CAPSTONE
COMMUNITY ACTION

2025 COMMUNITY NEEDS ASSESSMENT

7/23/2025

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Table of Contents

Capstone Community Action Needs Assessment 2025 4

Introduction 4

Mission Statement 4

Population Profile for Lamoille, Orange, and Washington Counties 6

Total Population 6

Total Population by Age Groups, Total 6

Total Population by Age Groups, Percent 7

Total Population by Gender 7

Total Population by Race Alone, Total 8

Total Population by Race Alone, Percent 8

Total Population by Ethnicity Alone 9

Population data points from 2025 Community Needs Assessment Survey 9

Population Key Findings 9

Needs Assessment for Population: 9

Income and Poverty Profile for Lamoille, Orange, and Washington Counties 10

Income - Median Household Income 10

Households by Household Income Levels, Percent 11

Poverty Children below 200% of Poverty Level 11

Households in Poverty 12

Children in Poverty 12

Income - Public Assistance Income 12

Income - Average Public Assistance Dollars Received 13

Income-Public Assistance Dollars Received by household count 13

Income and Poverty Data Points from Community Needs Assessment Survey 2025: 13

Income and Poverty Key Findings: 14

Needs Assessment for Income and Poverty programming: 14

Areas of Community Focus 15

Housing Profile 16

Renter-Occupied Housing 16

Homeowners 17

Housing Cost Burden (Owners) 17

Housing Cost Burden (Renters) 18

Evictions: 18

Individuals Experiencing Homelessness: 19
Housing Data Points from the Community Needs Assessment Survey 2025: 19
Housing Key Findings: 20
Needs Assessment for Housing Related Programming: 20
Food Security Programming Profile: 21
Households Receiving SNAP by Poverty Status (ACS) 21
Food Security Data Points from Community Needs Assessment 2025: 22
Food Security Key Findings: 22
Needs Assessment for Food Security Programming: 23
Childcare Profile 24
Head Start 24
Child Care Centers in Capstone's Service Area: 24
Cost of Child Care in Vermont: 25
Child Care Data points from Community Needs Assessment 2025: 25
Child Care Key Findings: 25
Needs Assessment for Child Care Programming 25
Healthcare Profile 26
Healthcare Costs for Vermonters 26
Potential Threats to Medicaid 26
Healthcare Data Points from Community Needs Assessment 2025 27
Healthcare Key Findings: 27
- Needs Assessment for Healthcare: 27
Transportation Profile: 28
Cost of car ownership in Vermont for a new car costing $47,400 28
# of cars per driving age person: 28
Donated cars or transportation for low-income families: 29
Public Transportation: 29
Commuter Travel Patterns: 30
Micro-Transit in Central Vermont: 30
Transportation Data Points from Community Needs Assessment 2025: 30
Transportation Key Findings: 31
Needs Assessment for Transportation Programming: 31
Employment Profile 32
Current Unemployment Rate 32

Employment Training Programs in Vermont 32
Employment Data Points from the Community Needs Assessment Survey 2025: 32
Employment Key Findings: 33
Needs Assessment for Employment-Related Programming: 33
Weatherization, Utility and Heating Assistance Profile 34
Weatherization, Utility and Heating Assistance Data points from Community Needs Assessment 2025: 36
Weatherization, Utility and Heating Assistance Key Findings and Summary: 36
Needs Assessment for Weatherization, Utility and Heating Assistance Programming: 36
Climate Related Impacts 37
Impacts from floods 37
Climate Related Impacts (i.e., flooding) Data points from Community Needs Assessment 2025: 37
Climate Related Impacts (i.e., flooding) Key Findings: 37
Needs Assessment for Climate Related Impacts (i.e., flooding) 38
Financial Capability Profile 39
Debt to Income 39
Credit Scores: 39
Overall Financial Knowledge: 39
Financial Capability Data Points from the Community Needs Assessment Survey 2025: 40
Financial Capability Key Findings: 40
Needs Assessment for Financial Capability Programming: 40
Other Community Findings from the Community Needs Assessment 2025 41
Satisfaction with the Community 41
Living in the Community in the Next 5 years 41
Mental Health 41
Community Engagement 42
Satisfaction with Capstone's Programs and Services 42
Unmet Needs in the Community 43
Other Community Survey Key Findings 43
Needs Assessment for Other Community Findings: 44
Conclusion 44
Appendix A: Capstone Community Action Community Needs Assessment Summary Report including Top 5 Needs 45
Appendix B Voices of Central Vermont: Partnering with Capstone Community Action to Conduct a Community Needs Assessment 46
Appendix C: Barre City Needs Assessment 2025 47

Capstone Community Action Needs Assessment 2025

Introduction

Mission Statement

Capstone Community Action is one of five Community Action Agencies in the state of Vermont serving low- and moderate-income households who live primarily in Washington, Lamoille, and Orange and Northern Windsor counties. Capstone's mission is to foster resilient households and communities and to advance justice in social, economic, and environmental policy. We empower individuals with the tools and resources to move beyond poverty. Through advocacy and community collaboration we champion positive social change. We guide people to have a voice in their own transformation and promote a vision of what is possible.

Three years ago, in 2022 when we conducted our three-year needs assessment, little did we know what would be in store in those following years. Reeling from the effects of the Covid 19 pandemic, and seeing a steady increase in food insecurity and homelessness, we were unexpectedly assaulted by a "hundred-year" flood on July 10, 2023 which devastated Washington, Lamoille and Orange counties—back roads, highways, homes and businesses were damaged and destroyed and the slow and expensive process of rebuilding landed on many, including the statewide community action agencies whose counties were affected by the flooding. The flood was declared a federal disaster and as such, Capstone partnered with the state to support flood survivors from the July 2023 flood with the newly created Disaster Case Management Program (DCMP), funded through FEMA. Meanwhile, we provided small grants to flood survivors from donations to our flood fund and created the Main Street Flood Recovery Fund which raised nearly 1 million dollars to support small businesses who were directly impacted by the flooding with $2500 emergency cash infusions.

Rather than celebrating a year of recovery, on July 10, 2024, the region faced another "hundred-year" flood, which tested our resilience and questioned Vermont's ability to manage statewide emergencies. In typical community action fashion, Capstone immediately mobilized. We re-opened the Main Street Flood Recovery fund for a new round of impacted businesses and began to issue emergency flood recovery grants to newly (and dually) impacted families. We continued the work of supporting new flood survivors in 2024—mucking out basements, going door to door and checking on families, and providing extra meals for families with limited resources. Today, nearly a year later, the DCMP team, along with local Long Term Recovery Groups (LTRGs), continue to work with the most challenging 2023 flood cases and is partnering with Vermont Community Foundation who provides grants up to $25,000 to flood survivors working with the DCMP or the LTRGs. Capstone continues to provide grants to households affected by the 2023-24 floods in Plainfield and Montpelier through special funds housed under our fiscal umbrella.

The past three years also delivered more quiet crises, which continue to build with devastating impacts on our communities. The lack of affordable housing options, despite significant state investments, is crushing the ability of Vermonters to live and work successfully in our state. **Accordingly, the lack of affordable housing was selected as the top need across our service regions.** Currently, nearly 30% of homeowners in Capstone's service area with a mortgage pay more than 30% of their income on housing. In Lamoille County, that number is nearly 36%, 8.42% higher than the U.S.'s 27.38%. Forty-three percent (43%) of renters in our service region pay more than 30% of their income on rent. Evictions have increased by 45% since 2019.

Capstone's Family and Supportive Housing department answers over 8,000 calls a year for crisis services. In August 2024, we answered a monthly record of 445 housing calls. In any Capstone office site, housing accounts for a majority of walk-ins requests for services. As the federal government begins to whittle down affordable housing investments, rental assistance and vouchers, this crisis will not yield. This crisis is compounded by the lack of safe shelter options for community members experiencing homelessness. This lack of shelter options impedes participants' ability to fully engage in services that could lead to long-term stability.

At the same time as affordability wanes, the number of unsheltered Vermonters has risen. The pandemic has an enormous impact on housing and homelessness in our state. During the pandemic, federal economic support was generous, and eviction moratoriums protected renters. However, once these crucial support programs expired, evictions soared. People who received rental assistance found themselves unable to make rents, especially coupled with inflationary prices on food and energy. An unintended consequence of the pandemic supports was the increases in rent tenants experienced which made the units inaccessible once supports were gone. Post pandemic, construction costs increased while Vermont became a sought-after real estate market, which continues to drive prices up.

Our largest source of federal funding, Head Start has seen a significant increase in families with English as a second language and families experiencing homelessness in recent years. Head Start has provided multiple trainings to staff on best practice in working with children and families with English as a second language (ESL), has brought in support from our regional training program ESL specialist, increased our translation budget, purchased classroom/home visiting materials that reflect the culture of our enrolled families, and has increased collaboration with Refugee Resettlement. Head Start has also added reserved slots for children experiencing homelessness. This allows the program to hold the slot for an additional 30 days to get in contact with the family. It often takes extra time to connect with families on the waitlist when they are experiencing homelessness, and this allows for the extra time needed to make that happen.

Today-2025

With 2025 underway, we are entering a critical phase in planning our next Community Needs Assessment to guide priorities and inform strategic decision-making. With a newly elected federal administration under the second Presidency of Donald Trump, we are facing potentially monumental changes in Community Action with unprecedented threats to Head Start, LIHEAP (Low Income Home Energy Assistance Program), Weatherization, and CSBG (Community Service Block Grant) funding: foundational and critical funding sources that support the core work of Community Action. As of this writing, two out of four programs have been cut from the House Human Services budget for FY26, a major blow to the community action agencies around the country. While we cannot predict the future today, Community Action will undoubtedly not go unscathed by cuts to the federal budget. What this means for our community and the needs we have identified in this assessment remains to be seen. We will continue to advocate for the most vulnerable in our communities—the hungry, the unhoused, the people with the fewest means to support themselves with dignity.

Methodology:

The information and graphs in this document provide context for our 2025 Needs Assessment and were populated from the Community Action Partnership Community Needs Assessment Data Hub using data from the American Community Survey 2019-23 5-year estimates. This hub requires membership to access the data. The team of Capstone employees who compiled the report relied on data from other Vermont-based sources such as Vermont Legal Aid, Vermont Housing Finance Authority's Housingdata.org site, Hunger Free Vermont, articles in local newspapers, and other sources noted in the report. Additionally, in partnership with Middlebury College and Professor Alex Lyford and his Statistical Studies students, we conducted a 3-year community needs assessment survey which received over 500 responses of which 365

were considered “high quality” responses (see attached Community Needs Assessment Report as compiled by students Ken Jin and Anna Krause at Middlebury College). Of the 365 high quality responses, 2/3 of the respondents were service users, higher than our previous community needs assessment in 2022, where more than 50% of respondents were not service users.

The 2025 Needs Assessment for Capstone Community Action is designed as follows:

- Introduction
- An in-depth description of the topic as it relates to Capstone with census and other useful data.
- Data Points for topic from the 2025 Community Needs Assessment Survey
- Topic Key Findings
- Needs Assessment for topic.
- Conclusion

Population Profile for Lamoille, Orange, and Washington Counties

Total Population

A total of 115,588 people live in the 1,835.32 square mile report area defined for this assessment according to the U.S. Census Bureau American Community Survey 2019-23 5-year estimates. The population density for this area, estimated at 63 persons per square mile, is less than the national average population density of 94 persons per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Capstone’s Service Area Location	115,588	1,835.32	63
Lamoille County, VT	26,036	461.25	56
Orange County, VT	29,594	687.01	43
Washington County, VT	59,958	687.06	87
Vermont	645,254	9,217.26	70
United States	332,387,540	3,533,298.58	94

Data Source: US Census Bureau, American Community Survey. 2019-23.

Total Population by Age Groups, Total

This indicator reports the total population of the report area by age groups.

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Capstone’s Service Area	5,001	16,517	9,382	13,632	14,644	14,773	17,557	24,082

Lamoille County, VT	1,234	4,003	2,104	3,335	3,548	3,373	3,711	4,728
Orange County, VT	1,250	4,076	2,187	3,217	3,546	3,680	4,886	6,752
Washington County, VT	2,517	8,438	5,091	7,080	7,550	7,720	8,960	12,602
Vermont	28,053	89,124	65,081	76,672	78,001	78,174	96,008	134,141
United States	18,939,899	54,705,339	30,307,641	45,497,632	43,492,887	40,847,713	42,626,382	55,970,047

Total Population by Age Groups, Percent

This indicator reports the percentage of age groups in the population of the report area.

The percentage values could be interpreted as, for example, "Of the total population in the report area, the percentage of population age 0-4 is 4.33%)."

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Capstone's Service Area	4.33%	14.29%	8.12%	11.79%	12.67%	12.78%	15.19%	20.83%
Lamoille County, VT	4.74%	15.37%	8.08%	12.81%	13.63%	12.96%	14.25%	18.16%
Orange County, VT	4.22%	13.77%	7.39%	10.87%	11.98%	12.43%	16.51%	22.82%
Washington County, VT	4.20%	14.07%	8.49%	11.81%	12.59%	12.88%	14.94%	21.02%
Vermont	4.35%	13.81%	10.09%	11.88%	12.09%	12.12%	14.88%	20.79%
United States	5.70%	16.46%	9.12%	13.69%	13.08%	12.29%	12.82%	16.84%

Total Population by Gender

This indicator reports the total population of the report area by gender.

The percentage values could be interpreted as, for example, "Among the total report area population, the percentage of population that is male is 49.94%."

Report Area	Male	Female	Male, Percent	Female, Percent
Capstone's Service Area	57,728	57,860	49.94%	50.06%
Lamoille County, VT	13,045	12,991	50.10%	49.90%
Orange County, VT	14,809	14,785	50.04%	49.96%
Washington County, VT	29,874	30,084	49.82%	50.18%
Vermont	320,321	324,933	49.64%	50.36%
United States	164,545,087	167,842,453	49.50%	50.50%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Total Population by Race Alone, Total

This indicator reports the total population of the report area by race alone, without considering respondents' ethnicity. An ACS survey respondent may identify as a single race or may choose multiple races. Respondents selecting multiple categories are racially identified as “Two or More Races.”

Data Source: US Census Bureau, American Community Survey. 2019-23.

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Two or More Races
Capstone’s Service Area	107,670	937	847	198	2	1,002	4,932
Lamoille County, VT	24,026	296	212	104	0	384	1,014
Orange County, VT	27,749	110	173	74	2	173	1,313
Washington County, VT	55,895	531	462	20	0	445	2,605
Vermont	589,835	7,887	10,700	1,273	120	4,413	31,026
United States	210,875,446	41,070,890	19,352,659	2,924,996	629,292	21,940,536	35,593,721

Total Population by Race Alone, Percent

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Two or More Races
Capstone’s Service Area	93.15%	0.81%	0.73%	0.17%	0.00%	0.87%	4.27%
Lamoille County, VT	92.28%	1.14%	0.81%	0.40%	0.00%	1.47%	3.89%
Orange County, VT	93.77%	0.37%	0.58%	0.25%	0.01%	0.58%	4.44%
Washington County, VT	93.22%	0.89%	0.77%	0.03%	0.00%	0.74%	4.34%
Vermont	91.41%	1.22%	1.66%	0.20%	0.02%	0.68%	4.81%
United States	63.44%	12.36%	5.82%	0.88%	0.19%	6.60%	10.71%

Data Source: US Census Bureau, American Community Survey. 2019

Total Population by Ethnicity Alone

This indicator reports the total population of the report area by ethnicity alone.

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Capstone's Service Area	115,588	2,762	2.39%	112,826	97.61%
Lamoille County, VT	26,036	642	2.47%	25,394	97.53%
Orange County, VT	29,594	506	1.71%	29,088	98.29%
Washington County, VT	59,958	1,614	2.69%	58,344	97.31%
Vermont	645,254	16,058	2.49%	629,196	97.51%
United States	332,387,540	63,131,589	18.99%	269,255,951	81.01%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Population data points from 2025 Community Needs Assessment Survey:

- 97.6% are not Hispanic or Latino, aligning exactly with the census data for Capstone's service area.
- 90% report their race as White and 3.1% reported as Black or African American.
- 75% report as Female.
- 70% report as living in single households or households without children, or married (no children in household).
- 6.5% report as single parent family with children; 9.3% report as 2 parent household with children.
- 59% of respondents are aged 55+; 41% age 19-54; median age of respondents is 60.

Population Key Findings:

- 36% of Capstone's catchment area is age 55+ compared to the National rate of 29.66%, aligning with concerns about Vermont's aging population.
- Vermont continues to have a population which is largely White (91.41%) with an even higher percentage in Capstone's three-county service area (93.15% White) and less than 1% Black compared to the U.S. as a whole reporting a population of 12.36% Black persons.
- Additionally, Vermont, and Capstone's service area reports its Hispanic or Latino population at 2.49% and 2.39% respectively, compared to the national percentage of population nearly 19% Hispanic or Latino.
- Vermont's population of children aged 17 and under is 18.62%, slightly under the national percentage of 22.16%.
- Only 16% of Vermont adults aged 18-34 who are in their first 1-15 years of their working lives reside in Capstone's 3-county service area.

Needs Assessment for Population: N/A

Income and Poverty Profile for Lamoille, Orange, and Washington Counties

Vermont Legislative Joint Fiscal Office 2024 Vermont Basic Needs Budgets and Livable Wage Report published in January 2025 analyzes the monthly cost to live in Vermont based on family size and income earners. Costs for "basic needs" include housing, transportation, food, utilities, childcare, insurances, miscellaneous household/family expenses and savings. Configurations of families include single people, single people with one or two children, 2 adult wage earners with no children, two adults with one wage earner and two children, and two adult wage earners with two children. The Livable wage is defined as the hourly rate that a single person with employer-sponsored health care and a shared living space should earn to afford a basic needs budget. For 2024, the Livable wage was $19.53 in urban areas and $17.68 in rural areas. This amount significantly increases to $44.24/$41.03 when a single person has two children and lives in a non-shared space. For the purposes of this community needs assessment, for Capstone's rural service area, which equates to an annual salary of $85,342 for a single person with two children and $36,774 for a single person, no children living in a shared space.

https://ljfo.vermont.gov/publications/report/basic-needs-budget-reports/filter/author/jfo-staff

Income - Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, the average household income is usually less than average family income. *American Community Survey 2019-23 5-year estimates*

Report Area	Total Households	Average Household Income	Median Household Income
Capstone's Service Area	49,688	$101,008	No data
Lamoille County, VT	11,424	$104,442.98	$69,897
Orange County, VT	12,790	$94,637.47	$77,328
Washington County, VT	25,474	$102,666.90	$79,853
Vermont	269,466	$103,603.17	$78,024
United States	127,482,865	$110,490.58	$78,538

Households by Household Income Levels, Percent

Report Area	Under $25,000	$25,000 - $49,999	$50,000 - $99,999	$100,000 - $199,999	$200,000+
Capstone's Service Area	13.07%	17.85%	31.80%	28.68%	8.60%
Lamoille County, VT	11.54%	20.08%	33.18%	26.02%	9.18%
Orange County, VT	13.06%	16.86%	34.03%	29.40%	6.65%
Washington County, VT	13.76%	17.35%	30.07%	29.52%	9.31%
Vermont	14.29%	17.59%	29.39%	28.54%	10.19%
United States	15.00%	17.28%	28.46%	26.70%	12.56%

Poverty Children below 200% of Poverty Level

In the report area 30.70% or 6,444 children are living in households with income below 200% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Note: The total population measurements for poverty reports are lower than population totals for some other indicators, as poverty data collection does not include people in group quarters. See "Show more details" for more information.

Report Area	Total Population Under Age 18	Population Under Age 18 Below 200% FPL	Population Under Age 18 Below 200% FPL, Percent
Capstone's Service Area	20,992	6,444	**30.70%**
Lamoille County, VT	5,007	1,618	32.31%
Orange County, VT	5,154	1,658	32.17%
Washington County, VT	10,831	3,168	29.25%
Vermont	115,296	33,264	28.85%
United States	72,472,636	26,544,399	36.63%

Households in Poverty

In 2023, it is estimated that there were 4,419 households, or 8.9%, living in poverty within the report area.

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Capstone's Service Area	49,688	4,419	8.89%
Lamoille County, VT	11,424	970	8.5%
Orange County, VT	12,790	1,223	9.6%
Washington County, VT	25,474	2,226	8.7%
Vermont	269,466	28,690	10.7%
United States	127,482,865	15,880,048	12.5%

Children in Poverty

Child Poverty Rate (ACS) Ages 0-17 Population and poverty estimates for children age 0-17 are shown for the report area. According to the American Community Survey 5- year data, an average of 10.2% percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 16.3%.

Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Capstone's Service Area	20,992	2,151	10.2%
Lamoille County, VT	5,007	402	8.0%
Orange County, VT	5,154	595	11.5%
Washington County, VT	10,831	1,154	10.7%
Vermont	115,296	12,421	10.8%
United States	72,472,636	11,829,878	16.3%

Income - Public Assistance Income

This indicator reports the percentage of households receiving public assistance income. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.

Income - Average Public Assistance Dollars Received

Report Area	Total Households Receiving Public Assistance Income	Aggregate Public Assistance Dollars Received	Average Public Assistance Received (in USD)
Capstone's Service Area	1,559	$8,071,500	$5,177
Lamoille County, VT	290	$1,432,100	$4,938
Orange County, VT	411	$1,504,700	$3,661
Washington County, VT	858	$5,134,700	$5,984
Vermont	8,859	$38,227,900	$4,315
United States	3,403,586	$15,042,736,900	$4,419

Income-Public Assistance Dollars Received by household count

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Capstone's Service Area	49,688	1,559	3.14%
Lamoille County, VT	11,424	290	2.54%
Orange County, VT	12,790	411	3.21%
Washington County, VT	25,474	858	3.37%
Vermont	269,466	8,859	3.29%
United States	127,482,865	3,403,586	2.67%

Income and Poverty Data Points from Community Needs Assessment Survey 2025:

- Respondents who reported using a service in the last three years are more likely to report lower household incomes than non-service users.
- For all respondents (service users and non-service users), the largest tier of income was "over 50K", but the second highest tier income reported was "20K-30K" with 4 times more respondents as service users in this income range, and 3.7 times more service users in the 10K-20K range.

