



Assessment of Human Services &
State of Greenwich Statistical Report

Executive Summary

JUNE 2026

greenwich
UNITED WAY



Fairfield
UNIVERSITY

Center for
Social Impact

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Introduction

The Greenwich United Way engaged the Center for Social Impact at Fairfield University to complete this 2025 Needs Assessment (NA2025). 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.

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. The challenges that the Town of Greenwich faces, 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 2020 Needs Assessment was published. What has been consistent is the vital role that human services organizations play within the community.

To present a detailed picture of the current service landscape, a deeper dive is presented on three priority areas: Early Childhood Education, Housing, and Mental Health Services. These areas emerged as critical needs in the 2020 Needs Assessment and have continued to be identified as important by stakeholders and residents through ongoing engagement. These deep dives provide a comprehensive yet accessible overview of each focus area, integrating both quantitative data and qualitative insights.

This 2025 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.

Methodology

The NA2025 is the product of 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. This 12-month study began in January 2025, following a 6-month planning period that began in June 2024. Fairfield University faculty, students, and staff focused on four primary data sources: 1) existing local and census data, 2) asset mapping of human services, 3) a community-wide survey, and 4) interviews with residents, public officials and non-profit leaders. The steering and research committees aimed to focus the research on specific needs identified through the previous needs assessment, NA2020. The survey and interview questions were designed to further explore and better understand the needs and services connected to key community priorities, including early childhood education, mental health, and housing affordability. This mixed-method approach allowed the different research streams to inform one another and enabled the research team to strengthen the validity of their findings.

Spatial Analysis and Demographics

Local and regional census data was collected from the American Community Survey, 2019-2023, to develop a comprehensive demographic profile of Greenwich. All tables and figures are based on this data unless otherwise indicated. We identified 13 neighborhoods, based on town RTM districts and census block boundaries.⁽¹⁾ Demographic data was compared across peer communities and with state and country data.⁽²⁾

Every 10 years the census executes changes to its variables and geographical boundaries.⁽³⁾ Updates to both variable calculations and geographic boundaries in the most recent Census data required us to make adjustments to some of the Census geographies created for the 2020 report. We used Census Crosswalk Data from the National Geographical Information Systems to recreate the census geographies of 2019 for the 2023 data and removed certain variables that were included in NA 2020 that were not available at the block group level this time around. For example, measures that were broken down by specific sections of the population that focused on children or seniors were in some instances not calculated to the block group level. The Census Bureau does not report certain variables at specific geographical levels when population sizes do not meet a certain threshold, to protect anonymity of respondents and ensure data quality. ⁽⁴⁾ Future updates to this report will seek to incorporate alternative approaches that allow these variables and populations to be included again, as they are important for assessing the needs of all residents living in the town.

(1) The US Census Bureau has established block groups for the entire country that reflect differing demographics at small geographical areas. Greenwich has 51 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.

(2) 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.

(3) See <https://www.census.gov/programs-surveys/acs/about/acs-and-census.html>

(4) See <https://www.census.gov/data/what-is-data-census-gov/guidance-for-data-users/frequently-asked-questions/why-am-i-getting-the-message-data-for-this-table-is-unavailable.html>

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.⁽⁵⁾ Visualizations were developed to map the location and details of services and providers.

Survey

The community survey was a key component of NA 2025. The survey was administered online and was designed to gather perspectives from people living and or working in the town on several issues affecting community wellbeing. Respondents were recruited through physical and digital media advertising, and emails to Greenwich United Way partners and contacts. The survey launched April 28, 2025 and data was collected over eight weeks. During the data collection period, over 900 residents and stakeholders provided responses to the survey. Their responses provided important insight into community issues and helped inform the analysis presented throughout this report.

Interviews and Policy Analysis

Each deep dive team conducted individual qualitative studies addressing the core issues examined in NA 2025. Collectively, 34 interviews were conducted using semi-structured protocols designed to allow inquiry to be shaped by each participant's responses while maintaining alignment with the core elements of the assessment. The interviews provided a qualitative overview of community members' varied perspectives on mental health, early childhood education, and housing priorities. They also created opportunities to engage with and document the perspectives of community leaders and residents across sectors, including local government, social services, education, and nonprofit organizations. Interviews typically lasted 30 to 45 minutes and most were completed during the summer and fall months through video conferencing.

In addition to interviews, qualitative information related to housing was gathered through a review of public meeting materials. Transcripts and supporting documents from Planning and Zoning and Affordable Housing Trust Fund meetings since 2022 were collected and coded thematically to identify recurring issues related to affordable housing development in the town. Together, these qualitative approaches provided a deeper understanding of community priorities, challenges, and opportunities across several key service areas

Dashboards

An important addition to NA2025 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.

⁽⁵⁾ 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

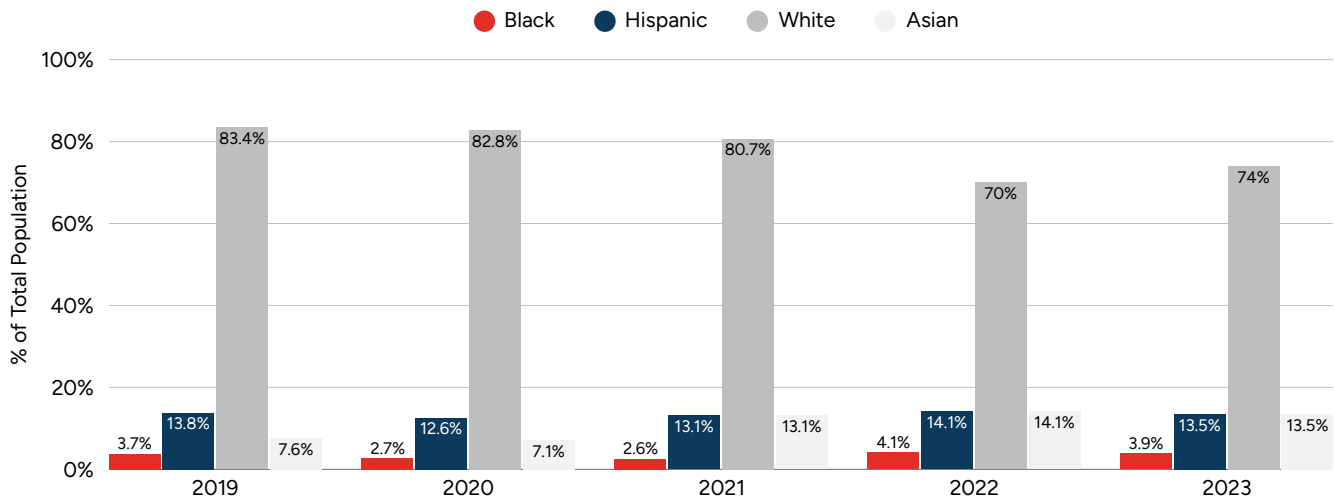
Data & Spatial Analysis

Demographics

Race

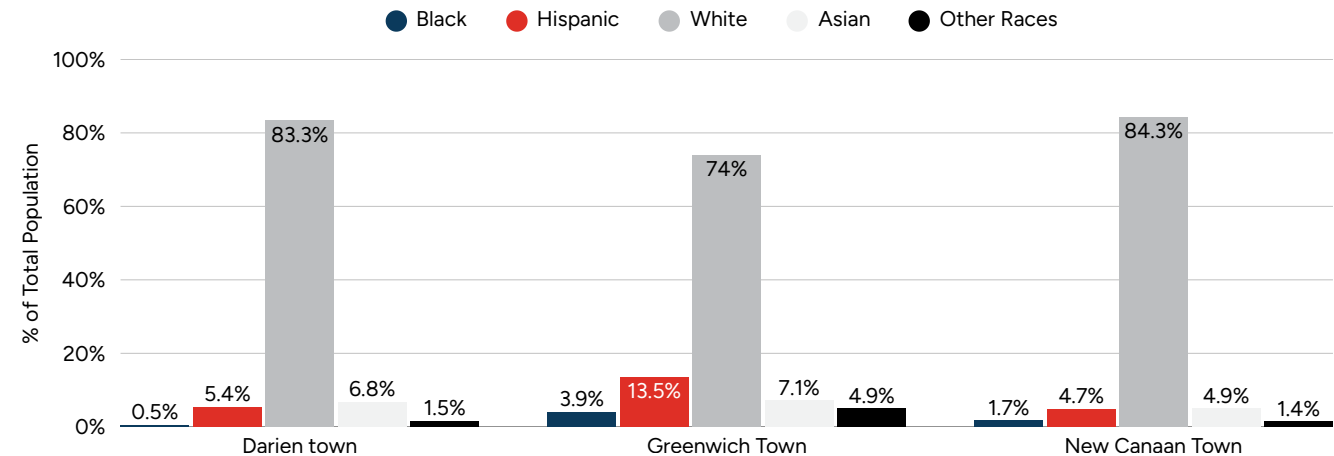
Racial Composition of Greenwich as Percentage of Population 2019-2023

Greenwich has historically been identified as a very wealthy community. However, among its peer communities it continues to stand out for its relative racial and economic diversity. Greenwich is in a strong position to engage with and build upon its existing diversity.



Racial Composition of Greenwich and Peer Communities

- The Greenwich population increased from 62,907 in 2019 to 63,525 in 2023, an increase of 1%.
- The biggest demographic change over this period has been in the racial and ethnic composition of the town.
- The Hispanic population has remained the second largest racial and ethnic group, accounting for nearly one fifth of all residents.(6) The Hispanic population changed slightly from 8,613 (13%) in 2019 to 8,603 (13%) in 2023.



(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.

