

2020



United Ways of Texas

# COVID-19 Survey

Special Subgroup Report

UNITED WAYS OF TEXAS

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## Executive Summary

The United Way COVID-19 Survey with the exemplary support of the Texas Association of United Ways and United Ways across the state was available from June 1-June 28<sup>th</sup>, 2020. Survey responses were collected through an online survey with a total of 3,224 responses from across the state. This document presents a summary of information from specific demographic subgroups.

The people of Texas have endured the COVID-19 pandemic and its effect on the economy. This survey sheds light on the challenges and needs. The results should help to guide policy so that resources may be allocated to support those in need.

Specific to this report:

- 39% of Hispanics indicated a high effect of COVID-19 compared to 31% for Black and 19% for White respondents.
- Nearly 50% of White respondents reported “no needs” as compared to 20% of Black and 26% of Hispanic respondents.
- 26% of Black and Hispanic respondents used a food bank to cover the loss of income in the pandemic.
- The three groups did not add the same technology to accommodate stay at home orders or loss of work. White households were more likely to monitor, microphones, and cameras. Black households tended to need computers and cell phones. Hispanic families were more likely to choose tablets. All three groups were most likely to need Internet capacity.
- Hispanic households lost or reduced employment in 37% of their jobs compared to 35% for Black and 24% for white families.

Statewide findings include:

- Most people expressed an overwhelming fear of catching COVID-19 (65%), followed by a concern for their communities (61%).
- Households earning below the Federal Poverty Level were nearly three times as likely to experience a high effect of COVID-19, and the Hispanic households were twice as likely as white households. 89% of single female mothers experienced a moderate or high impact of COVID-19
- 33% of single female heads of household lost work due to child care.
- Statewide, 23% of those who lost income used credit cards, and 22% applied for unemployment.
- Cares Act stimulus checks were most often used for utilities (38%), food (38%), or housing (36%).
- Border counties reported a high effect of COVID-19 with 65% at moderate to high effects.
- Black and Hispanic households lost significantly more jobs than White Households.
- People in hospitality, arts/entertainment/food, construction, and Sales report the greatest impact of COVID-19. While utilities and those outside the labor force report the least effect.
- 37% of ALICE households and 39% of homes in poverty needed to add technology to adapt to stay-at-home order or school closures.
- Job loss affected low-income households more with households job loss at 41% in ALICE households and 60% for those in poverty.

