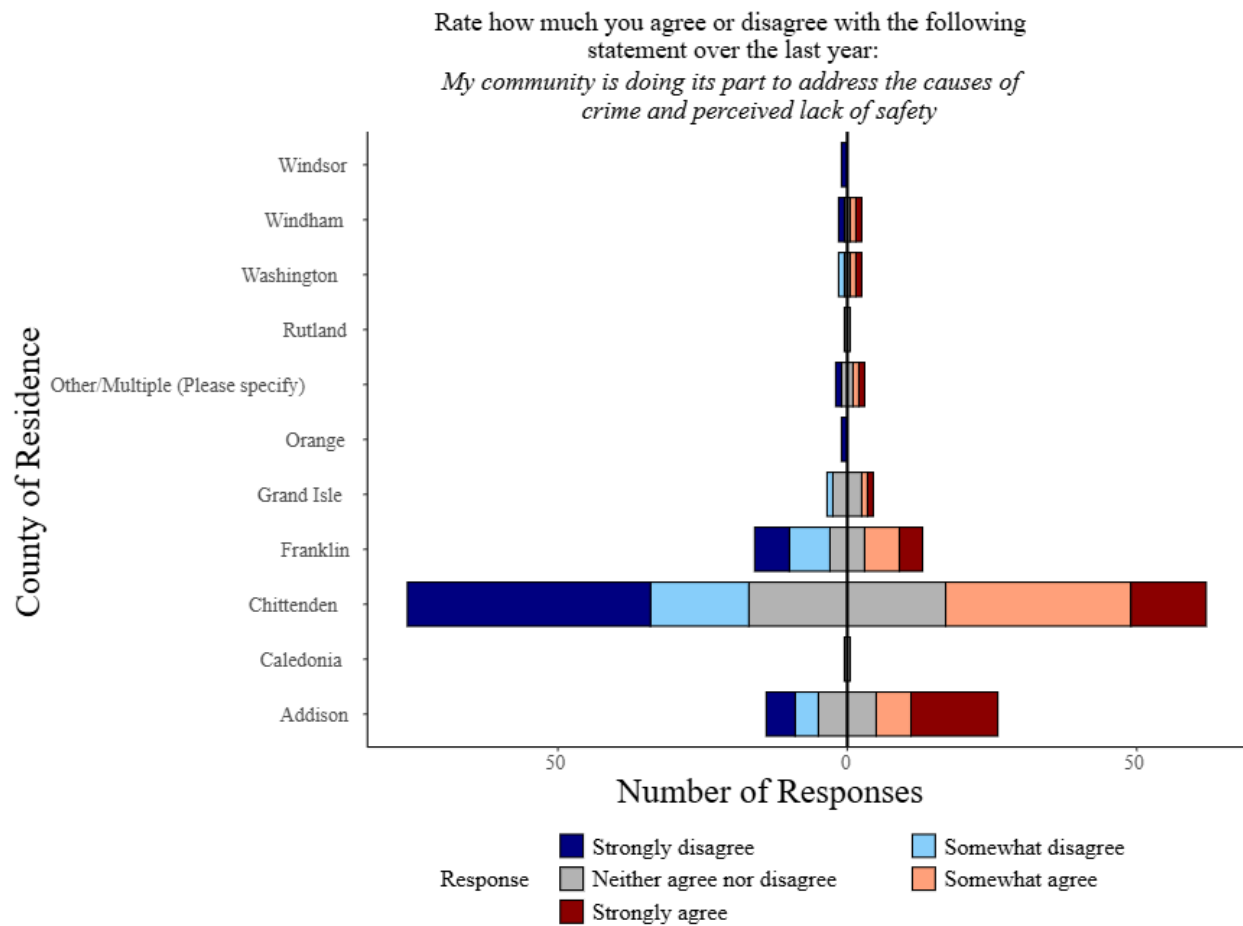


safety were included in the survey. Results indicate that a larger percentage of respondents agree than disagree that they feel safe in their communities as they engage in daily activities and feel that public spaces are clean and safe. Respondents also feel like their communities are doing what they can to address safety concerns. Overall, these are positive findings although 42% of respondents believe that safety is a serious concern ([see Graph 22](#)).

*Table 28. Safety Questions, all respondents, service-users and non-service-users*

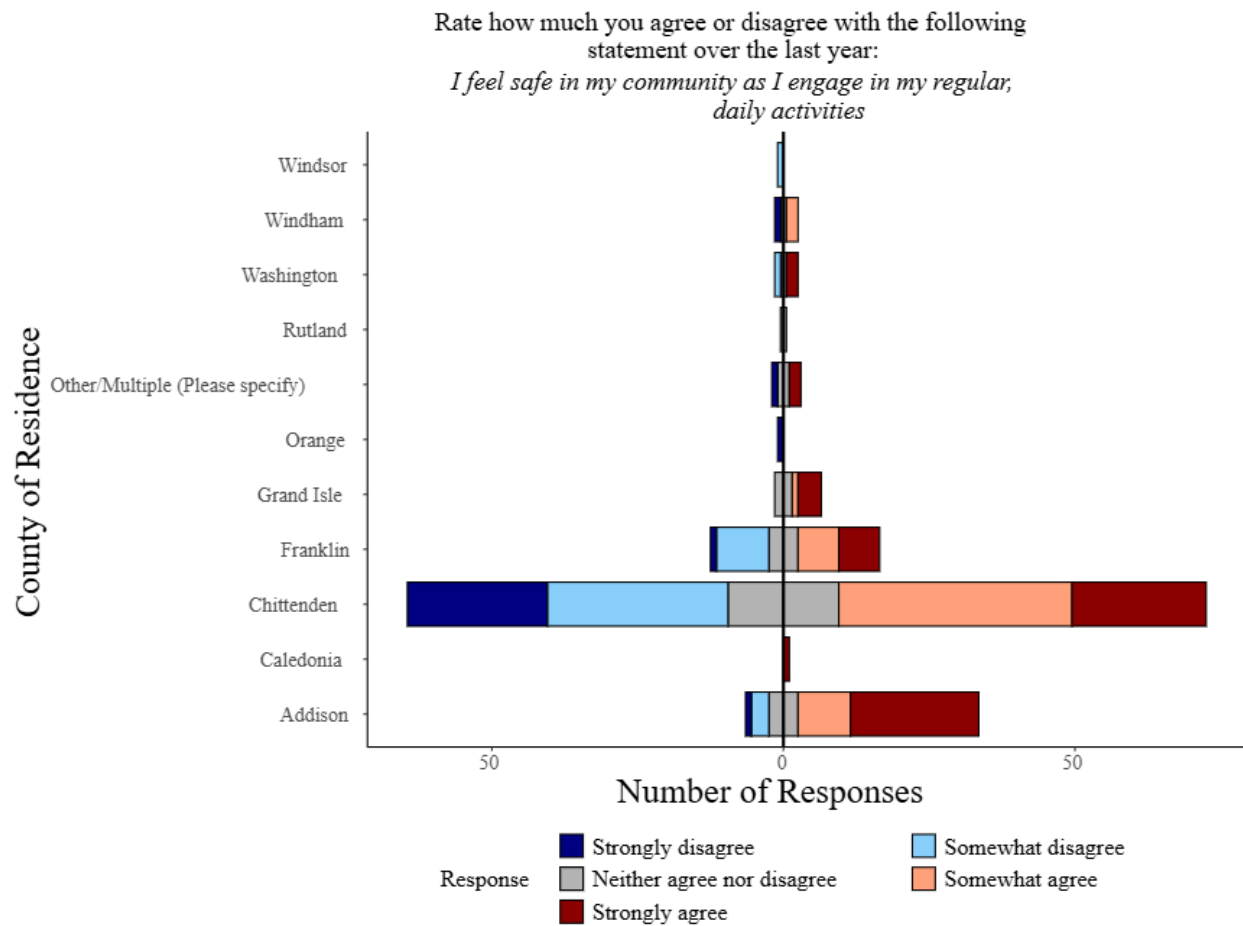
Question	Agencies ensure safety	Agencies are responsive	Comfortable expressing safety concerns	Community doing its part to address safety	Know where to access SV/DV	ER shelters available to me
	%	%	%	%	%	%
Neutral	47	40	38	25	32	54
Agree	41	38	49	41	42	20
Disagree	12	21	13	34	25	25
Question	Feel safe in community engaging in regular, daily activities	Feel safe using public transport	Know someone to contact about MH crisis	Know where to access Narcan	Public spaces are clean, safe	
	%	%	%	%	%	
Neutral	14	33	20	37	19	
Agree	56	39	51	34	47	
Disagree	29	27	30	29	34	

Graph 46. Community Attention to Safety x County



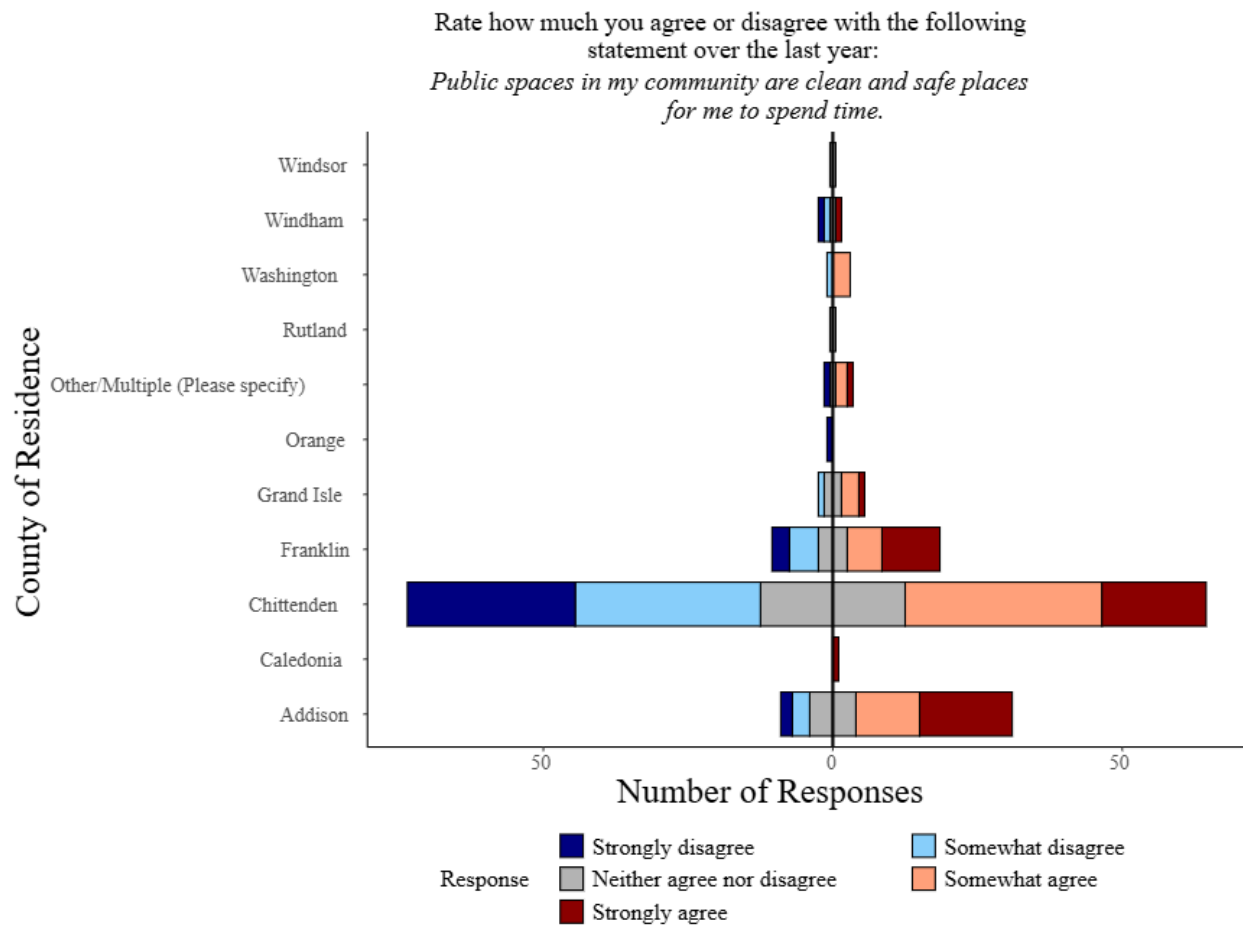
Thirty-three percent of all respondents in Chittenden County, 47% in Franklin County, 33% in Grand Isle County, and 60% in Addison County agree that their communities are doing what they can to address the causes of crime and a perceived lack of safety. However, in Chittenden County 42% of respondents disagree (28% strongly disagree) with this statement as do 32% in Franklin County, 11% in Grand Isle County, and 18% in Addison County. Overall, respondents feel that their communities are doing what they can when it comes to safety, however, Chittenden County respondents feel less sure of this.

Graph 47. Safety x County



Forty-eight percent of respondents in Chittenden County agree that they feel safe while engaging in their regular, daily activities while 38% disagree. Fifty-three percent in Franklin County agree while 28% disagree. Sixty-seven percent in Grand Isle County agree and no one disagrees (33% neither agree nor disagree). Eighty-three percent in Addison County agree with this statement while 9% disagree. Most people feel safe as they engage in their daily activities, but this is especially true in Grand Isle and Addison Counties.

Graph 48. Safety and Cleanliness of Public Spaces x County



Thirty-six percent of respondents in Chittenden County agree that public spaces in their communities are clean and safe while 46% disagree. Fifty-six percent in Franklin County agree while 30% disagree. Fifty-five percent in Grand Isle County agree and 11% somewhat disagree. Seventy-two percent in Addison County agree with this statement while 11% disagree. Except for Chittenden County, respondents feel that the public spaces in their communities are clean and safe making it easier to spend time in them. When considered in terms of the previous statement these results suggest that while people generally feel safe doing things like grocery shopping or running errands, when it comes to public spaces, at least in Chittenden County, there is room for improvement.

## TRANSPORTATION

Transportation costs (private vehicle) make it difficult for respondents to afford other things they may need and many respondents agree that they need a car but cannot afford one.

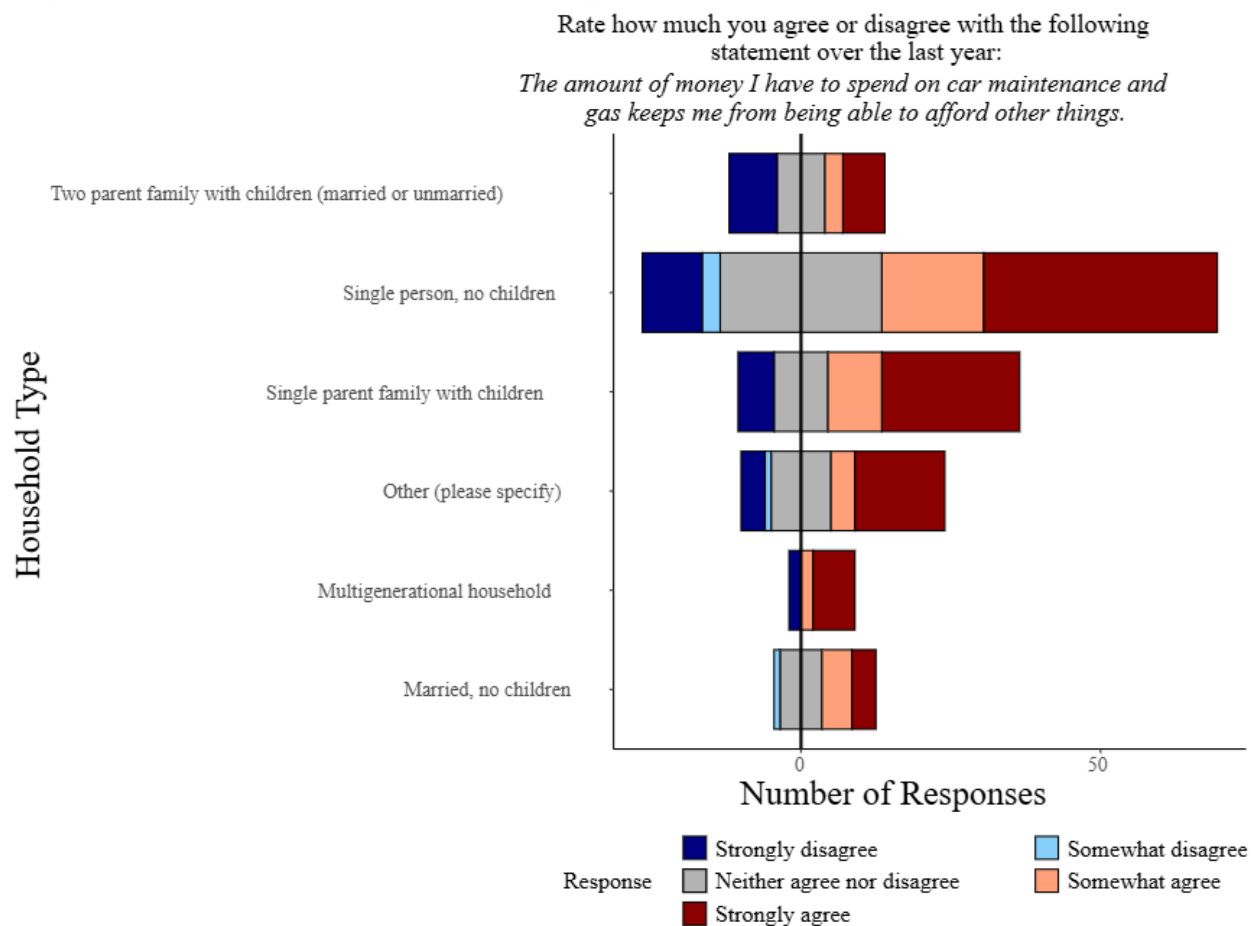
However, it is not clear if people who agree with the statement, “I have a hard time affording a car that I need” mean they need a first, second, or even third vehicle. In the former case, not having a vehicle at all may impede their ability to be fully employed or to get to medical appointments. In the latter case, multiple household members needing transportation and having to rely on a single vehicle may increase stress, trying to coordinate rides.

