

Assessment of Human Services & State of Greenwich Statistical Report

Executive Summary

January 2021

Presented by:

Center for Social Impact



Fairfield
UNIVERSITY

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Introduction

The Greenwich United Way engaged the Center for Social Impact at Fairfield University to complete this 2020 Needs Assessment (NA2020). The purpose of this community-wide assessment of human service needs and community assets is to support non-profits, philanthropy, leaders, and the community at large in making data-informed actions for the public good.

The 2020 Needs Assessment took place in the midst of the COVID 19 pandemic, which dramatically altered the challenges facing Greenwich. The Greenwich United Way, non-profit organizations, government officials, and the people of Greenwich, responded with remarkable passion, insight, and expertise to coordinate outreach and critical human services across the community.

The challenges that Greenwich faces in 2021, while serious, are in the context of a community with fiscal resources and social capital that can be brought to bear, including the Greenwich United Way.

Much has changed and much has been learned since the 2016 Needs Assessment was published. What has been consistent is the vital role that human services organizations play within the community. From the interviews and research conducted to assemble this document, the common themes to emerge were the overlap of services that exist and the competition for resources that are becoming more scarce. For example, the inability to hold in-person fundraisers has impacted organizations' bottom lines considerably.

This report shines a light on the human services issues that affect Greenwich residents, our businesses, and our quality of life, along with the organizations that play a critical role in delivering the programs and services that help so many.

Twenty-two percent (22%) of Greenwich's population are ALICE (Asset Limited Income Constrained Employed)¹. ALICE is a family of four earning significantly less than what it takes to meet basic needs such as housing and childcare. Additionally, with 7% of the population below the federal poverty level, almost one-third of our residents are just one family illness or missed paycheck away from financial catastrophe.

Historically, Greenwich organizations and leaders have used this document for data and insight to help drive their programs and fundraising. The goal of this document is to produce a Needs Assessment that everyone can use to develop impactful solutions based on factual data that helps to ensure quality outcomes.

This 2020 Needs Assessment tells the story of a community that is rich in socioeconomic diversity, and the issues that go hand-in-hand with that diversity. Together, we can use this data and our collective expertise to sustain this diversity as one of our greatest assets.

¹ See <https://alice.ctunitedway.org/wp-content/uploads/2020/09/UNITED-WAY-OF-GREENWICH.pdf>

Methodology

The NA2020 was facilitated by a community-engaged research partnership between Greenwich United Way, Fairfield University's Center for Social Impact, and the myriad agencies and community members who generously shared their time and perspectives.

Following a series of planning discussions that began in May 2019, the research team embarked on a 12-month research plan in January 2020. Fairfield University faculty, students, and staff collaborated on four primary streams of data collection: spatial analysis with existing local and census data, asset mapping of human services, a survey of community residents, and interviews with government and non-profit leaders. This multi-methods approach allowed different research streams to inform one another and allowed the research team to ensure the validity of their findings.

Spatial Analysis and Demographics

Local and regional census data was collected from the American Community Survey, 2014-2018, to develop a comprehensive demographic profile of Greenwich. All tables and figures are based on this data unless otherwise indicated. We identified 13 neighborhoods, illustrated in Figure 1, based on town RTM districts and census block boundaries.² Demographic data was compared across peer communities³ and with county, state and country data, then aligned and integrated with key themes from survey and interviews to facilitate integrative analysis.

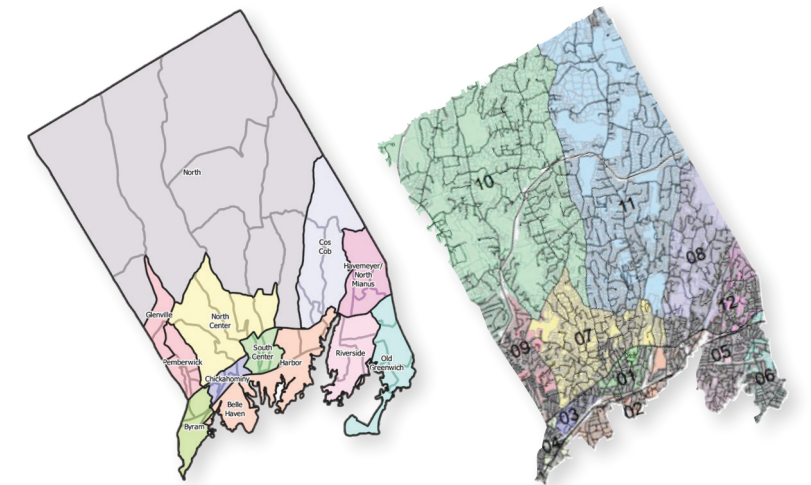


Figure 1: Greenwich Neighborhoods for NA2020
Town of Greenwich RTM. U.S. Census., Census Block Boundaries.

Asset Mapping

To understand what and where human services exist within Greenwich, the research team accessed United Way of Connecticut's 2-1-1 program.⁴ Visualizations were developed to map the location and details of services and providers.

² The US Census Bureau has established block groups for the entire country that reflect differing demographics at small geographical areas. Greenwich has 60 block groups and the boundaries for almost all are completely within the RTM districts. For example, the Byram district includes 4 complete block groups. In a few cases (n = 4), a block group was divided between two RTM districts and allocated to one.

³ Greenwich peer communities, for the purposes of data comparison, include Darien and New Canaan, CT based on their location in lower Fairfield County and their relative affluence.

⁴ United Way 211 is a comprehensive source of local social services from disaster assistance and crisis management to basic needs and curated service provider information. See www.211ct.org

Survey

A community survey was a key component of NA2020. Survey results provided guiding perspectives from people living and/or working in Greenwich. The survey was self-administered online. Respondents were recruited through a direct mailing to every registered residential address in Greenwich, physical and digital media advertising, and emails to Greenwich United Way partners and contacts. The survey launched February 11, 2020 with the expectation of collecting data over 12 weeks. However, the outbreak of COVID-19 prevented in-person recruitment efforts. Given the impact of the pandemic on the entire human services landscape, including on people's perceptions of service needs, data collection was ended on March 13, 2020, earlier than expected. During the data collection period, 725 people provided responses to the survey. Their responses provided critical insights into how the people of Greenwich viewed the service needs in town and informed the interviews that followed to address both pandemic and pre-pandemic contexts.

Interviews

Thirty-three interviews were conducted using a semi-structured protocol designed to allow inquiry to be uniquely shaped based on each participant's responses while maintaining structural alignment with core elements of NA2020. The interviews elicited a qualitative overview of community members' varied perspectives on human service priorities and challenges in Greenwich, and created opportunities to engage with and document the narratives of individual community leaders across sectors, including local government, social services, education, and non-profits. Interviews typically lasted 30 minutes, and most were completed during the summer months via video-conferencing. Additional group interviews with seniors participating in River House virtual programs and with high school-age youth leaders rounded out qualitative data collection.

Dashboard & Reporting

An important addition to NA2020 is an interactive data dashboard designed to visually display results and allow users to search and download specific information. The dashboard will be updated on a periodic basis. Visit www.GreenwichUnitedWay.org to view the dashboard and full report.

Community Survey Results

The community survey focused on Greenwich residents' perceptions of five broadly defined areas of service needs:

- Basic Human Needs - equality, housing, nutrition, and financial needs
- Community Resources - planning and development, environment, service coordination, and immigration support
- Crisis and Disaster Services - disaster preparedness, domestic abuse, violence, and crime
- Families, Children and Seniors - childcare, education, employment, and recreation
- Physical and Mental Health - counseling, healthcare, and substance misuse⁵ services

Figure 2 shows that respondents highlighted Families, Children and Seniors and Basic Human Needs as areas that were the most important to them, followed by Physical and Mental Health, Crisis and Disaster Services, and finally, Community Resources. The orange bar represents the percentage of respondents who ranked that category as the highest area of need.

