

**2019
Needs
Assessment**



CAPSTONE

COMMUNITY ACTION



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Capstone Data Analysis: The Story

SUMMARY: OVERVIEW OF THE DATA



Capstone Community Action serves the central Vermont counties of Lamoille, Orange, and Washington. While Vermont has a lower rate of poverty than the U.S. as a whole, the child poverty rate (children 0–4 living in poverty) for the Capstone service area is significantly higher than the statewide rate. The declining homeownership rate has contributed to an increasingly tight (and expensive!) rental housing market throughout the area. The Capstone service area also has a higher unemployment rate than the statewide rate for Vermont and a lower median income than Vermont as a whole.

As is evident in the data displayed below, within Capstone’s catchment area **Lamoille County stands out as the region of greatest need** in multiple areas. Lamoille County has the lowest median income of the three counties, **the highest poverty rate, highest child poverty rate, highest number of older Vermonters in poverty, highest rate of people who are uninsured, and the highest unemployment rate.** The high needs of this area are also evident when looking at housing: **28% of households** in Lamoille County **pay more than 50% of their income toward housing**, a situation likely caused by that county’s 0.0% residential vacancy rate.

While a greater number of services appears to be available in the other two counties, particularly in Washington, residents of Lamoille are unable to access these due to lack of transportation.

Population

Capstone’s service area is comprised of three counties: Lamoille, Orange, and Washington. Between 2000 and 2016 the population of Lamoille grew the most significantly at 8.19%, followed by Orange at 2.38%, and Washington at 1.59%. The state of Vermont saw a 2.86% increase in population over the same 16-year period.

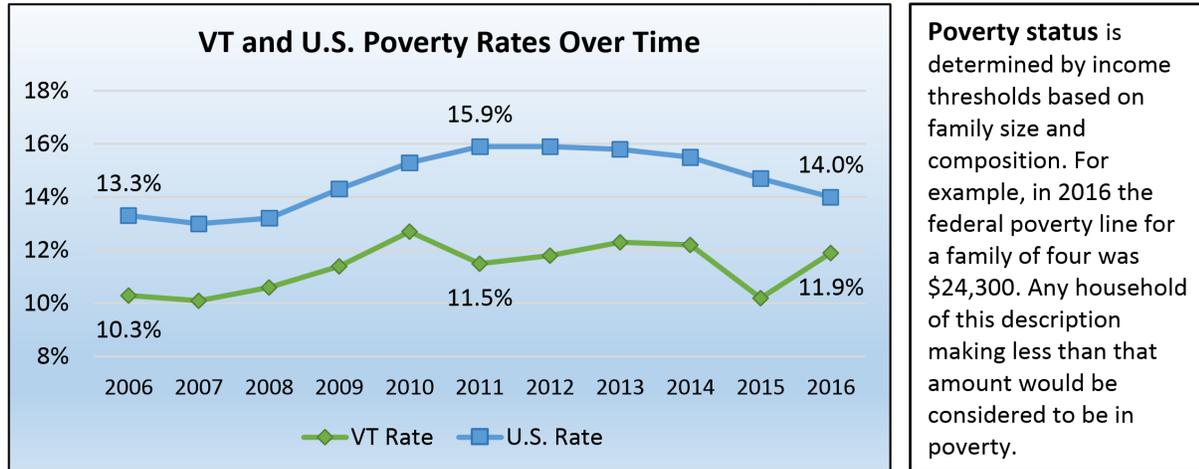
Report Area	Total Population 2016 ACS	Total Population 2000 Census	Population Change from 2000-2016 Census/ACS	Percent Change from 2000-2016 Census/ACS
3-County Area	112,996	109,498	3,498	3.19%
Lamoille County	25,136	23,233	1,903	8.19%
Orange County	28,897	28,226	671	2.38%
Washington County	58,963	58,039	924	1.59%
Vermont	626,249	608,827	17,422	2.86%
United States	318,558,162	281,421,906	37,136,256	13.2%

Income

Median income level in each county is \$54,899 (Lamoille), \$56,584 (Orange), and \$60,602 (Washington).¹ Median household income for Vermont is \$57,808, higher than that in both Lamoille and Orange counties.

Poverty

Vermont's poverty rate is consistently lower than the National average.



