



**Thames Valley Council  
for Community Action, Inc.**

Partnering for Prosperous Communities Since 1965

# COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT 2023

Approved by the TVCCA Board of Trustees: May 23, 2023

Prepared by: TVCCA Community Needs Assessment Workgroup,  
Barbara Crouch, Senior Director of Marketing and Development, Convener

# TABLE OF CONTENTS

<b>A.</b>	<b>CONTACT INFORMATION AND BOARD ACCEPTANCE .....</b>	<b>3</b>
	A.1 TVCCA BOARD OF TRUSTEES .....	3
<b>B.</b>	<b>EXECUTIVE SUMMARY.....</b>	<b>4</b>
	B.2. ABOUT TVCCA.....	4
	B.3. NEEDS ASSESSMENT SUMMARY .....	4
	PRIORITY ISSUE 1 LACK OF EMPLOYMENT THAT PAYS LIVING WAGES .....	5
	PRIORITY ISSUE 2 THE LACK OF AFFORDABLE HOUSING .....	5
	PRIORITY ISSUE 3 THE LACK OF QUALITY EARLY CHILDHOOD EDUCATION .....	5
	PRIORITY ISSUE 4 LACK OF INFORMATION/SERVICES- ASSET DEVELOPMENT .....	5
	PRIORITY ISSUE 5 THE LACK OF PUBLIC TRANSPORTATION .....	5
	B3.A. KEY FINDINGS ON THE CAUSES AND CONDITIONS .....	6
	B3.B TABLE OF PRIORITIZED ISSUES AND SERVICE GAPS.....	6
<b>C.</b>	<b>TVCCA – AN INTRODUCTION.....</b>	<b>7</b>
	C.1. – AGENCY HISTORY AND BACKGROUND .....	7
	C.1.B PROGRAMS AND SERVICES .....	7
	C.2. – ASSESSMENT PROCESS BACKGROUND .....	8
	PRIMARY DATA COLLECTION .....	8
	C.2.A COMMUNITY NEEDS ASSESSMENT WORKGROUP:.....	9
<b>D.</b>	<b>COMMUNITY PROFILE .....</b>	<b>9</b>
	POPULATION .....	9
	RACE AND ETHNICITY .....	10
	PEOPLE LIVING IN POVERTY .....	11
<b>E.</b>	<b>PRIORITY ISSUES .....</b>	<b>13</b>
	E.1 DOMAIN 2 LACK OF EMPLOYMENT THAT PAYS LIVING WAGES.....	13
	WHAT ARE THE CAUSES.....	13
	WHAT ARE THE ASSETS .....	14
	WHAT ARE THE GAPS .....	14
	E.2. DOMAIN 1: THE LACK OF AFFORDABLE HOUSING .....	14
	WHAT ARE THE CAUSES.....	15
	WHAT ARE THE ASSETS .....	15
	WHAT ARE THE GAPS .....	16
	E.3 DOMAIN 2: THE LACK OF QUALITY EARLY CHILDHOOD EDUCATION.....	16
	WHAT ARE THE CAUSES.....	17
	WHAT ARE THE ASSETS .....	18
	WHAT ARE THE GAPS .....	19
	E.4. DOMAIN 1: LACK OF INFORMATION/SERVICES- ASSET DEVELOPMENT .....	19
	WHAT ARE THE CAUSES.....	19
	WHAT ARE THE ASSETS .....	20
	WHAT ARE THE GAPS .....	20
	E.5 DOMAIN 2: THE LACK OF PUBLIC TRANSPORTATION .....	20
	WHAT ARE THE CAUSES.....	21
	WHAT ARE THE ASSETS .....	21
	WHAT ARE THE GAPS .....	21
<b>F.</b>	<b>REPORT CREATION .....</b>	<b>22</b>

F.1. THE BIG QUESTIONS .....	22
F.2. COMMUNITY NEEDS ASSESSMENT WORK GROUP .....	22
F.3. METHODOLOGY.....	22
G. NEXT STEPS .....	23
H. APPENDICES.....	23
WORKS CITED .....	24

# TVCCA COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT 2023

---

## A. CONTACT INFORMATION AND BOARD ACCEPTANCE

Agency name: Thames Valley Council for Community Action, Inc.

Principle Contact: Barbara Crouch, Senior Director of Marketing and Development

Principal Contact Telephone Number: 860-425-6522

Principal Contact E-Mail Address: [bcrouch@tvcca.org](mailto:bcrouch@tvcca.org)

Federal Fiscal Year: October 1 – September 30

Date of Board Acceptance:

See minutes in Appendix H1.

### A.1 TVCCA BOARD OF TRUSTEES

#### **GROUP I: Public Officials and Their Representatives**

<b><u>Name</u></b>	<b><u>Representative of</u></b>
Bill Eyberse	City of Norwich
Kathleen D. McCarty	Town of Waterford
Pamela Munro	Town of Salem
Juliette Parker	Town of Groton
Kathleen Peck	Town of Montville
Eleanor Phillips	Town of Colchester
Thomas Sparkman	Town of Lisbon

#### **GROUP II: Representatives of the Groups to be served**

<b><u>Name</u></b>	<b><u>Representative of</u></b>
Cindy Beauregard	Norwich Bully Busters
Daniel Falkenstein	Head Start Program
Tammie Hullivan	Little Learners Program
Debbie Kievits	United Community & Family Services
Michael Lampasona	Head Start
Cassie Rice	Sound Community Services
Tricia Volpe	Permanent Supportive Housing

#### **GROUP III: Other Groups and Interests**

<b><u>Name</u></b>	<b><u>Representative of</u></b>
Tracey Holland	Norwich NAACP
Teresa Jackman	Eversource Energy
Audrey Leone	Doherty, Beals & Banks, P.C.
Anthony G. Madeira	Center for Financial Training Atlantic States
Clarence Neal	Veterans' representative
Franca Parra-Polimeni	New London NAACP
Crystal Sides	Dime Bank

## B. EXECUTIVE SUMMARY

A Community Needs Assessment (CNA) is an integral part of a community action agency's (CAA) planning process and sets the direction for the agency's work. It is a requirement of the CSBG Act [Section 676(b) (11)] and establishes a profile of the catchment area, noting both needs as well as community resources.

Presenting both quantitative and qualitative data analysis, the CNA determines the needs in a community that can be addressed and the population that is most impacted by the need. The process of conducting a community needs assessment and the resulting report is the first step in gathering data for the agency-wide strategic plan and the CAA agency-wide community action plan. Data considered during the process should be sufficient to inform agency-wide strategic choices.

The CNA is a key component of the Results Oriented Management & Accountability (ROMA) cycle of Assessment, Planning, Implementation, Achievement of Results, and Evaluation. Determining the needs and resources of a community constitutes the first phase of the ROMA cycle and sets the stage for the agency planning process.

Ultimately, the CNA's identification of prioritized needs on both the family and community level is the foundation of the strategic planning process and the basis for determining each CAA's planned achievement of outcomes.

### B.2. ABOUT TVCCA

TVCCA was founded in March of 1965 to address and eliminate the conditions of poverty in New London County, CT. TVCCA currently operates programs in New London, Windham, Tolland and Middlesex counties to fulfill our mission to provide services and partners with other organizations to address the social determinants of health – housing, food, security, employment needs, education, and basic needs – of low-income and vulnerable households in Eastern Connecticut, with a focus on building self-sufficiency and resiliency include: Employment and Training; Case Management; Housing and Supportive Housing; Energy Assistance; Childcare and Preschool programs; Nutrition Programs – Senior Nutrition, Meals on Wheels and Women, Infant, and Children (WIC); Family Support: Senior Volunteer Services.

Employment and Training: TVCCA serves the community through its contract with the Eastern Workforce Investment Board. TVCCA provides all aspects of employment services – resume building, job search functions, manufacturing pipeline services, etc. at the American Job Center in Montville.

Children and Families: TVCCA serves children (prenatal- Age 5) through Early Head Start, Head Start and Preschool programs, as well as childcare for infant and toddlers.

Elder Services: TVCCA provides services to the elderly to maintain an independent living situation within their home and the community. These services include Meals on Wheels, volunteer visitors, and non-emergency medical rides, and more.

Support Services: TVCCA provides financial assistance for families and individuals to address emergency or basic needs. This includes providing case management services and the entire array of eligible human services programs, including Energy Assistance.

### B.3. NEEDS ASSESSMENT SUMMARY

TVCCA sought to analyze the data with the idea of exploring and answering the following questions:

- What are the conditions and causes of poverty in New London County, and how have they changed over time?
- Which of these conditions and causes of poverty most impact the people living in New London County?

