



United Ways of Texas

COVID-19 Survey Region 1 results

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 28th, 2020. Survey responses were collected through an online survey with a total of 3,224 responses from across the state and 371 Region 1. This document represents the first summary findings. In this report, all results represent the Texas Department of Health Region 1 unless explicitly noted as statewide.

Survey Responses by Texas Department of Health Region One

| County | Responses | | |
|------------|-----------|---------|-----|
| Carson | 3 | Lamb | 1 |
| Crosby | 1 | Lubbock | 220 |
| Garza | 1 | Lynn | 1 |
| Hale | 8 | Moore | 1 |
| Hartley | 1 | Potter | 35 |
| Hockley | 6 | Randall | 86 |
| Hutchinson | 5 | Swisher | 1 |
| | | Terry | 1 |

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.

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 effect 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 of 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. The first question centers on peoples’ concerns with a follow-up that asks about the most important concern. The last of the three questions explore the needs or what would be helpful.

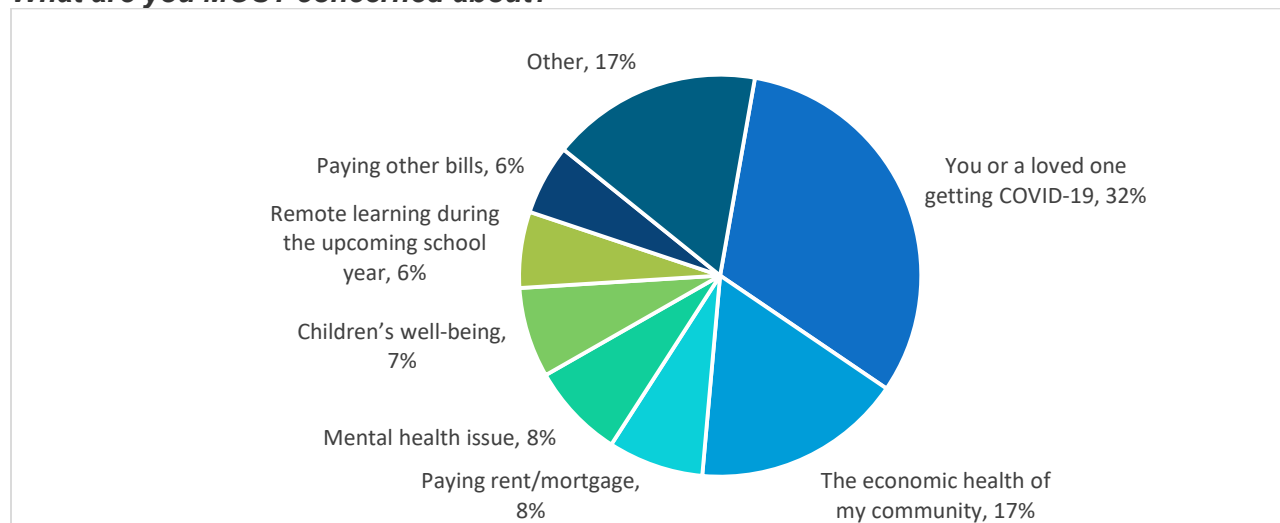
What are you concerned about in the weeks and months ahead?

| | Percent |
|--|---------|
| You or a loved one getting COVID-19 | 63% |
| The economic health of my community | 67% |
| Mental health issue | 44% |
| Attending church or other social gatherings | 45% |
| Remote learning during the upcoming school year | 36% |
| Children’s well-being | 33% |
| Paying other bills | 20% |
| Paying rent/mortgage | 15% |
| Medical issues other than COVID-19 | 26% |
| Getting food and other things I need | 17% |
| Supporting my child during summer due to camp closures | 12% |
| Adequate child care | 10% |

Multiple responses allowed.

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

What are you MOST concerned about?



When asked about resources needed by the respondent, the most common answer was “help with bills” in general (including debt restructuring and forbearance). Close behind worries about jobs and housing. The need for communication technology and health insurance rounded out the list.