Income and Poverty Key Findings:

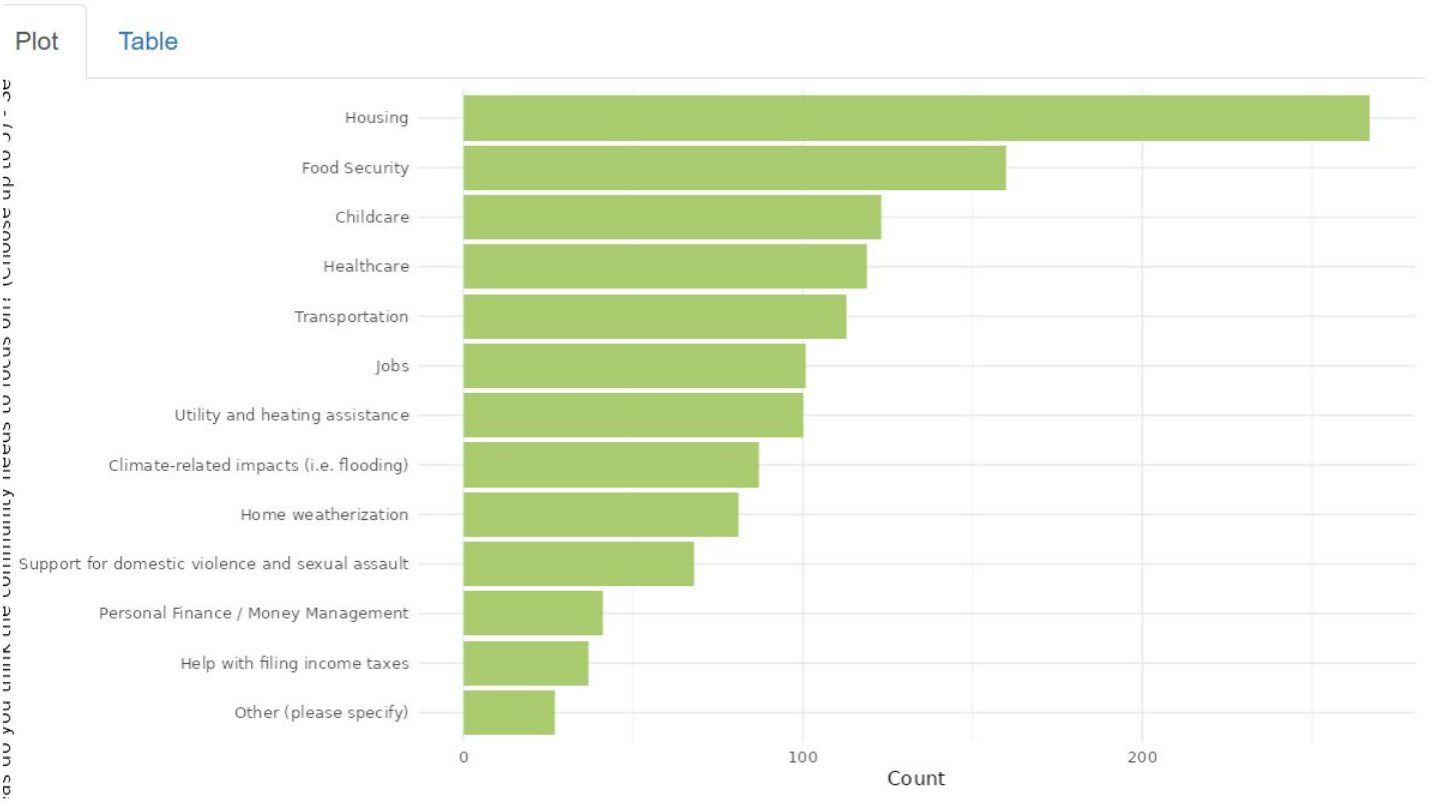
- **Median Household Income:** Washington and Orange counties are aligned with the US median household income while Lamoille County's median income of $69,897 is approximately 14% lower than Washington county's $79,853.
  In stark contrast, Barre City, Capstone's headquarter city located within Washington County, reports a median household income of $53,288; Washington County's median household income is 50% higher than Barre City's median household income.
- Most of Capstone's client base do not earn a livable wage, as defined by Vermont Legislative Joint Fiscal Office 2024 Vermont Basic Needs Budgets and Livable Wage Report
- **Children living in households below 200% of Poverty:** Nearly 31% of children aged 0-17 live in households eligible for Capstone's CSBG services.
- **Poverty:** Capstone's 3-county service area reports a lower % of people in poverty (8.89%) compared to the US level, 12.5% and the state's 10.7%
    - 19.3% of the population of Barre City live in poverty, nearly double the state's 10.7%.
- **TANF/GA:** 3.14% of households receive public assistance dollars (Temporary Assistance for Needy Families {Reach Up} and General Assistance {GA}) in Capstone's service area compared to the US rate of 2.67% of households receiving public assistance. Capstone's service receives 17% *more* in aid than the US total.
- **Supplemental Social Security Income (SSI):** nearly 5% of households in Capstone's service area receive SSI.

Needs Assessment for Income and Poverty programming:

- **Head Start recruitment and Enrollment:** Nearly 1/3 of the children living in Capstone's service area live in low-income households, which may lead to higher insecurity and educational disadvantages. Continuing to recruit for and enroll families in Head Start services may increase educational opportunities for these families living with low incomes.
- **Continued Services for incomes 200% of poverty:** The percentage of children living in households of 200% of poverty or lower is higher in all three counties than the state percentage rate. This indicates a continued need for Community Action services in our three-county area, many which have an income qualifying threshold of 200% of poverty or lower.

Areas of Community Focus

Capstone's 2025 Survey to the Community asked respondents to rate the top 5 areas that the community should focus on. The results are shown in the table below.



The following pages provide comprehensive data on the areas of community need in the order of importance of what the community should focus on. As Capstone does not provide support for domestic violence and sexual assault, this report does not cover this topic.

The outline includes:

- Profile of topic (i.e., Housing) with narratives and graphs
- Topic Data Points from 2025 Community Needs Assessment Survey to the public
- Topic Key Findings from the profile information and survey results
- Needs Assessment for Capstone programming related to the topic

Housing Profile ***(Capstone programs include Family Community Support Services Homeless prevention, emergency shelter, rapid rehousing and 1:1 housing counseling, Home Weatherization)***

Affordable housing remains a critical need in Vermont and across much of the United States and was identified as the top community need in our 2025 Community Needs Assessment survey. Locally, this is underscored by Capstone's data, which shows that 1,376 unduplicated households in central Vermont sought housing support through our Family Community Support department since the beginning of FY23. *(Goengage data warehouse, FCSS housing services 10-1-2022_6-30-2025).* According to Vermont's Housing Needs and How Vermont Housing Finance Agency is Meeting the Challenge report from January 2025, if the post pandemic growth continues at the post 2020 pace, the state will need nearly 36,000 more homes from 2025-2029 to meet projected growth needs. Of those 36,000 homes, nearly 3300 will be needed to address the homelessness. *(*W~Maura Collins~Vermont Housing Finance Agency and Housing Affordability~1-10-2025.pdf) Until we see a marked increase in new and affordable housing, Capstone's housing program and accompanying support services will continue to be essential to the community.

Another great concern for Vermont, and the rest of the country, is the new development on the federal level to decrease the funding for section 8 housing vouchers by 40% and give that money directly to the states to determine how to best use it. Section 8 vouchers recipients only pay 1/3 of their income toward rent, which allows them to be able to afford to live in an apartment for which they otherwise could not pay. According to a May 22, 2025 report in VT Digger, The Vermont State Housing Authority has stopped issuing new vouchers and will be cutting up to "489 vouchers from its existing rolls through attrition" (not giving them out again when someone dies, moves away, or is no longer eligible). This does not bode well for the current 3379 applicants on the wait list. (Vermont's largest provider of Section 8 housing subsidies will stop issuing new vouchers - VTDigger). It is likely that providers like Capstone will see an increase in the need for housing assistance as people no longer have access to the Section 8 vouchers and will not be able to afford the limited housing that will be available.

Renter-Occupied Housing

Report Area	Total Occupied Housing Units	Renter-Occupied Housing Units	Total Housing Units	Percent Renter-Occupied Housing Units as a % of total housing units
Capstone's Service Area	49,688	12,302	60, 019	20.50%
Lamoille County, VT	11,424	3,115	14,138	22%
Orange County, VT	12,790	2,369	15,021	18.52%
Washington County, VT	25,474	6,863	30,860	26.94%
Vermont	269,466	73,304	337,072	27.20%
United States	127,482,865	44,590,828		34.98%

All occupied housing units that are not owner occupied, whether they are rented or occupied without payment of rent, are classified as renter occupied.

Data Source: US Census Bureau, American Community Survey. 2019-23 and .Housingdata.org/profile/snapshot2023 data

Homeowners

The U.S. Census Bureau estimated there were 37,341 owner occupied homes of the estimated 60,019 housing units in the report area in 2023. This 62.22% is a decrease over the 71.46% owner occupied homes in 2000.

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	Owner Occupied Homes 2000	Total Housing Units 2023	Owner Occupied Homes 2023	Owner Occupied Homes 2023
Capstone's Service Area	43,816	31,311	71.46%	60,019	37,341	62.22%
Lamoille County, VT	9,221	6,534	70.86%	14,138	8,309	58.77%
Orange County, VT	10,936	8,559	78.26%	15,021	10,421	69.38%
Washington County, VT	23,659	16,218	68.55%	30,860	18,611	60.31%
Vermont	240,634	169,784	70.56%	337,072	196,162	58.20%
United States	105,480,101	69,815,753	66.19%	142,332,876	82,892,037	58.24%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, American Community Survey. 2019-23.

Housing Cost Burden (Owners)

The 2019 - 2023 American Community Survey (ACS) shows in the report area that 27.38% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 29.13% of owners with mortgages and 18.35% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Capstone's Service Area	49,688	22,560	6,572	**29.13%**	14,781	2,712	18.35%
Lamoille County, VT	11,424	5,023	1,798	35.80%	3,286	703	21.39%
Orange County, VT	12,790	6,074	1,808	29.77%	4,347	588	13.53%
Washington County, VT	25,474	11,463	2,966	25.87%	7,148	1,421	19.88%
Vermont	269,466	118,985	33,445	28.11%	77,177	14,503	18.79%

United States	127,482,865	50,718,449	13,886,916	27.38%	32,173,588	4,391,728	13.65%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, American Community Survey. 2019-23.

Housing Cost Burden (Renters)

The 2019 - 2023 American Community Survey (ACS) shows in the report area that 46.89% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 42.78% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Capstone's Service Area	49,688	12,347	5,282	**42.78%**
Lamoille County, VT	11,424	3,115	1,246	40.00%
Orange County, VT	12,790	2,369	1,067	45.04%
Washington County, VT	25,474	6,863	2,969	43.26%
Vermont	269,466	73,304	34,630	47.24%
United States	127,482,865	44,590,828	20,909,407	46.89%

Evictions:

The U.S. Census incorporates data from The Eviction Lab which provides data of Eviction filing rate by year, for the years 2007-2018. Up until 2018, Capstone's service area, and all of Vermont had a significantly lower eviction rate than that of the United States. However, as reported in 2024 by Legal Services Vermont and Vermont Legal aid in their Statewide Legal Needs Assessment, in 2019, Eviction was the most pressing legal need for low-income Vermonters. In 2024, some eviction metrics are reporting a nearly 45% increase. Furthermore, reported "Assistance Inquires" to Vermont Legal Aid revealed that 35% of the calls were related to housing. Of those calls, 43% were related to Eviction (Eviction for Cause/No Cause 25% and Eviction for non-payment 18%). Below is data from The Eviction Lab from 2007-2018. There is no updated data for subsequent years.

Report Area	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Capstone's Service Area	1.9%	1.9%	1.6%	1.8%	2.1%	2.1%	2.0%	1.9%	1.8%	2.2%	2.0%	1.9%
Lamoille County, VT	1.7%	1.7%	1.5%	1.5%	1.3%	2.2%	1.5%	1.3%	1.1%	1.7%	1.5%	1.3%
Orange County, VT	1.9%	2.0%	1.2%	1.9%	2.3%	2.0%	2.3%	2.2%	1.5%	2.5%	1.8%	2.3%

Washington County, VT	1.9%	2.0%	1.7%	1.8%	2.3%	2.0%	2.1%	2.1%	2.1%	2.3%	2.3%	1.9%
Vermont	1.9%	2.0%	1.8%	1.9%	2.1%	2.2%	2.3%	2.3%	2.1%	2.2%	2.2%	2.1%
United States	9.6%	9.7%	9.4%	9.4%	9.4%	9.1%	9.0%	8.7%	8.4%	8.2%	8.2%	7.8%

Individuals Experiencing Homelessness:

The following data is self-reported by individuals experiencing homelessness during the point in time count of 2024 and may be duplicated in columns 3 and 4, Chronic Health Conditions:

Location	**Individuals experiencing Homelessness***	**# of children under age 18**	**Chronic Health Conditions adults: Mental Health (Severe and Persistent)**	**Chronic Health Conditions adults: Chronic Substance Abuse (alcohol or drugs)**
Capstone's Service Area	599 (17% of the State's homeless population)	108 (18% of individuals)	175 (29%)	86 (14%)
Lamoille County, VT	57	5 (9% of individuals)	27 (47%)	15 (26%)
Orange County, VT	78	16 (21% of individuals)	18 (23%)	11 (14%)
Washington County, VT	464 (13% of VT's homeless population)	163 (35% of individuals)	130 (28%)	60 (13%)
Vermont	3458	737 (21% of VT total)	855 (31% of VT adult total)	398 (15% of VT adult total)

*Housing & Homelessness Alliance of VT, Point-in-Time Count, 2024. The PIT count for January 2025 data is not yet available. *https://helpingtohousevt.org/2024-point-in-time-count/*

Housing Data Points from the Community Needs Assessment Survey 2025:

- **Housing ranked #1 out of 12 in the Areas that the Community Needs to Focus on.**
- 58% of survey respondents own their own home, aligning with the census data of 62% of service area population who own their home.
- 4.5% reported that they are homeless (either living in a shelter or someplace else). This reflects 26% of the homeless population as reported in the Point-in-Time count, likely those who visit Capstone's food shelf or housing program.
- 3.7% of respondents reported using Capstone's Emergency Housing Assistance program.
- In response to What is your biggest concerns with housing in your community, respondents cited Affordability, availability, concerns for homeless population, tenant/landlord issues, second homes/short term rentals and taxes as key concerns.

Housing Key Findings:

- From 2000-2023, only 16,211 housing units were added, a yearly increase of less than 2% increase in housing units per year.
- With that increase in housing units, during that time period there was a decrease in owner-occupied units with 62.2% of units owner-occupied compared to 71.46% owner occupied in 2000.
- Housing Cost Burden Homeowners: Nearly 30% of homeowners in Capstone's service area with a mortgage pay more than 30% of their income on housing. In Lamoille County, that number is nearly 36%, 8.42% higher than the U.S.'s 27.38%.
- Housing Cost Burden Renters: Nearly 43% of renters pay more than 30% of their income on rent. This is actually lower than Vermont's 46.24%, likely due to Chittenden County which reports a staggering 51.41% of renters who pay more than 30% of their income on rent.
- The loss of Section 8 voucher funding and the possibility of the state managing the voucher program on their own will be a significant shift in how the country supports housing for low-income families.
- While no data on Evictions is available since 2018 via the Eviction Lab, Vermont Legal Aid's **the Vermont Legal Needs Assessment** reports that eviction-related calls to Vermont Legal aid in 2024 have increase by 45% since 2019, indicating an increase in evictions in Vermont.
- Vermont's latest Point-in-Time count for 2024 shows that 599 people, or 17% of the homeless population in Vermont, live in Capstone's 3-county service area, with Washington county bearing the brunt with 13% of the statewide population of homeless individuals. 108, or 18% are children.
- Additionally, the Point-in-Time report shows that Mental Health, severe and persistent, affects 31% of adults experiencing homelessness and Chronic Substance abuse affects 15% of adults experiencing homelessness (may overlap)

Needs Assessment for Housing Related Programming:

- **Eviction Supports:** Due to a reported increase in eviction related calls to Vermont's Legal Aid, and responses in the Community Needs Assessment about challenging tenants as a housing concern, Capstone should continue to advocate for funds to provide wrap-around services to help low-income renters stay in their apartments. Additionally, Capstone should work to understand the "why" behind the evictions to determine how the housing program staff can better support individuals at risk of eviction.
- **Affordable Housing Advocacy:** Capstone should continue to advocate on a state and federal level for more affordable housing in its service area which will decrease demand, reduce the number of people who pay more than 30% of their income on housing, and increase the opportunity for homeownership.
- **Increase emergency shelters and wraparound housing supports**: With fewer Section 8 vouchers available, there is a risk of increased homelessness. And, with a higher percentage of homeless in Barre, there is a need for more shelter space and mental health services based on data from the Point in Time count.
- **Advocate for supports for Landlords** to encourage long-term rentals in place of short-term/vacation rentals or tax credits for sales of homes to first time homebuyers. There is a need for more affordable housing both for renters and homeowners. Capstone should consider advocating on a state level to inform the legislature of the pressures that the short-term rental market is having on the availability of long-term rentals.

Food Security Programming Profile: *(Capstone's programs include the Food Shelf, Farmers Market coupons for SNAP recipients, and its Kitchen. Former programs include Vermont Everyone Eats and Vermont Emergency Eats and the Community Kitchen Academy)*

The United Nations defines food security as "when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life." While Vermont has many resources for food access, we are not yet at a place where every Vermonter is food secure. According to a state of Vermont Department of Health report, in 2020, 5% of Vermont Adults "were worried they or someone in their home would not have enough food to eat." It also notes that Vermonters who suffer with food insecurity have lower incomes, lower education and employment levels and higher rates of chronic disease. *(Food Insecurity: Chronic Disease & Quality of Life)* Further, Hunger Free Vermont reports that currently in Vermont 2 in 5 people (40%) are "experiencing hunger" and that during the Covid 19 pandemic, families with children were 5.1 times as likely to face hunger. (*https://www.hungerfreevt.org/hunger-in-vermont and https://scholarworks.uvm.edu/calsfac/192/)*

Capstone's Food Shelf located in Washington county strives to contribute to a food secure community and to address the reality that not everyone can always afford to purchase healthy foods. For April 2025, the USDA Food plan for an average monthly cost for food under a Liberal Plan, a family of 4 with 2 adults and two teenage children requires $1642/month for food purchases. *(https://www.fns.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports)*

With 30% of children living in families under 200% of poverty in Capstone's service area, it is inevitable that many families will need a food shelf to fill the gaps. From a three-year period from 2022-2025, there were over 20,600 visits made by nearly 2500 unduplicated families. This number is not decreasing and reflects 56% more visits and 42% more families than in the previous three years from 2019-2022.

2500 families represent approximately 10% of the number of households in Washington county from 2019-2023, reported by the U.S. census as 25,474 households. This number aligns with the poverty level of 10.7% in Vermont as well as the number of families in Vermont receiving SNAP benefits, 10%.

*(*my Cap*)*

Food expenses have increased over the past three years while federal funding to support purchases of food for food shelves has recently been reduced. Capstone, and other community action agencies have lost funding from the federal Emergency Food and Shelter Program (EFSP) which reimburses food shelf purchases, and the USDA Local Foods Procurement funding which funds purchases of locally grown food direct from farmers, with 100% of the grant going directly to the farm with no administrative funds to the agency. These two critical programs result in approximately $40,000 in now lost revenue which will need to be replaced. Additionally, SNAP funding is being reduced on a federal level with expanded work requirements for recipients, increased cost-sharing for states, and restrictions on non-citizen's eligibility. These changes will only harm families and further burden the charitable food system. (Cuts to SNAP in the One Big Beautiful Bill Act Would Widen the Persistent Gap between Benefits and Food Costs | Urban Institute)

Capstone's kitchen has long been used as the Community Kitchen Academy, which is ending in September 2025. The program is closing due to low enrollment with low job placement and myriad funding constraints including the VT Foodbank's decision to stop sponsoring the program both with funding and with administrative support to secure federal funding including WIOA, ICAN, and grants from VSAC. Further, the VT Food Bank laid off 10% of its workforce in June 2025, including the CKA administration staff.

Households Receiving SNAP by Poverty Status (ACS)

The below table shows that according to the American Community Survey (ACS), 4,992 households (or 10.0%) received SNAP payments during 2019-2023. During this same period there were 2,546 households with income levels below the poverty level that were not receiving SNAP payments.

Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Total	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Capstone's Service Area	4,992	**10.0%**	1,873	3,119	44,696	90.0%	2,546	42,150
Lamoille County, VT	1,090	9.54%	330	760	10,334	90.46%	640	9,694
Orange County, VT	1,270	9.93%	474	796	11,520	90.07%	749	10,771
Washington County, VT	2,632	10.33%	1,069	1,563	22,842	89.67%	1,157	21,685
Vermont	28,256	10.49%	11,692	16,564	241,210	89.51%	16,998	224,212
United States	15,004,950	11.77%	6,447,353	8,557,597	112,477,915	88.23%	9,432,695	103,045,220

Data Source: US Census Bureau, American Community Survey. 2019-23.

Food Security Data Points from Community Needs Assessment 2025:

- **Food Security ranked #2 out of 12 in the Areas that the Community Needs to Focus on.**
- 71% of respondents to the question How easy is it to access Emergency food help in your community answered that it was extremely or somewhat easy to access, whereas only 17% responded that it was somewhat or extremely difficult.
- Respondents to the sub survey about food security cited the need for lower cost of healthy foods, budgeting/couponing support, more hours at local food shelfs, and financial assistance to help pay for food as supports that could be helpful to ensure that their household has accessibility to healthy and affordable food
- 90% of respondents to the sub survey about food security agreed that they have access to healthy and affordable food.

