

# Newton Community Needs Assessment

February, 2022

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## Summary

The American Rescue Plan Act (ARPA) is the largest one-time federal investment in state, local and tribal governments in the last century, providing \$350 billion in State and Local Fiscal Recovery Funds for state, territorial, tribal, and local governments like the City of Newton to make critical investments in people and infrastructure.

The City of Newton plans to invest a portion of its ARPA allocation in programs designed to assist and promote the economic recovery of lower-resourced and traditionally marginalized populations disproportionately affected by the COVID epidemic. To inform its strategy, the City of Newton engaged CGR (Center for Governmental Research) to conduct a targeted needs assessment soliciting community members' perspectives of their needs and how funding can best be applied to solve challenges.

To learn about community needs and gather feedback on ideas for ARPA expenditures, CGR conducted a community-wide survey and a series of targeted focus groups with lower-resourced and traditionally marginalized community members and with community leaders including City staff, nonprofit leaders, and elected officials.

## Key findings

- **The COVID pandemic has led to clear challenges with income and managing household expenses.**

Respondents were asked to indicate which of 13 possible challenges due to COVID had impacted them personally. *The ability to pay bills and the loss of a job or decrease in hours that negatively impacted income* were consistently ranked as the first or second personal challenge due to COVID by a variety of lower-resourced community survey respondents: those with incomes below \$50,000, those with incomes below \$30,000, speakers of a language other than English, those in young families (those below age 35 with dependent children), those who utilize social services, and Black/African American and Hispanic/Latino respondents.

*Meeting mental health needs* was tied with *losing a job or a decrease in hours* as the top challenge due to COVID among the full cohort of respondents, named the third most common challenge due to the pandemic by those with incomes below \$50,000 and below \$30,000, and was tied for 3<sup>rd</sup> place as a challenge for young families.

- **The COVID pandemic has had a disproportionate impact on people of color.**

The impact of challenges related to the COVID-19 pandemic maps along lines of race and ethnicity, with larger percentages of Black/African American respondents and

Hispanic/Latino respondents reporting being affected by most types of challenges, while Asian/Asian American and White respondents report less of an impact.

The chart below shows, for all 13 challenges inquired about, the percentage of respondents reporting each challenge (with the exception of *no new challenges*) by race/ethnicity. **Pink** is the highest percentage, **gold** is the second highest percentage, light yellow the 3<sup>rd</sup> highest percentage, and **green** is the lowest percentage

Challenges Due to COVID Pandemic by Race/Ethnicity

Challenges due to COVID	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Meeting physical health needs	19%	36%	16%	24%
Meeting mental health needs	21%	45%	30%	30%
Paying bills	19%	60%	46%	22%
Balancing responsibilities	32%	36%	29%	24%
Lack of Internet access	1%	15%	6%	3%
Technology needs for an adult	3%	13%	10%	4%
Technology needs for child	9%	15%	6%	5%
Losing a job or decrease in hours that negatively impacted income	31%	38%	33%	24%
Finding work that makes up income losses	15%	26%	19%	13%
Feeding myself and my family	11%	15%	16%	8%
Finding or maintaining housing	17%	21%	14%	7%
Finding affordable childcare	11%	17%	8%	8%
Starting or increasing substance use	3%	4%	2%	3%
No new challenges due to COVID-19	13%	9%	10%	25%
Other	5%	6%	6%	8%
<b>Total Respondents</b>	<b>75</b>	<b>53</b>	<b>63</b>	<b>344</b>

Key: ■ Highest percentage    ■ 2<sup>nd</sup> highest percentage    ■ 3<sup>rd</sup> highest percentage    ■ Lowest percentage

- **Housing and financial hardship are the top two broad challenges facing Newton households.**

Both *housing/rental costs* and *financial hardship/loss of income* were named as either the first or second personal challenge among community focus group members and among survey respondents with incomes below \$50,000, with incomes below \$30,000, or those who were speakers of a language other than English, part of young families, utilize social services, or people of color.

Older adults answered differently, with the majority of survey respondents naming health and wellness and transportation as their top challenges.

*"The price of everything has increased...I was already stretched thin and now it's worse."*

*"It's hard to afford housing here unless you're making six figures."*

*"It feels like they're trying to push the lower-income people out of Newton."*

- **Health & wellness and child care emerge as the next two most challenging areas facing lower-resourced Newton households.**

While *financial* and *housing* issues are nearly universal among all populations in Newton, *health & wellness* and *child care* tended to be the next most pressing challenges, but this varies among survey respondents and focus group members and different populations.

Community survey respondents, particularly older adults, were more apt to name *mental and physical health & wellness* as a challenge than were community focus group members. Focus group members highlighted the difficulty of finding primary care, mental health, and multi-lingual health care providers. Older adults and those with disabilities discussed transportation issues with getting to appointments.

*Child care* was a significant issue for surveyed young families (ranked as their third biggest challenge after housing and general financial hardship) and among focus group members with children. Community-member focus group members described challenges around finding, affording, and transporting youth to child care services, both afterschool and in the summer. They also stressed that the ability to secure affordable child care ultimately affects parents' ability to find and maintain employment.

*"Child care is expensive and too difficult to find. There aren't enough spaces. They're all at capacity."*

*"My neighbor had to quit working because they can't find child care."*

*"Employers are not open to letting you leave at 2:40 to transport your kids to an afterschool program. The system is not geared for low-income folks that can't afford a nanny."*

- **Direct, unrestricted financial support was identified as the most helpful form of assistance.**

Overall, community members were most interested in receiving direct and unrestricted financial support to help with immediate and regularly changing needs. The second most preferred support was forms of direct financial support targeted to specific needs, such as vouchers or funding for rent, utilities, food, transportation, etc.

*"Everyone's situation is different, and the situation changes from day to day. Sometimes utilities are the issue, sometimes food, sometimes rent, sometimes child care. Flexibility is most valuable."*

*"The needs of our households can change on a dime. Unrestricted support can be flexible."*

## Recommendations

- **Consider balancing short-term, long-term, and experimental investments.**

As the City weighs its investment opportunities, it should consider investing ARPA dollars along a continuum that ranges from providing direct, immediate support to individuals, to investing in programs that could have longer-term impact on multiple people, to piloting something new that could lead to systemic change but comes with greater risk.

- **Take a comprehensive, flexible approach to direct funding.**

If the City chooses to provide direct support to individuals, the overwhelming preference among those we talked to is to have access to flexible, unrestricted

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financial support to help ever-changing needs. Participants are frustrated with the siloed nature of support and the multiple administrative requirements for accessing assistance, in general. Participants would like to see an approach that allows for a holistic assessment of an individual's situation, relatively few administrative requirements, and an overall flexibility in how support is provided and how the financial benefits can be spent.

- **Adapt approaches for different populations.**

This study looked at challenges and needs across several different population subsets: those with incomes below \$50,000, those with incomes below \$30,000, speakers of a language other than or in addition to English, young families, older adults, and those who use social service programs.

While the top areas of challenges and needs were fairly consistent across populations, there were some differences that are important to consider as the City identifies investment opportunities and programs.

For example, Spanish-language focus group members shared their anxiety around accessing government supports in general out of fear that it will affect their immigration status. Any type of ARPA-related support offered by the City should include an educational component to address these concerns. Furthermore, they suggested that access to free, confidential, bilingual legal assistance would be helpful to them in navigating multiple support programs and opportunities. These concerns may apply to other immigrant groups, as well.

Additionally, older adults and those with disabilities tended to name health and wellness and transportation as more urgent challenges than other populations, which may require a more customized approach for this group.

- **Continue to engage lower-resourced and traditionally marginalized community members.**

Ultimately, the goal of this project was to gather the opinions and voices of lower-income and traditionally marginalized Newton community members. Participants were pleased and honored with the opportunity to weigh in and provide their perspectives to help inform the City's decision-making process around the use of ARPA funds. They are eager to learn of this project's results and encourage the City to continue to engage communities in additional City program planning and evaluations.

## Acknowledgements

CGR would like to thank the staff at the Boys & Girls Club of Newton, Newton Housing Authority, NCDF Housing, Newton Public Schools English Language Learners Program, and Our Lady's Parish for hosting local focus groups and ensuring that we heard from diverse populations.

We would also like to thank Newton City staff for envisioning and supporting this project and Newton community members who gave generously of their time to complete a survey or participate in a focus group. This report would not have been possible without your candid feedback and insights.

## Staff Team

Alice Carle led this program, supported by Kieran Bezila, who provided valuable assistance with data collection and analysis.

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## Background

The American Rescue Plan Act (ARPA) is the largest one-time federal investment in state, local and tribal governments in the last century, providing \$350 billion in State and Local Fiscal Recovery Funds for state, territorial, tribal, and local governments like the City of Newton to make critical investments in people and infrastructure.

The City of Newton plans to invest a portion of its ARPA allocation in programs designed to assist and promote the economic recovery of lower-resourced and traditionally marginalized populations disproportionately affected by the COVID epidemic. To inform its strategy, the City of Newton engaged CGR (Center for Governmental Research) to conduct a targeted needs assessment soliciting community members' perspectives of their needs and how funding can best be applied to solve challenges.

## Methodology

To learn about community needs and gather input on ARPA expenditures, CGR conducted a community survey and a series of targeted focus groups.

## Survey

CGR worked with City of Newton staff to co-create and administer a survey of community challenges and needs. The City of Newton Department of Health and Human Services utilized a targeted multi-media approach when promoting this survey including digital, print, and in-person outreach. Survey distribution included links to complete the survey in English, Spanish, Russian, Simplified Chinese, and Brazilian Portuguese. The survey was promoted through digital newsletters, social media, the City's website, and targeted email outreach to community partners. Printed cards and flyers were distributed at various locations including City Hall, food pantries, and the Grab & Go meal program. In addition, paper copies of the survey were available at the Newton Free Library.

The survey was open for responses from November 8, 2021 to December 15, 2021. The survey was initiated by 678 community respondents<sup>1</sup> with a 61% completion rate<sup>2</sup>.

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<sup>1</sup> 22 respondents identified themselves as social service providers – employees of organizations that provide services to low-income people – and responded to a separate line of questioning based on their knowledge of their clients' needs. A separate report of these respondents appears in Appendix B.

<sup>2</sup> 61% of those who initiated the survey answered all the way through to the last substantive question (concerning future goals). Higher rates of respondents answered the bulk of survey questions but did not persist all the way to the final question.

In addition to the presentation of survey results for all survey respondents as a whole, for select questions we have broken out and analyzed results for a number of focal sub-groups. These groups include:

- Respondents with incomes below \$50,000;
- Respondents with incomes below \$30,000;
- Speakers of a language other than, or in addition to, English;
- Young families: respondents who are 18-34 and live with minor children (under 18 years of age);
- Older adults: adults aged 65 or older;
- Social services users (those who indicated they use one or more of five types of social services: child care, education, rental support, homeowner support, and food distribution).

## Focus groups

### Community-member focus groups

To help gather a more nuanced understanding of community challenges, needs, and potential solutions among lower-resourced and traditionally marginalized individuals, CGR partnered with local community-based organizations to conduct five community focus groups in October 2021. The Newton-based organizations recruited participants and hosted the groups on site. A list of focus groups and the number of participants appears below.

**Table 1. Community-Member Focus Group Hosts**

Host	Date	# of participants
Newton Public Schools ELL Program (conducted in Spanish)	Oct. 25, 2021	11
NCDF Housing	Oct. 26, 2021	13
Boys & Girls Club	Oct. 26, 2021	7
Newton Housing Authority	Oct. 27, 2021	8
Our Lady Parish	Oct. 27, 2021	5

## Community-leader focus groups

CGR also conducted three focus groups with a range of city staff, non-profit leaders and elected officials. City of Newton staff identified participants and hosted the groups virtually via Zoom.