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

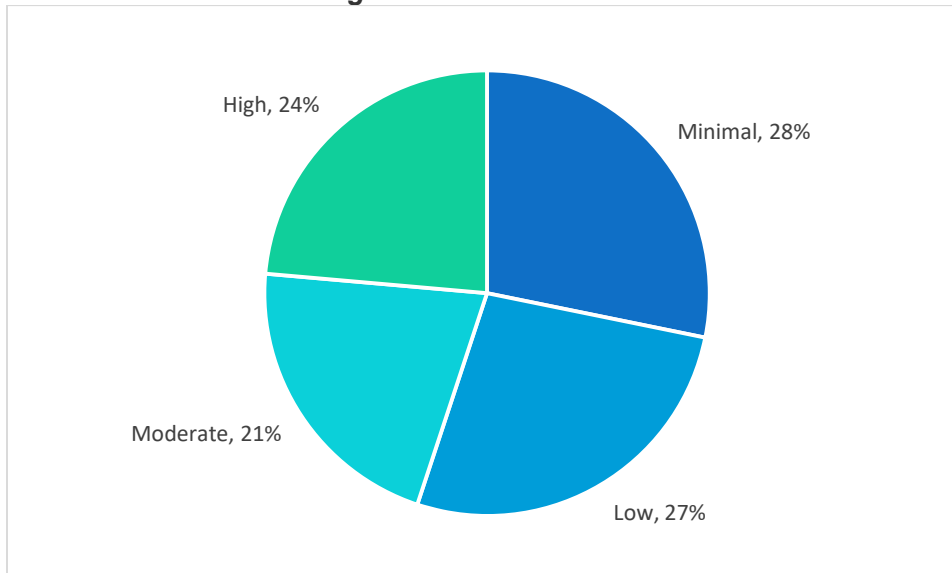
| | Percent |
|--|----------------|
| Assistance paying other bills | 15% |
| New job opportunity for you or another adult in the household | 16% |
| Assistance paying rent/mortgage | 12% |
| Technology to assist with remote working and learning | 12% |
| Health insurance coverage | 9% |
| Elimination of health care bills relating to COVID-19 | 7% |
| Reinstatement of your job | 5% |
| Other | 9% |
| Access to child care | 3% |

Multiple responses allowed.

In Region 1, 50% of respondents reported no current needs compared to 39% statewide

The two main questions (concerns and needs) were used to create a measure of the effect of COVID-19 on the individual. Please see the last section of this report for the method to create this measure. Each of the four levels represents approximately 25% of the statewide sample.