- What services gaps (or assets) exist around the needs identified as conditions and causes of poverty in our region?

Based on the these questions, we identified five (5) priority needs that we believe are crucial to addressing poverty and the effects of poverty in New London County.

### PRIORITY ISSUE 1 LACK OF EMPLOYMENT THAT PAYS LIVING WAGES

In general, people who live under or near the poverty line work. According to the American Community Survey, of those experiencing poverty in New London County in 2021, 74% were employed and only 26% were unemployed. See more information on page 13.

### PRIORITY ISSUE 2 THE LACK OF AFFORDABLE HOUSING

Fair market rent prices in the Norwich-New London area are very high compared to the National Average. The average rent for a two-bedroom unit is \$1,254 which represents a 15.6% increase in the past year. (Norwich New London Fair Market Rent, 2023) In New London County, 48% of people who rent are cost-burdened, paying 30% or more of their income on rent. This represents a decrease from 2016, when that number was 50%. See more information on page 14.

### PRIORITY ISSUE 3 THE LACK OF QUALITY EARLY CHILDHOOD EDUCATION

In the spring of 2020, there were a total of 4,994 licensed childcare slots in New London County. Of these slots, the vacancy was 494 children or 10% of the total available slots but the vacancy for infants/toddlers was 162. (United Way, 2020) This of course is prior to the pandemic. 50% of childcare slots are not available due to closure or lack of staffing as of December, 2022. The lack of affordable, quality childcare was a significant barrier to employment in Community Needs Assessment. See more information on page 16.

### PRIORITY ISSUE 4 LACK OF INFORMATION/SERVICES- ASSET DEVELOPMENT

The Community Needs Survey revealed that 33% of respondents listed budgeting/credit card debt as their number one challenge faced by their household. When reviewed further using information from customer surveys and focus groups, questions and challenges around money and building assets are a significant concern in New London County. Issues such as overburden housing costs, significant debt, lack of living wage jobs, increase the need for asset development. See more information on page 19.

### PRIORITY ISSUE 5 THE LACK OF PUBLIC TRANSPORTATION

New London County is primarily rural. The lack of adequate public transportation is mentioned in every study we conduct. SEAT is the transit district created in 1975 to serve southeastern Connecticut and is funded with State and local funds. In New London County, primarily serves its member towns of East Lyme, Griswold, Groton, Lisbon, Montville, New London Norwich Stonington and Waterford. The other communities in New London County are not serviced by SEAT and consequently have little or no mass public transportation. See more information on page 20.

### B3.A. KEY FINDINGS ON THE CAUSES AND CONDITIONS

CONDITIONS	CAUSES
30% of households are considered “working in poverty” (employed and yet not able to adequately support themselves or their families) (United Way, 2018)	<ul style="list-style-type: none"> <li>• 43.93% Percent of renters and 26.67% of owners are cost burden</li> <li>• Cost of Living in area is high</li> <li>• High rate of service industry and their use of part-time labor</li> <li>• Historical policies around affordable housing</li> </ul>
Increase in senior citizens experiencing hunger/food insecurity	<ul style="list-style-type: none"> <li>• Seniors lack mobility and food desserts in New London County</li> <li>• Rising food costs</li> <li>• Rising costs of maintaining homes – 20.97% of people without a mortgage are cost burden</li> </ul>
Increasing number of homeless teenagers in our community	<ul style="list-style-type: none"> <li>• Significant increase in rents over the past three (3) years</li> <li>• Lack of affordable housing developments</li> <li>• Fewer shelter beds open because the Noank youth shelter closed</li> </ul>
25% of area residents lack reliable transportation limiting access to jobs, quality food, affordable goods and schools (Badger, 2020)	<ul style="list-style-type: none"> <li>• Inadequate or unreliable public transportation system; unpredictable departure and arrival times; lack of service to rural areas and transit deserts in rural communities</li> <li>• Purchase and maintenance costs of personal vehicles are high/not affordable</li> <li>• Cost of living in the same area as workplace is not affordable</li> <li>• Lack of advocacy for change improvement</li> </ul>

### B3.B TABLE OF PRIORITIZED ISSUES AND SERVICE GAPS

PRIORITIZED ISSUE	SERVICE GAP
Employment	Lack of career ladders and staffing to provide intensive career counselling
Housing/Affordable Housing	Lack of affordable housing near living wage jobs and for retired/disabled people
Early Childhood Education	Infant and toddler programs have long waiting lists
Lack of Understanding of Finances/Budgeting	Lack of Innovative programs that [partner with banks and financial institutions to provide a “hands-on approach” to financial education
Transportation	Lack of infrastructure and public transportation especially in rural areas and non-peak hours

## C. TVCCA – AN INTRODUCTION

## C.1. – AGENCY HISTORY AND BACKGROUND

The mission of the Thames Valley Council for Community Action, Inc. (TVCCA) is to provide services and partners with other organizations to address the social determinants of health – housing, food, security, employment needs, education, and basic needs – of low-income and vulnerable households in Eastern Connecticut, with a focus on building self-sufficiency and resiliency.

The operative word in our mission is partnerships. TVCCA is currently reviewing a change in mission Statement that will focus more on addressing structural barriers that create the conditions of poverty. TVCCA will continue to provide programs and services and create and grow partnerships designed to encourage clients to achieve self-sufficiency move forward to ever higher levels of self-determination and independence.



Since its incorporation as a Community Action Agency, TVCCA has focused its efforts on addressing local social and economic disparities, and mitigating both the conditions and causes of poverty. Over these 58 years, TVCCA has provided residents experiencing poverty with access to a variety of programs, delivered with the opportunity for comprehensive case management oversight that modifies services to each client's needs, while avoiding duplication of effort. During the program year 10/01/2021-9/30/2022, TVCCA served 26,312 clients through its 36 programs, including life skills coaching (e.g., financial education, landlord/tenant mediation) childcare and preschool education, nutrition services (e.g., SNAP, WIC and Meals on Wheels), employment and training, heating and energy assistance, and support services to families. We also provide referrals to services offered by other community agencies to meet the array of client needs - healthcare, mental health counseling and treatment needs, internet and technology needs.

As the region's largest provider of human services, TVCCA has increased its focus on the Social Risk Factors (also known as Social Determinants of Health, the tangible factors that profoundly impact our quality of life. The Social Risk Factors include experiencing the traumas associated with poverty - socioeconomic status and financial stability, clients' neighborhood environment and local educational resources; their access to adequate/affordable housing, healthcare and nutrition; as well as, public safety considerations - violence - and caliber of community and social support networks.

## C.1.B PROGRAMS AND SERVICES

TVCCA offers a large range of programs and services designed to support individuals and families with immediate needs, as well as, support those who are able to become self-sufficient. We recognized that due to a myriad of issues

Employment and Training: TVCCA serves the community through its contract with the Eastern Workforce Investment Board. TVCCA provides all aspects of employment services – resume building, job search functions, manufacturing pipeline services, etc. at the American Job Center in Montville.

Children and Families: TVCCA serves children (prenatal- Age 5) through Early Head Start, Head Start and Preschool programs, as well as childcare for infant and toddlers.

Elder Services: TVCCA provides services to the elderly to maintain an independent living situation within their home and the community. These services include Meals on Wheels, volunteer visitors, and non-emergency medical rides, and more.



Retired & Senior Volunteer Program  
Volunteers Building Community

Support Services: TVCCA provides financial assistance for families and individuals to address emergency or basic needs. This includes providing case management services and the entire array of eligible human services programs, including Energy Assistance.

## C.2. – ASSESSMENT PROCESS BACKGROUND

As New London County's designated Community Action Agency, TVCCA conducts a major triennial needs assessment to assess the conditions of people experiencing poverty in our catchment area. The Community Needs Assessment identifies key findings on the causes and conditions of poverty; prioritize issues and service gaps; and the major domains impacting poverty in the region. This assessment is then updated on an annual basis for the next two (2) consecutive years to determine if change in gaps or service delivery has occurred. The data is used to inform the agency's services, program development, and partnerships, and to serve as a resource for the community, funders and other service providers addressing service gaps.

The Community Needs Assessment includes detailed analysis of the major towns and cities within New London County. It utilizes a wide variety of data sources including: statistical data from the U.S. Census, American Community Survey, State of Connecticut Court System, Bureau of Labor Statistics, and other similar sources; information gathered from other needs assessments done within the service area; and surveys of participants experiencing poverty, key stakeholders, and agency staff. This combination of quantitative and qualitative information allows TVCCA to evaluate the needs and resources of our service area.

