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Executive Summary

The Capstone Community Action community assessment analyzes economic and demographic shifts primarily between 2008 and the present (2012 through 2014 depending on the availability of most recent data). Trends are presented whenever possible; however, because of Vermont's relatively small population, the accuracy of data gathered from a number of public and private sources can vary widely especially at the county level. Interpretation of data and trends should be viewed with caution.

Since the 2010 U.S. Census, the central Vermont population has remained relatively unchanged, with the exception of Lamoille County where there was some nominal growth reported. Mirroring a national trend, Vermont's population is "graying" as the Baby Boomer population enters retirement age and birth rates decline. With this growth among our older residents, Capstone is experiencing a substantial increase in the number of program participants who are aged 55 and older.

The ripple effects of the Great Recession of 2008 impacted Capstone's service area in several ways: a decline in per capita income and stagnation of wages and household income; an increase in poverty rates for individuals, families and children; and a substantial increase in reliance on public assistance. The recession also heralded an increase in unemployment rates along with a loss in number of businesses and a reduction in the state's workforce.

Median household and per capita incomes in Vermont remain on par with the national average. In central Vermont, both median household and per capita incomes in Lamoille and Orange Counties remain below the state and national averages while the Washington County per capita income remains noticeably above both state and national averages. Income from wages in Vermont and in the Capstone service area remain well-below the national average wage.

Income inequality in Vermont is quite evident especially for those in the bottom economic strata. With the exception of Washington County, between 2008 and 2012 households at the bottom 40% of the economic ladder saw their average annual incomes decline over five years. In turn, poverty rates have grown in central Vermont, particularly for Lamoille and Orange Counties. Washington County is the one exception where the poverty rate has trended downward.

The ability to secure and retain decent affordable housing remains a significant barrier to economic opportunity throughout central Vermont and for the state in general. Vermont's median home values remain well above the national median and vacancy rates for both renters and for potential homeowners remain below national vacancy rates. More than half of Vermont's renters pay more than 30% of their incomes on housing and this holds true for Lamoille and Orange Counties. Washington County is the exception where more than one-third of renters there pay rents that are considered unaffordable to their incomes.

With lower incomes, higher housing costs, and low vacancy rates, increasing homelessness is of great concern. With both central Vermont and the state's economy still in recovery from the recession, many individuals and families continue to struggle to find and pay for the housing that is available to them. Capstone's internal participant records document a more than doubling of

homeless participants between 2007 and 2013. The general consensus among Capstone staff and many community partners is that the number of homeless Vermonters continues to be under-reported.

With less income to pay for basic needs, more Vermonters are accessing food stamp benefits through the 3SquaresVT program. Between 2008 and 2013, the number of Vermonters in Capstone's service area accessing food stamps essentially doubled. The need for emergency food assistance also increased as evidenced by a 20% increase in households accessing the agency's food shelves in Barre, Morrisville, Randolph and Bradford.

Following the start of the current recession, poverty rates in central Vermont increased, most notably in Orange and Lamoille Counties. The one exception is Washington County which appears to have weathered the economic downturn more successfully than in other areas. Since 2010, Washington County poverty rates have subsided while they have continued to increase in other parts of central Vermont and for the state overall.

Utilization of public assistance such as Reach Up and 3SquaresVT continues to increase signaling the unrelenting economic distress for many Vermonters. In the Capstone service area alone, use of these programs has increased by more than 50% for Reach Up and 82% for food stamps in just five years.

Vermont continues to have one of the lowest unemployment rates in the nation with rates peaking in 2009 on the heels of the start of the recession. Since that time rates have continued to drop in central Vermont and for the state in general. Concurrently, from 2008 to 2013, Vermont's workforce has contracted. In the Capstone area, both Orange and Washington Counties' workforces have decreased; however, in Lamoille County the story is different with more than 500 jobs being added between 2008 and 2013.

Concurrently with the decline in workforce the number of private business establishments has remained relatively stagnant in central Vermont along with a notable loss of government sector establishments and workers. Both construction and manufacturing sectors have lost ground along with the financial activities and retail trade sectors. However, other sectors are showing growth including: professional business services, leisure/hospitality, education/health services, and the crop production subsector of natural resources and mining.

Finding and retaining decent, safe and affordable housing remains a challenge in Vermont and in the Capstone service area. The number of foreclosures remains higher in 2013 than in 2007; however, between 2012 and 2013 foreclosure rates began trending downward and hopefully will continue to do so as the economic recovery advances. Housing insecurity among Capstone's participants continues to be a growing concern with the number of homeless households being served doubling between 2007 and 2013. This trend is reflected as well in Capstone's Head Start population with the number of homeless children and families essentially doubling during the same time period. There is consensus among staff that official homeless counts are inaccurate and woefully underestimate the nature and extent of homelessness in Vermont, particularly in rural areas. The implications for housing insecurity among young children and their early development is stark—most will suffer physical, psychological, and emotional damage impacting their socio-emotional development and academic performance.

Increasing family food security in central Vermont is of great concern. As families struggle with high housing and fuel costs, along with suppressed wages and limited job opportunities, food becomes one area where people are cutting down on both quantity and quality. Since the start of the recession, food stamp usage in central Vermont has essentially doubled. The increase in food stamp use among Capstone's participants is substantially lower; however, this is more of a reflection of the fact that many of our participants already had been accessing public assistance prior to the start of the recession. Capstone staff also report increased use of the agency's food shelves located at outreach offices in Barre, Bradford, Morrisville and Randolph.

While the number of very young children in the central Vermont has been in decline, following both state and national trends, we are seeing an increase in the number of children with special needs. This is evidenced by increased enrollment in children's developmental disabilities programs including Vermont's Child Integrated Services/Early Intervention and Essential Early Education initiatives.

The northern New England states of Maine, New Hampshire and Vermont have the lowest overall reported crime rates in the nation. Between 2007 and 2011, the overall crime rates in central Vermont and for the state overall have trended downward. However, starting in 2009 and 2010 crime rates started to increase, not dramatically so but still worthy of attention. Rates of crimes against persons currently are highest in Washington County and lowest in Lamoille County; however, rates throughout central Vermont continue to be below the state rate for crimes against persons. Between 2007 and 2011, property crime rates in central Vermont have been trending downward and remaining below the state rate. Between 2010 and 2011, there was a small uptick in property crime rates for Vermont overall and for Lamoille and Washington Counties, while the Orange County rate continued to decline.

While child abuse investigations in central Vermont were trending downward between 2009 and 2012, by 2013 there was a 7% increase in investigations. Following a couple of very high profile child deaths in 2014 and the state's commitment to hire more family case workers it's very possible that the number of investigations will continue this upward trend. Financial stress, substance abuse, and mental health have been identified as the top three family factors attributed to abuse investigations and substantiations.

The Vermont Youth Risk Behavior Survey, part of a national Centers for Disease Control's annual initiative, surveys high school and middle school students on a number risk factors pertaining to substance abuse, sexual activity, and other personal safety behaviors. Alcohol use appears to be significantly higher than state rates for Lamoille and Orange County high school students with Orange County students having a significantly higher rate of binge drinking. Washington County high school students' use and abuse of alcohol is not significantly different than what's reported for the state overall; however, it must be noted that 59% of Vermont's high school students will have already drunk alcohol and one-third of students would be considered to be actively drinking. One in four Vermont high school students are considered to be actively using marijuana and the rate of use is similar in Lamoille and Washington Counties. Orange County high school students have a significantly higher than state rate of current marijuana use.

For middle school students, one in four Lamoille County students report having drunk alcohol which is significantly higher than the state rate. Orange County middle schools students have

significantly higher than state rates of trying cigarettes and marijuana. Rates of alcohol, cigarette, and marijuana use behaviors in Washington County are in line with statewide reported rates.

Other risky behaviors among high school and middle school students such as fighting, wearing bike helmets, driving while or riding with someone under the influence of marijuana or alcohol, texting/e-mailing while driving, suicidal ideation, and sexual activity are similar in central Vermont to reported state rates with a few exceptions. One in four Orange County high school students will have been in a physical fight which is significantly higher than the state rate. Both Orange and Washington County high school students are significantly less likely to wear bike helmets than their peers statewide. For middle school students, there are significantly higher than state rates of being bullied at school for Lamoille and Washington County students, significantly lower use of bike helmets among Orange County students, and significantly higher rates of riding with a driver who had been drinking among Lamoille and Orange County students.

While Vermont has the lowest energy consumption of any state in the nation, Vermonters pay well above the national average for energy. The vast majority of Vermonters' energy consumption is for transportation and residential heating. Between 2009 and 2013, Vermonters experienced substantial increases in all types of fuel for home heating and for regular unleaded gasoline. Recent national reports suggest that fuel prices are expected to decline for the upcoming heating season; however, they will continue to take a big bite out of Vermonters' family budgets. While lower gasoline costs will provide some relief for drivers, transportation remains a challenging barrier especially for those Vermonters relying on public transportation. For those Vermonters transitioning off of public assistance, more than half cite a need for transportation assistance to be able access education, training and employment opportunities.



Introduction

Each year Capstone Community Action's development department conducts an annual assessment of community issues and concerns. Some of these assessments are mandated by funding agencies and are required to focus on specific agency programs and services. Over time the agency needs assessment process has broadened its scope to include statistics and analyses that touch on all agency areas of interest ranging from emergency services (food, housing, heating fuel) to community economic development, children's well-being, energy consumption and home weatherization, transportation, and creating meaningful job opportunities for our workforce. While some agency programs serve beyond central Vermont, for ease of analysis tables are limited to Lamoille, Orange, and Washington Counties and Vermont-level data.

Needs assessment data are gathered from a variety of resources, including:

- US Census Bureau, American Community Survey (annual 5-year estimates), Small Areas Income and Population Estimates (SAIPE)
- VT Department of Labor, Economic and Labor Market Information
- VT Department for Children and Families
- VT Health Department
- VT Department of Financial Regulation
- VT Department of Public Safety, Vermont Criminal Information Center
- Vermont Housing Finance Agency
- US Centers for Disease Control
- US Small Business Administration, State Economic Profiles
- Area hospital community health needs assessments
- Internal Capstone data reporting systems

Data limitations. As with all data sets and sources there are some limitations. Whenever possible we've attempted to look at trends over time to better assess whether socio economic factors are improving, declining, or remaining the same. A word of caution: the US Census Bureau's inter-censal American Community Survey data are based on extremely small sample sizes for our state. Even at Vermont's county level, the margin of error associated with these data sets is substantial enough that interpretation of trends must be done with great care. Vermont's rural geography and small population size also poses some challenges in accessing data at the local level. For this report, we compare primarily county level data with state level statistics to assess overall trends; however, we recognize that some local level concerns may be obscured when data from a community in crisis is averaged in with a more prosperous neighbor.

How this assessment can be used:

- Provide the overall socio-economic context that influences our work and outcomes.
- Establish baselines from which we can measure community progress.
- Support program planning, design, and agency strategic direction.
- Inform our stakeholders: participants, staff and board/policy council members, funders, both public and private partner agencies, local, state and federal legislators, and the broader community.
- To secure funding and other resources to move forward the community action mission.

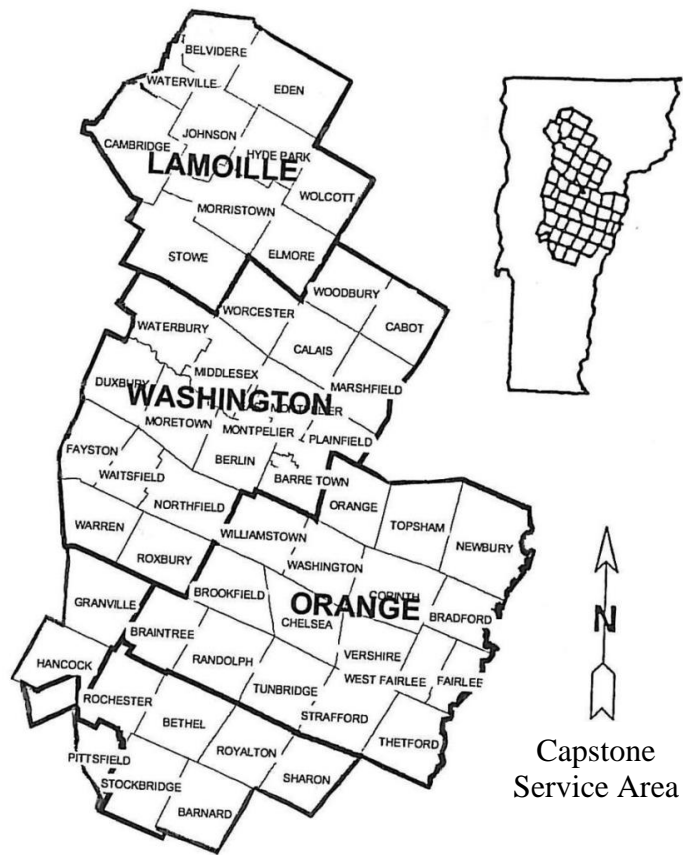


Community Demographics

Small town rural America is an attraction for those seeking a simpler lifestyle, a closer connection to the natural environment, and a safer place to raise their families. But herein lies the paradox faced by rural communities across the nation: despite possessing several quality-of-life amenities not found in urban areas, rural America can be an especially difficult place for lower income individuals and families to thrive and prosper.