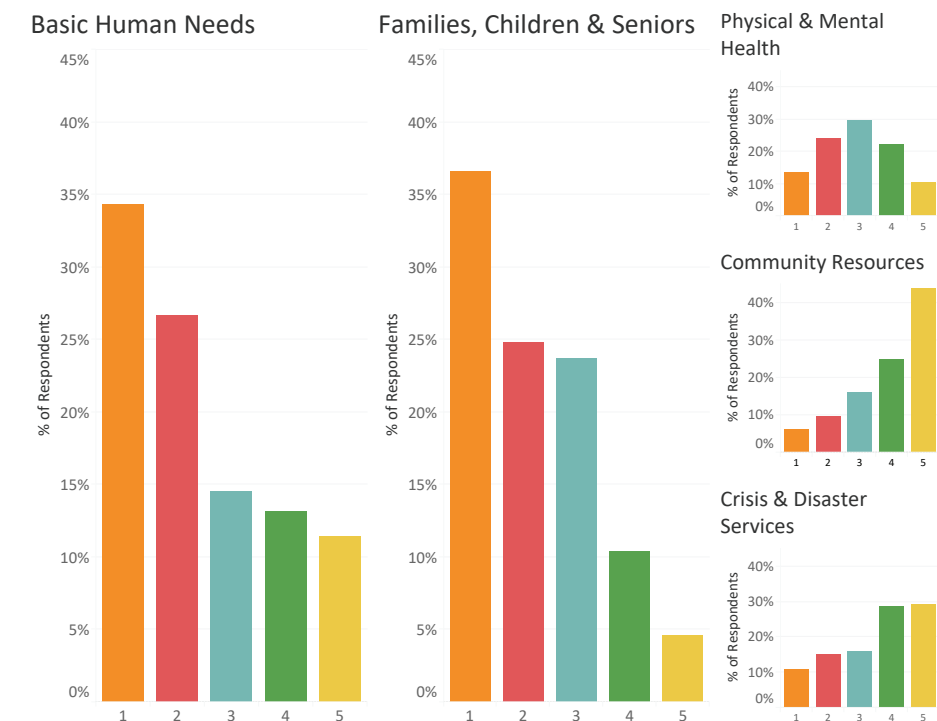


Figure 2: Rankings of All Major Human Services Categories

Survey of Greenwich Residents and Workers.

The perceived importance of the first two categories above is overwhelmingly driven by one sub-category each. For Basic Human Needs, this sub-category is housing. Among respondents who ranked Basic Human Needs as the most important or the second most important service need

⁵ Substance misuse is also referred to as substance abuse. During interviews with experts in the field, the research team learned of changes in language within the field intended to minimize marginalization. Thus, in the NA2020, the term substance misuse will be used.

in Greenwich, more than half identified housing as the most important among its subcategories. The perceived importance of Families, Children and Seniors was primarily driven by a significant concern with education. About one half of the people who selected Families, Children and Seniors as the most important or the second most important service area picked education as the most important sub-category. Notably, the importance of these two sub-categories as the most prominent issues for Greenwich residents is stable across different demographic groups defined by race, gender, income, and education levels.

For both sub-categories – housing and education – there is a significant gap between the perceived importance of the issue, and how well respondents think the issue is currently being met. Figure 3 visualizes this gap on a scale of 1 to 5, with a score of 1 indicating the highest level of perceived importance and degree to which the need is being met. The importance placed on housing and education permeated throughout interviews, confirming the critical nature of these issues to community members.

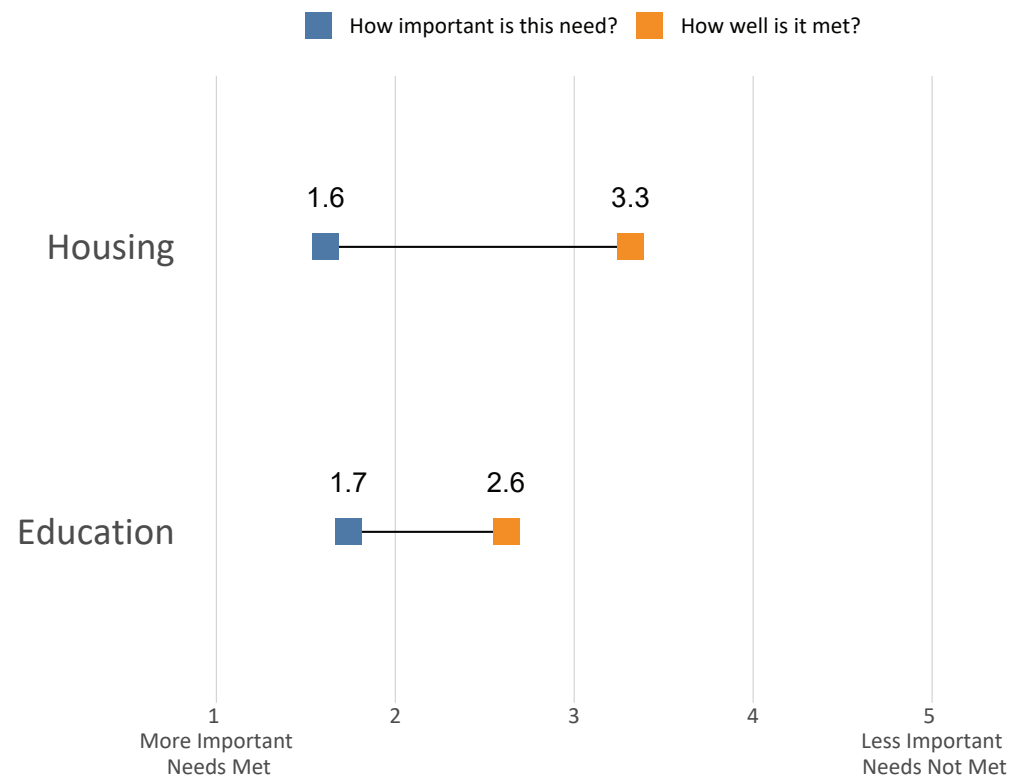


Figure 3: The Service Gap for Housing and Education
Survey of Greenwich Residents and Workers.

For further details about survey findings, please visit www.GreenwichUnitedWay.org.

Demographics

Greenwich is a very wealthy community. However, among its peer communities, it stands out for its relative racial and economic diversity. While its peer communities are only now beginning to address their lack of diversity, Greenwich is in a strong position to engage with and build upon its existing diversity.

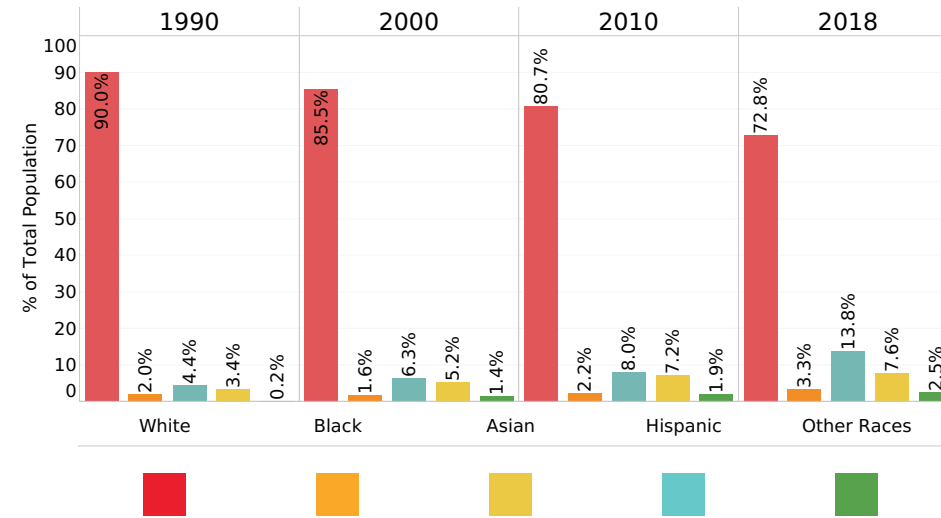


Figure 4: Racial Composition of Greenwich as Percentage of Population 1990-2018
U.S. Census Bureau Decennial Census. 1990, 2000, 2010.