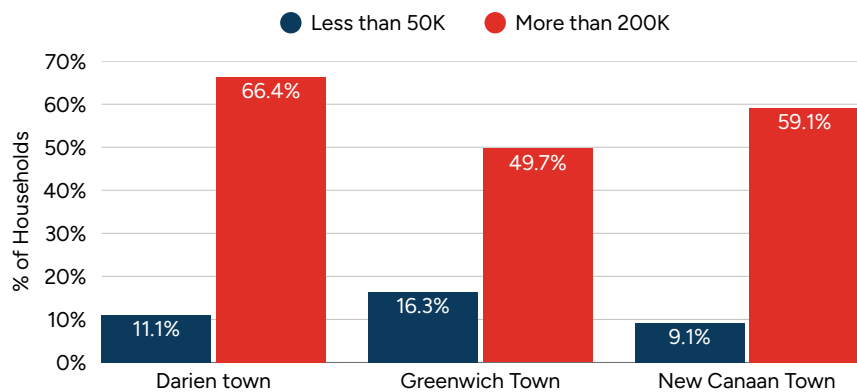
Spatial Distribution of Hispanic Population in Greenwich

While still a predominantly White community (74%), Greenwich has a much higher percentage of non-White residents compared to peer communities. In fact, the percentage of Hispanic residents in Greenwich has consistently been about double that of Darien and New Canaan. Byram, Belle Haven, Chickahominy, South Center, and Havemeyer have the highest proportion of Hispanic residents. These neighborhoods also tend to have higher numbers of Black and Asian residents.

Income and Poverty

Share of Households Earning more than \$200,000

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 extreme 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.



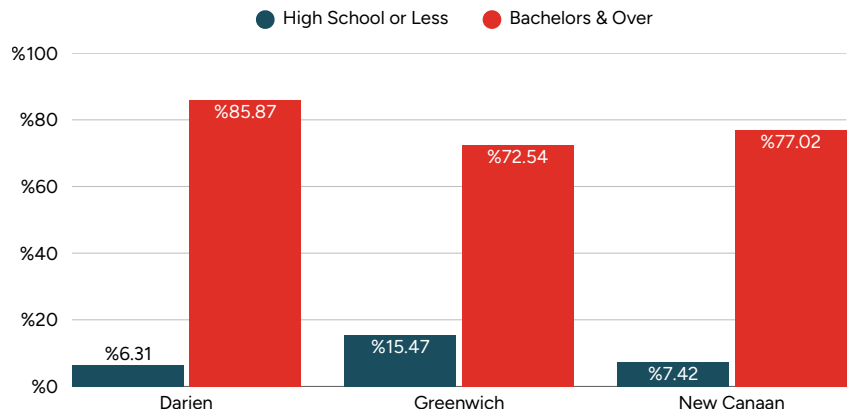
Income Gap

- The average annual household income in Greenwich is \$357,112, significantly higher than Fairfield County or Connecticut.
- In Chickahominy, South Center and Pemberwick the average annual household income is significantly lower, about half that of the Greenwich overall average.
- Sixteen percent (16%) of Greenwich households have annual incomes of \$50,000 or less, which is a decrease from 2019 when the percentage of households with 50k was about 20.3%.
- The annual income gap between the highest-income neighborhood (Belle Haven - \$665,905) and the lowest-income neighborhood (Pemberwick - \$170,651) 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

Educational Attainment in Greenwich and Peer Communities

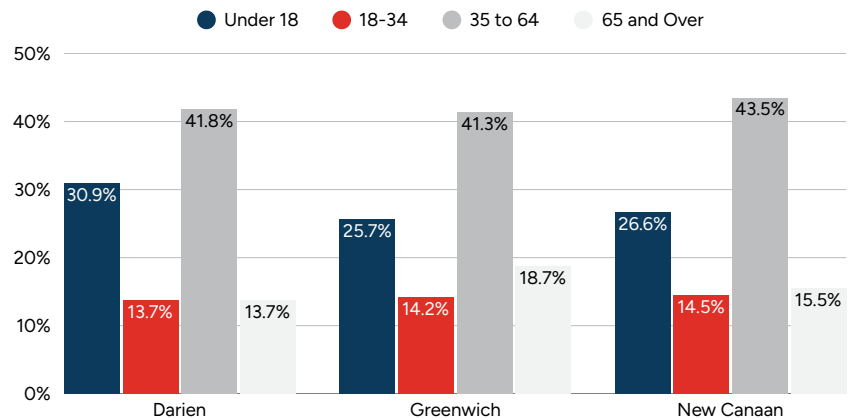
Nearly 72% of Greenwich residents hold a four-year degree or higher, reaching more than 80% in the areas of Belle Haven, Old Greenwich, North Center and Riverside. However, compared to peer communities, the share of the population that holds a high school diploma or less is greater. This conveys a significant educational attainment gap in the population, especially noting the spatial concentration of a lower educational attainment population in Byram, Chickahominy, Pemberwick and Glenville.



Age Distribution

Age Distribution for Greenwich and Peer Communities

Much like peer communities, the majority of Greenwich's residents are between the ages of 35 and 64, while about 26% of the population is under the age of 18 and 18% is 65 or older.



Basic Human Needs

In the 2020 Needs Assessment, basic Human Needs ranked as one of the two major categories on which residents placed the most importance. This category included issues such as affordable housing, nutrition/food security, equity, and financial resources. Housing was an issue on which residents and community organizations placed the most importance. This prompted the team to conduct a deep dive on housing security to fully understand the landscape and issue.

A clear gap between perceived importance (high) and belief that the need was being met (low), continues to be persistent within the town. However, a new regulatory landscape and the shifting attitudes in how these issues are addressed at the state and local levels present a fertile ground for new possibilities to address this issue. Housing security will be discussed further in our deep dive report section.

Nutrition, and more specifically food security, continue to be critical issues facing communities across the United States. Although it was not an issue focused on for this assessment, recent reductions in federal support programs have heightened concerns about food access in many communities. This is an issue that the Greenwich community is not immune to and remains an important area to monitor when assessing community wellbeing and access to essential resources

Housing

Greenwich's rental housing landscape reflects a community with relatively limited renter presence overall, but with clear geographic clustering and pockets of affordability. Renter-occupied units make up a smaller share of housing in Greenwich than in both Connecticut and the nation. However, when compared to peer communities, Greenwich has a notably higher proportion of renters. This renter population is not evenly distributed. Most of it is concentrated along the Route 1 corridor, where residential zoning supports higher-density housing. Neighborhoods such as Byram, Chickahominy, and South Center stand out, each containing nearly three times the town-wide share of renter-occupied units.

Affordability within the rental market is limited but varies significantly by neighborhood.⁽⁷⁾ Only about 10% of renter-occupied units in Greenwich have gross rents below \$2,000 per month.⁽⁸⁾ While affordable units are dispersed throughout the community, most of them fall within Chickahominy and South Center, where approximately 33% and 25% of rentals fall below this threshold. In contrast, lower-cost rental options are scarce in more affluent or lower-density areas such as North, Old Greenwich, and Belle Haven, where the share of units under \$2,000 are minimal to none.

Homeownership in Greenwich complements this pattern, forming the majority tenure but with a similarly uneven distribution. About 68.8% of housing units are owner-occupied, a rate comparable to state and national levels but lower than peer communities. Higher concentrations of owner-occupied homes are found in neighborhoods such as Belle Haven, Riverside, Old Greenwich, North, and Glenville, while areas like Byram, Chickahominy, and South Center, where renter presence is stronger, have notably lower levels of homeownership.

Overall, there is a pattern in which both renter occupancy, relative affordability and homeownership are closely tied to zoning and neighborhood characteristics, concentrating more attainable housing options in specific areas while leaving much of Greenwich with limited rental accessibility.

(7) 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 2025 state median income is \$124,600 and the area median income is \$148,900, so in Greenwich the state median income is used.

(8) See full report at www.GreenwichUnitedWay.org to view a map and dashboard depicting this information and concentration.

Figure: Housing in Greenwich

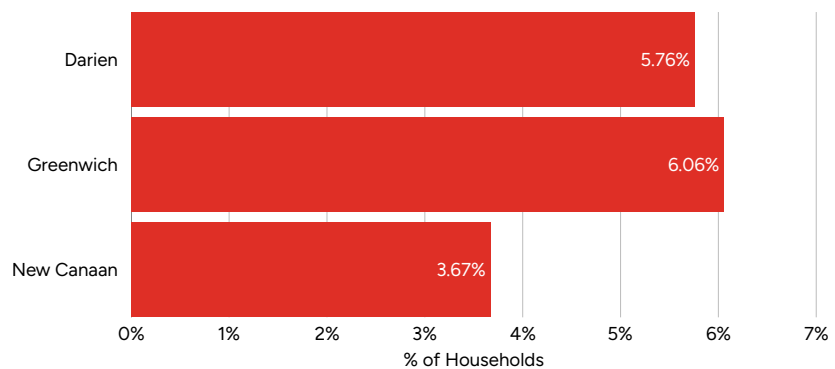
Percent of Residences Renter-Occupied	Percent of Households with rents over 40 % of Income	Percent of Residences Owner-occupied	Percent of households with mortgages over 40% of Income	Median Value of owner Occupied Residences
31%	23%	69%	16%	\$1,695,700

Housing cost burden among homeowners in Greenwich is notable, particularly given the town’s overall affluence. About 16% of owner households spend more than half of their income on housing-related expenses, including mortgages, taxes, insurance, and utilities. This share is higher when compared to peer communities such as New Canaan and Darien and is nearly double the national rate, indicating that even homeownership does not shield a portion of residents from significant financial strain. The burden is even more pronounced for renters, with 22.9% of households allocating over 50% of their income toward rent and utilities. This level is on par with or higher than the peer communities and is especially concentrated in neighborhoods like Byram and South Center. It is relevant to mention that this affects all neighborhoods in different ways. A neighborhood like Belle Haven, which has the highest average household income in town, still had 32% of its housing units (72 out of 224) experiencing some form of housing burden. This indicates that the issue can manifest differently across residents, households and communities. These elevated cost burdens underscore the challenges owners and renters face in maintaining affordability, often leaving limited income available for other essential expenses such as food, healthcare, and transportation.