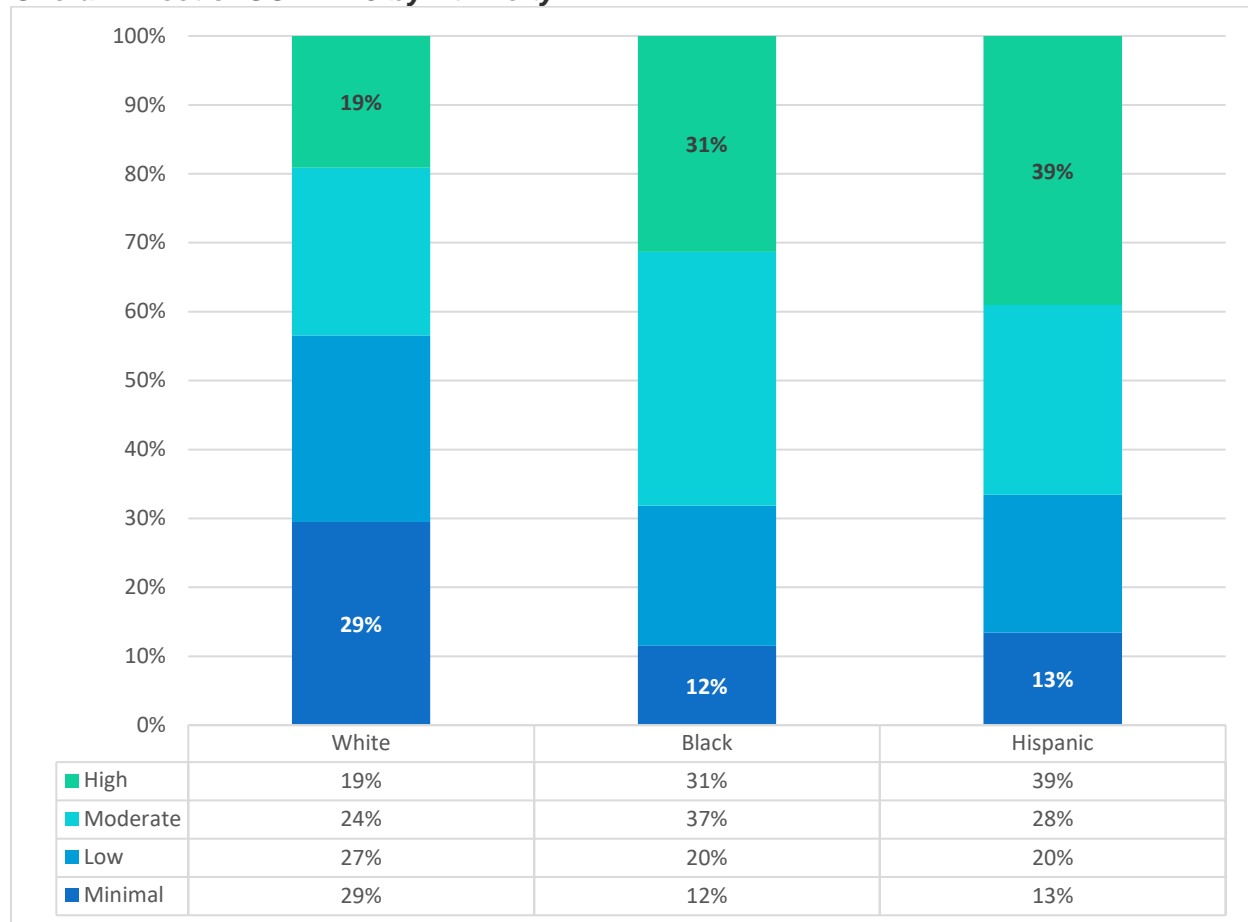
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## Effects of COVID-19

The first page of the survey allowed people to describe the effect of the COVID-19 pandemic and resulting shutdown in their own families through three key questions. Both Hispanic and Black respondents indicated a much higher impact of the virus than White respondents. Hispanic respondents were most likely to express the greatest effects of COVID-19 – with 39% at high effect compared to 31% for Black and 19% for White respondents.<sup>1</sup> At the same time, Black respondents to the survey are more likely to be in the combined moderate and high effects group.

### Overall Effect of COVID-19 by Ethnicity



*Hispanics were twice as likely as Whites to report a high effect of the virus.*

<sup>1</sup> See construction of Effects of COVID-19 measure in the last section of this report.

Hispanic respondents were far more concerned about the spread of COVID-19, and issues concerning children (remote learning, well-being, camp closures, and child care). Hispanics were also slightly more worried about paying bills than the Black respondents (37% v, 35%) but far more concerned than White respondents (19%).

The Black respondents were significantly more interested than the other groups in attending church or other social gatherings (40%). On most issues, Black respondents were more closely aligned with Hispanics than White respondents – expressing concerns about issues of money, health, and children. White respondents were most concerned about the effect of the pandemic on the economy (66%) and catching the virus (64%).

***What are you concerned about in the weeks and months ahead?***

	White	Black	Hispanic
<b>You or a loved one getting COVID-19</b>	64%	64%	70%
<b>The economic health of my community</b>	66%	49%	55%
<b>Mental health issue</b>	42%	41%	43%
<b>Attending church or other social gatherings</b>	37%	40%	34%
<b>Remote learning during the upcoming school year</b>	33%	37%	41%
<b>Children’s well-being</b>	30%	35%	45%
<b>Paying other bills</b>	19%	35%	37%
<b>Paying rent/mortgage</b>	15%	32%	33%
<b>Medical issues other than COVID-19</b>	21%	23%	21%
<b>Getting food and other things I need</b>	17%	24%	29%
<b>Supporting my child during summer due to camp closures</b>	10%	15%	16%
<b>Adequate child care</b>	11%	10%	14%

Multiple responses allowed.