Table 2. Community-leader focus groups

Community-Leader Focus Groups	Date
City staff	Nov. 3, 2021
Nonprofit leaders	Nov. 4, 2021
Elected officials	Nov. 8, 2021

## Findings

### Impact of COVID

The COVID pandemic has led to clear challenges with income, managing household expenses, and mental health.

*The ability to pay bills and the loss of a job or decrease in hours that negatively impacted income* were consistently ranked as the first or second challenge due to COVID by a variety of lower-resourced community survey respondents: those with incomes below \$50,000, those with incomes below \$30,000, speakers of a language other than English, those in young families (those below age 35 with dependent children), those who utilize social services, and Black/African American and Hispanic/Latino respondents.

*Meeting mental health needs* was tied with *losing a job or a decrease in hours* as the top challenge due to COVID among the full cohort of respondents, named the third most common challenge due to COVID by those with incomes below \$50,000 and below \$30,000, and was tied for 3<sup>rd</sup> place as a challenge for young families.

Table 3, on the next page displays what percentage of different respondent groups indicated being impacted by each challenge due to the COVID pandemic, and how the challenges ranked for that group.

(Table percentages in the report may not sum to exactly 100% due to rounding.)

Table 3. Challenges Due to COVID Pandemic

Challenges due to COVID	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Meeting physical health needs	19% (3 <sup>rd</sup> )	29%	30%	24%	7%	15% (2 <sup>nd</sup> )	34%
Meeting mental health needs	24% (1 <sup>st</sup> tie)	32% (3 <sup>rd</sup> )	36% (3 <sup>rd</sup> )	24%	17% (3 <sup>rd</sup> tie)	8%	43%
Paying bills	23% (2 <sup>nd</sup> )	48% (1 <sup>st</sup> )	49% (1 <sup>st</sup> )	33% (2 <sup>nd</sup> )	55% (1 <sup>st</sup> )	9% (3 <sup>rd</sup> tie)	55% (1 <sup>st</sup> )
Balancing responsibilities	22%	27%	27%	30% (3 <sup>rd</sup> )	34% (2 <sup>nd</sup> tie)	3%	35% (3 <sup>rd</sup> )
Lack of Internet access	3%	8%	11%	3%	7%	1%	10%
Technology needs for adults	5%	11%	12%	5%	7%	2%	11%
Technology needs for children	6%	10%	8%	5%	3%	1%	16%
Losing a job or decrease in hours that negatively impacted income	24% (1 <sup>st</sup> tie)	45% (2 <sup>nd</sup> )	39% (2 <sup>nd</sup> )	36% (1 <sup>st</sup> )	34% (2 <sup>nd</sup> tie)	9% (3 <sup>rd</sup> tie)	45% (2 <sup>nd</sup> )
Finding work that makes up income losses	12%	24%	21%	16%	17% (3 <sup>rd</sup> tie)	5%	28%
Feeding myself and my family	8%	18%	19%	12%	7%	4%	24%
Finding or maintaining housing	9%	17%	14%	15%	14%	4%	24%
Finding affordable childcare	7%	9%	8%	8%	17% (3 <sup>rd</sup> tie)	0%	14%
Starting or increasing substance use	2%	2%	3%	2%	3%	0%	2%
No new challenges due to COVID-19	17%	8%	10%	11%	14%	22% (1 <sup>st</sup> )	7%
Other	5%	7%	10%	5%	7%	7%	10%
Total Respondents	678	215	131	165	29	245	147

Table 3 Continued: Challenges Due to COVID Pandemic

Challenges due to COVID	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Meeting physical health needs	19%	36%	16%	24%
Meeting mental health needs	21%	45% (2 <sup>nd</sup> )	30%	30% (1 <sup>st</sup> )
Paying bills	19%	60% (1 <sup>st</sup> )	46% (1 <sup>st</sup> )	22%
Balancing responsibilities	32% (1 <sup>st</sup> )	36%	29%	24%
Lack of Internet access	1%	15%	6%	3%
Technology needs for an adult	3%	13%	10%	4%
Technology needs for child	9%	15%	6%	5%
Losing a job or decrease in hours that negatively impacted income	31% (2 <sup>nd</sup> )	38%	33% (2 <sup>nd</sup> )	24%
Finding work that makes up income losses	15%	26%	19%	13%
Feeding myself and my family	11%	15%	16%	8%
Finding or maintaining housing	17%	21%	14%	7%
Finding affordable childcare	11%	17%	8%	8%
Starting or increasing substance use	3%	4%	2%	3%
No new challenges due to COVID-19	13%	9%	10%	25% (2 <sup>nd</sup> )
Other	5%	6%	6%	8%
Total Respondents	75	53	63	344

## The COVID pandemic has had a disproportionate impact on people of color

The impact of challenges related to the COVID-19 pandemic maps along lines of race and ethnicity, with larger percentages of Black/African American respondents and Hispanic/Latino respondents reporting being affected by most types of challenges, while Asian/Asian American and White respondents report less of an impact.

One likely contributing factor is the availability of household financial resources to address challenges. Black/African American and Hispanic/Latino respondents report notably lower household incomes than White and Asian/Asian American respondents: while half (50%) of White respondents and more than a quarter (27%) of Asian/Asian American respondents report household incomes of \$100,000 or more, only 15% of Hispanic/Latino respondents and 4% of Black/African American respondents report the same level of household incomes (\$100,000 or more). See Table 13 in Appendix A.

The chart on the next page is color coded to show the percentage of respondents reporting each challenge (with the exception of *no new challenges*) by race/ethnicity. **Pink** is the highest percentage, **gold** is the second highest percentage, light yellow the 3<sup>rd</sup> highest percentage, and **green** is the lowest percentage

Table 4. Challenges Due to COVID Pandemic by Race/Ethnicity

Challenges due to COVID	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Meeting physical health needs	19%	36%	16%	24%
Meeting mental health needs	21%	45%	30%	30%
Paying bills	19%	60%	46%	22%
Balancing responsibilities	32%	36%	29%	24%
Lack of Internet access	1%	15%	6%	3%
Technology needs for an adult	3%	13%	10%	4%
Technology needs for child	9%	15%	6%	5%
Losing a job or decrease in hours that negatively impacted income	31%	38%	33%	24%
Finding work that makes up income losses	15%	26%	19%	13%
Feeding myself and my family	11%	15%	16%	8%
Finding or maintaining housing	17%	21%	14%	7%
Finding affordable childcare	11%	17%	8%	8%
Starting or increasing substance use	3%	4%	2%	3%
No new challenges due to COVID-19	13%	9%	10%	25%
Other	5%	6%	6%	8%
<b>Total Respondents</b>	<b>75</b>	<b>53</b>	<b>63</b>	<b>344</b>

Key: ■ Highest percentage    ■ 2<sup>nd</sup> highest percentage    ■ 3<sup>rd</sup> highest percentage    ■ Lowest percentage

## Challenges for households & suggestions for assistance

Housing/rental costs and financial hardship/loss of income emerge as the top two challenges facing lower-income and traditionally marginalized communities in Newton.

When asked to identify the most significant challenge “for you or your household,” both *housing/rental costs* and *financial hardship/loss of income* were named as either first or second among survey respondents with incomes below \$50,000, incomes below \$30,000, speakers of a language other than English, young families, those who utilize social services, and people of color.

Older adults answered differently, with the majority of survey respondents naming *no significant challenges*, followed by *health and wellness* and *transportation*.

Table 5. Top Challenges for Households

Top challenge for you or your household	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Child Care	8%	5%	4%	11%	19%	2%	6%
Education and Training	1%	1%	2%	2%	0%	0%	1%
Financial Hardship / Loss of Income	18%	<b>35% (1<sup>st</sup>)</b>	<b>35% (1<sup>st</sup>)</b>	<b>22% (2<sup>nd</sup>)</b>	<b>26% (2<sup>nd</sup>)</b>	8%	<b>36% (1<sup>st</sup> tie)</b>
Food Access and Availability	1%	3%	5%	1%	0%	1%	2%
Health and Wellness	10%	5%	3%	6%	0%	<b>18% (2<sup>nd</sup>)</b>	4%
Housing / Rental Cost	<b>25% (1<sup>st</sup>)</b>	<b>33% (2<sup>nd</sup>)</b>	<b>28% (2<sup>nd</sup>)</b>	<b>32% (1<sup>st</sup>)</b>	<b>44% (1<sup>st</sup>)</b>	11%	<b>36% (1<sup>st</sup> tie)</b>
Jobs and Employment	4%	6%	8%	7%	4%	3%	5%
Transportation	4%	4%	5%	4%	0%	9%	3%
No significant challenges for me or my household	<b>24% (2<sup>nd</sup>)</b>	6%	6%	14%	7%	<b>43% (1<sup>st</sup>)</b>	2%
Other	4%	3%	5%	1%	0%	6%	6%
Total Responses	503	215	111	146	27	112	140

Table 6. Top Challenges for Households by Race/Ethnicity

Top challenge for your or your household	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Child Care	16%	4%	6%	6%
Education and Training	3%	0%	5%	1%
Financial Hardship / Loss of Income	<b>21% (2<sup>nd</sup>)</b>	<b>38% (1<sup>st</sup>)</b>	<b>17% (2<sup>nd</sup>)</b>	14%
Food Access and Availability	0%	2%	2%	2%
Health and Wellness	3%	6%	2%	12%
Housing / Rental Cost	<b>23% (1<sup>st</sup>)</b>	<b>28% (2<sup>nd</sup>)</b>	<b>44% (1<sup>st</sup>)</b>	<b>19% (2<sup>nd</sup>)</b>
Jobs and Employment	7%	6%	2%	5%
No significant challenges for me or my household	19%	9%	8%	<b>32% (1<sup>st</sup>)</b>
Transportation	1%	6%	2%	4%
Total Respondents	75	53	63	304

These survey results are in line with community-member focus group findings which consistently named both *housing/rental cost* and *financial hardship* as the first or second most challenging areas of need and for assistance.

## Finances

Survey respondents cited loss of income and the general increase in cost for everyday goods as barriers to getting ahead financially.

- *“Savings is impossible. Things are just too expensive -- food, child care, the cost of living – making it difficult to save and get ahead.”*
- *“The price of everything, especially food has increased, making it difficult to save and get ahead. I was already stretched and now it’s worse.”*

## Suggestions for support

### Flexible, unrestricted financial support

Overall, regardless of the topic of discussion (finances, housing, childcare, etc.), community members were most interested in receiving direct and unrestricted financial support to help with immediate and regularly changing needs. Several focus group members cited the significant impact that previous disbursements of unrestricted federal COVID dollars had on their ability to make ends meet.

- *“Everyone’s situation is different, and the situation changes from day to day. Sometimes utilities are the issue, sometimes food, sometimes rent, sometimes child care. Flexibility is most valuable.”*
- *“The needs of our households can change on a dime. Unrestricted support can be flexible.”*
- *“The child tax credit was incredibly helpful. It provided an extra cushion I could spend or save as I saw fit.”*

The second most preferred type of support was direct financial support tied to specific needs, such as vouchers or funding for rent, utilities, food, transportation, etc.

Both the focus groups of community members and community leaders argue that any newly created ARPA program providing financial assistance (or other type of assistance) should have application and eligibility requirements.

Ideas from the community-leader focus group for implementing this form of support included creating a pop-up Newton social services center for ARPA funds or creating a budget line for small gift cards or “ready money” (straight cash) at the City, rather than funneled through a local agency. Focus group members acknowledged that both ideas would require additional staffing and infrastructure to manage.