There seems to be some support for Uber/Lyft services especially in counties that are made up of rural communities: 25% of respondents in Chittenden County agree with the statement “I would use a ride program like Uber or Lyft if we had one in my community,” 38% in Franklin County, 33% in Grand Isle County (somewhat agree only), and 34% in Addison County.

*Table 29. Transportation Questions, all respondents, service-users and non-service-users*

Question	\$ spent to maintain car and gas makes it hard to afford other things	Hard to get to med appts.	It's hard to access reliable public transport	Sidewalks are good so I can walk where I need to go	Hard time getting where I need to go	I can't afford bus fare consistently
	%	%	%	%	%	%
Neutral	26	32	34	19	27	43
Agree	52	28	32	42	33	19
Disagree	21	40	33	38	37	37
Question	Would use bike share if available	Hard to access handicap accessible transport	Discriminated against in transportation system	Would use Uber or Lyft if available	Hard time affording a car that is needed	
	%	%	%	%	%	
Neutral	40	62	45	41	19	
Agree	26	14	8	31	56	
Disagree	34	23	46	27	25	

Graph 49. Vehicle Costs Prohibitive x Household Type

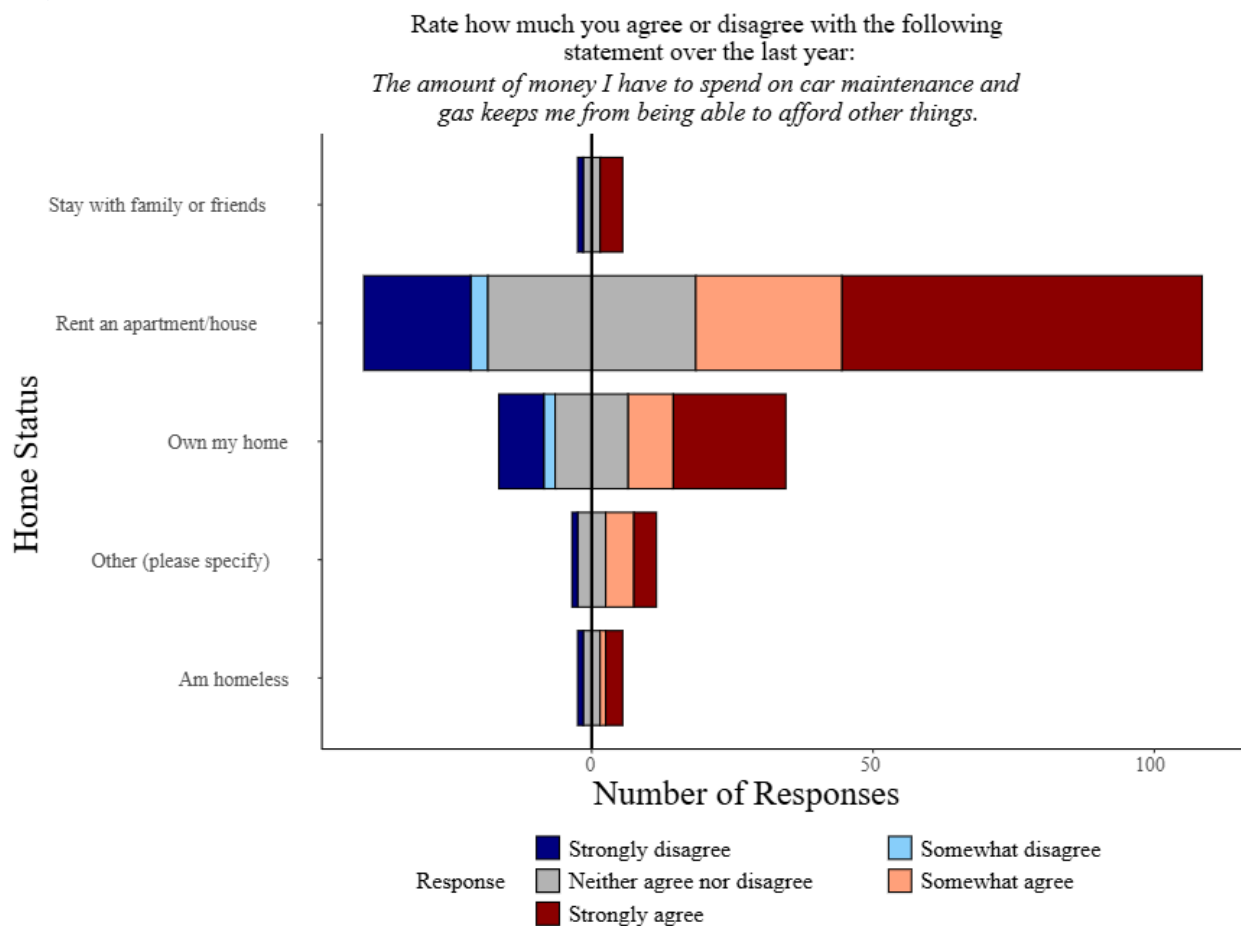


Thirty-nine percent of 2-parent families and 68% of single-parent SUs agree that the amount of money they spend on car maintenance and gas keeps them from being able to afford other things. Fifty-nine percent of single people and 53% of married people without children agree with this statement. The highest percentage of agreement, and greatest need, comes from single parents. This is not surprising as single parents are the sole source of income and according to the U.S. Department of Transportation's Bureau of Transportation Statistics, "...lower income households spent 30% of their after-tax income on transportation..."<sup>70</sup> with people in rural communities spending more due to longer travel distances<sup>71</sup>.

<sup>70</sup>The Household Cost of Transportation: Is it Affordable? | Bureau of Transportation Statistics

<sup>71</sup>Ibid.

Graph 50. Vehicle Costs Prohibitive x Home Status

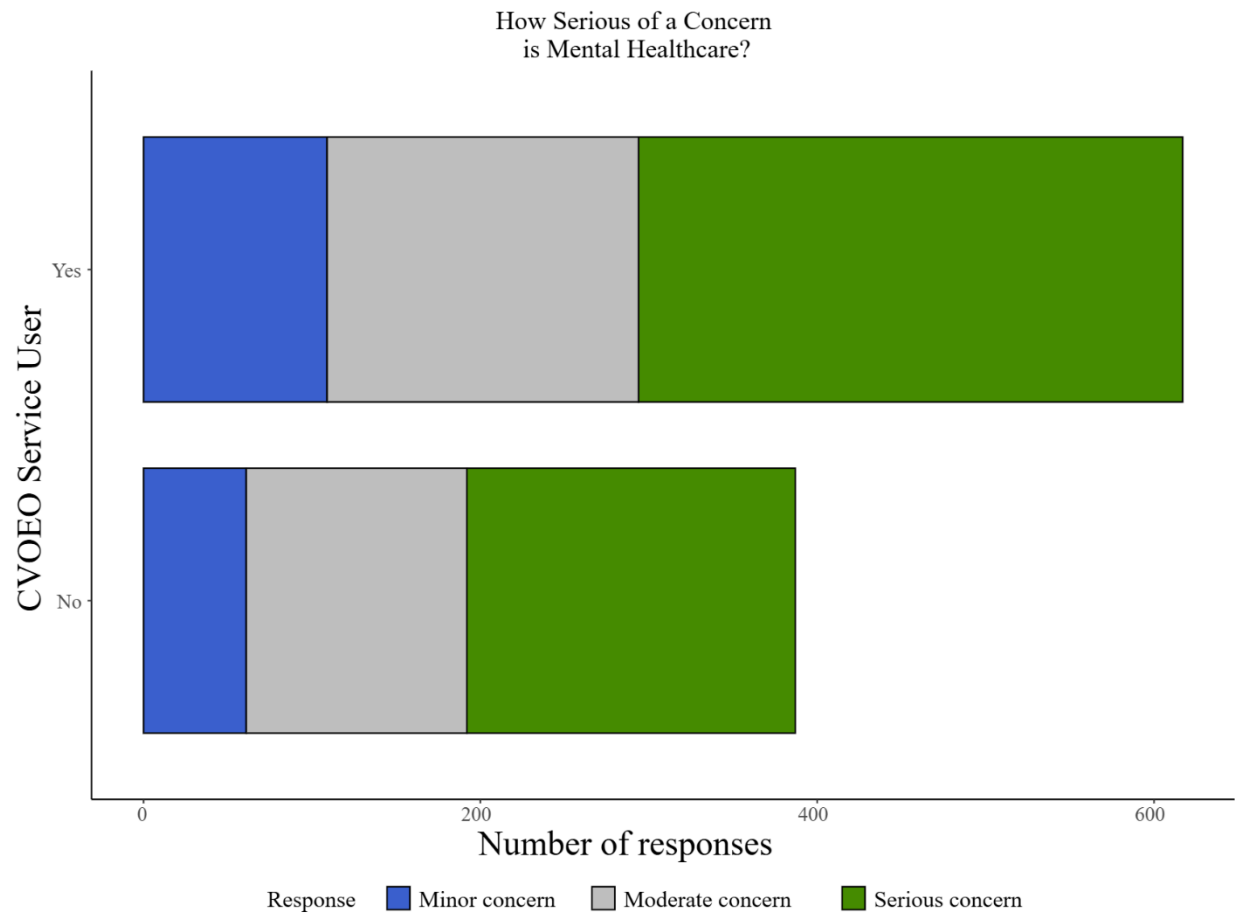


Seventy percent of SUs who rent a home agree with this statement and 55% of SUs who own a home agree. People may go without a vehicle in favor of paying rent or may fall behind on their rent in favor of maintaining a vehicle so they can maintain employment. A program that assists with costs associated with transportation (vehicle inspections, routine maintenance) would be useful.

## ACCESS TO MENTAL HEALTH CARE

Initial interviews and focus groups revealed that people are concerned about mental health, substance use/abuse and access to care. Many people feel there are not enough treatment services available and that unstable housing exacerbates these issues. These qualitative results helped to inform the structure of the survey to include questions about access to mental health care.

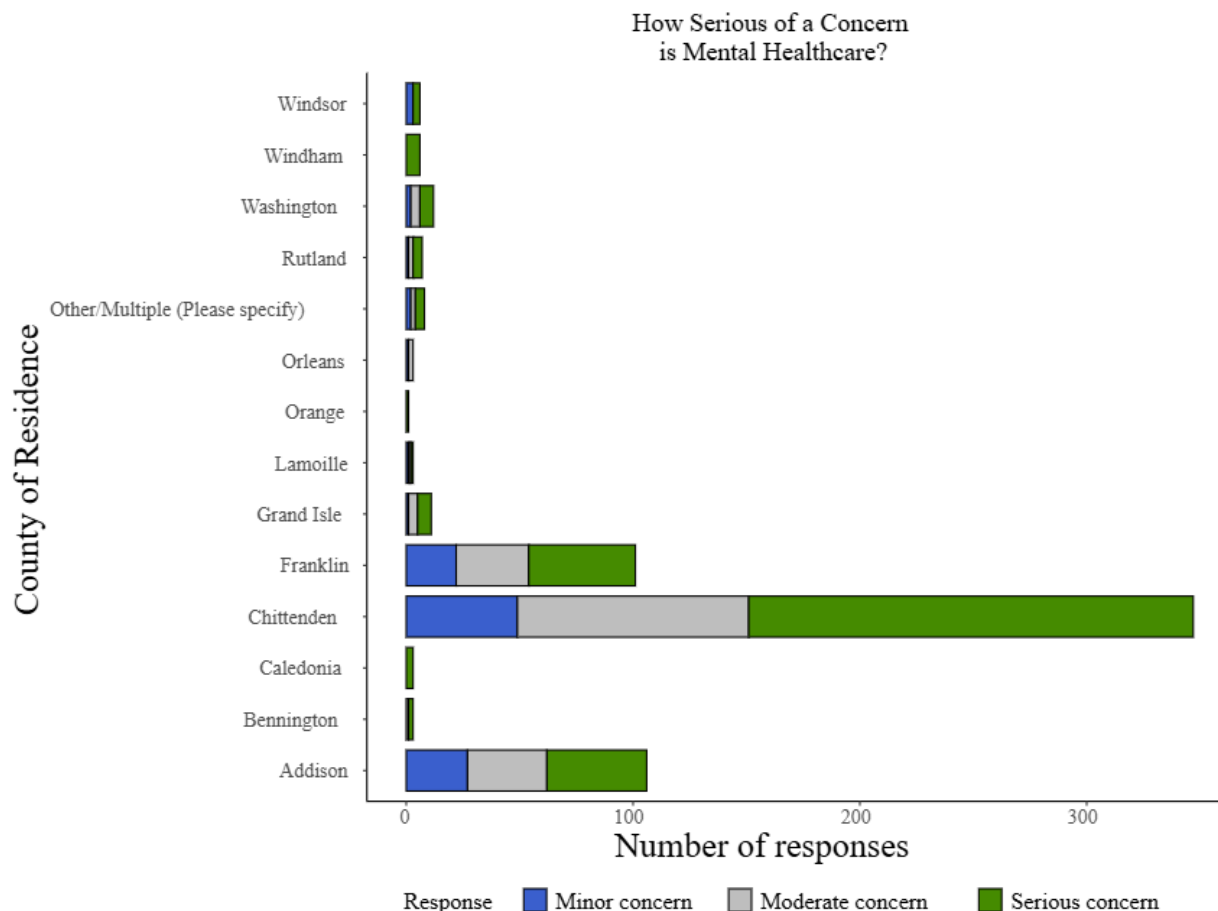
Graph 51. Mental Health Care as a Concern



Fifty-two percent of SUs and 50% of NSUs believe that access (or lack of) to mental health care is a serious concern.



Graph 52. Mental Healthcare x County



Fifty-five percent of all respondents in Chittenden County believe that access to MH care is a serious concern as do 50% of respondents in Franklin County, 50% in Grand Isle County, and 42% in Addison County. Half of all respondents believe that access to mental health care and services to help people who struggle with substance use/abuse secondary to mental health problems are issues. While CVOEO does not provide mental health or substance use/abuse interventions, it is possible and important to continue to link people to proper care and to help strengthen a network of providers who can intervene when necessary. CVOEO works with community agencies to bring mental health providers on site (or nearby) so it is easier for people to get the care they need.