Race

- The Greenwich population increased from 58,432 in 1990 to 62,782 in 2017, an increase of 7%.
- The biggest demographic change over this period has been in the racial and ethnic composition of the town.
- The relative share of the Hispanic⁶ population has increased significantly with the number of Hispanic residents nearly quadrupling from 2,033 (4%) in 1990 to 7,994 (13%) in 2018.

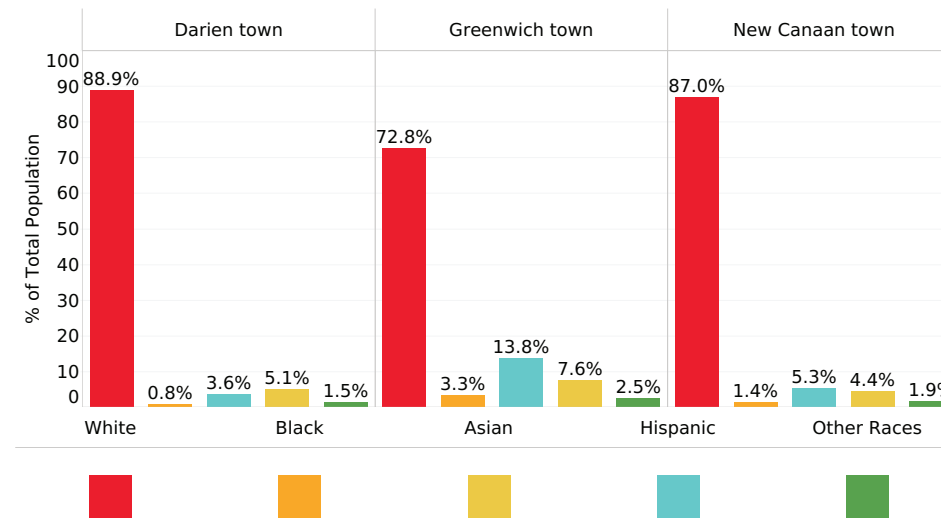


Figure 5: Racial Composition of Greenwich and Peer Communities

⁶ In this report we use the term Hispanic to talk about residents whose heritage, nationality, lineage, or country of birth can be traced back to Latin America before their or their ancestors' arrival in the United States. This usage is in line with how the US Census Bureau, a source of data for this report, uses the term.

While still a predominantly White community (73%), when compared to peer communities, Greenwich has a much higher percentage of non-White residents. In fact, in Greenwich the percentage of Hispanic residents is more than double that of Hispanic residents in Darien and New Canaan (see Figure 5).

As Figure 6 shows, Byram, Chickahominy, South Center and Havemeyer have the highest proportion of Hispanic residents. These neighborhoods also have significant numbers of Black and Asian residents.

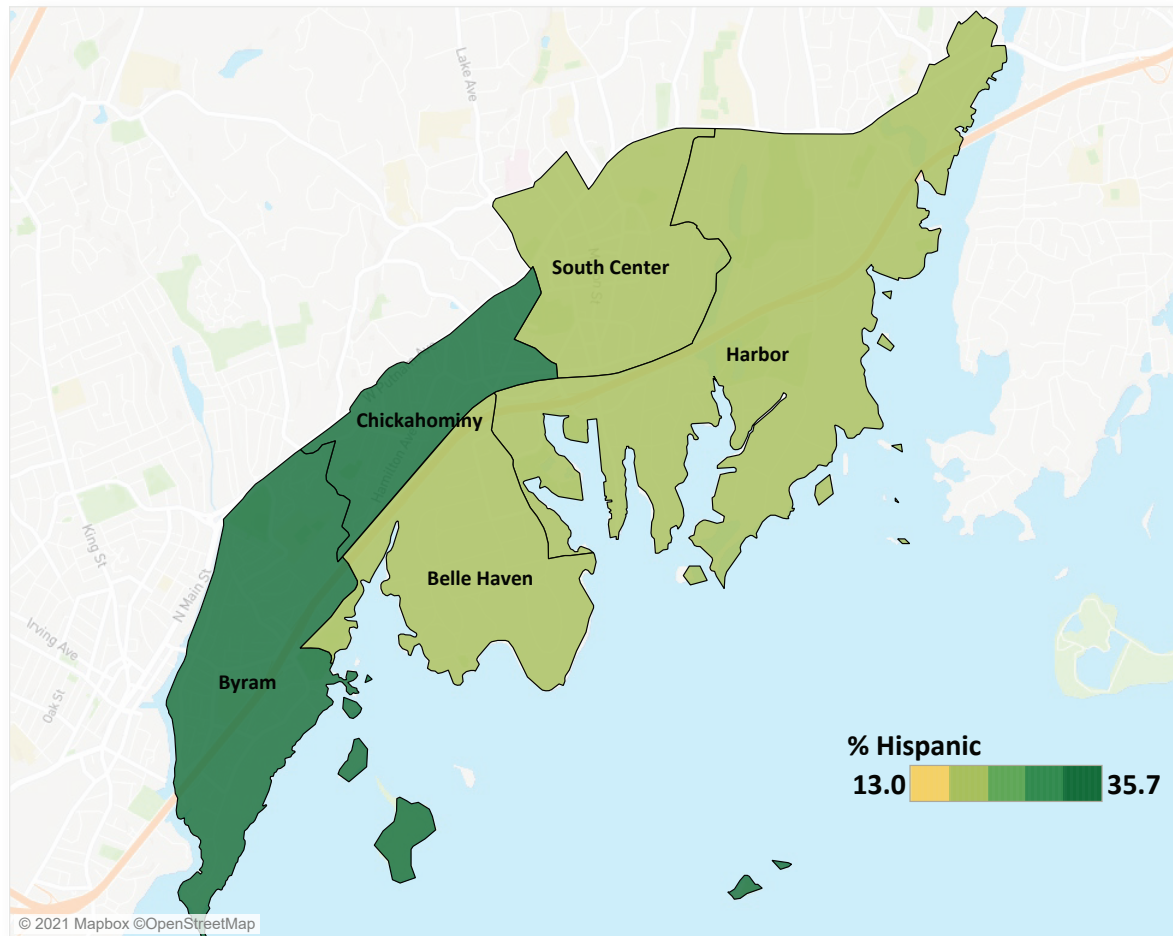


Figure 6: Spatial Distribution of Hispanic Population in Greenwich

Income and Poverty

Greenwich is home to some of the highest-income people in the United States. In North Greenwich, there are Census Block Groups that boast the highest average household income in Connecticut. While there are neighborhoods with far less income, there are no extensive poverty neighborhoods as there are in Connecticut's larger cities such as Bridgeport, Norwalk, and Stamford.

Compared with peer communities Darien and New Canaan, Greenwich has a lower percentage of households with an annual income of \$200,000 or more (see Figure 7).