### Financial literacy / credit counseling / access to credit.

Both community-member and community-leader focus group members also discussed providing assistance that has the potential to make a longer-term impact on



finances, such as financial literacy programs, credit counseling, and access to credit. In general, community focus group members were supportive of this idea:

- *“It would be good to have access to financial counselor to help give advice. Like advice on improving your credit score, etc.”*
- *“Lots of people have no idea [about how to manage money]. A lot of ways we think about money is [learned] by watching a parent who may not have known either. Learning how to budget, manage finances, and save would be good.”*

However, several cautioned that a one-size-fits-all, short-term financial literacy class will not work. Rather, financial literacy programs should:

- Have a personalized, coaching/advising component.
- Be flexible enough to schedule people quickly when they are ready for it: *“Waiting two months for another class may not work.”*
- And have incentives for people to join: *“People are worried about child care, transportation, and often just don’t have time. They need an incentive to join.”*

A few community-member and community-leader focus group participants mentioned the Economic Mobility Pathways (EMPath) program as a potential model and suggested funding the program to create more slots for Newton residents. One community member focus group participant had been an EMPATH program participant and spoke highly of her experience.

Other ideas included offering a matching savings account (IDA), working with a local credit union to provide credit to low-income residents with little or weak credit histories, and investigating universal basic income (UBI) pilots in other communities.

### **Beware of the benefits cliff**

The “benefits cliff” describes a situation in which low-income people who are just beginning to become successful abruptly reach a point where they are earning too much to qualify for various support programs and unexpectedly lose benefits like health care, supplemental income or subsidized housing, suddenly rendering them worse off than they were before.

While not described using this exact “benefits cliff” terminology, participants described situations in which they received assistance from one program only to have it disqualify them from another source of support and encouraged the City to take this into account when providing support.

## Housing/rental costs

Nearly all community member focus group participants described the cost of housing in Newton as a significant challenge to financial stability. Rents are high, home purchase prices are out of reach for low-income people and those just moving out of poverty, and subsidized housing is very difficult for people to find. Many parents spoke of moving to and staying in Newton for the strong school system, but described housing costs as a constant source of financial stress. Older adults discussed challenges with downsizing and aging in place.

- *"It's hard to afford housing here unless you're making six figures."*
- *"Existing subsidized or affordable housing have years-long waitlists."*
- *"'Affordable' units being built are not affordable. You have to win the unit by lottery, they don't accept Section 8, it's very limited in who can move in there."*
- *"I used to get assistance from REACH (local domestic violence agency), but now I'm finding landlords don't know about rental assistance programs like RAFT or the paperwork is too difficult for landlords to participate."*
- *"It feels like they're trying to push the lower-income people out of Newton."*

Additionally, with the sunset of pandemic-related program supports, community-leader focus group members stressed that issues like utility shutoffs and evictions are, or soon will be, increasing and/or returning to previous levels.

## Suggestions for support

### Direct financial assistance for rent and/or utility costs

Survey respondents and focus group participants support direct financial assistance for rent and/or utility costs through vouchers or payments/credits directly to individuals, landlords or utility companies. One participant suggested housing-related assistance directly for families, similar to the "pop-up" grants of \$1,000 from the Weston Fund.

### Assistance with homeownership

Suggestions included a program that helps long-term, low-income renters move into home ownership, such as a rent-to-own program, and/or assistance with down payments, such as a matching program that does not contribute to loss of other benefits (a benefits cliff issue).

A community-leader focus group participant suggested the City or social service agencies working with a financial institution to provide a backstop or guarantee for those with weak credit histories.

A community-member focus group member suggested a subsidized pooled homeownership program in which people would be financially incentivized to combine their resources to purchase and live in a coop-like space.

Another idea was to fund basic repairs for seniors and low-income homeowners.

### Support for landlords

Ideas to support landlords included trainings or assistance for landlords to participate in rental assistance programs and a fund to help landlords bring property, particularly accessory dwelling units, up to code.

### Create more affordable/subsidized housing

Community-member and community-leader focus group members support creating more affordable housing units and more supportive housing programs that provide wrap-around services, including for disabled people. Community-leader focus group participants suggested creating a land bank to allow the City to buy parcels which can be made into affordable housing, or creating an affordable housing trust fund like the Amherst Fund. Finally, focus group participants suggested investing in rehabbing current Newton housing projects.

### Legal aid

Community focus group members suggested better access to free and bilingual legal aid to assist with housing rights and disputes. City staff report connecting people to legal support in Boston but are unsure whether interactions with these groups are effective and admit that Newton residents need better connections to this type of support.

## Health & Wellness and Child Care emerge as the 3<sup>rd</sup> and 4<sup>th</sup> most pressing challenges facing lower-income and traditionally marginalized communities in Newton.

While *financial* and *housing* issues are nearly universal among all populations in Newton, *health and wellness* and *child care* tended to be the next most pressing challenges but the prioritization of these challenges varied between survey respondents and focus group members and between the different survey sub-groups.

### Health & wellness

Community survey respondents were more apt to name *mental and physical health & wellness* as a challenge and area of need than community focus group members were. In fact, when looking at all community survey respondents, regardless of income, *meeting mental health needs* is tied with *losing a job or a decrease in hours*

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*that negatively impacted income* as the top challenge faced due to COVID and is also identified as the second largest challenge due to COVID by Black/African American survey respondents.

*Meeting physical health needs* is the second largest challenge due to COVID faced by older adults completing the survey and was also raised as an issue by older adult focus group participants.

Focus group participants discussed several challenges related to health and wellness. Both community member and community leader focus groups describe difficulty with finding both physical and mental health providers due to labor shortages and/or COVID. City staff report receiving a high volume of mental health and substance use disorder calls but having limited service options with not enough therapists in the area who take Mass Health insurance.

Hispanic and Latino focus group participants report difficulty finding and accessing multi-language providers and feel as if the Charles River Community Health is their sole option despite significant challenges in securing appointments.

Participants also report the cost of medical expenses not covered by insurance as a significant drain on their finances

## **Suggestions for support**

### **Assistance with finding providers**

*Help finding or accessing a mental health or substance use disorder provider and accessing a bilingual provider* were named as two of the more useful forms of assistance among survey respondents and Spanish-speaking focus group members.

### **Help enrolling in affordable health insurance**

*Help enrolling in affordable health insurance* was ranked as most helpful among community survey respondents with incomes below \$30,000, speakers of another language, and users of social services within health and wellness.

### **Transportation to health care appointments for older adults**

Older adult survey respondents named *transportation to health care appointments* as the most helpful form of support within health and wellness.

### **Assistance for medical costs not covered by insurance**

Older adults participating in focus groups also suggested funding for medical expenses not covered by Medicare, including prescriptions and medical devices such as walkers, wheelchairs, and CPAP machines.

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## Additional support for Riverside

Finally, focus group participants suggested more funding for Riverside and, acknowledging that there is a provider shortage, suggested working with Riverside to help address local clinician “pipeline” (training and certification) issues.

## Child care

*Child care* was a significant issue for surveyed young families (ranked as their third biggest challenge after *housing* and general *financial hardship*) and among focus group members with children. Community-member focus group members described challenges around finding, affording, and transporting youth to child care services, both after school and in the summer. They also stressed that the ability to secure affordable child care ultimately affects parents’ ability to find and maintain employment.

- *“Child care is expensive and too difficult to find. There aren’t enough spaces. They’re all at capacity.”*
- *“People have registered years before or you have to have insider information.”*
- *“Summer camp is hard to get into. There is often a waitlist or they are full. People with money and time start securing spots in January.”*
- *“My neighbors had to quit working because they can’t find child care.”*
- *“Employers are not open to letting you leave at 2:40 to transport your kids to an afterschool program. The system is not geared for low-income folks that can’t afford a nanny.”*
- *“I lost my job because I couldn’t get my kids to afterschool program and I can’t leave my kids home alone --DCS gets called on you.”*
- *“Transportation and child care are never on the list of politicians.”*

Community-leader focus group participants discussed child care challenges related to cost of care, staffing shortages, and transportation issues, and described hearing from parents that finding and affording child care is getting worse.

## Suggestions for support

### Child care vouchers or subsidies

Focus group participants and survey respondents suggested and were supportive of providing child care vouchers or subsidies to help with their personal child care expenses.

### Support for childcare providers

Focus group participants also acknowledged that the child care providers themselves are strained and suggested funding the organizations that serve lower-income families like the Boys & Girls Club and the YMCA directly to expand their capacity to take in more kids, offer higher pay for child care workers, and provide transportation.

- *“To see the most change the quickest is to fund the Boys & Girls Club. They are always doing something...very action oriented. Give money to them and they will turn it around to help families.”*
- *“Kids of color don’t feel as much part of community. To the extent that there’s a correlation with income, there’s an exclusion of low-income kids from afterschool and summer programs. We need more spots for those kids.”*

### Create a more systemic approach to afterschool

Both community-member and community-leader focus group members suggested working with the schools to invest in and expand afterschool programs both in the schools and at community-based organizations like the YMCA and Boys & Girls Club, as well as subsidizing participation.

Tackling transportation from 14 schools to various afterschool providers was seen by community-leader focus group members as a difficult problem to solve, but participants suggested identifying the schools with larger populations of low-income students and targeting those schools for onsite afterschool programming or transportation.

- *“Expanding child care opportunities inside the school buildings would be helpful. 2:15 is not a convenient time for parents to leave job to transport kids.”*
- *“In Lowell, organizations like the Boys & Girls Club talk to and coordinate with schools. Maybe there could be closer relationships here around bussing to afterschool programs.”*
- *“It seems like Newton has a few senior transportation programs and one has expanded now for disabled. Can we do something like this for kids?”*

### Provide subsidies for summer programming

Summer is another crucial time for youth, and parents and participants suggested providing additional funds to subsidize summer day camps, summer-season aquatics passes and swimming lessons (as many lower-income residents don’t have access to opportunities to build this critical skill), as well as programs that address pandemic-related learning loss.

### Invest in a recreation center or expand recreation programming.

Participants also discussed building a recreation center similar to that in Waltham or

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utilizing the Newton Cultural Center to provide free programming to residents before and after school and on days that schools are closed.

## Additional challenges and suggestions

While the remaining challenges did not rise to the top, Newton community members still identified these as challenges and provided a variety of ideas for assistance through focus groups and survey responses alike.

### Food accessibility

While not rated highly among survey respondents as a top challenge, community-member focus group participants outlined several challenges related to *accessing food*.

- **High cost of food.** Participants talked about the high or increasing cost of food, forcing them periodically to choose between purchasing healthy food, particularly meat and protein, or paying for other essential expenses like utilities, transportation, housing or child care.
- **Accessing food pantries.** Local food pantries were considered to be helpful, but participants mentioned that accessing pantries during the days and hours they are open can be challenging.
- **Anxiety among immigrants about accessing federal food assistance.** Immigrant focus group participants acknowledged a general reluctance to apply for government food programs such as SNAP for fear that the federal government will use it against their immigration case or status.

### Suggestions for support

#### Cash card or certificate

Some participants had been the recipients of EBT cards or gift cards of \$25-\$50 distributed by schools during COVID and found this support helpful. Participants were in favor of a similar program or benefit that would allow them to purchase food and toiletry items not covered by SNAP at a wide variety of places. Hispanic and Latino participants further emphasized this option as it would allow them to purchase food to their liking.

- *"It would be good to get a card to buy what you like. We [Hispanics/Latinos] have different tastes. We don't always like the free food choices at pantries and other programs."*

Additionally, *more money to purchase food* was ranked as the first most helpful option for support in this area by survey respondents.



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## Food pantry delivery

Participants also appreciated food pantries' delivery services during the COVID pandemic shutdown and suggested reinstating these services to help with accessibility.