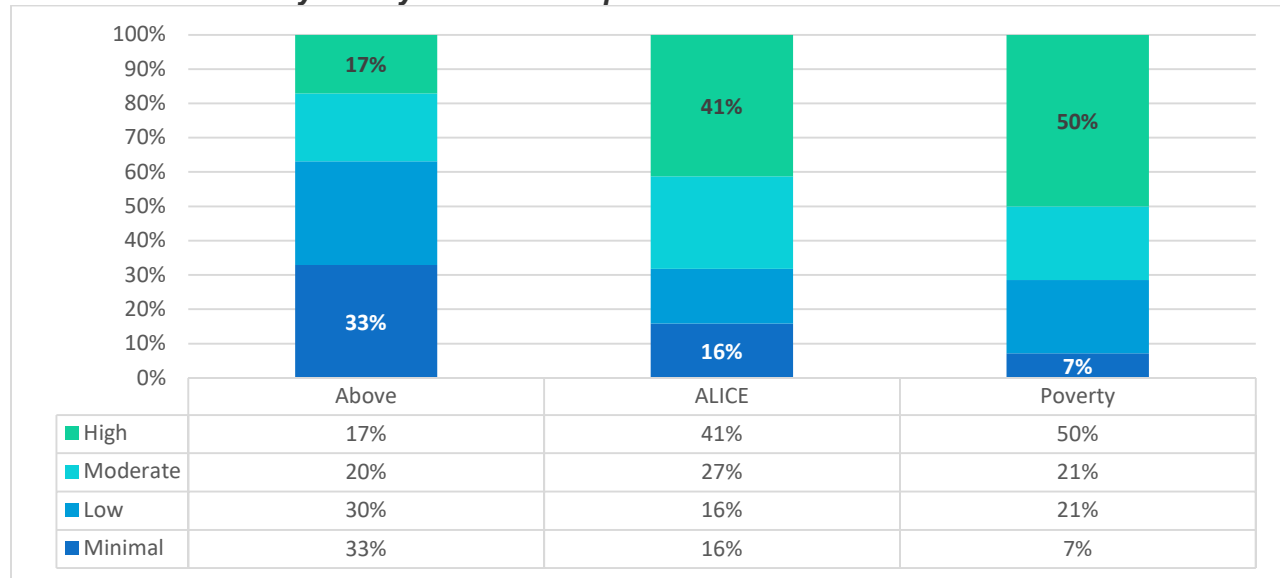
Effect of COVID-19 in Region 1



Effects of COVID-19 by Subgroups

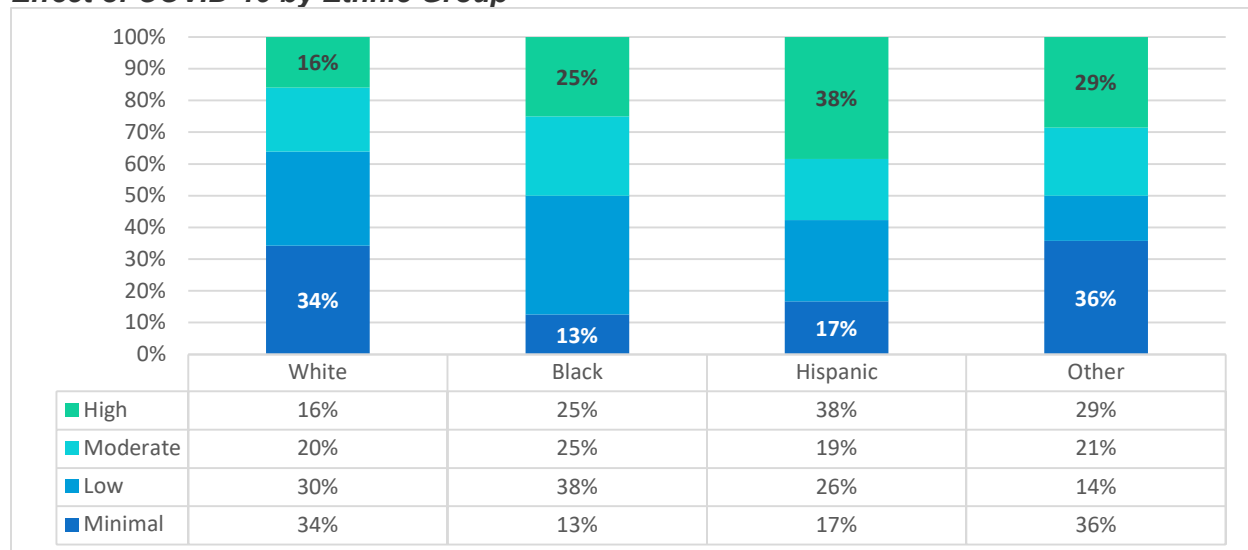
Now that a COVID-19 effect measure has been created, It is possible to look at differential effects of COVID-19 across demographic groups such as income, ethnicity, household type, and geography.

Effect of COVID-19 by Family Income Group



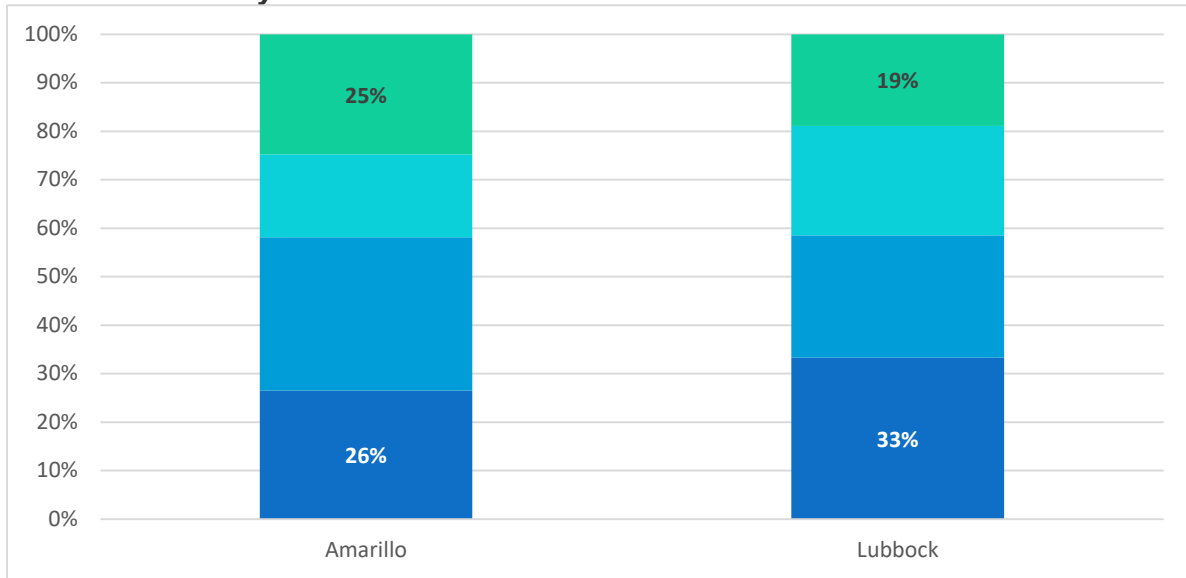
Statewide households earning below the Federal Poverty Level were nearly three times as likely to experience a high effect of COVID-19. Moreover, the Hispanic households were twice as likely as white households.