Nutrition

Nutritional access and public assistance patterns in Greenwich reveal a relatively low level of need overall, but with clear disparities in both geography and service access. Approximately 4.4% of residents receive some form of public assistance, including programs such as SNAP, a share well below state and national levels. However, these households are not evenly distributed; they are concentrated in neighborhoods such as Byram, Chickahominy, and South Center. Despite this higher need, access to food assistance retailers is limited in some of these areas. For example, South Center, the neighborhood with the highest concentration of public assistance recipients, has only two SNAP-authorized food retailers, while areas like Riverside, Havemeyer, and Old Greenwich, which have relatively fewer residents in need, have a greater number of nearby SNAP retail options.

SNAP Beneficiaries and Eligible Population



A broader measure of potential need further highlights this imbalance. About 10% of Greenwich residents have incomes below 185% of the federal poverty level, making them potentially eligible for SNAP benefits. While this share remains lower than county, state, and national levels, it is slightly higher than in peer communities. The gap between those estimated to be eligible and those actually receiving assistance suggests that barriers such as limited outreach, awareness, or administrative hurdles may be preventing eligible households from enrolling. At the same time, some of this difference may reflect timing and measurement limitations within the data. Overall, the findings point to both geographic and informational gaps in food access and assistance utilization within Greenwich. Moving forward, a key consideration will be how to sustain this coordination to address long-term community needs.

Families and Children

This category covers issues affecting Greenwich residents across different stages of life, from childcare and public education to employment. In 2019, early childhood education was identified as a critical service for families in the town. In this assessment, it remains a primary focus of the research. Conversations with a range of stakeholders, including program directors, teachers, education consultants, caregivers, families, and parents, provided diverse perspectives on the needs within the early childhood education sector in Greenwich. While organizations have made progress in addressing access gaps, there is still a need for a deeper understanding of the landscape and underlying challenges. This issue is explored further in the deep dive section of the report.

Family vs Single Family Households

The share of family households in Greenwich is largely consistent with national and state trends. However, it falls below the levels observed in nearby communities such as Darien and New Canaan. North and North Center report lower shares of family households, with North Center having the lowest at 46.3%, compared to 72.7% townwide.

In terms of single-parent families, Greenwich has a significantly lower proportion than the United States, Connecticut, and Fairfield County, though it remains higher than Darien and New Canaan. At the neighborhood level, North, Havermeyer, Old Greenwich, and South Center have a higher share of single-parent households compared to the town overall. In contrast, Byram and Chickahominy have notably lower shares of single-parent households relative to the Greenwich average.

Education (K-12)

There is notable variation across Greenwich neighborhoods in the share of students enrolled in public versus private schools for grades 1 through 8. Byram has the lowest percentage of students enrolled in private school, followed by Pemberwick, Havemeyer, and Harbor, indicating a greater reliance on public education in these areas. At the high school level, enrollment patterns between private and public schools are similar to those observed in earlier grades at the town level.

Greenwich Public Schools are highly resourced and consistently rank among the top districts in the state. In 2018, the district served 9,099 students with a total budget of \$196.4 million, resulting in a per-pupil expenditure of \$21,672, the highest in Fairfield County. By 2023, enrollment in public schools was 8,456 students, with per-pupil spending rising to \$27,791, which is approximately \$5,700 higher than the Connecticut average. These sustained investments contribute to strong overall outcomes, including high graduation rates and performance on state accountability metrics. However, disparities persist within the system. Average test scores for Black and Hispanic students remain lower than those of White students across English, math, and science. Graduation rates for Hispanic or Latino students and students of two or more races are slightly below those of their White peers. Chronic absenteeism is generally lower than the state average, though it is higher among Hispanic or Latino students and students of two or more races. Disciplinary disparities are also pronounced, with expulsion rates for Black or African American students five times higher than those for White students. (9)

These inequities reflect what is often described as an “opportunity gap,” which highlights how differences in race, socioeconomic status, language proficiency, and access to resources shape educational outcomes.(10) Together, these factors contribute to persistent differences in achievement, college access, and long-term outcomes, underscoring the need for systemic approaches to address inequities across the district.

(9) See full report at www.GreenwichUnitedWay.org to view dashboard depicting this information from the Connecticut State Department of Education(edsight.ct.gov).

(10) See <https://conncan.org/publication/visualizing-educational-opportunity-across-connecticut-present-and-future/>

Employment

The unemployment rate in Greenwich, prior to the COVID-19 pandemic, closely mirrored rates in Connecticut and Fairfield County and was slightly lower than the national average. In 2023, the unemployment rate in Greenwich increased slightly to 5.6% but remained consistent with rates in the state, nation, and peer communities. At the neighborhood level, North, Old Greenwich, Chickahominy, and Riverside reported significantly lower unemployment rates compared to the town overall, highlighting localized differences in employment stability.

Employment patterns in Greenwich are largely concentrated in managerial professions, with more than half of residents working in these roles. In contrast, smaller shares of the workforce are employed in sales, service, transportation, and construction. These sectors vary widely across neighborhoods. Byram and Chickahominy have higher concentrations of residents working in service and construction occupations, and these neighborhoods also have higher shares of households earning less than \$50,000 annually, at 22% and 18%, respectively.

Conversely, North Center, Old Greenwich, and Riverside have the highest concentrations of residents employed in managerial professions. With the exception of Belle Haven, these neighborhoods also have the highest Average Household Incomes in the town, reflecting a strong link between occupation type and income distribution across Greenwich

Physical & Mental Health

This category covers issues affecting Greenwich residents across different stages of life, from childcare and public education to employment. In 2019, early childhood education was identified as a critical service for families in the town. In this assessment, it remains a primary focus of the research. Conversations with a range of stakeholders, including program directors, teachers, education consultants, caregivers, families, and parents, provided diverse perspectives on the needs within the early childhood education sector in Greenwich. While organizations have made progress in addressing access gaps, there is still a need for a deeper understanding of the landscape and underlying challenges. This issue is explored further in the deep dive section of the report.

Community Resources

To better understand the availability and distribution of human services in Greenwich, the research team utilized data from United Way of Connecticut's 2-1-1 program and developed visualizations to map service locations and provider details. In total, 52 agencies offer more than 318 service programs across the town. The most common service categories include health care, individual and family support, mental health and substance use disorder services, and basic needs. These services are primarily concentrated in neighborhoods such as South Center, North Center, Chickahominy, and Harbor, indicating a clustering of resources in specific areas of Greenwich.

Limitations: Future Research

We continue to learn and assess the census data landscape to support the spatial analysis of town data at the neighborhood level. As with NA2020, the construction of neighborhoods for NA2025 involved aggregating block group data. This time, however, we encountered many variables that have changed or are no longer calculated at the block group level, for example, data related to the senior population. There are several reasons for these changes in available data. (11) First, the data may not be produced for the selected geographic summary level. Second, minimum population thresholds may not be met. Third, the data may be suppressed or filtered for a specific geography to ensure confidentiality

(11) See <https://www.census.gov/data/what-is-data-census-gov/guidance-for-data-users/frequently-asked-questions/why-am-i-getting-the-message-data-for-this-table-is-unavailable.html>

and to maintain data quality, as small sample sizes in smaller areas can result in high margins of error.

We understand that these variables are essential to our assessment of the town's social services landscape. Moving forward, we will need to consider visualizing different geography levels of census data. As a result, a plan to focus on census tract data in connection to the neighborhood shapes, will allow for us to visualize the census tract data and position it within the context of the neighborhood boundaries. Therefore, enabling us to access a higher number of population specific variables from the census ACS tables.

The 211 database of agencies and service providers is a valuable asset to this report, and the work involved in collecting and maintaining this information is substantial. However, in many instances, the data collected by 211 is subject to specific inclusion and exclusion criteria.⁽¹²⁾ As a result, parts of the landscape may be overlooked, particularly when programs and services are not tied to an established agency, are not the main focus of the agencies, or are not in the 211 radar. While 211 provides strong coverage, some gaps still remain.

Future research should consider the assets and agency data not captured by the 211 database. Developing and maintaining a local database of agencies, services, and programs would provide on-demand access to information about the town's social services landscape and increase awareness of programs that may currently be overlooked by residents. It could also serve as a tool to bring organizations together, encouraging collaboration and information sharing. Much of this information already exists, but it needs to be compiled and streamlined for community residents to access.

(12) See <https://uwc.211ct.org/professionals/inclusion/#:~:text=INCLUSION%20CRITERIA,and%20human%20services%20in%20Connecticut;>

Deep Dive Reports

Mental Health

Introduction

Addressing behavioral health concerns (i.e., mental health and substance use disorders) is a significant priority across communities in the United States (US). Approximately 20% of U.S. youth and adults experience a diagnosable mental illness each year, while substance use disorders affect about 10% of adolescents and 17% of adults (CDC, 2025; SAMHSA, 2024). Despite this substantial need, nearly half of adults with mental illness and many adolescents do not receive treatment, and most individuals with substance use disorders also remain untreated (SAMHSA, 2024). These challenges have only grown over the past decade, with increasing rates of mental health conditions and substance use disorders observed prior to and during the Covid-19 pandemic (SAMHSA, 2024; CDC, 2023; Office of the Surgeon General, 2021). Consistent with national trends, local data from Connecticut reflect similar patterns, including increasing mental health needs and ongoing substance use concerns (Connecticut DMHAS, 2025).

The 2020 Needs Assessment identified behavioral health services as a key unmet need in the community. Survey respondents ranked counseling as the area with the greatest gap between need and available services, a finding reinforced by qualitative interviews that highlighted growing behavioral health concerns and the anticipated health impacts of social isolation during the Covid-19 pandemic. Survey respondents also expressed concerns about behavioral health stigma and the behavioral health needs of specific populations (e.g., youth), further emphasizing the need for accessible and targeted behavioral health services.