## Jobs & employment

Community member focus group participants discussed several challenges related to *jobs and employment*:

- **Location.** Commute times and transportation issues can make getting to jobs located far outside of Newton a challenge.
- **Lack of credentials.** Many jobs require credentials that participants did not have or have difficulty getting due to time and financial constraints.
- **Difficulty finding well-paying jobs with benefits.** While minimum-wage jobs appeared to be available, participants said these jobs often do not provide health and dental benefits and do not offer a real living wage.

## Suggestions for support

### Assistance finding well-paying jobs & jobs with benefits

Community survey respondents ranked *assistance finding well-paying jobs* and *finding jobs with benefits* as the top two areas for help within jobs & employment.

### Subsidize cost of credentialing

Community member focus group participants suggested that subsidizing the cost of programs required for employment credentials would be helpful.

### Address intersecting issues of transportation and child care

Focus group participants also acknowledged that challenges related to transportation and child care are closely interwoven with employment and suggested that attention in these other areas would also help with their ability to obtain credentials, access jobs, and maintain employment.

## Education & training

While not ranked highly as a need among survey respondents, community-member focus groups' discussion in this area focused primarily on education of youth in Newton. Participants acknowledged that many people move to Newton to get a better education for their children but face opportunity gaps related to such issues as private



tutoring and higher education options that are more readily available to wealthier families.

## Suggestions for support

### Assist with the cost of private tutoring

Several participants felt that their children need tutors to keep up in the school system and suggested providing financial help with private tutoring costs. Another participant suggested a program in which seniors could volunteer or be paid a small stipend for tutoring services, with the benefit of not only providing tutoring and mentoring but additionally connecting seniors and young people in a way that reduces social isolation.

### Assistance with college and financial aid application process

The college application and financial aid process can be daunting for many low-income and first-generation college students and families. Some participants felt that dedicated assistance with navigating these systems would also help ensure that their children have access to higher education. Additionally, community survey respondents named *help affording higher education programs/degrees* as the first most useful area of help in the area of education and training.

### Help finding education/training opportunities relevant to the local job market

Community survey respondents generally named *assistance with finding education/training opportunities relevant to the local job market* as the first or second most useful area of help in the area of education and training.

## Transportation

Transportation was described by community-member focus group participants as expensive and unreliable, yet an issue that affects multiple aspects of people's lives, particularly jobs and medical appointments.

- *"Transportation is expensive and unreliable."*
- *"I needed to leave my job in Boston because of transportation. I was always late and needed to leave early. I would never work in Boston, at least now with kids. It just doesn't work...traffic, connections, frequency of runs."*
- *"My life was tied to the T. If I missed it, it messed up daycare, etc."*
- *"The RIDE works, but is notoriously difficult to access and is not a particularly pleasant experience."*

- “Biking is not safe.”

Additionally, the expansion of NewMo was generally considered a positive development among participants, but not everyone was aware of the expansion and several participants discussed the difficulty some people, particularly seniors and non-English speaking populations, have with the phone app. Others were frustrated with lack of service on weekends, limited evening hours, and the Newton-only service boundary.

Transportation is also a significant factor in child care and is discussed at length in the child care section.

## Suggestions for support

### Help with affording a personal vehicle

*Assistance with affording a personal vehicle* was identified as the most helpful form of support among survey respondents.

### Assist with paying for public transit

*Help paying for public transit* was named the second most helpful form of support among most survey respondents. Focus group and survey respondents suggested providing transportation vouchers, such as a subsidized MBTA monthly pass.

### Help with public transit accessibility issues

*Help with public transit accessibility issues* was identified as the most helpful form of support among older adult survey respondents and discussed as a need among community members with disabilities by focus group participants.

### Invest in expanding existing transportation systems

Community member focus group participants suggested further investing in NewMo to increase the number of vehicles and expand service days, hours and catchment area, and expanding public transit accessibility for older adults and people with physical disabilities.

### Provide funding to nonprofits to run their own transportation programs

Some community member focus group members suggested funding organizations like the Newton Community Development Foundation (NCDF) and Newton Housing Authority to operate their own transportation services.

### Explore and fund other methods of transportation

Suggestions included subsidizing Zipcar memberships and pricing, increasing the number of Zipcar parking spots, funding more protected bike lanes, and exploring new

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models of ride sharing, such as the [128 Business Council](#), as a model program that offers discounted shuttle rides that connect major employers and residential communities to public transit hubs.

## Human services infrastructure

Focus group members suggested that there is room for improvement within Newton's social services system and that dollars to strengthen this system would be beneficial to the populations it serves.

### Suggestions for support

#### Create a centralized way to access resources

Participants acknowledged that programming silos, complicated application procedures, and lack of knowledge of programs among residents and providers alike are barriers to aiding those in need.

- *"There is little broad knowledge in the community of programs that do exist to support those in crisis, and the knowledge is not in one area. Since moving here, my son developed a major health issue and I all of a sudden found myself unable to apply for new jobs. I've had to pull a lot of information together of various sources to find out all the ways [I can get] support."*

Ideas for improvement included:

- **Create an ombudsperson function.** Several participants across all three focus groups suggested creating an ombudsperson function at the City to help coordinate assistance. Similar to a function participants say the City had in the past geared toward seniors, these ideally multilingual ombudspersons would travel to sites throughout the city to connect residents to programs, assist with completing applications for social services, and act as a general liaison and advocate.
- **Create an online resource guide** that would function as a central repository for information on social services, available to both coordinators of care and community members. Participants acknowledged the time and financial investment that would be needed to keep such a site and its information current.
- **Create a human services co-location center** where resources from multiple agencies are together at one location for easier coordination of, and access to, social services.

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### Increase the City's language capacity

Participants named language as a significant barrier to serving many lower-resourced and traditionally marginalized people in Newton and suggested prioritizing the hiring of multilingual staff within multiple departments<sup>3</sup> within the City and ensuring that interpreters are always available on demand.

### Increase the City's human services case management function

Participants also felt that the City could expand its role in human services case management and program management, especially with the creation of any new long-term or temporary programs as the result of ARPA funds.

### Strengthen the City's commitment to equity

There was also a discussion of the need to educate and adopt diversity, equity and inclusion (DEI) principles at the City and in the community. Suggestions included creating a DEI director position in City Hall to ensure diverse hiring practices, provide trainings, and ensure that programs and services are accessible to all.

## Recommendations

### Consider balancing short-term, long-term, and experimental investments

As the City weighs its investment opportunities, it should consider investing ARPA dollars along a continuum that ranges from providing direct, immediate support to individuals, to investing in programs that could have longer-term change for many people, to piloting something new that could lead to systemic change but comes with greater risk.

For example, voucher programs to help with emergency housing, child care, food or transportation – or even unrestricted dollars – would all be helpful to and welcomed by lower-resourced community members right now. Funding to expand current programming, such as child care services, or increasing the number of affordable housing units, would have a longer-term impact for many people. Finally, piloting an EMPATH-type program or a UBI program, or working to create a more systemic approach to afterschool care would be big bets that could lead to new approaches and potentially larger change if adopted at scale.

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<sup>3</sup> The departments of Health and Human Services and Parks and Recreation were named directly.

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## Take a comprehensive, flexible approach to direct funding

If the City chooses to provide direct support to individuals, the overwhelming preference among those we talked to is to have access to flexible, unrestricted financial support to help ever-changing needs. Participants are frustrated with the siloed nature of support and the multiple administrative requirements for accessing assistance in general. Participants would like to see an approach that allows for a holistic assessment of a person's situation, relatively few administrative requirements, and an overall flexibility in how that support is provided and how the financial support can be spent.

## Adapt approaches for different populations

This study looked at challenges and needs across several different population subsets: those with incomes below \$50,000, those with incomes below \$30,000, speakers of a language other than or in addition to English, young families, older adults, and those who use social service programs.

While the top areas of challenges and needs were fairly consistent across populations, there were some differences that are important to consider as the City identifies investment opportunities and programs.

For example, Spanish-language focus group members shared their anxiety around accessing government supports in general out of fear that it will affect their immigration status. Any type of ARPA-related support offered by the City should include an educational component to address these concerns. Furthermore, they suggested that access to free, confidential, bilingual legal assistance would be helpful to them in navigating multiple support programs and opportunities. These concerns may apply to other immigrant groups as well.

Additionally, older adults tended to rank health and wellness and transportation as more urgent challenges than other populations which may require a more customized approach for this group.

## Continue to engage lower-resourced and traditionally marginalized community members

Ultimately, the goal of this project was to gather the opinions and voices of lower-income and traditionally marginalized Newton community members. Participants

were pleased and honored with the opportunity to weigh in and provide their perspectives to help inform the City's decision-making process around the use of ARPA funds. They are eager to learn of this project's results and encourage the City to continue to engage communities in additional City program planning and evaluations.

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# Appendix A: Community survey analysis

## Survey creation and distribution

CGR worked with City of Newton staff to co-create and administer a survey of community challenges and needs. The City of Newton Department of Health and Human Services utilized a targeted multi-media approach when promoting this survey including digital, print, and in-person outreach. Survey distribution included links to complete the survey in English, Spanish, Russian, Simplified Chinese, and Brazilian Portuguese. The survey was promoted through digital newsletters, social media, the City's website, and targeted email outreach to community partners. Printed cards and flyers were distributed at various locations including City Hall, Food Pantries, and the Grab & Go meal program. In addition, there were paper copies of the survey available at the Newton Free Library. The survey was open for responses from November 8, 2021 to December 15, 2021.

## Response rate & interpretation of percentages

The survey was initiated by 678 community respondents.<sup>4</sup> Not every respondent answered every question and, as is typical for longer and more complex surveys, there was a moderate degree of attrition over the course of the survey, with approximately 61% of initial respondents completing the last substantial question on the survey.

Respondents also skipped questions they either may have believed were not applicable to their specific circumstances or may have chosen not to answer for personal reasons (such as specifying their age). Due to both attrition and question-skipping, there is not a common denominator for calculating percentage respondents for any particular question. Unless otherwise noted, the percentage denominator is based on total valid responses for each particular question (noted by "Total Response"). Thus, percentage results for each question represent proportions of question respondents for that particular question, not all survey takers. *(Table percentages in the report may not sum to exactly 100% due to rounding.)*

## Respondent demographics overview

### Age

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<sup>4</sup> 22 respondents identified themselves as social service providers – employees of organizations that provide services to low-income people – and responded to a separate line of questioning based on their knowledge of their clients' needs. A separate report of these respondents appears in Appendix B.

Nearly half of question respondents (46%) are between 35 and 54 years of age, with the modal (most frequently chosen) age category being 35-44.

Table 7. Age

Respondent Age	#	%
<b>Under 18</b>	2	0.4%
<b>18-24</b>	10	2%
<b>25-34</b>	50	9%
<b>35-44</b>	150	26%
<b>45-54</b>	139	24%
<b>55-64</b>	84	15%
<b>65-74</b>	97	17%
<b>75-84</b>	25	4%
<b>85+</b>	4	1%
<b>Rather not answer</b>	8	1%
<b>Total Responses</b>	569	

## Gender

More than two-thirds of question respondents (70%) identified as women.

Table 8. Gender

Respondent Gender	#	%
<b>Woman</b>	395	70%
<b>Man</b>	143	25%
<b>Non-binary</b>	2	0.4%
<b>Transgender Woman</b>	1	0.2%
<b>Transgender Man</b>	1	0.2%
<b>Prefer to self-describe</b>	2	0.4%
<b>Prefer not to answer</b>	23	4%
<b>Total Responses</b>	567	

## LGBTQ+ identity

Approximately 8% of question respondents identified as LGBTQ+.

Table 9. LGBTQ+ Identity

LGBTQ+ Identity	#	%
<b>Yes</b>	44	8%
<b>No</b>	490	86%
<b>Prefer not to answer</b>	34	6%
<b>Total Responses</b>	568	



## Race/Ethnicity

More than half of question respondents (56%) identified as White, followed by Asian/Asian-American (12%), Hispanic/Latino (10%), and Black/African-American (9%). Note that respondents could choose more than one race/ethnicity.