### PRIMARY DATA COLLECTION

TVCCA collected data from our clients, stakeholders, and partners about the assets and needs they have observed. Our collection included surveys, focus groups, interviews and a review of our agency data and data from the ACS.

- Board and Staff Surveys and Meetings: TVCCA engaged Fio Partners to conduct surveys with the board and staff. A total of 17 board members (89% response rate) and 175 staff members (48% response rate) completed the survey. Please see Appendix C
- Focus Groups: In February of 2023, Fio Partners conducted two (2) separate focus groups consisting of former or current program participants. Please see Appendix C
- Community Needs Assessment Survey: From January 2023 through March 31, 2023, we collected online surveys from people who received our services in the past. A Total of 4,983 surveys were sent to clients, with a total of 367 surveys completed. See Appendix B
- Customer Satisfaction Survey: Each program completes a paper or telephone customer satisfaction survey. See Appendix D
- Stakeholder Surveys and Interviews were conducted in January 2023. A total of 34 stakeholders participated. See Appendix C.

TVCCA's Community Needs Assessment includes review and analysis of qualitative and quantitative data from primary and secondary sources. TVCCA deployed a survey tool that was emailed to 4,983 contacts and made available online through a pop-up on the TVCCA website and targeted ads on TVCCA's Facebook Page, Instagram Account and Twitter Account. Three hundred and seventy-six (376) residents answered the survey in full. The survey tool is included as Appendix A. Focus groups were held to gain further insights

into community needs and how TVCCA and its partners could better serve the community. A summary of those focus groups is included in Appendix D.

A key informant/community partner survey was also distributed (see distribution list Appendix B). Through these surveys, respondents shared their insights on the most important community well-being issues in New London County and how to address them. Fio partners also conducted focus groups comprised of partners to further examine the systemic issues of poverty impacting the community. A summary of that information is included in Appendix D.

This report also examines quantitative data from sources including the U.S. Census, Eastern Workforce Investment Board, and U.S. Dept. of Labor, CT Department of Education, United Way of Southeastern CT, and area hospitals and health districts.

TVCCA established a multi-departmental Community Needs Assessment Work Group. This Group assisted with the development and analysis of the Community Needs Assessment survey and report. The workgroup met four (4) times and completed work electronically. (Meeting information is included as Appendix H1)

#### C.2.A COMMUNITY NEEDS ASSESSMENT WORKGROUP:

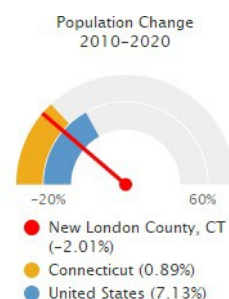
Sharon Cloutier – Little Learners Early Education Program	Jon-Paul Mandelburg - Housing
Barbara Cook - Energy Department, Assurance 16	Jason Martin, NCRI – Community Services
Barbara Crouch – Marketing & Development	Nicole Poucher – Head Start
Dawn Cywnar - Administration	Jamie Shannon – Women Infants and Children (WIC)
Jennifer Johnson and Robin Pierce – Alliance for Family Support	Eugene Theroux – Nutrition Program
Gina King – RSVP	Kimberly Ywarksy – Little Learners and Planning
Susan Labella – Early Head Start and Head Start	

## D. COMMUNITY PROFILE

### POPULATION

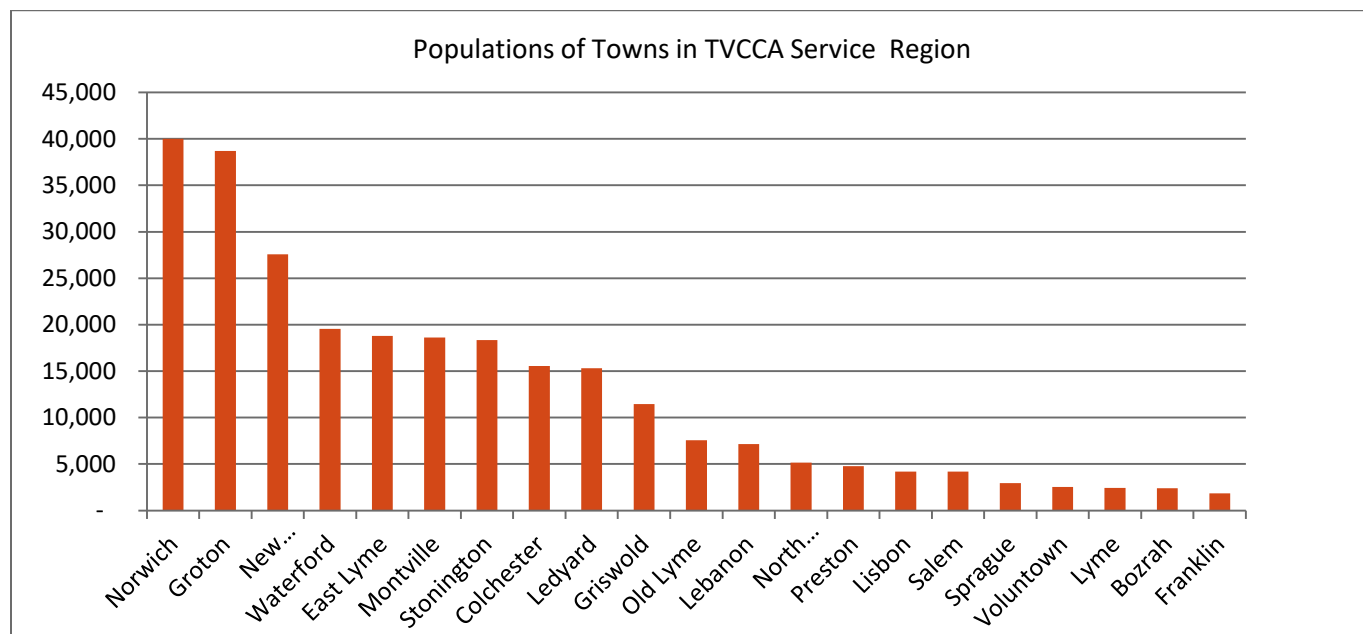
New London County is home to 269,131 people. (Colloborative) The urban areas of Norwich, Groton and New London comprise more than one-third of the service area.

As seen in the chart below, the majority of municipalities in New London County have a population below 15,000 people with nine (9) having a population of less than 5,000 residents. New London is the only city classified as an Urban Core (areas with population densities of 7,500 or more persons per square mile) with Norwich and Groton listed as Urban Periphery (where a city meets the countryside – adjacent to rural areas). The mix of rural, suburban and urban areas in New London County presents an interesting dynamic. For example, transportation may not be a great need in New London where there are two major public transportation options and services and housing are within walking distance. However, in the rural areas – lack of public transportation requires the investment in a personal vehicle with another layer of costs.



Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, Percent
New London County, CT	274,059	268,555	-5,504	<b>-2.01%</b>
Connecticut	3,574,098	3,605,944	31,846	0.89%
United States	312,471,161	334,735,155	22,263,994	7.13%

According to the United States Census Bureau Decennial Census, between 2010 and 2020 the population in New London County fell by -5,504 persons, a change of -2.01%. A significant positive or negative shift in total population over time impacts healthcare providers and the utilization of community resources. (Census, 2021)



## RACE AND ETHNICITY

TVCCA's service area has a varied ethnic and racial makeup. Of the service area, 78% of the population identify as white. Bozrah, Lebanon, Lisbon, Lyme, North Stonington, Old Lyme and Preston all have the most homogenous population, with at least 91% of the population identifying as white alone. New London and Norwich are the most racially and ethnically diverse, with 46.5% and 32.5% of the population identifying as a race other than white or an ethnic group of Hispanic.<sup>1</sup> (Collaborative)

Town	White	Black	Other	Multiracial	Hispanic/Latino
Bozrah	92.1%	0.67%	1.09%	5.32%	4.86%
Colchester	89.0%	2.91%	1.32%	3.96%	4.8%
East Lyme	79.0%	3.43%	4.50%	5.09%	6.6%
Franklin	83.5%	1.96%	2.07%	11.88%	8.0%
Griswold	89.7%	0.04%	0.94%	7.78%	4.7%
Groton	72.4%	6.49%	2.67%	9.50%	12.4%
Lebanon	91.2%	0.00%	0.34%	6.83%	5.0%
Ledyard	84.0%	1.74%	1.14%	6.09%	5.5%
Lisbon	91.7%	0.31%	0.74%	4.48%	1.2%

<sup>1</sup> Please note: "Alone" means that people chose only one race for their racial identity. "Two or more races" are when people choose multiple racial identities. This also means that regardless of the race(s) chosen, people who choose "Hispanic or Latino" ethnicity are only counted in that category.