In general, Greenwich residents' concerns regarding behavioral health care and related issues are consistent with state- and national-level trends. However, behavioral health needs can vary substantially across and within communities, underscoring the importance of local data. Thus, the aim of this exploratory investigation was to better characterize current behavioral health needs in Greenwich by gathering diverse community perspectives. We employed a mixed-methods approach, including quantitative survey data and qualitative interviews, to explore both specific concerns (e.g., barriers to care, youth needs, stigma) and broader factors affecting the community.

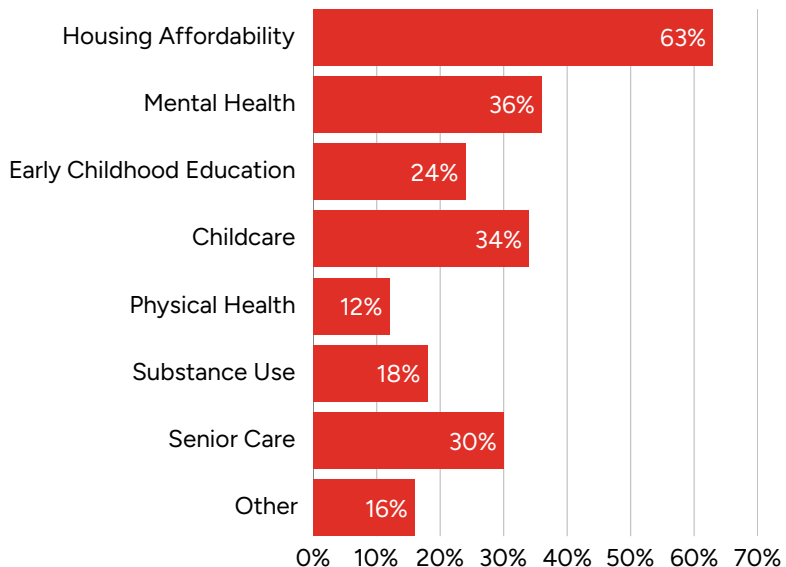
Survey Analysis

The mental health deep dive team analyzed online survey data on mental health and substance use using quantitative methods (i.e., descriptive and inferential statistics). Specifically, participants answered questions about service needs in the community, stigma, and personal mental health treatment and perceived affordability.

All participants were asked to select service categories they believed were not being met in their community (i.e., housing affordability, mental health, early childhood education, childcare, physical health, substance use, senior care, and "other"). Participants were instructed to select as many categories as they wanted to. Of 785 participants who responded to this question with at least one service category selected, 284 (36.2%) selected "mental health" and 139 (17.7%) selected "substance use." In terms of overall ranking, these percentages put mental health as the #2 highest rated need (behind housing affordability) and substance use as the #6 highest rated need.

Service Needs

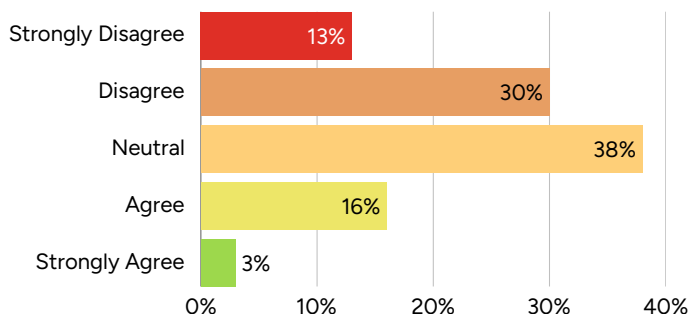
Figure: Perceived Service Needs



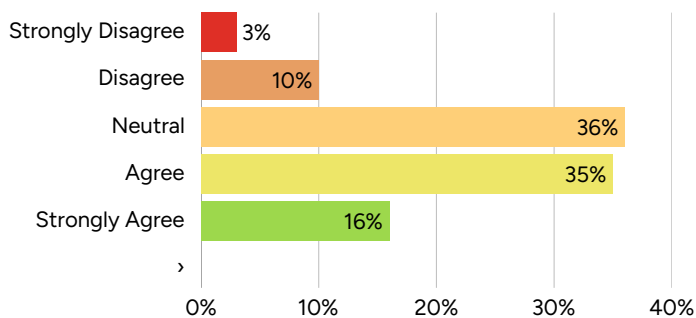
Stigma

All participants responded to two commonly used stigma items used in previous online surveys (Kobau et al., 2010). One statement was about a dangerousness stereotype (i.e., “I believe a person with mental illness is a danger to others”) and the other statement was about recovery belief (i.e., “I believe a person with mental illness can eventually recover”). Both statements were rated on a 5 point Likert scale, from “Strongly disagree” to “Strongly agree.”

Quantitative Stigma Findings - Perceived Dangerousness



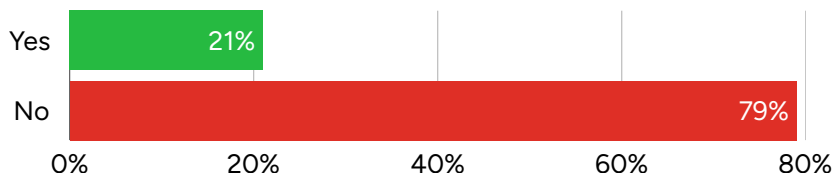
Quantitative Stigma Findings – Recovery Beliefs



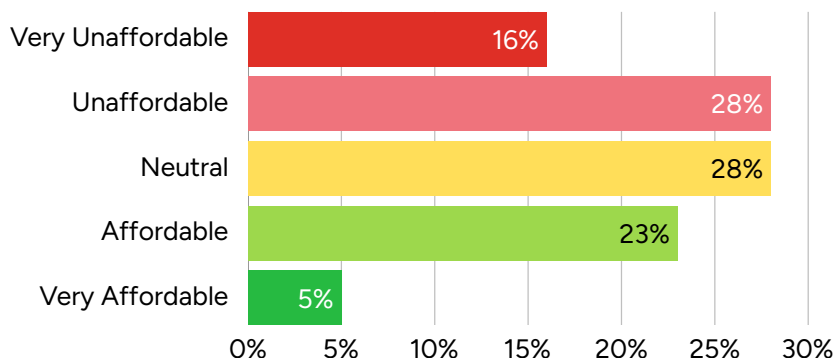
Personal Mental Health Treatment and Perceived Affordability

All participants also reported if they were currently receiving mental health treatment, broadly defined as therapy and/or medication management or a related service. A total of 152 participants (21% of the sample) reported currently receiving mental health services. These 152 individuals were then asked where their provider was physically located and their perceptions of the affordability of mental health services. Regarding physical location, most of this subsample reported that their provider was outside of Greenwich (57.6%), with some participants reporting receiving services in nearby states (e.g., New York) or engaging in teletherapy with an out-of-state provider. Regarding cost, participants rated the affordability of mental health services on a 5 point Likert scale, from “Very unaffordable” to “Very affordable.” Overall, participants rated affordability in the “Unaffordable” to “Neutral” range. Notably, when evaluating frequency data by each Likert option, approximately 44.1% of the sample rated services as Very unaffordable or Unaffordable, while only 28.3% rated services as Affordable or Very affordable (and 27.6% rated neutral).

Quantitative Personal Treatment Findings



Quantitative Treatment Affordability Findings



Qualitative Study

The mental health deep dive team conducted 14 interviews with 16 participants. Purposive and snowball sampling strategies were utilized; participants were stakeholders across sectors, including: residents, K-12 educators, non-profit leaders, town employees, and behavioral health providers. Thirty-minute interviews were conducted on Zoom, using a semi-structured interview guide. The recorded interviews were then transcribed verbatim and coded using a summative content analysis framework (Hsieh & Shannon, 2005). The following themes emerged from data analysis: *rich resources, ongoing needs, layered stigma, and innovations.*

Qualitative Analysis

Rich resources

Interviewees described a variety of available resources for mental health and substance use disorder treatment in Greenwich and nearby towns. Significant assets include: **K-12 staff**, including nursing and mental health providers at public elementary, middle and high schools; **staff from non-profits embedded at Greenwich High School**, including Kids in Crisis, Liberation Programs, Jewish Family Services, & YWCA; **resources available to residents through the town**, including: case management, police department knowledge of behavioral health resources, youth and elder-specific programs; **crisis services** through 2-1-1, Kids in Crisis; and **specialty behavioral health services** including inpatient/intensive outpatient for adolescents (Greenwich Hospital), IPV (YWCA), substance use disorder (Liberation Programs).

In addition to specific organizations and programs, interviewees noted increased availability of telehealth services and the reduction of mental health stigma following the Covid-19 pandemic. These factors have likely increased access to behavioral health services, particularly for children/adolescents and individuals without transportation.

Ongoing Needs

Despite some factors that have increased access, participants described a behavioral health landscape in which most agencies have **long waitlists**, **insurance does not adequately cover treatment** (particularly outpatient services) and many behavioral health providers have moved to private practices in which they **don't accept insurance**. Agency leaders describe challenges of **paying for psychopharmacologists** and **high turnover** of clinicians and interns. Additionally, there is a **lack of multilingual/multicultural clinicians**. Participants identified a need to increase the supply of affordable behavioral health services across the board, but particularly for **children/adolescents** and **older adults**, with a focus on prevention and chronic illness management (versus acute care).

Several participants also identified the **commercialization and normalization of marijuana** as an issue that is impacting adolescents. School-based providers are seeing more vaping, and there have been shifts in how parents and adolescents view marijuana.