Effect of COVID-19 by Ethnic Group



The highest impact of COVID-19 was found in the Amarillo metropolitan area.

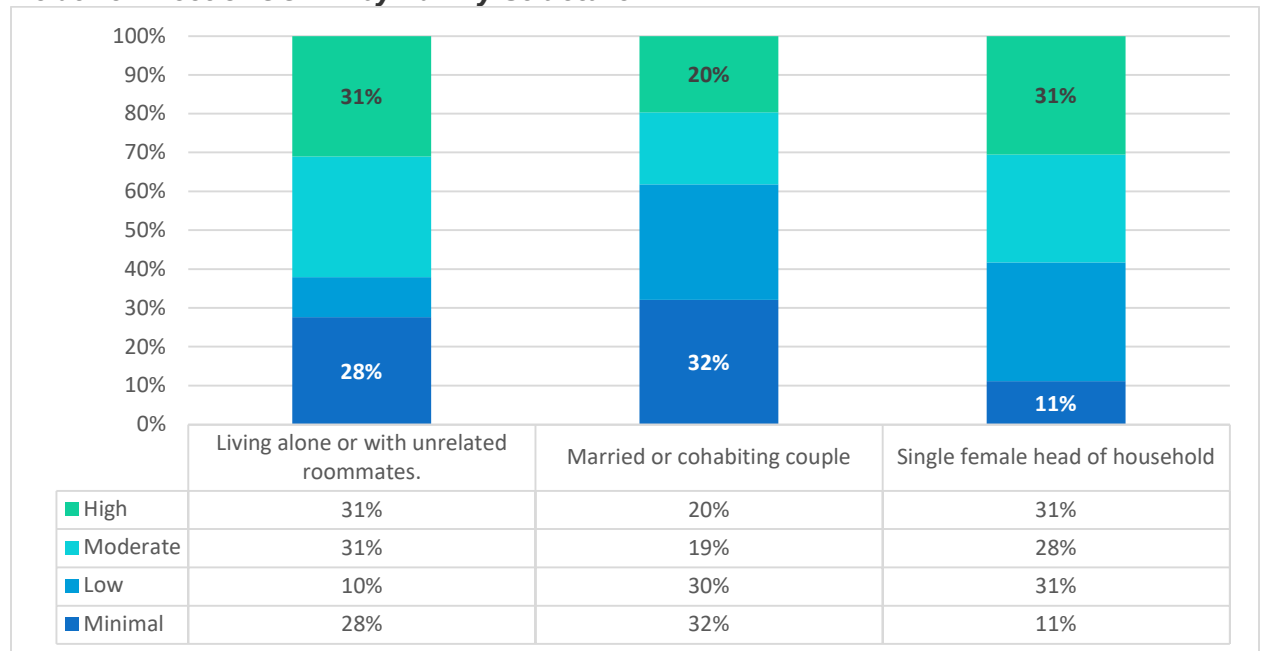
COVID-19 Effect by Metro Area



Effect of Family Structure

The effect of COVID-19 was different based on the family structure. Statewide, families headed by a single female reported the most potent effect of the pandemic 69% reporting moderate to high effect of the virus. The effect was even more prominent where children were involved with 89% of single mothers reporting a moderate to high effect of the virus.

Relative Effect of COVID by Family Structure



Statewide 89% of single females with children report moderate to high effects of COVID-19.

Statewide, 22% of all households needed child care compared to 18% in Region 1. More so for households below the ALICE threshold (28%), yet only 28% were able to keep their pre-pandemic provider. Statewide, 47% of the household started taking care of children at home – partially facilitated by job loss. Among households that depended on childcare, statewide 22% lost all or part of their work hour. Even more, 33% with a single female head of household lost work due to child care issues.

Since March 1, 2020, how has your child care arrangement impacted your income?

| | Percent |
|--|---------|
| No impact | 29% |
| Change to In-home Care | 52% |
| Working similar hours with a new provider | 4% |
| Working reduced hours due to child care issues | 7% |
| No longer able to work due to child care issues | 9% |

Limited to those that needed child care to work. Multiple responses are possible.

Of households run by seniors (age 65+), 33% experienced moderate to high effects of the pandemic. Seniors were significantly more likely to worry about catching COVID-19 yet still more likely to worry about the economic health of the community and the desire to attend Church or other social gatherings. Seniors are less likely to be concerned about mental health issues but more likely to worry about other medical issues.