Table 10. Race & Ethnicity

Respondent Race/Ethnicity	#	%
American Indian or Alaska Native	3	0.5%
Asian or Asian American	75	12%
Black or African American	53	9%
Hispanic or Latino	63	10%
Middle Eastern or North African	9	1%
Native Hawaiian or other Pacific Islander	0	0%
White or Caucasian	344	56%
Another Race or Ethnicity	17	3%
Prefer not to answer	45	7%
<b>Total Responses</b>	<b>609</b>	

## Languages other than English spoken

One hundred and sixty-four respondents (24% of the sample) either listed a language besides English spoken at home or took the survey in a language other than English, ultimately representing 22 different languages. Four of these 22 languages were indicated by 10 or more respondents.

Table 11. Language Spoken Other Than English

Languages other than English spoken by more than 10 respondents	# of respondents	% of full sample
Spanish	46	28%
Chinese	36	21%
Portuguese	18	11%
Russian	14	9%

## Income level

Respondents were asked to pick their approximate household income from seven broad categories. More than a third (38%) of question respondents reported earning less than \$50,000. An identical proportion (38%) reported earning \$100,000 or more.

Table 12. Household Income

All Respondents' Household Income	#	%
Under \$15,000	70	12%
\$15,000 to \$29,999	61	11%
\$30,000 to \$49,999	84	15%
\$50,000 to \$74,999	80	14%
\$75,000 to \$99,999	58	10%
\$100,000 to \$124,999	52	9%
\$125,000 or more	168	29%
<b>Total Responses</b>	<b>573</b>	

## Income level by race/ethnicity

Black/African American and Hispanic/Latino respondents report notably lower household incomes than White and Asian/Asian American respondents: while half (50%) of White respondents and more than a quarter (27%) of Asian/Asian American respondents report household incomes of \$100,000 or more, only 15% of Hispanic/Latino respondents and 4% of Black/African American respondents report the same level of household incomes (\$100,000 or more).

The gold highlighting in Table 13 indicates the income range with the highest percentage of respondents for each respective race/ethnicity.

Table 13. Income by Race/Ethnicity

Income by Race/Ethnicity	Under \$15,000	\$15,000 to \$29,999	\$30,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$124,999	\$125,000 or more
American Indian or Alaska Native	0%	33%	33%	33%	0%	0%	0%
Asian or Asian American	12%	11%	20%	23%	8%	7%	20%
Black or African American	23%	11%	21%	28%	13%	2%	2%
Hispanic or Latino	33%	17%	22%	5%	8%	2%	13%
Middle Eastern or North African	0%	22%	0%	22%	11%	11%	33%
Native Hawaiian or other Pacific Islander	0%	0%	0%	0%	0%	0%	0%
White or Caucasian	6%	10%	10%	11%	13%	11%	39%
Another Race/Ethnicity	24%	6%	24%	6%	6%	12%	24%
Prefer not to answer	22%	4%	16%	16%	2%	13%	27%

## Disability/Chronic illness

Just over a third of respondents to this question indicated that they or a member of their household have a disability or chronic illness.

Table 14. Disability Status

Disability/Chronic Illness	#	%
Yes	198	35%
No	349	61%
Prefer not to answer	23	4%
<b>Total Responses</b>	569	

## Full-time or part-time student

Survey respondents were asked if they were a full or part-time student. Ten percent of respondents to this question indicated that they are currently a full-time or part-time student.

Table 15. Student Status

Full-time or part-time student	#	%
Yes	54	10%
No	510	90%
<b>Total Responses</b>	569	

## People in household

Half of respondents live with a spouse or partner and nearly half live with children under 18. (Note that respondents were able to choose more than one response.)

Table 16. People in Household

People in household	#	%
No other people in household / Live alone	70	10%
Live with spouse or partner	316	47%
Live with children under 18	317	47%
Live with adult children (18+)	73	11%
Live with or care for adult parents or other older adults	50	7%
Live with roommates or friends	10	1%
<b>Total Respondents</b>	678	

## Living arrangements

Survey respondents were asked to choose from a list of options that most closely reflects their current living arrangement. The majority (91%) of respondents to this question own their own home (50%) or rent a house or apartment (41%).

Table 17. Living Arrangements

Current living arrangement	#	%
Rent a house or apartment	229	41%
Own my home	281	50%
Live with someone else and pay rent	18	3%
Live with someone else (non-family) and do not pay rent	2	0.4%
Live with my family and do not pay rent	22	4%
Live in a dorm or other group setting	1	0.2%
Currently homeless	1	0.2%
Other	7	1%
<b>Total Respondents</b>	<b>561</b>	

## Receiving assistance with food

Survey respondents were asked if they receive assistance getting food. Approximately a quarter (26%) of respondents receive SNAP or WIC benefits and/or access food from food pantries or food banks. Nearly half do not receive food assistance. (Note that respondents could choose more than one response.)

Table 18. Food Assistance

Assistance with food	#	%
SNAP or WIC benefits	117	17%
Food pantries / food banks	58	9%
My household does not receive food assistance	335	49%
Other	21	3%
<b>Total Respondents</b>	<b>678</b>	

## Employment status

Survey respondents were asked to indicate their current employment status. More than a third (34%) of respondents were working full time, with one or more jobs, 14% were retired, and 12% had one or more part-time jobs. (Note that respondents were able to choose more than one response.)

Table 19. Employment Status

Employment status	#	%
Full time, with one job	202	30%
Full time, with two or more jobs	28	4%
Part time, with one job	70	10%
Part time, with two or more jobs	16	2%
Unemployed (looking for a job)	46	7%
Retired	93	14%
Stay-at-home parent / guardian	56	8%
Student	23	3%
Self-employed / Business owner	45	7%
Not currently able or available to work	45	7%
<b>Total Survey Respondents</b>	<b>678</b>	

## Child care utilization

Survey respondents were asked if they currently use child care. Over three quarters (77%) of respondents to this question say they do not utilize child care: 66% of these say they don't need it and 11% say they cannot afford it. Of the remaining respondents, 14% pay for the full cost of child care out of pocket and 6% receive a subsidy or free child care.

Table 20. Child Care Utilization

Child care utilization	#	%
No, don't need it	360	66%
Yes, I pay for the full cost out of pocket	79	14%
No, can't afford it	61	11%
Yes, I pay a portion of the cost with a subsidy	23	4%
Yes, I receive free child care through assistance programs or family / friends	11	2%
Other	11	2%
<b>Total Responses</b>	<b>545</b>	

## Primary means of transportation

Survey respondents were asked to identify their primary means of transportation. Over half (64%) of respondents to this question utilize a personal car/automobile, followed by car or ride sharing (17%).

Table 21. Means of Transportation

Primary means of transportation	#	%
Bicycle	10	2%
Car or ride sharing	94	17%
NewMo (for seniors)	7	1%
Personal car/ automobile	352	64%
Public transit (MBTA bus, rail, etc.)	34	6%
Rides from friends/ family	12	2%
Taxicab	1	0.2%
The Ride (for people with disabilities)	3	1%
Walking	23	4%
Other	12	2%
<b>Total Responses</b>	<b>548</b>	

## Social services usage

Survey respondents were asked to identify social services support programs or community services that they or members of their household currently use. Over half (53%) of respondents say they do not participate in any social services programs or community services. Nearly 10% each participate in rental support programs and in food distribution programs. (Note that respondents could choose more than one response.)

Table 22. Social services usage

Social services usage	#	%
Free or low-income child care program	29	4%
Program that helps me or my family access education	21	3%
Rental support program	63	9%
Program for low-income homeowners	14	2%
Food distribution program (food bank/pantry, etc.)	62	9%
Do not participate in any support programs or community services	357	53%
Other	37	5%
<b>Total Survey Responses</b>	<b>678</b>	

## Response analysis

For several of the survey question analyses reported in this section, we analyzed responses across seven sets of respondents:

- All respondents
- Respondents with incomes below \$50,000
- Respondents with incomes below \$30,000

- Speakers of a language other than or in addition to English
- Young families: respondents who are 18-34 and live with minor children (under 18 years of age)
- Older adults: adults aged 65 or older
- Social services users (those who indicated they use at least one of five general types of social services: child care, education, rental support, homeowner support, and food distribution)

We also analyzed some survey question responses across the following racial/ethnic populations:

- Asian/Asian American
- Black/African American
- Hispanic/Latino
- White/Caucasian

The number of American Indian/Alaska Native, Middle Eastern or North African, and Native Hawaiian or other Pacific Islander respondents were too low to provide a meaningful analysis.

## Challenges faced due to COVID

Respondents were asked to identify any challenges they and/or members of their household faced due to the COVID-19 pandemic. Respondents could choose from a list of 14 challenges, plus an “other” option. Respondents could also choose more than one challenge.

- *The ability to pay bills and losing a job or a decrease in hours that negatively impacted income* was mentioned most often by most types of respondents, except older adults.
- The largest proportion (22%) of responding older adults report *no new challenges* as a direct result of COVID, while 15% report challenges in *meeting physical health needs*.
- *Meeting mental health needs* tied with *losing a job or a decrease in hours* for the most mentions among all survey respondents and was identified by the third highest percentages of respondents with incomes of below \$50,000 and \$30,000 and young families.
- *Balancing responsibilities*<sup>5</sup> tied with *losing a job or a decrease in hours* for the second most mentioned challenge among young families.

<sup>5</sup> The full description in the survey was “Balancing your own work and/or school responsibilities with the needs of children or older adults you are caring for”

Table 23. Challenges Due to COVID

Challenges due to COVID	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Meeting physical health needs	19% (3 <sup>rd</sup> )	29%	30%	24%	7%	15% (2 <sup>nd</sup> )	34%
Meeting mental health needs	24% (1 <sup>st</sup> tie)	32% (3 <sup>rd</sup> )	36% (3 <sup>rd</sup> )	24%	17% (3 <sup>rd</sup> tie)	8%	43%
Paying bills	23% (2 <sup>nd</sup> )	48% (1 <sup>st</sup> )	49% (1 <sup>st</sup> )	33% (2 <sup>nd</sup> )	55% (1 <sup>st</sup> )	9% (3 <sup>rd</sup> tie)	55% (1 <sup>st</sup> )
Balancing responsibilities	22%	27%	27%	30% (3 <sup>rd</sup> )	34% (2 <sup>nd</sup> tie)	3%	35% (3 <sup>rd</sup> )
Lack of internet access	3%	8%	11%	3%	7%	1%	10%
Technology needs for adults	5%	11%	12%	5%	7%	2%	11%
Technology needs for children	6%	10%	8%	5%	3%	1%	16%
Losing a job or decrease in hours that negatively impacted income	24% (1 <sup>st</sup> tie)	45% (2 <sup>nd</sup> )	39% (2 <sup>nd</sup> )	36% (1 <sup>st</sup> )	34% (2 <sup>nd</sup> tie)	9% (3 <sup>rd</sup> tie)	45% (2 <sup>nd</sup> )
Finding work that makes up income losses	12%	24%	21%	16%	17% (3 <sup>rd</sup> tie)	5%	28%
Feeding myself and my family	8%	18%	19%	12%	7%	4%	24%
Finding or maintaining housing	9%	17%	14%	15%	14%	4%	24%
Finding affordable child repair	7%	9%	8%	8%	17% (3 <sup>rd</sup> tie)	0%	14%
Starting or increasing substance use	2%	2%	3%	2%	3%	0%	2%
No new challenges due to COVID-19	17%	8%	10%	11%	14%	22% (1 <sup>st</sup> )	7%
Other	5%	7%	10%	5%	7%	7%	10%
<b>Total Respondents</b>	<b>678</b>	<b>215</b>	<b>131</b>	<b>165</b>	<b>29</b>	<b>245</b>	<b>147</b>



## Challenges faced due to COVID pandemic by race/ethnicity

There is some variation among challenges by race/ethnicity. The largest percentages of Black/African American and Hispanic/Latino respondents identified *paying bills* as a challenge while the largest percentage of Asian/Asian American respondents named *balancing responsibilities* as a challenge. The largest percentage of White respondents named *meeting mental health needs* as a challenge.