Food Security Key Findings:

- 30% of children live in households that are 200% of poverty or lower.
- Visits to Capstone's food shelf are increasing each year, with a 56% increase in usership since the last community needs assessment.
- 10% of Capstone's service area (just under 5000 households) receive SNAP (3 Squares) benefits.

Needs Assessment for Food Security Programming:

- **Utilize Capstone Kitchen:** Capstone's CKA program is sunsetting at the end of Fy25, and as such will be vacant unless funding can be secured to make meals for our food shelf, or a tenant can be identified who can cover the cost the occupancy (+/- $40,000)
- **Budgeting for Food Purchase:** Capstone can better budget for its food shelf by reviewing the current number of SNAP recipients and inferring that the number will align with the number of unduplicated families who will utilize Capstone's food shelf over a three-year period.
- **Identify Private Philanthropy:** With the loss of federal funds, identify private philanthropy to continue to purchase produce from local farms.
- **SNAP enrollment services:** Unlike TANF/GA, Capstone's service area has a *lower* percentage of households receiving 3-Squares benefit (10%) compared to the U.S. 11.77% of households receiving SNAP which may indicate under enrollment in SNAP. Capstone can consider providing more services to educate and enroll eligible people into SNAP as well as offering education on how to use the benefit when choosing foods at the grocery store. Capstone can also consider ways to keep the public informed about changes to SNAP benefits when threats to major cuts become reality in a year and a half and advocate with partners like the VT Food Bank and Hunger Free Vermont for maintaining and improving the SNAP benefit program.
- **Identify local farmers** who can engage at Capstone's price point for sales of local vegetables to the food shelf to meet the needs of the community who want access to food that is otherwise not affordable in the grocery store.

Childcare Profile *(Captone programs include Head Start and the Child and Adult Care Food Program)*

According to a report released by the Federal Reserve Bank of Boston New England Public Policy Center, Regional Brief|2024-5| October 21, 2024, Vermont's population of children under age 5 from 2012-2023 has decreased by 12%. Additionally, in that time period, the number of home day care providers, while in 2012 represented 2/3 of the state's child care providers, decreased by 60%. In 2023, the findings suggest that there are fewer than 40 slots available for every 100 infants in 2023. Due to the lack of home-based child care, families are moving to higher-cost centers which were up to 50% more in cost than home based providers.

In 2023 in Vermont, Act 76 (H217) was signed into law. This law provides benefits for providers including increasing reimbursement rates to get closer to the actual cost of providing care. The law also benefits families by increasing eligibility with a goal that no family will pay more than 10% of their income toward childcare.

(https://www.bostonfed.org/publications/new-england-public-policy-center-regional-briefs/2024/recent-trends-in-vermont-childcare.aspx)

Head Start

Capstone offers Head Start programming in all three service counties and works with an average of 272 expectant parents and children age birth to 5 years annually over the past three years. Enrolled children are provided with early childhood education, health/mental health services, and nutrition services in our own early childhood centers, public preschool classrooms, partnering childcare providers, and in home-based services. Families of these enrolled children are provided with wrap around social work services. The Head Start program supports an alternative high school designed to support parents of young children as they advance their own education. These high school students are able to access an individualized education while their child is receiving early childhood education in the same building. Additionally, Capstone is a sponsor for the Child and Adult Care Food Program, which provides support and meal reimbursement to home day care providers around the state. Currently the program is working with 127 home day care providers to ensure that the children in their care have access to healthy meals and snacks.

Child Care Centers in Capstone's Service Area:

The following data is reported from Let's Grow Kids' *Stalled at the Start* report for 2024. (FinalSATS2024.pdf) For this report, Let's Grow Kids defines children with all parents in the workforces as Children Likely to Need Care (LTNC). They compare this number to the number of regulated childcare slots to determine the percentage of children likely to need care that will not have a slot.

County	Age Group	Percent of Children Likely to Need Care without Access in 2022	Percent of Children Likely to Need Care without Access in 2024
Lamoille	Infants	66%	76%
	Toddlers	25%	40%
	Preschoolers	44%	55%
Washington	Infants	72%	72%
	Toddlers	37%	50%
	Preschoolers	56%	53%
Orange	Infants	76%	81%
	Toddlers	52%	49%
	Preschoolers	48%	56%

On June 10, 2025, Randolph, in Orange County, will break ground on a new Child Care center, Woodlands Campus Child Care which is slated to open in 2026 and will provide childcare for 88 children. This has been years in the making and was determined to be a top priority in a Town needs assessment. The project will be funded through Act 76, as well as federal and local funding sources.

Cost of Child Care in Vermont:

According to Tootris, an on-line childcare connection for parents and caregivers, the cost for an infant in center-based care is just under $18,000 per child in Vermont. Add a 4-year-old into the mix and the cost nearly doubles to $35,000 year for two children in care. In Barre, this represents more than 50% of a family's income, making child care unaffordable for many. Thanks to Act 76, family share for child care can range from $0-425/week based on income and family size. For example, a family of four earning $124,800 could save $260/week, or $13,520/year.

(https://tootris.com/edu/blog/parents/child-care-in-vermont-can-cost-you-13000/)

Child Care Data points from Community Needs Assessment 2025:

- **Childcare ranked #3 out of 12 in the Areas that the Community Needs to Focus on.**
- Of the 25% of respondents who answered, "*How easy is it to access childcare in your community?"*, 61% reported that it was extremely to somewhat difficult with only 18% reporting that it was extremely or somewhat easy.
- Out of the over 200 respondents who answered the question," *Are there any programs or services you really need but couldn't get in your community?"*, only 4 mentioned childcare as a need not met.
- Out of the 24 respondents who answered the sub survey question, "*What do you look for in childcare programs?*" Safety and high-quality caregivers ranked at the top.
- Of the 31% of respondents who answered the question *"What times during the week do you need help with childcare?"*, 89 respondents (68%) said they don't need help with childcare, 24 (18%) replied weekdays, 10 (7.6%) replied weekends, and another 4 each (3%) replied early mornings or late nights.

Child Care Key Findings:

- Vermont's population of children aged 0-5 is decreasing, with ages 0-4 making up only 4.33% of Capstone's Service area population.
- Home child care providers are decreasing, with 60% fewer providers than 10 years ago.
- Salaries for child care providers are lower than other industries.
- There is a shortage of childcare slots for all ages across our entire service area. The shortage is most acute for infants.
- Survey respondents regard Childcare as a top three need for the community.
- Vermont's 2023 Act 76 bill provides much needed financial relief to middle income families, providing subsidies that can cut the cost of childcare by a third or more.

Needs Assessment for Child Care Programming

- **Provide Safe care with high-quality staff** in Capstone's Head Start programs.
- **Continue to advocate on a state and federal level for incentives to increase the number of high-quality childcare slots in Vermont** to better meet the needs of children and families.
- **Provide business classes through Capstone's Micro-Business Development Program (MBDP)** to encourage at-home parents to explore childcare as a business.

Healthcare Profile (Capstone's Programs do not currently directly address Healthcare.)

Capstone's Service area offers 3 Hospitals: Copley in Morrisville, Central Vermont Medical Center in Berlin, and Gifford in Randolph. Additionally, there are 4 Federally Qualified Health Centers (FQHCs) Lamoille Health Partners in Morrisville, Northeast Washington County Community Health (Plainfield Health Center) in Plainfield, Gifford Health Care in Randolph and Little Rivers Health care in Newbury VT. In CVMC's Community Health Improvement Plan 2024 Annual Report, which is guided by their 3-year Needs Assessment from 2022, The top 4 areas of need were Chronic Disease Prevention, Mental Health, Substance Use Disorders, and Social Drivers of Health. This recognition that health outcomes are tied to factors such as housing, employment, food security, and more aligns with Capstone's work to ensure that no Vermonter goes hungry, unhoused, or unsupported by the community. (CVMC-Community-Health-Needs-Assessment-2024.pdf)

In 2023, Vermont was one of 15 states to be awarded a $1 million planning grant from the Substance Abuse and Mental Health Services Administration (SAMHSA) to research and plan for a network of Certified Community Based integrated Health Centers (CCBHCs), providers who offer mental health and substance use disorder treatment as well as primary care and other services. According to SAMHSA, "Data shows in the first six months of receiving care, CCBHCs decrease homelessness, decrease the amount of time spent in correctional facilities, decrease the time spent in emergency rooms for behavioral health issues, decrease inpatient hospitalization for mental health treatment and decrease the use of illegal substances." While Capstone's service area does not feature a pilot CCBHC, the agency should remain attentive to the progress of this pilot program and how it can support the initiative as a partner. *(https://mentalhealth.vermont.gov/about-us/department-initiatives/ccbhc)*

Healthcare Costs for Vermonters

According to KFF, Vermont ranks number 1 for the highest average premium costs—at least twice the amount of most states. For example, in 2025 The average lowest cost Silver Premium health care package is $1275/month in Vermont vs. amounts ranging from $320-$616/month for the lowest 46 states. Even Alaska, at number 2, is $235 less than Vermont. *(Average Marketplace Premiums by Metal Tier | KFF)*

Vermont's largest health insurance provider, Blue Cross Blue Shield of Vermont, which covers a third of Vermont's population, is currently experiencing financial troubles, in part due to an increase in medical care costs and in claims for care that was delayed during the Covid-19 pandemic. While the fate of Blue Cross Blue Shield is unknown at this time, Vermont lawmakers and health care providers must address the rising cost of health care on Vermonters. *(Financial struggles have pushed Vermont's largest health insurer to the brink - VTDigger)*

Potential Threats to Medicaid

Additionally, changes to Medicaid as passed in July 2025 by the United States Congress as President Trump's One Big Beautiful Bill, will be devastating to hospitals and health centers that rely heavily on Medicaid to keep their doors open and services available to all, regardless of health insurance status. According to Vermont's Agency of Human Services Medicaid Program Enrollment and Expenditures Quarterly Report published June 1, 2025, just over 174,000 unduplicated Vermonters access Medicaid—over 56,000 are children. *(E&E Report)* As reported in May 2025 by Seven Days, according to Ashley Berliner, Vermont's Director of Medicaid Policy, nearly 30,000 Vermonters could lose coverage if the house version of Medicaid cuts were to pass and become law. This is primarily due to stricter work requirements, paperwork submission requirements by the insured person and increased eligibility checks. *(Proposed Medicaid Cuts Would Have Big Impact in Vermont | Seven Days Vermont)*

Healthcare Data Points from Community Needs Assessment 2025

- **Healthcare ranked #4 out of 12 in the Areas that the Community Needs to Focus on.**
- In response to the question, *How easy is it to access healthcare in your community?* 47% responded that it was extremely or somewhat easy to access while 33% responded extremely or somewhat difficult to access.
- The responses to the question in the health care sub survey, *How can Healthcare access be improved*, answers were:
    - Affordability (out-of-pocket costs, premiums, deductibles)
    - Calls for universal health care, lower costs, and more help with medical expenses
    - Availability of Providers (shortage of doctors, long wait times, difficulty finding providers accepting new patients
    - Systems—insurance paperwork, eligibility changes, more transparent costs
    - Transportation and accessibility for rural residents
    - Lack of trauma informed care, reliance on traveling nurses

Healthcare Key Findings:

- Vermont has ranks #1 in the country for the highest monthly premium costs, at least twice as much per month as most states.
- Blue Cross Blue Shield of Vermont, which insures 1/3 of Vermonters (and Capstone employees) is facing grave financial hardship.
- Rising costs, availability of providers and long wait times concerns community members.
- Current threats to Medicaid and eligibility for Medicaid are causing anxiety with a reported 30,000 Vermonters at risk of losing coverage under Medicaid.

Needs Assessment for Healthcare:

- **Provide Technical Assistance** to low-moderate income Vermonters who need assistance with Medicaid application and renewal and changing eligibility requirements.
- **Focus on healthy meals and food** at Capstone's Food Shelf
- **Continue to represent at THRIVE meetings** to share the needs of Capstone clients.
- **Partner with** Peoples Health and Wellness Clinic to ensure that Capstone clients who are no longer eligible for Medicaid or who can't maintain eligibility due to the renewal requirements are identified and referred to the clinic.

Transportation Profile: (Capstone's Programs do not currently address transportation. Previous programs were MileageSmart and Community Rides Vermont (Gopher))

It's no surprise that Vermont's rural landscape can make transportation tricky and costly. According to an annual survey by NASDQ, https://www.gobankingrates.com reports that annual cost of car ownership including financing for a car costing $47,400 is $24,500 per year—and that's after putting 20% down on the vehicle.

Cost of car ownership in Vermont for a new car costing $47,400

- 20% down payment on MSRP: $9,480.20
- One year of auto financing payments: $8,316.00
- State sales tax: 6.00%
- Tax amount: $2,844.06
- Average car insurance premium: $1,158
- Gas per gallon (as of March 5, 2024): $3.25
- Gas annually: $2,364.54

Average car repair costs: $374.45
Total costs (one year of ownership = financing car + sales tax + insurance + gas + repairs): **$24,537.25**

https://www.gobankingrates.com/saving-money/car/how-expensive-is-it-to-own-a-car-in-your-state/?hyperlink_type=manual&utm_term=incontent_link_1&utm_campaign=1294289&utm_source=nasdaq.com&utm_content=1&utm_medium=rss

Additionally, in January 2025, insurance.com reports that the average cost of used car ownership is $18,655 in Vermont—the third least expensive state to own a used vehicle. Despite the cost, according to Kelley Blue Book, National Business Capital, a business loan service, reported that Vermont is the "least costly" state to own a car. (*https://www.kbb.com/car-news/study-finds-the-best-states-to-own-a-car/*)

of cars per driving age person:

While the table below shows that Vermont has slightly higher rate of cars per capita of driving age individuals (age 18+) than the U.S., this isn't surprising since most people in Vermont need to have a car for work, school, and general travel.

No county-level data is available for the following table:

Report Area	Description of Vehicle	Number of Vehicles in use	Vehicle Miles driven (in millions)	Average miles driven per vehicle (in thousands)	Average number of adults age 18 in relation to the number of cars
Vermont	Light duty classes 1 & 2	365,500	3,883,400	10,600	1.44 persons/car
United States	Light duty classes 1 & 2	159,846,900	1,652,138,000	10,300	1.62 persons/car

VIUS213C In-use Vehicles by Registration State and Vehicle Size for the U.S. (excluding New Hampshire) and States: 2021

However, for Licensed drivers in 2022, the U.S, Department of Transportation Federal Highway Administration reports that Vermont ranks #18 for highest number of registrations per licensed drivers. According to this data, there are 1310.68 Registered Vehicles per 1000 drivers.

Donated cars or transportation for low-income families:

On a statewide level, the Wheels to Work program managed by Good News Garage partners with Reach Up (TANF) through the Department of Children and Families to provide a donated car to select families. Unfortunately, there is far more demand than cars available for donation. If a person is at risk of losing their job due to lack of transportation or need transportation to a childcare provider or another essential service, Good News Garage offers the Ready to Go program, a micro-transit solution for transportation insecure offering rides in donated mini vans.

Public Transportation:

For public transportation options, the following transportation is available:

Lamoille County: Rural Community Transportation (RCT) that provides Shuttles and Commuter routes, Micro transit, and Demand Response Service funded by Medicaid (accounting for 43% of total funding for RCT), Older Adults and Persons with Disabilities (O&D) federal funding (22% of funding), and Community Organizations and Department Services funding (HireAbility, Division for Blind and Visually Impaired, and the Agency of Human services- 7% of RTC funding)

https://www.riderct.org/rct-transit-development-plan/

Washington County: Green Mountain Transit (GMT) covers all of Chittenden County. Outside of Chittenden County, in Washington, Lamoille, Franklin, and Grand Isle Counties, GMT provides a variety of public transportation services including local routes, commuter routes, demand response medical shuttles, and service to elders and persons with disabilities. Like RCT, it relies on federal funding for the majority of its budget. For Rural transportation, GMT's budget is 68% federal funding; for urban transportation, 74% of the budget is federal dollars.

https://ridegmt.com/transportation-documents/fy22-annual-report-final/

Orange County: Tri-Valley Transit (TVT) is available to riders in Addison and Orange/Northern Windsor counties. It offers bus routes, commuter and shopper routes, and Dial-A-Ride which focuses on older adults, people with disabilities and low-income people and is funded by the federal O&D funding.

https://www.trivalleytransit.org/

As of 2025, the Vermont legislature is reviewing Vermont's public transportation landscape and are considering changes to statute that would potentially change service areas for these three transit providers. One scenario on the table is having GMT serve Chittenden County only and expand TVT into Washington county. *(https://www.samessenger.com/news/government/gmt-could-transfer-rural-service-to-new-providers/article_ab439746-4800-45e3-9f5e-11ecf114c929.html)* However, with potential cuts to Medicaid, all three transit providers could face cuts to their services.

Commuter Travel Patterns:

This indicator shows the method of transportation workers used to travel to work for the report area. Of the 60,136 workers in the report area, 71.4% drove to work alone while 8.4% carpooled. 0.5% of all workers reported that they used some form of public transportation, while others used some optional means including 3.6% walking or riding bicycles, and 0.8% used taxicabs to travel to work.

Report Area	Workers 16 and Up	Percent Drive Alone	Percent Carpool	Percent Public Transportation	Percent Bicycle or Walk	Percent Taxi or Other	Percent Work at Home
Capstone's Service Area	60,136	71.4%	8.4%	0.5%	3.6%	0.8%	15.3%
Lamoille County, VT	13,950	73.6%	10.8%	0.4%	3.2%	1.2%	10.8%
Orange County, VT	15,291	71.7%	10.1%	0.3%	3.1%	0.7%	14.1%
Washington County, VT	30,895	70.2%	6.6%	0.7%	4.1%	0.6%	17.9%
Vermont	330,599	70.1%	8.1%	0.9%	5.0%	0.9%	15.0%
United States	157,645,183	70.2%	8.5%	3.5%	2.9%	1.5%	13.5%

Micro-Transit in Central Vermont:

In Washington and 3 towns in Orange counties, Community Rides Vermont, Inc. also known as "Gopher" provides door-to-door rides in a fleet of electric vehicles for the purpose of work, appointments, shopping, and social/recreational activities. Originally a program of Capstone and now its own 501c3, Gopher's "Mobility for All" services provided no-cost rides for people to access employment, childcare, medical appointments, etc. The distinguishing features of this program were the ability to string multiple trips together, and the ability to schedule last minute rides unlike programs offered through public transit providers. For central Vermonters who can afford to pay, there is a Vehicle for Hire service at market rates. Mobility for All was originally intended as a 3-year pilot project by Vermont Agency of Transportation (VTrans) and Green Mountain Transit and relies on grant funds from public and private donors.

Due to budget cuts at the Vermont Agency of Transportation in the Public Transportation program, funding for the final year of the three-year pilot has been eliminated. Over the next 12 months July 2025-June 2026, Gopher will be offering a scaled down ride-share program with a 25% cost from the income-eligible rider and 75% covered by Gopher, as well as contracted services through CVMC and school trips. Gopher hopes to develop a partnership with Tri-Valley Transit, slated to take over the routes that GMT has managed in central Vermont in July 2026. (*Chris Cole, Community Rides Vermont, 6/10/2025)*

Transportation Data Points from Community Needs Assessment 2025:

- **Transportation ranked #5 out of 12 in the Areas that the Community Needs to Focus on.**
- Only 42% of survey respondents answered the question, *How easy is it to access Transportation Services in your community*? Of those respondents, 32% said it was somewhat or extremely easy, and 49% said it was somewhat or extremely difficult.
- For the question*, How easy it to access public transportation in your community?*, 61% reported it was somewhat or extremely difficult while only 31% reported that it was somewhat or extremely easy to access.

- 69% of respondents to the question *What kind of public transportation do you use, do you have challenges using it and if yes, how could if be improved*? answered that they don't use public transportation. For the remaining responses, most used the bus or GMT and several cited safety, reliability and scheduling issues that made public transportation challenging. Several people remarked that they need better transportation to medical appointments. No one mentioned Gopher as a source of public transportation.
- Respondents to the sub survey question, *Would you take public transportation if it was reliable? How could public transportation be better in your community?* had varied answers. 24% said No, they wouldn't use it and 48% said yes. The remaining respondents made comments such as, "I live on a dirt road, there is no public transportation," and "It could be more available"

Transportation Key Findings:

- For every licensed driver in Vermont, there are 1.3 registered vehicles.
- The average cost of new car ownership with financing is prohibitive for low- and moderate-income Vermonters.
- The average cost of used car ownership is still expensive for low- and moderate-income Vermonters making transportation.
- Public transportation is available but comes with restrictions on eligibility for on-demand no or low-cost transportation. It is also hard to access for many of the people who responded to the survey.
- Public transportation for low-moderate income Vermonters is at risk with potential cuts to Medicaid which helps offset the cost of ridership for Medicaid eligible riders.
- Despite public transportation being available, only ½ percent of commuters in Capstone's service area use public transportation to go to work, compared with the U.S. 3.5%, likely a reflection of commuters in major cities having access to more robust public transportation infrastructure. However, 29% of survey respondents who responded to the transportation sub survey did use public transportation of some sort.

Needs Assessment for Transportation Programming:

- **Set up Discretionary funding for transportation supports for medical and food shopping trips:** Federal funding is in question for public transportation that benefits low-income people, particularly Medicaid patients who may see cuts to funding for transportation.
- **Vermont needs a more reliable and frequent public transportation system.** Capstone can consider partnering with the public transportation sector to advocate for more efficient transportation options for commuters and others who lack their own cars to get to the places they need to go. Federal funding will be critical to the success of any improved transportation network.
- **Advocate for the reinstatement of the Mobility for All fund, and expansion of it Statewide.** Gopher treated this as a discretionary fund for people needing ongoing rides to work, people who need to travel across county lines in areas not served by public transit and connecting people that live in rural areas to public transit routes.
- **Partner with a local mechanic to provide Medicaid with documentation when a participant's car is undriveable.** This will allow participants to be eligible for Medicaid funded transportation to healthcare appointments.