<b>Lyme</b>	92.1%	3.17%	1.19%	2.92%	0.8%
<b>Montville</b>	78.2%	7.57%	3.86%	5.10%	8.5%
<b>New London</b>	53.5%	15.90%	16.64%	10.29%	33.6%
<b>North Stonington</b>	93.0%	0.04%	0.02%	2.50%	7.2%
<b>Norwich</b>	67.5%	12.14%	3.78%	8.19%	18.5%
<b>Old Lyme</b>	91.8%	0.00%	1.13%	4.19%	5.7%
<b>Preston</b>	92.6%	0.92%	0.90%	3.01%	1.7%
<b>Salem</b>	89.3%	1.34%	3.92%	3.75%	5.9%
<b>Sprague</b>	86.5%	4.09%	0.61%	5.31%	8.4%
<b>Stonington</b>	84.8%	3.05%	0.68%	8.39%	3.4%
<b>Voluntown</b>	89.1%	1.84%	0.47%	7.56%	2.5%
<b>Waterford</b>	85.4%	2.59%	0.75%	5.58%	5.2%

Over the past 10 years, TVCCA's service area has seen an increase in racial/ethnic diversity. The white population has decreased from 88.1% of to 84.6% - the State of Connecticut has decreased from 78.8% to 61.6% during the same time period. New London's minority population is growing at a significantly slower pace than the State as a whole. However, when you look at New London – the city has seen an increase in minority population from 39.3% in 2011 to 46.5% in 2021.

## PEOPLE LIVING IN POVERTY

The share of the population living under the poverty line varies within the TVCCA service region. Poverty in Sprague, Ledyard, Old Lyme, and Lisbon more than doubled from 2016 to 2021. Surprisingly the poverty level in New London decreased from 28.2% to 24.3% during the same time period. However, the poverty rate of 24.3% is still the highest rate in New London County by 10%. Sprague is second highest at 13.1% and the only rural town with double digit poverty rates as of 2021. (Colloborative, 2022) Groton's poverty rate maintained a 9% rate with Norwich decreasing from 15.8% to 10.6% during the five-year period.

As for children in poverty in 2021, Preston reported no children under 18 living in poverty. For the same period, the percentage of people living in poverty that were under 18 ranged from a high of 53% in Lebanon to 11.8% in Griswold with Preston reporting 0%. Groton, New London, Norwich and Montville reported 35.3%; 32.7%; 23.9% and 19.2% respectively. The percentage of children living in poverty does not represent the percentage of total children living in poverty but of the percentage of children of the total number of people living in poverty.

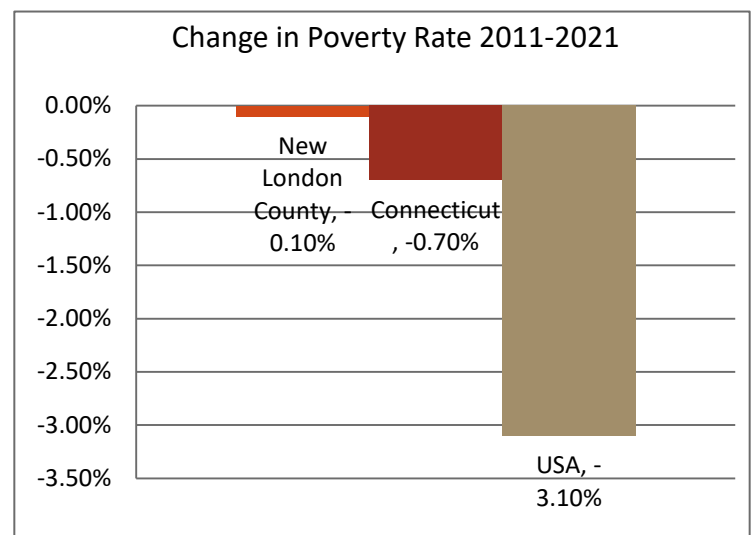
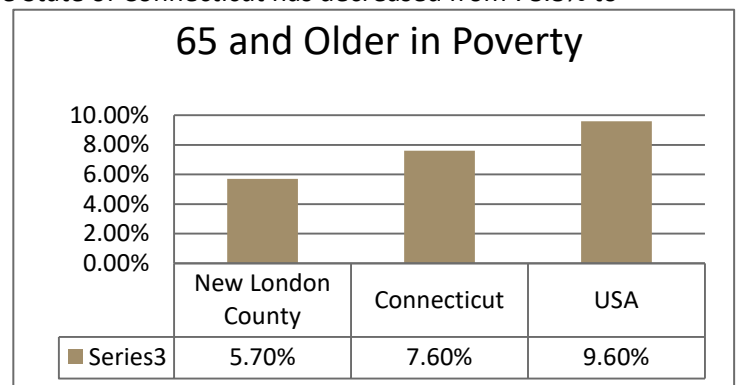


CHART 1

While poverty rates are on the decline from 2016 to 2021, the rates of children and those over 65 appear to be increasing slightly. The total poverty rate change for New London County decreased by .1% compared to a State change of .07% and a national change of 3.1% as indicated in the Chart 1.

(CAPCAP.engagementnetwork.org, 2023) Poverty rates in New London County for those people 65 and older, are still less than the national average and Connecticut, as indicated in Chart 1.

(CAPCAP.engagementnetwork.org, 2023)

Of those experiencing poverty, most are female. Only three towns in the catchment area have more males than females experiencing poverty – Griswold, Lebanon, and Sprague. The share of people experiencing poverty by race/ ethnic group varies significantly across New London County. There is such a wide variation of racial diversity by town, understanding the variation across specific areas can help TVCCA modify our service delivery based on the cultural differences between and among these groups. Chart 2 demonstrates poverty by racial/ethnic group in each municipality.

## Share of those experiencing poverty by race in 2021

White alone Black or African American alone American Indian and Alaska Native alone Two or more races