Central Vermont is a prime example of this rural paradox, with our unspoiled natural environment that attracts tourists and second homeowners, low crime rates, and strong entrepreneurial activity. Unfortunately, we also have high and rising housing costs coupled with high property and personal taxes,¹ declining employment in manufacturing and processing, low wages, relatively slow job growth, and a deteriorating infrastructure of roads, sewage plants, and water systems, complicated by extremely limited public transportation. While our rural character is highly valued by Vermonters and visitors alike, it presents several barriers for lower income people who struggle to live here.

Capstone Community Action (Capstone) is a nonprofit 501(c)3 organization and community development corporation serving low to moderate income people in the 56 towns of our designated service area of approximately 1,846 sq. miles. While several Capstone initiatives have a statewide impact, our primary service area includes all of Lamoille, Orange, and Washington Counties, plus six communities in northern Windsor County, two communities eastern Addison County, and one community in eastern Rutland County. One Community Economic Development initiative, the Child Care Food Program includes our core service area plus the Northeast Kingdom counties of Caledonia, Essex, and Orleans.



Tables 1 through 4 illustrate population change for different cohorts: the total population, young children (5 and under), children (18 and under), and seniors (65 and older). Between 2010 and 2013, Vermont’s population remained relatively unchanged with a minimal increase of 0.14%, or 889 persons. The pattern of growth within Capstone’s service area was varied ranging from a 0.36% decline in Washington County (a loss of 215 persons) to a 2.42% increase in Lamoille County, adding 592 new residents to that area. Slow population growth in the area is following a national trend that is attributed to an aging Baby Boomer population coupled with a sluggish economy, lower birth rates, fewer marriages, postponement of child bearing and limited mobility for young adults. This trend is anticipated to continue for the next

few decades.²

Table 1. Total Population, 2010 - 2013³

Area	2010	2011	2012	2013	Change 2010 - 2013		Trend
					Number	%	
Lamoille	24,475	24,659	24,912	25,067	592	2.42	△
Orange	28,936	28,944	28,972	28,915	-21	-0.07	<◇>
Washington	59,534	59,537	59,367	59,319	-215	-0.36	<◇>
Capstone	114,955	115,151	115,263	115,314	359	0.31	<◇>
Vermont	625,741	626,320	625,953	626,630	889	0.14	<◇>

Trend: △ = increase; ▽ = decrease; <◇> = same (less than 1% increase/decrease).

Central Vermont's child population is declining at rates greater than the overall population which fits well with the national trend of an aging populace (Tables 2 and 3). Lamoille County is experiencing a greater drop in the number of young children (-8.9%) that is nearly double the state level decrease between 2010 and 2013. Both Orange and Washington Counties are experiencing declines, but at rates lower than the Vermont rate of -4.61%.

Table 2. Population of Young Children (Ages 5 and Under), 2010 - 2013⁴

Area	2010	2011	2012	2013	Change 2010 - 2013		Trend
					Number	%	
Lamoille	1,495	1,453	1,413	1,362	-133	-8.90	▽
Orange	1,472	1,478	1,457	1,416	-56	-3.80	▽
Washington	3,087	3,060	3,013	2,984	-103	-3.34	▽
Capstone	6,054	5,991	5,883	5,762	-292	-4.82	▽
Vermont	31,952	31,370	30,860	30,478	-1,474	-4.61	▽

Trend: △ = increase; ▽ = decrease; <◇> = same (less than 1% increase/decrease).

When including all children between the ages of birth to 18, the rates of decrease for the child population changes (Table 3). While estimates still suggest a decline, in Lamoille County the change is much less (down 1.99%) than in Orange (-4.94%) and Washington (-4.72%) Counties. Overall, the decline in the Capstone service area child population (-4.15%) is lower than what is occurring for the state in general (-5.05%).

Table 3. Child Population (Ages 18 and Under), 2010 - 2013⁵

Area	2010	2011	2012	2013	Change 2010 - 2013		Trend
					Number	%	
Lamoille	5,467	5,427	5,402	5,358	-109	-1.99	∇
Orange	6,049	5,983	5,879	5,750	-299	-4.94	∇
Washington	12,320	12,051	11,894	11,738	-582	-4.72	∇
Capstone	23,836	23,461	23,175	22,846	-990	-4.15	∇
Vermont	129,233	126,500	124,555	122,701	-6,532	-5.05	∇

Trend: Δ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

Concurrently with the decline in child population, the Capstone service area is seeing an increase in its older residents. As shown in Table 4, the percentage of the Capstone service area now aged 65 and older increased by 13.33% between 2010 and 2013, adding 2,154 individuals to this age cohort.

Table 4. Senior Population (Ages 65 and Older), 2010 – 2013⁶

Area	2010	2011	2012	2013	chg 2010 - 2013		Trend
					Number	%	
Lamoille	3,264	3,377	3,529	3,689	425	13.02	Δ
Orange	4,276	4,461	4,695	4,910	634	14.83	Δ
Washington	8,617	8,868	9,266	9,712	1,095	12.71	Δ
Capstone	16,157	16,706	17,490	18,311	2,154	13.33	Δ
Vermont	91,078	94,070	98,430	102,473	11,395	12.51	Δ

Trend: Δ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

An aging population is a national concern with anticipated socio-economic challenges and opportunities around issues of a shrinking labor force, increased health care costs, and more people living on fixed incomes. In 2013, agency outreach services reached 1,962 individuals who were age 55 and older, a 23.2% increase from 2007 (Table 5). These participants represented 29.3% of those receiving services primarily from Family Community Support Services and Community Economic Development staff. While the overall number of seniors receiving services during this time period has increased, peaking in 2011, seniors are representing a smaller proportion of agency participants—perhaps a reflection of the economy’s impact on working age individuals and families.

Table 5. Capstone Community Action Participants Ages 55 and Older⁷

Participants	2007	2008	2009	2010	2011	2012	2013	Chg 2007 - 2013	Trend
55 and Older	1,593	2,143	2,054	2,101	2,040	1,955	1,962	23.2%	△
Outreach Services*	4,513	6,185	6,697	7,198	7,393	6,902	6,704	48.6%	△
% of Services	35.3%	34.7%	30.7%	29.2%	27.6%	28.3%	29.3%	na	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Maine, Vermont and New Hampshire are the top three “whitest” states in the nation with 96% or more of their populations self-identified as white (European Caucasian). Lack of diversity in northern New England has been attributed to lack of jobs, few cultural opportunities, and the lack of industrial development in the 1930s and 1940s that attracted multicultural population migration. Within the Capstone area, the percentage of population that is white ranges from 97.0% in Orange County, to 96.5% in Washington, and 96.4% in Lamoille County Table 6). However, when one considers the race of Capstone participants served in the 2014 Fiscal Year, 84.4% of the population reported a race of white suggesting that the agency is serving a relatively more diverse constituency than what is reflected in the overall Vermont population.

Table 6. Race of Capstone Service Area Population, 2013-2014⁸

Area	Am Indian/ Alaskan Native	Asian	Black or African American	Hawaiian or Pacific Islander	White	Multi	Other
Lamoille	0.30%	0.50%	0.50%	0.00%	96.5%	1.80%	0.45%
Orange	0.30%	0.60%	0.30%	0.00%	97.0%	1.60%	0.22%
Washington	0.30%	0.90%	0.90%	0.02%	96.3%	1.50%	0.13%
Capstone Participants 2013-2014	0.41%	0.37%	1.04%	0.24%	84.37%	13.29%	0.28%
Vermont	0.30%	1.30%	0.90%	0.02%	98.10%	1.89%	0.40%

Between 2010 and 2012, the number of households in Vermont remained relatively unchanged with an estimated 0.15% increase, or 388 new households (Table 7). As of 2012, there were 46,505 households estimated in the Capstone service area, less than a 1 percent decline since the 2010 Census count. The decline in number of households was greatest in Washington County, down 1.28%, or 321 households.

Table 7. Households in Capstone Service Area, 2010 - 2012⁹

Households	2010	2011	2012	chg 2010 - 2012	Trend
Lamoille	10,014	10,097	9,975	-0.39%	<◇>
Orange	11,887	11,805	11,824	-0.53%	<◇>
Washington	25,027	24,728	24,706	-1.28%	∇
Capstone	46,928	46,630	46,505	-0.90%	<◇>
Vermont	256,442	256,711	256,830	0.15%	<◇>

Trend: Δ = increase; ∇ = decrease; <◇> = same (less than 1% increase/decrease).



Income

Capstone's program participants confront several interrelated factors, including: a shortage of jobs that afford living wages or benefits, a minimum wage which has not kept pace with inflation, lack of education and job training, inadequate health care, insufficient access to safe and affordable housing, inadequate child care, unreliable transportation, inflated and rising fuel prices, as well as other personal barriers that often are multi-generational in scope and the result of unstable family environments.

Lack of adequate income has been particularly striking in our area and growing income inequality among our population is well document. Following the 2008 recession Vermont experienced an increase in the number of Vermonters using public assistance such as Reach Up (welfare) and SNAP (food stamps) as more families sought supplemental income in a stagnating economy. Conversely, Vermont continued to have one of the lowest unemployment rates in the nation—a reflection how difficult it is for even working families to thrive.

In analyzing income trends we look at three different measures:

- Per Capita Income (PCI) - the mean average per person income and includes income from all sources.
- Average Wages – the mean average income derived specifically from salary and/or hourly wage income only.
- Median Household Income – includes the income generated by all persons in a specific household from all sources and is the midpoint value for a given area, that is, half the households in the area are above and half are below the median household income.

In 2012, Vermont ranked 21st in the U.S. for average per capita income. During the past few decades Vermont's state ranking generally has improved staying within the 20th to 23rd position compared to other states since 2001. Between 2008 (the start of the Great Recession) and 2012, per capita income has grown throughout the Capstone service area, following an initial drop between 2008 and 2009. Both Orange and Washington County PCI's grew the most increasing by 12.81% and 12.45%, respectively, rates higher than what was experienced at the state and national level. Lamoille County's PCI also increased between 2008 and 2009, but only by 5.82%—less than the Vermont rate of 10.73% and the US rate of 8.14% (Table 8).

Table 8. Per Capita Income, 2008 – 2012, Capstone Counties, Vermont, U.S.¹⁰

Area	2008	2009	2010	2011	2012	Change 2008 - 2012		Trend
						%	\$	
Lamoille	\$40,653	\$38,711	\$39,750	\$41,998	\$43,020	5.82%	\$2,367	△
Orange	\$34,577	\$35,065	\$35,578	\$37,531	\$39,005	12.81%	\$4,428	△
Washington	\$42,442	\$42,171	\$42,966	\$45,812	\$47,726	12.45%	\$5,284	△
Vermont	\$40,137	\$39,549	\$40,134	\$42,968	\$44,443	10.73%	\$4,306	△
VT as % of US Avg.	98.20%	100.43%	99.98%	101.50%	100.55%			△
US	\$40,873	\$39,379	\$40,144	\$42,332	\$44,200	8.14%	\$3,327	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Household income can come from a variety of sources: retirement plans, investments (dividends and/or interest), public assistance, Social Security, and, of course, salaries and wages. Table 9 below looks specifically at growth in mean average wages between 2008 and 2012. Average wages for Vermont remained well below the national average wage. In central Vermont wages grew between 6.33% and 9.02% adding between \$2,003 and \$2,755 to household incomes; however, growth in average wages remained below the 9.02% increase experienced at the state level. Growth was greatest for Orange County (7.89%) followed by Washington County (6.98%). Overall average wages in Vermont grew by 9.02% between 2008 and 2012 which was greater than the 8.44% increase in average wages for the U.S. during the same time period (Table 9).