## CHILDCARE

Overall childcare is less of a concern than it was three years ago, at least compared to some of the other things that survey respondents are concerned about. Thirty-eight percent of

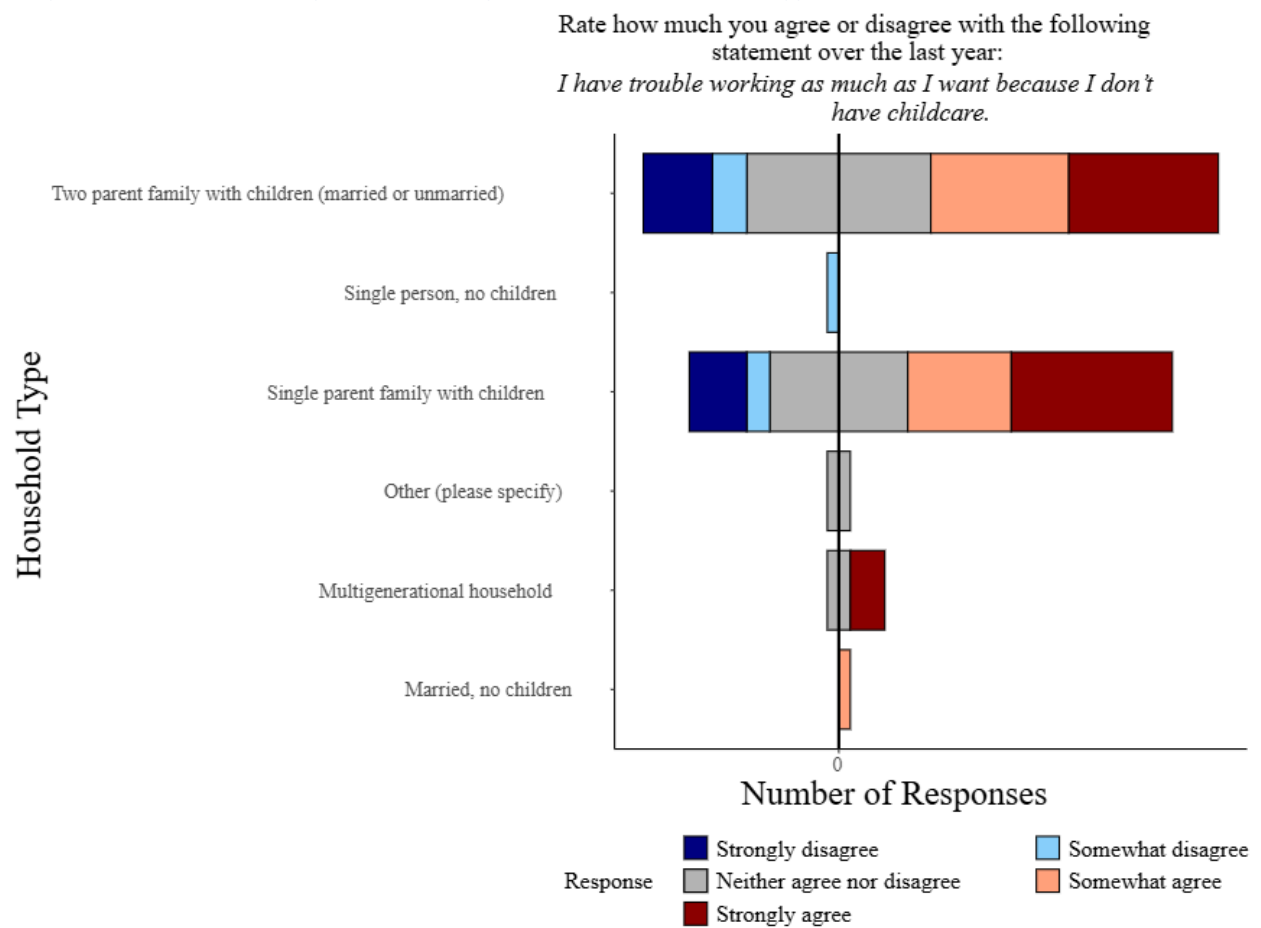
respondents believe that childcare is a serious concern, 35% believe it is a moderate concern, and 27% believe it is a minor concern. Steps to increase access to and quality of childcare services including workforce stabilization were implemented during Vermont’s 2023 legislative session<sup>72</sup>. These changes and the effect they have had on families may be one of the reasons that respondents feel more confident about childcare and the childcare system; however, there is still room for improvement. Forty-nine percent of respondents agree that they have trouble finding affordable childcare where they live, 55% agree that it is difficult to find childcare during the hours they need it, and 48% agree that they have trouble finding childcare after school and during school vacations. CVOEO’s Head Start programs fill some of these gaps.

*Table 30. Childcare questions – all respondents, service-users and non-service-users*

Question	Trouble finding affordable childcare where I live	Almost half of my income goes for childcare	Trouble getting children to school due to unreliable public transport	Hard to find people in my community to help with childcare	Hard to find childcare during the hours I need it
	%	%	%	%	%
Neutral	25	40	38	30	29
Agree	49	29	28	48	55
Disagree	26	31	34	21	16
Question	Hard to find trusted childcare	Hard to work as much as I want due to lack of childcare	Someone stays home to provide childcare	Trouble finding care after school, and school vacations	Feel discriminated against based on name, race etc.
	%	%	%	%	%
Neutral	26	29	20	30	37
Agree	54	51	60	48	14
Disagree	19	20	19	21	47

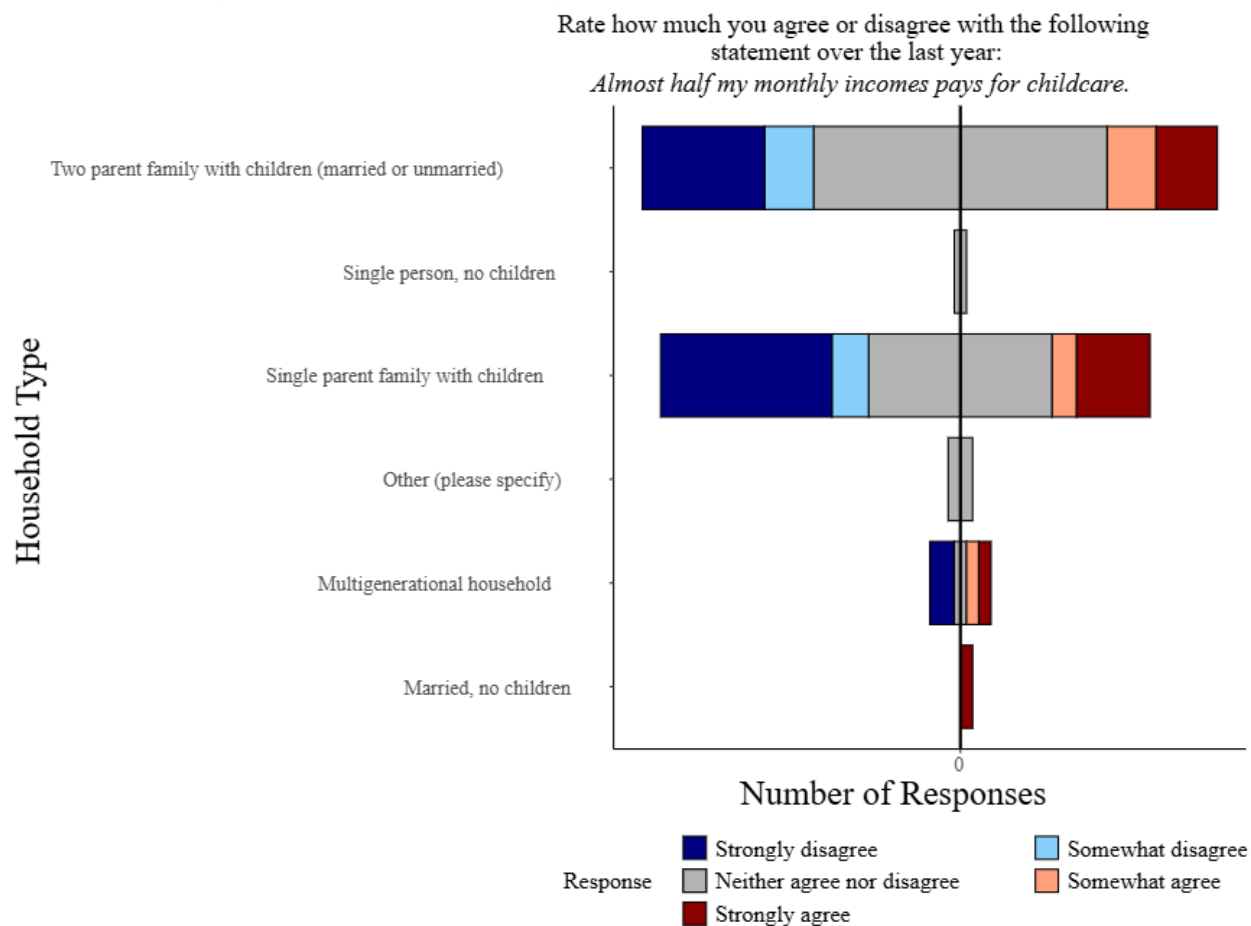
<sup>72</sup>[Draft Bill Template](#)

Graph 53. Trouble Working Due to Lack of Childcare x Household Type



Fifty-one percent of 2-parent families, and 52% of single parent families agree that they have trouble working as much as they want due to a lack of childcare. This finding indicates that childcare is an issue for many families regardless of their makeup.

Graph 54. Income for Childcare x Household Type



Thirty percent of 2-parent families and 26% of single parent families agree that almost half of their monthly income goes to pay for childcare while 28% of 2-parent families and 41% of single parent families disagree with this statement. This is a positive finding and indicates that strides have been made to ensure that childcare costs are not a burden for families.

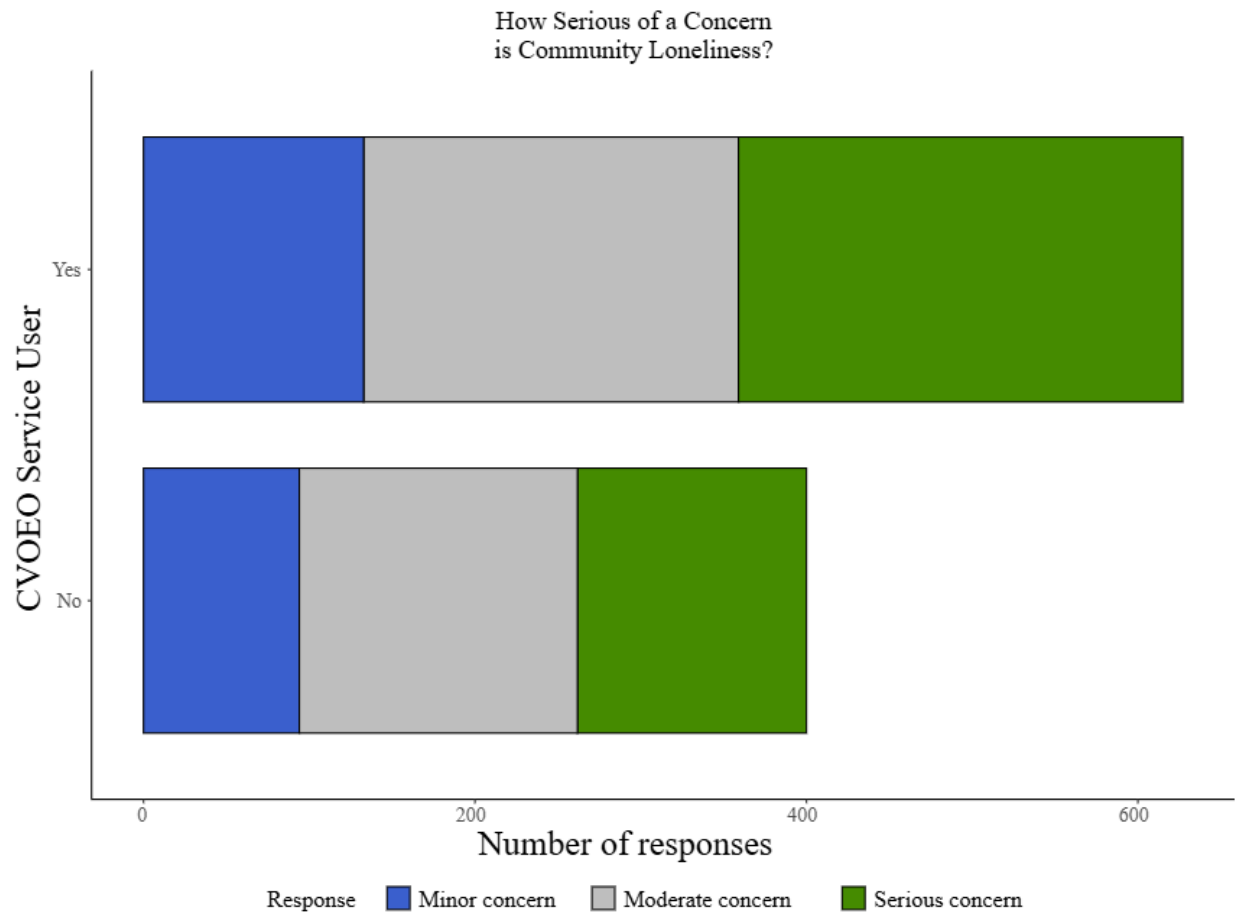
## LONELINESS

Isolation or loneliness arose as a concern from some of the interviews and focus groups that were conducted prior to survey implementation. Loneliness is considered a “major public health risk<sup>73</sup>” and an epidemic<sup>74</sup> that negatively affects health and well-being. Loneliness may exacerbate other issues like mental health and substance use/abuse.

<sup>73</sup>[What is Causing Our Epidemic of Loneliness and How Can We Fix It? | Harvard Graduate School of Education](#)

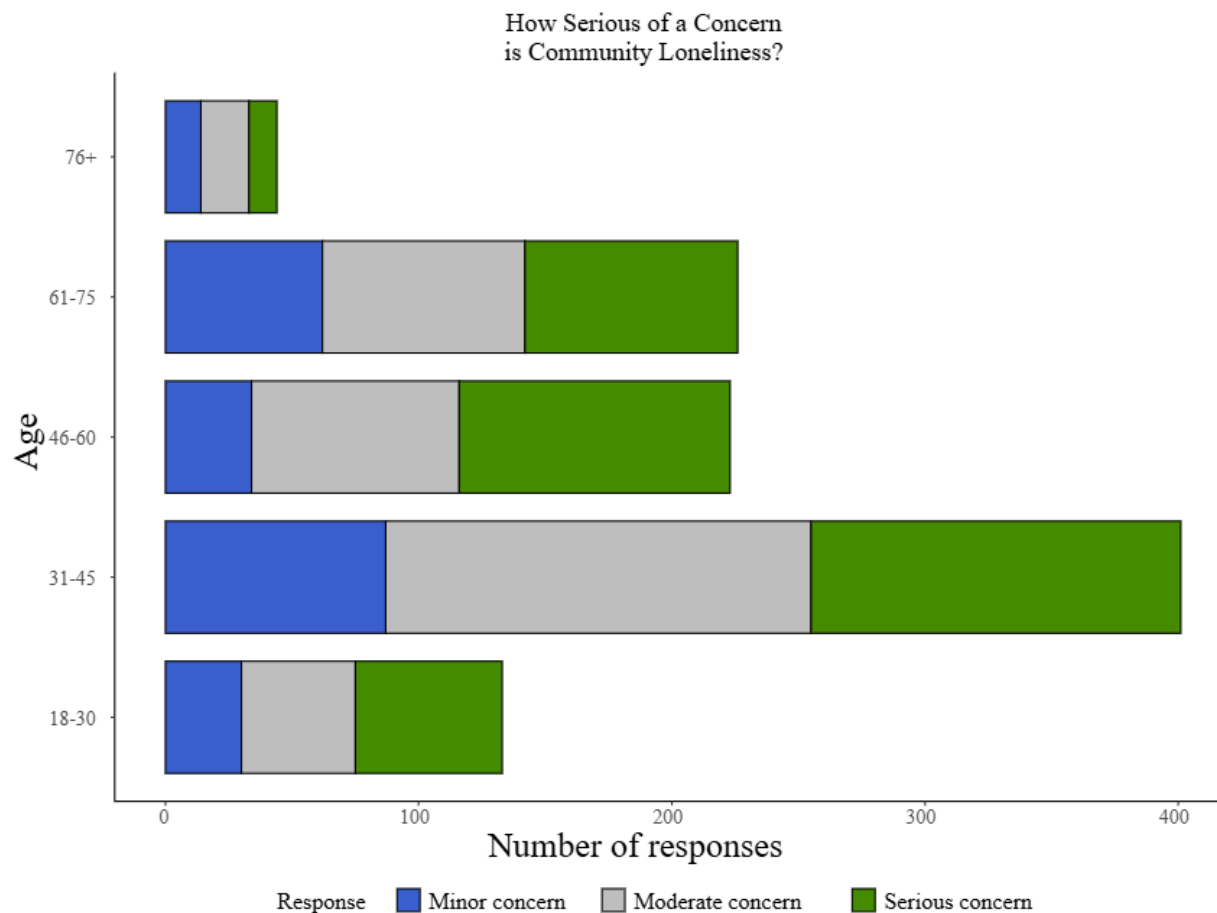
<sup>74</sup>[Our Epidemic of Loneliness and Isolation](#)

Graph 55. Loneliness as a Serious Concern



Forty-three percent of SUs and 34% of NSUs believe that loneliness is a serious concern.