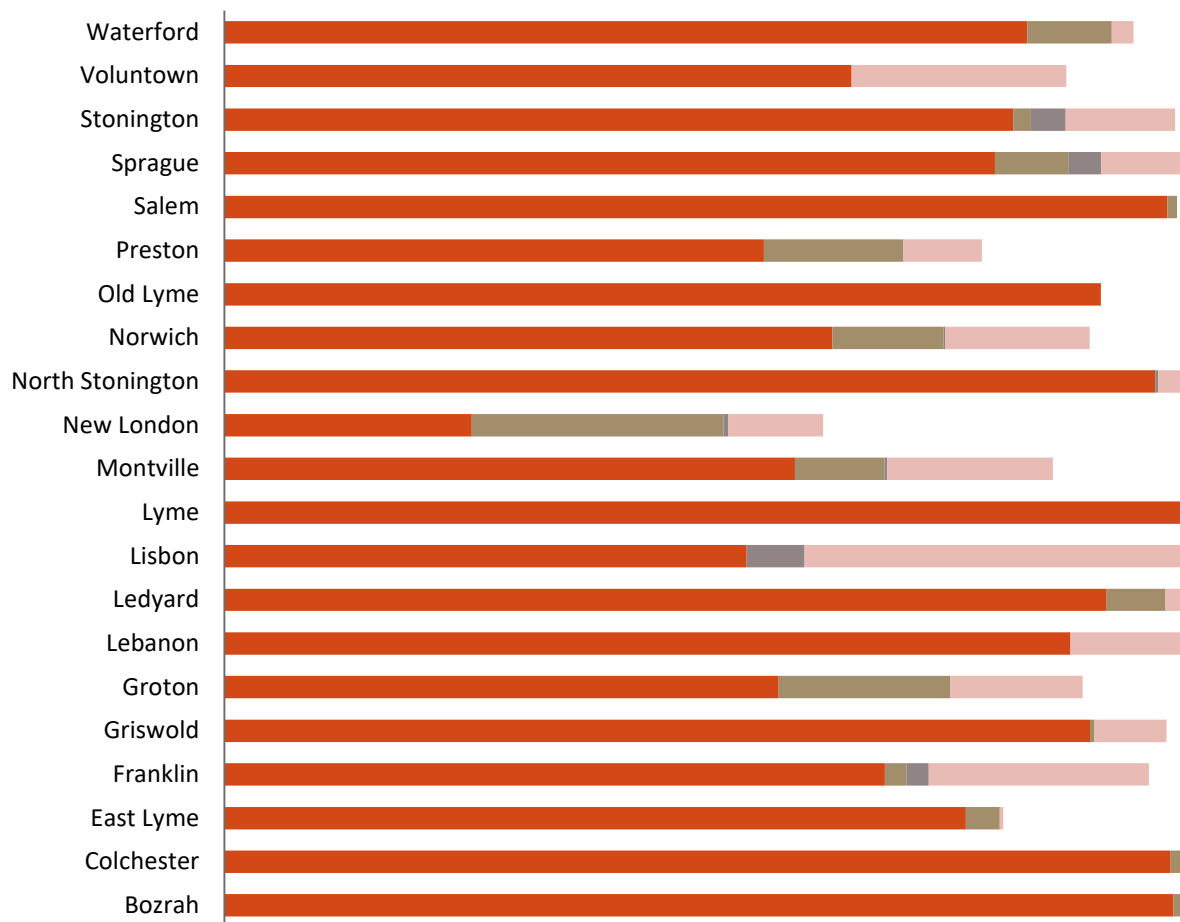


CHART 2

## E. PRIORITY ISSUES

### E.1 DOMAIN 2 LACK OF EMPLOYMENT THAT PAYS LIVING WAGES

Some of the challenges we found through our data analysis include the following: food insecurity; income not sufficient to meet basic needs; reduction of income or job loss during the pandemic. Of the respondents to the 2023 Community Needs Assessment Survey, 37% listed food and the lack of healthy food as a basic need for which they have needed assistance in the past 12 months with slightly over 11% of respondents utilizing a food pantry to supplement their household. Although 37% of respondents received Supplemental Nutrition Assistance Program benefits (SNAP), 44% reported running out of food before the end of the month. Most respondents completed this survey prior to the reduction in SNAP benefits in March 2023. The 2020 Community Needs Assessment Survey showed 61% reporting running out of food before the end of the month. The decrease may be due to increased SNAP benefits and/ or the United Way and United Community and Family Services mobile food pantries, which have seen a steady increase in usage since Spring 2022 (United Way, 2023). New London County has almost double the number of households experiencing poverty and living in an area with low access to food (food desert) than the State of Connecticut. Chart 3 illustrates the problem.

(CAPCAP.engagementnetwork.org, 2023) One of the primary social risk factors for negative health outcomes is the lack of access to healthy food. (United Way, 2023)

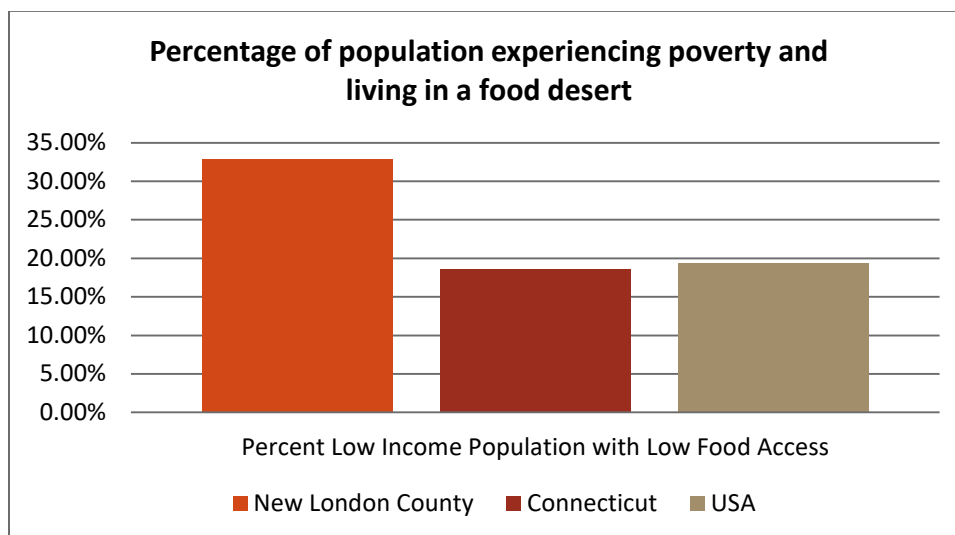


CHART 3

In 2021, the median household income for New London County was \$89,187.82. This was \$101,801.09 for white households; \$71,687.67 for Black households; \$96,260.25 for Native/American Indian households; \$67,695.26 for Hispanic/Latino Households. (Colloborative, 2022)

### WHAT ARE THE CAUSES

According to the Connecticut Department of Labor, the unemployment rate increased over the

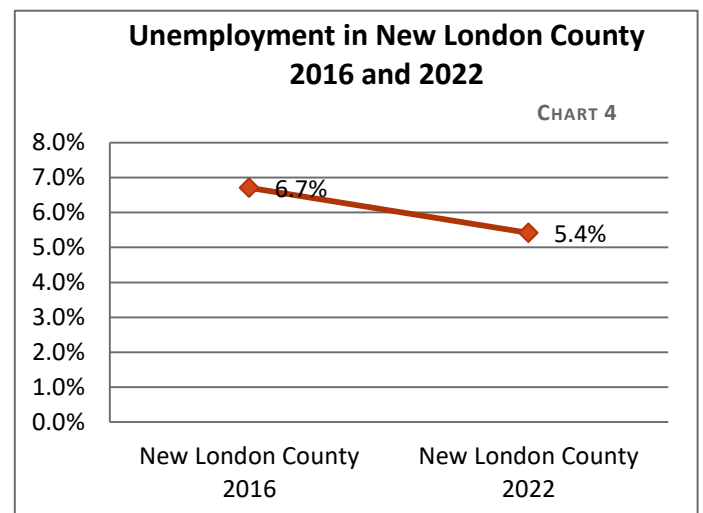


CHART 4

last few years. The spike in unemployment in 2020 (COVID related) did not significantly impact the region – because the rate of unemployment in New London County has almost returned to pre-pandemic levels. This suggests that unemployment alone does not account for the conditions of food insecurity, housing instability, etc. See Chart 4.

In general, people living under the poverty line are working. According to the American Community Survey, of those living under the poverty level in New London County in 2021, 74% were employed and only 26% were unemployed. (Census, 2021) However, when we review the data from TVCCA's services reported, only 33% of clients were employed and 19% were retired. This is significantly below the New London area.

Our needs assessment revealed the number one barrier to employment was physical or mental disability. In New London County in both 2016 and 2021, 48% of those living with a disability were in the labor force. Even when a person with a disability is employed, their incomes are normally still below the poverty rate. The unemployment rate for those with a disability is higher than the unemployment rate of those with a disability. (Census, 2021) We cannot overlook that the adult literacy level in New London County – 15% of adult residents are at Level 1 proficiency. Level 1 was formerly known as functionally illiterate. (Census, 2021)

## WHAT ARE THE ASSETS

Unemployment in New London County continues to decrease. The TVCCA catchment area has a slightly higher employment rate than the rest of the State. The unemployment rates among people with disabilities are decreasing from 17% in 2016 to 12% in 2021. This may be due in part to the creation of several programs that assist both employers of people with disabilities and job training programs for people with disabilities. (Colloborative)

The robust manufacturing pipeline program and the increased hiring at General Dynamics is also an asset. TVCCA is proud to provide services for the manufacturing pipeline program and in fact 100% of the people who graduated from this program reported increased wages and employment for a minimum of six (6) months. (Crouch, 2023)

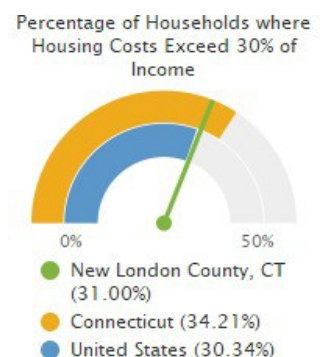
## WHAT ARE THE GAPS

According to the Community Needs Survey and a focus group of Human Service Professionals, the community needs more comprehensive guidance about careers and career ladders. This group identified the lack of job coaching in the major population centers as a service gap. The American Job Center was relocated from Norwich to Montville. Although this location is equidistance from Norwich and New London, reliable public transportation is an issue for many. They reported having a satellite office in New London and Norwich would better serve the community.