Finally, many participants identified a need for **better coordination of care, resources, and "getting the word out"** about available services. Several individuals stated that providers were "siloes" and didn't routinely share information. However, the behavioral health system is not integrated and therefore it currently falls on individual providers, family members, or clients themselves to engage in care coordination. Finally, there were concerns that residents in Greenwich aren't aware of available resources

Layered Stigma

Although some participants noted a reduction in stigma related to mental health issues such as anxiety and depression post-Covid, other participants noted that **public stigma related to mental health and particularly substance use disorders remains high**. In addition to general behavioral health stigma, many participants mentioned an **additional layer of stigma related to socio-economic status** in Greenwich. Participants indicated that many residents feel the need to maintain an image of success due to prestigious jobs and high incomes. When asked what might reduce stigma, many participants indicated that talking more about behavioral health (e.g. education and awareness campaigns), increasing access to behavioral health treatment, and having survivors share their own stories would be helpful.

Innovations

Participants identified several innovations in behavioral health service delivery. One is **harnessing technology**. A participant shared that a text-based crisis line for adolescents is currently in development, as adolescents are generally more comfortable texting than speaking on the phone. Additionally, the organization is planning for the number to have a local area code, in order to further increase comfort and familiarity. Other participants identified **new collaborations for hosting and funding mental health services**. For example, some non-profits are planning or already have clinicians providing services in libraries and churches/other religious communities. Additionally, one organization is using philanthropic funding to supplement salaries for psychopharmacologists. Finally, another participant mentioned the **community cares collaboration model** in Stamford, Connecticut as a model in which multiple agencies and stakeholders come together to discuss issues impacting residents in the community and ways to better coordinate across sectors.

Qualitative Study

Sample Quotes to Illustrate Qualitative Themes

Rich Resources

"We do have different tiered levels of supports [in schools]... school counselors, a school psychologist, a social worker that are available for students.... There's also more targeted mental health services that are available in the school. There's a program called the Educational Wellness Center, that provides more specific support. There's the Affected School Solutions programs available for students who have more acute mental health needs."

"We do have different tiered levels of supports [in schools]... school counselors, a school psychologist, a social worker that are available for students.... There's also more targeted mental health services that are available in the school. There's a program called the Educational Wellness Center, that provides more specific support. There's the Affected School Solutions programs available for students who have more acute mental health needs."

Continued

Ongoing Needs

"And I think for some people cost is an issue. If insurance is not picking up. We see many more clinicians going boutique, and that that becomes more difficult."

"Waitlists are long in many of these programs."

"I think a population that we struggle to reach really is the older adult population. ...we need to be more involved with the local physicians. ...having our name and information with people who are actually... doing the referrals."

"The overwhelming theme is anxiety that...children and adolescents are just overwhelmed with life. ... They have very little distress tolerance."

Layered Stigma

"There can be some denial like, okay, well, I work on Wall Street, and I make all this money... there can't be anything wrong with my family, and this whole appearance, and keeping up with the Jones and there's nothing going on behind closed doors in our family. ...it's a lot about appearance sometimes."

"I think there's a large portion of trying to educate parents and families... There's still a huge stigma around mental health and asking for help, and knowing that we are here to support that."

Innovations

"When we've talked with kids, they like the idea of local. You know, when we said to the kids...talking about our texting line... should we get a 1-800 number? And they said, no, we want a 2-0-3. We want something that feels like it's home..."

"Involving the business community... or... the Chamber of Commerce. We don't typically involve them in public health stuff, but I think there's creative ways to do that..."

Discussion: Take-Aways

Service Needs

Overall, mental health was a highly rated need in the community (#2 overall in our rankings), with several participants specifically noting a need for more autism spectrum-related services. Substance use was also a highly rated need, with nearly one in six community members identifying it as a priority. The finding that higher-income groups were more likely to select mental health as an unmet need may reflect higher mental health literacy and mental health awareness in these communities, in addition to more concrete basic needs being met already for these folks (e.g., housing, food, safety). Thus, investing in mental health literacy campaigns and outreach specifically targeted to lower-income neighborhoods may be helpful. Relatedly, opportunities and programming that allow economically disadvantaged residents to identify and address mental health needs within the context of other competing basic needs may be particularly needed. The association between selecting mental health as an unmet need and selecting substance use as an unmet need suggests the potential power of co-located services, as well as integrated messaging and stigma reduction around mental health and substance use (e.g., mentioning mental health support in SUD prevention work; screening and supporting substance use in mental health-related campaigns; more interdisciplinary partnerships; etc.). Additionally, qualitative data suggest that there is a need for better coordination of services. A potential solution is the creation and funding of care coordinator positions in schools, council on aging, and town offices.

Stigma

The gold-standard stigma reduction practice, “contact”, along with education, is highly recommended. Having contact with a stigmatized group (e.g., hearing a lived experience story from someone who has lived with mental illness) can significantly reduce stigma and increase community acceptance. This type of intervention can come in the form of local panels or short videos of residents or others sharing their stories of recovery, which can take place in schools, libraries, or at other community events. One formalized mechanism for sharing stories is the Human Library project [<https://humanlibrary.org/>]. Furthermore, educating community members about high recovery rates and low rates of dangerousness is important, as (a) these types of stereotypes and beliefs are often interrelated and (b) educational attainment was associated with lower stereotypes in our sample. This community education could also be provided in conjunction with NAMI and its evidence-based programs: <https://namict.org/>, or by local mental health professionals or teachers/professors (e.g., in health education or mental health fields). These collaborations may further enhance and formalize community connections to local mental health services and educational institutions.

Personal Mental Health Treatment and Perceived Affordability

Based on our findings, targeted outreach to under-served groups (specifically, non-white communities, men, and older adults) may be beneficial to reduce potential treatment gaps. This may include culturally responsive mental health and stigma reduction messaging and outreach in specific settings (e.g., senior centers), preferably via campaigns that explicitly address concerns in these groups and use speakers/messengers who identify with the target groups. Common barriers for these groups should also be addressed (e.g., insurance and financial concerns, but also inequities beyond insurance and socioeconomic status – such as perceived cultural fit of services, masculinity norms, transportation and scheduling issues). In qualitative analyses, several participants suggested that funding for outpatient mental health services such as individual therapy, group therapy, and medication management should be prioritized. Regarding specific Greenwich neighborhoods, there are neighborhoods with lower service use (e.g., North Center, Riverside) that may particularly benefit from informational events and partnership with local institutions to enhance treatment use. Further research in these specific neighborhoods may also elucidate more specific behavioral health treatment needs and barriers to care

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Early Childhood Education

Introduction

Nationally, the early care and education system has undergone many challenges over the past 5 years particularly during and after the Covid-19 pandemic. Programs and services have been reduced and in Greenwich along with many communities across the nation, the greatest gaps in services can be found in infant/toddler care and preschool special education (Child Trends, 2023). The 2020 Needs Assessment indicated that early childhood education programs and services were deemed expensive and difficult to access. A deeper dive in this 2025 report may provide further insights to inform strategies to address these challenges.

Responses to a survey distributed town-wide in 2020 as part of the community needs assessment, suggested that there were limited affordable childcare options available in Greenwich and residents believed that teacher compensation was low (GUW Executive Summary, 2021). These findings are significant because adequate, affordable, accessible, quality childcare has been consistently linked to long-term social, economic and educational outcomes for children and families for decades (Flood et al., 2022).

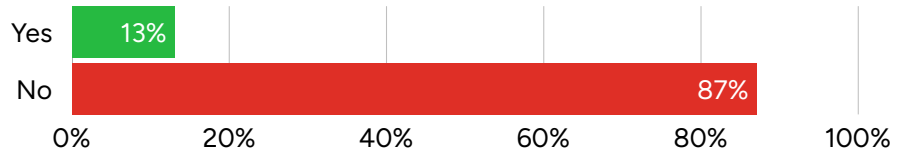
The aim of this exploratory investigation was to identify early childhood education (ECE) needs from the perspectives of various stakeholders (i.e., program directors, teachers, education consultants, caregivers, families and parents) in the Greenwich community. The interviews conducted, analyzed and described in this report represent an attempt to take a deeper dive into examining perspectives of Greenwich residents about the accessibility, affordability and quality of infant-toddler and preschool programs in the town of Greenwich.

Survey Analysis

In order to collect demographic and descriptive data about the number of families utilizing ECE services and their attitudes about the services, relevant questions were included on the community survey conducted as part NA2025.. According to survey results, 693 people completed the early childhood section of the survey. Of those 693 respondents, 93 (13%) reported having a child who was currently enrolled in an ECE program. About 18 (19%) reported having a child who was enrolled in a preschool program and required special services due to having a disability or a developmental delay. Over half 49 (53%) of respondents reported using a childcare provider in Greenwich, while about 43 (47%) did not.

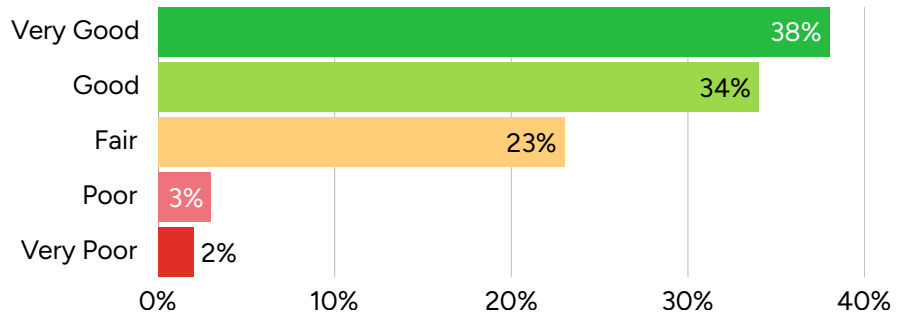
Quantitative Findings

Families in Greenwich with a Child Enrolled in an ECE Program



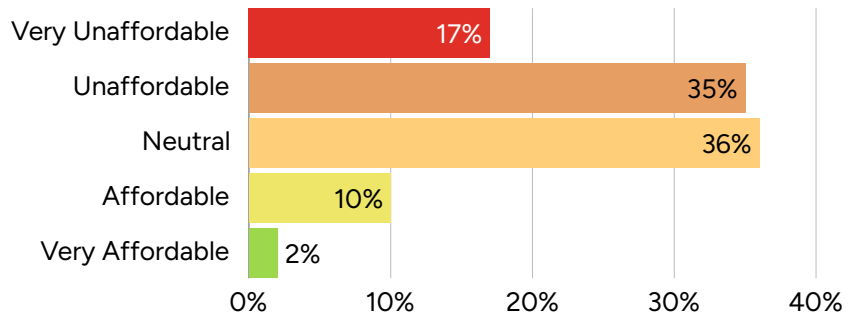
Perceived Quality of ECE Programming-Participant responses on a Likert Scale

With regards to the quality of ECE programs in Greenwich, participant responses on a 5-point Likert scale indicated that the majority felt the quality of early childhood education programming in Greenwich was either “very good” or “good” at 38% (n=35) and 34% (n=32) respectively.