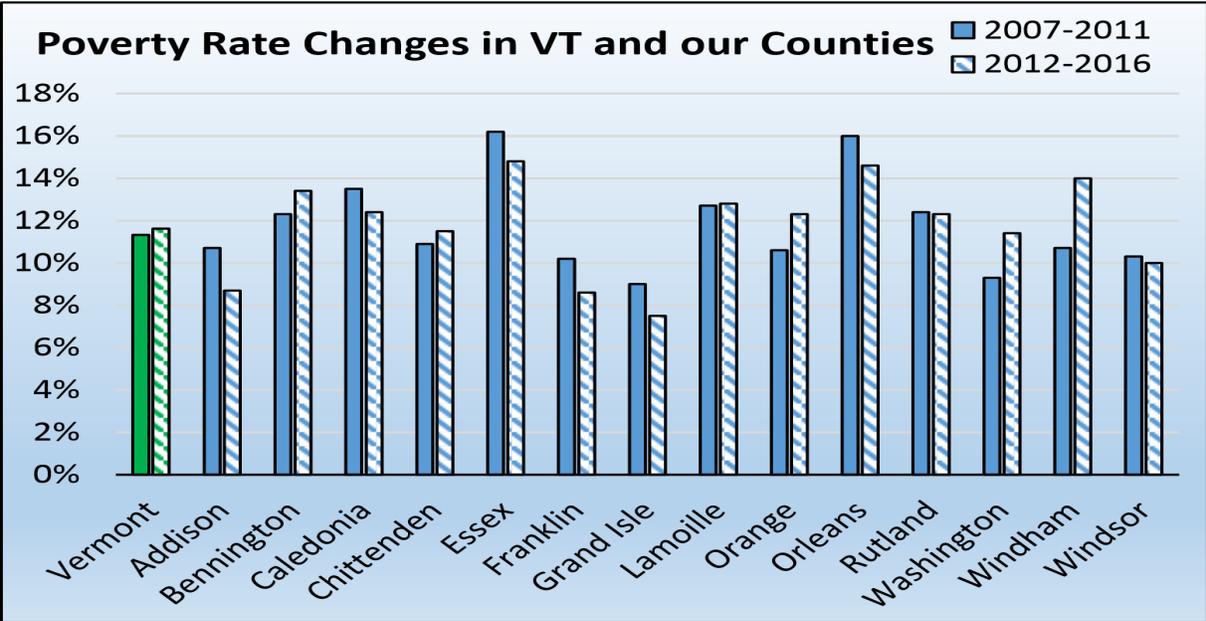
As of July 2018, the statewide percent of people living in poverty is 11.3%.² The estimated level of poverty increased in all three counties in Capstone's catchment area, with Lamoille County now at 11.8%, Orange at 10.4%, and Washington 9.4%. **Far more families report female-led households live in poverty than those with male-led households:** Of all households living in poverty in Capstone's catchment area, **59.4%** of households in Lamoille County are female-led households, compared to 3.3% of male-led households; **45.7%** are female-led households in Orange County, while 11.6% are male-led households; and **61.7%** are female-led households in Washington County, compared to 12.7% male-led households.

The child poverty rate reported for children 0–4 in the three counties is 20.3%, higher than the statewide rate of 16.5%. It is not surprising that, of the three, **Lamoille County has the highest child poverty rate** for that age group, **with 23.3% of children affected.** Washington County follows with 20% of children, and Orange County at 18.2%.

Another population of concern is people over 65. The poverty rate for this age group in Vermont as a whole is 7.3%. Across Capstone's service area, an average of 6.9% live in poverty. The county with the largest percent of older Vermonters in poverty was Lamoille at 9.6%. In Orange County, 7.3% of older Vermonters live in poverty, and in Washington County, 5.7%.