Graph 56. Loneliness as a Concern x Age



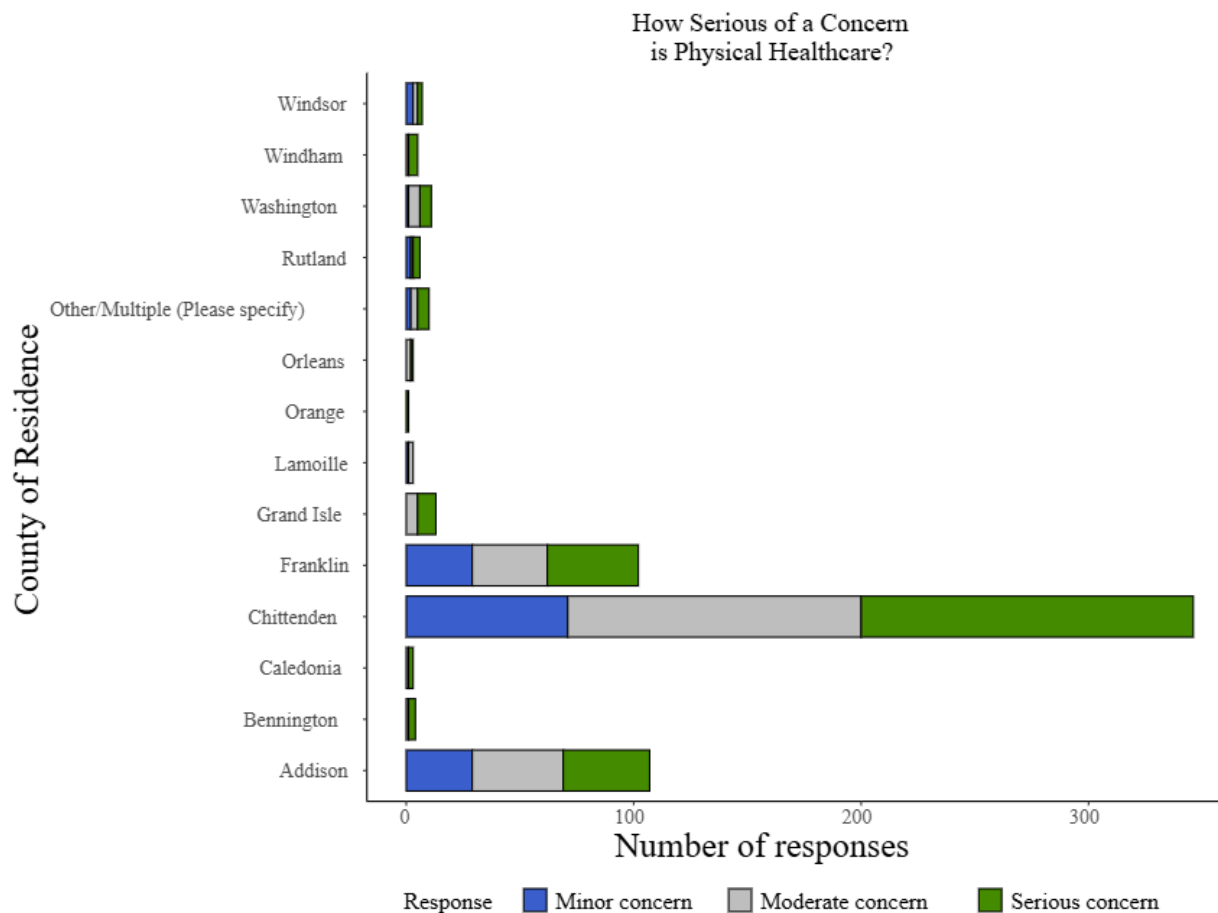
Forty-four percent of all respondents aged 18-30 believe that loneliness is a serious concern. 36% of people ages 31-45, 48% of people ages 46-60, 37% of people ages 61-75, and 25% of people over 75 years also believe this. This finding indicates that a greater percentage of young people are concerned with loneliness (followed by those of middle age). Communities should consider ways to increase social capital with events and activities that engage younger people.

## ACCESS TO PHYSICAL HEALTH CARE

Interviews and focus groups results revealed that there is a concern about the lack of access to physical health care which tended to overlap with mental health care. Respondents are concerned about no access as well as people with limited health insurance who might visit a healthcare facility once a year to address multiple health issues. There is also a concern about people with longstanding substance use conditions who are experiencing illnesses related to aging along with those related to chronic substance use/abuse. CVOEO's shelter providers may

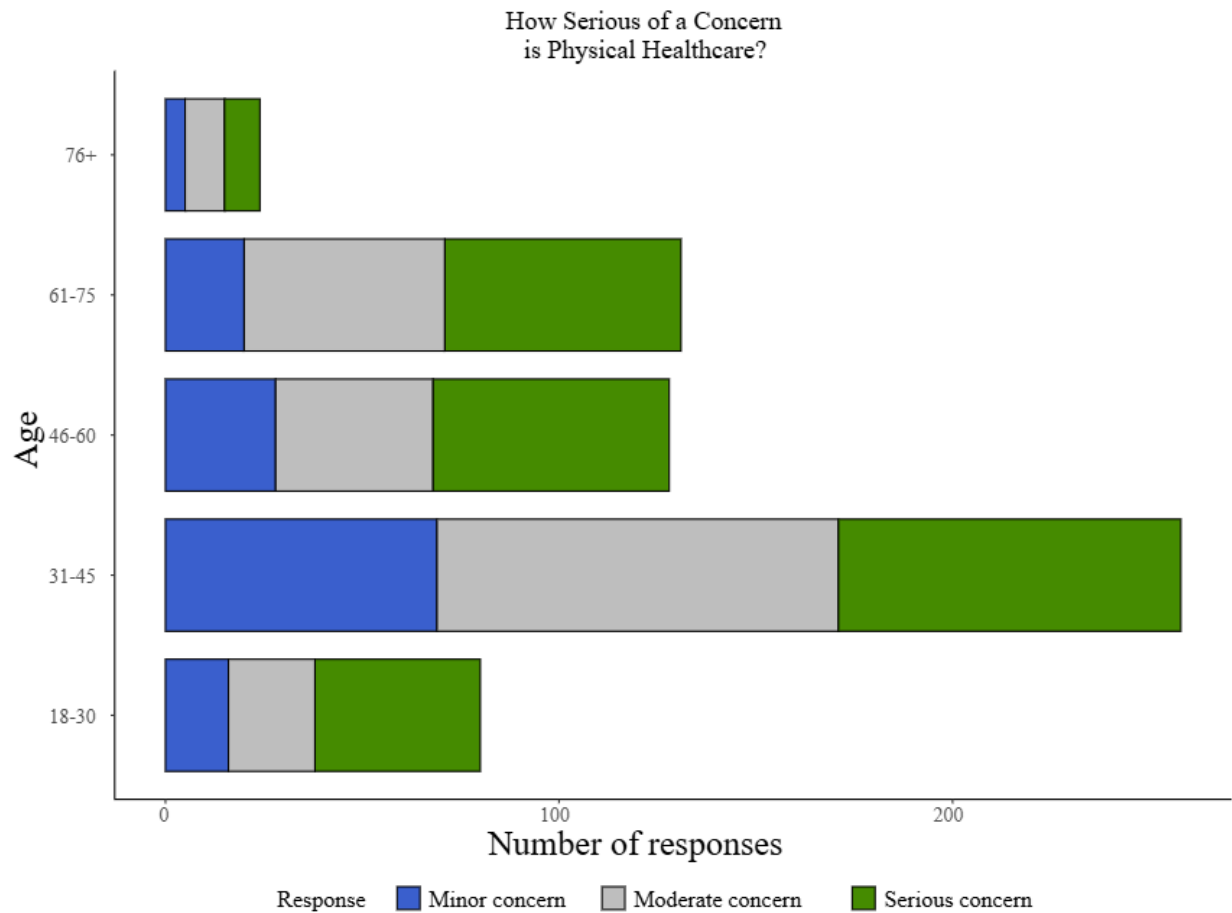
be able to partner with healthcare providers to bring healthcare professionals to people where they are (in shelter). CVOEO is moving in this direction, especially in Addison County with a new partnership with a community health center.

Graph 57. Healthcare as a Concern x County



Forty-one percent of respondents in Chittenden County believe that access to physical health care is a serious issue. Thirty-nine percent in Franklin County, 50% in Grand Isle County (increases to 62% for SUs alone), and 35% in Addison County also believe this. Grand Isle County is more isolated, making it difficult for people to access healthcare without traveling.

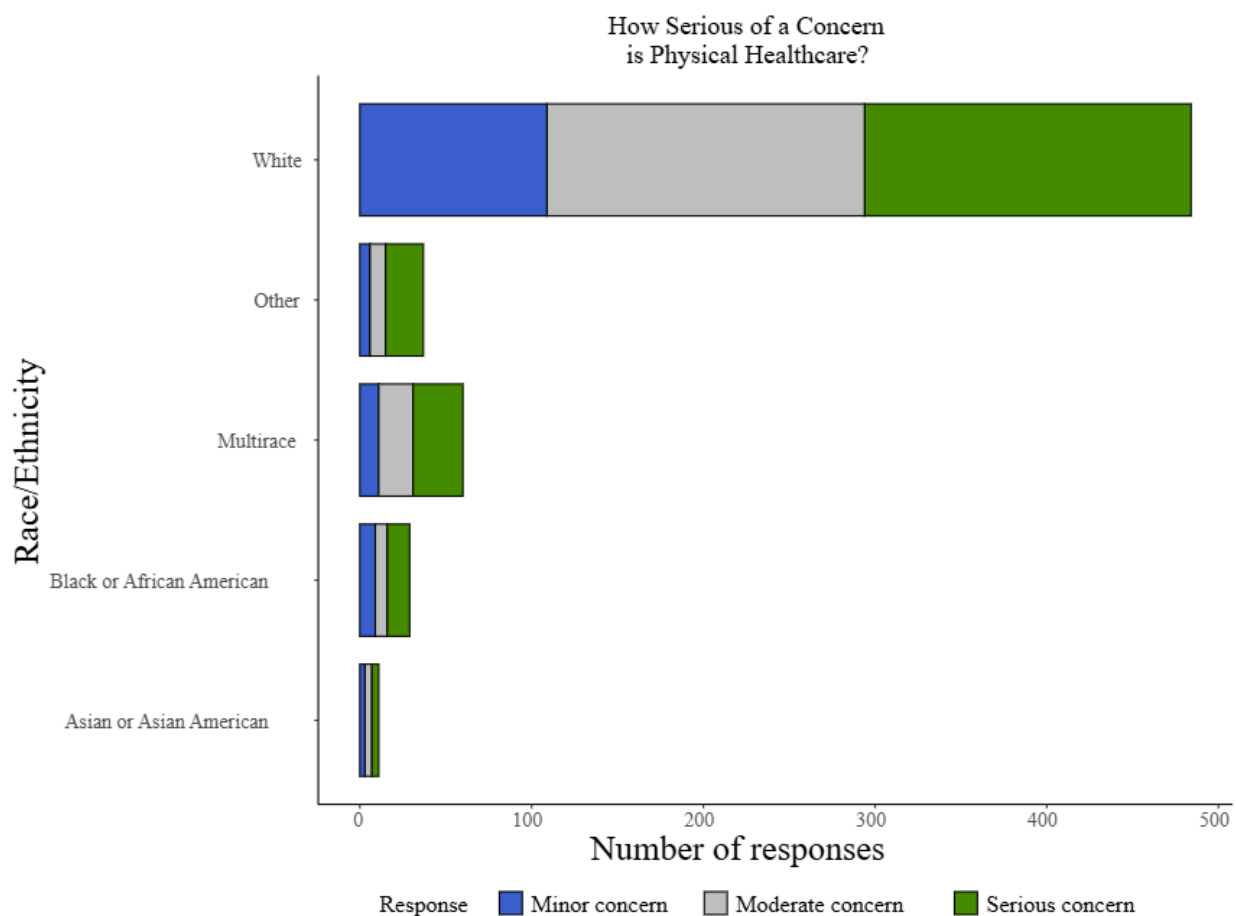
Graph 58. Healthcare as a Concern x Age



Forty-six percent of all respondents ages 18-30 believe that access to physical healthcare is a serious concern. Thirty-four percent of people ages 31-45, 46% of people ages 46-60, 42% of people ages 61-75, and 42% of people ages 75+ also believe this. This finding indicates that the concern about access to healthcare is consistent across age groups. The youngest group of people may not have health insurance or may be underinsured.



Graph 59. Healthcare as a Concern x Race/Ethnicity



Thirty-nine percent of respondents who identify as White believe that access to physical health care is a serious concern. Forty-two percent of people who identify as Black or African American, 40% who identify as Asian, and 51% who identify as two or more races also believe this. A greater percentage of people of color believe that access to physical healthcare is a serious concern, compared to White respondents making it important that healthcare providers intentionally try to reach this population.

## EMPLOYMENT

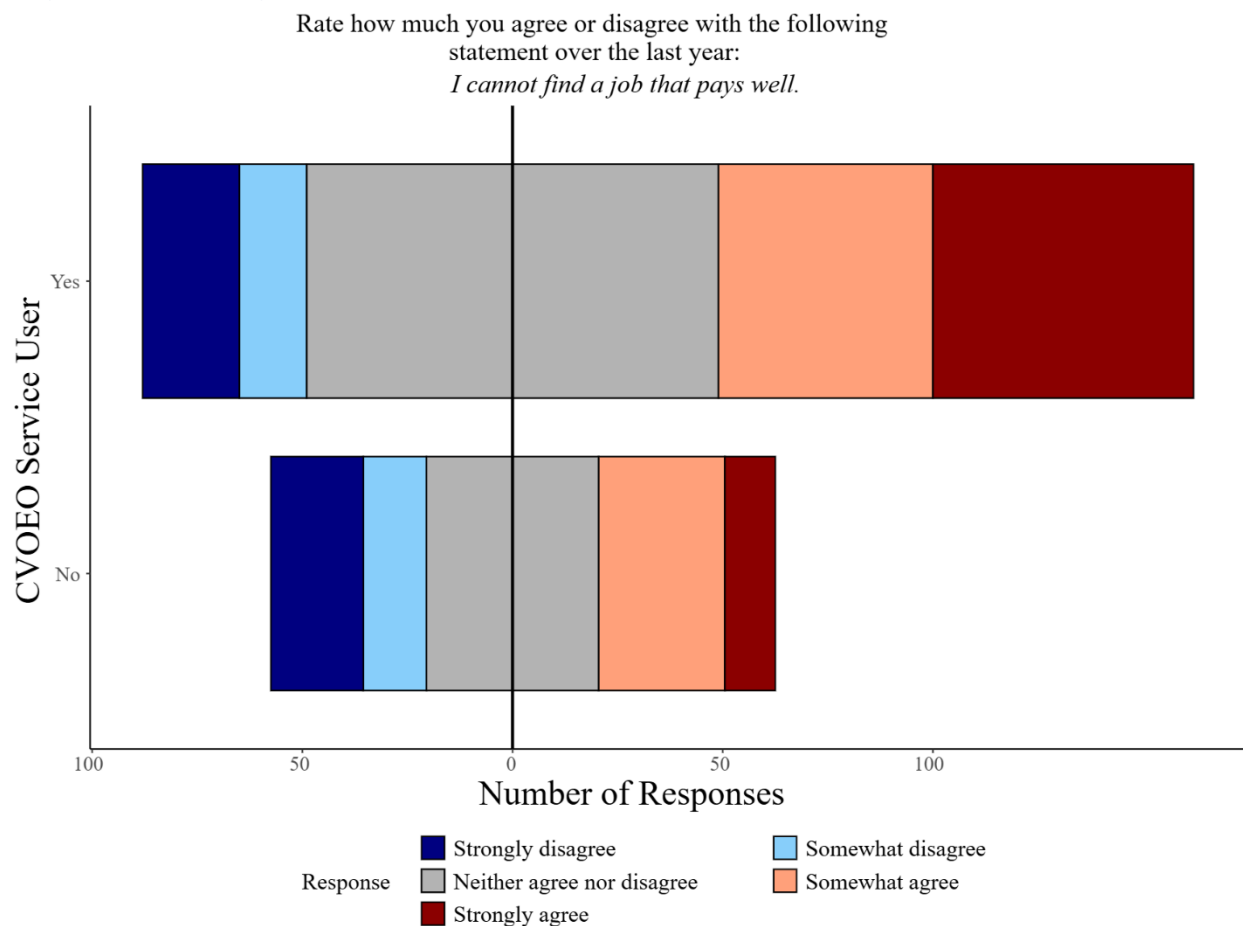
Interview and focus group respondents feel that there are enough jobs, but that the jobs do not pay well. In addition, respondents feel that training is lacking for jobs like carpentry, plumbing, electricians, etc. Underemployment and low paying jobs affect people's ability to pay for their basic needs like housing, food, transportation.

