

# COVID-19 VERMONT FAMILY IMPACT SURVEY

The Pandemic Reveals Ongoing Challenges for Vermont Families



VERMONT  
EARLY CHILDHOOD  
ADVOCACY ALLIANCE



# EXECUTIVE SUMMARY

The COVID-19 pandemic has interrupted life for many Vermont families and their children. From child care closures, to lost employment, and fears about food security during this time, life in Vermont and across the nation has been uncertain and challenging for many in 2020. The challenges faced by Vermont families with children during this time are not entirely new – the pandemic has revealed ongoing challenges and inequities experienced for years by many in our communities.

For families with children in Vermont, the uncertainty associated with child care and school closures has caused particular predicaments around what **child care availability and arrangements** will look like, as households attempt to balance work and caring for their children during this time.

- The majority of households who participated in the survey indicated that they have had to make alternative child care arrangements due to COVID-19.
- For essential worker households, children were primarily cared for by another family member who lives in the home during Vermont's "Stay Home, Stay Safe" order.



For families with **children with special needs**, this time has been uniquely challenging. With difficulties accessing special education services and other assistance, these families are affected even more by the isolation resulting from COVID-19.

- 55% of households with Children with Special Needs (CSN) indicated that access to special education services is a challenge during this time and 35% indicated that accessing preventative health services is a challenge.
- Over 17% of households surveyed indicated having CSN. These families were also more likely to indicate that they were struggling to make ends meet.

And finally, the pandemic has brought about **challenging financial times** for families in Vermont.

- Almost half of survey respondents (48.8%) identified that their family is meeting their financial needs but living paycheck to paycheck.
- Of those who identified being unable to cover their financial needs during this time, 28% indicated that they were unemployed due to COVID-19.
- Over 6% of survey respondents indicated that their household is unable to meet their financial needs during this time and is incurring debt.

# BACKGROUND & SURVEY DEMOGRAPHICS

In June of 2020, Let's Grow Kids, Voices for Vermont's Children, Building Bright Futures, Hunger Free Vermont, and the Vermont Early Childhood Advocacy Alliance partnered to develop and distribute a survey to Vermont families to gather information on their experiences and challenges related to COVID-19. From closures of child care programs, to social isolation from services and networks, and challenging times for many families financially, many survey respondents expressed significant concerns and struggles during this time.

This survey produced 775 complete and valid responses from Vermonters with children under the age of 13. While not a rigorously selected sample, these Vermonters' stories and this survey's findings give significant credence to the challenges faced by families during this time.

The survey's questions focused primarily on three areas of households' experiences and challenges during this time: financial and economic concerns related to COVID-19; child care arrangements of households during the "Stay Home, Stay Safe" order; and the experiences of families with children with special needs.

## WHO COMPLETED THIS SURVEY?

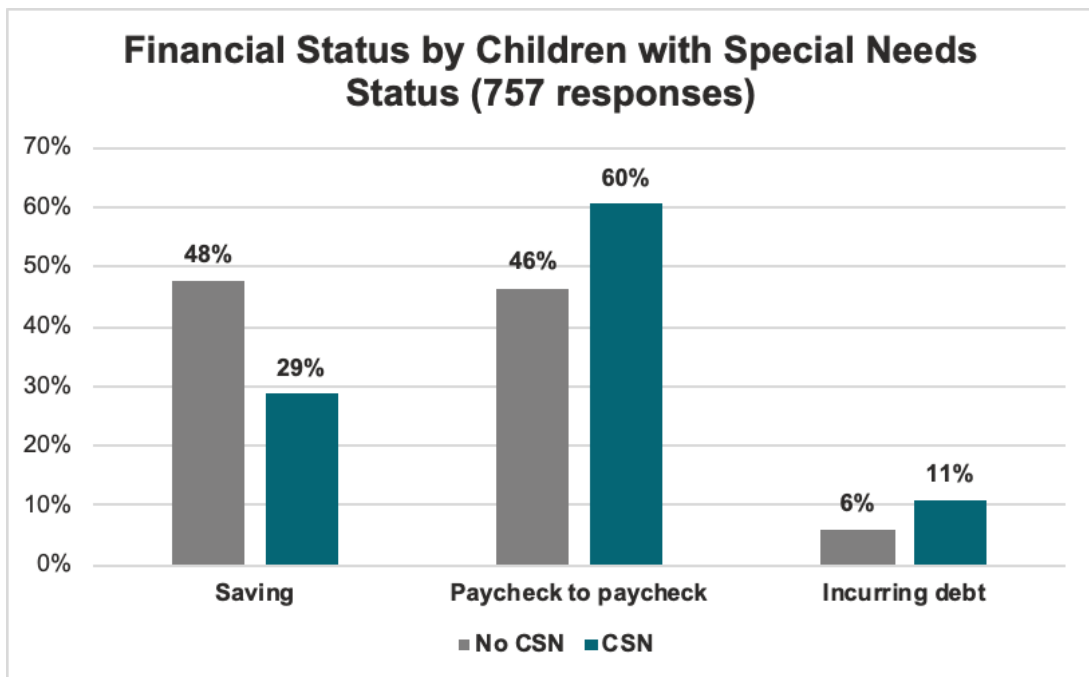
- 775 Vermont residents with children under 13 years old.
- Respondents participated from all 14 counties and were fairly racially, ethnically, and economically representative of Vermont families.
- Respondents largely identified as families with two adult caregivers residing together. While 85% of respondents indicated that there were two adult caregivers in the household, 12% indicated the household had one caregiver.
- About half of respondents had two children under 21 years old living at home, about a third had only one child, and the remainder had three or more children under 21 living at home.
- The respondents were asked to indicate the ages of their children and represented a wide array of developmental stages and grade levels. Most children of respondents were five or under; 23% were 0–23 months, 15% were 24–35 months, 47% were 3–5 years old, 37% were 6–8 years old, 32% were 9–12 years old, 16% were 13–18 years old, and 3% were 19 years old or older.