Top Concerns of Senior Versus Other Households

| | Seniors | Non |
|--|---------|-----|
| You or a loved one getting COVID-19 | 65% | 62% |
| Economic health of my community | 62% | 68% |
| Attending church or other social gatherings | 40% | 44% |
| Mental health issue | 37% | 50% |
| Medical issues other than COVID-19 | 31% | 25% |
| Getting food and supplies | 12% | 20% |

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.

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

| | Percent |
|----------------------|---------|
| More than two months | 45% |
| Two months | 16% |
| One month | 16% |
| Three weeks | 2% |
| Two weeks | 8% |
| One week or less | 13% |

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

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

| | Percent |
|--|---------|
| Increased balance on credit card | 22% |
| Applied for unemployment | 19% |
| Used a food pantry/food bank | 7% |
| Borrowed from family or friends | 16% |
| Applied for Food Stamps/SNAP | 8% |
| Found a new way to make money | 12% |
| Taken out a loan | 8% |
| Applied for other government assistance | 5% |
| Assistance from a community organization/nonprofit | 5% |

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.

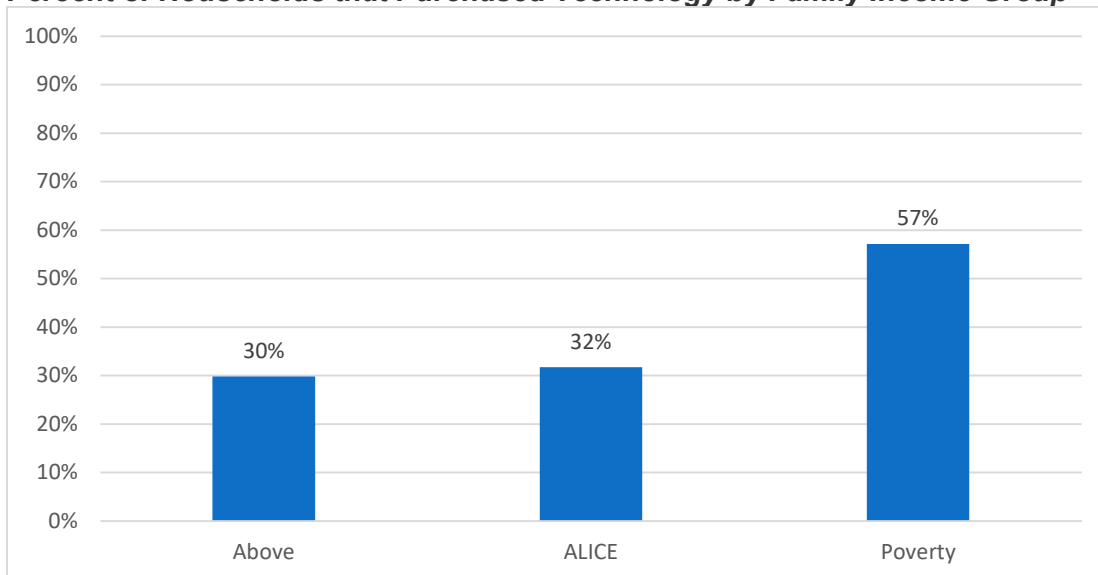
Have you purchased to adapt to a stay-at-home order or school closures?

| | Percent |
|--------------------------------------|---------|
| Internet subscription/upgrade | 38% |
| Computer | 23% |
| Audio-visual for computer | 16% |
| Tablet | 8% |
| Other technology or equipment | 10% |
| Mobile phone | 5% |
| Added nothing | 69% |

Multiple responses allowed.

32% of ALICE households and 57% of homes in poverty needed to add technology to adapt to stay-at-home order or school closures.

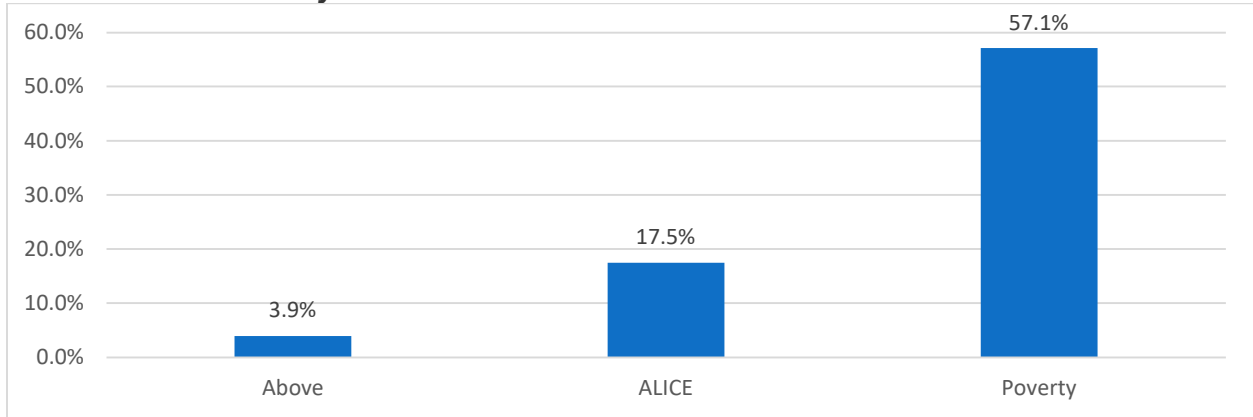
Percent of Households that Purchased Technology by Family Income Group