### E.2. DOMAIN 1: THE LACK OF AFFORDABLE HOUSING

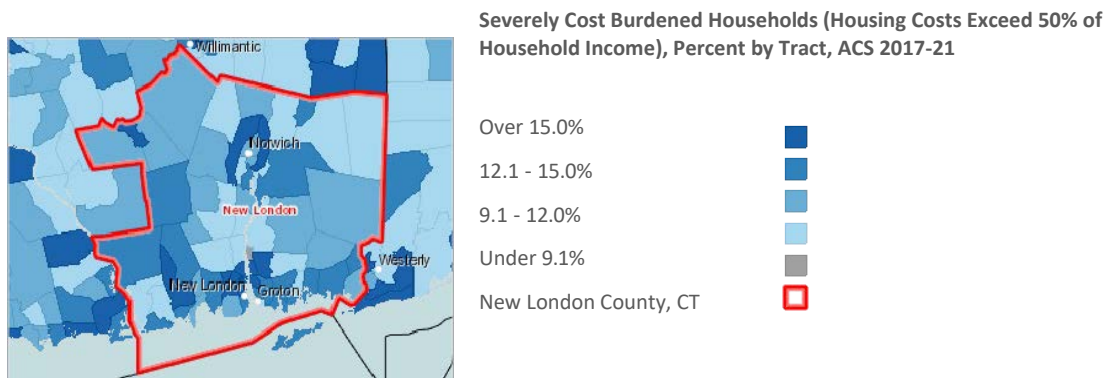
Some of the challenges we found through our data analysis include the following:

Fair market rent prices in the Norwich-New London area are very high compared to the National Average. The average rent for a two-bedroom unit is \$1,254 which represents a 15.6% increase in the past year. (Norwich New London Fair Market Rent, 2023) In New London County, 48% of people who



rent are cost-burdened, paying 30% or more of their income on rent. This represents a decrease from 2016, when that number was 50%. (Colloborative)

The lack of affordable units in New London County is well documented. New London County has only 10,861 housing units considered affordable. However, 14,624 households earn 30% or less of the median county income. This leaves a gap of 4,000 households without access to affordable housing. (Vazquez, 2023) This lack of housing is also evident in our Customer Satisfaction Surveys and our Community Needs Assessment.



## WHAT ARE THE CAUSES

The lack of affordable housing units has been studied in Connecticut for years. Housing in southeastern Connecticut's suburban and rural municipalities skews toward larger single-family homes, while one-bedroom units are concentrated in the region's urban centers. Many of the region's suburban and rural communities have few alternatives to the single-family home, with single-family housing making up over 90% of housing in some communities. Homeownership is also more common in rural/suburban towns, with urban households slightly more likely to rent (54%) than own, and suburban/rural households much more likely to own their homes (80.1%). (Census, 2021)

Although the State law 8-30g, sets a target that each community will have 10% of its housing stock as affordable, it does not require affordability. Municipalities are required to complete an Affordable Housing Plan. The Plans vary by town with Norwich, New London, Groton and Montville having comprehensive well documented plans. Smaller, rural communities' plans are less robust. Smaller communities may not have the infrastructure necessary to support multifamily developments. Restrictive zoning requirements and aging housing also play a significant role in the lack of development of affordable housing. (City of Norwich, 2022)

## WHAT ARE THE ASSETS

The region recognizes the need of housing and especially affordable housing. The Local Newspaper, The Day, has established a Housing Lab to do an in-depth multi-year analysis of the housing issues in the region. The Community Foundation of Eastern Connecticut has provided resources and named housing advocacy as a priority and created the Center for Housing Equity and Opportunity in Eastern Connecticut (CHEO). CHEO has an executive director and routinely meets with non-profits and municipalities to address the root causes of inequity and the lack of affordable housing.

The Connecticut Housing Finance Agency (CHFA) administers low-income housing tax credit (LIHTC) programs and provides down payment and lower interest rates for the purchase of housing by people with incomes that are low or moderate per State guidelines. The USDA Rural Development Loan program provides low interest, fixed-rate homeownership and rehabilitation loans are provided to qualified persons directly by USDA Rural Development and private financial institutions, with no down payment requirements. Homes financed with USDA loans are considered affordable for the purposes of 8-30g exemption calculations. USDA Rural Development also offers competitive grants to public and private non-profit organizations for homeownership projects. Technical assistance grants are available to local organizations that assist families in accessing loans. Loans are also available for the development of new housing for low- and moderate-income families. (Norwich New London Fair Market Rent, 2023)

## WHAT ARE THE GAPS

The major gaps in affordable housing are as follows: number of affordable units; wages do not support housing options; transportation. As Stated previously there is a gap of about 4,000 affordable units. Currently there are less than 100 affordable units planned for New London County. (City of Norwich, 2022) At this rate, it would take more than 13 years to meet the existing need. Mixed-rate, multi-family units should be constructed to help meet the needs of the community. Wages must also increase.

The living wage for a household with one (1) adult and one (1) child in New London County is \$45.11 per hour and the minimum wage is currently \$15 per hour (increase on June 1, 2023). (Massachusetts Institute of Technology, 2023) This clearly shows that in order to provide basic needs- childcare, food, medical, housing, etc. – the average two person family must earn three (3) times the minimum wage. Affordable units are often located in rural communities. The median rent in Franklin is \$695 compared to more than double in New London. (CAPCAP.engagementnetwork.org, 2023) However, Franklin has few living wage employment opportunities and is not on the Southeastern Area Transit District (SEAT) bus lines. By moving to a rural community, families must invest in a car and often leave a support system. (Crouch, 2023)

## E.3 DOMAIN 2: THE LACK OF QUALITY EARLY CHILDHOOD EDUCATION

In the spring of 2020, there were a total of 4,994 licensed childcare slots in New London County. Of these slots, the vacancy was 494 children or 10% of the total available slots but the vacancy for infants/toddlers was 162. (United Way, 2020) This of course is prior to the pandemic. 50% of childcare slots are not available due to closure or lack of staffing as of December, 2022. The lack of affordable, quality childcare was a significant barrier to employment in Community Needs Assessment.

TVCCA’s internal reports show an increase in the waiting list for infants and toddlers from 337 in 2020 to 392 in 2023. During the same period the waiting lists for Preschool slots rose from 368 to 428. In 2020 Head Start had no families on the preschool waiting list and by 2023 that number rose to 77.

Child Care Waitlist			
Program	Year	Age	Waitlist Total
Early Head Start	2020	EHS Infants & Toddlers	0
Head Start	2020	HS Preschool	0
Little Learners (I/T)	2020	LL Infants & Toddlers	337
Little Learners (Pre.S)	2020	LL Preschool	368
Early Head Start	2023	Infants & Toddlers	17
Head Start	2023	Preschool	77
Little Learners (I/T)	2023	Infants & Toddlers	392
Little Learners (Pre.S)	2023	Preschool	351

## WHAT ARE THE CAUSES

There are multiple causes for the lack of quality, affordable childcare. The cost to operate a center that

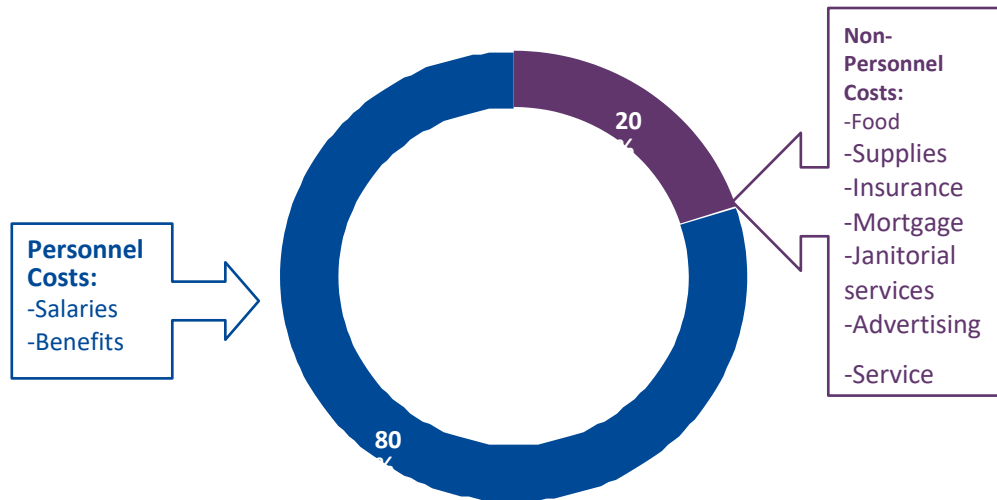


CHART 5

provides affordable care is higher than the reimbursement rate. Personnel costs account for 80% of the total operating costs. (United Way, 2020) See Chart 5. Even with personnel costs accounting for 80% of operating costs, compensation to childcare workers does not provide a living wage. With the expansion of General Dynamics-Electric Boat, the increase in healthcare careers and other opportunities for women (who primarily comprise the childcare workforce) has created a crisis in childcare. Below is the compensation schedule for fairness for the Early Childhood Education Workforce (Public Act 19-61.) Although passed, this act has not been funded to allow parity between childcare workers in centers in relationship to school districts. (OEC, 2022)