The Great Recession (2008) appears to have impacted central Vermont differently than it did the state or the U.S. overall. Between 2008 and 2009, wages in the Capstone service area increased between 1.32% (Orange) and 1.59% (Washington) while Vermont’s wages grew by 1.00% and the national average wage decreased by 0.48%. Between 2009 and 2010, average wages in central Vermont declined by 0.10% in Lamoille while growing by 1.94% in Orange and 1.89% in Washington; however, average wage growth was more “robust” for Vermont (up 3.89%) and for the U.S. (up 2.88%) during that same period (Table 9).

Table 9. Average Wages, 2008 – 2012, Capstone Counties, Vermont, U.S.¹¹

Area	2008	2009	2010	2011	2012	Change 2010 - 2012		Trend
						%	\$	
Lamoille	\$31,660	\$32,078	\$32,047	\$32,909	\$33,663	6.33%	\$2,003	△
Orange	\$32,005	\$32,449	\$33,080	\$33,843	\$34,531	7.89%	\$2,526	△
Washington	\$39,489	\$40,118	\$40,878	\$42,023	\$42,244	6.98%	\$2,755	△
Vermont	\$37,574	\$37,949	\$39,425	\$40,284	\$40,965	9.02%	\$3,391	△
VT as % of US Average	82.82%	84.04%	84.87%	84.25%	83.26%			△
US	\$45,371	\$45,155	\$46,455	\$47,815	\$49,200	8.44%	\$3,829	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Between 2010 and 2012, median household grew between 2.97% (Orange County) and 3.55% (Washington County) with Lamoille County's median increasing by 3.51%. In comparison, Vermont's median household income grew by 4.49% during that period while the national median income grew by just 2.65%. So in regards to growth in median household income, Vermont is doing better the U.S. in general; however, income growth in central Vermont is less than for the state overall (Table 10).

Table10. Median Household Income, 2008 – 2012, Capstone Counties, Vermont, U.S.¹²

Area	2008	2009	2010	2011	2012	Change 2008 - 2012		Trend
						%	\$	
Lamoille	\$50,375	\$50,955	\$52,232	\$53,368	\$54,064	7.32%	\$3,689	△
Orange	\$49,458	\$48,423	\$52,079	\$52,407	\$53,627	8.43%	\$4,169	△
Washington	\$52,832	\$51,917	\$55,313	\$57,163	\$57,276	8.41%	\$4,444	△
Vermont	\$52,111	\$51,219	\$51,841	\$53,422	\$54,168	3.95%	\$2,057	△
VT as % of US Median	100.16%	101.99%	103.59%	105.78%	105.44%			△
US	\$52,029	\$50,221	\$50,046	\$50,502	\$51,371	-1.26%	-\$658	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Income inequality

Tables 11 through 14, explore the issue of income inequality in Vermont and in the Capstone service area for the time period of 2008 to 2012. The term “income quintile share ratio” refers to a measure of the inequality of income distribution for a specific population. It is calculated as the ratio of total income received by the 20% of the population with the highest income (the top quintile) to that received by the 20 % of the population with the lowest income (the bottom quintile), as well as the three quintiles in between.

Overall, the data suggest growing inequality between our poorest residents and more affluent households. Between 2008 and 2012, Vermont households in the bottom two quintiles saw their incomes decline or remain unchanged. During this five year period the top three quintiles experienced progressively greater percentage increases in household income, as high as 5.50% for the top quintile. The top 5% of Vermont’s most affluent households (a subset of the upper fifth quintile) had income growth of 5.72%.

At the state level, by 2012 the mean average household income of those in the lowest quintile represented only 8.07% of the average household income of households in the top quintile; in 2008 this was 8.79% (Table 11).

Table 11. Vermont Mean Average Household Income by Quintile¹³

Quintile	Year (3-year average)					Chg 2008-2012		Trend
	2008	2009	2010	2011	2012	%	\$	
Q1	\$13,485	\$13,094	\$12,551	\$12,940	\$13,072	-3.06%	-\$413	∇
Q2	\$32,360	\$32,201	\$31,490	\$32,254	\$32,341	-0.06%	-\$19	◁▷
Q3	\$51,892	\$51,806	\$51,604	\$53,098	\$53,205	2.53%	\$1,313	△
Q4	\$76,976	\$76,438	\$76,588	\$79,296	\$80,199	4.19%	\$3,223	△
Q5	\$153,484	\$154,456	\$155,068	\$158,715	\$161,929	5.50%	\$8,445	△
Q1 as % of Q5	8.79%	8.48%	8.09%	8.15%	8.07%			∇

Trend: △ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

For Lamoille County, the disparity in income among quintiles over time appears to be greater, with the lowest income households experiencing an average loss of \$999 between 2008 and 2012, a 7.81% decrease in income. Households in the second quintile also experienced a 2.21% drop in average household income between 2008 and 2012, leaving families with \$681 less to pay their bills. Households in the fourth quintile fared the best during the five years, with a 6.06% increase in income, or \$4,344 more to pay for expenses and perhaps save for a future need. Those in the top quintile saw incomes drop by \$14,554 between 2009 and 2012; however, their absolute gain of \$1,306 when comparing 2008 and 2012 average incomes essentially mirrored the increase of those households in the third quintile (Table 12).

Table 12. Lamoille County Mean Average Household Income by Quintile¹⁴

Quintile	Year (3-year average)					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	\$	
Q1	\$12,793	\$12,744	\$11,794	\$11,657	\$11,794	-7.81%	-\$999	∇
Q2	\$30,838	\$32,277	\$31,042	\$30,516	\$30,157	-2.21%	-\$681	∇
Q3	\$50,371	\$52,961	\$53,735	\$52,694	\$51,691	2.62%	\$1,320	△
Q4	\$71,662	\$74,979	\$77,240	\$75,926	\$76,006	6.06%	\$4,344	△
Q5	\$146,588	\$162,448	\$157,636	\$153,298	\$147,894	0.89%	\$1,306	◁▷
Q1 as % of Q5	8.73%	7.84%	7.48%	7.60%	7.97%			∇

Trend: △ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

In Orange County, the bottom quintile experienced a 5.03% loss in average household income, greater than the Vermont rate of loss but at a lower rate than what occurred for Lamoille County. Average household income for the second quintile remained relatively unchanged between 2008 and 2012, down by 0.43%. Gains for other income quintiles were relatively minimal, with the third quintile realizing a 1.47% increase in household income, an average net gain of \$767 during the five year period. The fourth quintile remained relatively unchanged, up by 0.26%, equating to \$195 more in average household income than what was reported for 2008. The top quintile fared best with a 3.17% increase in household income between 2008 and 2012, a household average of \$4,461 (Table 13).

Table 13. Orange County Mean Average Household Income by Quintile¹⁵

Quintile	Year (3-year average)					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	\$	
Q1	\$14,951	\$14,365	\$13,970	\$13,653	\$14,199	-5.03%	-\$752	∇
Q2	\$33,788	\$32,603	\$32,053	\$32,408	\$33,644	-0.43%	-\$144	◁▷
Q3	\$52,187	\$50,553	\$50,587	\$52,247	\$52,954	1.47%	\$767	△
Q4	\$75,844	\$73,871	\$72,280	\$75,625	\$76,039	0.26%	\$195	◁▷
Q5	\$140,554	\$134,030	\$131,914	\$141,665	\$145,015	3.17%	\$4,461	△
Q1 as % of Q5	10.64%	10.72%	10.59%	9.64%	9.79%			∇

Trend: △ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

In Washington County income distribution presents itself differently than in the other two counties. Most notably, all quintiles experienced growth between 2008 and 2012, with the exception of 2010, when average household incomes dropped or remained relatively unchanged. Those in the lowest quintile, experienced the largest rebound in household income since the

recession, increasing by 12.57% during five years; however, the absolute average increase of \$1,646 for the poorest households reflected only 30% of the top quintile's absolute gain of \$5,477. Concurrently, the average household income of the lowest quintile made some gains as a percentage of the average household income of the top quintile. (Table 14).

Table 14. Washington Mean Average Household Income by Quintile¹⁶

Quintile	Year (3-year average)					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	\$	
Q1	\$13,097	\$13,864	\$12,950	\$14,370	\$14,743	12.57%	\$1,646	△
Q2	\$34,309	\$33,741	\$32,171	\$34,500	\$35,836	4.45%	\$1,527	△
Q3	\$54,228	\$54,586	\$53,751	\$56,504	\$57,092	5.28%	\$2,864	△
Q4	\$78,458	\$78,880	\$78,772	\$82,683	\$83,081	5.89%	\$4,623	△
Q5	\$149,557	\$147,621	\$148,086	\$152,542	\$155,034	3.66%	\$5,477	△
Q1 as % of Q5	8.76%	9.39%	8.74%	9.42%	9.51%			△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Poverty

Eligibility for many Capstone programs is determined by federal poverty guidelines especially those programs that utilize federal or state funds. These guidelines take into account both household size and household income and are updated annually. Separate guidelines are published for Alaska and Hawai'i taking into consideration higher costs of living. As shown in Table 15, a Vermont family of four with an annual income of \$23,850 in 2014 is considered to be living at/below 100% of the Federal Poverty Guidelines.

Table 15. 100% of Poverty Guidelines, 2014¹⁷

Persons in Family Unit	48 States and D.C.	Alaska	Hawaii
1	\$11,670	\$14,580	\$13,420
2	\$15,730	\$19,660	\$18,090
3	\$19,790	\$24,730	\$22,760
4	\$23,850	\$29,820	\$27,430
5	\$27,910	\$34,900	\$32,100
6	\$31,970	\$39,980	\$36,770
7	\$36,030	\$45,060	\$41,440
8	\$40,090	\$50,140	\$46,110
Each additional person adds	\$4,060	\$5,080	\$4,670

Area median household income is another measure used to determine program eligibility. For example, Capstone’s Weatherization Assistance Program considers households earning 80% of area median household income as eligible for services (families at 60% of area median household income are given priority). Table 16 below illustrates both 60% and 80% of area median income guidelines for the 2014 program year.

Table 16. 60% / 80% of Area Median Household Income¹⁸

Persons in Family Unit	Lamoille	Orange	Washington
1	\$28,920 / \$38,550	\$28,920 / \$38,550	\$30,240 / \$40,350
2	\$33,000 / \$44,050	\$33,000 / \$44,050	\$34,560 / \$46,100
3	\$37,140 / \$49,550	\$37,140 / \$49,550	\$38,880 / \$51,850
4	\$41,280 / \$55,050	\$41,280 / \$55,050	\$43,200 / \$57,600
5	\$44,580 / \$59,450	\$44,580 / \$59,450	\$46,680 / \$62,250
6	\$47,880 / \$63,850	\$47,880 / \$63,850	\$50,160 / \$66,850
7	\$51,180 / \$68,250	\$51,180 / \$68,250	\$53,580 / \$71,450
8	\$54,480 / \$72,650	\$54,480 / \$72,650	\$57,060 / \$76,050
Each additional person adds	\$8,120	\$8,120	\$8,120

Between 2008 and 2012, the estimated 100% Federal Poverty Level (FPL) rate for the overall Capstone service area decreased slightly from 10.66% to 10.49%, a 1.62% drop. This trend appears to be largely influenced by Washington County where the estimated poverty rate dropped substantially from 10.95% in 2008 to 8.93% in 2012, an 18.42% decrease. Elsewhere in central Vermont, estimated poverty rates continued to increase, from 9.54% to 11.89% in Orange County (up 24.70%) and from 11.31% to 12.52% in Lamoille County (a 10.69% increase in rate). The Vermont poverty rate also increased during this time period from 10.50% to 11.55%—a 10.07% rate increase (Table 17).

Table 17. Capstone Service Area Poverty Rates, 2008 -2012 (100%FPL)¹⁹

Area	% of Population at/below 100% FPL					Chg 2008 - 2012	Trend
	2008	2009	2010	2011	2012		
Lamoille	11.31%	12.66%	12.01%	12.67%	12.52%	10.69%	△
Orange	9.54%	8.56%	10.02%	10.60%	11.89%	24.70%	△
Washington	10.95%	9.97%	10.51%	9.28%	8.93%	-18.42%	▽
Capstone	10.66%	10.21%	10.71%	10.36%	10.49%	-1.62%	▽
Vermont	10.50%	10.98%	11.12%	11.29%	11.55%	10.07%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

When expanding the analysis to consider the population living below 200% of FPL, between

2008 and 2012, a new story emerges. In Lamoille County the 200% of FPL rate increased from 26.13% in 2008 to 32.10% of the population in 2012, a 22.82% increase. This may suggest a growing number of working individuals and families failing to thrive economically and beginning to slide deeper into financial instability. The 200% FPL rate for Orange County increased as well from 26.60% to 29.84%, up 12.19%. The Washington County 200% FPL increase was much less, 3.61%, from 24.56% in 2008 to 25.44% in 2012 (Table 18).