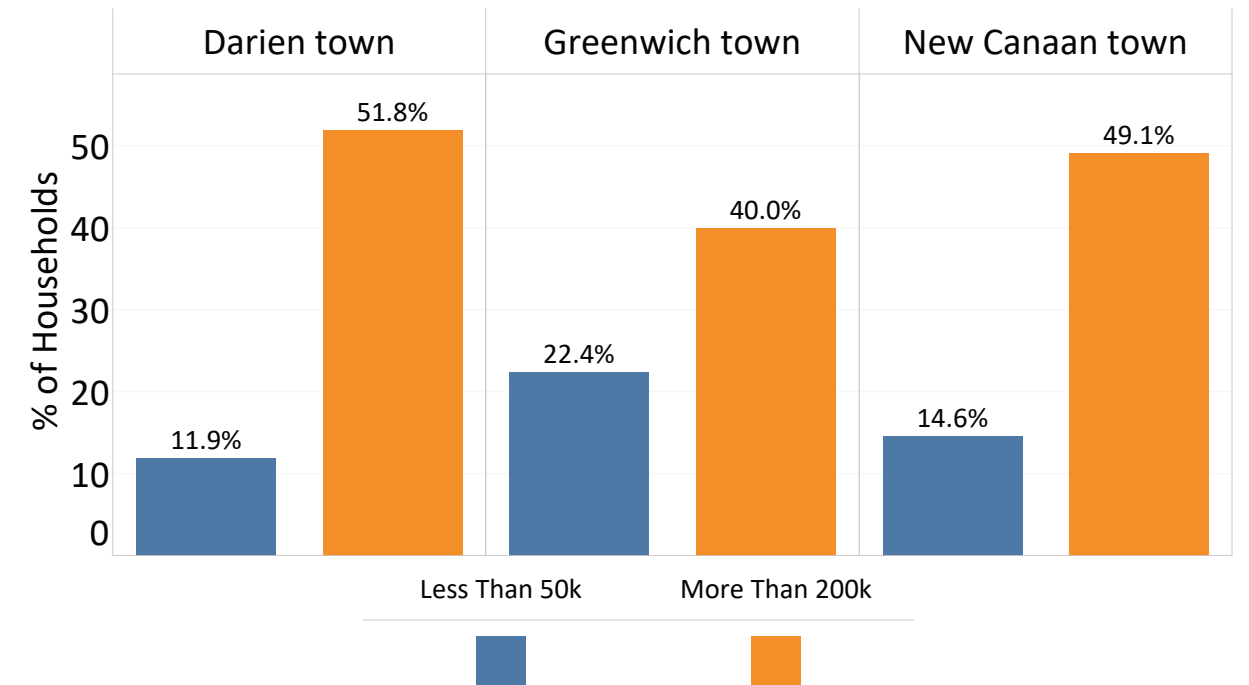


Figure 7: Share of Households Earning more than \$200,000

Income Gap

- The average annual household income in Greenwich is \$272,636, significantly higher than Fairfield County or Connecticut.
- In Chickahominy, Byram and Pemberwick the average annual household income is significantly lower, about half that of the Greenwich overall average.
- Nearly 23% of Greenwich households have annual incomes of \$50,000 or less.
- The annual income gap between the highest-income neighborhood (Belle Haven \$618,328) and the lowest-income neighborhood (Chickahominy \$109,223) is almost half a million dollars.
- Peer communities have smaller "income gaps" because they are more homogeneous with fewer low- and moderate- income households.

Educational Attainment

Nearly 65% of Greenwich residents hold a four-year degree or higher, reaching as high as 83% in areas of North Greenwich. However, as Figure 8 shows, compared to peer communities, the share of the population that holds a high school diploma or less is greater. This conveys a significant educational attainment gap in the population, especially noting the spatial concentration of a lower educational attainment population in Byram, Chickahominy, Pemberwick and South Center⁷.

⁷ See full report at www.GreenwichUnitedWay.org to view a map depicting this special concentration.

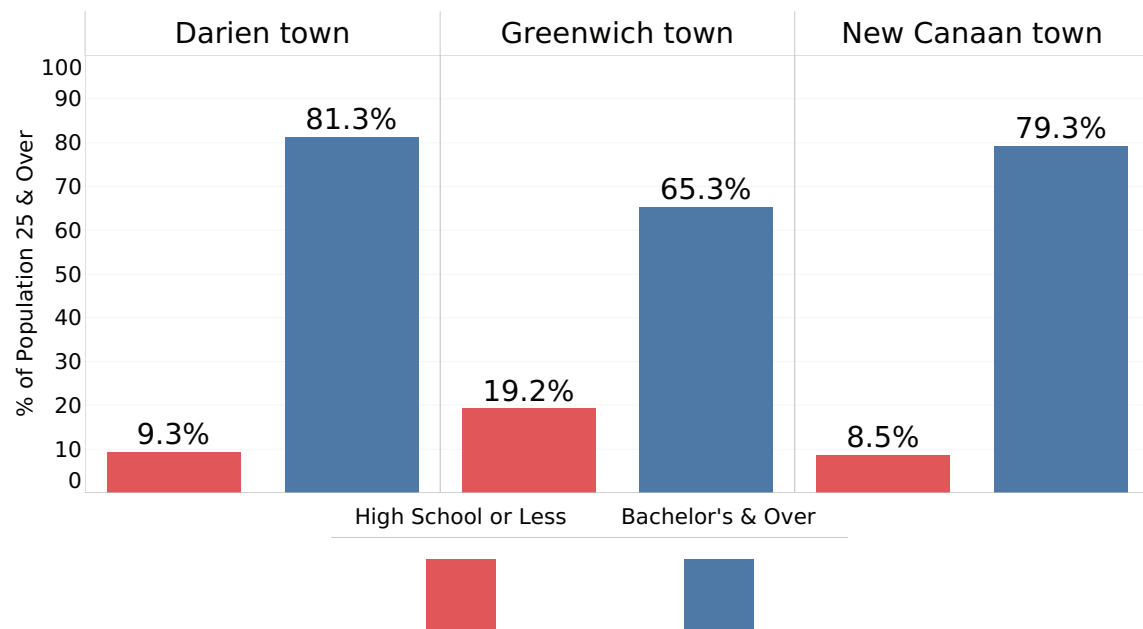


Figure 8: Educational Attainment in Greenwich and Peer Communities

Age Distribution

Much like peer communities, the majority of Greenwich's residents are between the ages of 35 and 64. Seventeen percent of the population is 65 or over, which is slightly higher than New Canaan and Darien. Among seniors in Greenwich, 5% have income below the poverty level, slightly less than the 7% average in Fairfield County and Connecticut overall.