Level	Minimum	Minimum	Rationale
	Salary	Hourly Wage	
<u>Level 1</u>	\$34,021	\$16.36	At least \$1 above the 2023 Statewide minimum wage target of \$15/hour
High School Degree			
<u>Level 2</u>	\$39,124	\$18.81	15% increase from high school degree
CDA Credential			
<u>Level 3</u>	\$44,993	\$21.63	15% increase from CDA
Associate degree in ECE or associate degree & Early Childhood Teacher Credential			
<u>Level 4</u>	\$56,241	\$27.04	25% increase from A.A.; parity with median K-12 entry level salary <sup>2</sup>
Bachelor's degree in ECE or bachelor's degree and Current ECE State Teaching Endorsement			
<u>Level 5</u>	\$64,677	\$31.09	15% increase from B.A.
Master's degree (MA) or higher in ECE or MA or higher and Current ECE State Teaching Endorsement			

Families experiencing poverty have the greatest gap when finding quality, affordable childcare. However, since Care 4 Kids – Connecticut's childcare subsidy program – requires that parents be employed and earn less than 50% of State median income to qualify, households not experiencing poverty also have a difficult time paying for childcare. A family of four must earn less than \$63,721 to qualify for Care 4 Kids subsidies. Living wage for a family of four (4) is \$103,001.60 (Massachusetts Institute of Technology, 2023)

## WHAT ARE THE ASSETS

TVCCA provides affordable, quality, comprehensive infant/toddler, preschool & childcare programs that serve children from birth through age five. Our programs are child-focused and increase the school readiness skills of young children. We provide a range of individualized services in the areas of education, medical, dental, nutrition and social services to children and their families. Parent involvement is an important part of our programs and is strongly encouraged. All fees are based on a sliding fee scale. All sites are NAEYC accredited. Please see Figure 1.

Although there is a waiting list for preschool slots, all school districts in New London County have either full- day or half-day preschool programs. Consequently, New London leads the State and the United States in the percentage of 3-5 year olds enrolled in pre-school. (Census, 2021) New London county boasts a rate of 62.62% while Connecticut is 60.95% and the US is 45.93% . Please see Chart 6.

Percentage of Population Age 3–4 Enrolled in School

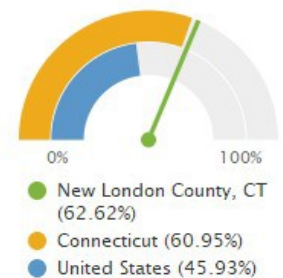


CHART 5

The Office of Early Childhood (OEC) is working to increase the number of childcare slots and to establish a Childcare Pipeline – modeled after the highly successful Manufacturing Pipeline – to recruit and train workers for a career in childcare. (OEC, 2022)

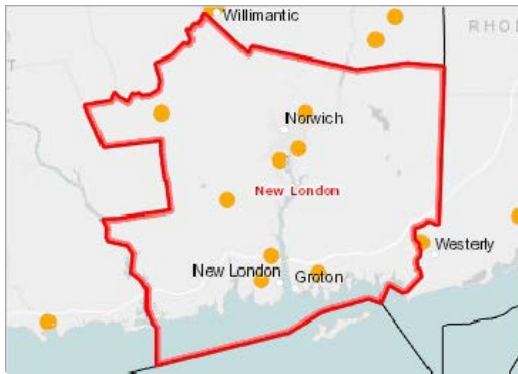


FIGURE 1

## WHAT ARE THE GAPS

As observed from our customer satisfaction survey, the Community Needs Assessment, and the Community Needs Assessment Workgroup, childcare for second shift and weekend childcare is needed. New London County's employment has a large segment based in tourism, healthcare and the service industry. (Census, 2021) These workers need childcare at nights on weekends. With the exception of home-based childcare centers, no major

childcare center in the region offers weekend or overnight care. New London, Norwich, Griswold and Groton are childcare deserts. More than 40% of the people needing childcare do not have access. More capacity for childcare is needed in the region. In 2022, 2-1-1 received 6,722 calls requesting information on childcare in New London County. This is 22% more than for the previous 12 month period. (United Way, 2020)

## E.4. DOMAIN 1: LACK OF INFORMATION/SERVICES- ASSET DEVELOPMENT

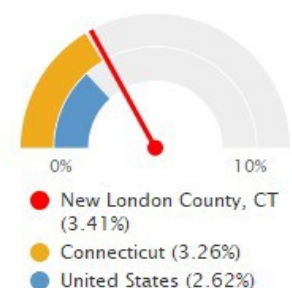
The Community Needs Survey revealed that 33% of respondents listed budgeting/credit card debt as their number one challenge faced by their household. When reviewed further using information from customer surveys and focus groups, questions and challenges around money and building assets are a significant concern in New London County. Issues such as overburden housing costs, significant debt, and the lack of living wage jobs, increase the need for asset development.

## WHAT ARE THE CAUSES

Hourly workers are more likely to experience fluctuations in income due to schedule changes and 52% of all workers in Connecticut are paid hourly. In New London County that number is 67%. (Census, 2021) The high unemployment rate during the pandemic coupled with the issues providing unemployment, caused households to utilize credit cards for basic needs. This was compounded with the increased interest rates and inflation experienced in the 18 months following the pandemic. The average American household has \$6,473 in credit card debt with Connecticut households averaging \$6,040 in credit card debt. (Milnes, 2023)

The lack of resources contributes to lack of services around financial education. The Federal Deposit Insurance Corporation released a report in 2021 which showed that 4.5% of Connecticut residents were "unbanked". This means no one in the household had a savings or checking account. Black and Hispanic households had higher percentages of unbanked households than any other racial /ethnic group. The main reason given for being unbanked was "Don't have enough money to meet minimum balance requirements". Unbanked households actually decreased during the pandemic due to the increase in government payments. (Pearce, 2022)

Percent Households with Public Assistance Income



New London County had a higher percentage of people receiving Temporary Assistance to Needy Families (TANF) which is directly linked to lack of financial resources. And New London has a lower median annual income than households in Connecticut.

Report Area	Estimated Population	Median Household Income
New London County, CT	259,573	\$78,552
Connecticut	3,523,376	\$83,628
United States	323,384,188	\$69,717

Living in poverty reduces cognitive ability, making it harder to execute life skills including financial literacy. People experiencing poverty have less time to learn financial literacy.

### WHAT ARE THE ASSETS

The State of Connecticut offers numerous financial education programs. From the Connecticut Jump\$tart Coalition for Youth Financial Literacy to Money Smart and Senior\$afe, the Department of Banking has numerous resources available. In New London County, several financial institutions offer financial literacy classes at no charge. TVCCA offers limited financial education and participation in the Individual Development Account (IDA) which assists individuals with saving for an asset and matches the amount saved on a dollar-to-dollar basis.

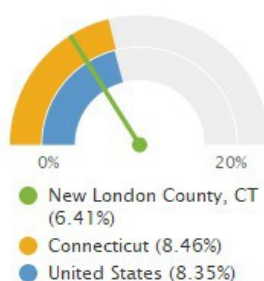
### WHAT ARE THE GAPS

Many of the individuals who want and would benefit from Financial Education Services cannot access them due to lack of transportation; services are not offered in the evenings and weekends; customers are not comfortable utilizing banking services.

Financial literacy must be learned. Growing up in a low-income neighborhood decreases the likelihood of financial literacy. A report by the National Endowment for Financial Education shows that 40% of U.S. students from low-income schools lack financial literacy skills, and only 3% scored high on a financial literacy test (“Teen Financial Education”). The report stresses that students are not receiving quality financial education in high school. This puts students with parents/adults lacking in financial literacy at a disadvantage since, according to the Leading on Opportunity report, “education serves as an equalizer with the potential to nullify the deficits that many children face due to socioeconomic status”. (Garmon-Brown, 2017) If children are not taught the basics of financial literacy at home, then public education could potentially fill in the gap. However, most schools do not offer personal finance classes, so children born into low social strata remain at a disadvantage.

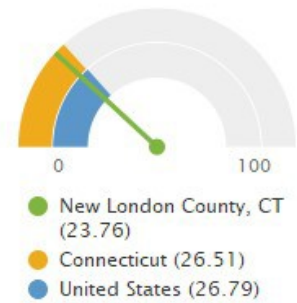
## E.5 DOMAIN 2: THE LACK OF PUBLIC TRANSPORTATION

Percentage of Households with No Motor Vehicle



New London County is primarily rural. The lack of adequate public transportation is mentioned in every study we conduct. Southeastern Area Transit (SEAT) is the transit district created in 1975 to serve southeastern Connecticut and is funded with State and local funds. In New London County, SEAT primarily serves its member towns of East Lyme, Griswold, Groton, Lisbon, Montville, New London, Norwich, Stonington and Waterford. The other communities in New London County are not serviced by SEAT and consequently have little or no mass public transportation. According to the Connecticut Green bank, 25% of area residents lack reliable transportation and 15% of households’ spending exceeds the

affordability threshold. Lack of public transportation can limit access to jobs, quality food, affordable goods and schools. (Badger, 2020)



## WHAT ARE THE CAUSES

Because of the rural nature of New London County, reliable transportation is required. In New London County, 57% of workers travel between 10 and 30 minutes to get to employment and 23.5% travel between 30 and 60 minutes.