COVID-19 Region 1 Results

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 Income Level



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.

Did you receive a stimulus check from the government?

| | Percent |
|---------------------------|---------|
| Yes (in Household) | 83.0% |
| No | 17.0% |

Statewide, fifty percent expected the stimulus check to last two weeks or less.

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

| | Percent |
|-----------------------------|---------|
| More than two months | 1% |
| Two months | 5% |
| One month | 29% |
| Three weeks | 18% |
| Two weeks | 31% |
| One week or less | 15% |

N=2,163

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

| Values | |
|---------------------------------------|-----|
| Utilities | 35% |
| Food | 30% |
| Rent or mortgage | 36% |
| Put in savings | 24% |
| Pay off debt/credit card | 18% |
| Other | 40% |
| Donated or gave away the money | 7% |

Multiple responses allowed.

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

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.

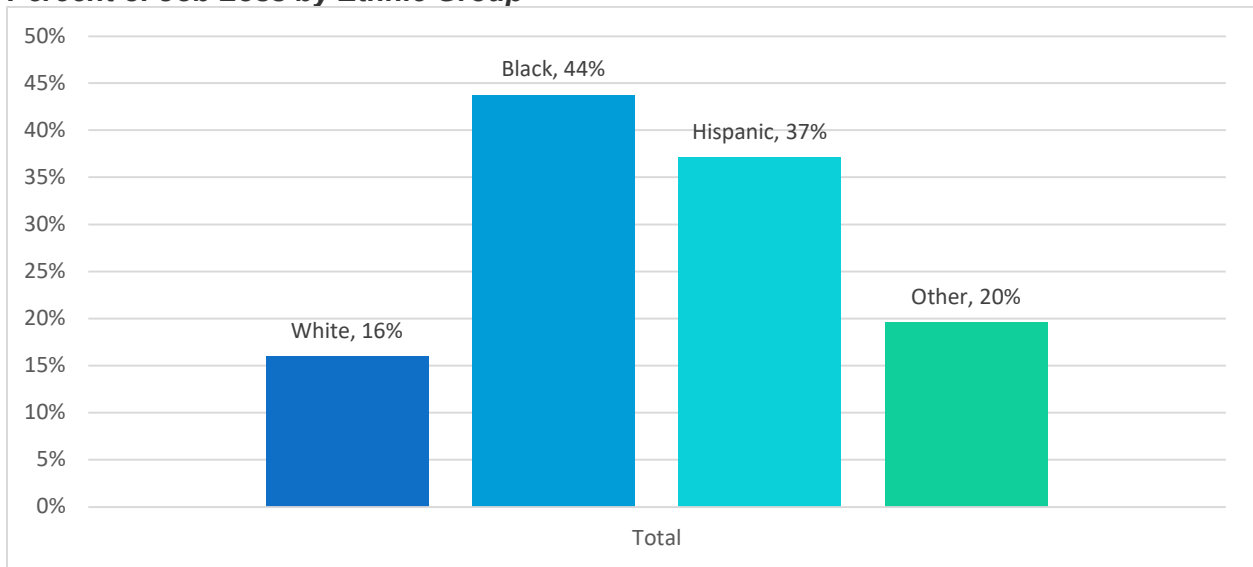
The total number of jobs (no loss and loss combined) constituted the number of jobs before the pandemic. Only those jobs with no loss were considered fully active after the pandemic started. The number of jobs divided by the number in the household 18+ became the jobs per adult.¹

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.