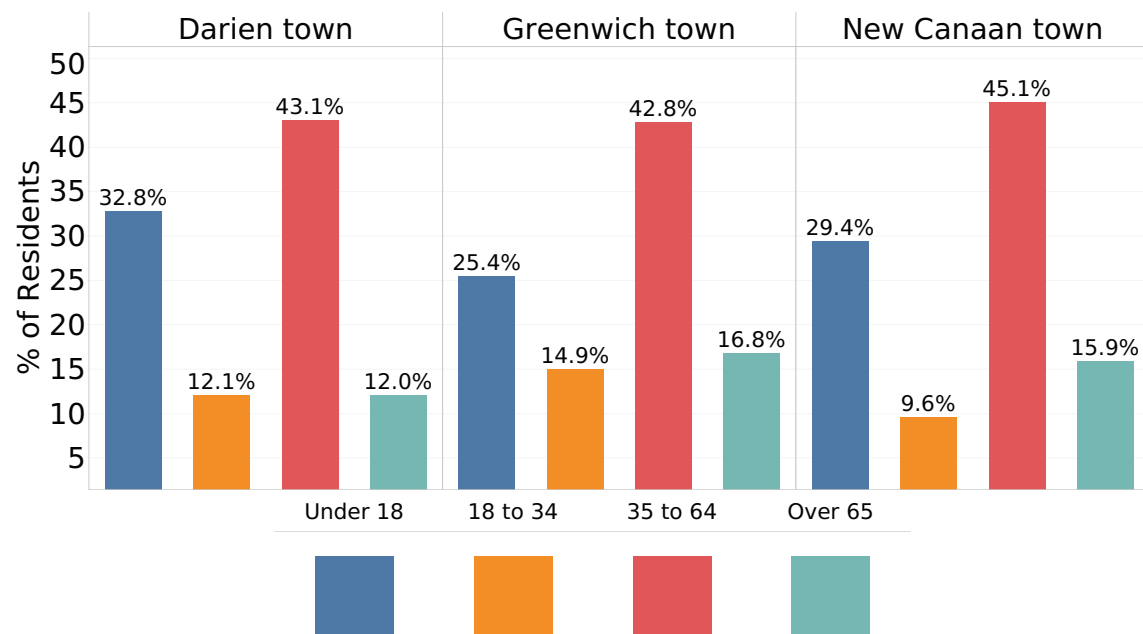


Figure 9: Age Distribution for Greenwich and Peer Communities

Basic Human Needs

Basic Human Needs was one of the two major categories on which survey respondents placed the most importance. This category included issues such as housing, nutrition/food security, equality, and financial resources. Housing was, by far, the issue on which respondents placed the most importance, and where there was the greatest gap between perceived importance (high) and belief that the need was being met (low). Nutrition ranked second in terms of importance among respondents. In contrast to housing, respondents perceived nutrition needs as being met relevant to the importance placed upon it. Housing and nutrition, specifically food security, persisted as critical topics during interviews. Equality, particularly related to the wealth gap, educational disparities, and racial justice, also emerged as an important topic across interviews.

Housing

Affordable housing emerged as an important theme in the survey and the interviews, with many interviewees commenting on the lack of affordability of living in the town. According to the 2019 Plan for Conservation and Development,⁸ 17% of full-time and 23% of part-time Town of Greenwich (TOG) employees live in Greenwich, while 60% of all TOG employees live outside of town. Likewise, 22% of full-time and 18% of part-time Board of Education (BOE) employees live in town, while 60% of all BOE employees live outside of Greenwich.

High cost, limited space, policy, political polarization, zoning regulations, and strong feelings about Greenwich's character were among the factors that contribute to the complexity of this issue, according to interviewees. Only 5% of the housing stock in Greenwich qualifies as affordable, short of the 10% mandated by the State of CT. Policies to mitigate this shortage have been developed but have met difficulties in implementation. One such policy, a municipal incentive program to encourage the development of mixed-income housing, has been under a moratorium since November 2019.

The state mandate (known as 830-G) is a challenge for communities like Greenwich. It excludes affordable housing available to employees in town through community-driven, public-private partnerships, such as those available for the employees of Greenwich Hospital and some private schools, as well as naturally occurring affordable housing.⁹ There is a desire among leaders within the community to develop affordable housing guidelines that are better suited to the needs of the community.

The desire for more attuned guidelines is motivated by the number of households facing significant housing burdens across Greenwich. Residents who provide essential services such as town employees, Greenwich Hospital employees, public and private school teachers, retail store employees and restaurant workers can rarely afford to live in Greenwich or have very

⁸ https://www.greenwichct.gov/DocumentCenter/View/13533/Greenwich_POCD_v10

⁹ According to the 2019 PODC Plan, "Naturally Occurring Affordable Housing refers to residential rental properties that maintain low rents without federal subsidy. Many properties in the Town's housing stock are affordable but are not counted as such because they are not deed restricted for 40 years."

Percent of Residences Renter Occupied	Percent of Households with Rents over 40% of Income	Percent of Residences Owner Occupied	Percent of Households with Mortgages over 40% of Income	Median Value of Owner Occupied Residences
33%	32%	65%	32%	\$1,278,000

Table 1: Housing in Greenwich

limited options for doing so. [As Table 1 shows] these limited options come with prohibitive costs; significant shares of renters and homeowners with outstanding mortgages in town pay more than 40% of their income towards maintaining their housing in Greenwich.¹⁰

Greenwich Communities, formerly the Greenwich Housing Authority, oversees over 1,200 affordable housing units, including the 343 Section 8 housing units that it administers. The rest of the units and 40 beds at Parsonage Cottage, all with waiting lists, are owned and managed directly. Most affordable housing units are in Central and Western Greenwich, neighborhoods that have become popular places to live, making it increasingly difficult for Greenwich Communities to compete with private developers.

Single-family homes predominate in large areas of Greenwich zoned for residential housing. However, the share of this kind of housing in Greenwich is lower than in its peer communities.

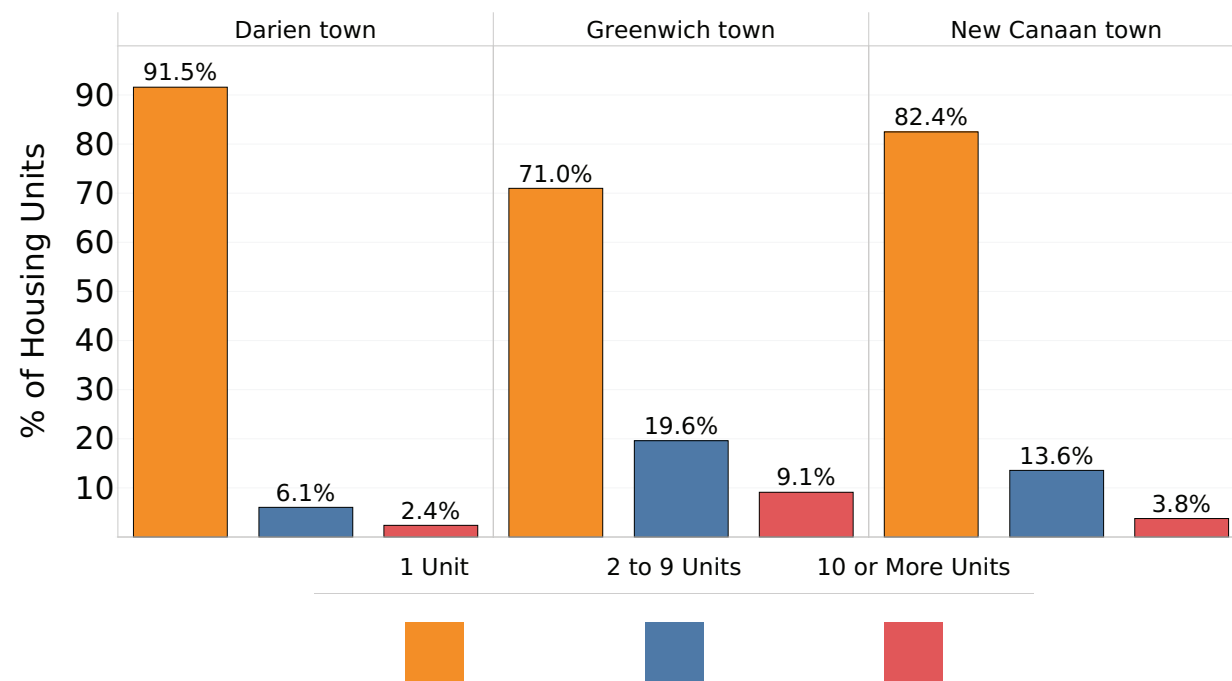


Figure 10: Type of Residential Housing by Number of Units

¹⁰ In Connecticut, the term "affordable housing" is defined by state statute as housing for persons and families that would cost them 30% or less of their annual income, where such income is less than or equal to the area or state median income, whichever is lower. The 2019 state median income is \$100,400 and the area median income is \$144,300, so in Greenwich the state median income is used.

While housing is recognized as a key need in Greenwich, interviewees acknowledged that Greenwich has made innovative approaches to increase affordable housing opportunities. Greenwich Communities, for example, has taken a holistic approach to affordable housing, engaging partners and creating innovative models to provide healthcare, childcare, and economic sustainability programming to residents.