¹ Source: US Census Bureau, American Community Survey 2012-2016

² Ibid



Report Area	Ages 0-4 Total Population	Ages 0-4 In Poverty	Ages 0-4 Poverty Rate
Report Location	5,431	1,105	20.3%
Lamoille County, VT	1,310	305	23.3%
Orange County, VT	1,327	241	18.2%
Washington County, VT	2,794	559	20.0%
Vermont	29,267	4,827	16.5%
United States	19,532,877	4,350,252	22.5%

Unemployment

Of the three counties, Lamoille has the highest unemployment rate, with 3.2% of the residents in that county unemployed. Orange followed at 2.6% and Washington at 2.5%.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
3-County Area	65,535	63,796	1,739	2.7%
Lamoille County	14,434	13,969	465	3.2%
Orange County	16,284	15,864	420	2.6%
Washington	34,817	33,963	854	2.5%
Vermont	348,360	338,600	9,760	2.8%
United States	162,996,774	156,527,318	6,469,456	4%

³ Ibid

Transportation

One of the challenges related to accessing employment is transportation. Approximately 2% of households in the three-county area do not own a car. Although 43% of workers have a commute time of 10–30 minutes and 26.26% of workers have a commute time of 30–60 minutes, 76% of these individuals report driving to work alone. **The transportation energy burden in Barre City is noted to be one of the highest in the state, with 9.8% of total income, or \$1,557, spent annually** (based on median household income in Barre City of \$15,888).⁴

	Lamoille County		Orange County		Washington County	
# of Cars	# of Households	%	# of Households	%	# of Households	%
0	236	1.8%	312	2.1%	654	2.1%
1	2,425	18.8%	2738	18.7%	6,413	21%
2	5,817	45.1%	6662	45.6%	14,960	49%
3	2,997	23.2%	3076	21.1%	5,905	19.3%

Education

Another concerning statistic is the low rate of educational attainment among residents in the three-county area. The percent of individuals without a high school diploma is 7.04%, while 29.75% of residents have obtained a high school diploma but no higher education.⁵ (Sixty-one percent of Capstone customer survey respondents indicated that they have less than a bachelor’s degree.)

According to the American Community Survey 5-Year Estimates, **Vermonters with less than a high school diploma earn an average annual salary of \$25,433** (men average \$29,820, **while women average only \$17,700**). For those with a high school diploma or equivalency, earnings average \$31,228, with men earning \$36,307 and women \$24,952. And for those who have attended some amount of college earnings average \$35,028 annually—\$40,618 for men and \$30,618 for women. Clearly, there is a strong relationship between education and earning ability. Gender also appears to play a role.

Benefit Eligibility

The lack of income among residents of the three-county area affects many areas of their lives—including access to food, housing, health care, and fuel—and contributes to the prevalence of substance abuse.

⁴ <https://www.encyclopedia.com/news-blog/whitepapers/mapping-total-energy-burden-vermont>

⁵ US Census Bureau, American Community Survey. 2013 – 2017.

While 5,673 people in the three-county area receive SNAP benefits, an additional 3,021 people are eligible but not receiving these benefits. Children whose families are at 130% of poverty or less are eligible for free school lunches, and those between 130% and 185% are eligible for reduced-cost lunches. In Lamoille County, 45.4% of children receive free or reduced-cost lunches, 50.6% in Orange County, and 39.6% in Washington County.⁶ The overall rate for Vermont of children receiving free or reduced-cost lunches in 2017 was 44.1%.

Housing Status

Income levels also correlate with housing status. **Between 2000 and 2017, there was a 16% drop in home ownership rates in Capstone's service area.** This means there are now more people looking for rental housing. The high demand for housing is evidenced by the area's overall 0.9% residential vacancy rate. **In 2017 Lamoille County had a 0% residential vacancy rate.** Poor housing availability leads to an increase in people living in unsafe, unsanitary homes. Overall, there has been an improvement in that area, with the rate of housing without plumbing decreasing from 0.91% to 0.74% in the 17-year period.⁷ However, it should be noted that Washington County saw an increase in homes without plumbing—0.63% to 0.88%—over the same time period. All three counties reported an increase in occupied housing units, yet there are still significant unmet housing needs.

Report Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate
Area	51,910	487	0.9%
Lamoille County, VT	12,440	0	0%
Orange County, VT	12,038	130	1.1%
Washington County, VT	27,432	357	1.3%
Vermont	297,543	4,064	1.4%
United States	146,832,025	3,825,190	2.6%

Housing is generally considered “affordable” if households spend less than 30% of their income on housing costs. In Orange County, 51% of renters pay 30% or more of their income for rent, and 47% of those in Lamoille and Washington Counties are doing so. However, the housing burden in the three-county area can be considered extreme, with **28% of households in Lamoille County paying 50% or more of their income for rent, while 23% of renters in Orange County and 22% of renters in Washington County are likewise burdened.** The hourly wage necessary to afford a two-bedroom apartment at fair-market rent value is \$19.48 in Lamoille County (that is, 1.5 full-time jobs are needed to afford rent), \$18.79 in Orange County (1.8 jobs needed), and \$20.46 (1.9 jobs) in Washington County.⁸