Table 31. Employment Questions – all respondents, service-users and non-service-users

Question	Can't find a job that pays well	My job negatively affects MH or physical health	Someone in home must work more than 40 hours/wk just to pay bills	Trouble finding or keeping job because no transportation	I feel discriminated against because of my name, race, accent	I need/want financial help to start a business
	%	%	%	%	%	%
Neutral	37	44	38	38	42	43
Agree	43	26	36	21	7	33
Disagree	20	29	25	42	51	25
Question	Not enough time for the education I need to get a better job	Can't afford the education or training to get a better job	Lack of English skills make it hard to get a job	Trouble keeping job more than a few months	Med, MH/SU issues make it hard to keep job	Can't meet my household's financial needs with my current salary
	%	%	%	%	%	%
Neutral	38	34	34	41	28	24
Agree	31	46	6	12	26	54
Disagree	30	21	60	46	46	21

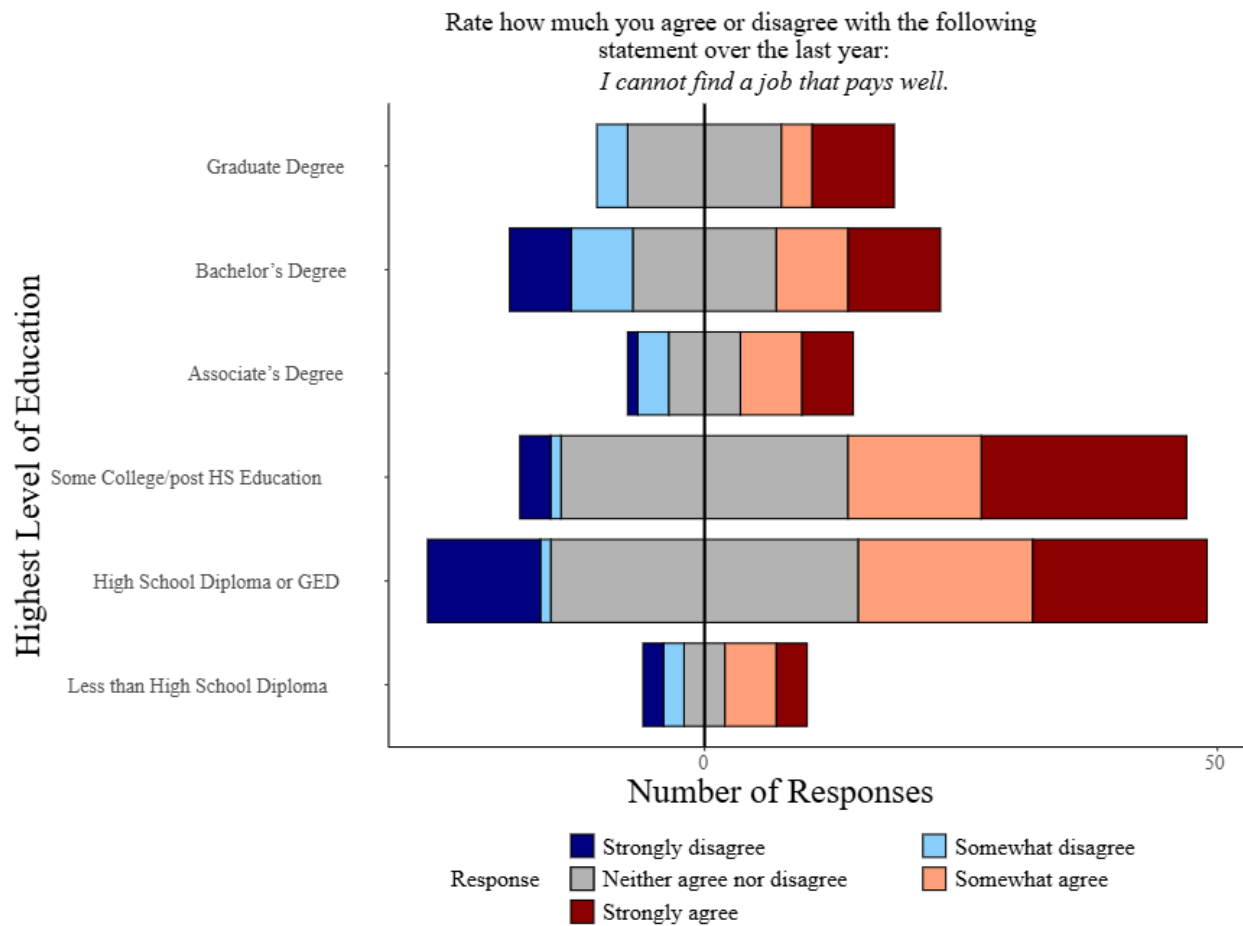
A greater percentage of respondents agree than disagree that they cannot meet their household's financial needs with their current salary. This finding aligns with the interview and focus group results. CVOEO's Microbusiness Development Program helps people start or expand small businesses which are important supplemental income sources, but programs that help people acquire additional education or training that enable them to get a better job are necessary (46% agree with this statement). In addition, increasing education and training programs for trades that require specialized skills is recommended especially as programs like CVOEO's Weatherization program seek to hire people with these skills.

Graph 60. Job that Pays Well x Service User



Forty-five percent of SUs and 35% of NSUs agree that they cannot find a job that pays well. Most SUs have high school diplomas or GEDs (31%), followed by some college or other post-high school education (26%). This compares to NSUs who mostly have bachelor's degrees (27%), graduate degrees (25%), or high school diplomas/GEDs (22%). The graph and narrative below provide more detail about level of education related to jobs that pay well.

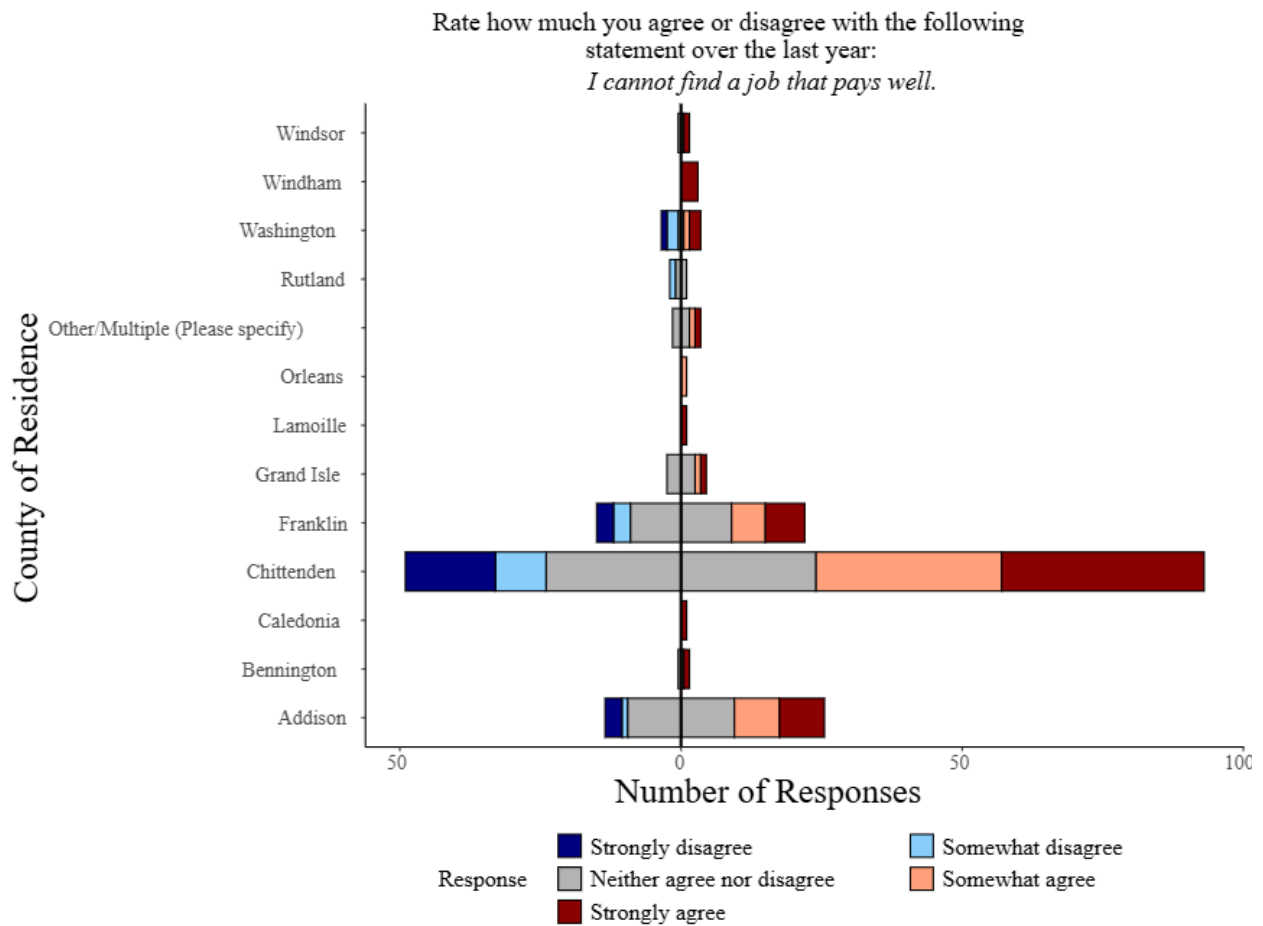
Graph 61. Job that Pays Well x Level of Education



Thirty-three percent of respondents with graduate degrees agree that they cannot find a job that pays well. Forty percent with a bachelor's degree, 44% with an associate's degree, 49% with some college, 40% with a high school diploma or GED, and 48% of those without a HS diploma also agree. These results combined with the results above suggest that the level of education does not necessarily affect a person's ability to find a job that pays well. Vermont ranks 18<sup>75</sup> among 50 states in terms of its average annual salary, which is among the top third, however, the cost of living is higher in Vermont which means Vermont salaries do not offset these costs.

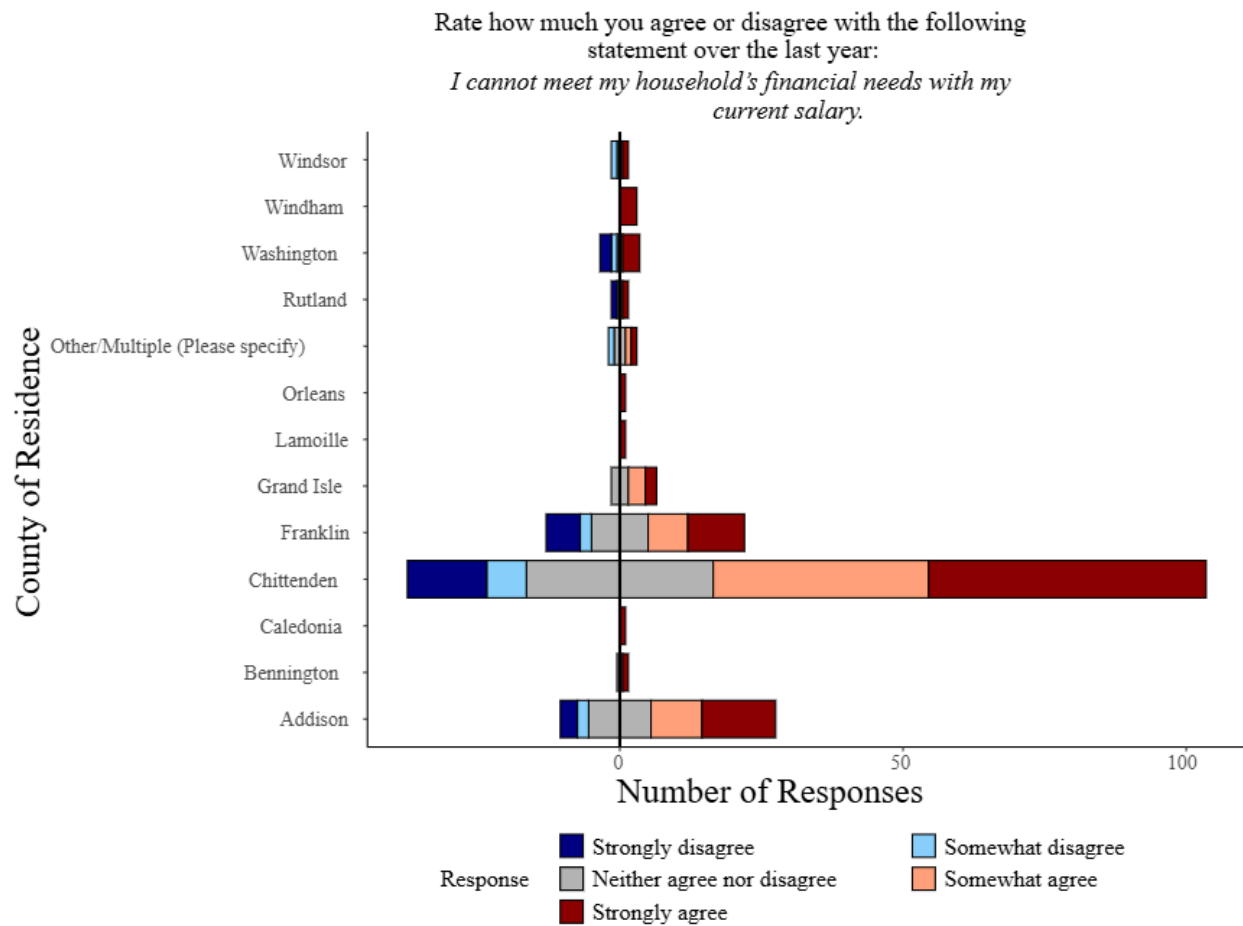
<sup>75</sup>[Average Salary By State – Forbes Advisor](#)

Graph 62. Job that Pays Well x County



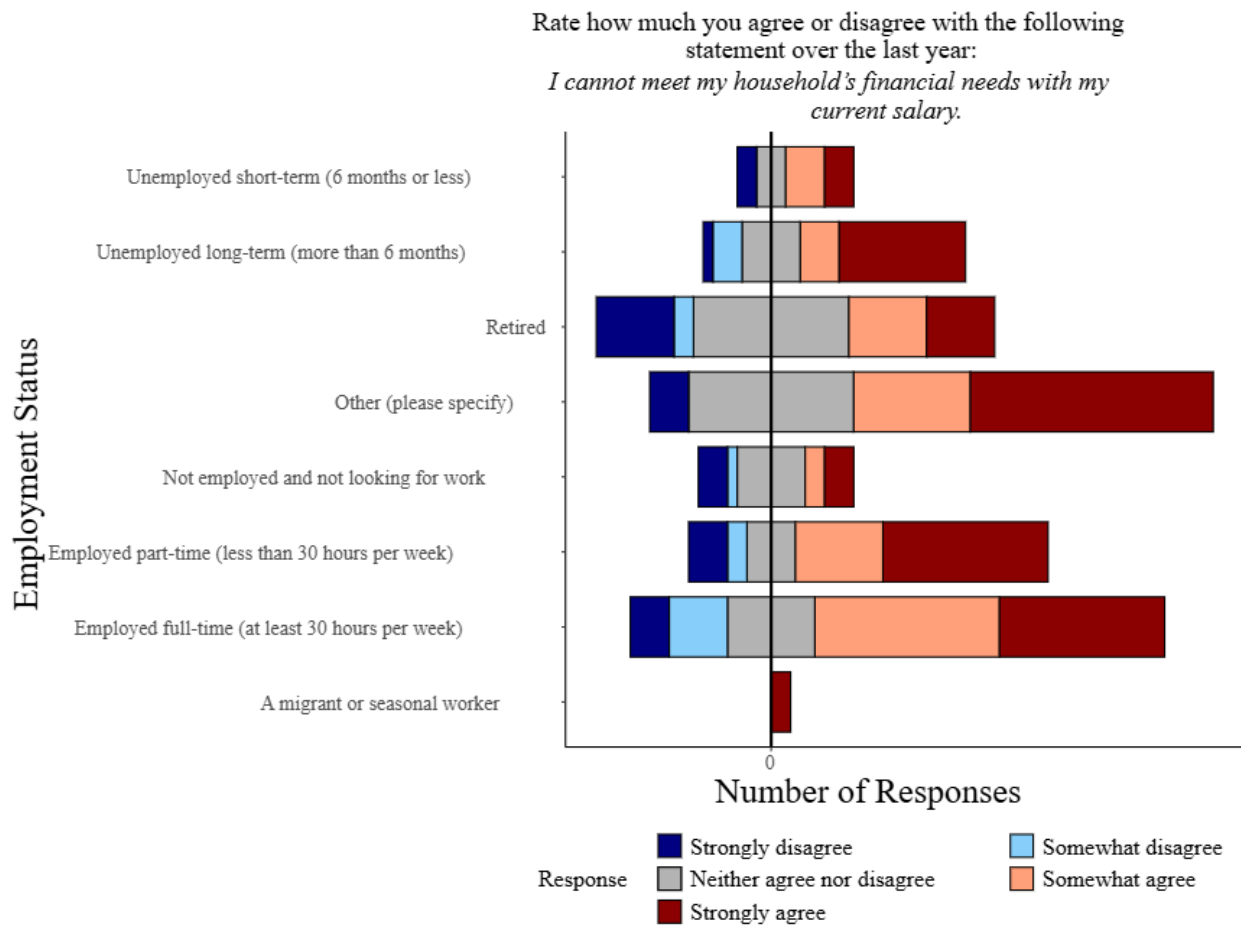
Forty-seven percent of respondents in Chittenden County agree that they cannot find a job that pays well. Thirty-two percent of people in Franklin County, 24% of people in Grand Isle County, and 37% of people in Addison County also agree. Because the cost of living is higher in Chittenden County it is important that wages keep up, so households are not overly burdened with housing costs, for example.