Table 18. Capstone Service Area Poverty Rates, 2008 -2012 (200%FPL)²⁰

Area	% of Population at/below 200% FPL					Chg 2008 - 2012	Trend
	2008	2009	2010	2011	2012		
Lamoille	26.13%	27.60%	28.55%	30.66%	32.10%	22.82%	△
Orange	26.60%	26.71%	28.16%	29.23%	29.84%	12.19%	△
Washington	24.56%	24.37%	25.81%	25.36%	25.44%	3.61%	△
Capstone	25.44%	25.71%	27.01%	27.52%	28.04%	10.21%	△
Vermont	26.65%	27.16%	27.81%	28.21%	28.76%	7.91%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Tables 19 through 21 examine increases or decreases within different subsets of the population living below 200% of the Federal Poverty Level (FPL) between 2008 and 2012. Population shifts appear to vary between Capstone’s tri-county service area reflecting the unique characteristics of local economies and the response to and recovery from the Great Recession. In Lamoille County, the poorest sector of the population, those living below 50% of the FPL, increased dramatically between 2008 and 2012, from 3.99% to 6.41% of the county’s population. This reflects an addition of 560 individuals living in dire economic circumstances. However, the percentage of the population in the next tier, 50% to 99% of the FPL, decreased substantially from a rate of 8.16% in 2008 to 6.11% in 2012—a 25.13% rate decrease. There were notable increases in the population living between 100% and 149% FPL, a rate increase of 35.3% or 524 individuals, and those living between 100% FPL and 199% FPL, a rate increase of 23.20% and the addition of 448 Lamoille County residents to this category (Table 19).

Table 19. Lamoille County Poverty Rates, 2008 -2012.²¹

Lamoille	Year					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	No.	
FPL								
Under 50%	3.99%	5.25%	5.63%	6.14%	6.41%	60.58%	560	△
50% to 99%	8.16%	7.41%	6.38%	6.53%	6.11%	-25.13%	-516	▽
100% to 149%	6.56%	7.27%	8.11%	9.22%	8.87%	35.13%	524	△
150% to 199%	8.69%	7.67%	8.43%	8.77%	10.71%	23.20%	448	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

As shown in Table 20 below, between 2008 and 2012, the Orange County population experienced substantial rate increases for its population: below 50% FPL, a 27.57% rate increase adding 252 individuals; between 50% and 99% FPL, a 23.03% rate increase with 372 additional individuals; and between 100% and 150% FPL, a 21.64% rate increase or 411 additional residents. The only decrease noted was for the population living between 150% and 199% of FPL. This rate decreased from 10.22% of the population in 2008 to 9.16% of the population in 2012, or 343 fewer residents in this category.

Table 20. Orange County Poverty Rates, 2008 -2012.²²

Orange	Year					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	No.	
FPL								
Under 50%	3.42%	3.33%	3.55%	3.70%	4.37%	27.57%	252	△
50% to 99%	6.12%	5.23%	6.48%	6.90%	7.53%	23.03%	372	△
100% to 149%	7.22%	7.83%	7.79%	8.74%	8.79%	21.64%	411	△
150% to 199%	10.22%	10.32%	10.35%	9.89%	9.16%	-10.38%	-343	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

The trends within the population living below 200% of poverty were different for Washington County. Between 2008 and 2012, the percentage of the population living below 50% of the FPL decreased by 18.39%, 471 fewer individuals, to a rate of 3.78%. There was a larger decrease for those living between 50% and 99% FPL where the rate dropped to 5.16% of the population in 2012 from 7.03% of the population in 2008, or 1,047 fewer people. Concurrently, rates above 100% FPL increased between 2008 and 2012. The rate of the county's population living between 100% and 149% FPL increased by 15.94%, from 6.62% in 2008 to 7.67% in 2012 or 615 additional individuals. Similarly, the rate of the population living between 150% to 199% FPL also increased by 21.60% between 2008 and 2012 from 7.27% to 8.84%, or 909 additional residents (Table 21).

Table 21. Washington County Poverty Rates, 2008 -2012.²³

Washington	Year					Chg 2008 - 2012		Trend
	2008	2009	2010	2011	2012	%	No.	
FPL								
Under 50%	4.63%	4.10%	4.68%	3.97%	3.78%	-18.39%	-471	▽
50% to 99%	7.03%	5.87%	5.83%	5.31%	5.16%	-26.70%	-1,047	▽
100% to 149%	6.62%	6.87%	6.81%	7.40%	7.67%	15.94%	615	△
150% to 199%	7.27%	7.54%	8.49%	8.68%	8.84%	21.60%	909	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Regarding child poverty, rate increases were greater than what occurred for the overall population between 2008 and 2012. The most dramatic increase during this period was in Orange County, up by 21.6% to a rate of 18.6%. Child poverty rates increased by 16.8% and 9.6%, respectively, for Lamoille and Washington Counties to rates of 15.3% and 12.5%. Between 2011 and 2012, Lamoille County's child poverty dropped sharply by 18.18%; however, the child poverty rate in Orange County continued to increase, up by 6.3%. Child poverty rates remained relatively unchanged in Washington County, for Vermont and for the U.S. between 2011 and 2012 (Table 22).

Table 22. Capstone Service Area Child Poverty Rates, 2008 -2012 (100%FPL)²⁴

Area	Poverty Rate (%)					Chg in Rate		Trend
	2008	2009	2010	2011	2012	2008 – '12	2011 – '12	
Lamoille	13.1	15.9	16.6	18.7	15.3	16.8	-18.18	△ ▽
Orange	15.3	14.7	17.3	17.5	18.6	21.6	6.29	△ △
Washington	11.4	11.4	14	12.5	12.5	9.6	-	△ <△>
Vermont	12.8	14.0	15.9	15.8	15.7	22.7	-0.63	△ <△>
US	18.2	20.0	21.6	22.5	22.6	24.2	0.44	△ <△>

Trend: △ = increase; ▽ = decrease; <△> = same (less than 1% increase/decrease).

Public assistance

Another measure of poverty would be the number of Vermonters enrolled in Reach Up (TANF). Between 2008 and 2013, there was a substantial increase of 33.4% in the number of Vermont families using Temporary Aid for Needy Families (TANF) through the state's Reach Up Program. The increase in Reach Up participation within the Capstone service area was even greater, up by 51.7% overall, but greatest in Lamoille County—a 69.7% increase. As of March 2013, there were 1,103 Vermont families receiving welfare assistance in the Capstone service area (17.2% of all Vermont families receiving benefits).

Table 23. Capstone Service Area Reach Up Participation Families, 2008 – 2013 (March)²⁵

Area	2008	2009	2010	2011	2012	2013	Change '08 – '13	Trend
Lamoille	132	182	181	193	217	224	69.7%	△
Orange	173	201	233	224	269	270	56.1%	△
Washington	422	473	520	588	582	609	44.3%	△
Capstone	727	856	934	1,005	1,068	1,103	51.7%	△
Vermont	4,794	5,323	5,706	6,024	6,143	6,395	33.4%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

The number of Vermont families receiving SNAP (food stamp) benefits increased by a dramatic 77.9% for Vermont overall. The increase was greater in the Capstone service area, up by 82.3% between 2008 and 2013. A total of 8,857 central Vermont families received SNAP benefits in 2013—16.8% of all Vermont families receiving benefits. The increase in SNAP usage was highest in Orange County, up 90.1%, in an area with persistently higher poverty rates.

Table 24. Capstone Service Area SNAP Participation, 2008 – 2013 (March)²⁶

Area	2008	2009	2010	2011	2012	2013	Change '08 – '13	Trend
Lamoille	1,100	1,382	1,562	1,708	1,816	2,008	65.1%	△
Orange	1,104	1,407	1,750	1,928	2,099	2,294	90.1%	△
Washington	2,268	2,967	3,543	3,987	4,239	4,555	86.9%	△
Capstone	4,472	5,756	6,855	7,623	8,154	8,857	82.3%	△
Vermont	27,638	35,763	42,611	46,693	49,157	52,875	77.9%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).



Workforce and Employment

Between 2008 and 2013, the Vermont workforce shrank by 6,600 workers, a 1.84% decrease. Within central Vermont the workforce shifted from a gain of 550 employees in Lamoille County to a loss of 750 employees in Orange County and a loss of 400 workers from the Washington County workforce, a net loss of 600 workers in the Capstone service area.

Table 25. Workforce, Capstone Service Area and Vermont, 2008 - 2013²⁷

Area	2008	2009	2010	2011	2012	2013	Change 2008 - 2013		Trend
							%	No.	
Lamoille	15,250	15,700	15,800	15,850	15,950	15,800	3.61%	550	△
Orange	16,450	16,650	16,350	16,250	16,050	15,700	-4.56%	-750	▽
Washington	34,650	34,800	34,900	34,550	34,400	34,250	-1.15%	-400	▽
Capstone	66,350	67,150	67,050	66,650	66,400	65,750	-0.90%	-600	▽
Vermont	357,900	359,600	359,800	358,300	355,600	351,300	-1.84%	-6,600	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Following the start of the Great Depression, unemployment rates peaked in 2009 in Vermont and throughout the Capstone service area. Between 2008 and 2013 unemployment rates were highest in Lamoille County when compared to the state rate and elsewhere in central Vermont. By 2013, unemployment rates for Vermont and throughout the Capstone service area had dropped below pre-Recession levels.

Table 26. Unemployment Rates for Capstone Service Area and Vermont, 2008 - 2013²⁸

Area	2008	2009	2010	2011	2012	2013	Chg 2008-2013	Trend
Lamoille	5.25%	7.96%	7.28%	6.31%	5.33%	5.06%	-3.62%	▽
Orange	4.26%	6.61%	6.42%	5.54%	4.67%	4.14%	-2.82%	▽
Washington	4.62%	6.61%	6.16%	5.50%	4.65%	4.38%	-5.19%	▽
Capstone	4.67%	6.92%	6.49%	5.70%	4.82%	4.49%	-3.85%	▽
Vermont	4.53%	6.87%	6.39%	5.55%	4.87%	4.36%	-3.75%	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Between 2008 and 2013, the number of total business establishments in the Capstone Service area, both public and private, declined by 2.10% — a loss of 96 businesses and 903 jobs.

Industry sectors experiencing declines included construction (-12.99%), financial activities (-10.00%), and manufacturing (-3.77%). The service providing sector retained the same number of establishments between 2008 and 2013; however, there was a 10.22% drop in employment in the retail trade subsector, a loss of 254 jobs. Sectors experiencing the most growth included natural resources and mining (up 11.11%) with the crop production subsector increasing by 13.64% adding 88 more agricultural jobs in central Vermont. The business and professional services sector also grew by 9.20% adding 475 jobs and the education and health services sector grew by 8.35% add 568 employment opportunities in central Vermont.

Table 27. Capstone Service Area Business Establishments and Workers, 2008 and 2013²⁹

Capstone	2008		2013		CHG 2008 - 2013				Trend
	Estab	Workers	Estab	Workers	Estab		Workers		
	Number				No.	%	No.	%	
Total	4,564	51,568	4,468	50,664	-96	-2.10%	-903	-1.75%	∇
Private	4,173	39,818	4,096	40,088	-77	-1.85%	270	0.68%	◁▷
Government	391	11,749	372	10,576	-19	-4.86%	-1,173	-9.98%	∇
Natural Resources and Mining	81	458	90	625	9	11.11%	167	36.46%	△
crop production	22	134	25	222	3	13.64%	88	65.67%	△
Construction	608	2,691	529	2,400	-79	-12.99%	-291	-10.81%	∇
Manufacturing	212	3,684	204	3,513	-8	-3.77%	-171	-4.64%	∇
Service Providing	3,274	32,985	3,274	33,551	0	0.00%	566	1.72%	△
retail trade	636	6,467	571	6,213	-65	-10.22%	-254	-3.93%	∇
Financial Activities	280	3,181	252	3,005	-28	-10.00%	-176	-5.53%	∇
Professional Business Services	761	3,223	831	3,698	70	9.20%	475	14.74%	△
Education/Health Services	419	8,130	454	8,698	35	8.35%	568	6.99%	△
Leisure/Hospitality	371	6,627	380	7,107	9	2.43%	480	7.24%	△

Trend: △ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

The following table illustrates how important small business is to the Vermont economy. Sixty percent of the private establishments in the state have four or fewer employees, a standard definition of a microenterprise. The percentage of micro enterprises is highest in Orange County where 68% of establishments there have four or fewer employees. Lamoille County has the highest percentage of establishments with 100 or more employees (1.61%) followed by

Washington County, 1.13%. Within the tri-county area, Washington County has the highest percentage of small to mid-sized establishments, defined here as having between 10 and 100 employees (22.38%).