Employment Profile (Capstone's programs include the Community Kitchen Academy (ending Sept 2025)

Current Unemployment Rate

Labor force, employment, and unemployment data for each county in the report area are provided in the table below. Overall, the report area experienced an average 3.4% unemployment rate in January 2025.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Capstone's Service Area	66,421	64,139	2,282	**3.4%**
Lamoille County, VT	15,881	15,330	551	3.5%
Orange County, VT	16,820	16,154	666	4.0%
Washington County, VT	33,720	32,655	1,065	3.2%
Vermont	356,340	345,578	10,762	3.0%
United States	171,054,063	163,520,864	7,533,199	4.4%

Employment Training Programs in Vermont

Capstone's 3-county service area provides multiple opportunities for workforce development. Central Vermont Adult Education offers Job readiness training including certifications in health, technology, and customer service as well as resume and cover letter writing classes. Vermont Department of Labor offers supports for Veterans, Refugee and Immigrant employment support, a Registered Apprenticeship Program, VT RETAIN which provides support to people who live or work in Vermont who are at risk of work disability. A4TD, Associates for Training and Development, collaborates with low-income older Vermonters to help them gain employment, or transition to different employment. Additionally, the state's HireAbility program addresses barriers to employment for Vermonters living with a disability. Capstone's workforce development program, Community Kitchen Academy, due to sunset at the end of Fiscal Year 2025 due to funding and lack of robust enrollment, has received student referrals from a number of these partners.

Employment Data Points from the Community Needs Assessment Survey 2025:

- Jobs ranked #6 out of 12 in the Areas that the Community Needs to Focus on.
- Only 2.6% of respondents have less than a high school diploma; 42% of respondents report having a bachelor's or graduate degree.
- 34% of respondents are employed full time; 14% of respondents work part time; 30% of respondents are retired.
- 6.6% of respondents are unemployed, nearly double the average percentage.
- Of the 59 respondents to the employment sub survey, 10 (17%) responded that they have difficulty finding and keeping a job and 18 (31%) reported that yes, education and training would increase their job options.

- In response to *What kind of education or training (if any) would be helpful to increase your job options?* respondents said, “Paid training,” “Building Trades/Technical schools” “computer literacy,” “certificate programs”

Employment Key Findings:

- Capstone’s service area boasts a 3.4% unemployment rate, lower than the U.S. average of 4.4%, but slightly higher than the state average of 3.0%.
- 62% of Vermont’s population age 16+ are employed.
- 18.3% of Lamoille County workers are employed in Service occupations compared to Vermont’s overall rate of 15.3%.
- 55% of Vermont’s population is in the labor force, while 51% of the US population is in the labor force. This indicates that more older people are continuing to remain in the workforce, as Vermont has 4% higher number per capita of people age 65+ than the U.S. overall, as reported under the population metrics.

Needs Assessment for Employment-Related Programming:

At the time of this Needs Assessment, the President’s “Skinny” Budget proposed a $4.6 billion cut for the U.S. Department of Labor, a 35% reduction in current levels. It also proposes to eliminate the Workforce Innovation and Opportunity Act (WIOA) which provides states with Adult Education grants. Additionally, the funding for A4TD, SCSEP, (Senior Community Service Employment Program), has also been eliminated in the Skinny budget.

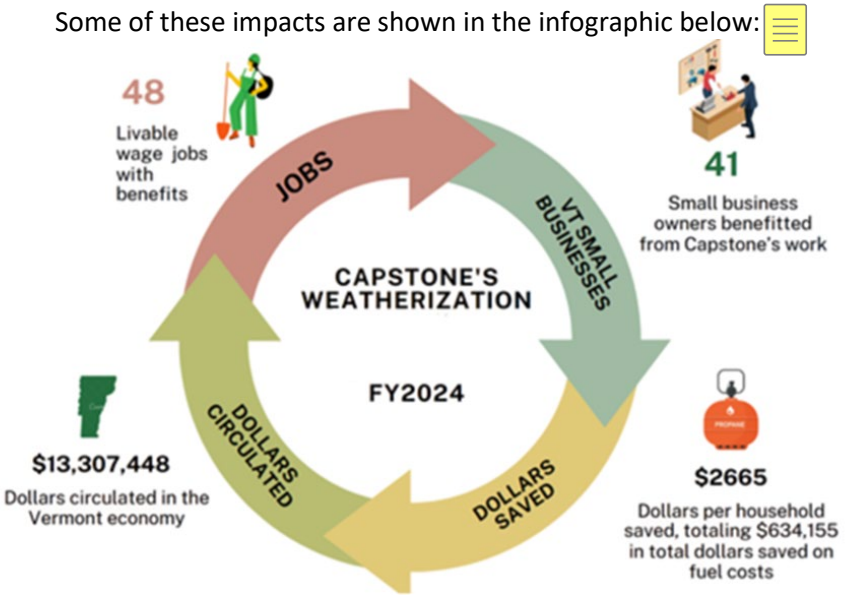
- **Place Workforce Development Initiatives on Hold:** Considering federal funding changes to workforce development initiatives (MASA-Make America Skilled Again), Capstone should refrain from pursuing any workforce development program until we know more about the funding amounts and parameters for using the funding. Capstone already offers targeted in-house training for weatherization technicians, housing counselors, and other program staff. Continuing to invest in internal workforce development will support employee retention and strengthen agency capacity, without allocating limited resources to outside workforce development initiatives.
- **Wait for MASA funding parameters:** If federal money becomes available for workforce development in MASA, based on our community needs assessment survey, Capstone should invest in training that includes paid training, computer skills, and technology/trade career training and development, provided it is allowable under the funding.

Weatherization, Utility and Heating Assistance Profile (Capstone programs include Weatherization, LIHEAP Fuel Assistance, Emergency Fuel Assistance, Utility Assistance)

Weatherization provides economic, environmental, health and safety benefits to Capstone's clients. The majority of Weatherization clients are older Vermonters. In many cases, providing weatherization, coupled with replacing or repairing heating systems and providing assistance on energy-related bills allows older Vermonters to age in place. Barring that help, the physical demands of managing firewood and firewood-based heating systems, and the rising costs of fuel oil, often make it impossible for these Vermonters to continue to live independently. The scale of this work, and its primary economic and environmental benefits can be found below:

In our last fiscal year (10/1/2023-9/30/2024) our single family no cost Weatherization Assistance Programs served 492 unique individuals - including 142 children, 83 people with disabilities, and 137 seniors. This supported 238 total households - including 22 single parent households. This saved 10,833 MMBTUs, (*MMBTU definition: Glossary | Natural Resources Revenue Datahttps://revenuedata.doi.gov/glossary/)* and 1,319,213 pounds of carbon (*Impact of Carbon (CO2) on climate change: Climate Change: Atmospheric Carbon Dioxide and https://www.climate.gov)* and helped low to moderate income Vermonters in six counties use 139,400 fewer gallons of fuel oil, 24,905 gallons of propane, 11,006 gallons of kerosene, 93 fewer cords of wood, and 21 fewer tons of pellets. (*Capstone Community Action WXCI client fuel usage savings: Capstone WX annual report, Hancock database (internal data - includes client PHI)*

Some of these impacts are shown in the infographic below:



These efforts saved Vermonters approximately $2,665 dollars per household per year, totaling $634,155 in total dollars saved on fuel costs (*Capstone WXCI client's fuel cost savings (as of 11/21/24):Retail Prices of Heating Fuels | Department of Public Service and http://publicservice.vermont.gov/about-us/plans-and-reports/fuel-reports/retail-prices-heating-fuels)*

in FY 2024 including:

- Fuel Oil savings: $473,960
- Propane savings: $76,161
- Kerosene savings: $44,134
- Firewood savings: $32,550
- Wood pellets: $7,350

Last fiscal year we also helped low to moderate income Vermonters use 45,997 less kilowatt hours of electricity for a total savings of $249,609.84 or roughly $1,049 per household served. (*Capstone Community Action WXCI client electricity usage savings: Capstone EVT contract annual report (internal data - includes client PHI).*

Over the last three years, 1353 homes (not including apartments through Capstone's 3E Thermal division) have been weatherized through the Weatherization Assistance Program (WAP). This represents 4% of homeowners in Capstone's service area. However, the number of homes that are weatherized each year has been steadily decreasing by about 30% each year due to changes in funding. *(Capstone's annual reports for FY22, 23, 24)*

Capstone WX's portfolio of programs also includes *3E Thermal,* which makes energy efficiency upgrades easy to undertake for owners of qualified apartment buildings. We provide cash incentives as well as technical support. We are unbiased consultants whose interest is maximizing the energy performance of Vermont's affordable apartment housing stock. On average, our projects save 40% on energy usage post retrofit. This results in lower utility costs for tenants, lower maintenance costs for building owners, and more comfortable, durable, and sustainable multifamily housing statewide.

Last fiscal year, 3E Thermal served 426 units in 63 buildings and saved 15,470 MMBTUs, 108792 gallons of heating oil, and 2,440,588 pounds of CO_2 emissions. *(Capstone Community Action Weatherization Impact Report, FY24)*

In addition to Home Weatherization services, Capstone provides limited assistance with electric bills and administers the LIHEAP program (Low Income Heating and Electricity Assistance Program) and an additional philanthropic (Fuel Your Neighbors) emergency fuel assistance program when LIHEAP benefits have been expended. According to FY 2023 data provided by the U.S. Department of Health and Human Services, LIHEAP funding which includes Heating Assistance, Crisis Assistance and Weatherization Assistance, served 26,695 households in Vermont—representing 10% of Vermont households. 51% of households had an elderly member, 12% had a household with young children, 46% had a household with a disabled member, and 82% of households and Any Vulnerable Member. *https://liheappm.acf.hhs.gov/sites/default/files/private/congress/profiles/2023/FY2023VermontProfile-508Compliant.pdf*

At Capstone, over the past three years, 1441 unduplicated households have utilized energy assistance programs (not including home weatherization). These programs include LIHEAP (Crisis Fuel Program at Capstone), WARMTH funds from utilities, Fuel Assistance Donations (Fuel Your Neighbors and other smaller donations). This represents 22% of households served on average each year over the past three years (6492 households) but only 3% of totals households, and 4% of homeowner (non-renter) households in Capstone's service area. (*myCap Data Warehouse and Capstone's annual reports for FY22,23,24)*

Funding for Weatherization is threatened in the Federal FY2026 appropriations bill. The subcommittee working on this bill recommend a 47% cut from the FY2025 levels. This cut will result in the loss of weatherization jobs as well as a reduction in home weatherization projects over the next few years. As of this publication, this information is fluid and subject to change.

Weatherization, Utility and Heating Assistance Data points from Community Needs Assessment 2025:

- Utility and Heating assistance ranked #7 out of 12 in the Areas that the Community Needs to Focus on; Weatherization ranked #9 out of 12.
- Of the 40% of survey takers who responded to the question, *How easy is it to access Utility Assistance in your community*?, 38% reported it to be somewhat easy or extremely easy, while 34% reported it to be somewhat or extremely difficult. The remaining recipients answered neither easy nor difficult, which could mean they don't use the service so can't comment either way.
- Yet, Weatherization ranked in the top three of programs after food shelf and VITA that respondents had benefited from in the last 3 years and Emergency Fuel Assistance and Utility Assistance ranked 5 and 6 as the top programs utilized.
- Of the respondents who commented on *How easy is it to access energy efficiency services in your community?*, over 50% said it was somewhat or extremely easy, while 32% said it was somewhat or extremely difficult.

Weatherization, Utility and Heating Assistance Key Findings and Summary:

- 10% of Vermont Households utilize LIHEAP for home heating/weatherization/crisis assistance.
- 22% of Capstone clients have utilized heating assistance programming.
- 21% of Capstone clients have had their home weatherized.
- The number of homes weatherized has been decreasing by 30% over the past three years, due to funding.
- Capstone's Fuel Your Neighbors fundraiser and WARMTH funds along with location-specific donations support an average of 358 households to receive additional heating support.
- While respondents to the survey use the weatherization, utility, and emergency heating assistance programs, they don't rank as the most critical area for the community to focus on.

Needs Assessment for Weatherization, Utility and Heating Assistance Programming:

- **Diversify Funding**: Given potential cuts to LIHEAP and Weatherization in the future, Capstone needs to diversify funding to ensure that families have access to some form of heating assistance in the future.
- **Increase fundraising** for the Fuel Your Neighbors campaign to address the potential loss of LIHEAP funds. There were 358 households on average that had needs beyond what LIHEAP provided. This means that if there are no LIHEAP funds, approximately an additional 450-500 families who rely on LIHEAP may need assistance from Capstone. With an average assist of $542, Capstone could see a need of close to $250,000-$300,000 more to make up for LIHEAP cuts (not including staffing costs)
- **Advocate** on a state and federal level to level fund Weatherization program funding which includes DOE (Dept of Energy), LIHEAP, BIL (Bipartisan Infrastructure Law)
- **Educate the public** in advance of heating season if LIHEAP is not available.

Climate Related Impacts (i.e., flooding) Profile (Captone programs include DCMP and flood fund discretionary support for flood survivors)

Impacts from floods

In 2023 and 2024 Vermont experienced two federally declared disasters in Capstone's service area that caused widespread damage to homes, roadways and public infrastructure, businesses, and the natural landscape including rivers and floodplains. According to data from Capstone's Disaster Case Management Program, which serves flood survivors from the 2023 flood (DR4720), a total of 2954 claims were filed for the 4720 flooding—464 in Lamoille County, 376 in Orange County and 2114 in Washington county. Of those from Washington county, 39% (830 claims) were from Barre City. Total damages exceeded five hundred million dollars statewide for DR4720.

In addition to the FEMA Disaster Case Management Program led by Capstone, the agency also accepted donations for general flood recovery for individuals, businesses (The Main Street Flood Recovery Fund), and towns (Plainfield and Montpelier). These funds continue to be distributed as necessary for recovery for those most impacted by the flooding and still requiring assistance.

Changes to FEMA's disaster declaration parameters, including raising the damage threshold, and capping the federal cost share for public assistance funding to 75%, will likely affect Vermont in a future natural disaster. According to the Urban Institute, (https://www.urban.org/urban-wire/proposed-cuts-federal-disaster-assistance-will-hit-states-just-hurricane-season-ramps), had these changes been in effect between 2008 and 2024, 71% of events in the U.S. would not have qualified as a federally declared disaster, equating to $41 billion dollars in public assistance spending. Based on Vermont's population and disasters during that time period, it would have seen a 12% reduction in federal aid, far less than Maine (100% loss, and New Hampshire (87% loss). This is because of the Per Capita Impact (PCI)—the population of the state vs the cost of the disaster, so VT's smaller population has a distinct advantage over its neighboring New England states. Currently, in 2025 the PCI is $1.89. Changes proposed would raise the PCI to $7.56, significantly reducing the potential for federal dollars to come to Vermont in the event of a similar disaster to the 2023-24 floods.

Climate Related Impacts (i.e., flooding) Data points from Community Needs Assessment 2025:

- Climate Related Impacts (i.e., flooding) ranked 8 out of 12 areas that respondents feel the community needs to focus on.
- Of the nearly 30% of respondents who answered if they had been displaced the 2023 or 2024 flooding event, only 6 (5.6%) responded Yes
- Of the 26% who responded to the question asking if they knew how to access services or benefits to aid with flood recovery, 41% responded No.
- 5 respondents answered that they still need help with the flood and cited a need for help with "destroyed shed", "repairs and cleanup", "replacement of lost belongings" Respondents were encouraged to call Capstone if they responded yes to this question.

Climate Related Impacts (i.e., flooding) Key Findings:

- Capstone's service area will continue to see climate-related impacts on public infrastructure and Individual households
- Federal cost share will likely decrease, transferring the responsibilities to the state and municipal governments
- Barre City comprised nearly 40% of the FEMA applications for Individual Assistance in Washington County.

Needs Assessment for Climate Related Impacts (i.e., flooding)

- **Increase awareness of Capstone's discretionary funding** for disaster recovery/emergency response.
- **Assess** if Disaster Recovery is where Capstone wants to invest its resources.

Financial Capability Profile: (Capstone Programs Include: Micro-Business Development, Financial Coaching and VITA (Volunteer Income Tax Assistance Program):

Debt to Income

Year	County	Debt-to-Income Ratio Low	Debt-to-Income Ratio High
2024	Lamoille, VT	2.15	2.61
2024	Orange, VT	2.15	2.61
2024	Washington, VT	1.01	1.19
2024	Vermont	1.32	1.4

https://www.federalreserve.gov/releases/z1/dataviz/household_debt/state/map/#year:2024

In Vermont, for every dollar earned in income, households average $1.36 in debt (excluding student loans). Both Lamoille and Orange counties average 74% higher debt to income ratio than the rest of the state.

Credit Scores:

No Data exists for credit scores by county in Vermont. According to FICO's 2022 Credit Trends in the US by City and State, The average US credit score in April 2022 was 716. Vermont has an average score of 739, the second highest average in the country. This higher score correlates with the reported lower percentage of the population who utilize 70% or more of their revolving credit. In the US, 15.1% utilize 70%+ of their revolving credit, while in Vermont it is 11.9%. At Capstone, where the majority of people who have their credit report reviewed are 200% of poverty or lower, over the last three years from 2021-2024, 461 people had their credit report reviewed 1 or more times, the average score was 618, nearly 100 points lower than the state average. 65 people reported as "credit invisible" meaning they had no credit, or old credit, resulting in no score—these "0" scores are not included in the average Capstone score of 618. This correlates with Capstone's 2024 financial wellness survey sent to past and current participants of Capstone's financial coaching program where over 50% had credit scores lower than 640. Credit is an important indicator of one's ability to borrow money from a bank or credit union at a conventional rate, rent an apartment, buy a home, and obtain affordable homeowners or car insurance. Most landlords require a credit score of 640 or higher.

Overall Financial Knowledge:

The Financial Industry Regulatory Authority (FINRA) Foundation produces an annual National Financial Capability Study each July, based on seven questions in a Financial Knowledge Quiz which covers everyday economics and personal finance knowledge. This quiz provides insight into the financial knowledge of more than 25,500 adults in the United States. For 2025, Vermont ranks in the top 10 at number seven with 32.34% of survey respondents correctly answering five or more financial knowledge questions. This compares favorably to the national average of 27% who respond correctly to five or more questions. However, this also means that nearly 68% of respondents answered fewer than 5 out of 7 questions correctly, indicating a need for increased financial literacy for adults.

https://www.finra.org/media-center/newsreleases/2025/finra-foundation-releases-state-state-financial-knowledge-findings

Financial Capability Data Points from the Community Needs Assessment Survey 2025:

- Personal Finance/Money Management ranked #11 out of 12 in the Areas that the Community Needs to Focus on.
- Of the 110 respondents who completed the sub-survey on financial capability, 43% reported that they struggle with debt, aligning with Capstone's financial coaching program data which tracks the number of participants coached who report having debt.
- More than half of respondents to the sub survey reported that they do not feel comfortable filing taxes on their own, while the majority were aware that the volunteer income tax assistance program is available.
- 34% of sub survey respondents reported that their credit score prevents them from achieving their financial goals.
- 54% have no savings for retirement; an additional 16% have some but very little saved for retirement. Only 30% answered Yes to having money saved for retirement.

Financial Capability Key Findings:

- Higher debt to income ratios translates to possible challenges to increasing asset wealth (homeownership), and less favorable loan conditions due to risk factors of high debt loads.
- Capstone's client base struggles with low credit scores resulting in decreased opportunities to rent apartments, purchase a home, or obtain a market rate loan term for a car or personal loan.
- While Vermont falls in the top ten for states with highest rate of personal finance knowledge, nearly 68% of Vermonters answer fewer than 5 out of 7 personal finance questions correctly.

Needs Assessment for Financial Capability Programming:

- **Continue to provide 1:1 personal finance coaching** for both individuals and for business owners.
- **Advocate for state funding to support financial coaching and micro business** as the community values Capstone's personal finance classes and business classes.
- **Consider embedding a financial coach in the housing department** who can run credit reports and review them with clients to enhance the wrap-around services for people facing eviction or homelessness.

Other Community Findings from the Community Needs Assessment 2025

Satisfaction with the Community

- Of the 96% of survey respondents, 70% respondents said they were very happy or somewhat happy and satisfied with their community. 11.8% were somewhat or very dissatisfied.

Living in the Community in the Next 5 years

- Of the 94% of survey respondents, 67% envisioned themselves living in the community in five years.
- 25% were unsure, and only 8% said No, they did not see themselves here in five years.
    - According to Middlebury College students' deeper analysis of the data, those with the highest levels of need, especially those who identified as homeless, were less likely to see themselves here in five years.