Graph 63. Financial Needs x County



Fifty-eight percent of respondents in Chittenden County, 42% in Franklin County, 55% in Grand Isle County, and 51% in Addison agree that they cannot meet their household's financial needs with their current salary. This finding supports the previous finding about the inability of respondents to find a job that pays well although the percentages are more evenly distributed across counties.

Graph 64. Financial Needs x Employment Status



Fifty-two percent of respondents who are employed full-time and 66% of those who are employed part-time agree with this statement. This increases to 66% and 70% respectively when looking at responses from SUs alone which means that SUs experience greater hardship and stress trying to meet their financial needs. However, across the board respondents are struggling to meet their household needs which may explain the high percentage (84%) of respondents who are concerned about the cost of living ([see graph 13](#)).

## Sub-Surveys – Areas Not Covered in Top Needs

### FINANCE

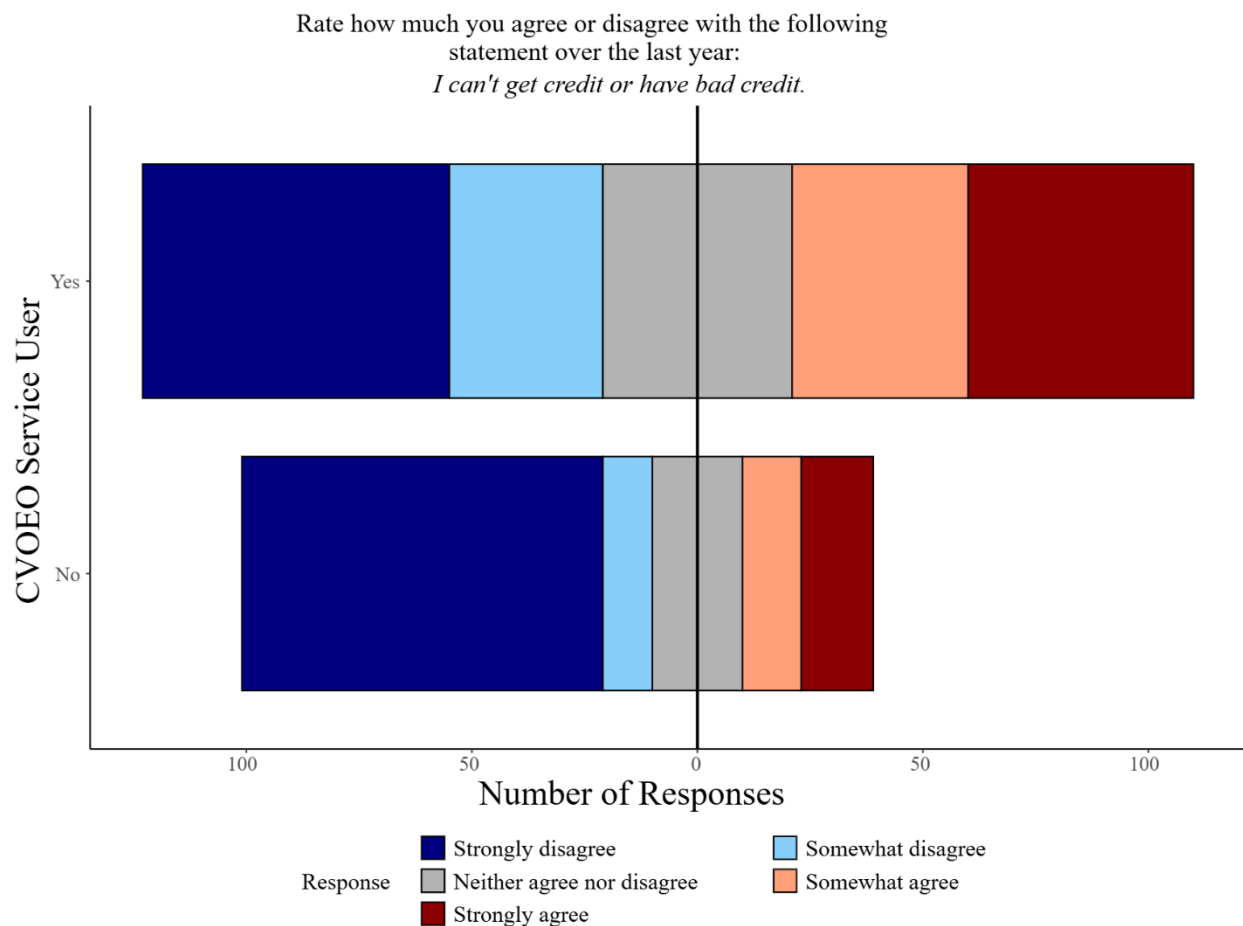
The results from the Finance sub-survey support the findings from the Employment sub-survey, especially the questions related to income: 58% of respondents agree that they do not have enough income to meet their basic needs.

*Table 32. Finance Questions - all respondents, service-users and non-service-users*

Question	Don't know what credit is or why it's important	Can't get credit or have bad credit	Can't afford to pay monthly debt	Income not enough to meet basic needs	Need help budgeting or financial education
	%	%	%	%	%
Neutral	14	17	23	11	29
Agree	10	30	38	58	30
Disagree	75	52	39	31	47
Question	Not enough savings to cover one month or for ER	Rely on tax refund	Need help filing taxes	Struggle to save regularly	Almost ½ of income goes to rent/mortgage
	%	%	%	%	%
Neutral	12	26	23	10	18
Agree	57	37	33	65	56
Disagree	32	36	44	24	26

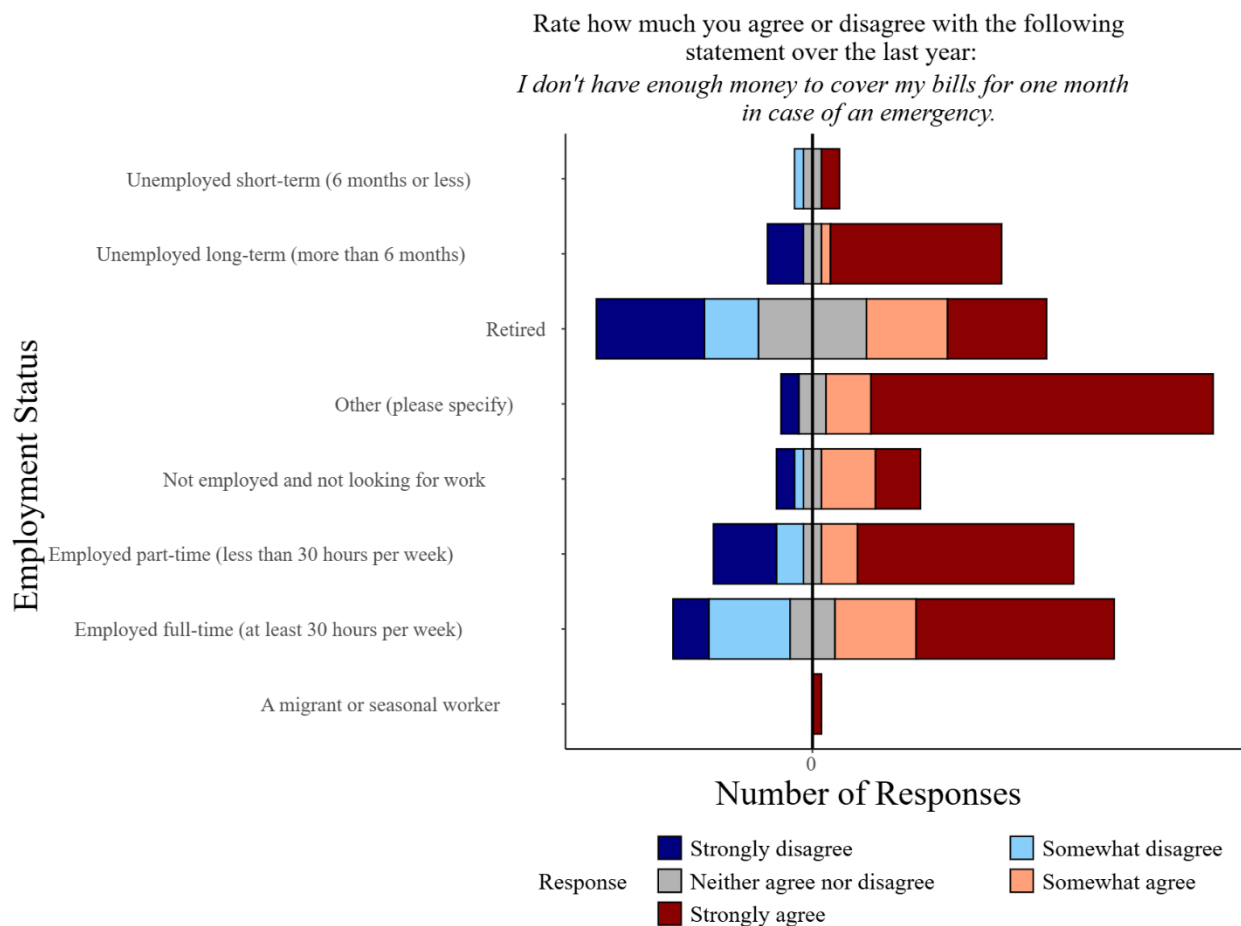


Graph 65. Credit x Service User



Thirty-eight percent of SUs compared to 20% of NSUs agree that they cannot get credit or have bad credit. Having credit, and good credit, is important because rental agencies and landlords regularly check credit reports and make rental decisions based on credit. CVOEO's Growing Money program educates people about the importance of credit and how to increase credit scores. Expanding this program across CVOEO's service area is important to help people who may struggle to find housing secondary to poor or no credit.

Graph 66. Not Enough Money to Cover One Month x Employment Status

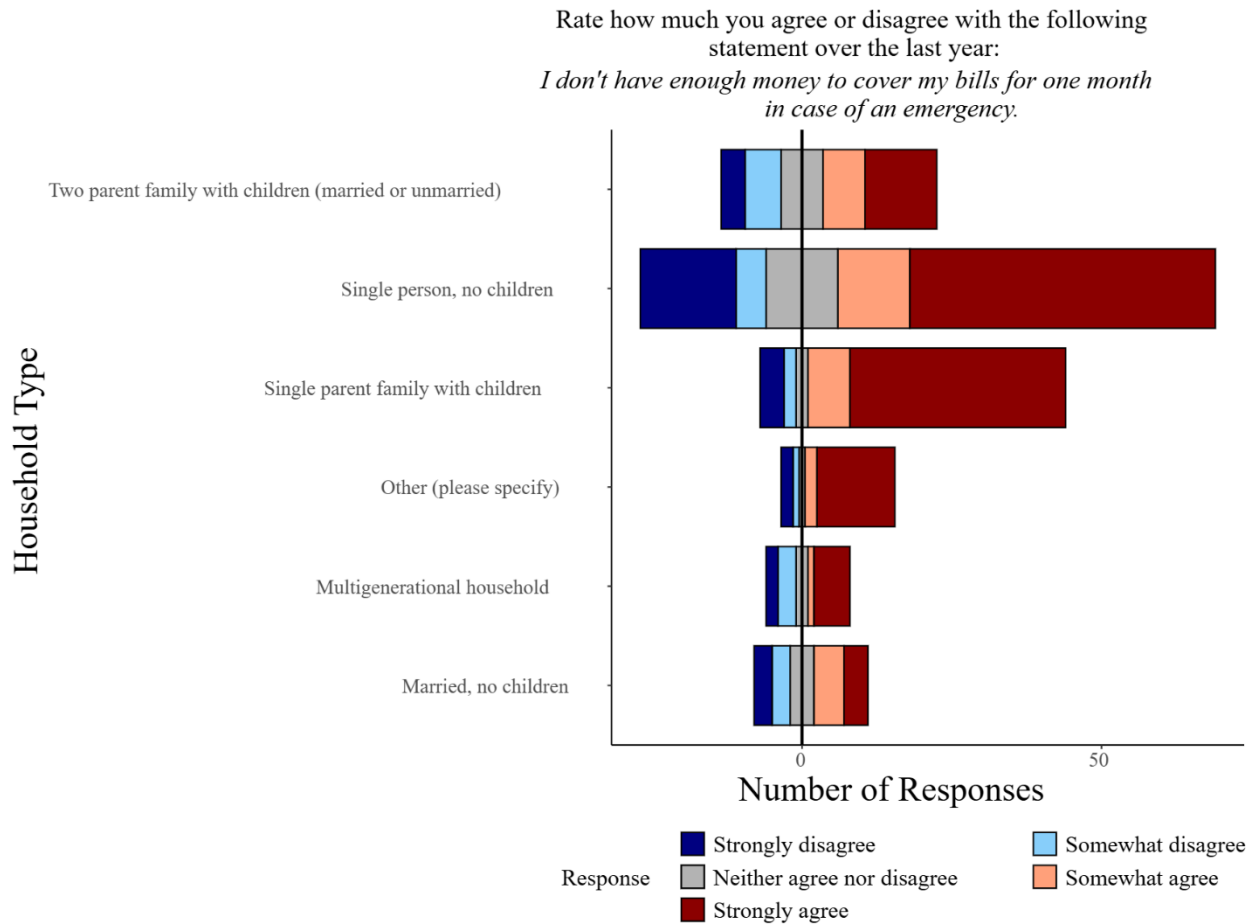


Sixty-three percent of SUs and 32% of NSUs who are employed full-time and 70% of SUs and 53% of NSUs who are employed part-time agree that they do not have enough money to cover one month of bills in the case of an emergency. There is a significant difference between SUs and NSUs in terms of savings (or lack). Income guidelines for SUs are 200% of FPL or lower which means that a family of four (two working adults with two children) can earn no more than \$64,300 annually<sup>76</sup> to qualify for services from entities like CVOEO that use Community Service Block Grant (CSBG) funds to operate some of their programs. The Living Wage Calculation for Vermont says that a living wage per adult in a 2-parent, 2-child family is \$34.47<sup>77</sup> an hour (or twice this for two adults). Given these statistics it is not surprising that SUs find it difficult to save money. CVOEO's Growing Money program may be useful to help people find ways to save even small amounts of money.