The second largest proportion of Asian/Asian American and Hispanic/ Latino respondents name *losing a job or a decrease in hours* as a challenge, while the second largest proportion of Black/African American respondents name *meeting mental health needs* as a challenge.

Also note that the percentages of Asian/Asian American, Hispanic/Latino and particularly Black/African American respondents reporting individual challenges tends to be higher than the percentage of White respondents, providing some insight into the disproportionate effect of the COVID pandemic on people of color.

Table 24. Challenges Due to COVID, by Race/Ethnicity

Challenges due to COVID	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Meeting physical health needs	19%	36%	16%	24%
Meeting mental health needs	21%	45% (2 <sup>nd</sup> )	30%	30% (1 <sup>st</sup> )
Paying bills	19%	60% (1 <sup>st</sup> )	46% (1 <sup>st</sup> )	22%
Balancing responsibilities	32% (1 <sup>st</sup> )	36%	29%	24%
Lack of internet access	1%	15%	6%	3%
Technology needs for an adult	3%	13%	10%	4%
Technology needs for children	9%	15%	6%	5%
Losing a job or decrease in hours that negatively impacted income	31% (2 <sup>nd</sup> )	38%	33% (2 <sup>nd</sup> )	24%
Finding work that makes up income losses	15%	26%	19%	13%
Feeding myself and my family	11%	15%	16%	8%
Finding or maintaining housing	17%	21%	14%	7%
Finding affordable child care	11%	17%	8%	8%
Starting or increasing substance use	3%	4%	2%	3%
No new challenges due to COVID-19	13%	9%	10%	25% (2 <sup>nd</sup> )
Other	5%	6%	6%	8%
Total Respondents	75	53	63	344

## “Other” challenges experienced due to COVID pandemic

Many “Other” responses named isolation and loneliness as a significant challenge due to COVID. Additional “Other” responses were mentions of specific circumstances and issues (for example, caring for older adults during the pandemic, difficulty with schools being closed, frustrations with COVID policies) that were too individual to be grouped by theme. These specific responses, as well as the “Other” responses from other survey questions, are detailed in a separate spreadsheet.

## Top challenges for people in Newton

Respondents were asked what, in their opinion, are the top three challenges for people in Newton. Respondents could choose from a list of eight broad challenge areas, plus an “Other” option.

Based on the number of votes in the respective ranks, respondents to this question say the top three challenges for people in Newton are:

1. Housing/rental costs (267 first-place votes)
2. Child care (106 second-place votes)
3. Health and wellness (74 third-place votes)

In terms of total number of votes for each challenge across all rankings (first-, second- and third-place), respondents to this question say the top challenges for people in Newton are:

1. Housing/rental cost (383 total votes; 56% of all survey respondents)
2. Financial hardship/loss of income (212 total votes; 31% of all survey respondents)
3. Child care (201 total votes; 30% of all survey respondents)

**Table 25. Top 3 Challenges for All Newton Residents**

Top 3 challenges for people in Newton, All respondents	1 <sup>st</sup> challenge	2 <sup>nd</sup> challenge	3 <sup>rd</sup> challenge	Total # of responses	% of all survey responses
<b>Child Care</b>	36	106	59	201	30%
<b>Education and Training</b>	16	15	27	58	9%
<b>Financial Hardship / Loss of Income</b>	87	72	53	212	31%
<b>Food Access and Availability</b>	16	45	53	114	17%
<b>Health and Wellness</b>	24	45	74	143	21%
<b>Housing / Rental Cost</b>	267	75	41	383	56%
<b>Jobs and Employment</b>	11	38	51	100	15%
<b>Transportation</b>	19	57	68	144	21%

“Other” responses included support for the aging population and aging in place, safety, the Newton Public School system, cost of housing repairs, high cost of living, high taxes, lack of a cultural center, and the lack of private, affordable housing for middle income residents.

## Top challenge for you or your household

Respondents were asked to identify the top, or most significant, challenge for themselves or their household from a list of eight broad areas, plus an “Other” option.

- *Housing / rental cost* is named as the top challenge among the largest proportion (25%) of all question respondents.
- *Housing / rental cost* and *financial hardship / loss of income* is named by the largest and second largest proportions of all other populations, except older adults.
- The largest proportion of older adults responding to this question report *no significant challenges* followed by challenges related to *health and wellness*.

Table 26. Top Personal Challenges

Top challenge for you or your household	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Child Care	8%	5%	4%	11%	19%	2%	6%
Education and Training	1%	1%	2%	2%	0%	0%	1%
Financial Hardship / Loss of Income	18%	<b>35% (1<sup>st</sup>)</b>	<b>35% (1<sup>st</sup>)</b>	<b>22% (2<sup>nd</sup>)</b>	<b>26% (2<sup>nd</sup>)</b>	8%	<b>36% (1<sup>st</sup> tie)</b>
Food Access and Availability	1%	3%	5%	1%	0%	1%	2%
Health and Wellness	10%	5%	3%	6%	0%	<b>18% (2<sup>nd</sup>)</b>	4%
Housing / Rental Cost	<b>25% (1<sup>st</sup>)</b>	<b>33% (2<sup>nd</sup>)</b>	<b>28% (2<sup>nd</sup>)</b>	<b>32% (1<sup>st</sup>)</b>	<b>44% (1<sup>st</sup>)</b>	11%	<b>36% (1<sup>st</sup> tie)</b>
Jobs and Employment	4%	6%	8%	7%	4%	3%	5%
Transportation	4%	4%	5%	4%	0%	9%	3%
No significant challenges for me or my household	<b>24% (2<sup>nd</sup>)</b>	6%	6%	14%	7%	<b>43% (1<sup>st</sup>)</b>	2%
Other	4%	3%	5%	1%	0%	6%	6%
Total Responses	503	215	111	146	27	112	140

“Other” responses included housing maintenance and repairs, caring for and finding assistance for children with disabilities or learning challenges, navigating COVID policies, aging in place, caring for older adults, social/emotional needs of youth and teens, loneliness, and quality of schools.

## Top challenge for you or your household, by race/ethnicity

- *Housing / rental cost* is named as the top challenge by the largest or second largest proportions across all race/ethnicities, particularly among Hispanic/Latino respondents.
- The highest percentage of Black/African American respondents named *financial hardship / loss of income* as their top challenge.

Table 27. Top Personal Challenges by Race/Ethnicity

Top challenge for you or your household	Asian or Asian American	Black or African American	Hispanic or Latino	White or Caucasian
Child Care	16%	4%	6%	6%
Education and Training	3%	0%	5%	1%
Financial Hardship / Loss of Income	21% (2 <sup>nd</sup> )	38% (1 <sup>st</sup> )	17% (2 <sup>nd</sup> )	14%
Food Access and Availability	0%	2%	2%	2%
Health and Wellness	3%	6%	2%	12%
Housing / Rental Cost	23% (1 <sup>st</sup> )	28% (2 <sup>nd</sup> )	44% (1 <sup>st</sup> )	19% (2 <sup>nd</sup> )
Jobs and Employment	7%	6%	2%	5%
No significant challenges for me or my household	19%	9%	8%	32% (1 <sup>st</sup> )
Transportation	1%	6%	2%	4%
Total Respondents	75	53	63	304

## Second and third most pressing area of challenge for you or your household

Respondents were also asked to identify, from this same list, their 2<sup>nd</sup> and 3<sup>rd</sup> biggest challenges.

- When asked to identify their second biggest challenge, responses followed a similar pattern to the top challenge: housing and rental costs was ranked first, and financial hardship was ranked second.
- When asked to identify their third biggest challenge, “no additional challenges for me or my household” was ranked first, and health and wellness was ranked second.

## Top Areas for Help

After respondents selected their top, second-biggest or third-biggest area of challenge, they were routed to a list of options for addressing their area of need and asked to rank the two most helpful of these options.

### Areas for help with finances

Respondents were given a list of six areas of help with housing and rental costs and asked to rank the two most useful. *Assistance paying bills* received the most first-place votes and *help with paying debt* received the most second-place votes.

Table 29. Top 2 Areas for Help with Finance

Areas of help with finances	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
<b>Workforce training or educational programs</b>							
<b>Assistance paying bills</b>	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful (tied)	1 <sup>st</sup> most useful
<b>Assistance paying debt</b>	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful (tied)	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful
<b>Training / resources on how to manage money</b>							
<b>Help with access to banking</b>							
<b>Assistance in not losing benefits / financial assistance</b>			2 <sup>nd</sup> most useful (tied)				

“Other” responses included assistance finding a job that allows for the care of sick or disabled family members and assistance with internet access.

## Areas for help with housing and rental costs

Respondents were given a list of five areas of help with housing and rental costs and asked to rank the two most useful. *Help with rent* received the most first-place votes and *help with utility bills* received the most second-place votes. Only older adults broke from the general pattern, rating help with house repairs as second most useful.

Table 28. Top 2 Areas for Help with Housing

Areas of help with housing	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
<b>Help with rent</b>	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful
<b>Help with mortgage payment</b>							
<b>Help with utility bills</b>	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful		2 <sup>nd</sup> most useful
<b>Help with house repairs</b>						2 <sup>nd</sup> most useful	
<b>Help finding affordable housing in the right location</b>							

## Areas for help with health & wellness

Respondents were given a list of six areas of help with health and wellness and asked to rank the two most useful.

- *Help finding or accessing a mental health or substance use disorder provider* ranked first or second among most of the populations responding to this question, with the exception of young families and speakers of another language.
- Young families responding to this question ranked *finding a primary care provider who understands my language/culture* as most helpful and did not provide a second ranking.
- Older adults ranked *transportation to health care appointments* as most helpful.

Table 30. Top 2 Areas for Help with Health &amp; Wellness

Areas of help with health & wellness	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Help enrolling in affordable health insurance		1 <sup>st</sup> most useful		1 <sup>st</sup> most useful			1 <sup>st</sup> most useful
Help finding or accessing a primary care provider	2 <sup>nd</sup> most useful		1 <sup>st</sup> most useful (tied)	2 <sup>nd</sup> most useful			
Help finding a primary care provider who speaks my language/understands my culture					1 <sup>st</sup> most useful		
Help finding or accessing a mental health or substance use disorder provider	1 <sup>st</sup> most useful	2 <sup>nd</sup> most useful	1 <sup>st</sup> most useful (tied) & 2 <sup>nd</sup> most useful			2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful
Help finding a mental health or substance use disorder provider who speaks my language/understands my culture							
Help with transportation to health care appointments						1 <sup>st</sup> most useful	

“Other” responses included help dealing with pharmacies, help understanding Medicare choices/options, help affording health/wellness/fitness centers to improve health, help finding affordable dental care.

## Areas for help with child care

Respondents were given a list of five areas of help with child care and asked to rank the two most useful. *Help affording child care* ranked first across all populations.

Table 31. Top 2 Areas for Help with Child Care

Areas of help with child care	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
<b>Help affording child care</b>	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful
<b>Help finding a child care program that fits well with my schedule</b>	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful		2 <sup>nd</sup> most useful			
<b>Help finding a child care program near me</b>					2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful (tied)	
<b>Help getting into my preferred child care program</b>						2 <sup>nd</sup> most useful (tied)	
<b>Help with transportation to and from child care</b>			2 <sup>nd</sup> most useful				2 <sup>nd</sup> most useful

“Other” responses included help finding affordable child care for kids with special needs.