Table 28. Capstone Service Area Private Business Establishments by Number of Employees, 1st Quarter 2013³⁰

Area	4 or fewer	5 to 9	10 to 19	20 to 49	50 to 99	100 plus	Total
Lamoille	63.08%	17.51%	11.17%	5.53%	1.11%	1.61%	994
Orange	68.46%	16.28%	7.69%	5.77%	1.54%	0.26%	780
Washington	58.61%	17.88%	13.29%	7.01%	2.08%	1.13%	2,310
Capstone	61.64%	17.50%	11.72%	6.42%	1.74%	1.08%	4,084
Vermont	60.49%	18.04%	11.28%	6.94%	1.88%	1.38%	22,722

While a healthy small business community is essential to Vermont's economic vitality, larger establishments, albeit fewer in number, do account for a substantial number of jobs. In central Vermont, 39.91% of the jobs in Lamoille County and 20.42% of Washington County jobs are at establishments with 100 or more employees. Orange County is a bit of an exception where 25.12% of jobs are with mid-sized establishments with 20 to 49 employees.

Table 29. Distribution of Jobs by Size of Private Business Establishment, 1st Quarter 2013³¹

Area	4 or fewer	5 to 9	10 to 19	20 to 49	50 to 99	100 plus	Total
Lamoille	9.38%	11.50%	15.45%	16.65%	7.10%	39.91%	10,010
Orange	15.38%	15.89%	15.72%	25.12%	15.70%	12.19%	5,216
Washington	8.82%	11.33%	16.72%	19.57%	13.13%	30.42%	24,288
Capstone	9.83%	11.98%	16.27%	19.56%	11.95%	30.42%	39,514
Vermont	8.58%	11.03%	14.03%	18.92%	11.76%	35.67%	245,534

Between 2008 and 2013 the Capstone service area experienced a net loss of 66 establishments, the majority of which occurred in Lamoille County. During this time Washington County lost 11 establishments representing less than a one percent reduction in the number of businesses there. Conversely, Orange County showed a net gain of six businesses during this time period. The year 2011 appears to be a turning point in the central Vermont economy as evidenced by a growing number of businesses in subsequent years. Between 2011 and 2013, 115 new establishments were created in the Capstone service area.

Table 30. Number of Private Business Establishment by County and Capstone Service Area, 2008 to 2013.³²

Area	2008	2009	2010	2011	2012	2013	Change 2008 - 2013		Trend
							%	No.	
Lamoille	1,055	1050	1022	970	993	994	-5.78	-61	∇
Orange	774	790	782	756	768	780	0.78	6	◁▷
Washington	2,321	2,317	2,242	2,243	2,290	2,310	-0.47	-11	◁▷
Capstone	4,150	4,157	4,046	3,969	4,051	4,084	-1.59	-66	∇
Vermont	23,194	23,287	22,561	22,286	22,848	22,722	-2.04	-472	∇

Trend: Δ = increase; ∇ = decrease; ◁▷ = same (less than 1% increase/decrease).

Child care need/working families

To estimate the need for child care we've assessed the number of children under the age of six and the work status of their parents. As shown below, 5,274 young children in the Capstone service area may be in need of child care—75.1% of this age cohort—based on their parents' work status.

Table 31. Estimated Child Care Need³³

Place	Under 6 Years	Living with two Parents	Living with one Parent		Total	Percent
		Both parents in labor force	Father In labor force	Mother In labor force		
Lamoille	1,694	874	104	260	1,238	73.1%
Orange	1,837	1,016	127	258	1,401	76.3%
Washington	3,487	1,652	347	636	2,635	75.6%
Service	7,018	3,542	578	1,154	5,274	75.1%
Vermont	37,005	17,626	2,611	6,391	26,628	72.0%



Housing and Homelessness

Wage increases over the past several years have not even come close to keeping up with the costs of housing in Vermont. The economic downturn has led more and more “working poor” central Vermont families to seek Capstone’s assistance with housing related issues. While Vermont’s economy appears to be better off than those states with double digit unemployment (although some of our communities have higher than average unemployment rates), and widespread foreclosures (our rate is half that of the nation), housing affordability, particularly for low income Vermonters, remains critical.

Affordability and availability

Like many rural states, Vermont’s homeownership rate of 71.2% remains above the national rate of 65.5%.³⁴ Homeownership in central Vermont ranges from 70.9% in Lamoille County and 70.1% in Washington County, to 81.3% in Orange County.

Vermont’s housing supply is constrained and old; 62.3% of housing units were built before 1980 (compared to 57.7% of housing units nationally) and thereby bring energy efficiency and lead paint issues to the forefront. Lead paint was banned from household paints in 1978. In the Capstone service area, the percentages of housing units built prior to 1980 are as follows: Lamoille County, 53.6%; Orange County, 62.0%; and Washington County, 67.5%.³⁵

Vermont’s vacancy rates for homeowners (1.8%) and renters (5.8%) are lower than the national vacancy rates of 2.3% and 7.5%, respectively. Vacancy rates throughout the Capstone service area are even lower than the state rates: Lamoille County, 1.6% homeowner vacancy and 3.8% renter vacancy; Orange County, 1.9% and 3.8%, respectively; and Washington County, 1.1% and 5.0%, respectively.³⁶

The median home value in Vermont was \$213,000 in 2012—17% higher than the national median value of \$181,400. Median home values in the Capstone service area are: Lamoille County, \$215,800; Orange County, \$215,600; and Washington County, \$206,700.³⁷ Affordable housing is often defined as those associated costs that are not more than 30% of a household’s income. In Vermont, 37.7% of homeowners expend more than 30% of their incomes on housing-related costs. In the Capstone service area housing remains costly: 42.3% of Lamoille homeowners exceed this affordability criterion as do 35.2% of Orange County homeowners, and 36.1% of Washington County homeowners.³⁸ The affordability gap for low income households is of course even higher due to the difference in income. About one-third of Vermont homeowners spend more than 30% of their incomes on housing costs; 12% spend more than 50% of their income on home ownership.³⁹

The median gross rent for a rental unit in the United States is \$889 which is higher than the Vermont median of \$864. In central Vermont, the median gross rent ranges from \$800 in Orange County, to \$824 in Washington County, and \$900 in Lamoille County.⁴⁰ Following the 30% of income on housing affordability rule, 56.9% of Orange County renters exceed this standard as do 52.0% of Lamoille County renters and 36.5% of Washington County renters. In Vermont 52.3% of tenants are spending more than 30% of their incomes on rent which is similar

to 52.1% of renters nationwide.

Foreclosures and delinquency

Vermont homeowners continue to struggle with paying relatively high housing costs during a sluggish economy. As of May 2014, Vermont ranked 17th in the nation with a delinquent mortgage rate of 4.8% along with Utah and Washington, DC (16 other states had lower rates); the national delinquency rate was 5.7%.⁴¹ As shown below, foreclosure filings in central Vermont reached their peak in 2009 with 360 filings reported for the Capstone tri-county service area. As might be expected with more than half the service area population in residence, Washington County reports the most filings followed by Orange and then Orange County. The table below presents filings from 2007 through 2013. While foreclosure filings are still above pre-recession levels, comparison of 2012 and 2013 data suggests a hopeful downward trend with notably fewer filings in Lamoille and Washington Counties. In Orange County, however, the number of foreclosure filings remained steady at 81 for both 2012 and 2013.

Table 32. Capstone Service Area Foreclosures, 2007 – 2013⁴²

Area	Number of Foreclosures							2007	2012
	2007	2008	2009	2010	2011	2012	2013	2013	2013
Lamoille	61	84	97	87	80	97	77	26.2%	-20.6%
Orange	64	69	84	59	63	81	81	26.6%	0.0%
Washington	113	138	179	159	119	157	129	14.2%	-17.8%
Service Area	238	291	360	305	262	335	287	20.6%	-14.3%

Homelessness

Estimating homelessness in rural communities and small towns remains challenging at best. Homelessness in Vermont is much less visible than in more urban areas especially in more temperate climates. People without their own secure shelter often “couch surf” from one place to another. Some families will share apartments, while others make do living in campgrounds for as long as the weather allows. Shelter spaces and publicly owned transitional housing are scarce. State shelter assistance programs often turn to private motels to provide temporary emergency housing; however, the quality of these resources is often sub-par as reported recently by investigative reporters Laura Krantz and Cory Dawson documenting a family’s experience in one of these “halfway hotels.”

“You check into your motel, plop down and the bed crinkles. You pull back a cigarette-burned bedspread, threadbare sheets, and find a bed-bug infested mattress wrapped in plastic and duct tape. The carpet smells like dog urine. From across the parking lot, other guests stare. And you may have to live in this room for 28 days. To top it all off, your fiancé’s mother just died, you’ve been laid off, and your two children want to go to the playground.”

Vermont’s 2014 Point-in-Time Annual Statewide Count of Homelessness identified 1,556

individuals who were homeless—unsheltered, in emergency shelter, or in transitional housing. Of those identified, 371 or 23.8% were children. In the Capstone service area there were 166 homeless individuals reported: 95 individuals reported having a disability, 28 were victims of domestic abuse, 45 were veterans, and 30 were children. Overall, the 2014 report reflected a 9.3% increase in homeless for the state.⁴³ Based on the experience of Capstone staff and other area human service providers, we believe this estimate understates the depth and breadth of the situation in central Vermont.

Housing insecurity among Capstone program participants remains a growing concern. Data reported by Capstone staff over several years documents a persistent and growing housing crisis among low income central Vermonters. Table 10 below assesses participant housing status in two ways: 1) specific housing status as a percentage of housing status reported by participants and 2) change over time for a specific status. Between 2007 and the most recent program year, the number of homeless participants served grew by 110.3% and the percentage of participants reporting a homeless status increased from 4.0% to 6.7%.

In the past, home ownership was a hopeful sign of family financial stability; but the times have changed. The overall 31.1% increase in homeowners served is a clear reflection of the impact of the nation’s mortgage/home financing crisis on Vermonters. While between the the last two program years we experienced a 7% drop in the number of families, the number of participants served remains 25% higher than in 2007. These data reflect trends among participants from our Family Community Support Services and Community Economic Development programs.

Table 33. Capstone Participant Housing Status⁴⁴

Housing Status	Program Year							% Chg 2007-2013	Trend
	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014		
Own	1,373	2,001	1,909	2,019	1,985	1,800	1,715	31.1%	△
%	31.7%	35.3%	32.1%	32.3%	32.1%	31.3%	31.6%		
Rent	2,025	2,657	2,906	3,148	2,941	2,801	2,519	38.3%	△
%	46.8%	46.8%	48.8%	50.4%	47.6%	48.7%	46.5%		
Homeless	174	228	283	263	366	330	366	110.3%	△
%	4.0%	4.0%	4.8%	4.2%	5.9%	5.7%	6.7%		
Other	664	786	855	820	889	825	823	23.9%	△
%	15.3%	13.9%	14.4%	13.1%	14.4%	14.3%	15.2%		
Total	4,326	5,672	5,953	6,250	6,181	5,756	5,423	25.4%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Program Information Reports for our Head Start and Early Head Start programs also point to a troubling trend of increasing homelessness among families with very young children being served. Between 2007-2008 and 2013-2014 program years, the number of families and children

reported to be homeless essentially doubled. Concurrently, the housing acquisition rate for homeless families has declined over that time period. In the 2013-2014 program year, the housing acquisition rate was at its lowest since 2007, 36.9%.

Table 34. Capstone Head Start Family Homeless Status⁴⁵

Homeless Services to Head Start Families	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	% Chg 2007-2013	Trend
Homeless Families	33	23	28	31	41	43	65	97.0	△
Homeless Children	35	25	33	46	43	48	74	111.4	△
Acquired Housing	24	20	25	20	21	27	24	0.0	◁▷
Housing Acquisition Rate	72.7%	87.0%	89.3%	64.5%	51.2%	62.8%	36.9%		▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Capstone staff members have identified a variety of challenges faced by participants who are homeless:

- Low-wage employment—job market improvements in Vermont are not benefitting many of the people that seek our assistance.
- High rents and the upfront costs of 1st and last month’s rent and or security deposit are beyond the means of many low income families.
- Lack of good references from previous landlords.
- Inadequate supply of subsidized housing.
- Increased substance abuse among participants and other mental health issues.
- Diminishing landlord “resiliency.” Many area landlords have “been burned” multiple times and are no longer willing to take chances with potential tenants.