# FAMILIES WITH CHILDREN WITH SPECIAL NEEDS

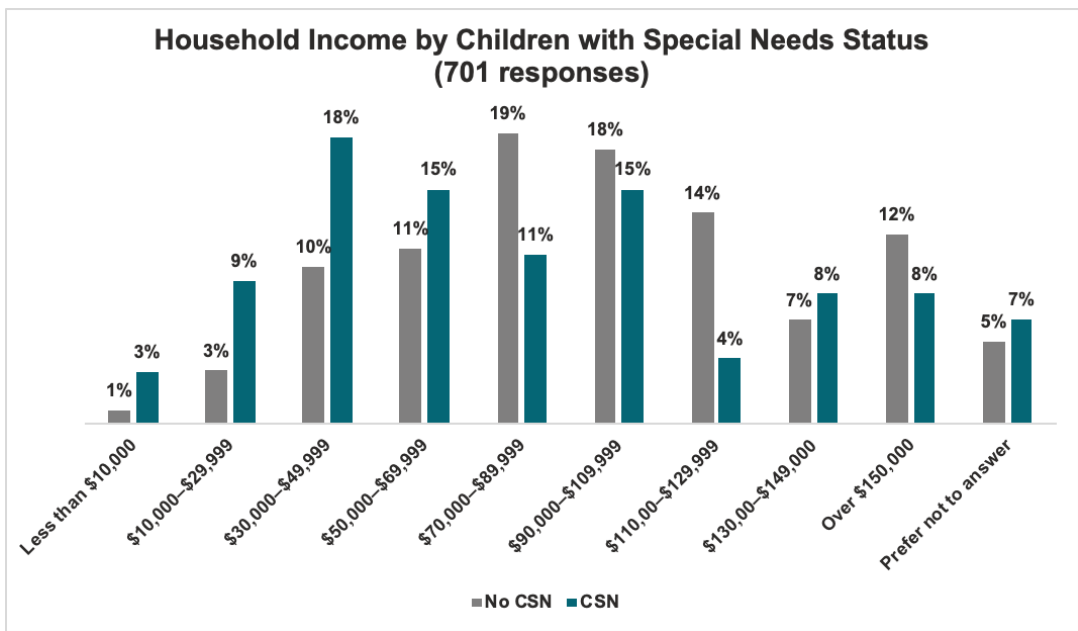
Several of the survey’s questions related to whether the household had any children with special health care needs. Of the survey responses considered complete, 17.29% of households indicated having children with special needs. These households differed in some notable ways from those households without children with special needs.

## HOUSEHOLDS WITH CHILDREN WITH SPECIAL NEEDS AND FINANCIAL STATUS

The survey’s findings suggest that on average, households with children with special needs are less financially secure than households that don’t identify as having children with special needs. For instance, while households without children with special needs reported living “paycheck to paycheck” 46% of the time, households with children with special needs reported living “paycheck to paycheck” 60% of the time.



Consistent with households' identification of their financial status, households with children with special needs reported having lower household incomes on average than other households.



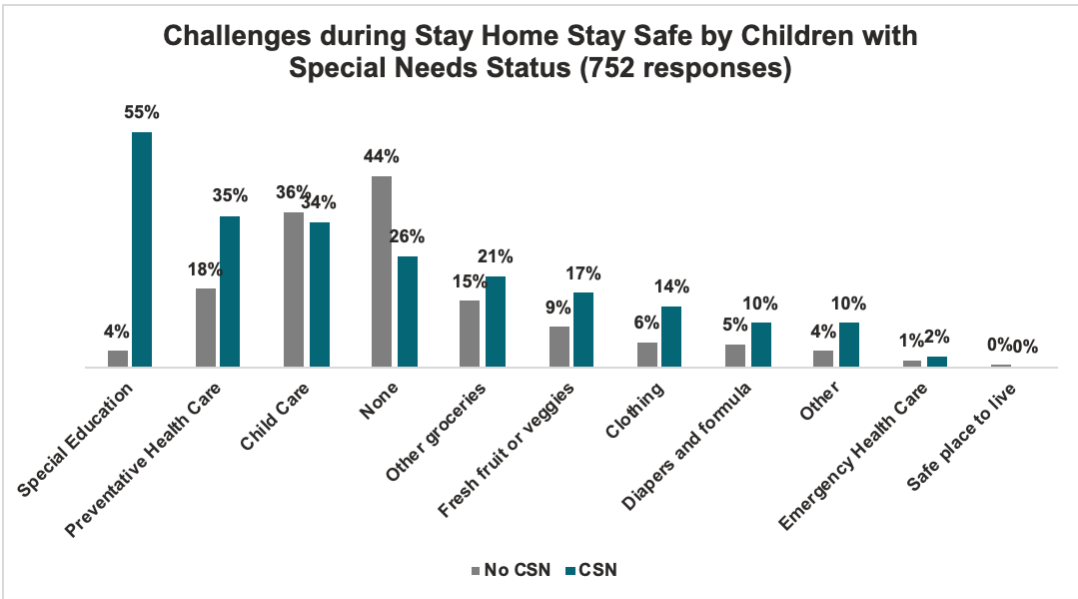
## STORIES OF FAMILIES WITH CHILDREN WITH SPECIAL NEEDS

“I am currently collecting unemployment as I cannot return to work due to a child with high risk of Covid-19. He has severe asthma so cannot be in childcare at this time. My worry is when unemployment runs out, how we will get by financially.”