## Areas for help with education & training

Respondents were given a list of six areas of help with education and training and asked to rank the two most useful. *Help affording higher education programs* ranked first across most populations. *Help finding education/training relevant to the local job market* received the most second or first place rankings.



Table 32. Top 2 Areas for Help with Education

Areas of help with education	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Help completing high school degree/high school equivalent							
Help learning English							
Help affording higher education programs	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful		1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful (tie)	
Help finding education/training relevant to the local job market	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	1 <sup>st</sup> most useful & 2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful		1 <sup>st</sup> most useful (tie)	
Help finding and affording trade/technical training programs					2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	1 <sup>st</sup> most useful
Help with child care while attending education / training programs							2 <sup>nd</sup> most useful

### Areas for help with food access and availability

Respondents were given a list of six areas of help with food access and availability and asked to rank the two most useful. *More money to purchase food* ranked first across all populations. *More access to food banks/pantries, food delivery, or free food* received the most second place rankings.

Table 33. Top 2 Areas for Help with Food

Areas of help with food	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
More money to purchase food	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful (tied)	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful
More access to food bank / pantries, food delivery or free food	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	1 <sup>st</sup> most useful (tied)	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful
More access to quality food					2 <sup>nd</sup> most useful		

Assistance shopping for or cooking food							
Transportation to stores							
Access to more diverse foods or ethnic or culturally appropriate food							

## Areas for help with jobs & employment

Respondents were given a list of ten areas of help with jobs & employment and asked to rank the two most useful. *Help finding well-paying job opportunities* ranked first across all populations. *Help finding jobs with benefits* received the most second place rankings.

Table 34. Top 2 Areas for Help with Jobs & Employment

Areas of help with jobs & employment	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Help getting more formal education							
Help getting additional training / credentials							
Help gaining work experience							
Help finding well-paying job opportunities	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> & 2 <sup>nd</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful
Help finding jobs with benefits (e.g., health insurance, sick time, etc.)	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful		2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful
Help with transportation to work							
Help with child care while working							
Help finding or keeping employment with health problems / disability							
Help learning English to improve employment opportunities							
Help with internet / computer access							

## Areas for help with transportation

Respondents were given a list of five areas of help with transportation and asked to rank the two most useful.

- *Help affording a personal vehicle* ranked first and *help paying for public transit* ranked first and second respectively across all populations with the exception of speakers of another language and older adults.
- Speakers of another language ranked *help getting to public transit* as the most helpful.
- Older adults ranked *help with public transit accessibility* as the most helpful.

Table 35. Top 2 Areas for Help with Transportation

Areas of help with transportation	All	Incomes below \$50k	Incomes below \$30k	Speakers of another language	Young families	Older adults	Users of social services
Help with affording a personal vehicle	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful	1 <sup>st</sup> most useful		1 <sup>st</sup> most useful		1 <sup>st</sup> most useful
Help with repairing a personal vehicle							
Help getting to public transit				1 <sup>st</sup> & 2 <sup>nd</sup> most useful			
Help paying for public transit	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful	2 <sup>nd</sup> most useful		2 <sup>nd</sup> most useful		2 <sup>nd</sup> most useful
Help with public transit accessibility issues (related to disability, etc.)						1 <sup>st</sup> & 2 <sup>nd</sup> most useful	

“Other” responses included additional and safer bike lanes, more sidewalks, slower and reduced traffic, rides to doctor’s appointments, more options for people with disabilities, transportation for youth afterschool, more late buses from Newton Public Schools, improved reliability of public transportation, and affordable parking options near businesses and transportation hubs.

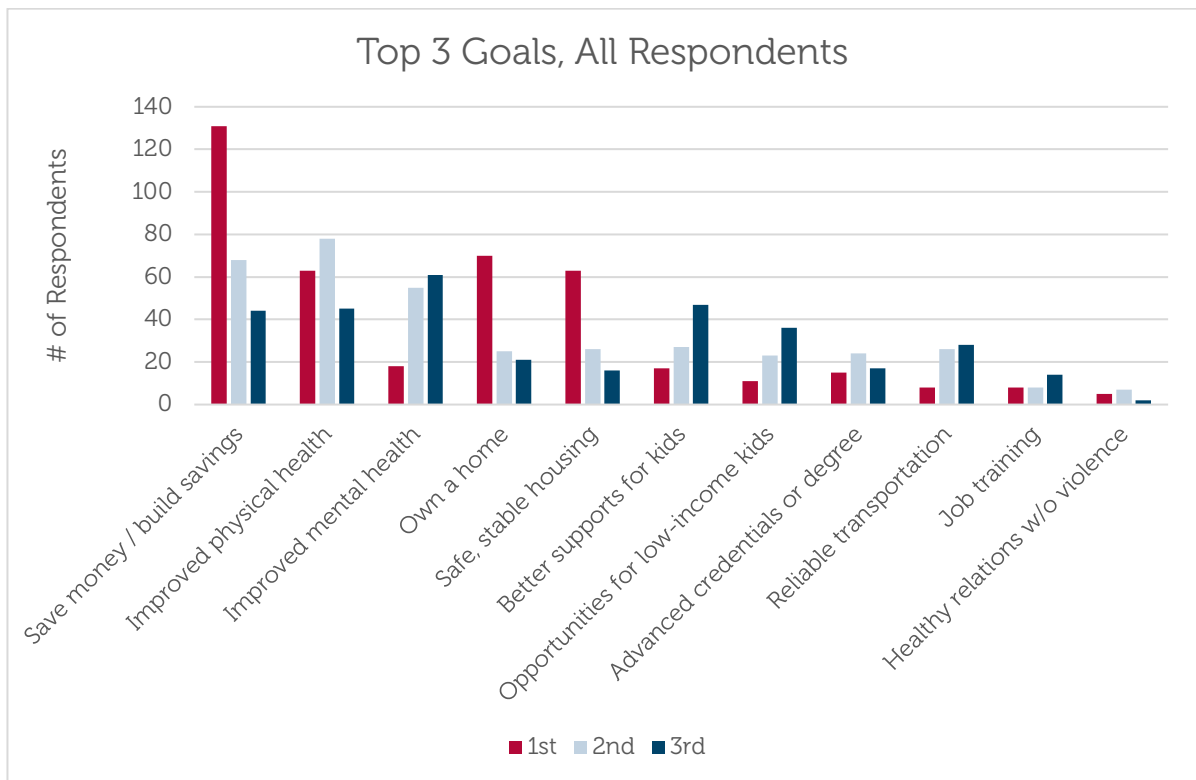
## Future Goals for Financial Stability

Respondents were provided a list of 11 goals that could contribute to future financial stability and asked to select the top three that they or their family members were working toward over the next three to five years.

Saving money and building financial stability was the top goal for all respondents, with nearly 60% of question respondents ranking this either first, second or third as a future goal. This was followed by the goals of improved physical health and improved mental health.

Table 36. Top 3 Future Goals for Financial Stability

Top 3 Future Goals for Financial Stability, All Respondents	1st	2nd	3rd	% of all question respondents ranking this goal
Save money / build financial savings	32%	16%	11%	59%
Improved physical health	15%	19%	11%	45%
Improved mental health	4%	13%	15%	32%
Own a home	17%	6%	5%	28%
Safe, stable housing	15%	6%	4%	25%
Access better supports so my child / children can thrive	4%	7%	11%	22%
Increased opportunities for children in lower-income families	3%	6%	9%	17%
Post-secondary educational credentials or a degree	4%	6%	4%	14%
Reliable transportation	2%	6%	7%	15%
Job training	2%	2%	3%	7%
Healthy relations free from violence	1%	2%	0.5%	3%



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## General Suggestions for Using Funds

Respondents were asked in an open-ended question to: *"Please add any other comments or further explain how to best help low-income Newton community members through pandemic relief funds."*

In total, 176 respondents made some sort of comment. Responses were coded; codes that appeared at least twice (any ideas or issues brought forward by at least two respondents) were classified as themes and grouped together. Related ideas that were more specific were coded as sub-themes.

Counts were made of main themes and sub-themes. Because there were no restrictions on comments, many comments contained more than one theme and comments were coded for up to four themes, as needed. Therefore, counts below will not sum to 176, but are individual tallies of any instance where a respondent mentioned a particular theme.

All 176 individual responses are collected in the spreadsheet accompanying this report for review.

### Main themes

The majority of coded themes (153 mentions) echoed central themes of the survey concerning finances, housing, health, food, jobs and employment, child care and transportation. Below, comments are grouped into general themes and some notable sub-themes are presented. The number of sub-themes will not always equal the number of overall comments in that theme as some responses were not more specific than "housing" or "education," and are thus counted only under those general headers.

### Housing

- 48 respondents mentioned *housing*. Notable sub-themes included:
  - 18 mentioned the need for more *affordable housing*.
  - 15 mentioned the need for *rental assistance*.
  - 1 mentioned the need for more *Section 8* housing.
  - 1 mentioned the need for more *Senior* housing.
  - 1 mentioned the need to build housing at the *Andover Newton* site.
  - 1 mentioned the need for a *housing trust fund*.

### Finances

- 29 respondents mentioned *finances*. Notable sub-themes included:
  - 5 mentioned needing help with *utility bills*.
  - 4 mentioned issues around the "*benefits cliff*" and losing critical benefits as their income rose.

- 3 suggested that some form of *universal basic income* would be a good idea.
- 2 suggested *unrestricted grants* would be helpful.
- 2 suggested general help *paying bills* was needed.
- 2 stated that even “*moderate*” *income earners faced difficulties* affording Newton, but usually were ‘off the radar’ for help because of their income levels.
- 1 suggested that *property taxes* are burdensome.

## Child Care

- 18 respondents mentioned the need for *more affordable child care*. Notable sub-themes included:
  - 2 respondents mentioned the need for more *transportation to child care* for children.
  - 1 respondent mentioned that an *intergenerational model of child care* should be developed.

## Food

- 15 respondents mentioned the need for *more accessibility to affordable food*. Notable sub-themes included:
  - 1 respondent mentioned that *vouchers to buy their own food* would be helpful.
  - 1 respondent mentioned that *food banks are under strain and need City help*.

## Transportation

- 14 respondents mentioned *transportation*. Notable sub-themes included:
  - 1 respondent mentioned that *seniors need more transportation to towns outside Newton*.
  - 2 respondents mentioned that *transportation infrastructure should be improved*, including protected bike lanes.

## Education

- 9 respondents mentioned *education*. Notable sub-themes included:
  - 2 respondents mentioned more *tutoring help for children*.
  - 2 respondents mentioned the need for *college scholarships*.
  - 2 respondents mentioned the need for *general educational scholarships*.
  - 1 respondent mentioned needing *money for school supplies*.
  - 1 respondent mentioned *accessible and affordable pre-Kindergarten*.
  - 1 respondent mentioned more support for *adult education*.
  - 1 respondent mentioned *help with college applications*.

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## Health

- 8 respondents mentioned *health*. Notable sub-themes included:
  - 3 respondents mentioned the need for more *mental health assistance*.
  - 2 respondents mentioned needing *mental health resources for adolescents*.
  - 2 respondents mentioned help *securing health insurance coverage*.
  - 1 respondent mentioned the need for *healthy living/healthy eating educational programs*.

## Jobs and Employment

- 6 respondents mentioned *jobs and employment*. Notable sub-themes included:
  - 3 respondents mentioned the need for more *job training*.

## Recreation and Activities

- 6 respondents mentioned *recreation and activities*. Notable sub-themes included:
  - 3 respondents mentioned the need for *more activities for children*.
  - 2 respondents mentioned the need for *more afterschool activities*.
  - 2 respondents mentioned the need for *more outdoor activities*.
  - 1 respondent mentioned the need for *more activities for seniors*.