Food and Nutrition

According to Hunger Free Vermont, food insecurity is defined as “the lack of access to enough food to fully meet basic needs at all times due to a lack of financial resources.” In 2012, 13% of Vermont households, or 85,000 Vermonters, were determined to be food insecure including 25,400 children and 7,800 senior citizens.⁴⁶ When Vermonters experience food insecurity difficult choices often are made:

- Reducing the quantity of food consumed, for example skipping meals so that other family members might eat.
- Reducing the quality of food consumed, opting for cheaper, less balanced meals.
- Not paying other bills.
- Not purchasing medicines or skimping on dosages to make prescriptions last longer.

The implications for hunger and malnutrition hold dire implications for our most vulnerable community members, our children. Without secure, consistent access to sufficient healthy foods to meet their needs, children are put at greater risk for poor nutrition, illness, developmental delays, negative social behaviors, and poor academic performance.

Between 2008 and 2013, there was a 91.31% increase in Vermonters accessing SNAP (Food Stamp) benefits through the state’s 3SquaresVT program. This trend is consistent within the Capstone service area; however, increases in participation rates were higher in Orange (107.79%) and Washington (100.84%) Counties. The 82.55% increase in SNAP participation for Lamoille County was lower than then Capstone service area rate increase of 98.05%.

Table 35. Capstone Service Area SNAP Participation, 2008 – 2013 (March)⁴⁷

Area	2008	2009	2010	2011	2012	2013	Change '08 – '13	Trend
Lamoille	1,100	1,382	1,562	1,708	1,816	2,008	82.55%	△
Orange	1,104	1,407	1,750	1,928	2,099	2,294	107.79%	△
Washington	2,268	2,967	3,543	3,987	4,239	4,555	100.84%	△
Capstone	4,472	5,756	6,855	7,623	8,154	8,857	98.05%	△
Vermont	27,638	35,763	42,611	46,693	49,157	52,875	91.31%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Internal Capstone participant records for outreach and community economic development programs highlight an increase in Food Stamp use, a 14.57% increase between 2008 and 2013.

Table 36. Capstone Participant Reported SNAP Usage, 2008 - 2013

	2008	2009	2010	2011	2012	2013	Chg '08 - '13	Trend
Participants	2,924	3,260	3,194	3,408	3,498	3,350	14.57%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

The demand for Capstone emergency services has remained constant: homelessness has increased and people have greater need for food, housing and fuel/utility assistance. While heating fuel costs have been dropping in the last few months due to falling crude oil prices, families most likely will continue to face \$3/gallon plus prices for fuel. Capstone staff anticipate the demand will remain steady for home heating fuel assistance, especially among those working Vermont households that are just above income eligibility guidelines that exclude them from other energy assistance programs.

As families continue to “tighten their belts” the food budget is often a place where they may sacrifice both quantity and quality to make ends meet. Food shelves which use to be a last resort have now become part of the monthly food routine as lower income families seek to supplement insufficient food budgets. Comparing Capstone food shelf usage from 2007 to 2013 shows some challenging trends—a 19.88% increase in the number of households using the food shelf and a 16.38% increase in individuals. Usage reports also show a dramatic increase in the frequency in which households and individuals are accessing the food shelf. In 2007, the average number of times an individual would use the food shelf in a year was 1.6 times; by 2011 the average number of household visits had grown to 3.7—an 87.50% increase from 2007. In general these data are telling us that more individuals are accessing the food shelf with greater frequency over time. The challenge of accessing the basic human need for food continues to be ever present in the communities we serve.

Table 37. Capstone Participant Food Self Usage, 2006 to 2012⁴⁸

Food Shelf Usage	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	% Chg 2007-2013	Trend
Unduplicated								
Households	2,248	2,812	2,628	2,461	2,551	2,695	19.88	△
Individuals	5,428	6,546	6,113	6,292	5,511	6,317	16.38	△
Duplicated								
Individuals	9,584	10,931	22,845	*	16,384		% Chg 2007-2011 70.95	△
Avg Individual Visits	1.6	1.5	3.7	*	3.0		87.50	△

*Comparable data unavailable.

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).



Children with Special Needs

Capstone's Head Start and Early Head Start provides programs and services for families with young children to engage parents throughout the critical years of a child's development with a goal of preparing children from lower income families and those with special needs for successful entry into the educational system.

Children's well-being

The Annie E. Casey Foundation's 2014 Kids Count profile series ranks Vermont 2nd in the nation for the well-being of our children when compared to other states.⁴⁹ Massachusetts was ranked number one. The study identified a number of conditions that had improved for Vermont children including:

- Fewer teenagers not in school and not working (4%)
- More children attending pre-school (49%)
- More 4th graders proficient in math (47%) and reading (42%)
- More high school students graduating on time (93%)
- More children with health insurance (97%)
- Fewer child and teen deaths (18 per 100,000 population)
- Fewer teens abusing alcohol or drugs (8%)
- Fewer children in families where the head of household lacks a high school diploma (6%)
- Fewer teen births (16 per 1,000 population)

Indicators of well-being that remained unchanged include:

- Percentage of children in poverty (15%)
- Percentage of children whose parents lack secure employment (28%)
- Percentage of low birth weight babies (6.2%)

There are three areas identified in the Kids Count data book where conditions for Vermont's children have worsened since the previous report:

- Children living in households with high housing cost burdens (36%)
- Children in single-parent families (32%)
- Children living in high-poverty areas (2%)

Developmental needs

Estimating the number of young children with developmental disabilities remains challenging due to Vermont's small population size; however, there exist a couple of proxy measures we can use to approximate the number of children with special needs in central Vermont. The Vermont Department for Children and Families administers two programs to assist families of children with special needs: Child Integrated Services (CIS)/Early Intervention (IDEA Part C for infants and toddlers birth to three) and Essential Early Education (IDEA Part B for children three to five).

Vermont’s Essential Early Education (EEE) services are administered by local school districts in conjunction with local early childhood service providers to ensure inclusive educational environments. As shown below, the number of children ages three to five in the Capstone Head Start Service enrolled in Vermont’s Early Essential Education program (IDEA Part B) was reported to be 245 during the 2013-2014 school year. This represents a 27.60% increase since the 2008-2009 school year. Orange County experienced to see the largest percentage increase in EEE enrollment followed by Lamoille County, a 48.94% increase. Conversely, Washington County reported a 6.38% decline in EEE enrollment during this time.

Table 38. Children 3 to 5 Enrolled in Early Essential Education (IDEA Part B)⁵⁰

Area	2008 to '09	2009 to '10	2010 to '11	2011 to '12	2012 to '13	2013 to '14	Chg 2008 to '13	Trend
Lamoille	47	48	51	51	63	70	48.94%	△
Orange	51	72	66	67	82	87	58.82%	△
Washington	94	63	56	80	83	88	-6.38%	▽
Capstone	192	183	173	198	227	245	27.60%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Children’s Integrated Services/Early Intervention (CIS), formerly the Vermont Family Infant Toddler Project, provides Individual Family Service Plans (IFSPs) for families of very young children with special needs. CIS is a resource for pregnant or postpartum women and families with children from birth to age six. Between 2008 and the 2012 school year, the number of children with an IFSP increased by 26.25% in the Capstone service area. The growth of children with an IFSP was much lower in Washington County, up 5.44% compared to Orange and Lamoille Counties where the number of children with IFSPs grew respectively by 45.16% and 42.50%.

Table 39. Children Birth to 3 with Individual Family Service Plans (IDEA Part C)⁵¹

County	2008 to '09	2009 to '10	2010 to '11	2011 to '12	2012 to '13	Change 2008 – '12	Trend
Lamoille	33	40	47	73	51	42.50%	△
Orange	42	50	59	65	53	45.16%	△
Washington	58	53	70	78	72	5.44%	△
Capstone	133	143	176	216	176	26.25%	△

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Physical disabilities

Vermont's small population size makes estimating disability status of a single population cohort, particularly birth to five, quite difficult. The American Community Survey produces three and five year estimates; however, for Vermont these figures have margins of error that vary greatly. As shown below, the number of children <5 with a disability in the Capstone Head Start service area is estimated to be 59; 46 children are estimated to have a vision difficulty and 59 are estimated to have a hearing difficulty; however, these figures may under-represent the disabilities situation. Having no young children with a disability in all of Orange County, for example, does not seem reasonable.

Table 40. Children <5 Disability Status⁵²

Area	Has a Disability		Vision Difficulty		Hearing Difficulty	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Lamoille	39	+/- 61	36	+/-73	39	+/-61
Orange	0	+/- 34	0	+/- 34	0	+/-34
Washington	20	+/- 27	10	+/- 33	20	+/-27
Capstone	59	na	46	na	59	na

Foster care

Nationally, foster care entries, waiting for adoption and year end totals have all been decreasing over time. In 2013 there were 982 Vermont children in foster care—a 23.24% drop from 2008 reports. One in four Vermont children (25.1%) in foster care are under the age of five and 5.9% are less than a year old.

Table 41. Vermont Children in Foster Care, 2003 - 2013⁵³

Year	Age as of September 30					Total 0 to 4	Total 0 to 18
	<1	1	2	3	4		
2008	50	45	56	46	38	235	1,281
2009	37	48	36	37	44	202	1,171
2010	38	54	37	36	27	192	965
2011	43	60	52	47	46	248	1,037
2012	52	52	42	41	45	232	1,000
2013	58	60	54	37	38	247	982
% Change '08 to '13	16.00%	33.33%	-3.57%	-19.57%	0%	5.11%	-23.24%
Trend	△	△	▽	▽	◁▷	△	▽

Trend: △ = increase; ▽ = decrease; ◁▷ = same (less than 1% increase/decrease).

Homeless children

Vermont's 2014 Point-in-Time Annual Statewide Count of Homelessness identified 1,556 individuals who were homeless—unsheltered, in emergency shelter, or in transitional housing. Of those identified, 371 or 23.8% were children. In the Capstone service area there were 166 homeless individuals reported: 95 individuals reported having a disability, 28 were victims of domestic abuse, 45 were veterans, and 30 were children. Overall, the 2014 report reflected a 9.3% increase in homeless for the state.⁵⁴

Dual language learners

Data regarding dual language learners, especially for the Head Start eligible population is not readily available; however, we look to the American Community Survey to provide some context to this issue based on the language abilities of the population aged five and older. Within the Capstone service area, we estimate that of 864 individuals speak English “less than very well”—an ACS derived measure. This represents 0.8% of the population in central Vermont. Within this small cohort, French and Spanish are the predominant languages spoken in the home; however, with some history of refugee resettlement in recent years, Russian and Serbo-Croatian are other notable languages present.⁵⁵