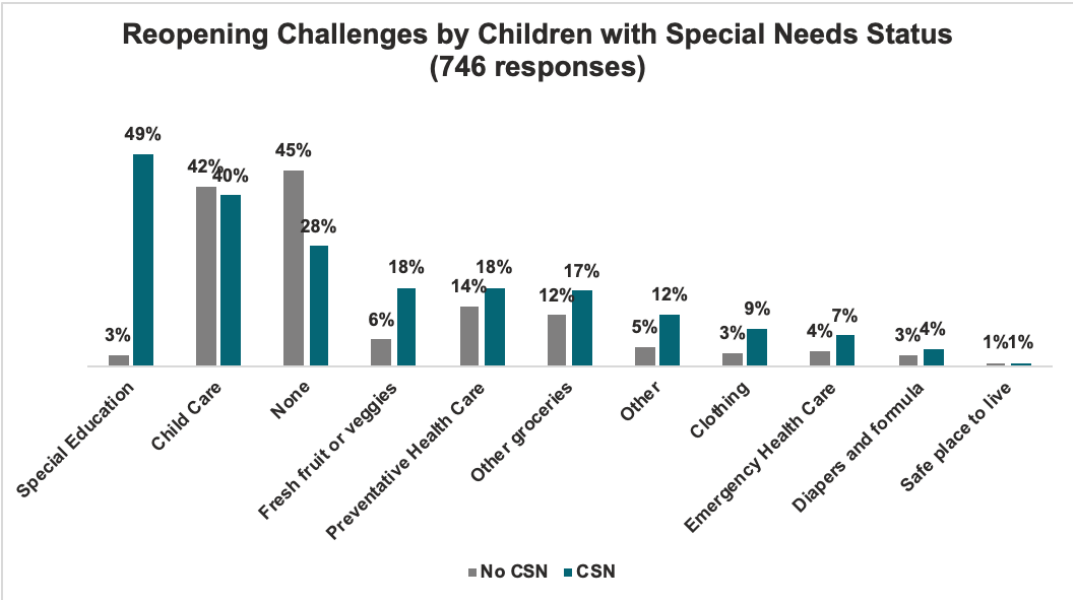
“Distance learning wasn't realistic for my special needs child, he missed 3 months of learning as he cannot use a computer and needs 1 on 1 education, he has lost a lot of ground both academically and socially. It is hard to find summer child care as he can't follow safety rules such as staying 6 feet apart without 1 on 1 supervision. Not sure what to do with him when I return to work.”

## HOUSEHOLDS WITH CHILDREN WITH SPECIAL NEEDS EXPERIENCED CHALLENGES DURING STAY HOME, STAY SAFE

The survey also asked households about their challenges during the state’s “Stay Home, Stay Safe” order. Households with CSN indicate similar or increased challenges compared to those with no CSN – especially in basic needs, preventive health (35% vs 18%) and special education (55% vs 4%). Households with no CSN were more likely to identify having no challenges than those with CSHCN.

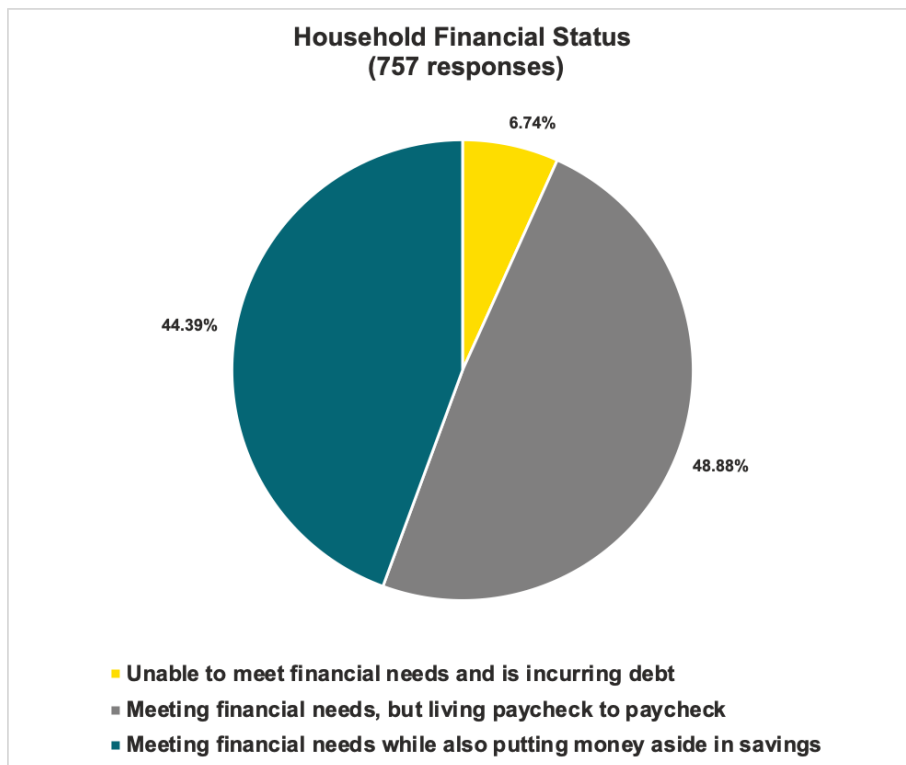


Consistent with these results, families with children with special needs indicated similar or increased challenges compared to those with no children with special needs when it comes to reopening post “Stay Home, Stay Safe”, with special education again being a significant concern.