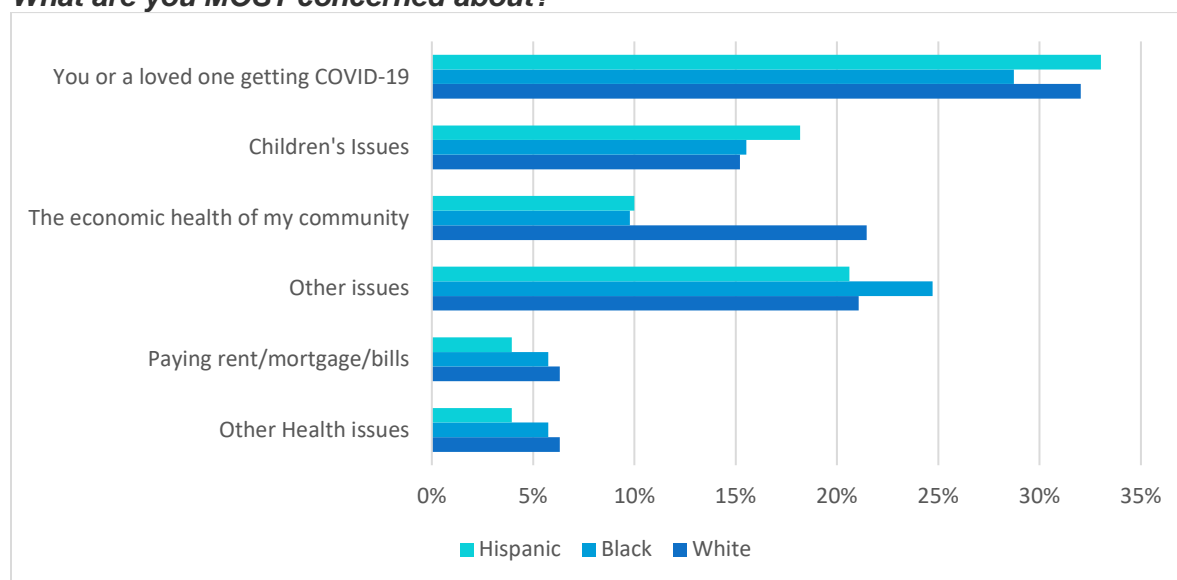
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*Statewide people expressed an overwhelming fear of catching COVID-19 followed by a concern for their communities.*

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All ethnicities agreed that fear of the virus is the most important concern. In second place, Hispanic and Black respondents responded to the “other” category – a collection of practical matters like returning to work, getting food, and (from open-ended responses) concerns for relatives. For white respondents, the second most important concern was the economic health of the community.

**What are you MOST concerned about?**



When asked about resources needed by the respondent, the most common answer in all ethnicities was “help with bills” in general (including debt restructuring and forbearance). However, Black and Hispanic respondents were more than twice as likely to select this form of help. A close second for Black and Hispanic respondents was “assistance paying rent or mortgage.” Again, this form of support was selected nearly twice as often for Black and Hispanic respondents than white respondents. A return to work (new job or reinstatement) was chosen significantly more frequently by Black and Hispanic respondents than White respondents.

**What would make an important difference to your household's finances at this time?**

	White	Black	Hispanic
Assistance paying other bills	16%	33%	33%
New job opportunity for you or another adult in the household	16%	22%	26%
Assistance paying rent/mortgage	12%	31%	29%
Technology to assist with remote working and learning	11%	22%	17%
Health insurance coverage	9%	14%	19%
Elimination of health care bills relating to COVID-19	7%	9%	14%
Reinstatement of your job	6%	8%	13%
Other	8%	10%	6%
Access to child care	4%	7%	8%

Multiple responses allowed.