A Housing Task Force¹¹ stemming from recommendations of Greenwich 2030: The Plan of Conservation and Development (hereafter referred to as the 2019 PODC), innovative thinking, and improved coordination between Planning and Zoning and Greenwich Communities is beginning to yield promising action. Given how intricately housing intersects with other community issues, several interviewees emphasized their hope that the community at large will see affordable housing as an asset to the health of the community overall.

Nutrition

Nutrition, more specifically food security, is an issue that many of our interviewees identified as important. They noted that sharp increases in the number of food insecure people during the pandemic caused them to consider nutrition as a critical priority. Interviewees were also concerned about how increases in unemployment, coupled with the financial insecurity of service providers, would influence food security and nutrition in the long term. According to pre-COVID data, 731 Greenwich households received SNAP (Supplementary Nutritional Assistance Program, also known as food stamps) benefits, while another 5.6% of households that fall below the poverty line may qualify. These numbers are slightly higher than the share of the population receiving or potentially qualifying for these benefits in peer communities.

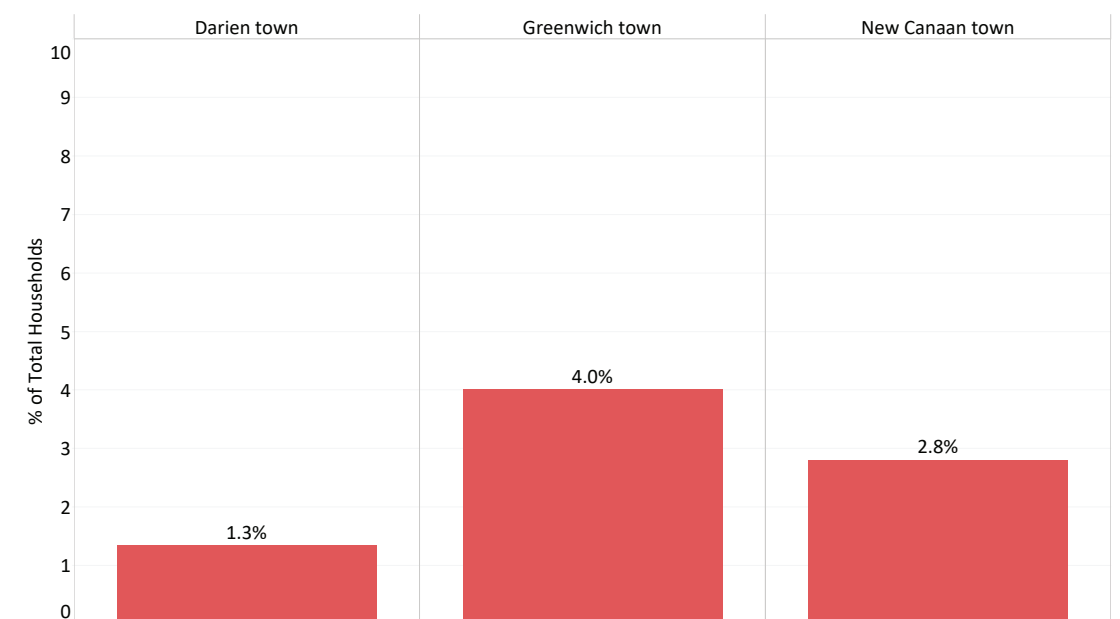


Figure 11: SNAP Beneficiaries and Eligible Population

¹¹ According to interviewees, a Housing Task Force has been established stemming from the 2019 PODC. A previous task force was established in 2010 and recommendations made in their 2012 report are being revisited: <https://www.greenwichct.gov/DocumentCenter/View/8536/Housing-Task-Force-Committee-Recommendations-Presentation>.

Greenwich community leaders emphasized the importance of coordination in meeting food and nutritional needs of residents, particularly during the pandemic. Local organizations have worked to procure and distribute food, reaching over 900 households weekly. Moving forward, a key consideration will be how to sustain this coordination to address long-term community needs.

Families, Children & Seniors

Childcare and Early Childhood

Survey data indicated that respondents perceived childcare services in Greenwich to be less than adequate. This perception carried over into interviews, where several participants articulated concerns about limited affordable childcare options.

Early childhood education, while critical, is challenged by low levels of compensation for teachers, high operating costs, strict licensing requirements, and lack of suitable physical spaces. Interview participants were specifically concerned with the closing of a local Early Learning Center serving approximately 100 children, which has contributed to the perceived lack of adequate affordable childcare options in town.

There was also significant concern about the quality of care and universal educational opportunities. Interviewees noted the need for greater engagement and partnerships between the school system and community organizations to improve these services. Interviewees also noted the need for improved services for issues that impact learning, such as children's mental health. Lack of service providers, especially those who serve lower income populations and children who need significant help (in-patient or intensive out-patient), is an issue that stands out as a critical need.

Education (K-12)

Education was one of the two primary service categories highlighted as critical by our survey respondents. Interviewees communicated a clear concern for students at all levels of education. Their remarks focused on four primary issues: their concern with public education, educational disparities, the opportunity gap among students, and budgetary constraints, especially for early childhood education.

Among interviewees, there was a common recognition that public education is an essential foundation for the overall well-being of the community. With 9,099 students in 2018 and a total budget of \$196.4 million, per pupil expenditure in Greenwich Public Schools was \$ 21,672 – the highest in Fairfield County. These resources translate to positive educational outcomes for students. Public education in Greenwich is among the best in the state according to the Next Generation Accountability metrics published by the Connecticut State Department of Education.

Nevertheless, Department of Education data¹² show racial disparities within the system. Average test scores for Black and Hispanic students are lower in English, math, and science than for their White counterparts. Equally important, there is significant economic disparity within the district. In some schools, more than half the student body qualifies for the free or reduced-price

¹² See <https://projects.propublica.org/miseducation/district/0901710>

District	State Ranking	NGA points
Cornwall School District	1	91.2
Andover School District	2	91.2
Essex School District	3	91.1
Darien School District	4	89.1
New Canaan School District	5	88.4
Regional School District 09	6	88.1
Colebrook School District	7	87.8
Scotland School District	8	87.7
Greenwich School District	9	87.3
Chester School District	10	87.0

Table 2: Next Generation Accountability Results in Greenwich and Peer Communities

State of Connecticut, Next Generation Accountability System

lunch program. In others, this group makes up just 1% of the student body.

Interviewees talked about this disparity in terms of an “opportunity gap.” The “opportunity gap” refers to the ways in which race, ethnicity, socioeconomic status, English proficiency, community wealth, familial situations, or other factors contribute to or perpetuate lower educational aspirations, achievement, and attainment for certain groups of students. In contrast to the term “achievement gap” which places emphasis on student performance, “opportunity gap” draws attention to the conditions and obstacles that students face throughout their educational careers and emphasizes the need to focus on system-changes. According to interviewees, the opportunity gap can be partially attributed to the different financial resources that schools have. Others talked about the financial limits faced by the public education system broadly. State budget cuts and budgetary policies since the Great Recession have significantly constrained critical areas that require long-term investment.

Interviewees also expressed concern about educational disparities between students from different backgrounds in terms of graduation rates, college placement, and standardized testing results. The persistence of such a gap threatens to solidify inequalities across generations.

Seniors

In its recent report, the Commission on Aging reiterated the town’s commitment to support seniors and allow them to age out in the community. In many ways, the issues seniors face in Greenwich are not separate from the issues that the community at large is dealing with – specifically, affordable housing and care, and accessible transportation. However, their increased physical, mental, and economic vulnerabilities make these issues significantly more acute.