Perceived Affordability-Participant responses on a Likert Scale

When probed about the affordability of ECE programming, over half of respondents reported that early childhood education programming was either “unaffordable” or “very unaffordable” (52%, n=48) while about only 2% (n=2) of participants reported early childhood education programs to be “very affordable.”



Qualitative Study

Preliminary conversations with leadership in preschool and infant-toddler programs, the public school system and the local early childhood collaborative helped guide recruitment efforts. Recruitment outreach was conducted through flyers, emails and word of mouth. Convenience and snowball sampling yielded a total of 14 individual, semi-structured interviews. Participants were four early childhood education program directors, early childhood education teachers and one paraeducators paras, five administrators and consultants from Greenwich Public Schools and four parents of children enrolled in an early childhood education program. The interviews lasted for a maximum of 45 minutes and included items probing for assets and strengths of ECE programs in the community; barriers to affordable, accessible, quality early childhood education and childcare; and the relationship between early childhood education and childcare programs and the families using them. Interviews were scheduled via email and conducted and recorded on Zoom.

Illustration of Central Qualitative Themes

Transcribed interview responses were read closely and coded for central themes. Four central themes were derived from qualitative coding informed by a grounded theory approach (Charmaz, 1983): affordability complicates care options for families, accessibility gaps in part-day vs. full day programming and special education services, assets attracting families to Greenwich and quality of early childhood education programs. See Figure 1. for an illustration of themes.

Affordability and Family Options
Accessibility Gaps in Part-Day vs. Full-Day Programming and Special Education Services
Assets Attracting Families to Greenwich
Quality of Early Childhood Education
Needs/Challenges
Relationship with Families

Qualitative Analysis

Affordability and Family Options

All respondents, regardless of stakeholder position, (i.e., teacher, para, administrator or parent/caregiver) agreed that affordability of early childhood programs was a primary concern for families residing in Greenwich across all socioeconomic strata. Respondents who were parents and caregivers of children enrolled in an early childhood education program cited childcare as one of their largest expenses along with the cost of housing, transportation and groceries. Even in dual-income, more affluent households, respondents reported appearing to have a lot of money “on paper” but feeling economically stressed each month after paying for all living expenses.

Families with more modest incomes reported higher levels of financial strain and claimed that, although scholarships are provided by community philanthropic organizations and state-funded initiatives, many families fall through the cracks due to lack of information about how to apply for scholarships or earning income that is just above the financial threshold to qualify, yet their income is insufficient to meet the standards of living in Greenwich.

Early childhood program administrators and staff also shared concerns about ECE program affordability for families. A representative of an infant-early childhood serving agency who provides early childhood programming for close to 90% of Greenwich families with low income, describes Greenwich as a “tale of two cities” in their reflections about the growing wealth inequality in the town. For example, teachers may have a priority spot for their child in their program of employment, but aren’t offered financial support making it challenging to afford quality childcare while working.

Finally, there was consensus among early childhood program teachers and paraeducators (paras) regarding their compensation being insufficient to meet current standards of living. Working multiple jobs to make ends meet was commonly reported and, even teachers working for well-resourced programs that paid relatively well, conveyed the sentiment that compensation was not commensurate with the education and training required for the job or with the current cost of living.

Accessibility Gaps: Part-Day vs. Full-Day Programming and Special Education Services

Although there was consensus across all respondents that Greenwich offers a wide range of diverse early childhood programming, gaps in accessibility to full-day and special education programs were cited. Parents, teachers and program administrators agreed that the demand for full-day, early childhood programs exceeds the supply. Working families usually need childcare coverage that spans the workday. Interview respondents who were working parents reported relying on aftercare programs, an additional childcare expense, or making arrangements with family when possible.

With regards to special education programming, Greenwich Public Schools administrators revealed that, although they continue to strive for and are regarded as providing responsive, high quality special education intervention to resident families from pre-K to grade 12, service delivery challenges have intensified since the Covid-19 pandemic. Increased mental health conditions in school-aged children and developmental delays including speech, communication and activities of daily living in very young children were identified as the most common challenges presenting in the classroom.

Furthermore, in some cases, families need more hours of intervention than can be delivered within the special education system. This can be a financial challenge for families who may make too much income to qualify for subsidized services, but do not earn enough to support private therapeutic services that could benefit their child. Finally, although not reported by the majority of interview participants, one public school administrator shared concerns that more affluent families may be at risk of engaging with predatory practitioners to meet their children’s developmental and educational needs due to lack of information and desperation to help their child.

Assets Attracting Families to Greenwich - No Visuals / Figures

All interview respondents agreed that Greenwich is a safe, aesthetically pleasing, resource-rich town that combines small-town community charm with access to a major city. One major asset of Greenwich that interview respondents identified was the town's public school system. The educational system from pre-K to 12 was highly praised by interview respondents. In fact, two parents cited the reputation of the Greenwich public school system as a major motivator for moving there to raise a family.

Additionally, participants whose children were enrolled in preschool special education programs reported being highly satisfied with the services their child received. As noted in the previous section, Greenwich Public Schools administrators cited challenges in the service delivery system that may complicate community perceptions about special education services. Participants who were parents or caregivers of children enrolled in childcare or ECE services also cited the quality of early childhood programming and services as an asset of the Greenwich community.

Quality of Early Childhood Education Programs

Overall, the majority of interview respondents, regardless of whether they were a parent or caregiver, teacher or administrator, reported that the ECE programs in Greenwich were high quality, based on evidence-based curricula, and nationally accredited. Respondents noted that parents had a selection of program philosophies ranging from Montessori to Reggio, teacher-led to child-led, as well as public special education preschool programs that offered integrated classrooms with typically developing peer role models. Interview respondents agreed that this diversity in programming allowed families to choose programs based on their individualized needs.

Teachers who participated in interviews cited their professional preparation and training, supportive program leadership styles that fostered trust in the autonomy of teachers, having access to resources and materials to run a creative stimulating classroom, and positive parent/family relationships characterized by consistent communication and classroom participation, as key elements of high quality in their respective ECE programs. However, most teachers and program administrators noted that program selection was closely tied with how well-resourced families were and the availability of scholarships for families with financial need. Hence, the more affluent the family the more likely it would be that they could select their first choice of program.

Interview participants who were parents, and also identified as being economically stressed, revealed that due to the costs associated with ECE programs and childcare, they did not always feel like they were able to enroll their child in programs that were their first choice. In fact, two families cited challenges with program communication and high staff turnover where their children were enrolled. They expressed their concern that these challenges compromised program quality as well as their child's day to day experience. However, due to affordability and the need to maintain full-time employment, these parents felt they had little choice in continuing to have their children enrolled in their current programs despite their moderate dissatisfaction.

Early Childhood Table 4. Sample Quotes Illustrating Qualitative Themes

Affordability and Family Options
<p>"We're both now making a lot more than we did when we started our career so we can afford our lifestyle. We still feel strapped for cash all the time."</p>
<p>"So yeah, it looks great on paper that me and my husband make all this money, but you're not asking me why I need financial aid."</p>
<p>"So yeah, it looks great on paper that me and my husband make all this money, but you're not asking me why I need financial aid."</p>
<p>"There don't seem to be a lot of solutions for good daycares that are close enough to where you work or live, that are affordable and consistently like what you're saying over time have good care."</p>
<p>"This town, deceivingly, does have very... it does have a lot of low-income families."</p>
<p>"Benefit-wise for the teachers, they don't provide free tuition for their teachers' kids."</p>
<p>"I don't work just preschool, I work, like, two other jobs as well."</p>
Accessibility Gaps in Part-Day vs. Full-Day Programming and Special Education Services
<p>"You know, medical, you're working until 4.30, 5 o'clock at night, and the daycare he was in, albeit very expensive, they went until 5.30 at night, where preschool only goes to 2 or 2.30."</p>
<p>"Right now we have a shortage of paras, and it makes managing the classroom harder."</p>
<p>"Parents feel stigma because of pressure and social norms. It can be very competitive when people are concerned with appearances and parents may be purchasing services of so-called experts while having a lack of information."</p>
<p>"So it wasn't just the city, but it was like the color and flavor of what feels like almost a mini a Mini city, and then, in addition, on top of my husband's list, was to be in a more traditional, normal suburban home."</p>
Assets Attracting Families to Greenwich
<p>"We always heard that Greenwich public school system was pretty good. And then we just stay because of it, and then I usually work in... I have to commute to New York City to work."</p>
<p>"I love how we have a director who is very... like, he's there for guidance, but he's very hands-off, he's not micromanaging us, he's there if we need help. And he gives us so much trust."</p>

Continued

Quality of Early Childhood Education
<p>"I appreciate there's so many checks and balances like at the centers that I've liked. So you know. Sure you have the lead teacher. And then there's 1 or 2 subs or floater teachers, but also in the programs that I've liked, particularly this one. They go to like music, and they go to library, and they move around the building, and the directors are always there. I think a trademark of the centers that have worked for me."</p>
<p>"We have a tremendous professional development here."</p>
<p>"Affordability-wise, I think some families do struggle, some families can handle it."</p>
<p>"And then, because of affordability, to be able to apply, like, to care for kids and get in a generic way, to be able to get a little bit of financial aid. But like I said, we didn't have a choice. The options are extremely limited."</p>
<p>"I think you could ask any parent, I don't know if you'll deal with it, if you have kids, but I don't think that nobody is happy in dealing with daycares."</p>

Discussion: Take-Aways

Affordability

Affordability of ECE programming and childcare was identified as a central issue among interview respondents. There was consensus that childcare and ECE programs are unaffordable for the majority of Greenwich families. High cost of housing, daily expenses, limited eligibility for financial aid, and lack of information about financial aid were cited as contributing factors. It is important to note that, although interview respondents perceived more affluent families to have more choice when it comes to selecting ECE programs, respondents who were parents from more affluent backgrounds also expressed feeling economically strained due to childcare and ECE program expenses.