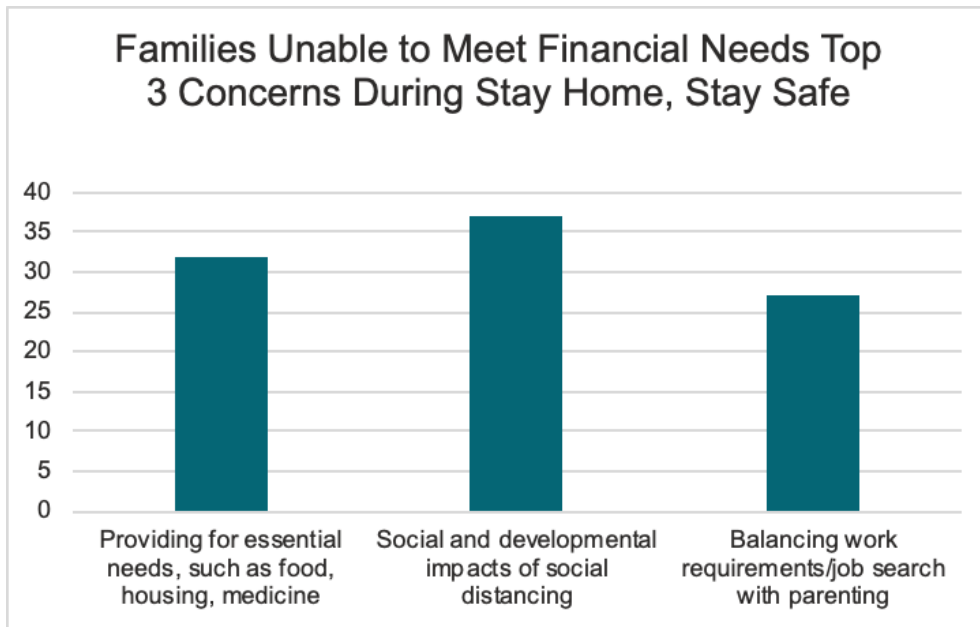


# HOUSEHOLDS' FINANCIAL CHALLENGES AND COVID-19

There were a significant number of survey respondents who indicated that their households were struggling to make ends meet. Of the 757 responses to a question about a household's ability to meet financial needs, the response selected the most frequently was that a family "is meeting financial needs, but living paycheck to paycheck". This choice was selected by 370 individuals, meaning over **48% of respondents identified as living paycheck to paycheck**. 51 respondents, 6.7% identified that their families were unable to meet financial needs and are incurring debt.



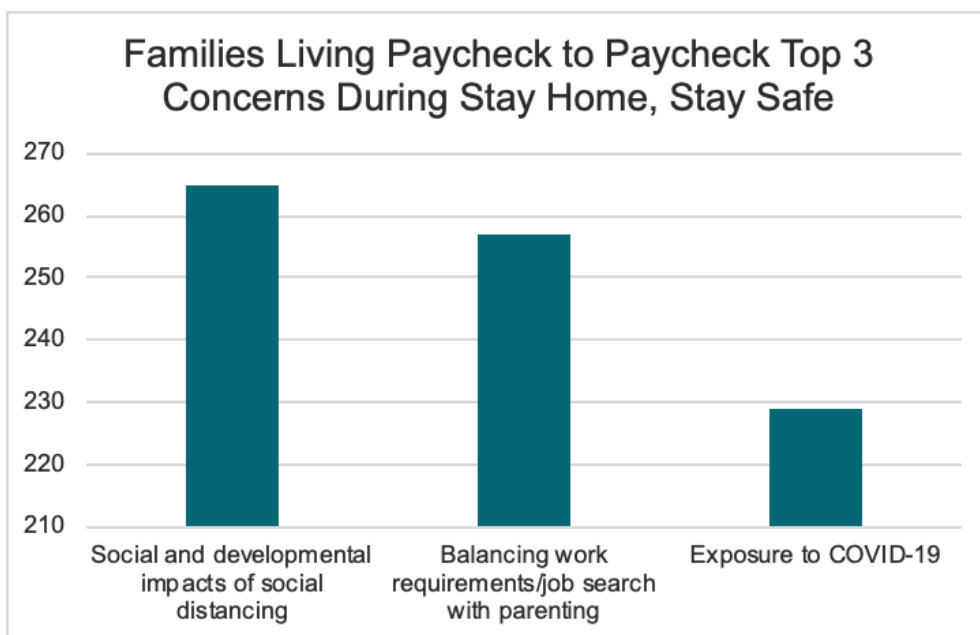
Differences in families' financial statuses are associated with their responses to other questions as well. For instance, families who identified that they cannot meet their expenses and are incurring debt indicated some different concerns on average than those families that identified that they are living paycheck to paycheck. Families indicating that they are unable to meet their financial needs were more likely to identify that they were concerned with their ability to provide "essential needs such food, housing, medicine", whereas families who indicated that they live paycheck to paycheck were more likely to identify "exposure to COVID-19" as a concern; for families who indicated greater financial challenges, providing basic needs for their families was more concerning than exposure to COVID-19 during the pandemic.



## STORIES OF FAMILIES UNABLE TO MEET FINANCIAL NEEDS

“Shutting down the economy has jeopardized our family business, and is making it difficult to afford child care, the limited options and high cost of quality child care in Vermont were already a challenge. Shutting down the economy shut down our income and we cannot catch back up but we still need care for our kids despite having significantly less income.”