<sup>76</sup>[2025-FPLs.pdf](#)

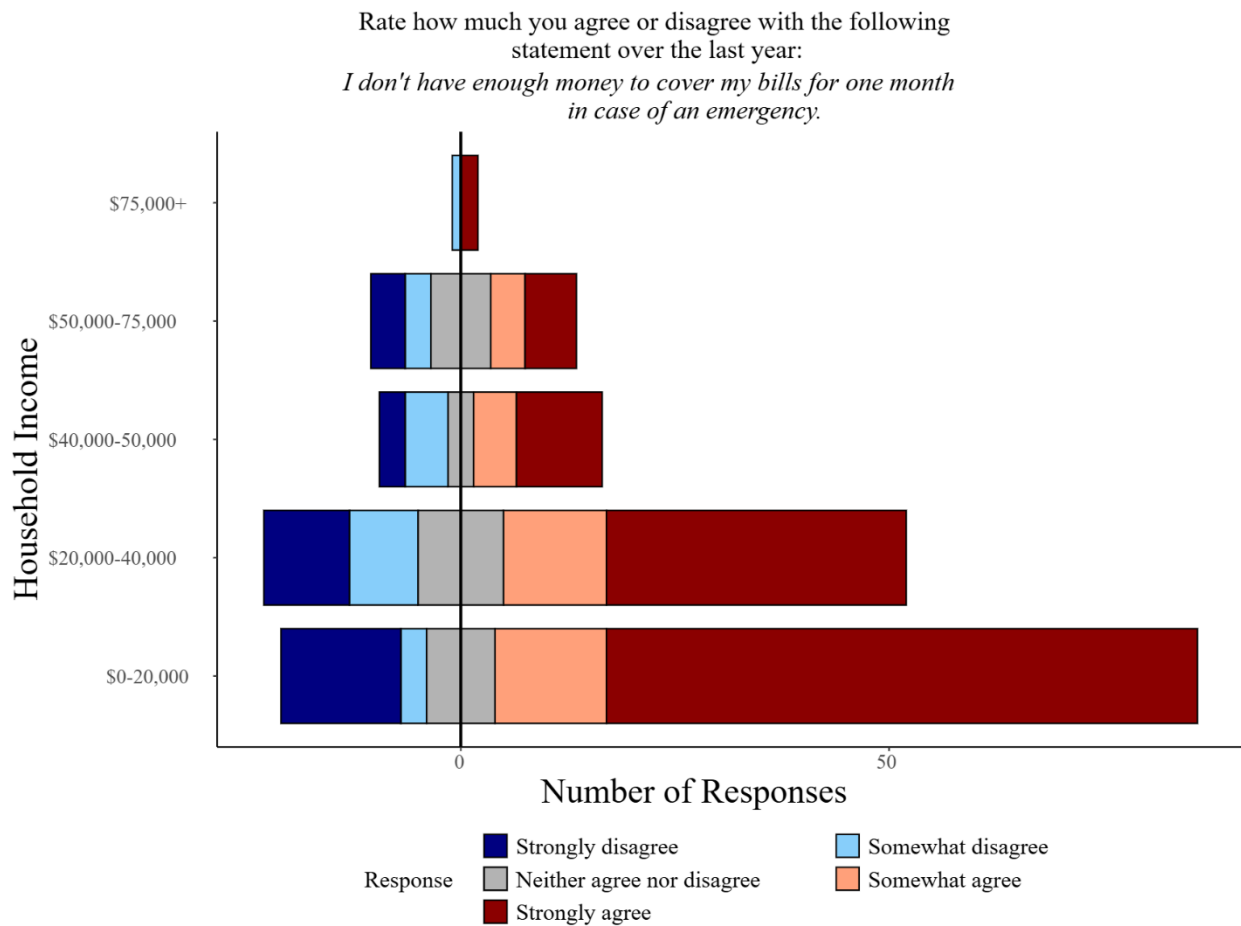
<sup>77</sup>[Living Wage Calculator - Living Wage Calculation for Vermont](#)

Graph 67. Not Enough Money to Cover One Month x Household Type



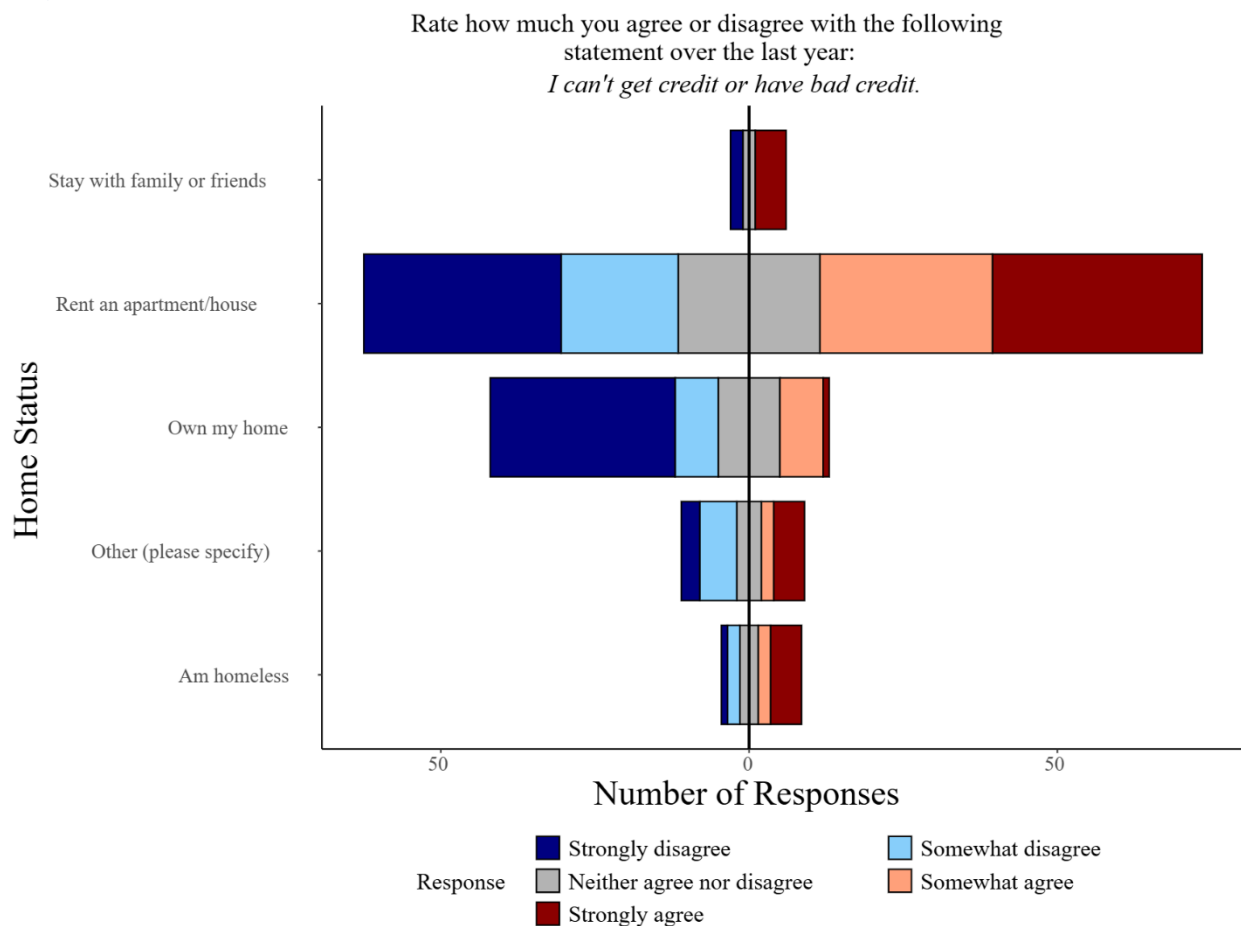
Forty-six percent of 2-parent families and 63% of single parent families agree that they do not have enough money to cover one month's worth of bills in case of an emergency. This increases to 52% and 65% respectively when looking at SUs alone. Saving is difficult (see above), especially when incomes are already not high enough to meet basic needs. A plan like the former Vermont Matched Savings that provides incentives for people to save would benefit these families.

Graph 68. Not Enough Money to Cover One Month x Household Income



Seventy-six percent of SUs whose income falls between \$0-20,000 agree, 63% of people with incomes between \$20-40,000 agree. Fifty-seven percent of people with incomes between \$40-50,000 agree as do 42% of people with incomes between \$50-75,000, and 67% of people with incomes over \$75,000. It is not surprising that households with lower incomes do not have enough money to cover bills for one month in case of an emergency. This finding is consistent with the other data around cost of living and wages. It is slightly surprising that two-thirds of households with incomes of \$75,000 or more agree with this statement. The higher earning households may support multiple household members or have higher housing costs.

Graph 69. Credit x Home Status



Forty percent of respondents who rent a home agree that they cannot get credit or have poor credit. Eleven percent of people who own a home agree while 59% of those who are experiencing homelessness and 46% of those who are staying with family or friends also agree. Having and maintaining good credit is important for many reasons including housing. Landlords regularly check credit reports and people who are looking to purchase a home must have good credit to get a decent (affordable) interest rate. While there is no clear relationship between people experiencing homelessness and credit, it is interesting to see the higher percentage of people in this category who agree with this statement. CVOEO's Financial Futures Program (FFP) provides education about the importance of credit. CVOEO's shelter programs might partner with FFP to help people who are experiencing homelessness understand how to acquire or improve their credit.

## NARRATIVE RESPONSES

### What Can an Agency do to Address Poverty in your Town or Community?

As the word cloud shows, community agencies can help address poverty by focusing on housing and especially affordable housing along with food access, jobs, and high incomes. These narrative responses align with previous data points.

Below is a sample of quotes from survey respondents. Each bullet is a separate response and quotes are verbatim. One italicized response, “Provide a service delivery of groceries” is important as CVOEO provides this service through its Feeding Champlain Valley food access network. It is important that constituents across CVOEO’s service area are aware of these services which might mean increasing the marketing of this program.

- Help develop affordable housing
- Employment training, transportation networking, parenting classes
- Providing more job opportunities
- Possibly more inside activities inside. Free to go to. To stay off streets and the bad influences
- More buildings to be built to house low income people.
- Surprise inspections on landlords who are breaking landlord-tenant laws. The moment the landlords see that they are not getting away with things, maybe they will stop taking hard-earned money from poor people and letting them live in subpar environments.
- Whatever and anything you can do to increase housing and lower rents
- More food shelves in Vergennes area. There is one and open little.
- *Provide a service for delivery of groceries.*
- The Islands has a strong need for a small grocery store like Aldis or Mac's Market as though Keeler Bay store has specials for those who are isolated spending food dollars there is not sustainable with a budget. There are mixed issues with this with some people due to the strong allegiance to Mom and Pop stores. Transportation to Chittenden County would be vital to helping people with jobs even if just to Milton to Colchester as towns closer to islands. Childcare options in the Islands are less as some places closed down in the last few years. Help with small childcare places.



- Programs that help clients sustain and be held accountable for their actions and outcome. Checking in with clients and giving them additional resources to help them succeed.

## What do you like most about your community?

Respondents like the people in their communities, their neighbors, and that they feel safe. Below is a sample of quotes from survey respondents. Each bullet is a separate response and quotes are verbatim.

- Friendly community
- Natural beauty, access to local foods, outdoor recreation opportunities
- I love that it's small, that you can run into people you know. I know that it seems everyone really cares deeply, they know what's going on and often get involved. I love easy it is to live there and only support the local economy.
- When I felt it was a safer place to live, I liked that there was always something interesting to do. My neighbors are wonderful.
- The bike path is a great place to get exercise and meet people.
- The environment the people in the community services that are accessible to me
- Quiet no crime and everyone gets along
- Proximity to hospitals
- My community is safe for the most part compared to other parts of the country.
- Community is more accepting of others.



## What does CVOEO do best?

Respondents feel that CVOEO is part of the community and helps build community. In addition, respondents appreciate the people who work for CVOEO, the fact that there is easy access to services, and that they can get help when necessary. Below is a sample of quotes from survey respondents. Each bullet is a separate response and quotes are verbatim.

- Help the community
- Housing and micro business development
- So many things! CVOEO does an amazing job with the food shelf, shelters, providing legal aid, and supporting microentrepreneurs
- Community engagement through community ambassadors is a good mechanism for community awareness and support.
- Providing opportunities for people to get information and support and connecting personally with those individuals
- The staff are so welcoming and open. They're great people.
- When speaking they make you feel comfortable and keep a time sensitive frame which is a good thing. I enjoyed working with the woman who helps with back rent and such she was wonderful and helped me with such a short notice.
- Be there & listen / help me out trying to navigate to my issues or concerns





## What ideas or suggestions do you have for programming at CVOEO?

These narrative responses support the work that CVOEO already does, but respondents would like more. While housing and food assistance are a large part of CVOEO's work, other services like assistance with phone and work programs may be useful.

Below is a sample of quotes from survey respondents. Each bullet is a separate response and quotes are verbatim.

- Tax prep for businesses
- Developing programming that also supports the immediate needs of clients - for example, we know housing SUCKS in VT - what if you partnered with VT Works for Women, local maker-spaces, and construction companies and other orgs to pilot a program where CVOEO clients struggling to find affordable housing could build their own solar-powered and self-contained tiny homes. At the end of the program, they'd be trained in a high-paying trade, would've received small business trainings, and will have their own tiny home that they can setup and live in, set up and rent at a reasonable price, or sell for a reasonable price!
- Make your services accessible.
- ALWAYS more help with paperwork for those who struggle with that.
- Help to find additional services for those struggling with substance abuse and mental health issues
- Community building and Engagement
- Something to help with the cost of living in Vermont. Why do we have all these apartments being built, but we can't afford them?



## Results from Qualitative Interviews and Focus Groups

Interviews and focus groups were conducted with service providers, community partners, and advisory groups and responses helped inform the survey content. For example, safety and transportation came up as two issues that people were concerned about and these were added as sub-surveys in the needs assessment.

Below is a sample of quotes from survey respondents. Each bullet is a separate response and quotes are verbatim.

- Transportation is a huge challenge because we have services spread out all over the place. Transportation is something that is really commonly overlooked by folks who don't rely on it.
- Better collaboration between social services and municipalities.
- I feel like the folks that just need a little bit of assistance don't really have anywhere to go
- There are also no long term solutions to food insecurity that address the roots of food insecurity
- It's not fun to have your things stolen. I've lived in a house that was broken into, like, a couple dozen times.
- There is simply not enough housing for folks in need, and what is available is unaffordable and in poor condition
- My life would be better knowing that unhoused folks are able to have shelter every night
- much of the housing stock need repairs and updating and many landlords are not interested in doing this without an incentive
- Mental Health needs have increased dramatically in my opinion
- There are plenty of low paying jobs, but not enough of higher wage paying jobs

## Methods and Summary

To conduct this Needs Assessment community members and service-providers were surveyed for about three weeks from late February to mid-March 2025. Initial interviews (15) and several focus groups helped to inform the survey questions as did results from the 2022 needs assessment. The committee that worked on the needs assessment consisted of CVOEO staff members representing the following programs: Housing and homelessness (coordinated entry), employment and finance, New Americans, community action, domestic and sexual violence, and food programs.

### *Surveys*

A survey was created by a CVOEO committee with input from Middlebury College (see appendix). In addition to general demographic questions, there were eight sub-surveys that addressed some of the issues that arose during the focus groups, interviews, and needs identified during the last assessment: Childcare, Climate, Employment, Finance, Food, Housing, Safety, and Transportation. Survey respondents received three sub-surveys, randomly unless they had children. In this case, they were automatically assigned the childcare sub-survey plus two others.

### *Interviews and Focus Groups*

In addition to survey data, 15 one-on-one interviews were conducted with community partners. The interviewees represented multiple sectors including non-profit, local government, healthcare, education, food, and housing providers. Other qualitative data was collected from focus groups with the Head Start Policy Council, Middlebury food hub, and a group of people representing survivors of domestic and sexual violence.

### *Distribution*

The survey was distributed through CVOEO's social media accounts (Instagram, Facebook), Front Porch Forum, community networks, flyers posted in public places, program staff, and through targeted emails to people who had used CVOEO's services over the past three years. People could respond using their phone, PC, or tablet (link or QR code), or by completing a paper version.

### *Survey Questions*

The initial demographic questions captured age, gender, race, ethnicity, income, household type, level of education, employment status, county, and questions about the specific services that a respondent may have used. In addition, there were several questions about needs, one that asked respondents to decide if a given need was minor, moderate, or serious, followed by a question that asked respondents to rank the needs they had identified as serious.

Respondents were asked their perception about ease of access to specific services using a scale from very easy to not at all easy, and four open-ended questions asking about community strengths, suggestions for programming, perceptions about what CVOEO does best, and ideas about what to do to help reduce poverty. All respondents saw, and potentially answered, the initial questions and a sample of respondents saw and potentially answered the sub-surveys<sup>78</sup>.