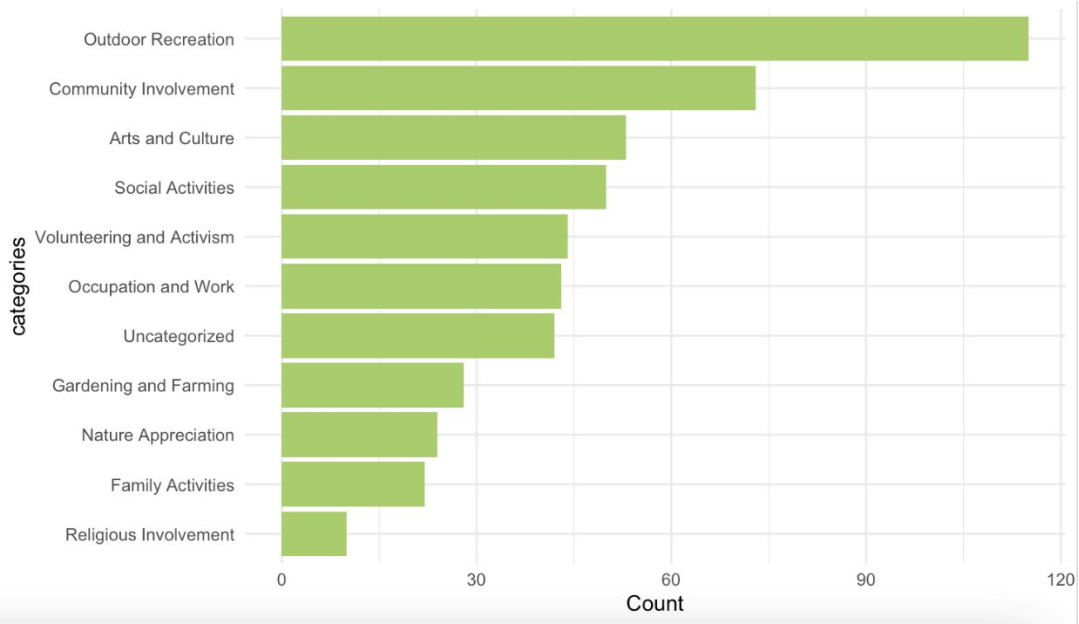
Mental Health

- Of the 323 respondents, after categorizing written descriptions of the state of their mental health, ¾ of respondents reported having good to excellent mental health: 10% reported having excellent mental health, 66% reported having good mental health, 16% reported having fair and 8% reported having poor mental health.
- 13 respondents (4%) reported concerns about the direction of national politics affecting their mental health.
- Of the 323 respondents to the question, *What mental health supports would be most helpful?:*
    - **Therapy/Counseling**
      Frequent mentions of wanting access to therapy, needing more therapists, and improving availability (especially those who accept Medicaid or are free/low-cost).
    - **Affordable or Free Services**
      Many emphasized cost as a barrier—requests for free clinics, sliding scale options, or support for uninsured individuals.
    - **Community-Based Support**
      Interest in group therapy, community events, social gatherings, support groups (e.g., for single parents, teens, neurodiverse families), and peer connection to reduce isolation.
    - **Basic Needs as Mental Health Foundations**
      Several highlighted the need for **housing, jobs, food security, and transportation**, stressing these as prerequisites for good mental health.
    - **Improved System Navigation**
      Suggestions included a centralized network for easier access to services, fewer wait times, better insurance coverage, and more local options outside designated agencies.

  A substantial number of respondents indicated that they had no need for support.

Community Engagement

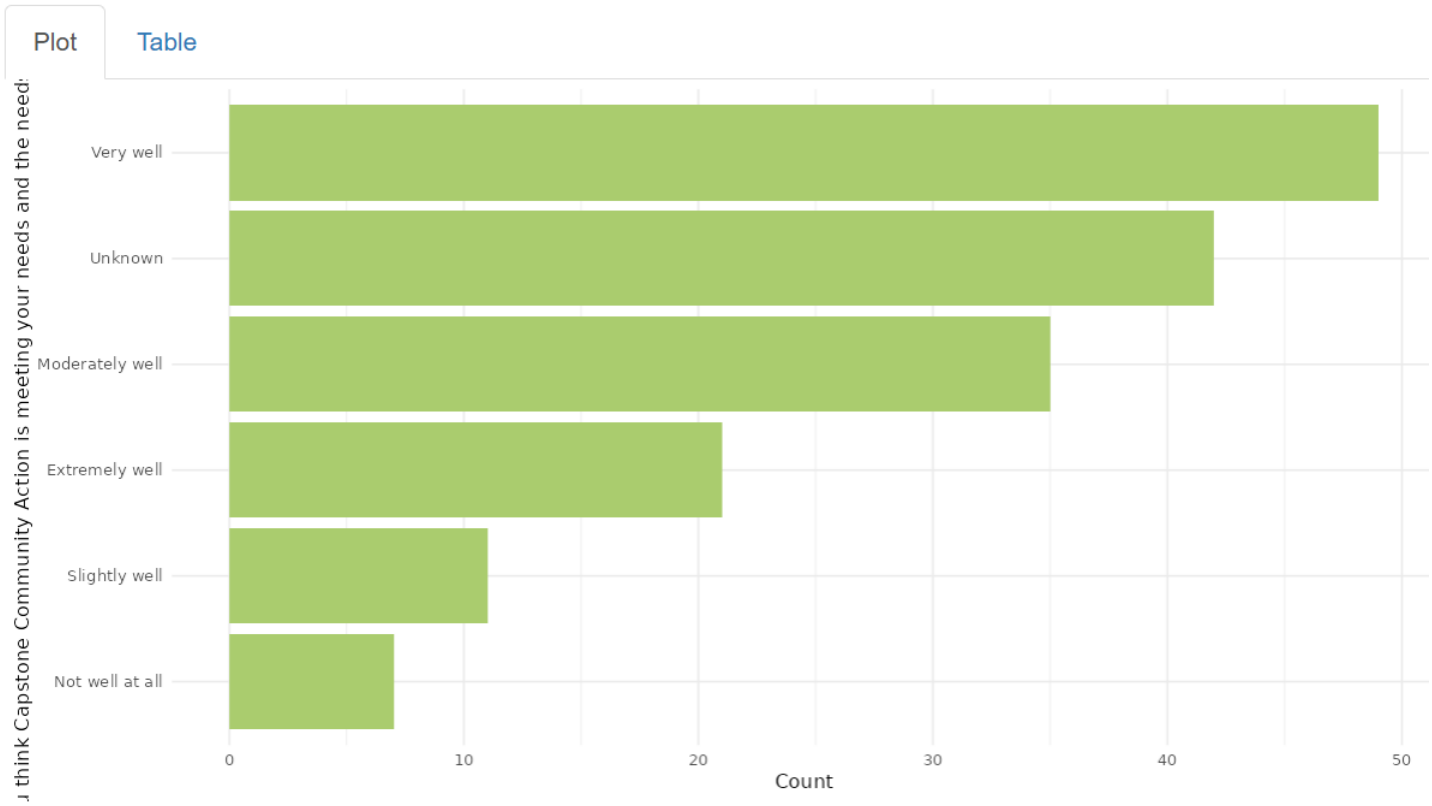
Survey respondents were asked *"What do you enjoy doing in your community?"* Middlebury College's Anna Krouse, expected Graduation 2025.5, produced the following graph to demonstrate the areas where people enjoy their community the most.



Satisfaction with Capstone's Programs and Services

In response to the question*, How well do you think Capstone Community Action is meeting your needs and the needs of the community?*, 42% answered Extremely or Very well, 21% answered moderately well, and only 4% answered Not Well at All. The 25% "unknown" has been interpreted as non-service user responses. Only 45.6% of respondents answered this question, which may reflect how the survey was projected on a cell phone or tablet. It appeared to be a question that more than half of the respondents left blank as they may not have scrolled down to see the question. See the graph below.

How well do you think Capstone Community Action is meeting your needs and the needs of the community?



Unmet Needs in the Community

Survey respondents were asked if they had any needs that were not met by their community. Of the 173 who responded, 61% reported that they had no unmet needs, while the remaining reported the following summary of needs:

- **Housing & Utilities:** Affordable housing, help with heating, weatherization delays, and property tax assistance.
- **Healthcare:** Affordable medical, dental, and mental health care; lack of providers accepting new patients
- **Transportation:** Limited or no access to public transit, especially in rural areas and for medical appointments.
- **Childcare & Family Support:** Lack of childcare, respite care, and support for caregivers and adults with disabilities.
- **Financial & Legal Help:** Need for advocacy, tax help, job search support, and legal services.
- **Food Access:** Difficulty accessing affordable, nearby food options.
- **Community Services:** Desire for more senior programs, LGBTQ+ support, and better access to inclusive, transparent services.

Other Community Survey Key Findings

- The majority of survey respondents are happy and satisfied with their community.
- ¾ of respondents report having good mental health.
- The majority of respondents will still be living here in 5 years.
- Vermont's outdoor recreation, community involvement and arts and culture are the top three categories that people enjoy in their community.
- Housing, affordable health care (and doctors accepting new patients), and transportation in rural areas are top of the list for those who still had unmet needs.

Needs Assessment for Other Community Findings:

- **Provide community engagement activities** such as community dinners, speaking engagements, lobby art shows and social activities.

Conclusion

The next three years will bring significant challenges for the Community Action Network—in Vermont and across the country. With federal funding under threat, the financial stability of our programs and the continued delivery of essential services are at risk. Cuts to Medicaid, SNAP, and other critical safety net programs will have a disproportionate impact on the most vulnerable Vermonters—those with the least disposable income and the greatest need. These individuals and families will continue to walk through our doors in growing numbers, seeking support with basic necessities like food, housing, transportation, and health care.

While private philanthropy cannot and will not fully fill the void left by reductions in federal support, we do have important tools at our disposal. We can draw on Capstone's 60+ years of experience in poverty alleviation, combining deep community knowledge with a nimble, responsive approach to changing needs. By sharing real stories of impact with donors and stakeholders, aligning our fundraising campaigns with the values and priorities of our supporters, and working in close collaboration with nonprofit partners to reduce duplication and maximize impact, we can strengthen our resilience and capacity.

Equally critical is our ongoing role as advocates for the low-income community. Through sustained engagement at the state and federal levels, we can help shape policy that better reflects the realities of the people we serve. Capstone's commitment to community is grounded in innovation, determination, and an unshakeable belief in the power of collective action. While the path forward is uncertain, we are confident in our ability to adapt, rise to the challenges ahead, and continue delivering the programs and services our central Vermont community counts on. Together—with our partners, supporters, and the people we serve—we will meet this moment with courage, compassion, and conviction.

Appendix A: Capstone Community Action Community Needs Assessment Summary Report including Top 5 Needs

Appendix B Voices of Central Vermont: Partnering with Capstone Community Action to Conduct a Community Needs Assessment

By Ken Jin anticipated graduation,2026.5 and Anna Krouse anticipated graduation 2025.5, Middlebury College under the direction of Assistant Professor of Statistics | Associate Director of midd.data, Department of Mathematics and Statistics

Appendix C: Barre City Needs Assessment 2025

CAPSTONE
COMMUNITY ACTION

3-YEAR COMMUNITY NEEDS ASSESSMENT 2025 SUMMARY REPORT

Alison Calderara, Executive Director

June 2025

Contents

Mission Statement and Introduction 2

Methodology 3

Population data points from 2025 Community Needs Assessment Survey 3

Population Key Findings 3

Needs Assessment for Population: 4

Income and Poverty Data Points from Community Needs Assessment Survey 2025: 4

Income and Poverty Key Findings: 4

Needs Assessment for Income and Poverty programming: 5

Areas of Community Focus 5

#1 Housing 6

Housing Data Points from the Community Needs Assessment Survey 2025: 6

Housing Key Findings: 6

Needs Assessment for Housing Related Programming: 7

#2 Food Security 7

Food Security Data Points from Community Needs Assessment 2025: 7

Food Security Key Findings: 7

Needs Assessment for Food Security Programming: 8

#3 Child Care 8

Child Care Data points from Community Needs Assessment 2025: 8

Child Care Key Findings: 9

Needs Assessment for Child Care Programming 9

#4 Healthcare 9

Healthcare Data Points from Community Needs Assessment 2025 9

Healthcare Key Findings: 9

- Needs Assessment for Healthcare: 10

#5 Transportation 10

Transportation Data Points from Community Needs Assessment 2025: 10

Transportation Key Findings: 10

Needs Assessment for Transportation Programming: 11

Other Community Findings from the Community Needs Assessment 2025 12

Satisfaction with the Community 12
Living in the Community in the Next 5 years 12
Mental Health 12
Community Engagement 12
Satisfaction with Capstone's Programs and Services 13
Unmet Needs in the Community 13
Other Community Survey Key Findings 14
Needs Assessment for Other Community Findings: 14
Conclusion 14

Mission Statement and Introduction

Capstone Community Action is one of five Community Action Agencies in the state of Vermont serving low- and moderate-income households who live primarily in Washington, Lamoille, and Orange and Northern Windsor counties. Capstone's mission is to foster resilient households and communities and to advance justice in social, economic, and environmental policy. We empower individuals with the tools and resources to move beyond poverty. Through advocacy and community collaboration we champion positive social change. We guide people to have a voice in their own transformation and promote a vision of what is possible.

Over the past three years, Capstone Community Action has weathered a series of overlapping crises that have shaped both its response strategies and the needs of its communities. In the wake of the COVID-19 pandemic, food insecurity and homelessness surged, only to be compounded by two consecutive "hundred-year" floods in July 2023 and 2024 that devastated large parts of Washington, Lamoille, and Orange counties. Capstone quickly mobilized, distributing emergency grants to households and businesses, and working directly with families to support recovery and partnering with the State and FEMA to launch the Disaster Case Management Program. Even as physical damages were addressed, deeper systemic issues intensified—most notably, the worsening housing crisis. Across Capstone's service region, housing affordability has declined, eviction rates have spiked, and emergency shelter remains scarce. Capstone's housing teams are responding to thousands of crisis calls annually, reflecting the scale and urgency of need. Meanwhile, Head Start is adapting to serve a more diverse and vulnerable population, including English language learners and families experiencing homelessness. As 2025 begins, looming federal budget cuts threaten the very programs that anchor Community Action work, including Head Start, LIHEAP, Weatherization, and CSBG. With uncertainty ahead, Capstone remains steadfast in its commitment to meet growing community needs and advocate for Vermont's most vulnerable residents.

Methodology

The information and graphs in this document provide context for our 2025 Needs Assessment and were populated from the Community Action Partnership Community Needs Assessment Data Hub using data from the American Community Survey 2019-23 5-year estimates. This hub requires membership to access the data. The team at Capstone Community Action who compiled the Needs Assessment report also relied on data from other Vermont-based sources such as Vermont Legal Aid, Vermont Housing Finance Authority's Housingdata.org site, Hunger Free Vermont, and other sources noted in the report. Additionally, in partnership with Middlebury College and Professor Alex Lyford and his students we conducted a 3-year community needs assessment survey which received over 500 responses of which 365 were considered "high quality" responses (see attached Community Needs Assessment Report as compiled by students Ken Jin and Anna Krause at Middlebury College). Of the 365 high quality responses, 2/3 of the respondents were service users, higher than our previous community needs assessment in 2022, where more than 50% of respondents were not service users.

This **Community Needs Assessment Summary** includes Key data points from the Community Needs Assessment Survey, Topic Key findings, and a Needs Assessment Summary for the top five needs. To view the entire comprehensive document, please visit www.capstonevt.org

Population data points from 2025 Community Needs Assessment Survey:

- 97.6% are not Hispanic or Latino, aligning exactly with the census data for Capstone's service area.
- 90% report their race as White and 3.1% reported as Black or African American.
- 75% report as Female.
- 70% report as living in single households or households without children, or married (no children in household).
- 6.5% report as single parent family with children; 9.3% report as 2 parent household with children.
- 59% of respondents are age 55+; 41% age 19-54; median age of respondents is 60.

Population Key Findings:

- 36% of Capstone's catchment area is age 55+ compared to the National rate of 29.66%, aligning with concerns about Vermont's aging population.
- Vermont continues to have a population which is largely White (91.41%) with an even higher percentage in Capstone's three-county service area (93.15% White) and less than 1% Black compared to the U.S. as a whole reporting a population of 12.36% Black persons.

- Additionally, Vermont, and Capstone's service area reports its Hispanic or Latino population at 2.49% and 2.39% respectively, compared to the national percentage of population nearly 19% Hispanic or Latino.
- Vermont's population of children aged 17 and under is 18.62%, slightly under the national percentage of 22.16%.
- Only 16% of Vermont adults aged 18-34 who are in their first 1-15 years of their working lives reside in Capstone's 3-county service area.

Needs Assessment for Population: N/A

Income and Poverty Data Points from Community Needs Assessment Survey 2025:

- Respondents who reported using a service in the last three years are more likely to report lower household incomes than non-service users.
- For all respondents (service users and non-service users), the largest tier of income was "over 50K", but the second highest tier income reported was "20K-30K" with 4 times more respondents as service users in this income range, and 3.7 times more service users in the 10K-20K range.

Income and Poverty Key Findings:

- **Median Household Income:** Washington and Orange counties are aligned with the US median household income while Lamoille County's median income of $69,897 is approximately 14% lower than Washington county's $79,853.
  In stark contrast, Barre City, Capstone's headquarter city located within Washington County, reports a median household income of $53,288; Washington County's median household income is 50% higher than Barre City's median household income.
- **Livable wage:** Most of Capstone's client base do not earn a livable wage, as defined by Vermont Legislative Joint Fiscal Office 2024 Vermont Basic Needs Budgets and Livable Wage Report.
- **Children living in households below 200% of Poverty:** Nearly 31% of children age 0-17 live in households eligible for Capstone's CSBG services.
- **Poverty:** Capstone's 3-county service area reports a lower % of people in poverty (8.89%) compared to the US level, 12.5% and the state's 10.7%.
    - 19.3% of the population of Barre City live in poverty, nearly double the state's 10.7%.
- **TANF/GA:** 3.14% of households receive public assistance dollars (Temporary Assistance for Needy Families {Reach Up} and General Assistance {GA}) in Capstone's service area compared to the US rate of 2.67% of households receiving public assistance. Capstone's service receives 17% *more* in aid than the US total.

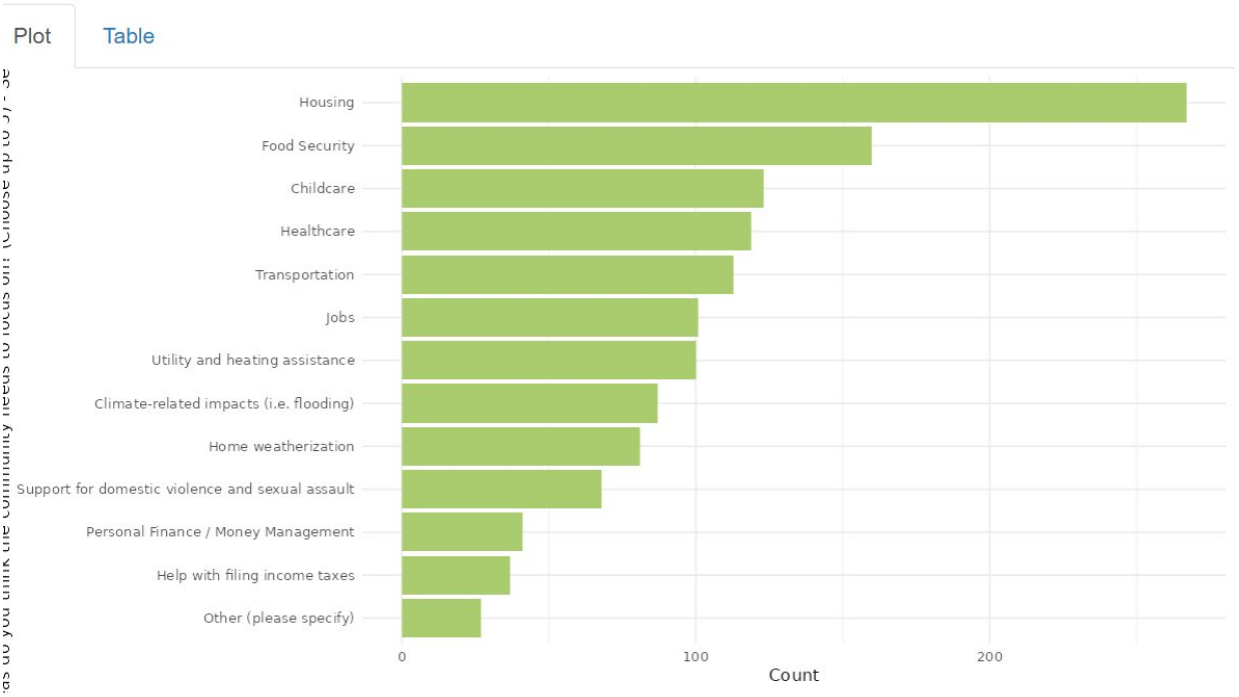
- **Supplemental Social Security Income (SSI):** nearly 5% of households in Capstone's service area receive SSI.

Needs Assessment for Income and Poverty programming:

- **Head Start recruitment and Enrollment:** Nearly 1/3 of the children living in Capstone's service area live in low-income households, which may lead to higher insecurity and educational disadvantages. Continuing to recruit for and enroll families in Head Start services increases educational opportunities for these families living with low incomes.
- **Continued Services for incomes 200% of poverty:** The percentage of children living in households of 200% of poverty or lower is higher in all three counties than the state percentage rate. This indicates a continued need for Community Action services in our three-county area, many which have an income qualifying threshold of 200% poverty or lower.

Areas of Community Focus

Capstone's 2025 Survey to the Community asked respondents to rate the top 5 areas that the community should focus on. The results are shown in the table below.



#1 Housing

Housing Data Points from the Community Needs Assessment Survey 2025:

- **Housing ranked #1 out of 12 in the Areas that the Community Needs to Focus on.**
- 58% of survey respondents own their own home, aligning with the census data of 62% of service area population who own their home.
- 4.5% reported that they are homeless (either living in a shelter or someplace else). This reflects 26% of the homeless population as reported in the Point-in-Time count, likely those who visit Capstone's food shelf or housing program.
- 3.7% of respondents reported using Capstone's Emergency Housing Assistance program.
- In response to *What is your biggest concerns with housing in your community?*, respondents cited Affordability, availability, concerns for homeless population, tenant/landlord issues, second homes/short term rentals and taxes as key concerns.