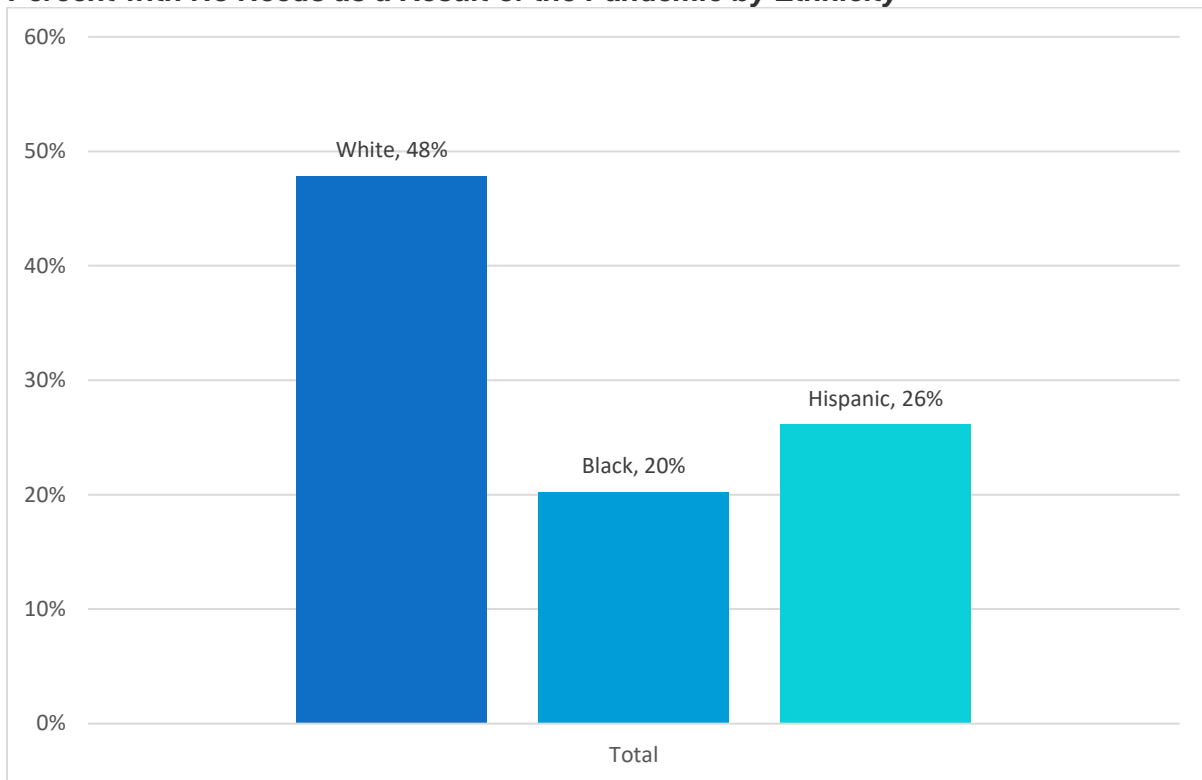
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*Hispanic respondents requested help at **twice** the rate of White respondents in a majority of the help classifications.*

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From the tables and figures above, one might conclude that Black and Hispanic respondents were experiencing a much more significant impact of the virus than White respondents. Supporting this idea, White respondents were twice as likely to indicate that they had no needs at all because of the pandemic. Nearly 50% of white respondents reported “no needs” as compared to 20% of Black and 26% of Hispanic respondents.

**Percent with No Needs as a Result of the Pandemic by Ethnicity**



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*White respondents were nearly twice as likely to indicate no help needed.*

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## Family Resources

Understanding family preparation and reaction to COVID-19 helps to guide resources and responses to help those suffering from the effect of the virus. In Texas statewide, 28% of the families were ready for only two weeks or less without an income.

White respondents (52%) were nearly twice as likely than Black (27%) and Hispanic (25%) respondents to have savings for two or more months. At the same time, savings for one month or less were far more likely among Black (57%) and Hispanic (58%) than White respondents (33%).