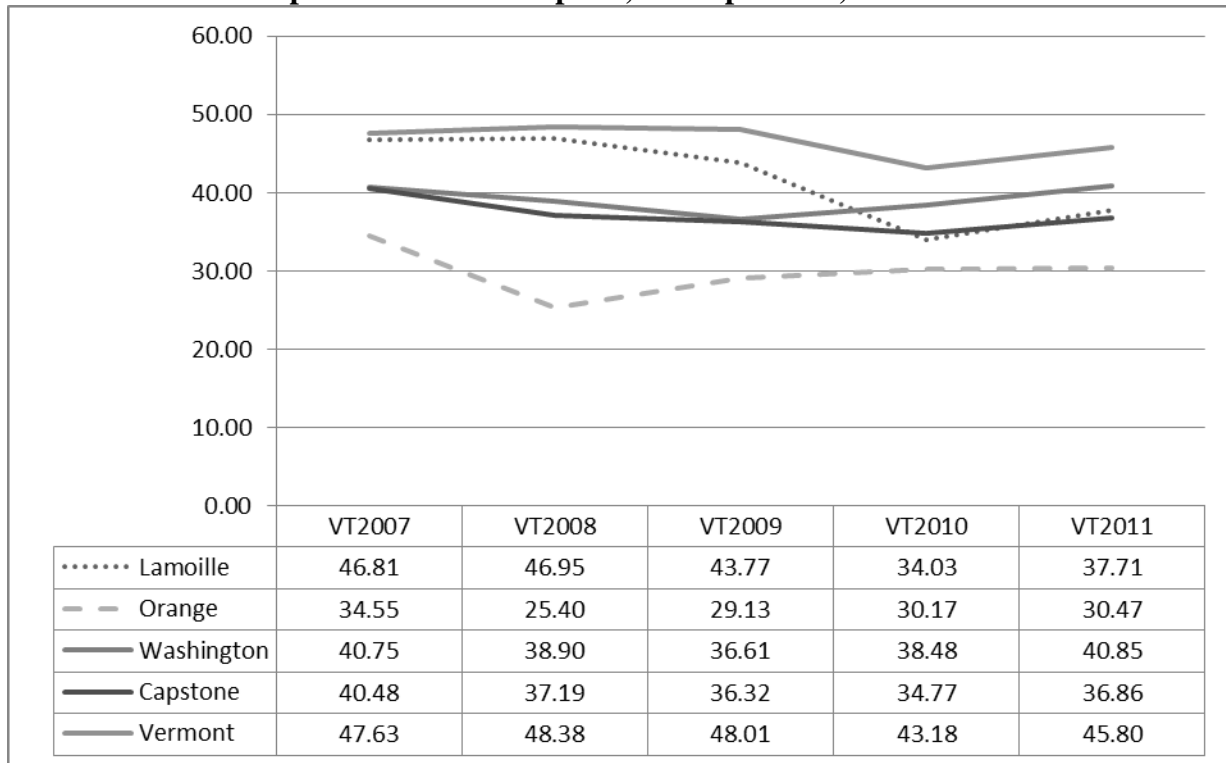


Safe Communities

The northern New England states of Maine, New Hampshire and Vermont tend to have the lowest overall crimes rates in the nation. For 2012 the FBI reported a national violent crime rate of 386.9 per 100,000 population (or 3.87 per 1,000); the rate for Vermont was 1.43 per 1,000 population. Because of Vermont’s small population size, analysis of crime incidence reports and rates over time should be assessed carefully. For example, the number of murders in Vermont are relatively few; however, it only take a few additional cases in a given year to produce what would appear to be an alarming increase in violent crime. Statistics that follow this section are based on *reported* numbers of crimes and not convictions.

In general, reported crime rates in central Vermont tend to be lower than what is experienced at the state level which is most likely is due to the influence of the more densely populated northwest part of the state that includes Chittenden County. Between 2007 and 2011, the overall crime rate in the Capstone area dropped from 40.48 to 45.80 per 1,000 residents. Between 2010 and 2011, however, crime rates increased for all Capstone counties and for Vermont overall.

Table 42. Overall Reported Crime Rate per 1,000 Population, 2007 to 2011⁵⁶



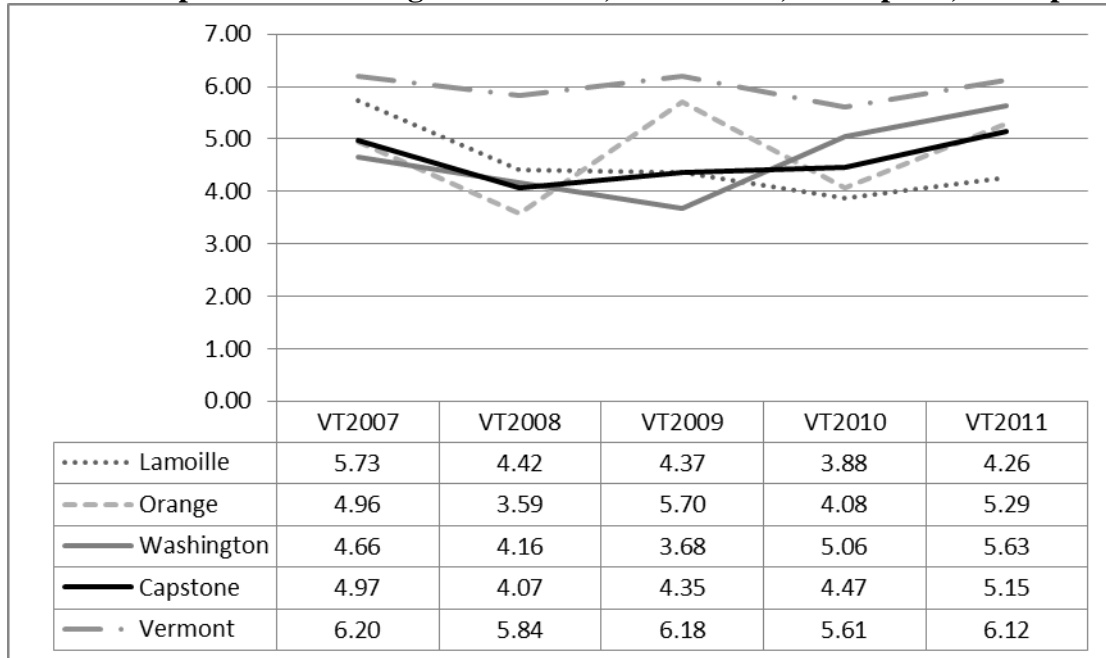
Crimes against persons

Crimes against persons include some of society’s most violent acts: murder, kidnapping, robbery, sex/forcible, sex/nonforcible, and assault. As shown in Table 43, between 2007 and 2008, rates of reported crimes against persons declined for the state in general and for all

Capstone service area counties. From 2008 to 2011, reported crimes against persons increased in the Capstone service area from 4.97 to 5.15 per 1,000 population. Crimes against persons in Orange County peaked in 2009 reaching a rate of 5.70 crimes per 1,000 residents. Lamoille County experienced the steadiest decline in crimes against persons dropping from a rate of 5.73 crimes per 1,000 population in 2007 to a rate of 3.88 per 1,000 in 2010. While Washington County had the lowest rate of 3.68 per 1,000 population for all three counties in 2009, by 2010 its rate exceeded both the Lamoille and Orange County’s rates and continued to increase to a rate of 5.63 crimes per 1,000 population by 2011.

While the crimes against persons data tends to be somewhat variable year to year, the overall trend is pointing to an increase for all areas, including the state, experiencing rising crime rates between 2010 and 2011. In the Capstone area, what is most notable within this classification of crimes is an increase in forcible sex crimes from 23 in 2007 to 46 in 2011—a 100% increase. Robberies also increased during this time period by 42.86%, from seven incidents in 2007 to 10 in 2011.

Table 43. Reported Crimes Against Persons, 2007 – 2011, Rates per 1,000 Population⁵⁷

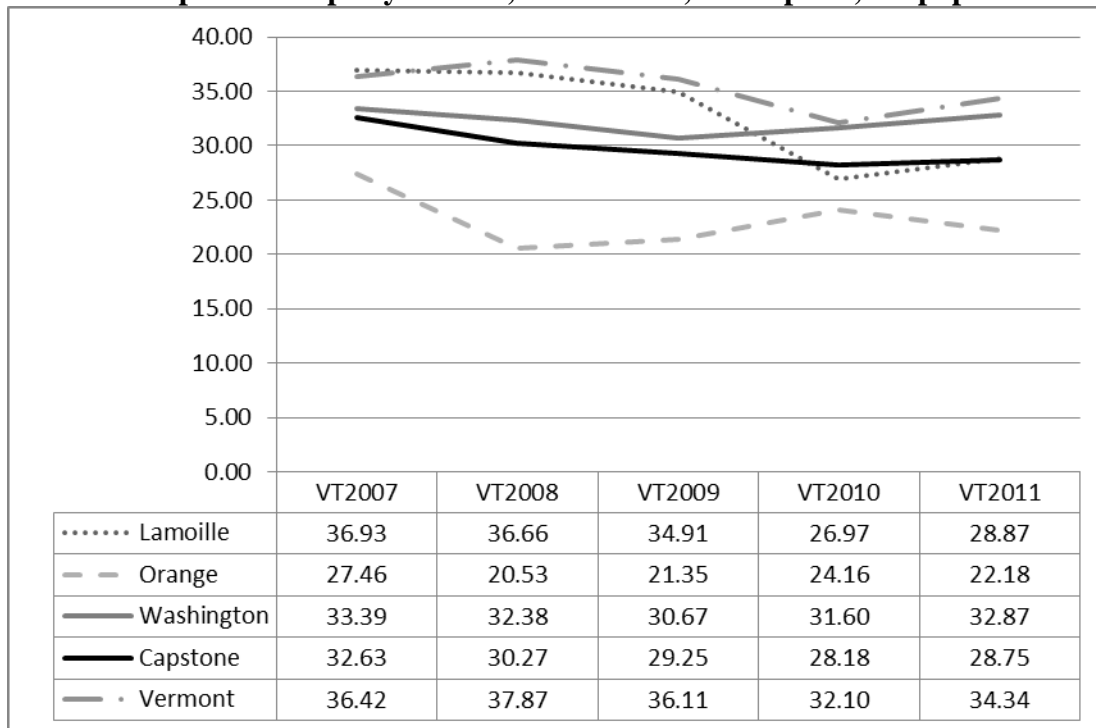


Property crimes

Property crimes include: arson, bribery, burglary/breaking and entering, counterfeit/forgery, destruction of property/vandalism, embezzlement, extortion/blackmail, fraud, and larceny/theft. Property crime rates reported for 2011 were lower than 2007 rates for Vermont and throughout central Vermont. In general property crime rates for central Vermont tend to be lower than the state rate with the exception of 2007 when Lamoille County’s rate of 36.93 per 1,000 population exceeded the Vermont rate of 36.42 per 1,000 population.

Between 2007 and 2011 the trend has been a decline in property crime rates; however, between 2010 and 2011, rates increased for the state and for Lamoille and Washington Counties. Property crime rates for Orange County were lower than elsewhere in central Vermont and the state overall throughout the five year period. From 2007 to 2009, property crime rates were highest in the Capstone service area. As of 2010, Washington County had the highest property crime rates in the area.

Table 44. Reported Property Crimes, 2007 – 2011, Rates per 1,000 population⁵⁸



Child abuse and neglect

Child abuse and neglect still exists and remains a critical social concern in Vermont. In just the past year alone, a couple of high profile deaths of children whose families were under the supervision of the VT Department of Children and Families made the news—painful reminders of the vulnerability of our youngest community members.

As shown below, within the past five years the number of investigations and substantiated reports of child maltreatment in the Capstone service area peaked in 2010. While the number of abuse investigations in 2013 is less than what was reported in 2009, between 2012 and 2013 the number of investigations increased by 7.0%. Over time, the number of investigations that yielded substantiated reports has been in the vicinity of 25%.

As families face increasing or long-term, economic stress, household dynamics can change often with disturbing results. Of the family factors (for both adults and children) that may lead to abuse assessed by the Vermont Department for Children Families, substance abuse and domestic violence by far are the most common factors; however, the presence of financial stress in the

family has skyrocketed between 2009 and 2013 by 278%. Between 2009 and 2013, the identification of mental health issues contributing to child abuse and neglect grew by 114.7%.

Table 45. Capstone Service Area Child Abuse Investigations and Substantiations, 2009 – 2013⁵⁹

Capstone Service Area*	2009	2010	2011	2012	2013	2009	2012
						2013	2013
Investigations	680	673	685	612	655	-3.7%	7.0%
Substantiated Reports	179	189	167	157	157	-12.3%	0.0%
% Substantiated	26%	28%	24%	26%	24%	-7.7%	-7.7%
Family Factors (Statewide)							
Cognitive/Physical Disability	415	519	509	636	664	60.0%	4.4%
Domestic Violence	1,423	1,763	1,985	2,331	2,473	73.8%	6.1%
Financial Stress	709	852	1,071	2,006	2,682	278.3%	33.7%
Mental Health	934	1,349	1,517	1,836	2,005	114.7%	9.2%
Substance Abuse	3,294	4,198	4,212	4,555	5,130	55.7%	12.6%

* Includes Barre, Morrisville, and Hartford Districts.

Annually the Vermont Health Department conducts a survey of middle and high school students to assess their attitudes and behaviors regarding a number of issues from substance abuse and sexual activity to wearing seating belts and bullying. This survey feeds information into the National Youth Risk Behavior Surveillance System of the Centers for Disease Control. Data presented in the following tables represents just a few of the survey measures. Percentages highlighted in bold indicate a statistically significant difference from the statewide percentage for a particular indicator.