Housing Key Findings:

- From 2000-2023, only 16,211 housing units were added, a yearly increase of less than 2% increase in housing units per year.
- With that increase in housing units, during that time period there was a decrease in owner-occupied units with 62.2% of units owner-occupied compared to 71.46% owner occupied in 2000.
- Housing Cost Burden Homeowners: Nearly 30% of homeowners in Capstone's service area with a mortgage pay more than 30% of their income on housing. In Lamoille County, that number is nearly 36%, 8.42% higher than the U.S.'s 27.38%.
- Housing Cost Burden Renters: Nearly 43% of renters pay more than 30% of their income on rent. This is lower than Vermont's 46.24%, likely due to Chittenden County which reports a staggering 51.41% of renters who pay more than 30% of their income on rent.
- While no data on Evictions is available since 2018 via the Eviction Lab, Vermont Legal Aid's **the Vermont Legal Needs Assessment** reports that eviction-related calls to Vermont Legal aid in 2024 have increase by 45% since 2019, indicating an increase in evictions in Vermont.
- Vermont's latest Point-in-Time count for 2024 shows that 599 people, or 17% of the homeless population in Vermont, live in Capstone's 3-county service area, with Washington county bearing the brunt with 13% of the statewide population of homeless individuals. 108, or 18% are children.
- Additionally, the Point-in-Time report shows that Mental Health, severe and persistent, affects 31% of adults experiencing homelessness and Chronic Substance abuse affects 15% of adults experiencing homelessness (may overlap)

Needs Assessment for Housing Related Programming:

- **Eviction Supports:** Due to a reported increase in eviction related calls to Vermont's Legal Aid, and responses in the Community Needs Assessment about challenging tenants as a housing concern, Capstone should continue to advocate for funds to provide wrap-around services to help low-income renters stay in their apartments. Additionally, Capstone should work to understand the "why" behind the evictions to determine how the housing program staff can better support individuals at risk of eviction.
- **Affordable Housing Advocacy:** Capstone should continue to advocate on a state and federal level for more affordable housing in its service area which will decrease demand, reduce the number of people who pay more than 30% of their income on housing, and increase the opportunity for homeownership.
- **Increase emergency shelters and wraparound housing supports**: With a higher percentage of homeless in Barre, there is a need for more shelter space and mental health services based on data from the Point in Time count.
- **Advocate for supports for Landlords** to encourage long-term rentals in place of short-term/vacation rentals or tax credits for sales of homes to first time homebuyers. There is a need for more affordable housing both for renters and homeowners. Capstone should consider advocating on a state level to inform the legislature of the pressures that the short-term rental market is having on the availability of long-term rentals.

#2 Food Security

Food Security Data Points from Community Needs Assessment 2025:

- **Food Security ranked #2 out of 12 in the Areas that the Community Needs to Focus on.**
- 71% of respondents to the question *How easy is it to access Emergency food help in your community?* answered that it was extremely or somewhat easy to access, whereas only 17% responded that it was somewhat or extremely difficult.
- Respondents to the sub survey about food security cited the need for lower cost of healthy foods, budgeting/couponing support, more hours at local food shelfs, and financial assistance to help pay for food as supports that could be helpful to ensure that their household has accessibility to healthy and affordable food
- 90% of respondents to the sub survey about food security agreed that they have access to healthy and affordable food.

Food Security Key Findings:

- 30% of children live in households that are 200% of poverty or lower.
- Visits to Capstone's food shelf are increasing each year, with a 56% increase in usership since the last community needs assessment.
- 10% of Capstone's service area (just under 5000 households) receive SNAP (3 Squares) benefits.

Needs Assessment for Food Security Programming:

- **Utilize Capstone Kitchen:** Capstone's CKA program is sunsetting at the end of Fy25, and as such will be vacant unless funding can be secured to make meals for our food shelf, or a tenant can be identified who can cover the cost the occupancy (+/- $40,000)
- **Budgeting for Food Purchase:** Capstone can better budget for its food shelf by reviewing the current number of SNAP recipients and inferring that the number will align with the number of unduplicated families who will utilize Capstone's food shelf over a three-year period.
- **Identify Private Philanthropy:** With the loss of federal funds, identify private philanthropy to continue to purchase produce from local farms.
- **SNAP enrollment services:** Unlike TANF/GA, Capstone's service area has a *lower* percentage of households receiving 3-Squares benefit (10%) compared to the U.S. 11.77% of households receiving SNAP which may indicate under enrollment in SNAP. Capstone can consider providing more services to educate and enroll eligible people into SNAP as well as offering education on how to use the benefit when choosing foods at the grocery store. Capstone can also consider ways to keep the public informed about changes to SNAP benefits if threats to major cuts become reality and advocate with partners like the VT Food Bank and Hunger Free Vermont for maintaining and improving the SNAP benefit program.
- **Identify local farmers** who can engage at Capstone's price point for sales of local vegetables to the food shelf to meet the needs of the community who want access to food that is otherwise not affordable in the grocery store.

#3 Child Care

Child Care Data points from Community Needs Assessment 2025:

- **Childcare ranked #3 out of 12 in the Areas that the Community Needs to Focus on.**
- Of the 25% of respondents who answered, "*How easy is it to access childcare in your community?"*, 61% reported that it was extremely to somewhat difficult with only 18% reporting that it was extremely or somewhat easy.
- Out of the over 200 respondents who answered the question," *Are there any programs or services you really need but couldn't get in your community?"*, only 4 mentioned childcare as a need not met.
- Out of the 24 respondents who answered the sub survey question, "*What do you look for in childcare programs?*" Safety and high-quality caregivers ranked at the top.
- Of the 31% of respondents who answered the question *"What times during the week do you need help with childcare?"*, 89 respondents (68%) said they don't need help with childcare, 24 (18%) replied weekdays, 10 (7.6%) replied weekends, and another 4 each (3%) replied early mornings or late nights.

Child Care Key Findings:

- Vermont's population of children ages 0-5 is decreasing, with ages 0-4 making up only 4.33% of Capstone's Service area population.
- Home childcare providers are decreasing, with 60% fewer providers than 10 years ago.
- Salaries for childcare providers are lower than other industries.
- There is a shortage of childcare slots for all ages across our entire service area. The shortage is most acute for infants.
- Survey respondents regard Childcare as a top three need for the community.
- Vermont's 2023 Act 76 bill provides much needed financial relief to middle income families, providing subsidies that can cut the cost of childcare by a third or more.

Needs Assessment for Child Care Programming

- **Provide Safe care with high-quality staff** in Capstone's Head Start programs.
- **Continue to advocate on a state and federal level for incentives to increase the number of high-quality childcare slots in Vermont** to better meet the needs of children and families.
- **Provide business classes through Capstone's Micro-Business Development Program (MBDP)** to encourage at-home parents to explore childcare as a business.

#4 Healthcare

Healthcare Data Points from Community Needs Assessment 2025

- **Healthcare ranked #4 out of 12 in the Areas that the Community Needs to Focus on.**
- In response to the question, *How easy is it to access healthcare in your community?* 47% responded that it was extremely or somewhat easy to access while 33% responded extremely or somewhat difficult to access.
- The responses to the question in the health care sub survey, *How can Healthcare access be improved*, answers were:
    - Affordability (out-of-pocket costs, premiums, deductibles)
    - Calls for universal health care, lower costs and more help with medical expenses.
    - Availability of Providers (shortage of doctors, long wait times, difficulty finding providers accepting new patients
    - Systems—insurance paperwork, eligibility changes, more transparent costs
    - Transportation and accessibility for rural residents
    - Lack of trauma informed care, reliance on traveling nurses

Healthcare Key Findings:

- Vermont has ranks #1 in the country for the highest monthly premium costs, at least twice as much per month as most states.

- Blue Cross Blue Shield of Vermont, which insures 1/3 of Vermonters (and many Capstone employees) is facing grave financial hardship.
- Rising costs, availability of providers and long wait times concerns community members.
- Current threats to Medicaid and eligibility for Medicaid are causing anxiety with a reported 30,000 Vermonters at risk of losing coverage under Medicaid.

- Needs Assessment for Healthcare:
  - **Provide Technical Assistance** to low-moderate income Vermonters who need assistance with Medicaid application and renewal and changing eligibility requirements.
  - **Focus on healthy meals and food** at Capstone's Food Shelf.
  - **Continue to represent at THRIVE meetings** to share the needs of Capstone clients.
  - **Partner with** Peoples Health and Wellness Clinic to ensure that Capstone clients who are no longer eligible for Medicaid or who can't maintain eligibility due to the renewal requirements are identified and referred to the clinic.

#5 Transportation

Transportation Data Points from Community Needs Assessment 2025:

- **Transportation ranked #5 out of 12 in the Areas that the Community Needs to Focus on.**
- Only 42% of survey respondents answered the question, *How easy is it to access Transportation Services in your community?*. Of those respondents, 32% said it was somewhat or extremely easy, and 49% said it was somewhat or extremely difficult.
- For the question, *How easy it to access public transportation in your community*, 61% reported it was somewhat or extremely difficult while only 31% reported that it was somewhat or extremely easy to access.
- 69% of respondents to the question *What kind of public transportation do you use, do you have challenges using it and if yes, how could if be improved*? answered that they don't use public transportation. For the remaining responses, most used the bus or GMT and several cited safety, reliability and scheduling issues that made public transportation challenging. Several people remarked that they need better transportation to medical appointments. No one mentioned Gopher as a source of public transportation.
- Respondents to the sub survey question, *Would you take public transportation if it was reliable? How could public transportation be better in your community?* had varied answers. 24% said No, they wouldn't use it and 48% said yes. The remaining respondents made comments such as, "I live on a dirt road, there is no public transportation", and "It could be more available".

Transportation Key Findings:

- For every licensed drivers in Vermont, there are 1.3 registered vehicles.

- The average cost of new car ownership with financing is prohibitive for low- and moderate-income Vermonters.
- The average cost of used car ownership is still expensive for low- and moderate-income Vermonters making transportation.
- Public transportation is available but comes with restrictions on eligibility for on-demand no or low-cost transportation. It is also hard to access for many of the people who responded to the survey.
- Public transportation for low-moderate income Vermonters is at risk with potential cuts to Medicaid which helps offset the cost of ridership for Medicaid eligible riders.
- Despite public transportation being available, only ½ percent of commuters in Capstone's service area use public transportation to go to work, compared with the U.S. 3.5%, likely a reflection of commuters in major cities having access to more robust public transportation infrastructure. However, 29% of survey respondents who responded to the transportation sub survey did use public transportation of some sort.

Needs Assessment for Transportation Programming:

- **Set up Discretionary funding for transportation supports for medical and food shopping trips:** Federal funding is in question for public transportation that benefits low-income people, particularly Medicaid patients who may see cuts to funding for transportation.
- **Vermont needs a more reliable and frequent public transportation system.** Capstone can consider partnering with the public transportation sector to advocate for more efficient transportation options for commuters and others who lack their own cars to get to the places they need to go. Federal funding will be critical to the success of any improved transportation network.
- **Advocate for the reinstatement of the Mobility for All fund, and expansion of it Statewide.** Gopher treated this as a discretionary fund for people needing ongoing rides to work, people who need to travel across county lines in areas not served by public transit and connecting people that live in rural areas to public transit routes.
- **Partner with a local mechanic to provide Medicaid with documentation when a participant's car is undriveable.** This will allow participants to be eligible for Medicaid funded transportation to healthcare appointments.

Other Community Findings from the Community Needs Assessment 2025

Satisfaction with the Community

- Of the 96% of survey respondents, 70% respondents said they were very happy or somewhat happy and satisfied with their community. 11.8% were somewhat or very dissatisfied.

Living in the Community in the Next 5 years

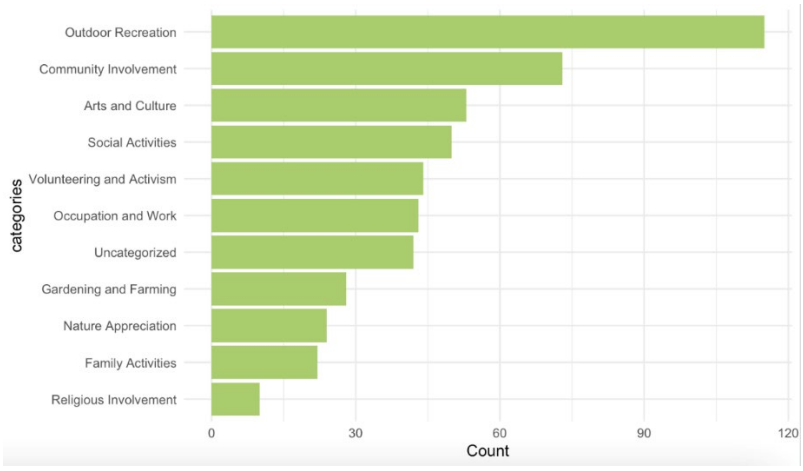
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    - According to Middlebury College students' deeper analysis of the data, those with the highest levels of need, especially those who identified as homeless, were less likely to see themselves here in five years.

Mental Health

- Of the 323 respondents, after categorizing written descriptions of the state of their mental health, ¾ of respondents reported having good to excellent mental health: 10% reported having excellent mental health, 66% reported having good mental health, 16% reported having fair and 8% reported having poor mental health.
- 13 respondents (4%) reported concerns about the direction of national politics affecting their mental health.

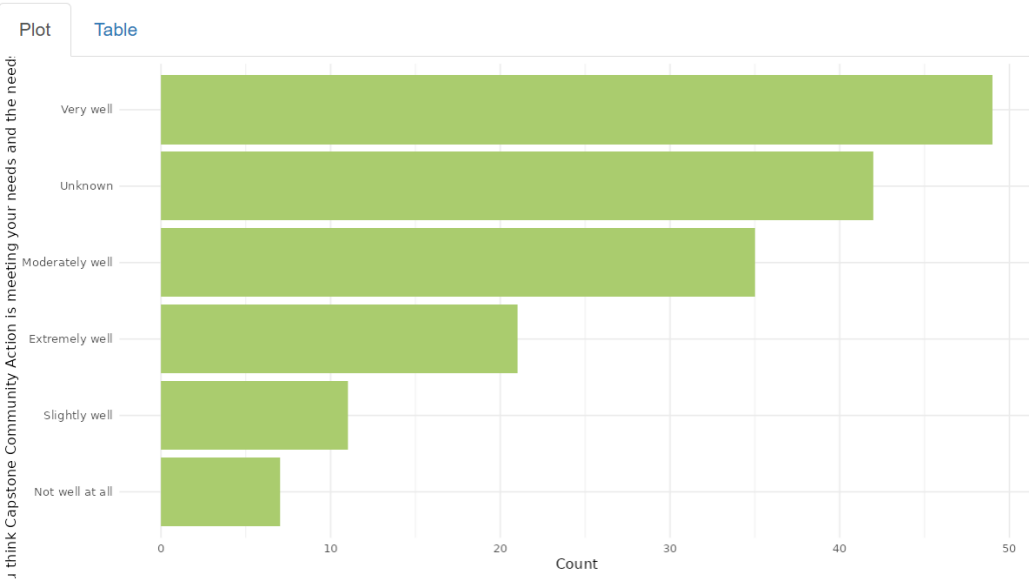
Community Engagement

Survey respondents were asked "*What do you enjoy doing in your community?"* Middlebury College's Anna Krouse, expected Graduation 2025.5, produced the following graph to demonstrate the areas where people enjoy their community the most.



Satisfaction with Capstone's Programs and Services

In response to the question*, How well do you think Capstone Community Action is meeting your needs and the needs of the community?* 42% answered Extremely or Very well, 21% answered moderately well, and only 4% answered Not Well at All. The 25% "unknown" has been interpreted as non-service user responses. Only 45.6% of respondents answered this question, which may reflect how the survey was projected on a cell phone or tablet. It appeared to be a question that more than half of the respondents left blank as they may not have scrolled down to see the question.



Unmet Needs in the Community

Survey respondents were asked if they had any needs that were not met by their community. Of the 173 who responded, 61% reported that they had no unmet needs, while the remaining reported the following summary of needs:

- **Housing & Utilities:** Affordable housing, help with heating, weatherization delays, and property tax assistance.
- **Healthcare:** Affordable medical, dental, and mental health care; lack of providers accepting new patients
- **Transportation:** Limited or no access to public transit, especially in rural areas and for medical appointments.
- **Childcare & Family Support:** Lack of childcare, respite care, and support for caregivers and adults with disabilities.
- **Financial & Legal Help:** Need for advocacy, tax help, job search support, and legal services.
- **Food Access:** Difficulty accessing affordable, nearby food options.

- **Community Services:** Desire for more senior programs, LGBTQ+ support, and better access to inclusive, transparent services.

Other Community Survey Key Findings

- The majority of survey respondents are happy and satisfied with their community.
- ¾ of respondents report having good mental health
- The majority of respondents will still be living here in 5 years.
- Vermont's outdoor recreation, community involvement and arts and culture are the top three categories that people enjoy in their community.
- Housing, affordable health care (and doctors accepting new patients), and transportation in rural areas are top of the list for those who still have unmet needs.

Needs Assessment for Other Community Findings:

- **Provide community engagement activities** such as community dinners, speaking engagements, lobby art shows and social activities.

Conclusion

The next three years will bring significant challenges for the Community Action Network—in Vermont and across the country. With federal funding under threat, financial stability and continued delivery of essential services are at risk. Now, more than ever, with looming cuts to Medicaid and SNAP benefits, the lowest income Vermonters with the fewest resources will be walking through our doors seeking essential services like food, housing and transportation.

While private philanthropy cannot and will not fill the gaps lost in health care coverage and food benefits, we can leverage our 60+ years' experience working on poverty alleviation by sharing impact stories with donors, aligning our fundraising campaigns with donor values, partnering with other non-profits to minimize duplication of work, and advocating for our community on a state and federal level.

While the road ahead is uncertain, Capstone's rich history of innovation and determination positions us to adapt, advocate, and continue delivering impact where it's needed most—our central Vermont community.

Appendix B

Voices of Central Vermont: Partnering with Capstone Community Action to Conduct a Community Needs Assessment

By Ken Jin 26.5 and Anna Krouse 25.5

Methodology

Capstone Community Action is one of five community action agencies in Vermont, working to support low- and moderate-income individuals and families in achieving stability and self-sufficiency. The organization provides a wide range of services including food and nutrition assistance, childcare and early education, transportation support, financial coaching, housing and weatherization programs, and more. Capstone primarily serves Washington, Lamoille, Orange, and parts of Addison, Rutland, and Windsor counties, with a focus on equity, empowerment, and reducing barriers to essential sources.

Capstone's mission is as follows:

"We are dedicated to creating resilient households and communities and to advancing justice in social, economic and environmental policy. We empower individuals with the tools and resources to move beyond poverty. Through advocacy and community collaboration, we champion positive social change. We guide people to have a voice in their own transformation and promote a vision of what is possible."

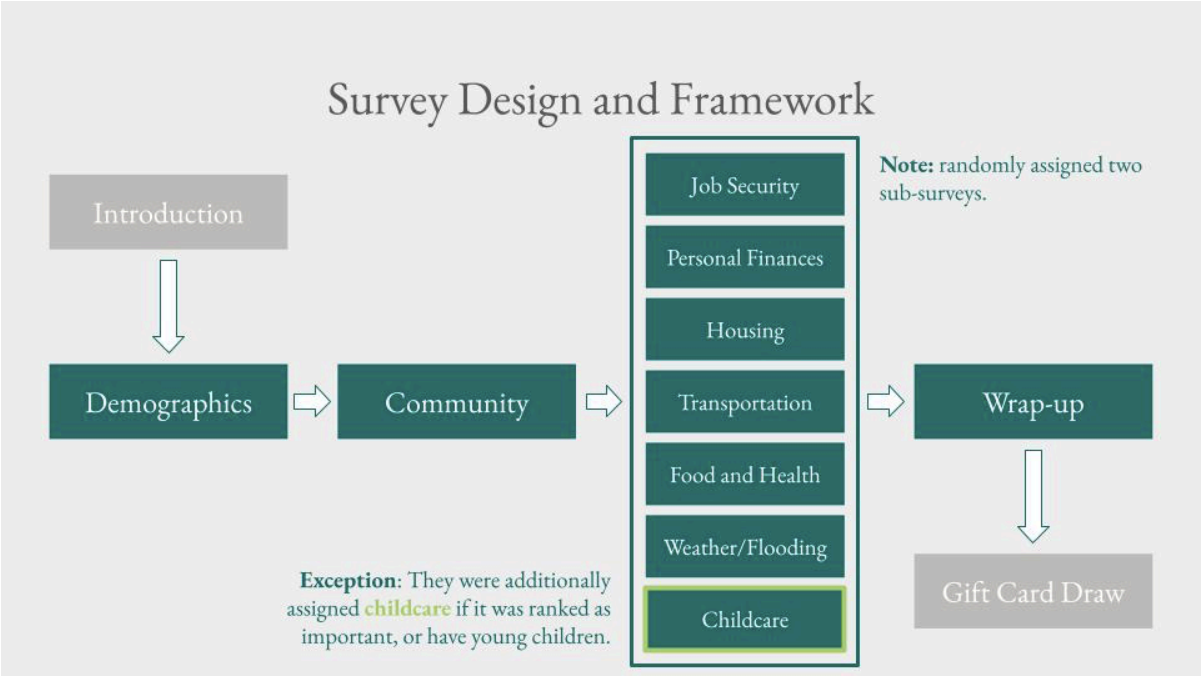
To support Capstone Community Action in understanding and addressing the evolving needs of its service population, we conducted a community needs assessment through a comprehensive survey distributed across Central Vermont. This survey was designed to gather

insights into residents' experiences with housing, food security, finances, childcare, job stability, transportation, weather-related concerns, and more. Our goal was to help Capstone evaluate the effectiveness of its current services and identify areas for improvement.

Survey Design

The survey was designed in close collaboration with Capstone, with the goal of centering the voices of low- to moderate-income Vermonters. It included both multiple-choice and open-ended questions covering a wide range of life domains. Each respondent was randomly assigned two topic-specific sub-surveys, with the exception of the childcare module. Participants who either ranked childcare as a top concern or indicated that they had young children were automatically assigned the childcare section, which was designed in part to inform Capstone's Head Start programming.

In addition to the topic modules, all respondents complete a demographics section and a community section. These included questions on age, race and ethnicity, gender identity, household composition, income level, education, and disability or veteran status. The community section focused on respondents' connection to their community, use of Capstone services, mental health, and perceptions of available sources.



Survey Distribution and Timeline

The survey was launched on April 1st, 2025 and remained open until April 28th, 20205, for a total of 28 days. It was distributed through Capstone's networks and outreach channels, with the goal of reaching individuals who were current or potential users of Capstone's services. Participants had the opportunity to enter a gift card drawing as a thank-you for their time.

Response Rate and Data Cleaning

We received a total of 505 responses via Qualtrics. To ensure data quality, we applied to exclusion criteria:

- Responses were removed if the respondent completed less than 75% of the survey.
- Responses were also excluded if the total duration was under 120 seconds, which indicated insufficient engagement.

After applying these filters, our final sample consisted of 365 high-quality responses.