### *Prior to March 1, 2020, how long could you cover your basic bills from your savings?*

	White	Black	Hispanic
More than two months	52%	27%	25%
Two months	15%	17%	18%
One month	15%	18%	28%
Three weeks	2%	6%	4%
Two weeks	6%	13%	11%
One week or less	10%	20%	15%

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*Statewide, 23% of those who lost income used credit cards, and 22% applied for unemployment.*

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### *Which of the following have you used to meet household needs?*

	White	Black	Hispanic
Increased balance on credit card	24%	14%	25%
Applied for unemployment	22%	22%	22%
Used a food pantry/food bank	11%	26%	26%
Borrowed from family or friends	12%	20%	20%
Applied for Food Stamps/SNAP	8%	20%	17%
Found a new way to make money	11%	8%	10%
Taken out a loan	8%	16%	12%
Applied for other government assistance	6%	8%	8%
Assistance from a community organization/nonprofit	4%	6%	10%

Multiple responses allowed.

\* This group eliminated those that reported having “no needs” in an early question.



Statewide, 43% found other ways to make up for the loss of income. From open-ended comments, most used some combination of savings, cost reduction, finding other sources of income. Statewide, 65% of the population did not add anything to accommodate the stay at home order or school closures. Internet capacity (34% statewide) included added data, hotspot capability, new routers or range extenders, and enhanced cell data plans. The audio-visual category was created for people that added capability to their computers, such as new monitors, microphones, cameras, and printers. The “other” category included cables, subscriptions, and software.

Black households were least likely to add Internet capability yet most likely to add a computer or mobile phones. Hispanic households were most likely to add a tablet. White households were most likely to add AV equipment (i.e., camera, microphones, monitors) and other Items (often desks, or cables). Also, White households were significantly less likely than the other two ethnicities to add no technology at all.

***Have you purchased to adapt to a stay-at-home order or school closures?***

	White	Black	Hispanic
<b>Internet subscription/upgrade</b>	35%	31%	35%
<b>Computer</b>	22%	28%	24%
<b>Audio-visual for computer</b>	16%	9%	8%
<b>Tablet</b>	8%	11%	17%
<b>Other technology or equipment</b>	13%	7%	8%
<b>Mobile phone</b>	5%	14%	8%
<b>Added nothing</b>	31%	42%	41%

Multiple responses allowed.

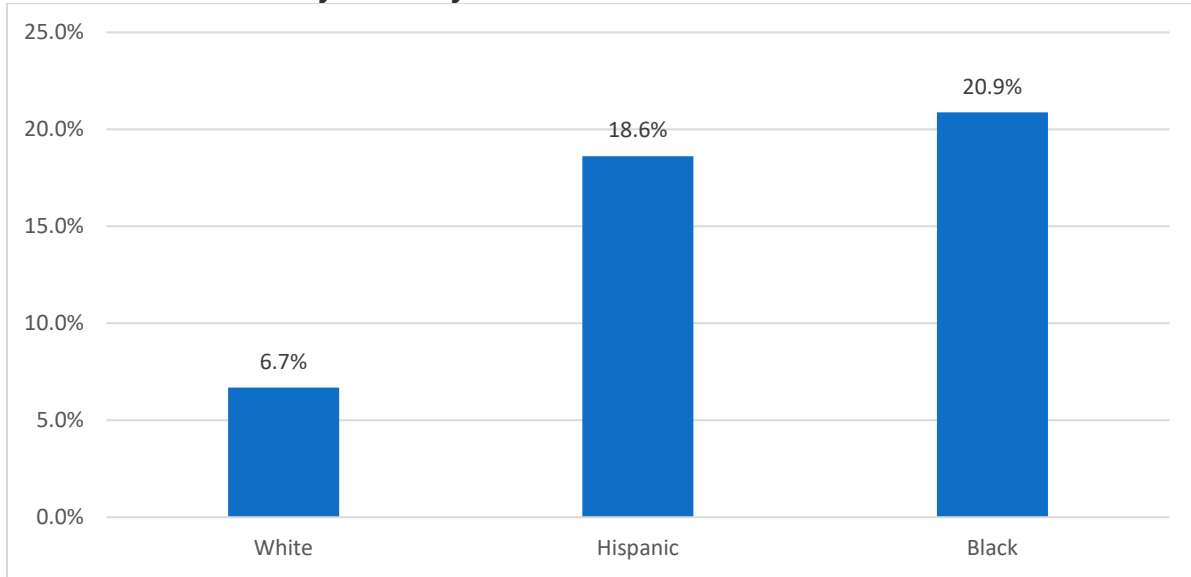
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*Ethnicities did not choose to add the same technologies adapt to stay-at-home order or school closures.*

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Statewide, 11.3% of the respondents called or texted 211 for help or information. Statewide 211 use was affected by income, with 43% of the households below the Federal Poverty Level using the service and ALICE households four times more likely than those home above the ALICE threshold.