⁶ <https://datacenter.kidscount.org/data/tables/8185-students-enrolled-in-the-free-reduced-price-school-meals-program?loc=47&loct=5#detailed/5/6798-6811/false/1603,1539,1381,1246,1124,1021,909,857,105/any/16703>

⁷ US Census Bureau, American Community Survey, US Census Bureau, Decennial Census. 2013-2017. Source geography: County

⁸ Out of Reach: The High Cost of Housing. National Low Income Housing Coalition 2018.

Energy Costs

Energy costs can place a significant burden on households with low incomes. This is especially evident in eastern Barre City, where the energy burden (percentage of median household income spent on energy) is among the highest in Vermont. **There the electricity burden is 7.1% and the transportation energy burden is 9.8%, placing east Barre City among the five highest energy cost–burdened census blocks in Vermont.**

When added to the housing cost burden, the energy burden faced by families with low incomes can make meeting basic needs a difficult and persistent challenge.

Health Care

Across the state, the average rate of individuals without health insurance is 2% to 4%. Washington and Orange counties fall within this bracket, with 2% and 4% uninsured, respectively. Lamoille County, however, is an outlier: **11% of Lamoille County residents lack health insurance, the highest uninsured rate in the state.**⁹

Substance abuse—in particular, opioid and other drug use—is another issue of great concern in the Capstone service area. According to the Vermont Department of Health, as of January 2019, 493 people in Washington, Lamoille, and Orange counties received treatment with buprenorphine (163) or methadone (330) at a treatment “hub.” (In Vermont’s promising system for substance abuse treatment—the “hub and spoke” model—a “hub” is a facility where individuals with more complex needs can receive services, while a “spoke” provides services to those requiring less intervention or who have been treated at a hub and are now needing less intensive services. There are three hubs in Lamoille County, two in Orange County, and four in Washington County.

⁹ http://www.healthvermont.gov/sites/default/files/documents/pdf/VHHIS_Report_2018.pdf

Assessing the Area's Priorities

Capstone solicited input from recipients of agency services (customers), community members, community partners, agency staff, and the Capstone board of directors. A total of 1238 individuals responded to surveys, providing input on perceived community and family needs and assessing the relative importance of issues facing the community. Analysis of the survey responses yielded the following needs (in order of priority):

1. Housing
2. Transportation
3. Health and mental health care
4. Food and nutrition
5. Jobs and economic development

These priorities are supported by the demographic data available for the three-county area. It is apparent that all three counties served by Capstone have a high rate of people living in poverty, a higher unemployment rate than the rest of Vermont, and lower median income than the rest of the state. Contributing to this is the number of people lacking the requisite education to support higher paying jobs and an extreme discrepancy between the wages of women versus men.

The housing burden in the three-county area—along with an extremely low vacancy rate—strongly supports survey respondents' view of housing as the area's number one priority.

PRIORITY 1: HOUSING

Housing stock in the area is aging, and homeownership is becoming increasingly cost-prohibitive. This is placing a greater demand on rental properties. There is an extremely low vacancy rate throughout the three-county area, particularly so in Lamoille County, where the vacancy rate is 0.0%. The quality of the housing stock diminished in Washington County where the rate of homes without plumbing increased from 0.63% in 2000 to 0.88% in 2017. In Lamoille and Orange counties, the number of homes without plumbing has decreased.

The lack of affordable housing in the area was cited as another factor in the housing crisis. In Orange County, 51% of renters pay 30% or more of their income for rent, while 47% of renters in Lamoille and Washington Counties are doing so. However, the housing burden in the three-county area can be considered extreme, with 28% of households in Lamoille County paying 50% or more of their income for rent, while 23% of renters in Orange County and 22% of renters in Washington County also burdened with such high housing costs.¹⁰

¹⁰ <https://www.housingdata.org/profile/rental-housing-costs/rent-cost-burden>

FY 2019 HUD Fair Market Rents (Monthly)

County	1 Bedroom	2 Bedrooms
Lamoille	\$829	\$988
Orange	\$735	\$960
Washington	\$785	\$1,036

The housing data outlined above reinforce the survey results, in which housing was considered by Capstone customer, community, partner, staff, and board to be the number-one priority need for families and communities. The needs assessment of the Central Vermont Medical Center likewise identified housing as a major issue.