Sample Representativeness

Roughly two-thirds of our survey respondents identified as Capstone service users, while the remaining third were non-service users. To better understand the range of experiences in our sample, we compared key demographic characteristics across these two groups. Respondents were similar in terms of race and gender, but notably different in household income, with services users more frequently reporting lower income levels. This supports our conclusion that our final dataset is a representative sample of low- and moderate-income Central Vermonters, particularly those currently using or in need of Capstone's services. Including both groups allows for a richer comparison of needs and access across the broader community.

Results

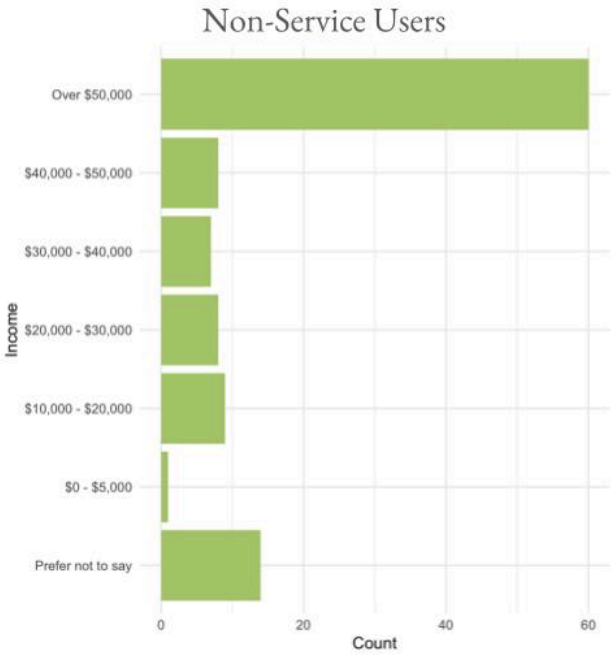
Our survey results highlight the strengths and continued impact of Capstone Community Action in supporting Central Vermonters. Respondents consistently recognized Capstone's strong presence in areas like tax assistance, food support (e.g., food shelves), and emergency assistance, all of which are helping to meet critical community needs. These programs are making a real difference, especially for low-income households and individuals navigating difficult transitions.

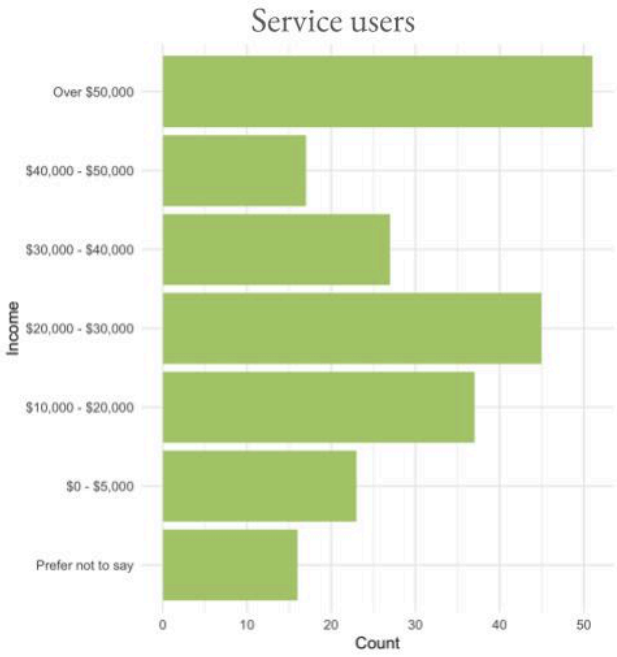
At the same time, the data point to important opportunities for growth, particularly in the areas of access to nutritious food and affordable childcare. Community members also identified barriers such as housing affordability, transportation and limited mental health support that make it harder to thrive—especially for those not yet connected to Capstone services.

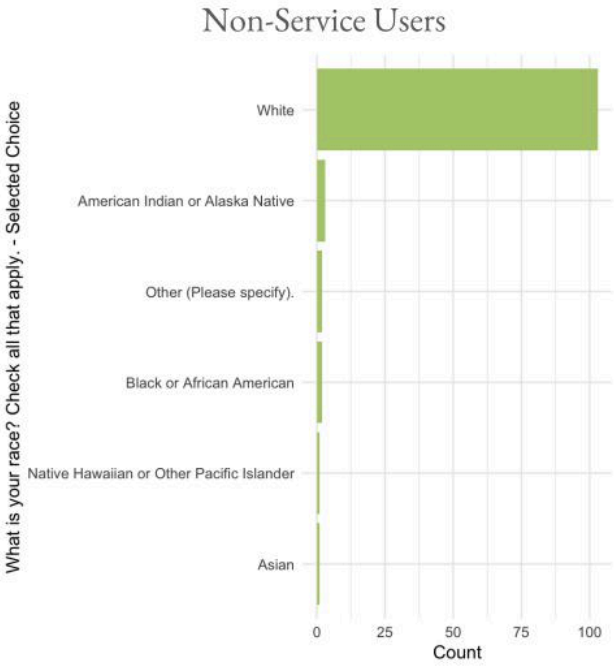
Our findings suggest that Capstone is well-positioned to expand or deepen its support in these areas, and that its existing programs provide a strong foundation on which to build. By continuing to listen to the community and reduce barriers to access, Capstone can further its mission of promoting equity, resilience, and positive transformation across Central Vermont.

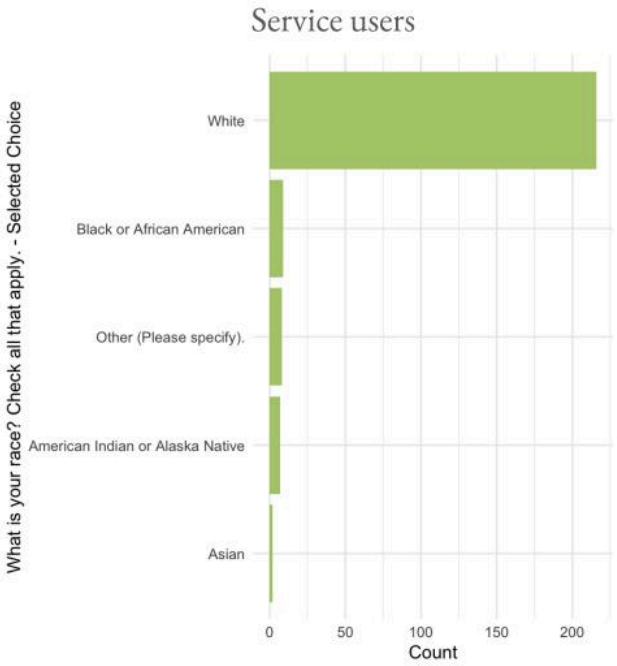
Demographic Overview

Of the 365 high-quality responses we analyzed, approximately two-thirds were current Capstone service users, while the remaining third had not used Capstone's services. Respondents were diverse in age, race, and household composition, with a large portion falling between the ages of 25 and 64. Service users and non-users showed similar distributions in race and gender, but service users were more likely to report lower household incomes, affirming that Capstone is reaching those most in need. The inclusion of both groups strengthens our understanding of which needs are being met, and which persist across the broader population.


Non-Service Users
Over $50,000
$40,000 - $50,000
$30,000 - $40,000
$20,000 - $30,000
$10,000 - $20,000
$0 - $5,000
Prefer not to say
Income
0
20
40
60
Count


Service users
Over $50,000
$40,000 - $50,000
$30,000 - $40,000
$20,000 - $30,000
$10,000 - $20,000
$0 - $5,000
Prefer not to say
Income
0
10
20
30
40
50
Count


Non-Service Users
White
American Indian or Alaska Native
Other (Please specify).
Black or African American
Native Hawaiian or Other Pacific Islander
Asian
What is your race? Check all that apply. - Selected Choice
0
25
50
75
100
Count


Service users
White
Black or African American
Other (Please specify).
American Indian or Alaska Native
Asian
What is your race? Check all that apply. - Selected Choice
0
50
100
150
200
Count

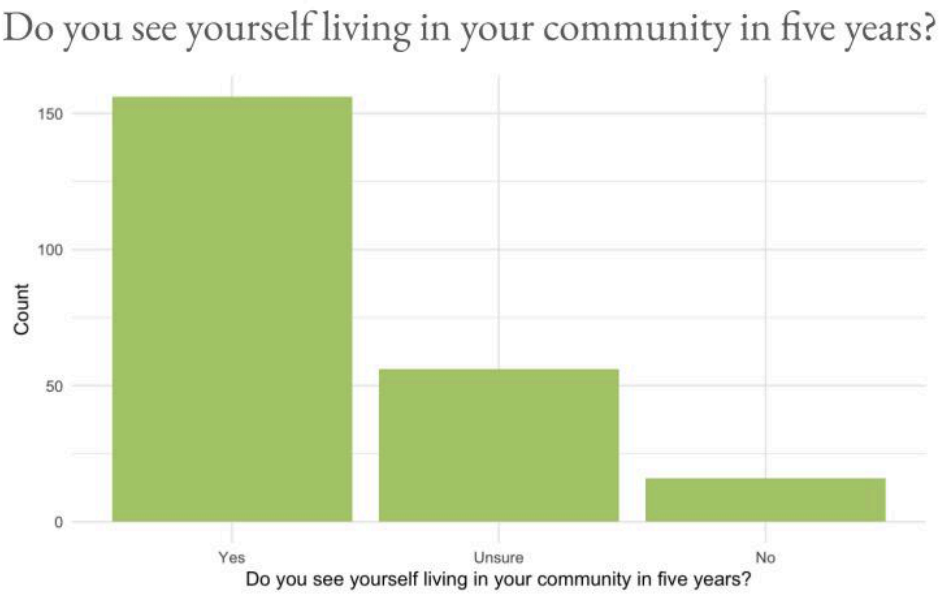


Community Connection and Mental Health

Respondents offered valuable insight into their sense of community connection, well-being, and mental health:

- Many reported satisfaction with their communities, highlighting positive experiences such as outdoor recreation, community events, and neighborly relationships.
- In response to "What do you enjoy doing in your community?", respondents frequently mentioned spending time outdoors, participating in local gatherings, and volunteering.
- However, those struggling with housing or food security often expressed isolation, stress, or poor mental health.
- Individuals with the highest levels of need—especially those experiencing homelessness—were less likely to envision themselves remaining in their communities long-term.

These results underscore the importance of community-building efforts, and suggest that Capstone's services can continue to play a vital role in fostering inclusion and resilience.



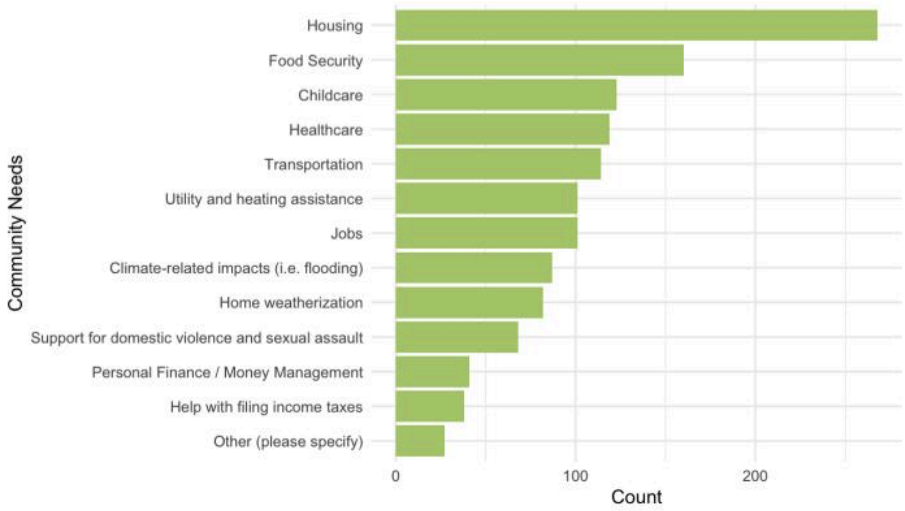
Top Community Needs

When asked to rank the most pressing issues facing their communities, respondents most frequently selected:

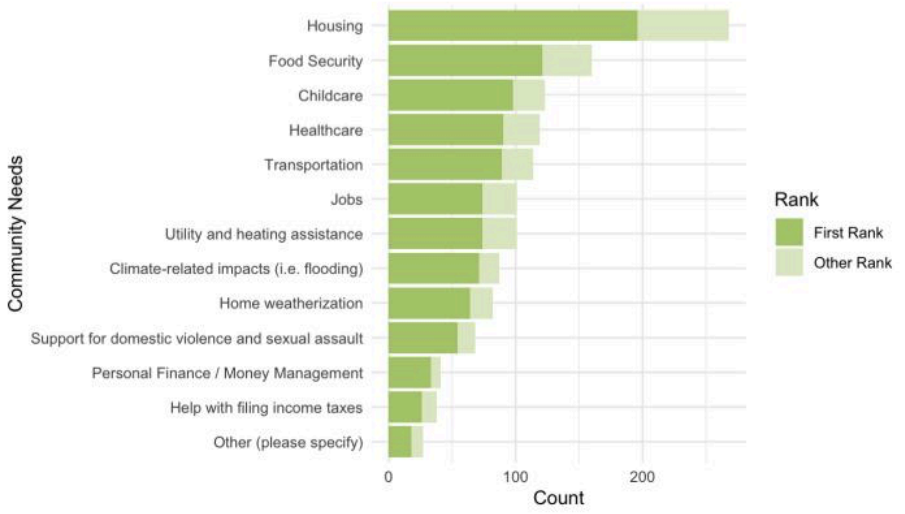
1. Housing
2. Food Security
3. Childcare

These priorities appeared across both service users and non-users, and were supported by detailed feedback in the topic-specific sub-surveys.

What areas do you think the community needs to focus on?



Please rank your choices from most to least important.



Housing

Housing was the most frequently cited area of concern. Respondents described:

- High housing costs relative to income

- A lack of affordable, stable, and safe options
- Frequent worries about temporary living arrangements, taxes, or homelessness

These results reinforce the urgency of Capstone's continued involvement in housing-related support, including weatherization, utility assistance, and advocacy for affordable housing solutions.



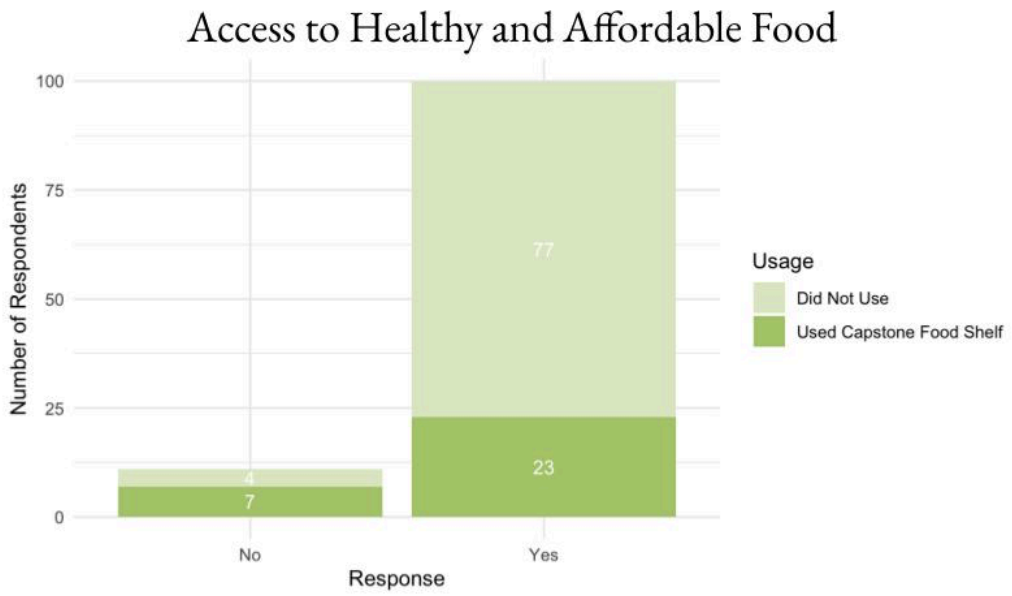
Food and Health

Access to food and health resources revealed both encouraging signs and gaps:

- Many respondents praised Capstone's food shelves, as well as access to programs like food stamps and meal services.
- Despite this, affordability and transportation remain barriers to accessing fresh, healthy food, particularly for individuals in more remote areas.

- Respondents experiencing food insecurity also reported higher levels of mental distress, suggesting strong links between nutrition, financial strain, and emotional well-being.

Capstone's existing programs are well-regarded, and continued investment in nutritious food access and rural outreach could help close the remaining gaps.

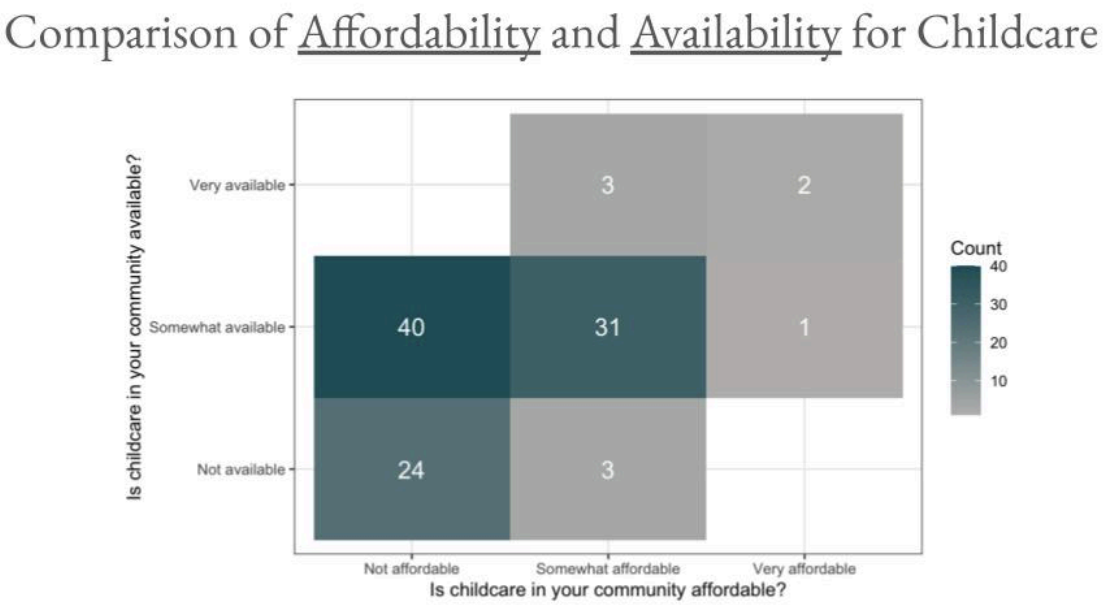


Childcare

Childcare emerged as a critical concern for families:

- Respondents were divided on availability—some had access to services, while others described waitlists, shortages, or inconvenient schedules.
- Affordability, however, was a more consistent issue: most families found childcare costs to be out of reach, regardless of availability.

These findings directly support the continued importance of Capstone's Head Start program, and point toward opportunities to expand affordable childcare access across the region.



Other Areas: Transportation, Employment, and Weather

Additional survey sections offered deeper insight into overlapping challenges:

- Transportation was a common barrier to accessing jobs, groceries, and healthcare. Public transit was described as limited, infrequent, or unavailable in many areas.
- While many respondents were employed, some held multiple jobs or worked without benefits. Barriers to stable employment included childcare constraints, transportation, and health challenges.
- Several respondents noted the impact of flooding and extreme weather, particularly those living in insecure housing or with limited financial flexibility.

These findings reflect the interconnected nature of economic, environmental, and logistic barriers, and reinforce the value of Capstone's holistic approach to service delivery.

Capstone's Strengths and Opportunities

Across the board, Capstone was recognized for the positive impact of its core programs:

- Tax assistance and food support were mentioned repeatedly as helpful, reliable, and easy to access.
- Respondents appreciated the compassion and professionalism of Capstone staff, describing a sense of dignity and support in their interactions.
- Several participants noted that they had learned about Capstone through community outreach, word of mouth, or other local organizations—evidence that Capstone's visibility and partnerships are growing.

At the same time, some respondents shared that they were unaware of services available to them, or faced challenges navigating the intake process. These reflections are not criticisms but opportunities: they point toward areas where increased outreach, simplified access, and community partnerships can help extend Capstone's reach and deepen its impact.

Conclusion

Overall, the survey shows that the people Capstone serves are part of a resilient, engaged, and diverse community, one that is facing real challenges, but also benefiting deeply from Capstone's existing programs. Capstone is widely recognized and appreciated for its role in addressing urgent needs, particularly in the areas of food access, emergency support, and financial stability.

By building on this foundation and responding to community-identified priorities like food security, childcare, and mental health, Capstone is well-positioned to make an even greater

difference. These findings reflect not only community needs, but also community trust—a powerful base from which to continue driving equity and positive transformation across Central Vermont.

CAPSTONE COMMUNITY ACTION

COMMUNITY NEEDS ASSESSMENT FOR BARRE CITY, VT 2025

July 23, 2025

Alison Calderara, Executive Director

Table of Contents

Barre Vermont Needs Assessment 3
Population Profile for Barre, VT 3
Total Population 3
Total Population by Gender 3
Population Age 0-4 3
Population Age 5-17 4
Population Age 18-64 4
Population Age 65+ 4
Population with Any Disability 5
Families with Children 5
Income Profile for Barre, Vermont 6
Income - Median Household Income 6
Income - Public Assistance Income 6
Poverty - Population Below 100% FPL 6
Poverty - Population Below 185% FPL 7
Population in Poverty by Gender 7
Households in Poverty 8
Family Poverty Rate by Family Type 8
Households Receiving SNAP by Poverty Status (ACS) 9
Poverty - Children Below 200% FPL 9
Seniors in Poverty 10
Low Income and Low Food Access 10
Housing and Household Structure Profile for Barre 11
Housing Costs - Cost Burden (30%) 11
Housing Costs - Cost Burden, Severe (50%) 11
Household Structure - Single-Parent Households 12
Household Structure - Older Adults Living Alone 12

Housing Quality - Substandard Housing 13
Households with No Motor Vehicle 13
Built Environment - Social Associations 14
Poor Mental Health - Mental Health and Substance Use Conditions 14
Teen Births (ACS) 15
Barre Respondent Data Points from Community Needs Assessment Survey 15
Top Three Needs the Community Should Focus on: 16
What Barre City Residents enjoy doing in their community 16
What Barre City Residents like best about their community 17
What Barre City Residents identify as Unmet Needs in Barre City 18
Barre City Community Needs Assessment Key Findings: 18

Barre Vermont Needs Assessment

Population Profile for Barre, VT

Total Population

A total of 8,461 people live in the 3.99 square mile report area defined for this assessment according to the U.S. Census Bureau American Community Survey 2019-23 5-year estimates. The population density for this area, estimated at 2,122 persons per square mile, is greater than the national average population density of 94 persons per square mile.