Accessibility Gaps

At least half of interview respondents, including parents and early childhood program staff or administration, reported that there are not enough full-day ECE and childcare program options available in Greenwich. This gap appears to be felt more sharply in families where both parents are employed full-time. This dynamic is not unique to Greenwich. In fact, gaps in after school programs from pre-K through elementary school are common in communities across the United States as traditional school hours are not structured to be compatible with typical workday hours (Child Trends, 2023). Furthermore, availability of funding and resources to support full-day and after care funding varies according to local politics and legislation.

About one quarter of interview respondents cited staffing, particularly of paras, acuity of developmental and social-emotional needs in young children, and parental concerns (i.e., knowledge and understanding of child needs and denial about developmental concerns) as challenges complicating classroom dynamics in preschool special education programs. The Covid-19 pandemic was also identified as a precipitant of teachers and paras leaving the ECE system and the increase in prevalence and intensity of developmental and behavioral concerns evidenced in young children entering preschool classrooms. This trend is also representative of challenges impacting ECE systems and preschool special education programming at the national level (Flood et al., 2022).

Assets and Quality

Almost all interview participants perceived Greenwich to have many assets in terms of resources, safety, aesthetics and educational programming. Overall, respondents perceived Greenwich to be a “family-friendly” town. A small number of interview participants (mostly early childhood teachers) stated their belief that there were enough resources in Greenwich to make ECE affordable for all. All interview respondents agreed that Greenwich boasts an abundance of high quality ECE programming even if all resident families are unable to access those services equitably.

This examination of community perspectives about the affordability, accessibility and quality of early childhood education programming in the town of Greenwich was exploratory in nature.. The viewpoints of interview participants may not be representative of all families residing in Greenwich who are engaging with ECE. However, the insights and themes derived from the interviews may illuminate gaps and inform strategies to improve ECE for all residents.

Future research could include a more systematic investigation to assess the number of families seeking ECE services relative to the number of open slots in infant/toddler, pre-K and pre-school special education programs. This investigation could also include spatial analysis to explore any gaps in location of services relative to areas of highest need. Furthermore, deeper examination of how socioeconomic status influences access to high quality ECE programs would provide more depth and understanding to the affordability challenge that was cited by interview participants.

Finally, more culturally relevant, community-based recruitment efforts aimed at engaging families who may not traditionally participate in needs assessment data collection due to economic, language, immigration status, general mistrust or cultural barriers should be considered to ensure that the needs and concerns of Greenwich residents with regards to ECE access, affordability and quality, are more broadly represented.

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HOUSING

Introduction

Housing has long been both a significant community need and intractable political and logistical problem in Greenwich. The emotional, ideological, and economic valence of the issues surrounding housing both demand new approaches, and also make enacting change very difficult. Our work, based on a community survey and interviews with residents and key stakeholders, as well as a qualitative analysis of Planning and Zoning and Affordable Housing Trust Fund meeting transcripts from 2022-2025 highlight three key challenges: addressing affordability, need for transitional and workforce housing, and the changing regulatory environment.

Housing affordability was one of the key community needs identified in the 2020 Needs Assessment, both in the community survey and in the qualitative interviews. Five years later, the salience of housing has not eroded. In the community survey, slightly more than 57% of respondents indicated that they thought housing affordability was an unmet community need in town, far above all the other options. In our interviews with residents and stakeholders, we also saw evidence of how large the issue looms in their lives and their ideas about the challenges that the town faces.

The housing challenges facing Greenwich are by no means unique, or new. In many ways, suburban communities have been dealing with the same set of problems around affordability, availability, and access for the past half a century. Whether the town level is the appropriate scale at which to tackle these challenges, given similar problems across the region, is at least an open question worthy of exploration. The changing regulatory landscape, and the shifting attitudes in how they can and should be addressed at the national, state, and local levels, present opportunities to frame out new approaches to what have been intractable problems.

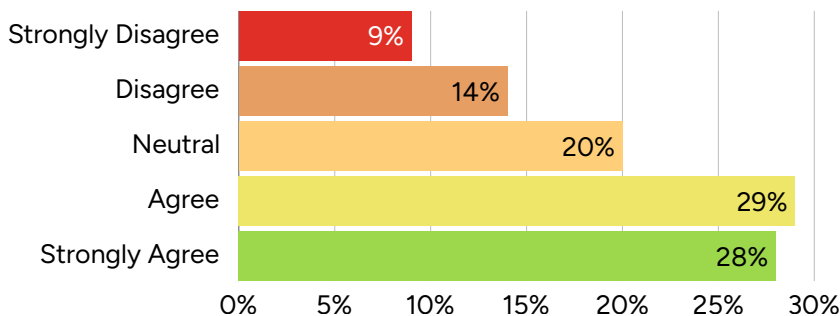
Survey Analysis

In the community survey, we asked people to respond to three specific statements focused on housing. First, we asked them whether they agreed or disagreed with the statement that: 'Rent, mortgage, taxes, utilities and insurance for housing is a significant burden for my budget.' Out of 786 respondents that answered this question, 451 (57%) either agreed or strongly agreed. Renters were much more likely to agree with this statement compared to homeowners, and they were much more likely to have a stronger agreement. Similarly, lower income residents were much more likely to agree with the statement as well. However, even among the highest income group (those with household incomes above \$300,000 a year), about 34% of respondents (78 out of 227) still reported being burdened by housing costs.

Quantitative Findings

Housing Burden - Self

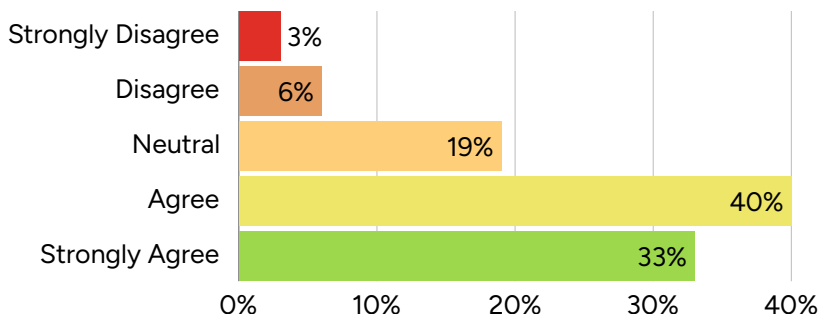
Rent, mortgage, taxes, utilities and insurance for housing is a significant burden for my budget.



Our second question, intended to capture respondents' perceptions of the community's housing burden, asked them to react to the statement: 'Rent, mortgage, taxes, utilities and insurance for housing is a significant burden for other people living in Greenwich.' Out of 793 people that responded to this statement, 576 (73%) of them either agreed or strongly agreed. The size of this majority indicates that residents are highly aware of the problems that housing affordability poses in the town and perhaps explains the strong sentiments they have about the unmet need for housing noted above.

Housing Burden - Other

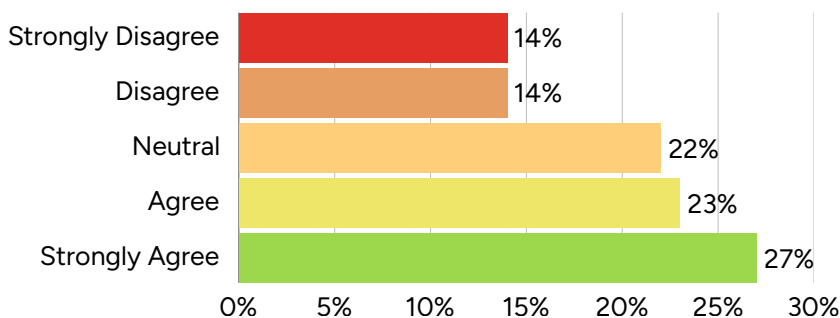
Rent, mortgage, taxes, utilities and insurance for housing is a significant burden for other people living in Greenwich.



Finally, in an effort to understand the sentiments residents had about one of the increasingly prominent ways to address affordability, we asked them to react to the statement: 'We should build more housing in Greenwich to make it affordable.' Four hundred (400) of the 796 people that answered the question indicated that they agreed or strongly agreed with the statement (50%). Support for building more housing was only slightly lower among homeowners (44%), and the highest income respondents (48%). This level of support indicates that there is an appetite in the community for addressing housing problems in new ways.

Support for building more housing

We should build more housing in Greenwich to make it affordable.



Qualitative study

At the same time the survey was being fielded, we collected public transcripts from the Planning and Zoning and Affordable Housing Trust Fund meetings since 2022, as well as the documents that accompanied the meetings. We coded these transcripts and documents thematically, trying to identify common issues that came up with regard to affordable housing development in the town. Beginning in October 2025, we also started to interview residents and stakeholders about housing issues. We initially recruited six residents who had indicated their willingness to talk about housing through the community survey. We then recruited three more residents by getting our initial interviewees to refer us to their acquaintances (i.e. snowball sampling). The interviewees were offered 25\$ gift cards for their time. We also interviewed two housing stakeholders in town. Half the interviews were recorded, while the other half were not based on the requests of the interviewees. We transcribed the recorded interviews, and took extensive notes on the unrecorded ones. Transcripts and notes were coded thematically to identify issues that came up most frequently.