According to the Capstone survey responses, the top three strategies to address housing needs were identified as:

- Homelessness prevention/housing stabilization
- Fuel/utility assistance
- Maintain/increase safe, affordable apartments

Two areas prioritized by the Lamoille Housing Study and Needs Assessment are expansion of market-rate rental housing and subsidized housing.

As part of the Capstone survey, customers were asked to comment on the main problems with housing and utilities. Of the 162 narrative responses received, 34% were related to lack of money, 15% indicated respondents' inability to make necessary home repairs, 12% identified the lack of affordable housing, and 11% expressed the need for weatherization of their homes.

PRIORITY 2: TRANSPORTATION

The three chief issues cited by Capstone survey respondents regarding transportation were:

- Lack of public transportation to get to work
- Obtaining an affordable car
- Vehicle maintenance and repairs

The area is fortunate to have available bus transportation: Green Mountain Transit has routes to the Burlington, Montpelier, and local area; the Montpelier Circulator operates Monday through Saturday and includes evening operating hours; and the Stagecoach provides rides throughout Orange county as well as commuter transportation to the Montpelier and West Lebanon, NH areas. The Stagecoach also provides scheduled service three days a week to small towns such as Hancock and Chelsea. In addition, there are routes scheduled for shopping trips to Berlin and West Lebanon, New Hampshire, on a monthly basis. All transit providers have an option for individuals to schedule rides. Despite this, access to the bus can be a challenge as customers noted:

“Public transportation is not reliable—early or late continuously.”

“I can’t go anywhere but doctors or groceries.”

“Services are not available. Buses do not run when I need them.”

“I work a lot and they don’t really take me to work and back because of my hours.”

“We need to expand the reach of GMT buses. While they run in the downtown areas, those just outside of the service area have no options.”

Another transportation challenge identified by survey respondents was not having the money to buy reliable cars or to afford needed maintenance and repairs. Cars fall into disrepair and/or become inoperable and are unable to pass state inspection. Capstone customers aptly summed up their dilemma:

“Can’t keep my car ‘road worthy.’”

“I can’t afford to fix it, and now it’s not inspected.”

“Just hard to afford the upkeep on beaters and can’t afford anything nice and sometimes it’s hard to work a schedule around public transportation.”

PRIORITY 3: HEALTH AND MENTAL HEALTH

Health/mental Health was identified as the overall number three priority by all five groups of respondents to Capstone needs assessment surveys. The top issues identified were:

- Accessible and affordable health care for all
- Mental health counseling/treatment
- Accessible and affordable dental care for all
- Opiate/substance abuse counseling/treatment

Customer respondents (129) identified the following areas of challenge when attempting to access health or mental health care:

- Mental health diagnoses (29%)
- Accessing mental health treatment in a timely manner (15%)
- Access to dental care and lack of dental insurance (10%)
- Paying for care (9%)
- Stress (9%)
- Lack of medical insurance (8%)

In Lamoille County—where the uninsured rate, at 11%, is the highest in state—a Community Health Team helps patients navigate the health care system, utilize community services, find affordable prescriptions, and assist in managing chronic medical conditions.

The three-county area has 13 Federally Qualified Health Centers (FQHCs). (An FQHC is a medical center that qualifies for special reimbursements under Medicare and Medicaid and is mandated to offer services to all, regardless of ability to pay.)

Customers noted that finding dentists that take Medicaid is a particular challenge. Perhaps this is why in fiscal year 2018, only 25% of adult Medicaid beneficiaries received any dental service, and 13% of those received services at or above the \$510 cap. Only 9% of adults received a preventative cleaning. In contrast, 71% of children received dental care in calendar year 2017.¹¹

PRIORITY 4: FOOD AND NUTRITION

Food and nutrition were the fourth overall priority needs, according to Capstone customer, community, partner, staff, and board survey respondents. According to Feeding America, the food insecurity rate in Lamoille County is 12% (3,120 people), Orange County 11% (3,180 people), and Washington County 11% (6,600 people).¹²

There are 5,673 people in the three-county area who currently receive SNAP benefits but 3,021 people who are eligible but not enrolled.