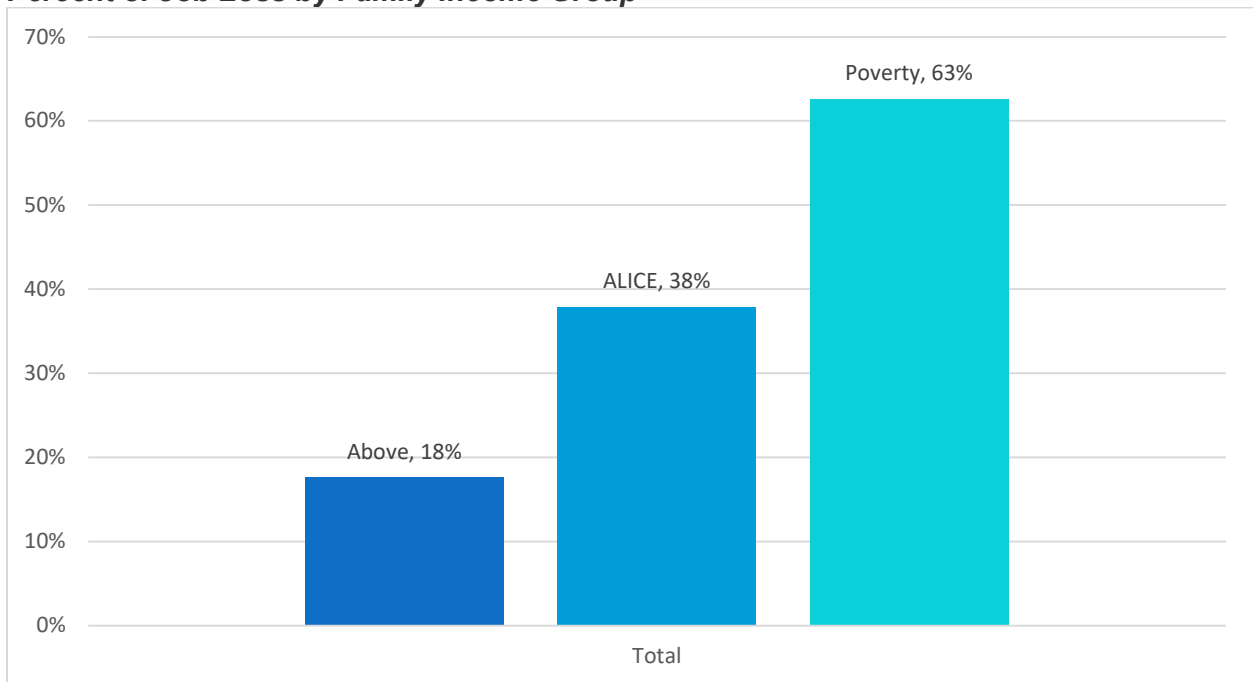
Black and Hispanic households lost significantly more jobs than White Households.

¹ It is recognized that some teens may also have had jobs, this number was harder to define.

Percent of Job Loss by Ethnic Group



Percent of Job Loss by Family Income Group



Job loss affected low-income households more with households job loss at 41% in ALICE households and 60% for those in poverty.

Of those that lost work, Statewide 63% received state unemployment compensation due to the shutdown. An additional 25% are still waiting, and 8% have been denied coverage. Statewide unemployment pays for half or more of the expenses in 42% of the households.

Statewide 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.