Qualitative Themes

Affordability
Transitional and Workforce Housing
Regulatory Landscape

Qualitative Findings

Affordability

Across all twelve interviews and the documents reviewed, one of the most persistent themes was a universal awareness of the unaffordability of housing in Greenwich. Long-term residents looked back on the circumstances that enabled them to move into town earlier in their lives and said, in similar circumstances today, Greenwich would be out of reach for them. More recent residents unanimously mentioned how big a burden housing was in their budgets. One interviewee mentioned how buying a house in Greenwich four years ago had basically taken all of their resources, and they were foregoing a lot to continue making the mortgage payments. In the documents we reviewed, affordability concerns are raised by all parties – even community members who oppose specific projects for development often acknowledge the affordability problem in their remarks.

Concerns over affordability are well-founded in empirical data. At the end of 2025, the median home sale price in Greenwich was \$2.6 million, representing almost a 10% increase compared to December 2024 and a staggering 120% increase compared to pre-pandemic December 2019 (Redfin 2026). Sale inventories remain low, homes sell rapidly, and often at prices over the asking price. As one of the residents put it to us, being able to buy a house in town at all, independent of the price, feels like a miracle for many people. The renters we interviewed talked about how anxious they were about being able to afford rent when their contract would be up next year.

A tight and appreciating housing market could be seen as a positive thing for the town. It allows current homeowners to build wealth, allows the town to expand its tax base to meet community needs without the need for extensive compromises, and ensures relatively easy access to financing for purchases, repairs, etc. However, as many communities around the country have been finding out over the last decade, there are also significant negative consequences to such a housing market. In addition to creating significant barriers to entry, especially for renters, high and increasing home prices create significant problems related to the overall community well-being, which we explore below.

Transitional and Workforce Housing

The impacts of housing on residents' lives goes beyond financial realities. Residents' access to critical resources and services, as well as their ability to be a part of the social life of the community, is frequently bound up in their ability to secure and pay for housing. In our interviews, residents were highly anxious about being able to weather life events that cause housing instability and a few of them, along with stakeholders, talked about the fact that large numbers of people working in Greenwich cannot afford to live there. Both of these concerns illuminate problems of affordability as well as the social burdens of living in an unaffordable community.

One resident we interviewed had recently lived through a house fire that had damaged her condo along with multiple other units. She talked about her deep anxiety about being able to buy another place in order to stay in town and remain near her extended family. Another resident talked about a neighbor who was going through divorce and how the already stressful period in their lives was made worse by trying to figure out how long their children could stay in the school district, given that their individual incomes would not allow them to afford housing in town. Finally, almost half of our interviewees talked, and often nervously laughed, about their prospects of being able to retire and stay in Greenwich, since finding housing that can meet the needs of seniors and fit their budgets is very difficult. These narratives point out that residents are keenly aware of the fact that the lack of housing variety (especially smaller, lower maintenance apartments with accessibility improvements), and unaffordability of housing makes their positions in the community fraught and the community itself brittle.

In two of the interviews, residents were concerned that people working in town, specifically in healthcare, could not afford to live there. We heard similar concerns in our stakeholder interviews, despite a number of programs intended to increase workforce housing in town. Similar concerns were noted in the 2020 Needs Assessment. Lack of affordable workforce housing in town, in addition to burdening workers with longer commutes, also creates issues with attracting and retaining workers, and most importantly, fostering a sense of community and belonging. Existing programs to offer workforce housing, both the Moderate Income Dwelling Program and the housing offered for educators by private schools, certainly help the members of the workforce who can secure them. However, the number of units available is fairly limited.

Qualitative Findings

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The Regulatory Landscape

In Connecticut, and in Greenwich in particular, discussions of housing and affordability have long been centered around state-level regulations and legislation. In the late 1980s, following a decades-long national debate on public housing, Connecticut adopted Connecticut General Statute 8-30g. This law aimed to foster mixed-income housing development given the well-documented problems that income segregated public housing had created across the country. In towns where “affordable” housing (defined as housing that receives financial assistance from a government program for low- and moderate-income housing, receives money through the Housing Choice voucher program, or has at least 30% of its units deed-restricted for lower-income residents) is less than 10% of the housing stock, 8-30g has made it possible for developers to use an appeals procedure to overcome local zoning restrictions.

This law has been controversial ever since its inception because it dilutes local control over housing development and amendments and proposals for amendments have been a part of the housing discussion every legislative session (Carroll, 2001; Tondro, 2001). Towns have often slow-walked the development of their affordable housing plans, under-invested in necessary infrastructure, adopted zoning practices that make development increasingly difficult, and local politics has frequently focused on obtaining moratoria from the consequences of not meeting the affordability requirements (Chapple, 2020).

Over the last few decades, Greenwich’s approach to housing development has been primarily a defensive one as well, where maintaining the town’s “character,” has been the a defining “goal” or “principle” of the town’s planning documents for many decades (Greenwich Planning and Zoning Commission, 2009, 2019, 2021, 2023). The stable population of the town (and the barely growing housing supply) over the last half century, despite significant demand people have for living in Greenwich, is additional evidence of this posture.

In development applications we reviewed, as well as the 2022 Affordable Housing Plan, the repeated concerns around inadequate infrastructure (public water and sewer systems) and zoning regulations (parking spaces and traffic) appear to be the primary reason for rejections. These are, of course, very appropriate concerns for review in any application. However, the pattern of rejections using these concerns, which stretches further back than the 2020-2025 period we reviewed in this study (Greenwich Time, 2016; Turiano, 2017), also reflect decades of underinvestment in these areas, which has created a vicious cycle in which new development is almost always either prohibitively expensive due to the need to mitigate these infrastructure issues or can be simply denied because the issues cannot be fixed within the scope of one development project.

Even the development of the Affordable Housing Trust in 2021, while itself innovative, is evidence of a significant tension between the recognition of the problems of affordability and the desire to keep denser development to a minimum. The Trust has thus far aimed to incentivize developers going through the 8-30g appeals process to build fewer overall units by increasing the percentage of units that are deed-restricted above the mandated minimum of 30% or changing the classification of their applications to government-assisted, which allows them to charge higher rents in “affordable units,” in order to reduce the size of proposed development. Similarly, the development of “inclusionary zoning” in the same year, which mandates below-market-rate units in multi-family developments, certainly shows a commitment to increasing affordability. On the other hand, there has been consistent pushback from developers who have consistently asked to pay a fee in lieu of including affordable units in their projects or have tried to concentrate affordable units in specific parts of their projects.

The adoption of HB 8002 in November 2025 represents a potential sea-change in housing policy in the state and, along with institutional changes in Greenwich, it represents an opportunity for a new approach to housing in town. The new law changes three fundamental things: 1) the focus on affordability is abandoned in favor of pushing for more and denser housing especially around existing transit infrastructure; 2) towns have to either sign a contract with the Municipal Development Authority, create their own housing growth plan, or sign on to the regional one; and 3) towns gain access to state funding for their compliance. On the other hand, the new law took away some of the stricter measures in the earlier draft, which leaves the question around enforcement and compliance across the state open.

Discussion: Take-Aways

The results presented above, to the extent they rely on the survey findings and interviews, come with a few caveats. The survey is based on a convenience sample and thus we can't easily generalize our findings to the residents of the town. The interviews were conducted with residents who either identified themselves as interested in talking about housing in the survey or who opted to talk with us on housing after we contacted them in a snowball sampling approach. Thus, they are likely to be different than the residents at large in their level of concern, knowledge and engagement on housing issues. However, despite these limitations, our survey results are broadly in line with our expectations and statewide attitudes on housing ([Regional Plan Association 2025](#)), and the themes we identified in the interviews are validated by our findings from the archival documents. Thus we believe that the findings above are a useful point to start understanding the community needs around housing in Greenwich at this time.

The shifts in the regulatory landscape we discuss above, even though they are in the early stages of implementation, create an opportunity for Greenwich to reframe its stance on development. First, by participating in the regional planning process envisioned in the new law, Greenwich has an opportunity to address housing problems at the more appropriate scale. Lack of adequate housing in Southwestern Connecticut is far from being a Greenwich-specific problem and a regional solution with increased state funding behind it could go further in addressing it than Greenwich could on its own. Second, the new law's emphasis on building more housing, instead of negotiating over the minutiae of what counts as affordable housing and how many "housing equivalent points" each town has, promises a way forward where the priorities around affordability and transitional and workforce housing don't need to clash (or compete for the same resources). If the new law does encourage the development of new, dense housing around existing infrastructure above and beyond the limited expansion of the housing stock Greenwich has seen in recent years, that should both lower the market rate for housing and produce more affordable units than the town would otherwise have. Finally, if this new regulatory landscape allows the town to invest in improving its residential infrastructure, the tensions around the utilization of that infrastructure by new development might be partially diffused.

The new regulatory landscape is not going to resolve the political tensions around housing that have been in place for at least half a century. Long-standing institutional practices that make building more and denser housing are likely to persist. However, as our survey results suggest, there might be greater support for housing development among residents than many realize, and the hints of innovation in initiatives like the Affordable Housing Trust or the "inclusionary zoning" show that there is the potential for new approaches to housing in the town. Together, these factors suggest there is opportunity for Greenwich to address its housing issues in a transformative way in the near future.

Discussion: Take-Aways

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Conclusion

Greenwich is a unique community, blessed with resources and diversity unlike most other comparable communities. A plethora of resources, service providers, and stakeholders continues to be a strength for Greenwich. Individuals and organizations are doing the most with what they have every day to meet the needs of the community. The landscape appears to be changing, with new opportunities to grow, learn, and collaborate emerging organically. Establishing systems and structures to support this work is the next step. This effort will require a collective, village approach and will not be accomplished by any one entity alone.

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.

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