The top three strategies identified by the Capstone survey respondents to address food and nutrition issues were:

- Affordable, nutritious food
- Basic food security for all
- Food shelves and distribution systems

¹¹ Utilization of Dental Benefits by Medicaid Members. Cory Gustafson 2-18-19

¹² <http://map.feedingamerica.org/county/2016/overall/vermont/county/washington>

Highlighted specifically was the need to address the region’s “food deserts,” such as Barre City, with sustainable solutions (beyond food shelves).

When customers were asked to identify the programs or services that they lacked, 11% of the 79 respondents who wrote in an answer to the question indicated that access to food was an issue.

Other Capstone customer comments regarding food and nutrition issues included:

“I could benefit if I used the food shelf. My grocery money would stretch further but there are people that need it more than myself.”

“I use the food shelf to help cut back on the monthly cost of food bill. It saves me so much money.”

“I don’t know where the food shelves are or how to go about accessing them. There isn’t enough money to save for new clothing if something wears out.”

“I should apply for Food Stamps, but I don’t because I do not want to take what others need and the rules are continuously changing to receive.”

PRIORITY 5: JOBS AND ECONOMIC DEVELOPMENT

As of August 2018, the unemployment rate in the three-county area was 2.7%, with Lamoille County the highest, at 3.2%.¹³ Customers identified age discrimination, transportation, childcare, and disability as the biggest barriers to accessing employment. **While the unemployment rate is low, available jobs are often in the service and retail sectors, both of which are traditionally low-paying fields. In addition, transportation and educational barriers remain challenges to be addressed.**

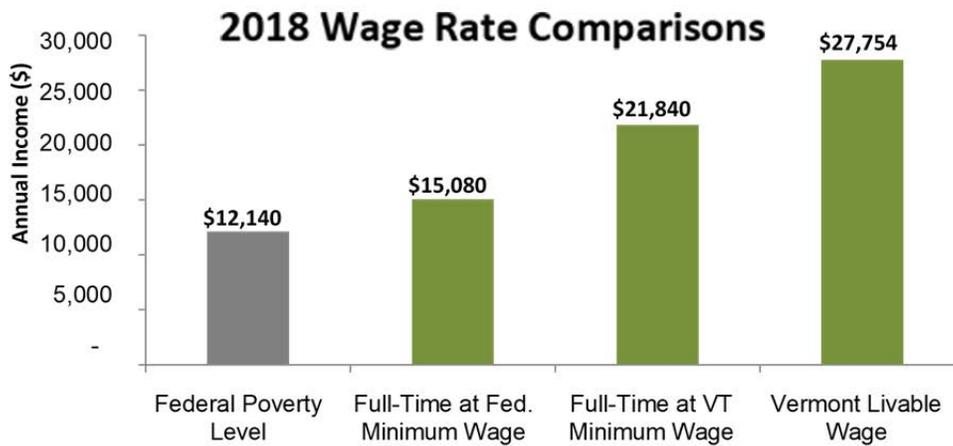
For example, while access to transportation has improved, public transportation schedules do not work for those in outlying areas or who have hours other than the traditional 7:00 am–3:00 pm or 9:00 am–5:00 pm. Childcare is also noted to be difficult to find, especially when care for an infant is needed. And cost is often prohibitive. For parents with several children, childcare can cost more than their income.

¹³ US Department of Labor, Bureau of Labor Statistics, 2018, August.

The top employment-related issues cited by Capstone survey respondents are:

- Livable wages/good benefit jobs
- Job readiness/life and workplace skills
- Job retention: Work supports and interventions

The **Vermont Livable Wage** is defined in state statute as the hourly wage required for a full-time worker to pay for one-half of the basic needs budget for a two-person household, with no children, and employer-sponsored health insurance, averaged for both urban and rural areas. **The 2018 Vermont Livable Wage is \$13.34 per hour.**



ABOUT US



Capstone Community Action works with individuals and families to rise out of poverty and advocates for economic justice for all Vermonters. Capstone Community Action's purpose is to empower individuals and families with the tools, resources and capacity to create more resilient households and communities.

Serving the communities of Lamoille, Orange and Washington Counties since 1965, Capstone Community Action has earned a reputation for leadership and advocacy on behalf of low-income families, and as an incubator for innovative strategies and programs to transition households out of poverty.

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