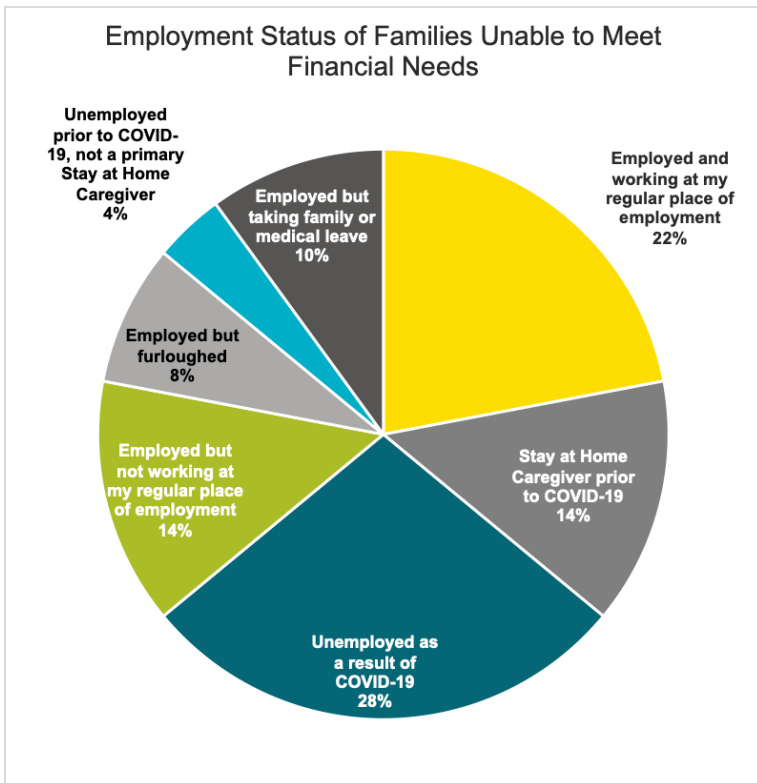
“Going forward I am staying home while my husband works, to care for our child in a safe environment, I will still need to find work at night and on weekends working at home. I am worried I won’t find a job to meet our needs and we will fall behind on our bills.”





# EMPLOYMENT, FINANCIAL CHALLENGES, AND COVID-19

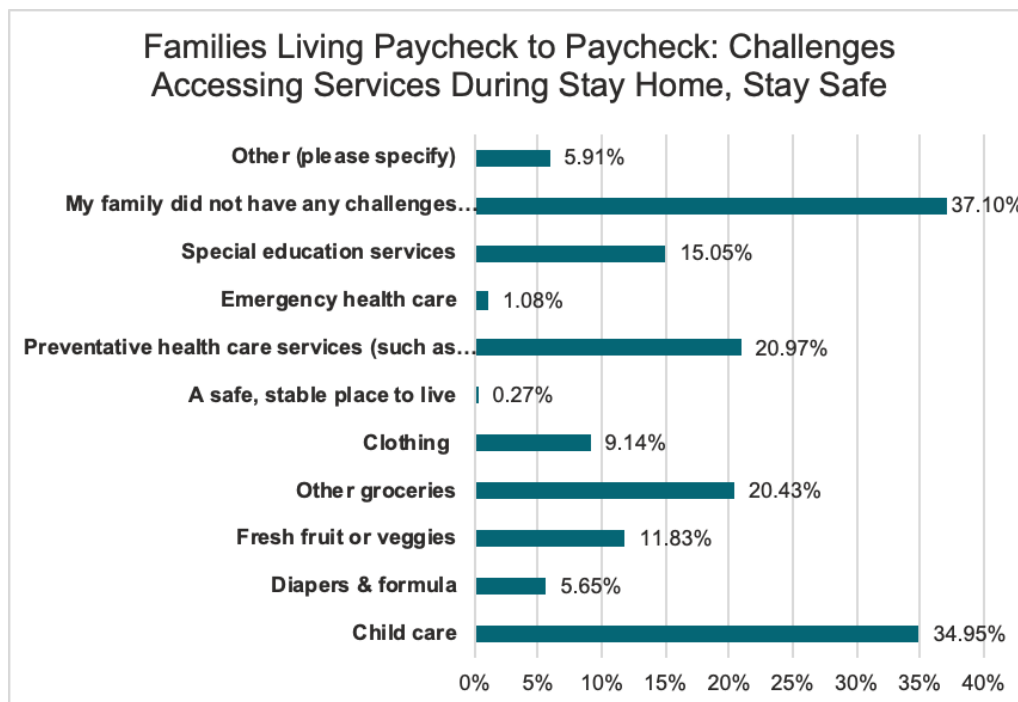
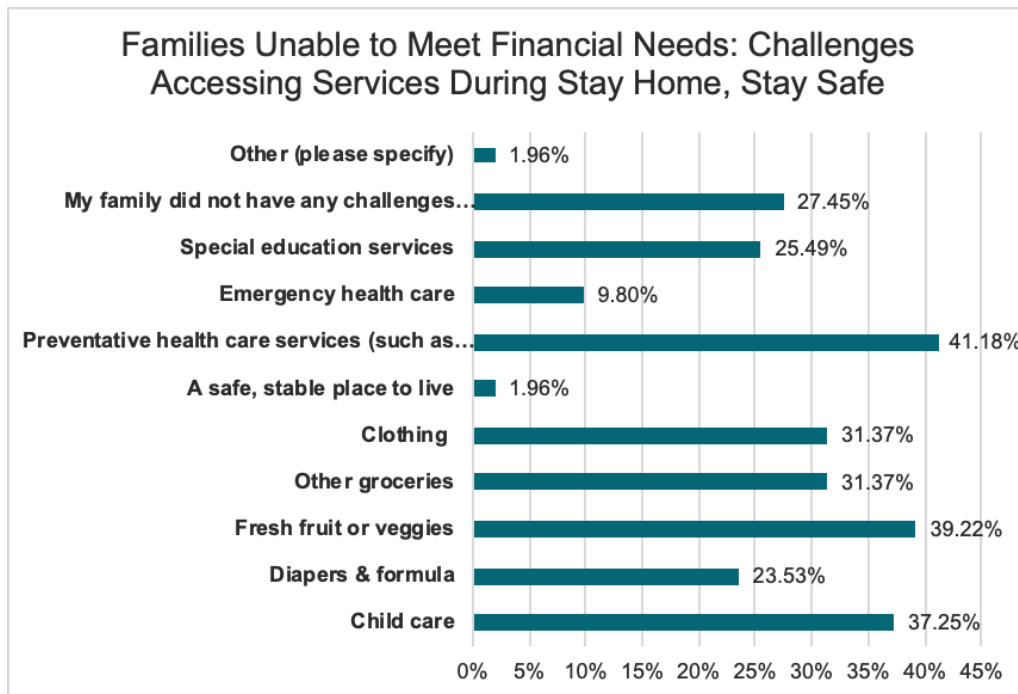
Furthermore, families who identified as being unable to meet their financial needs and those living paycheck to paycheck also had different experiences when it comes to employment during the state’s “Stay Home, Stay Safe” order. Families who were unable to meet their financial needs were more likely to identify that someone in the household was unemployed due to COVID-19. Families living paycheck to paycheck were more likely than those unable to meet their financial needs to be employed either at their normal place of work, or employed but at a different place of work during this time. A very small number of households unable to meet their needs indicated that they were unemployed prior to COVID-19 and not a primary Stay at Home Caregiver (4%). 28% of households unable to meet their financial needs indicated that a member of the family was unemployed as a result of COVID-19, indicating this has significantly impacted economic wellbeing households in Vermont with low-incomes.