Greenwich Communities, formerly the Greenwich Housing Authority, provides over 250 housing units for seniors. However, the high price of housing still presents an impediment to seniors who wish to remain in the community. The challenges presented by housing costs are compounded as seniors transition to fixed-incomes in retirement and their spending on health and care services increases.

The town and community organizations provide seniors with a range of indispensable services, including adult day care, recreation and socialization activities, cognitive therapy and home care. Maintaining these services as reliable options requires strong inter-agency coordination, which

is largely in place according to our interviewees. However, they also noted that some of the infrastructure for these services, particularly the Senior Center, is in need of renovations and capital investment.

Physical and Mental Health

While survey results indicated that physical and mental health needs were adequately served in Greenwich, census data indicates that the number of people without health insurance coverage has increased gradually over the last few years.

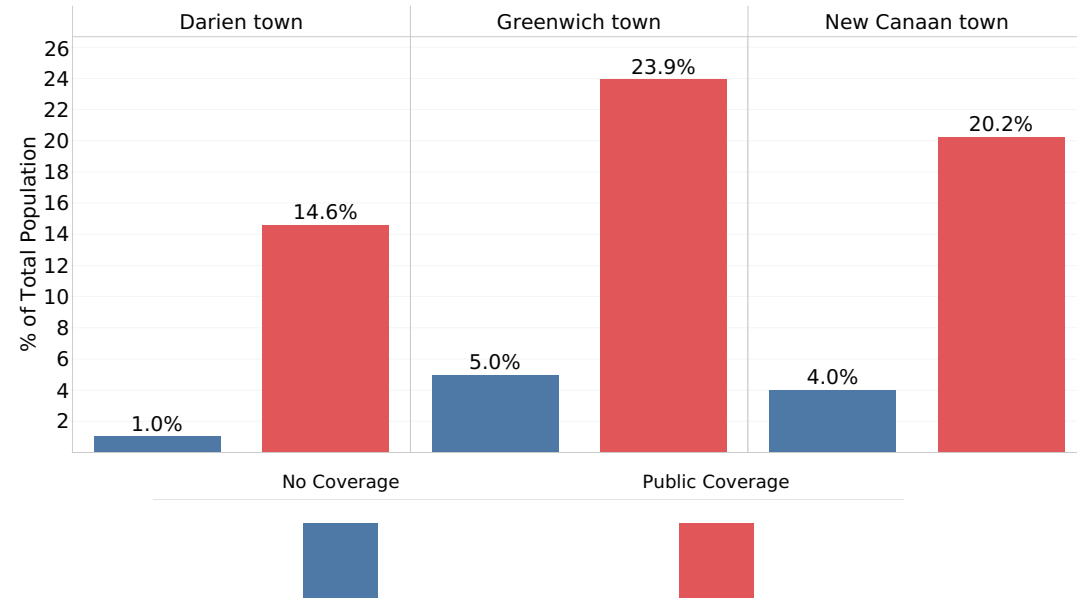


Fig. 12: Public Health Insurance Coverage vs. No Coverage

Among the subcategories of physical and mental health, survey respondents placed the highest importance on the need for counseling and identified it as the service area with the largest gap between need and adequate service provision. Interview participants voiced similar concerns about increasing mental health needs and the anticipated yet unobserved impact of isolation during the COVID-19 pandemic.

Lack of coordination within the physical and mental healthcare system has negative impacts on agencies serving impacted populations. Interviewees noted the need for greater integration of mental health and substance misuse services and strategic coordination with Greenwich Hospital and the primary care system.

Interviewees were also concerned with the growing number of seniors who struggle with mental health issues and substance misuse. Many of them rely on pharmaceuticals to manage pain, which leads to the risk of overmedicating and/or death. Service providers suggested that seniors often go unnoticed as a population with increasing mental health and substance misuse challenges, creating a gap in services available to them.

In order to address these issues, interviewees focused on destigmatizing mental health and substance misuse and increasing access to services and individualized support.

Community Resources

Government and Civic Engagement

As noted in the 2019 PODC, “The Town of Greenwich is a decentralized system of overlapping powers and responsibilities... Almost one-half of the responsibility for running the Town is in the hands of independent boards and commissions. The four elected bodies include the Board of Selectmen (BOS), Representative Town Meeting (RTM), Board of Estimate and Taxation (BET), and the Board of Education (BOE).”

Nearly all those interviewed for the NA2020 mentioned civic engagement and involvement as a distinguishing asset of Greenwich – from philanthropy and volunteerism to government leadership and citizen engagement. Non-profits rely on the volunteerism and philanthropic generosity of community members, and interviewees recognized that volunteer leadership is a contributing factor to financial efficiency and the ability to maintain low taxes.

Several interviewees did caution about the sustainability of relying on this voluntary, goodwill infrastructure, particularly in the wake of the COVID-19 pandemic, which has led to job loss and an increased need for supporting basic needs. Interviewees were concerned that public services might suffer if they become dependent on private philanthropy or become the targets of political polarization within and beyond Greenwich.

Transportation

Transportation was another topic flagged as an important issue by interview participants. Most residents in Greenwich use a personal car, while 35.4% of residents use other modes of transportation, including 20.9% that report using public transportation. While just over a fifth of Greenwich residents rely on public transportation, many interviewees noted that public transportation is limited to certain parts of the community.

With only one transportation service in town, interviewees noted that seniors and other high-needs populations have problems with meeting their transportation needs and expressed concern over anticipated cuts in the transportation budget.

Further, interviewees commented on the need and desire to make Greenwich a more commutable, walkable, and accessible community, a goal that would address both resident needs and environmental goals.¹³

Coordination

Coordination among service providers emerged as a strong theme during the interviews, but there were mixed feelings among interviewees about how well it is enacted. Non-profit and agency staff placed importance on coordination of services because it is critical to providing more holistic care and connecting community members to services that no single organization can provide. Interviewees also noted that there is room for improvement, citing duplication of services and inefficient use of scarce resources as key concerns.

¹³ See POCD Plan 2019: https://www.greenwichct.gov/DocumentCenter/View/13533/Greenwich_POCD_v10

Coordination is a theme that cuts across all key issues in the community and is critical for reducing the costs of providing human services and using public and private funding more effectively. Coordination can also be effective in building capacity, particularly for agencies with small staff; reducing duplication of services; improving communication to ensure that no one gets missed; centralizing processes and creating a repository of services; public safety; promoting advocacy and social change; and facilitating diversity, equity and inclusion.

The barriers to coordination include competition for scarce resources and the fear of letting go of resources for the betterment of the whole. The COVID-19 pandemic was cited as an important example of a time when coordination was critical to a quick and nimble response. There was resonance among interview participants that improved coordination will be important in leading change and tackling persistent and complex challenges facing Greenwich.

Special Topics

Equality

Data collection for the NA2020 took place within the context of the COVID-19 pandemic, resurgence of racial justice protests in response to police violence against Black men and women, and the polarized rhetoric surrounding the 2020 presidential election. The pandemic laid bare inequity across U.S. society that resulted in a disproportionate and devastating impact on people of color and those with fewer financial and healthcare resources. The lowest paid workers were among the essential workforce and job loss led to skyrocketing food insecurity rates. Awareness of inequity grew across the country and it was also apparent in interviews with Greenwich community members.