Report Area	Total Population
Barre, VT	8,461
Washington County, VT	59,958
Vermont	645,254

Data Source: US Census Bureau, American Community Survey. 2019-23.

Total Population by Gender

Report Area	Male	Female	Male, Percent	Female, Percent
Barre, VT	3,766	4,695	44.51%	55.49%
Washington County, VT	29,874	30,084	49.82%	50.18%
Vermont	320,321	324,933	49.64%	50.36%
United States	164,545,087	167,842,453	49.50%	50.50%

Data Source: US Census Bureau, American Community Survey 2019-23.

Population Age 0-4

Report Area	Total Population	Population Age 0-4	Percent Population Age 0-4
Barre, VT	8,461	379	4.48%
Washington County, VT	59,958	2,517	4.20%
Vermont	645,254	28,053	4.35%
United States	332,387,540	18,939,899	5.70%

Data Source: US Census Bureau, American Community Survey. 2019-23

Population Age 5-17

Report Area	Total Population	Population Age 5-17	Population Age 5-17, Percent
Barre, VT	8,461	1,045	12.35%
Washington County, VT	59,958	8,438	14.07%
Vermont	645,254	89,124	13.81%
United States	332,387,540	54,705,339	16.46%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Population Age 18-64

Report Area	Total Population	Population Age 18-64	Population Age 18-64, Percent
Barre, VT	8,461	5,471	64.66%
Washington County, VT	59,958	36,401	60.71%
Vermont	645,254	393,936	61.05%
United States	332,387,540	202,772,255	61.00%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Population Age 65+

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Barre, VT	8,461	1,566	18.51%
Washington County, VT	59,958	12,602	21.02%
Vermont	645,254	134,141	20.79%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Population with Any Disability

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. The report area has a total population of 8,294 for whom disability status has been determined, of which 2,093 or 25.24% have any disability. This indicator is relevant because disabled individuals may require targeted services and outreach by providers.

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Barre, VT	8,294	2,093	**25.24%**
Washington County, VT	59,350	8,454	14.24%
Vermont	639,109	92,624	14.49%
United States	327,425,278	42,703,063	13.04%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Families with Children

According to the most recent American Community Survey estimates, 19.35% of all occupied households in the report area are family households with one or more child(ren) under the age of 18. As defined by the US Census Bureau, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.

Report Area	Total Households	Total Family Households	Families with Children (Age 0-17)	Families with Children (Age 0-17), Percent of Total Households
Barre, VT	4,135	1,961	800	19.35%
Washington County, VT	25,474	14,901	6,237	24.48%
Vermont	269,466	159,473	63,519	23.57%
United States	127,482,865	82,220,165	37,772,217	29.63%

Income Profile for Barre, Vermont

Income - Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. There are 4,135 households in the report area, with an average income of $75,100.63 and a median income of $53,288.

Report Area	Total Households	Average Household Income	Median Household Income
Barre, VT	4,135	$75,100.63	**$53,288**
Washington County, VT	25,474	$102,666.90	$79,853
Vermont	269,466	$103,603.17	$78,024
United States	127,482,865	$110,490.58	$78,538

Data Source: US Census Bureau, American Community Survey. 2019-23.

Income - Public Assistance Income

This indicator reports the percentage households receiving public assistance income. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Barre, VT	4,135	111	**2.68%**
Washington County, VT	25,474	858	3.37%
Vermont	269,466	8,859	3.29%
United States	127,482,865	3,403,586	2.67%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Poverty - Population Below 100% FPL

Poverty is considered a *key driver* of health status.

Within the report area 19.26% or 1,607 individuals for whom poverty status is determined are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because

poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Barre, VT	8,343	1,607	**19.26%**
Washington County, VT	58,310	5,456	9.36%
Vermont	622,390	63,902	10.27%
United States	324,567,147	40,390,045	12.44%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Poverty - Population Below 185% FPL

In the report area 41.71% or 3,480 individuals for whom poverty status is determined are living in households with income below 185% of the Federal Poverty Level (FPL).This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status. Note: The total population measurements for poverty reports are lower than population totals for some other indicators, as poverty data collection does not include people in group quarters.

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
Barre, VT	8,343	3,480	**41.71%**
Washington County, VT	58,310	12,513	21.46%
Vermont	622,390	135,627	21.79%
United States	324,567,147	84,044,244	25.89%

Population in Poverty by Gender

This indicator reports the population in poverty in the report area by gender.

Report Area	Male	Female	Male, Percent	Female, Percent
Barre, VT	730	877	**19.63%**	**18.97%**
Washington County, VT	2,746	2,710	9.49%	9.23%
Vermont	28,715	35,187	9.28%	11.24%
United States	18,016,757	22,373,288	11.26%	13.60%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Households in Poverty

The number and percentage of households in poverty are shown in the report area. In 2023, it is estimated that there were 717 households, or 17.3%, living in poverty within the report area.

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Barre, VT	4,135	717	**17.3%**
Washington County, VT	25,474	2,226	8.7%
Vermont	269,466	28,690	10.7%
United States	127,482,865	15,880,048	12.5%

Family Poverty Rate by Family Type

The percentage of households in poverty by household type are shown for the report area. It is estimated that 14.4% of all households were living in poverty within the report area, compared to the national average of 8.7%. Of the households in poverty, female headed households represented 66.4% of all households in poverty, compared to 28.3% and 5.3% of households headed by males and married couples, respectively.

Report Area	Poverty Rate All Types	Percent of Poverty Married Couples	Percent of Poverty Male Householder	Percent of Poverty Female Householder
Barre, VT	14.4%	28.3%	5.3%	**66.4%**
Washington County, VT	6.1%	27.9%	21.8%	50.2%
Vermont	5.7%	35.1%	14.0%	50.9%
United States	8.7%	37.5%	11.1%	51.5%

Households Receiving SNAP by Poverty Status (ACS)

The below table shows that according to the American Community Survey (ACS), 1,096 households (or 26.51%) received SNAP payments during 2019-2023. During this same period there were 270 households with income levels below the poverty level that were not receiving SNAP payments.

Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Income Below Poverty
Barre, VT	1,096	**26.51%**	447	649	270
Washington County, VT	2,632	10.33%	1,069	1,563	1,157
Vermont	28,256	10.49%	11,692	16,564	16,998
United States	15,004,950	11.77%	6,447,353	8,557,597	9,432,695

Data Source: US Census Bureau, American Community Survey. 2019-23.

Poverty - Children Below 200% FPL

In the report area 70.58% or 1,003 children are living in households with income below 200% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population Under Age 18	Population Under Age 18 Below 200% FPL	Population Under Age 18 Below 200% FPL, Percent
Barre, VT	1,421	1,003	**70.58%**
Washington County, VT	10,831	3,168	29.25%
Vermont	115,296	33,264	28.85%
United States	72,472,636	26,544,399	36.63%

Seniors in Poverty

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5-year data, an average of 20.6% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 10.4%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Barre, VT	1,478	305	20.6%
Washington County, VT	12,200	1,119	9.2%
Vermont	130,877	10,791	8.2%
United States	54,579,391	5,654,531	10.4%

Data Source: US Census Bureau, American Community Survey. 2019-23.

Low Income and Low Food Access

This indicator reports the percentage of the low income population with low food access. Low food access is defined as living more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket, supercenter, or large grocery store. Data are from the April 2021 Food Access Research Atlas dataset. This indicator is relevant because it highlights populations and geographies facing food insecurity.

39.29% of the low-income population in the report area have low food access. The total low-income population in the report area with low food access is 1,711.

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Barre, VT	9,052	4,355	1,711	**39.29%**
Washington County, VT	59,534	16,215	3,531	21.78%
Vermont	625,741	172,127	18,608	10.81%
United States	308,745,538	97,055,825	18,834,033	19.41%

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019.Show more details

Housing and Household Structure Profile for Barre

Housing Costs - Cost Burden (30%)

This indicator reports the percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 4,135 total households in the report area, 1,511 or 36.54% of the population live in cost burdened households.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Barre, VT	4,135	1,511	**36.54%**
Washington County, VT	25,474	6,938	27.24%
Vermont	269,466	77,906	28.91%
United States	127,482,865	37,330,839	29.28%

Housing Costs - Cost Burden, Severe (50%)

This indicator reports the percentage of the households where housing costs are 50% or more total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels.

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Barre, VT	4,135	861	**20.82%**
Washington County, VT	25,474	2,858	11.22%
Vermont	269,466	35,546	13.19%
United States	127,482,865	17,661,218	13.85%

Household Structure - Single-Parent Households

This indicator reports the percentage of children who live in households where only one parent is present.

Report Area	Population Age 0-17	Children in Single-Parent Households	Percentage of Children in Single-Parent Households
Barre, VT	1,421	379	**26.67%**
Washington County, VT	10,926	2,479	22.69%
Vermont	116,639	24,636	21.12%
United States	73,466,592	18,244,481	24.83%

Data Source: US Census Bureau, American Community Survey. 2019-23

Household Structure - Older Adults Living Alone

This indicator reports the percentage of households occupied by a single older adult (age 65+). This indicator is important because older adults who live alone are vulnerable populations who may have challenges accessing basic needs, including health needs

Report Area	Total Occupied Households	Total Households with Seniors (Age65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
Barre, VT	4,135	1,265	656	15.86%	**51.86%**
Washington County ,VT	25,474	8,955	3,779	14.83%	42.20%
Vermont	269,466	95,461	39,426	14.63%	41.30%
United States	127,482,865	39,845,592	14,809,415	11.62%	37.17%

Data Source: US Census Bureau, American Community Survey. 2019-23

Housing Quality - Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the 4,135 total occupied housing units in the report area, 1,533 or 37.07% have one or more substandard conditions.

Report Area	Total OccupiedHousing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Barre, VT	4,135	1,533	**37.07%**
Washington County, VT	25,474	7,209	28.30%
Vermont	269,466	82,450	30.60%
United States	127,482,865	40,765,129	31.98%

Data Source: US Census Bureau, American Community Survey. 2019-23

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates. Of the 4,135 total households in the report area, 747 or 18.07% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Barre, VT	4,135	747	**18.07%**
Washington County, VT	25,474	1,670	6.56%
Vermont	269,466	16,901	6.27%
United States	127,482,865	10,602,826	8.32%

Built Environment - Social Associations

This indicator reports the number of social associations per 100,000 population. Associations include membership organizations such as civic organizations, bowling centers, golf clubs, fitness centers, sports organizations, political organizations, labor organizations, business organizations, and professional organizations. Note: Counts of establishments < 3 are suppressed.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Barre, VT	8,506	15	**173.25**
Washington County, VT	59,807	122	203.99
Vermont	643,077	868	134.98
United States	331,449,275	321,439	96.98

Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES. 2022

Poor Mental Health - Mental Health and Substance Use Conditions

This indicator reports the unsmoothed, age-adjusted rate of annual wellness visits among the Medicare Fee-For-Service (FFS) population for the year 2023. Data were sourced from the CMS Mapping Medicare Disparities (MMD) tool. **Note:** Data are suppressed when the total population is fewer than 11.Data are also suppressed when the number of annual wellness visits is fewer than 3 (rate is shown as zero in these cases).

Report Area	FFS Beneficiaries	Mental Health & Substance Use Prevalence, Total	Mental Health & Substance Use Prevalence, Percent
Barre, VT	1,603	497	**31%**
Washington County, VT	11,293	3,501	31%
Vermont	113,405	35,156	31%
United States	30,900,366	10,197,121	33%

Data Source: Centers for Medicare and Medicaid Services, Mapping Medicare Disparities Tool. 2023

Teen Births (ACS)

Based on American Community Survey 2019-2023 5-year estimates, there was an average of 0.00 births for every 1,000 teens (age 15 - 19) in the report area.

Report Area	Females Age 15 to 19	Births to Teens	Births per 1,000 Teens
Barre, VT	265	0	**0.00**
Washington County, VT	1,707	0	0.00
Vermont	21,279	32	1.50
United States	10,657,019	93,715	8.79

Data Source: US Census Bureau, American Community Survey. 2019-23

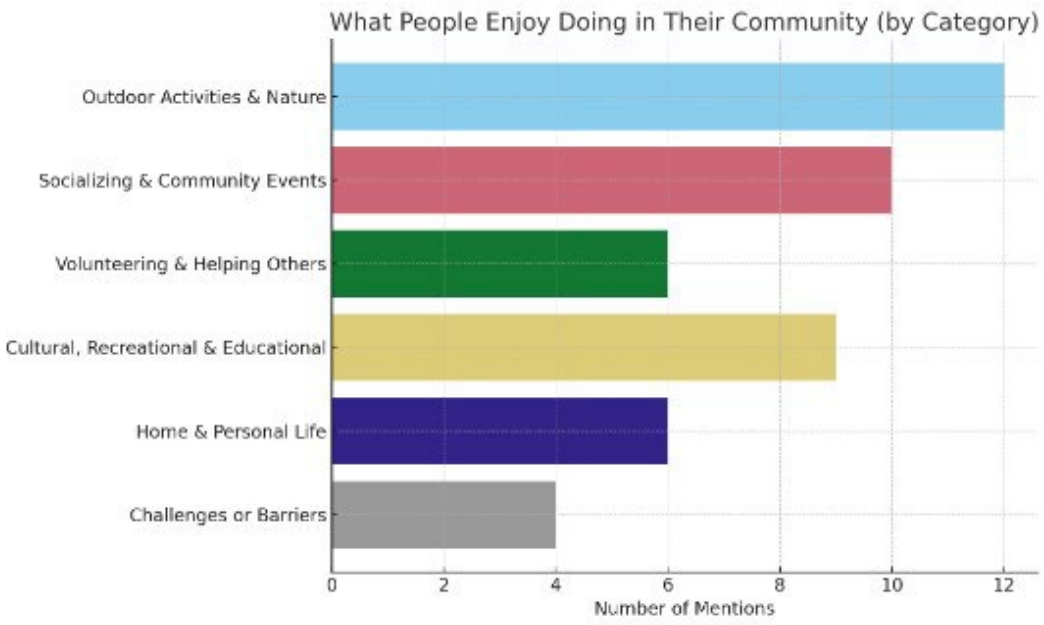
Barre Respondent Data Points from Community Needs Assessment Survey

- 91 respondents reported to be from Barre (not Barre Town)
- 20 respondents (22%) had not received a service from Capstone in the past three years.
- The following services were used (not unduplicated, as clients checked off more than one)
    - 43 (47%) used the food shelf
    - 26 (29%) used VITA service (*survey was conducted during tax season)*
    - 14 (15%) used Emergency Fuel Assistance
    - 9 (10%) used Utility Assistance
    - 8 (9%) had their homes weatherized
    - 7 (8%) used Emergency Housing Assistance
    - 5 (5%) used Gopher Community Rides VT
    - 4 (4%) used Head Start services
    - 3 (3%) used Micro Business or Financial coaching
- 53 (57%) see themselves living in Barre in the next five years; 24 (26%) are unsure; 11 (12%) do not see themselves living here in the next five years
- 47 (52%) are either very happy and satisfied or somewhat happy and satisfied with living in their community. 8 (9%) are very unhappy and dissatisfied, citing taxes, crime, drugs.

Top Three Needs the Community Should Focus on:

- Housing
- Food Security
- Childcare

What Barre City Residents enjoy doing in their community

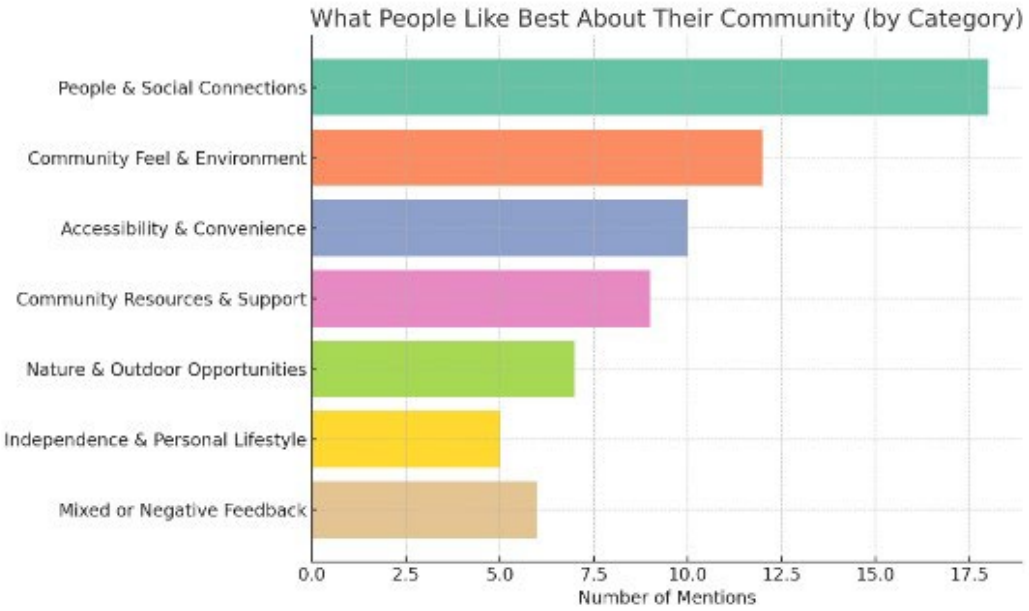


- **Challenges or barriers include**:
- Nothing to do / limited options
- Not much for seniors to do
- Feeling downtown is unsafe
- Difficulty transitioning to city life

"We often go to Barre Town Recreation area. Kids play sports, and we visit family. We don't do much in downtown area as we feel it has gone "downhill" the last several years and is no longer safe."~survey respondent from Barre City

"Visiting small local businesses — Foxy's is exciting and fantastic! Also exploring the semi-abandoned urban areas i live near, and hiking with my dog.+ ~survey respondent from Barre City

What Barre City Residents like best about their community



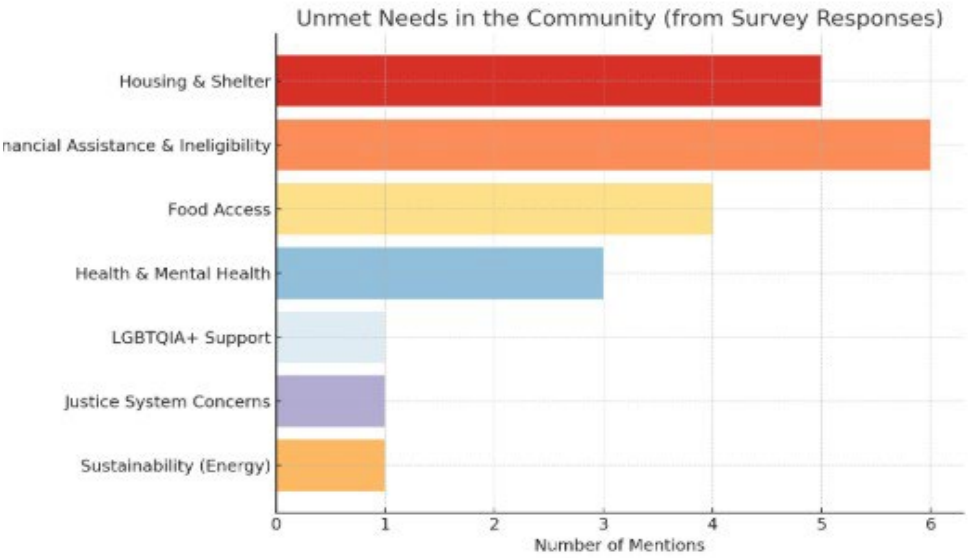
Mixed or Negative Feedback include:

- crime, unsafe housing, or lack of community friendliness
- a few feel stuck due to family ties despite dissatisfaction

"Barre is a little rough around the edges, but honestly, it's a relief not to have to pretend to be polished all the time." ~survey respondent from Barre

"Great people, rich history, local businesses and organizations." ~survey respondent from Barre City

What Barre City Residents identify as Unmet Needs in Barre City



"I make slightly above 200% of the federal poverty level. I am not qualified for the majority of programs, but everything is so expensive that the federal poverty level isn't really an accurate reflection of most people's financial situation. I spend over 50% of my income on rent alone, not including utilities. Even living alone, my grocery bill is so high that I often skip meals." ~survey respondent from Barre City

"Keeping the homeless sheltered and homeless family sheltered till everyone can get a place." ~survey respondent from Barre City

Barre City Community Needs Assessment Key Findings:

- **Households at 100% of the poverty level or lower are double that of Washington County statistics** (17.5% of Barre City Households are in poverty vs. 8.7% for Washington County)
    - Seniors 65+ in poverty: 20.6% in Barre City, 9.2% in Washington County.
- **Children in families living below 200% of poverty (Capstone eligible): 70.58% in Barre City** vs. 29.25% in Washington County.
- **SNAP (3 Squares) Recipients: 26.51% in Barre City** vs. 10.33% in Washington County
- **Severe Housing Cost burden (50% or more of income going to housing): 861 households, or 20.82% of Barre City households** vs. 11.22% of Washington County households.
- **Low Income Population with Low Food Access (rural 10 miles to grocery store, urban 1 mile to the grocery store): 39.29% Barre City** vs. 21.78% Washington County.
- **Teen Births and Mental Health substance use prevalence** same as Washington county.