Sub-surveys consisted of a series of statements with which respondents could agree or disagree using a 5-point scale (strongly disagree to strongly agree). Respondents could choose to be entered into a drawing for one of 10 \$50 Visa gift cards. If they opted to do this, they were directed to a separate survey to provide their contact information<sup>79</sup>. The results from paper surveys were entered manually into an Excel spreadsheet that contained the electronic responses. The survey was written in English but CVOEO's Community Ambassadors worked with community members to help translate and/or interpret survey questions, as necessary.

### Results

The results were analyzed in terms of the needs that were identified, using data from the app. The top five needs were considered first followed by other concerns. Cross tabulating the data helped identify needs across different demographic groups.

### Conclusion

In many ways, the results are not surprising. The fact that cost of living, housing and lack of affordable housing are the primary concern for all respondents reflects the reality in many Vermont communities, especially a lack of housing units, affordable housing, and high rents. Access to mental health care and services for people struggling with substance use are important as these people are part of the community.

Looking at communities holistically is the best way to address the needs of Vermonters and The Social Determinants of Health help frame this holistic approach. The diagram to the right shows the five domains that affect people's health, wellbeing, and quality of life<sup>80</sup>. When one domain is weaker than another, the balance is skewed and can lead to poorer outcomes. The results of this Needs Assessment demonstrate the need for a healthier



<sup>78</sup>For example, if 600 people answered the whole survey, sub-surveys were answered by approximately 200 people per survey; this method randomized the data through the collection process.

<sup>79</sup>This method ensured that names and phone numbers or email addresses could not be linked to specific surveys.

<sup>80</sup>[Social Determinants of Health - Healthy People 2030 | odphp.health.gov](https://odphp.health.gov)

neighborhood and built environment (housing), economic stability (jobs), and access to quality healthcare. CVOEO and its programs can and do help people balance these domains but there is more work to be done on a state level, especially as it relates to housing, wages, and cost of living.

## Appendix

### Survey

Thank you for your interest in this survey! The Champlain Valley Office of Economic Opportunity (CVOEO) addresses fundamental issues of economic, social, racial, and environmental justice and works with people to achieve economic independence.

We want to hear from you! This survey will help us develop new or adapt existing programs to meet community needs. All survey questions are OPTIONAL and ANONYMOUS. There are no requirements to fill out any question.

There is a gift card raffle you may choose to enter upon completion of this survey. This survey should take around 15 minutes.

Q1 How many people are in your household?

Q2 Number of Children under 18?

Q3 Number of Children under 5?

Q4 Please estimate your household's annual income (from all sources):

- 0 - \$5,000
- \$5,000 - \$10,000
- \$10,000 - \$20,000
- \$20,000 - \$30,000
- \$30,000 - \$40,000
- \$40,000 - \$50,000
- \$50,000 - \$75,000
- Over \$75,000

Q5 What is your age?

Q6 What is your race/ethnicity? Check all that apply.

- White
- Black or African American
- American Indian or Alaska Native
- Asian or Asian American
- Native Hawaiian or Pacific Islander
- Hispanic/Latino
- Other (please self-identify)

Q7 What is your household type?

- Single person, no children
- Married, no children
- Single parent family with children
- Two parent family with children (married or unmarried)
- Multigenerational household
- Other (please specify)

Q8 What is your gender?

- Male
- Female
- Prefer not to say
- Other (please self-identify)

Q9 What is your highest level of educational attainment?

- Less than High School Diploma
- High School Diploma or GED
- Some College/post HS Education
- Associate's Degree
- Bachelor's Degree
- Graduate Degree

Q10 I currently...

- Rent an apartment/house
- Own my home
- Am homeless
- Stay with family or friends
- Other (please specify)

Q11 I am...

- Employed full-time (at least 30 hours per week)
- Employed part-time (less than 30 hours per week)
- A migrant or seasonal worker
- Unemployed short-term (6 months or less)
- Unemployed long-term (more than 6 months)
- Not employed and not looking for work
- Retired
- Other (please specify)

Q12 CVOEO offers services to the community including food, rental assistance, education, and help finding housing, Head Start education, utility and heating assistance, home weatherization and other services to assist Vermonters living with low incomes. Have you received a service from CVOEO in the past three years?

- Yes
- No

Q13 Which Community Action Agencies do you use?

	Frequently (1)	Sometimes (2)	Never (3)
Addison Community Action (Middlebury)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chittenden Community Action (Burlington)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Franklin Grand Isle Community Action (Lemnah Drive, St. Albans)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (statewide)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q14 Which of the following CVOEO programs have you benefited from **in the past three years?** (check all that apply)

- Housing Counseling & homeless/eviction Services
- Rental/Deposit Assistance
- Shelter Services (Champlain Place, Laurie's House, Samaritan House)
- Vermont Tenants (education and advocacy for renters and landlords)
- Preferred Renter's Certificate (classes on renting a home)
- Mobile Home Program
- Home heating/crisis fuel
- Utility Payment services
- Northwest Family Foods (St. Albans Food Shelf)
- Addison Food Shelf
- Burlington Food Shelf (Feeding Chittenden)
- Food Delivery (Pantry Soft)
- Growing Money (financial coaching, workshops, class)
- Micro Business Development Program (business coaching services)
- Volunteer Income Tax Assistance Program (VITA)
- Home Energy Efficiency and Weatherization
- Voices Against Violence (support and advocacy for individuals experiencing domestic and sexual violence)
- Community Resource Center (Day shelter in Winooski)
- Homeless Outreach Services (CORA)
- Champlain Valley Head Start/Early Head Start (20)
- Community Ambassador Support (Office of Racial Equity and Community Inclusion) (21)
- Translation and interpretation services (22)
- Hotline help (23)
- None of the above (24)
- Unsure (25)
- Other (please specify) (26) \_\_\_\_\_

Q15 Of the programs and services provided by CVOEO, were there some you applied for that you didn't get? Why didn't you get them?

Q16 Which of the following sectors do you most closely identify with? (Select all that apply)

- Community Member
- Non-profit organization
- BIPOC serving organization
- LGBTQ+ serving organization
- For profit organization or business
- Government (state or municipal)
- Political or Advocacy
- Housing provider
- Faith Based organization
- Educational institution
- Health care provider
- Mental Health provider
- Substance Use provider

Q17 Which county do you live in?

- Addison
- Chittenden
- Franklin
- Grand Isle
- Essex
- Orleans



Lamoille  
Caledonia  
Washington  
Orange  
Rutland  
Windsor  
Bennington  
Windham  
Other/Multiple (Please specify)

Q18 Which town do you live in (Addison County)?

Addison  
Bridport  
Bristol  
Cornwall  
Ferrisburgh  
Goshen  
Granville  
Hancock  
Leicester  
Lincoln  
Middlebury  
Monkton  
New Haven  
Orwell  
Panton  
Ripton  
Salisbury  
Shoreham  
Starksboro  
Vergennes  
Waltham  
Weybridge  
Whiting  
Other/Multiple (please specify)

Which town do you live in (Chittenden County)

Bolton  
Buel's Gore  
Burlington  
Charlotte  
Colchester  
Essex  
Hinesburg  
Huntington  
Jericho  
Milton  
Richmond  
Shelburne  
South Burlington  
St. George  
Underhill  
Westford  
Williston  
Winooski  
Other/Multiple (please specify)

Which town do you live in (Franklin County)?

Bakersfield  
Berkshire  
Enosburgh  
Fairfax  
Fairfield  
Fletcher  
Franklin  
Georgia  
Highgate  
Montgomery  
Richford  
Sheldon  
St. Albans  
Swanton

Which town do you live in (Grand Isle County)?

Alburgh  
Grand Isle  
Isle La Motte  
North Hero  
South Hero

Q19 In your opinion, what are the most serious concerns in your community?

	Serious concern (1)	Moderate concern (2)	Minor concern (3)
Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The impact of climate change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Poverty and lack of economic mobility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Substance use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to mental healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to physical healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social isolation of loneliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q19 Please rank the concerns you added to the "Serious Concern" category from most to least concerning.

- \_\_\_\_\_ Housing
- \_\_\_\_\_ Homelessness
- \_\_\_\_\_ Food Access
- \_\_\_\_\_ Transportation
- \_\_\_\_\_ Child Care
- \_\_\_\_\_ The impact of climate change
- \_\_\_\_\_ Employment Opportunities
- \_\_\_\_\_ Poverty and lack of economic mobility
- \_\_\_\_\_ Community safety
- \_\_\_\_\_ Substance use
- \_\_\_\_\_ Access to mental healthcare
- \_\_\_\_\_ Access to physical healthcare
- \_\_\_\_\_ Cost of living
- \_\_\_\_\_ Social isolation or loneliness

Q20 In your opinion, how easy is it to get the following services in your community?

	Very hard (1)	Somewhat hard (2)	Don't know/don't need (3)	Somewhat easy (4)	Very easy (5)
Affordable childcare (affordable means that you do not have to sacrifice other things like food, fuel for your vehicle, and housing expenses to have quality childcare)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable Housing (affordable means that you are spending 30% or less of your monthly income for rent or mortgage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assistance starting and/or sustaining a business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Domestic Violence and Sexual Assault Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shelter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

In your opinion, how easy is it to get the following services in your community?

	Very hard (1)	Somewhat hard (2)	Don't know/don't need (3)	Somewhat easy (4)	Very easy (5)
Non-emergency housing assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental and Deposit Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Energy Efficiency Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fuel/Utility Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with Discrimination in Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with Tenant/Landlord Conflicts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interpretation/Translation (language interpretation to help when applying for services, healthcare, housing, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal Money Management Classes/Coaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with taxes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q21 What does CVOEO do best?

Q22 What ideas or suggestions for programming or services do you have for CVOEO?

Q23 What are 3 things you like most about living in your community?

Q24 What could a local agency do to help address poverty in your town or community?

Q25 I feel like I am treated with dignity and respect at my community action agency.

Strongly agree

Somewhat agree

Neither agree nor disagree

Somewhat disagree

Strongly disagree

Q26 I found out about this survey from...

An ad on Front Porch Forum

Instagram

Facebook

What's App

LinkedIn

Word-of-Mouth

A colleague or friend

A community action program

Other \_\_\_\_\_

**CHILDCARE SUB-SURVEY**  
**(for families who have children ages 5 or under)**

Childcare Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I have trouble finding affordable childcare programs where I live.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have trouble working as much as I want because I don't have childcare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have trouble finding people in my community to help with childcare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have trouble finding childcare in the hours I need it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have trouble getting my child to school due to unreliable public transportation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Childcare Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I have trouble finding or affording after-school and vacation/summer programs for my child(ren) to attend.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have trouble finding trusted childcare providers for my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Someone in my household usually stays home to provide childcare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Almost half my monthly incomes pays for childcare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that my children are discriminated against in their childcare programs because of the color of their skin, their name, or their accent.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**FOOD SUB-SURVEY**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I don't have enough food daily for myself and my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can't afford the food I want at the grocery store.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I sometimes skip meals or eat less to save money on food.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to pay for food when school is out and my children are home all day.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Food Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I don't get enough 3Squares benefits for my household.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't have proper things like a stove or oven in my kitchen to cook with.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can't prepare nutritious food for myself and my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can't afford what I used to buy at the grocery store due to the increase in food prices.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The food shelf isn't open when I need it to be.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would use a service that allowed me to order groceries from a food pantry and have them delivered to my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Higher costs for housing, transportation or healthcare are the reason I need food assistance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often use a food shelf.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Food Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I often visit multiple food shelves.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to cook the food I get from my food shelf.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food Programs I used to rely on have been scaled back or have gone away in the last year.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am aware of food resources in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### HOUSING SUB-SURVEY

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I struggle to find housing that is affordable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to find housing close to resources that meet my household's needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to pay my rent or mortgage on time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to afford my heating or electric bills.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to afford needed home repairs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My home does not have running water, electricity and/or heat.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Housing Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I struggle to afford an appropriately sized home for my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to understand what my lease/rental agreement means or the terms of my lease.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to talk to my landlord about issues with my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to find support services to maintain my current housing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need help finding housing I can afford.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel unsafe in my home and neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Housing Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I feel discriminated against when I look for housing because of my name, my accent, my religion, or my country of origin.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel discriminated against when I look for housing because of my family status, my sex, my gender identity, or my sexual orientation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel discriminated against when I look for housing because of my age or disability.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel discriminated against when I look for housing due to having a housing voucher.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been without housing and have not been able to access shelter when I needed it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am concerned that my home is not fit to live in.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# **TRANSPORTATION SUB-SURVEY**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I have a hard time getting transportation to medical appointments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a hard time getting access to reliable public transportation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a hard time getting where I need to go.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a hard time consistently affording the bus fare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a hard time affording a car that I need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The amount of money I have to spend on car maintenance and gas keeps me from being able to afford other things.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Transportation Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I have a hard time accessing handicap- accessible transportation options.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There are good sidewalks where I live, so I can walk to the places I need to go.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would use a ride program like Uber or Lyft if we had one in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would use a bicycle share program if we had one in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel discriminated against when I use public transportation because of the color of my skin, my name, or my accent.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### SAFETY SUB-SURVEY

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
Emergency shelters are accessible to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know where to access Narcan in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know where to access domestic violence resources in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel safe using public transportation in my community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agencies take adequate steps to ensure the safety of their clients during in-person activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am comfortable expressing safety concerns with staff at community agencies.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Safety Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
Agencies are responsive to concerns from community members around safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know at least one place I can contact, other than law enforcement, for a community member that may be experiencing a mental health crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public spaces in my community are clean and safe places for me to spend time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel safe in my community as I engage in my regular, daily activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My community is doing its part to address the causes of crime and perceived lack of safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# EMPLOYMENT SUB-SURVEY

Rate how much you agree or disagree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I cannot find a job that pays well.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot keep a job for more than a few months.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot keep a job due to medical, mental health and/or substance use issues.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot meet my household's financial needs with my current salary.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot find or keep a job because of problems with transportation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot get a better job due to limited English skills.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Employment Sub-Survey Continued**

Rate how much you agree or disagree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I do not have the time to get more education or training to get a better job.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot afford the education or training I need to get a better job.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to start my own business, but I need financial help getting started.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My current job negatively affects my physical or mental health.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Someone in my household has to work more than 40 hours a week just to pay the bills.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel discriminated against at work because of the color of my skin, my name, or my accent.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### FINANCE SUB-SURVEY

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I do not know what credit is and why it's important.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need help with budgeting or financial education.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can't get credit or have bad credit.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need help filing taxes.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can't afford the monthly payments on my debt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Finance Sub-Survey Continued**

Rate how much you agree or disagree with the following statements over the last year:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
My household income is not enough to meet my family's basic needs (rent/mortgage, food, clothing).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I struggle to save money on a regular basis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't have enough money to cover my bills for one month in case of an emergency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I rely on a tax refund to help me pay for my household expenses.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Almost half of the money I make goes to pay for rent/mortgage.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# ENVIRONMENT SUB-SURVEY

Rate how much you agree or disagree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I do not know what climate change means.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I live in a flood zone and cannot afford to relocate to a safer zone.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The heating system where I live is outdated and inefficient.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need help accessing and understanding energy-saving programs, incentives, and rebate benefits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My home needs major repairs due to recent extreme weather events.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am concerned about poor water quality where I live.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I typically drive more than 30 miles in a day.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is no green space where I live.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Thank you for completing this survey. Enter your information below for a raffle to win one of ten (10) \$50 gift cards. Answers to gift card questions are separate from your survey answers to maintain anonymity.

Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone #: \_\_\_\_/\_\_\_\_/\_\_\_\_

Mailing Address: \_\_\_\_\_

### *Interview and Focus Group Guiding Questions*

1. Housing, childcare, mental health, substance use/abuse, food access, and economic mobility were the top five concerns (in this order) to come from CVOEO's last needs assessment (completed in 2021).
  - a. What are your thoughts about these concerns?
  - b. Do they remain concerns?
  - c. Does one stand out as more significant than another?
  - d. Are there other concerns that are not listed here?
2. What are the key assets (resources, advantages, good things) of your community?
3. Are there any groups or populations that are underserved or face significant barriers within the community? If yes, who, and what are the barriers?
4. What are the gaps in services provided by local organizations, nonprofits, or government agencies?
5. Are there any issues with basic infrastructure, such as housing, transportation, or utilities? Please elaborate.
6. Are there sufficient employment opportunities or ways to generate income? What kinds of jobs or skills are most needed?
7. Are there any issues with public safety? Please elaborate.
8. Are there any recent changes that have impacted (affected) your community positively or negatively?
9. How would you describe the level of community engagement and participation in local decision-making?
10. What would make life in your community better?