***Called or Texted 211 by Ethnicity***



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*Black and Hispanic households were more than twice as likely to call 211.*

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## Stimulus Check

Nationally, more than 80% of Americans received a stimulus check from the CARES Act of 2020. Among the statewide respondents, 81% of survey respondents received a check in the household, with 9% more expecting a check. A majority of Black respondents expected the check to last two weeks or less (57%). The same was true for White respondents (52%). A majority of Hispanic respondents believed that the check would last three weeks or less (58%).

Black and Hispanic families expected to spend the money on utilities food an rent. White families were more likely (38%) to spend the check on other items. From text comments, “other” expenditures were mostly specific expenses such as a car, maintenance, or specific bill. In many cases, white respondents indicated a desire to support the local economy or stores.

### *How many weeks of expenses, would this check cover for your family/household?*

	White	Black	Hispanic
<b>More than two months</b>	2%	3%	3%
<b>Two months</b>	5%	3%	7%
<b>One month</b>	25%	26%	32%
<b>Three weeks</b>	17%	12%	13%
<b>Two weeks</b>	34%	30%	33%
<b>One week or less</b>	18%	27%	12%

### *If you received a check, how did you/do you plan to spend the money?*

Values	White	Black	Hispanic
<b>Utilities</b>	29%	50%	51%
<b>Food</b>	28%	50%	48%
<b>Rent or mortgage</b>	32%	46%	47%
<b>Put in savings</b>	22%	25%	25%
<b>Pay off debt/credit card</b>	16%	11%	10%
<b>Other</b>	38%	29%	31%
<b>Donated or gave away the money</b>	11%	5%	3%

Multiple responses allowed.

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*Statewide, stimulus checks were most often used for utilities (38%), food (38%), or housing (36%).*

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## Effects on Employment

Respondents were allowed to pick from six categories describing their employments since March 1, 2020. The first three (unchanged, increasing, and remote) constituted no loss in employment. The second three (became unemployed, reduced hours, or recently returned to work) constituted a loss of employment.

The total number of jobs (no loss and loss combined) constituted the number of jobs before the pandemic. Only those jobs with no loss were considered fully active after the pandemic started. The number of jobs divided by the number in the household 18+ became the jobs per adult.<sup>2</sup>

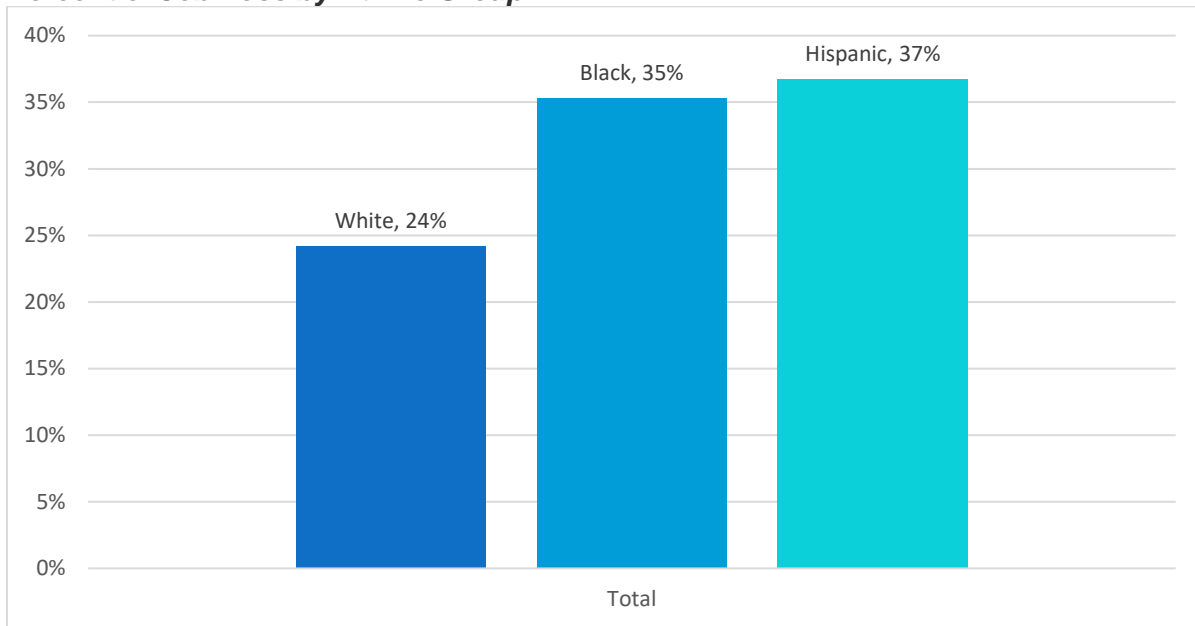
A second measure was to look at the percent of job reduction by household was defined as jobs prior divided by jobs not reduced after.