## ACCESS TO RESOURCES AND SERVICES FOR FAMILIES FACING FINANCIAL CHALLENGES DURING COVID-19

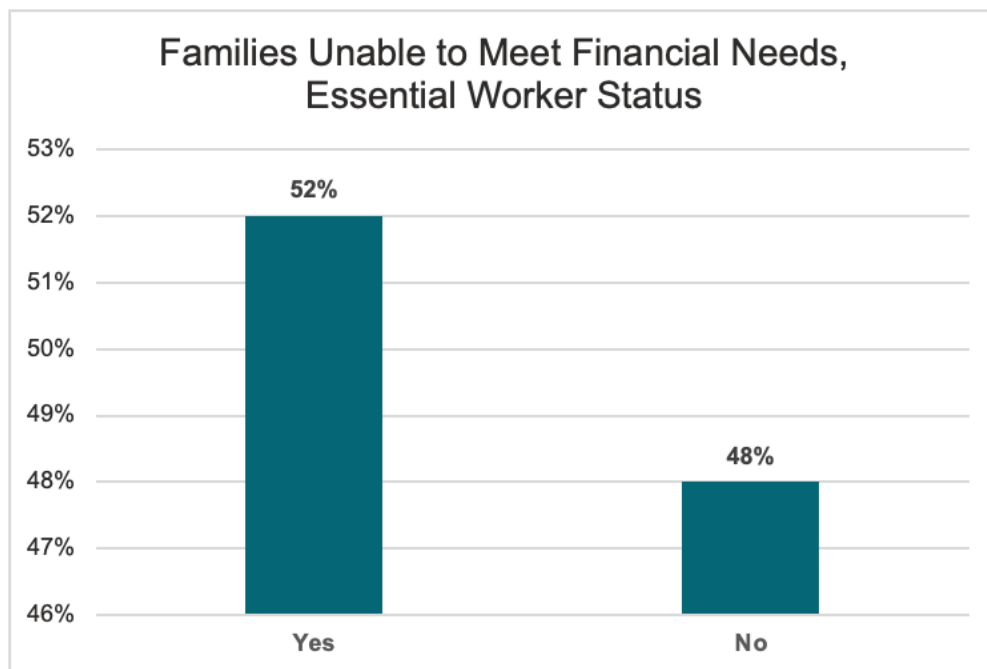
The survey asked families about both their experiences with accessing services and resources during the “Stay Home, Stay Safe” order, as well as their concerns or plans for accessing these services in the coming months.

Families that indicated they are unable to meet their financial needs expressed more challenges with accessing resources during “Stay Home, Stay Safe” in nearly every category when compared with families living paycheck to paycheck. Concerns related to accessing preventative health care, fresh fruit or vegetables, and child care were particularly high for families unable to meet their financial needs during the “Stay Home, Stay Safe” order. For families living paycheck to paycheck concerns related to child care, groceries, and preventative health care were also among the top challenges during this time.



# ESSENTIAL WORK AND FINANCIAL CHALLENGES

The survey's findings also tell us that households with an essential worker in them were more likely to identify that they are unable to meet their financial needs. Over half (52%) of households that reported being unable to meet their financial needs were essential worker households.