Alcohol and marijuana use rates among central Vermont high school students tend to be higher than statewide rates and in some cases significantly so. Alcohol use appears to be significantly greater in Lamoille and Orange Counties, while Washington County high school student behavior is not significantly different from the state's high school population. Initiating alcohol use (ever drank alcohol more than a few sips) is highest in Lamoille County and binge drinking (more than five drinks in a row) is highest in Orange County. Smoking initiation and active smoking rates in central Vermont are not significantly different from the state rates; however, Orange County did have higher rates for tobacco use compared to the state and elsewhere in central Vermont. The percentage of central Vermont high school students reporting trying marijuana is similar to the Vermont rate; however, in Orange County active use (used marijuana in the past 30 days) is significantly higher than the state rate and elsewhere in the Capstone service area. High school students throughout all three Capstone counties reporting that it would be easy to get marijuana was significantly higher than the state rate with 70% of Lamoille students reporting this belief.

Among central Vermont middle school students, drinking alcohol beyond "just a few sips" is significantly higher in Lamoille County with 24% of students reporting this behavior. Middle school students in Orange County were significantly more likely than their peers statewide to report trying cigarettes and marijuana. The percentage of Lamoille County students expressing

belief that it would be easy to secure marijuana (20%) was significantly higher than what was reported for students statewide.

Table 46. Risky Behaviors: Substance Use and Abuse (Percentages in bold indicate statistically different from state rate)⁶⁰

Indicator	Grades 9 - 12			
	Vermont	Lamoille	Orange	Washington
Ever drank alcohol	59%	64%	58%	61%
Drank alcohol in past 30 days	33%	39%	40%	35%
Drank before age 13	14%	18%	18%	13%
Had 5 or more drinks in a row (binged)	19%	21%	24%	22%
Ever smoked a whole cigarette	24%	24%	26%	22%
Smoked in past 30 days	13%	15%	16%	13%
Ever tried marijuana	39%	42%	36%	40%
Used marijuana in the past 30 days	24%	27%	29%	25%
Think it would be easy to get marijuana	63%	70%	58%	66%
Indicator	Grades 6 – 8			
	Vermont	Lamoille	Orange	Washington
Ever drank alcohol	18%	24%	21%	18%
Ever tried cigarette smoking	9%	11%	12%	9%
Ever tried marijuana	6%	7%	9%	6%
Think it would be easy to get marijuana	14%	20%	17%	15%
Ever took a prescription drug without a doctor’s prescription	3%	3%	4%	3%

A number of Youth Risk Behavior Survey questions differ between high school and middle school students. The table below looks at a number of other risk indicators including physical fights, bullying, wearing helmets, texting while driving, driving or riding with a driver under the influence, depression, and sexual activity. In general there are just a few significant differences between what is reported at the state level and what is reported for central Vermont. Nearly one in four Orange County high school students reported being in a physical fight which was significantly higher than the one in five students statewide reporting being in a fight. Not using a bike helmet use is statistically higher in Orange County and statistically lower in Washington County when compared to the state rate of 56% of students reporting not using helmets.

While not statistically different from high school students statewide reported rates for many risky behaviors are cause for great concern. Texting or emailing while driving is reported by as many as 37% of high school in students in Washington County and 36% in Lamoille County, both higher than the state rate of 35%. Reports of riding with a driver who has been drinking is as high as 24% in Orange and Lamoille Counties and 22% in Washington County, all higher than the state reported rate of 21% of students. Driving after drinking is highest in Washington County—9% of high school students. Riding with a driver who has been smoking marijuana ranges from a high of 25% in Lamoille County to a low of 21% in Orange County; the state rate is 23% of students.

At least one in five high school students report depressive episodes (sad/hopeless two weeks in a row) and more than one in 10 students statewide (11%) report having made a suicide plan in the past year. Ever having engaged in sexual behavior is relatively high among high school students and one-third of these students report being sexually active (in the last three months).

Rates of being in a physical fight among middle school students are much higher than what high school students reported. Concurrently, bullying rates are quite high with students in Lamoille and Washington Counties reported significantly higher rates of 51% compared to the state rate of 47%. Electronic bullying rates range from a high of 27% of Lamoille and 26% of Washington County middle students to a low of 22% of Orange County students.

Orange County students reporting not using bike helmets regularly (41%) is significantly higher than the state rate of 35%. Riding in a car with a driver who has been drinking is significantly higher in Lamoille (28%) and Orange (26%) than the statewide rate of 21%. Feelings of sadness and hopelessness were reported by 18% of Vermont's middle school students which was similar in central Vermont. Serious thoughts of suicide were reported by as many as 19% of Orange County students, higher than the state rate of 17% but not significantly so. Finally, 26% of Vermont's middle school students described themselves as slightly or very overweight and central Vermont students reflect this trend.

Table 47. Risky Behaviors: Personal Safety (Percentages in bold indicate statistically different from state rate)⁶¹

Indicator	Grades 9 - 12			
	Vermont	Lamoille	Orange	Washington
In a physical fight last 12 months	20%	17%	24%	18%
Did not go to school, felt unsafe	5%	3%	5%	7%
Never/rarely wore bike helmet	56%	57%	61%	51%
Texted/mailed while driving	35%	36%	31%	37%
Rode with a driver who had been drinking	21%	24%	24%	22%
Drove after drinking	8%	7%	8%	9%
Rode with a driver who had been smoking marijuana	23%	25%	21%	24%
Drove a car after smoking marijuana	16%	15%	14%	18%
Felt sad/hopeless 2 weeks in a row	21%	21%	23%	20%
Made a suicide plan in last 12 months	11%	9%	12%	11%
Ever had sexual intercourse	43%	43%	46%	43%
Are sexually active (last 3 months)	33%	33%	33%	33%
Indicator	Grades 6 – 8			
	Vermont	Lamoille	Orange	Washington
Ever been in a physical fight	43%	46%	43%	46%
Ever bullied at school	47%	51%	48%	51%
Ever electronically bullied	25%	27%	22%	26%
Never/rarely wore bike helmet	35%	35%	41%	32%
Rode with a driver who had been drinking	21%	28%	26%	22%
Felt sad or hopeless every day for two weeks or more	18%	20%	18%	18%
Ever seriously thought of suicide	17%	18%	19%	18%
Describe themselves as slightly or very overweight	26%	25%	26%	26%



Energy Consumption

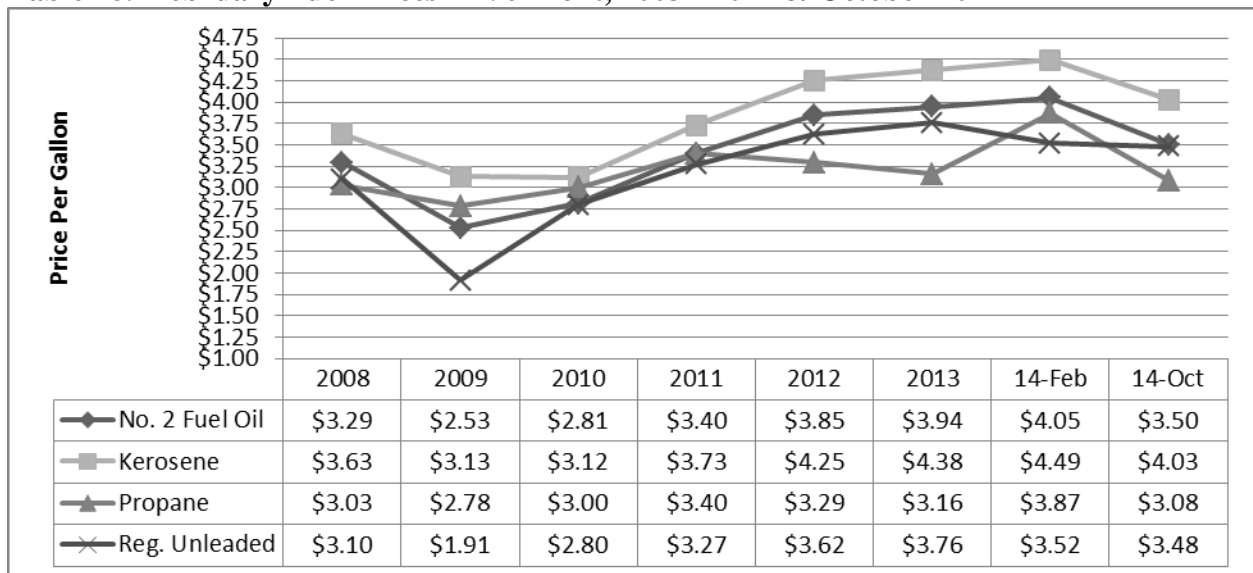
Vermont’s total energy consumption is the lowest of any state in the nation and the state ranks 46th for total energy consumption per capita. However, while consuming less energy, Vermonters still pay well above the national average—

Vermont expenditures per capita of \$5,041 ranks the state 16th nationally. Much of Vermont’s energy consumption goes toward transportation and heating.⁶²

At 17.93 cents per kWh, Vermont’s residential electricity cost is 37.4% higher than the national average of 13.05 cents per kWh. Vermont’s commercial and industrial electricity costs respectively are 32.0% and 37.2% higher than the national average. Vermont’s net electricity generation is derived from nuclear (75.6% vs. US 18.7%), hydroelectric (15.2% vs. 6.3%), and other renewable sources (9.1% vs US 5.4%).⁶³

Between February 2008 and February 2014, rising fossil fuel costs continued to impact many facets of everyday living from transportation to get to work to heating one’s home in the middle of winter. As of February 2014, fuel cost remained higher than ever for the past 10 years. The one exception was unleaded gasoline which showed a 6% decline between February 2013 and February 2014. However, as of October 2014, fuel prices were starting to decline.⁶⁴ The U.S. Energy Information Administration’s short term energy forecast offers some hope for relief: decreased household fuel expenditures for the winter season with projected average household expenditures for propane and heating oil to be 27% and 15% lower, respectively, due to lower heating demands and prices.

Table 48. February Fuel Prices in Vermont, 2003 - 2014 & October 2014⁶⁵





Transportation

Limited public transportation remains a challenge for Capstone participants. Vermont's settlement pattern of small densely populated communities surrounded by farmland and national forest necessitates the use of personal vehicles as a primary mode of travel. Without a car transportation options are limited and those that are available are time consuming to accomplish even the most routine of chores such as shopping or getting to medical appointments. Because of the state's rugged and lengthy winters, snow tires are a must for safe reliable travel for several months each year. Road salt takes its toll on car bodies necessitating frequent and often costly maintenance and repairs.

The following organizations provide some form of public transportation in Central Vermont:

- **Green Mountain Transit Authority** – fixed routes in more populated areas.
- **Town of Stowe**, fixed route public transportation system serving the greater Stowe area.
- **Stagecoach Transportation Services, Inc.**, Randolph, fixed route, demand-responsive and social service transportation, and rideshare/ride referral.
- **Rural Community Transportation, Inc.**, Morrisville, transportation for shopping, movies, social events, visiting friends and medical appointments.
- **Interfaith Caregivers**, assists elder and persons with disabilities in the communities corresponding to the Gifford Community Health Service area in Orange and Windsor Counties.

Another resource is Good News Garage (GNG) located in Burlington. GNG partners with Vermont's Reach Up program to provide cars for participants who are entering the workforce; however, the contract is limited to about 60 vehicles per year. GNG also offers other transportation alternatives, one of which is the "Ready to Go" program. Ready to Go is a scheduled pick up service with drivers using donated minivans to help VT DCF participants access employment, worksite placement, and child care services. Riders must be referred to the program by their Reach Up case managers. In October of 2014, 3,212 rides were scheduled, 322 of them in the Barre district. Riders used this service for worksite placement requirements (36%), educational activities (20%), employment (10%), and for a variety of other purposes (34%).⁶⁶

Anecdotally, Capstone staff report that transportation remains a significant barrier for many participants. While there are some public transportation resources in central Vermont, most services are limited, especially outside of typical commuting times, and routes are generally limited to main thoroughfares. Daily routines such shopping or getting to medical appointments that normally would take someone a few hours with a reliable car, can use up a good part of one's day.

A recent survey of participants in Vermont's Reach Up program reports that 59% of respondents indicated a need for transportation assistance. Nearly one in five survey respondents (18.1%) indicated that if the Reach Up program's work requirement was changed so that both parents in a two-parent household had to work at least part time, transportation would be the most important support needed. When asked what they would do if they lost their Reach Up grant after 60 months, 26.9% of survey respondents indicated they would "sell my car or other items of value."

While this survey represents only a portion of Capstone’s participant base, it does shine a light on the need for more transportation resources and strategies to meet community needs.⁶⁷



Endnotes/Citations

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