While this is less than the State average, it is a significant impact on the community. Due to the lack of mass transit routes, most people utilize a private vehicle to travel to work. This fact is evident from the fact that only 6.41% of households in New London County do not have a car. (Census, 2021)

The lack of participation in mass public transit by municipalities, increase the need for private transportation.

## WHAT ARE THE ASSETS

New London County has the Eastern Connecticut Transportation Consortium (ECTC) which coordinates paratransit services for elderly, physically and mentally disabled and people experiencing poverty in Southeastern Connecticut. ECTC provides funding for car repairs, registration, insurance, etc. for the purpose of obtaining or retaining employment; provides free bus passes; provides medical transportation for the elderly or disabled.

New London Smart Ride Provides on demand rides within New London, Monday through Saturday between the hours of 8am and 8pm. This program is currently offered at no charge to riders. Most municipalities provide medical, grocery or shopping services to the elderly or disabled.

## WHAT ARE THE GAPS

The major gaps in transportation are around the hours and times that public or mass transportation provides services. As mentioned prior, many employed persons work in the service industry and need transportation during non-traditional hours. The average driver in New London County pays \$2,904 annually for insurance. (Badger, 2020)

There is a lack of funding for car repairs, insurance, etc. for those people experiencing poverty. The medical ride services that are available through Medicaid have been cited with a list of problems. In a 2019 report by the Connecticut State auditors, several significant findings were reported. The issues cited include the following:

- Couple was left waiting five hours after a chemotherapy appointment
- Children as young as seven were transported to medical appointments and parents were refused the right to accompany them
- Driver arrived 45 minutes late to transport client to a transplant clinic (Fitch, 2020)

## F. REPORT CREATION

### F.1. THE BIG QUESTIONS

The TVCCA Community Needs Assessment explored the following questions:

- What are the conditions of poverty and how do they change over time.
- Which conditions and causes of poverty impact people the most in New London County?
- What Assets and Gaps exist around the conditions we prioritized?

### F.2. COMMUNITY NEEDS ASSESSMENT WORK GROUP

Sharon Cloutier – Little Learners Early Education Program	Jon-Paul Mandelburg - Housing
Barbara Cook - Energy Department, Assurance 16	Jason Martin, NCRI – Community Services
Barbara Crouch – Marketing & Development	Nicole Poucher – Head Start
Dawn Cywnar - Administration	Jamie Shannon – Women Infants and Children (WIC)
Jennifer Johnson and Robin Pierce – Alliance for Family Support	Eugene Theroux – Nutrition Program
Gina King – RSVP	Kimberly Ywarksy – Little Learners and Planning
Susan Labella – Early Head Start and Head Start	

### F.3. METHODOLOGY

TVCCA collected data from our clients, stakeholders, and partners about the assets and needs they have observed. Our collection included surveys, focus groups, interviews and a review of our agency data, the Community Action Partnership Assessment Tools, reports and articles from various sources, and data from the ACS.

- Board and Staff Surveys and Meetings: TVCCA engage FIO Partners to conduct surveys with the board and staff. A total of 17 board members (89% response rate) and 175 staff members (48% response rate) completed the survey. Please see Appendix C
- Focus Groups: In February of 2023, FIO Partners conducted two (2) separate focus groups consisting of former or current program participants. Please see Appendix C
- Community Needs Assessment Survey: From January 2023 through March 31, 2023, we collected online surveys from people who received our services in the past. A Total of 4,983 surveys were sent to clients, with a total of 367 surveys completed. See Appendix B
- Customer Satisfaction Survey: Each program completes a paper or telephone customer satisfaction survey. See Appendix D
- Stakeholder Surveys and Interviews were conducted in January 2023. A total of 34 stakeholders participated. See Appendix C.
- Community Needs Assessment working group reviewed and analyzed the data. Further analysis was done by the planning department with additional input from Senior Management, Directors and Assistant Directors.

TVCCA's Community Needs Assessment includes review and analysis of qualitative and quantitative data from primary and secondary sources. TVCCA deployed a survey tool that was emailed to over 4,000 contacts and made available online through a pop-up on the TVCCA website and targeted ads on TVCCA's Facebook Page, Instagram Account, LinkedIn, and Twitter Accounts. Three hundred and seventy-six (376) residents answered the survey in full. The survey tool is included as Appendix A.

Focus groups were held to gain further insights into community needs and how TVCCA and its partners could better serve the community. A summary of those focus groups is included in Appendix D.

A key informant/community partner survey was also distributed (see distribution list Appendix B). Through these surveys, respondents shared their insights on the most important community well-being issues in New London County and how to address them. TVCCA engaged a consultant to conduct focus groups comprised of partners to further examine the systemic issues of poverty impacting the community. TVCCA Directors and Assistant Directors, as well as, Senior Management reviewed and analyzed all surveys and the results of the focus group. A summary of that information is included in Appendix D.

This report also examines quantitative data from sources including the U.S. Census, Eastern Workforce Investment Board, and U.S. Dept. of Labor, CT Department of Education, United Way of Southeastern CT, and area hospitals and health districts.

TVCCA established a multi-departmental Community Needs Assessment Work Group. This Group assisted with the development and analysis of the Community Needs Assessment survey and report. The workgroup met four (4) times and completed work electronically. (Meeting information is included as Appendix H1)

## G. NEXT STEPS

This information will be shared with the TVCCA Board and Staff. We also will share this information with our community partners. We are most excited about sharing this data with individual staff members. Our staff is focused on providing services for the community and may be unaware of how their great work has a positive impact on New London County.

## H. APPENDICES

## WORKS CITED

- Badger, J. S. (2020). *Mapping Household Energy and Transportation Affordability in Connecticut*. Hartford: Connecticut Green Bank.
- CAPCAP. *engagementnetwork.org*. (2023, April 22). Retrieved April 22, 2023, from CAP.org: <https://cap.engagementnetwork.org/assessment-tools/assessment-tool/?REPORT=%7B%22name%22%3A%22Community%20Action%20Partnership%20Report%22%2C%22style%22%3A%22CAP%22%2C%22contentId%22%3A%22%23cdt-report-content%22%2C%22output%22%3A%7B%22countylist%22%3A%22%7B%22%22%7D%7D>
- Census, U. (2021). *American Community Survey 2021* . Washington D.C.: US Government.
- City of Norwich. (2022). *City of Norwich - Affordable Housing Plan*. Norwich, CT.
- Colloborative, C. D. (2022). *CAA Agencies - Amecian Community Survey 5-year Estimates*. Hartford: DSS.
- Crouch, B. (2023). *TVCCA Annual Report*. Norwich, CT: TVCCA.
- Fitch, M. E. (2020). Auditors cite Veyo. *Policy Research*, 2-8.
- Garmon-Brown, O. (2017). *Leading on Opportunity* . Charlotte: Rand.
- Massachusetts Institute of Technology. (2023). *Living wage Calculation for New London County, Connecticut*. Cambridge, MA: MIT.
- Milnes, D. (2023, March 15). *Average Credit Card Debt in America*. Retrieved April 22, 2023, from MoneyGeek: <https://www.moneygeek.com/credit-cards/analysis/average-credit-card-debt/>
- Norwich New London Fair Market Rent. (2023, April 18). Retrieved May 10, 2023, from [www.rentdata.org](https://www.rentdata.org/norwich-new-london-ct-hud-metro-fmr-area/2023): <https://www.rentdata.org/norwich-new-london-ct-hud-metro-fmr-area/2023>
- OECD. (2022). *The Cost of Providing Early Child Education and Care in Connecticut: A Narrow Analysis* . Storrs, CT: UCONN.
- Pearce, M. (2022). *2021 FDIC Survey of Unbanked Households*. Washington, DC: US Government.
- United Way. (2018). *ALICE in New London County*. Gales Ferry: United Way.
- United Way. (2020). *2-1-1 Childcare Survey*. Hartford: United Way.
- United Way. (2023). *United Way Annual Report*. Gales Ferry, CT : United Way.
- Vazquez, J. (2023, May 16). A Paycheck Away From homelessness in New London County. *The Day*, p. 1 and 5.