## Other themes

### More information needed

- 6 respondents stated there was a need for more information and assistance on how to access benefits.

### Praise for Newton

- 7 respondents *praised the City of Newton for help* it has provided to them or for generally doing a good job in addressing issues around the pandemic and aiding residents.
- 3 respondents thanked the City for surveying them about their needs and thoughts.

### Not applicable/No suggestion

- 11 respondents made comments like "No comment," "None," "I have no idea," etc., which were coded as *Not applicable/No suggestion*.

## Appendix B: Provider survey analysis

Approximately 11% of the full sample, 62 respondents, identified themselves as service providers for lower-income individuals.

Of these, 57 responded to the question of whether they would like to fill out a survey on the needs of their lower-income clients, with 63% (36 respondents) agreeing to fill out a client-needs survey and 37% (21 respondents) opting to proceed directly to the main survey for themselves. Ultimately, 22 respondents gave substantive responses to questions about their clients' needs.

### Organization / Provider You Work For

The 22 respondent providers indicated 21 different organizations they worked for (two respondents both worked for Newton Neighbors).

Table 37. Service Provider Organizations

Service Provider Organizations represented by Respondents	
2Life Communities, Golda Meir House	Newton Community Ed
Bay Cove Human Services	Newton Corner Place
Bournewood Hospital	Newton Neighbors (x2)
Centre Street Food Pantry	Newton Public Schools
City of Newton	Police department
Communities United Inc (Newton Creative Start)	Riverside Community Care
Cousens Fund	Riverside Outpatient Center, Newton
DCF	Several different ones, for many years
DTA	The Second Step
Jennifer Driscoll, LMFT	Vinfen
Metro Housing Boston	

### Client Needs

Providers were asked to specify what challenges their clients faced due to COVID-19 from a list of 15 options, including "no new challenges" and an "Other" option. The top three challenges, each selected by nearly two-thirds of providers, were: being able to pay bills (68%); meeting mental health needs (68%); meeting physical health needs. No providers reported that their clients did not face any new challenges. The five "Other" responses included "all of these items," needing clothing, obtaining tech for online access, refugee/interpreter issues and transportation and child care issues.



Table 38. Client Challenges Due to COVID

Client Challenges due to COVID-19	Count	%
Being able to pay bills	15	68%
Meeting mental health needs (including treating or managing uncertainty, anxiety, depression)	15	68%
Meeting physical health needs (well visits, dental visits, medication)	14	64%
Balancing your own work and/or school responsibilities with the needs of children or older adults you are caring for	13	59%
Losing a job or decrease in hours that negatively impacted income	13	59%
Finding affordable child care	12	55%
Finding or maintaining housing	11	50%
Finding work that makes up income losses	11	50%
Being able to feed myself and my family	10	45%
Lack of internet access	10	45%
Technology needs for child (children) to participate in school	10	45%
Starting or increasing substance use	8	36%
Technology needs for an adult to participate in school or work	6	27%
Other	5	23%
No new challenges due to COVID-19	0	0%

## Primary Challenge for Clients

Providers were asked to indicate the most significant challenge for the majority of their clients from the list of eight areas presented in the main survey. The area of general financial hardship received the most votes, while the areas of education and training, jobs and employment and transportation received no votes as primary areas of challenges.

Table 39. Client Primary Challenge

Client Primary Challenge	# of providers	% of providers
Financial Hardship / Loss of Income	8	38%
Housing / Rental Cost	5	24%
Health and Wellness	4	19%
Food Access and Availability	3	14%
Child Care	1	5%
Education and Training	0	0%
Jobs and Employment	0	0%
Transportation	0	0%
Total Providers Responding	21	

## Second and Third Areas of Challenge for Clients

Providers were also asked to identify their clients' 2<sup>nd</sup> and 3<sup>rd</sup> biggest challenges.

- *Housing and rental cost* was identified as the second biggest challenge for clients, followed by *financial hardship*, *health and wellness*, and *child care* tied for second place
- *Housing and rental cost* was also identified as the third biggest challenge for clients, followed by *financial hardship*, *jobs and employment*, and *health and wellness* tied for third place.

## Ways to Help

Providers were offered a list of options, mirroring those in the main survey, for addressing the three areas of challenge they chose, and were asked to select the two most helpful. The following table displays what providers indicated. Because no providers chose the areas of education and training or transportation as one of the top three areas of clients' needs, there were no ways to select help for these areas.

Table 40. Ways to Address Client Challenges

Area of challenge	Primary way to help	Secondary way to help
<b>Financial Hardship</b>	Assistance paying bills	Assistance paying debt; assistance not losing benefits
<b>Housing and Rental Costs</b>	Help with rent	Help with utility bills
<b>Food Accessibility</b>	More money to purchase food	More money to purchase food
<b>Health and Wellness</b>	Help finding or accessing a mental health or substance use disorder provider	Help enrolling in affordable health insurance; Help finding or accessing a primary care provider
<b>Child Care</b>	Help affording child care	Help finding a child care program that fits well with my schedule
<b>Jobs and Employment</b>	Help gaining work experience	Help finding or keeping employment with health problems / disability
<b>Education and Training</b>	(Not ranked as a significant area of need by providers.)	(Not ranked as a significant area of need by providers.)
<b>Transportation</b>	(Not ranked as a significant area of need by providers.)	(Not ranked as a significant area of need by providers.)

## General Suggestions for Help

Providers were asked for any general suggestions for investing pandemic relief funds to support low-income Newton residents. Thirteen providers made a comment. Of these, four comments stressed that residents need help in all the areas listed, six specifically focused on the need for more affordable housing and help paying rent, one comment emphasized affordable child care, one on the need for jobs with living wages plus transportation, and one on helping clients become more self-sufficient.

# Appendix C: Focus groups

## Community-member focus groups

### Methodology

To help gather a more nuanced understanding of community challenges, needs, and potential solutions among lower-resourced and traditionally marginalized individuals, CGR partnered with local community-based organizations to conduct five community focus groups in October 2021. The Newton-based organizations recruited participants and hosted the groups on site. A list of focus groups and the number of participants appears below.

**Table 41. Community-Member Focus Groups**

Host	Date	# of participants
Newton Public Schools ELL Program (conducted in Spanish)	Oct. 25, 2021	11
NCDF Housing	Oct. 26, 2021	13
Boys & Girls Club	Oct. 26, 2021	7
Newton Housing Authority	Oct. 27, 2021	8
Our Lady Parish	Oct. 27, 2021	5
<b>Total participants</b>		<b>44</b>

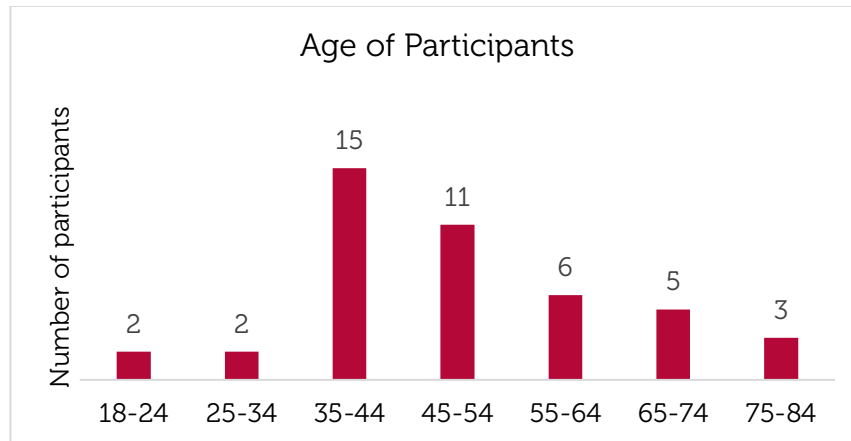
Focus group discussion began with an explanation of ARPA funds and the City of Newton's interest in gathering lower-resourced community members' thoughts and advice about the types of support or programs that would be most helpful to them.

Participants were then presented with eight broad investment areas: finances/financial assistance, housing, food, health & wellness, jobs & employment, education & training, child care, and transportation and asked to rank them in the order in which they felt would be most helpful to them and their families. Discussion then moved through each of the broad topic areas – the challenges they and their families face in each area and the types of supports or programs that would be most helpful to them.

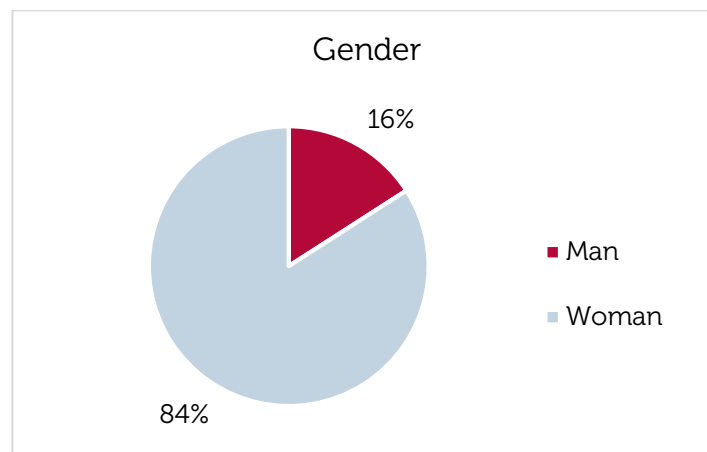
Participants were provided \$25.00 gift cards for their time.

### Participant characteristics

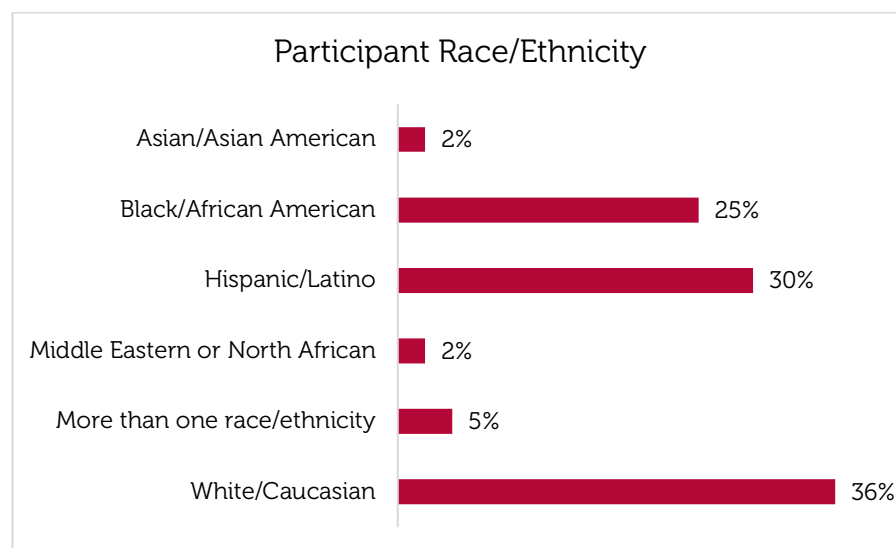
The majority of community-member focus group participants were between the ages of 35-65.



Most (85%) of community-member focus groups participants identified as a woman.



Slightly over a third of community-member participants identified as white, 30% identified as Hispanic or Latino and 25% identified as Black or African American.



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## Community-leader focus groups

CGR also conducted three focus groups with a range of city staff, non-profit leaders and elected officials. City of Newton staff identified participants and hosted the groups virtually via Zoom.

**Table 42. Community-Leader Focus Groups**

Group	Date
City staff	Nov. 3, 2021
Nonprofit leaders	Nov. 4, 2021
Elected officials	Nov. 8, 2021

Discussions focused on what they were hearing from community members, clients and constituents about how ARPA funds could be used to address the challenges faced by lower income and traditionally marginalized communities.