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*Black and Hispanic households lost significantly more jobs than White Households.*

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**Percent of Job Loss by Ethnic Group**



Child care issues became an issue for minority families. There was a significant difference between Hispanic and White households. Respondents reported the 27% of Hispanics needed child care for work compared to 19% for White families. At the same time, Hispanic households were significantly more likely than White households to lose all or part of their work hours due to child care issues.<sup>3</sup>

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<sup>2</sup> It is recognized that some teens may also have had jobs, this number was harder to define.

<sup>3</sup> There were not enough black parents represented by the respondents for reliable results.

## Conclusions

The cumulative of evidence in this report indicates a disproportionate effect of COVID-19 on Hispanics, followed closely by Black families.

Hispanic and Black families were less likely to have the resources saved for the economic downturn. 33% of Black and 27% of Hispanic families had two weeks of less of savings – significantly more than 16% in White households.

Hispanic and Black populations were more likely to lose work to the pandemic.

Hispanic families were more likely to need child care and more likely to lose it after the start of the pandemic.

Finally, Black and Hispanic families were significantly less likely to report no needs after the start of the pandemic.

## Definitions and Notes

**211 Service:** United Way supports 211, a free and confidential service that helps people across North America find the local resources they need 24 hours a day, 7 days a week.

**ALICE Threshold** represents the minimum income level necessary for survival for a household. Derived from the Household Survival Budget, the ALICE Threshold is rounded to the American Community Survey income category and adjusted for household size and composition for each county. The team thanks the cooperation of Dr. Ashley Anglin of the United Ways of New Jersey and the National ALICE team for defining ALICE thresholds.

**COVID-19 Effect Scale** was based on the first questions in the survey. There were 13 concerns, and 9 needs to make a possible combined score of 22. Statewide, 39% of the respondents indicated they had no needs. If a respondent indicated they had no needs, their score was cut in half. The COVID-19 Effect scores ranged from zero to 19 for this survey. Respondents were sorted into quartiles so that there were four levels of effects – minimal, low, moderate and high. Each quartile included between 23% and 27% of all respondents.

COVID-19 Effect	Score	Count	Percent
Minimal	0-1.5	740	23%
Low	2-3.5	744	24%
Moderate	4-6.0	839	27%
High	7-19	842	27%

**Family income groups** were determined by a combination of ALICE thresholds and the Federal Poverty Level. The three levels included 1. Poverty (those below the federal poverty level), 2. ALICE, and 3. Above (households with incomes above ALICE thresholds).

**Federal Poverty Level** is a measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine eligibility for specific programs and benefits, including savings on Marketplace health insurance, and Medicaid and CHIP coverage.

**Sampling Method** for this study is NOT a scientifically drawn random sample. Participants in this survey volunteered for the study through direct invitation. This study represents differences between groups that may not be consistent with the population. Proportions of demographic and economic subgroups in survey respondents are presented as a point of comparison to the general population.

**Significant Differences** are differences between groups found in this study that are sufficiently large enough to support the conclusion that differences also exist in the population.



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