Many interviewees remarked on the challenges created by the ever-growing income inequality in Greenwich and highlighted how the problem was cast into relief by the pandemic:

“Things changed, I think dramatically, once COVID-19 hit... COVID-19 ripped the scab off income inequality.” - Interviewee

Racial Composition									
	Total Population	White	%White	African-American	%African-American	Asian	%Asian	Hispanic	%Hispanic
Greenwich	62,574	45,534	72.7%	2,076	3.3%	4,777	7.6%	8,640	13.8%
Byram	5,052	2,672	52.8%	122	2.4%	229	4.5%	1,805	35.7%
Chickahominy	4,400	2,259	51.3%	402	9.1%	268	6.0%	1,376	31.2%
South Center	4,919	3,118	63.3%	487	9.9%	369	7.5%	864	17.5%

Table 3: Racial Composition

Many interviewees talked about the diversity of Greenwich as an asset that often goes overlooked. However, interviewees also noted the persistence and spatial concentration of inequalities along socio-economic and racial lines. This is most notable in the Byram, Chickahominy and South Center neighborhoods. Forty-three percent (43%) of Greenwich’s Hispanic residents live in these three neighborhoods and a few census block groups within them have a majority non-White population.

Per Capita Income by Race					
	Greenwich overall	White	African-American	Asian	Hispanic
Avg. Income	\$98,464	\$105,336	\$39,825	\$99,425	\$68,130

Table 4: Per Capita Income by Race

Within Greenwich, the per capita income of White households is significantly higher than that of Black and Hispanic households, as Table 4 shows. Income inequality in town also has a spatial component that can be seen in Figure 13. The neighborhoods of Byram, Chickahominy and South Center all have higher concentrations of lower income residents.

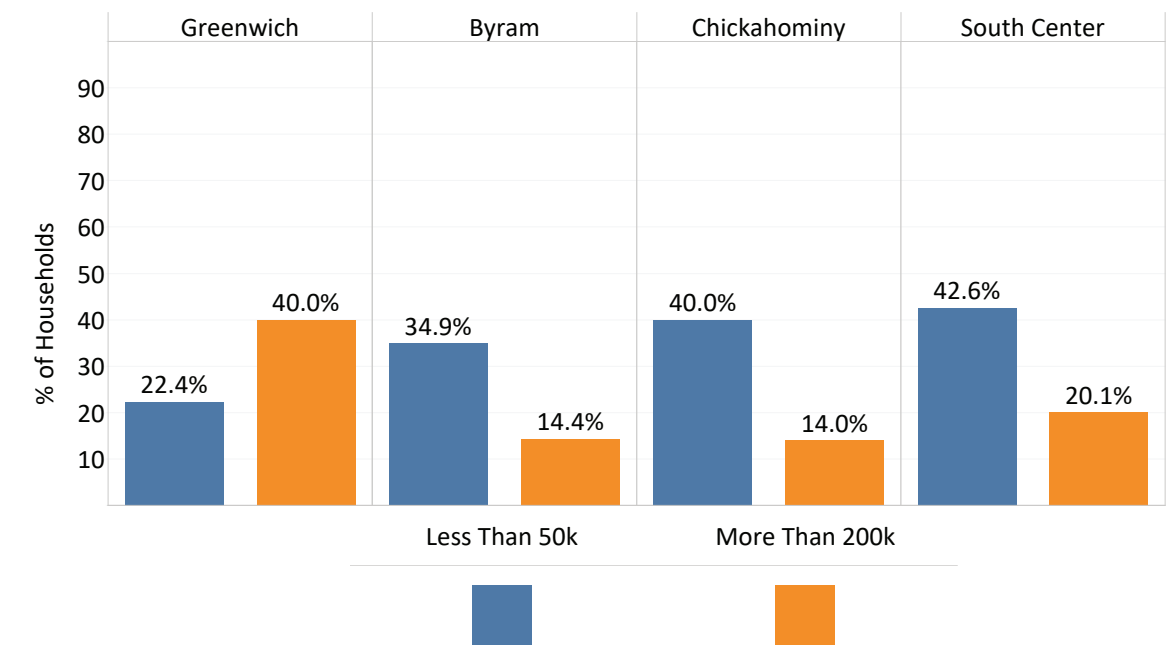


Fig. 13: Household Income in Greenwich

Interviewees were concerned about how this concentration of relative poverty could contribute to gaps in academic achievement and opportunity and the subsequent differences in life outcomes.

Although interviewees recognized education as an area where persistent inequality presents some of its greatest challenges, they also cited education as an area of opportunity where unequal outcomes for Greenwich residents can be most effectively addressed.

Affordable Housing

The town is comprised of a wide range of home values, with a higher concentration of large, single-family homes north of the Merritt Parkway and along Long Island Sound, and over 7,000 rental units in the neighborhoods along the Route 1 corridor. Many families make enormous financial sacrifices to live in Greenwich, both for a single-family home or for rental housing. Single-family homes in some areas of Greenwich are among the most expensive in the country.

- The type of housing varies dramatically between neighborhoods, as does the mix of owner-occupied and renter-occupied.
- Single-family homes in areas with two or four acre zoning are among the highest priced in Fairfield County, Connecticut and the country.
- Residential zoning determines the concentration of rental housing along Route 1. African-American and Hispanic residents with lower income, who primarily rent, live in Byram, Chickahominy, and South Center.

The housing affordability challenge is a complex problem. Many people who want to live in Greenwich do not have the financial resources to qualify for a mortgage or cannot afford a high-cost rental. Of those who do live in Greenwich, many spend a significant amount of their income on housing costs. The problem of the housing burden is particularly acute in the relatively lower-income neighborhoods, as Table 5 shows.

	Percent Renter Occupied	Percent Rent 30 - 50% Income	Percent Rent 50% Income or More	Percent Owner Occupied	Percent Housing Costs 30 - 50 % Income	Percent Housing Costs 50%+ Income or More
Greenwich	34	20	24	66	12	16
Belle Haven	9	0	0	91	2	14
Byram	68	19	39	32	18	20
Chickahominy	69	23	34	31	5	10
Cos Cob	25	10	30	75	13	16
Glenville	21	33	0	79	16	9
Harbor	29	18	23	71	14	18
Havemeyer	24	22	17	76	13	14
North	16	12	6	84	12	18
North Center	30	16	13	70	13	18
Old Greenwich	16	2	20	84	10	20
Pemberwick	36	28	15	64	17	7
Riverside	10	5	20	90	7	19
South Center	63	24	21	37	14	19

Notes: Mortgage loan payments only - other costs not included (i.e. insurance, taxes, utilities, etc.)

Table 5: Housing Burden in Greenwich Neighborhoods

The 2019 PODC plan outlines a diverse set of recommendations to address affordable housing over the next 10 years, and Greenwich Communities has several projects in development, including new units for seniors. Interviewees spoke positively of improved coordination between Planning and Zoning and Greenwich Communities as an asset to making headway on this important issue. The previously mentioned Housing Task Force is developing a multipronged approach to increasing housing diversity, one that benefits the Greenwich community as a whole. This includes a proposed gap financing for the Housing Authority, the creation of a housing development fund (potentially seeded by public and private money) and reconsideration of existing regulations for accessory apartments with an eye to greater flexibility.

Conclusion

The pandemic that hit in early 2020 brought much pain and suffering. It also shined a light on the strengths of the community, as many came to the rescue of our most vulnerable in myriad ways. At the same time, COVID-19 helped uncover some deep, underlying issues that affect us as a community.

We are facing a significant period in our history, unlike one many of us have experienced in our lifetimes. How we help others - our neighbors - rise up is a matter that will define us.

Greenwich is a unique community, blessed with resources and diversity unlike most other comparable communities. This 2020 Needs Assessment proves that. It also gives us a blueprint to ensure that what makes this town special can be carried on for future generations.

Greenwich residents and stakeholders helped to write this document. We welcome your feedback on its content to help continually improve the programs and services that affect our most vulnerable citizens. To that end, the Greenwich United Way will continue to convene information sessions as part of its mission to identify and address the critical human service needs of the Greenwich community.

To access the complete 2020 Needs Assessment and State of Greenwich Statistical Report please visit www.GreenwichUnitedWay.org



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