# CHILD CARE ARRANGEMENTS

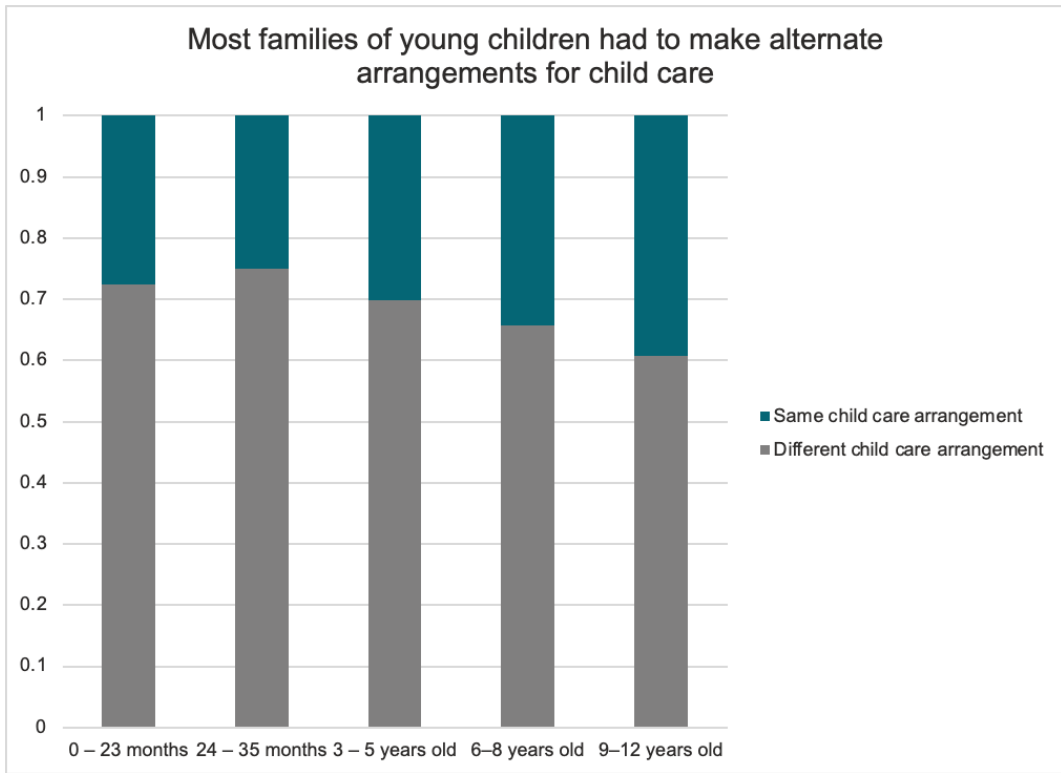
The survey's results suggest that child care arrangements have been in flux for many households during this time. Most survey respondents who identified as essential workers indicated that they have had to make alternative child care arrangements during the "Stay Home, Stay Safe" order, particularly those with younger children. Child care was also the most frequently selected resource or service that survey respondents indicated being concerned about accessing over the next three months; over 41% of households that participated indicated that they were concerned about child care access in the coming months.



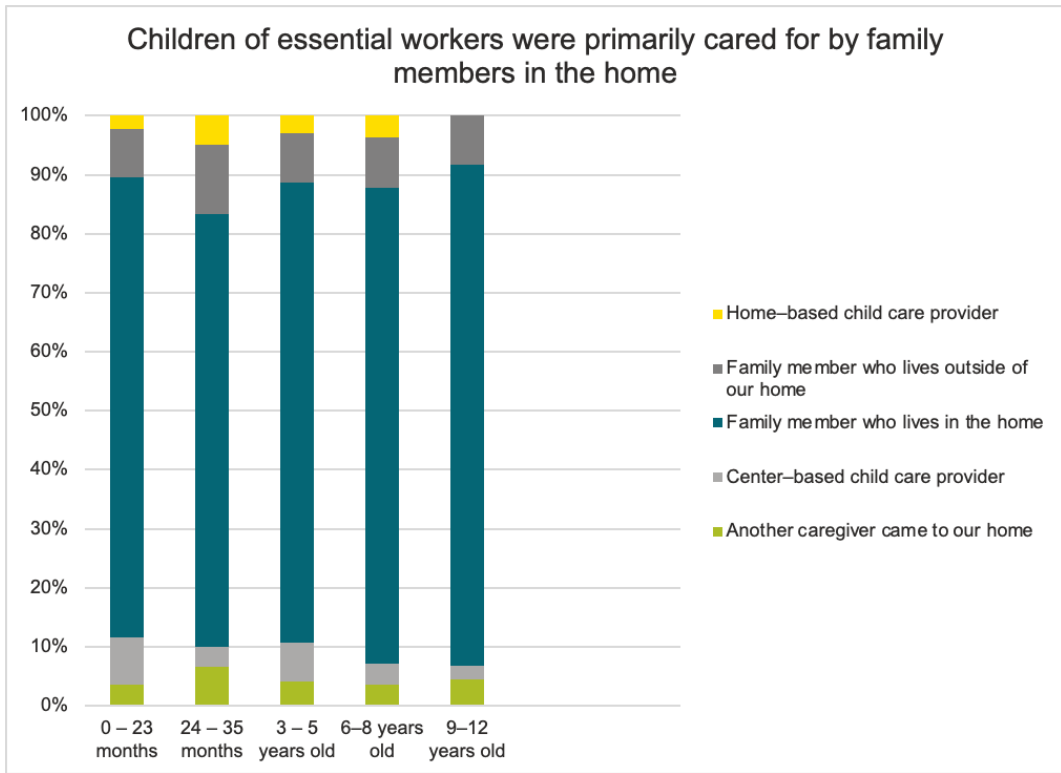
## STORIES OF FAMILIES' CHALLENGES WITH CHILD CARE ARRANGEMENTS

"I have had difficulty affording full time child care for my school aged child who I normally do not need to pay child care for during the school year. We do not qualify for child care subsidy. I hand over the majority of my paycheck to my child care provider and put everything on credit cards, which will eventually max out. I have exhausted my time off available from work as my children need to miss child care for 72 hours every time they get a fever and missed time every time someone in my house gets any kind of symptom the prompts a COVID-19 test. I do not expect to remain employed through this virus. I expect to lose my home and everything my family has worked for."

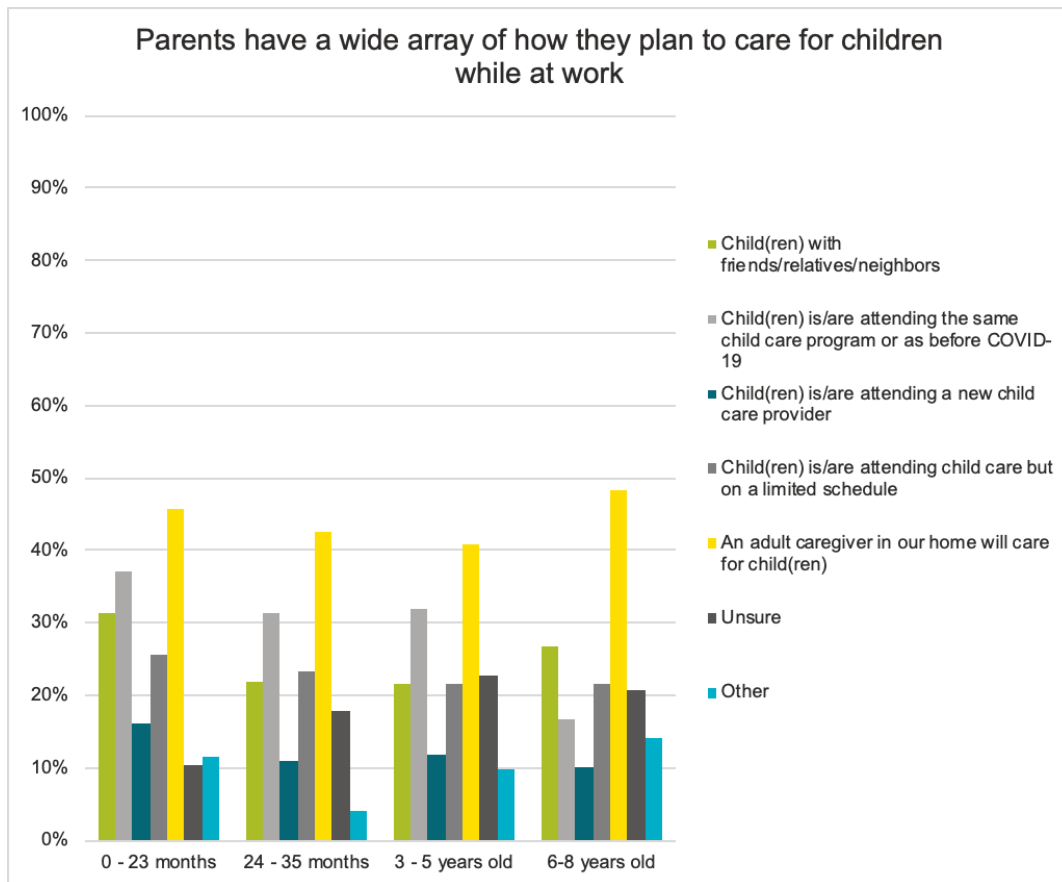
"Essential workers have been working so hard to keep things afloat. Child care needs funding! Parents pour so much money into child care and are living paycheck to paycheck and cant contribute to the economy. Should I work and barely scrape by or stay home with my children and then have to use government programs?"



The survey also asked households with essential workers to indicate what child care arrangements they had made during the time in which the essential worker in the household was working. The vast majority of these households reported that another family member living in the home was the primary source of child care.



Survey participants were asked to indicate how they planned to meet their families' child care needs over the next three months. Responses suggest that households have a wide array of ways in which they plan to manage child care arrangements in the coming months, with a sizable portion of families still "unsure" of what they will do to meet their child care needs. Additionally, fairly consistently across age groups (from infants to 8 year old children), 1 in 4 households plan to have an adult in the home care for their children.



# SURVEY TAKEAWAYS

Vermont families are facing many challenges and stressors during this time. While families and their children have differing needs, experiences with distance learning, financial statuses, and plans for the coming months, the survey's results make it clear that overall families need more supports and resources during this time.

Families with children with special needs need more support during COVID-19:

- These families in our survey were more likely to be facing financial challenges during this time.
- Families with children with special needs were more likely to identify concerns about accessing a variety of services following the “Stay Home, Stay Safe” order including special education services, among other critical resources such as groceries and preventative health care.

Many families are facing financial challenges and unemployment associated with COVID-19:

- Over a quarter (28%) of families unable to meet their financial needs during this time have a member of the household who is unemployed due to COVID-19.
- For families currently unable to meet their financial needs, the developmental and social impacts of social distancing and the ability to cover essential items such as food, housing and medicine were the most frequent concerns during this time.
- Half (52%) of the essential workers who responded to this survey reported they could not meet their financial needs during this time.

Child care arrangements are a challenge for many families during this time, especially those with young children:

- The majority of families with essential workers had to make alternative child care arrangements during the “Stay Home, Stay Safe” order.
- Upon reopening, families have many different plans for covering their child care needs, including children being cared for by relatives, friends or neighbors, staying with their previous child care provider, starting at a new child care provider, an adult in the home being the primary caregiver, and many families who remained unsure of what their plans for. Being unsure of how they would meet their child care needs was a particularly common concern among families with older children (3-8 year olds).