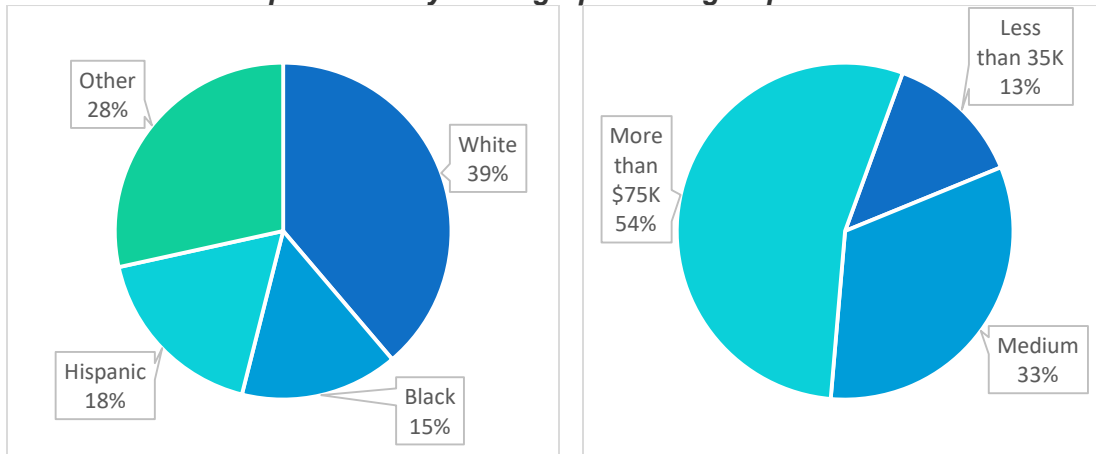
Effect of COVID-19 by Job Sector

| | Moderate to High Effect |
|--|--------------------------------|
| Agriculture, Forestry, Hunting, and Fishing | 47% |
| Arts, entertainment, and food services | 52% |
| Business management, administrative, and professional services | 42% |
| Construction | 50% |
| Delivery, transportation, and warehousing | 30% |
| Education | 45% |
| Finance, insurance, and real estate | 31% |
| Government | 39% |
| Health care, childcare, social assistance, and nonprofit services | 47% |
| Hospitality | 44% |
| Information and Technology | 50% |
| Manufacturing | 53% |
| Media and publishing | 55% |
| No in labor force | 25% |
| Oil and Gas | 56% |
| Other Jobs | 57% |
| Trade and Sales (Including Retail) | 60% |
| Utilities | 18% |

Statewide Demographic Descriptors

This section looks at the demographic mix of the people that responded to the survey statewide. It may not represent the same demographic mix of people in the actual population. These data are available for comparison only.

Distribution of Respondents by Demographic Subgroups



Income by Race

| | Above | ALICE | Poverty |
|------------------|------------|------------|-----------|
| White | 79% | 17% | 4% |
| Black | 53% | 32% | 16% |
| Hispanic | 52% | 32% | 16% |
| Other | 62% | 29% | 9% |
| Statewide | 69% | 23% | 9% |

Age Distribution Post-March 1, 2020

| Values | Total |
|---------------------|-------|
| Children under 5 | 536 |
| Children 5 to 17 | 1,577 |
| Adults 18-64 | 4,304 |
| Seniors 65 and over | 744 |

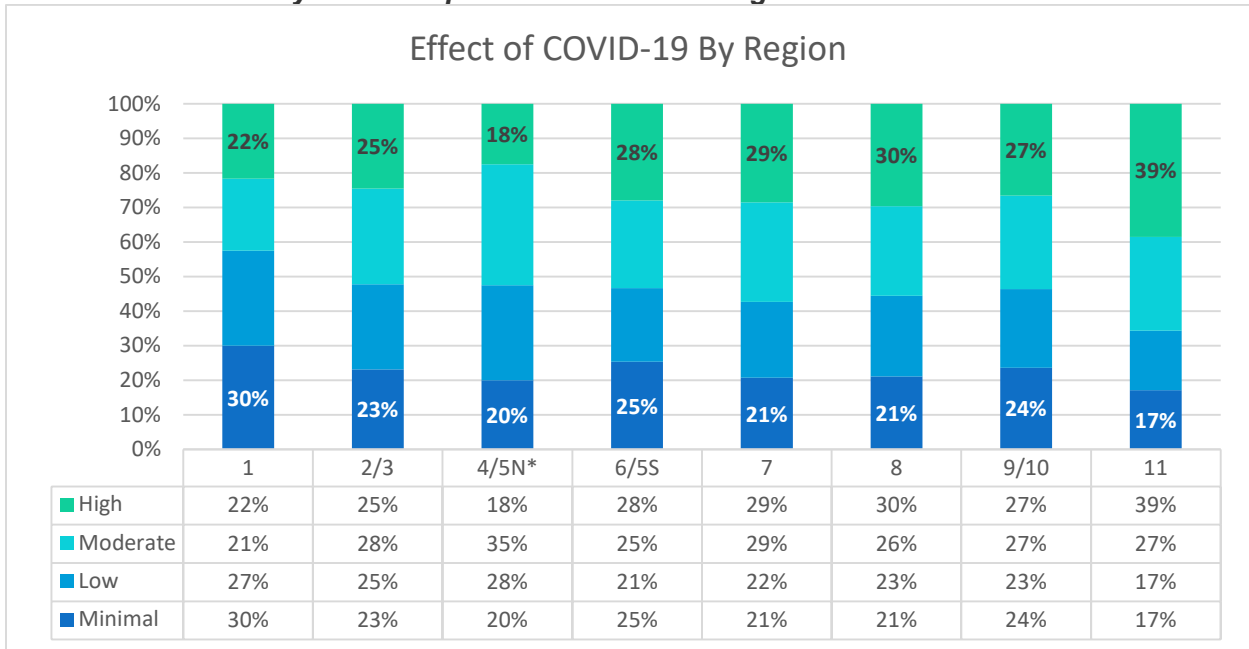
Family Type

| | Count | Percent |
|---|-------|---------|
| Married or cohabiting couple | 1,936 | 72.56% |
| Single female head of household | 388 | 14.54% |
| Living alone or with unrelated roommates. | 297 | 11.13% |
| Single male head of household | 47 | 1.76% |
| Grand Total | 2,668 | 100.00% |

Survey Responses by Industry Sector

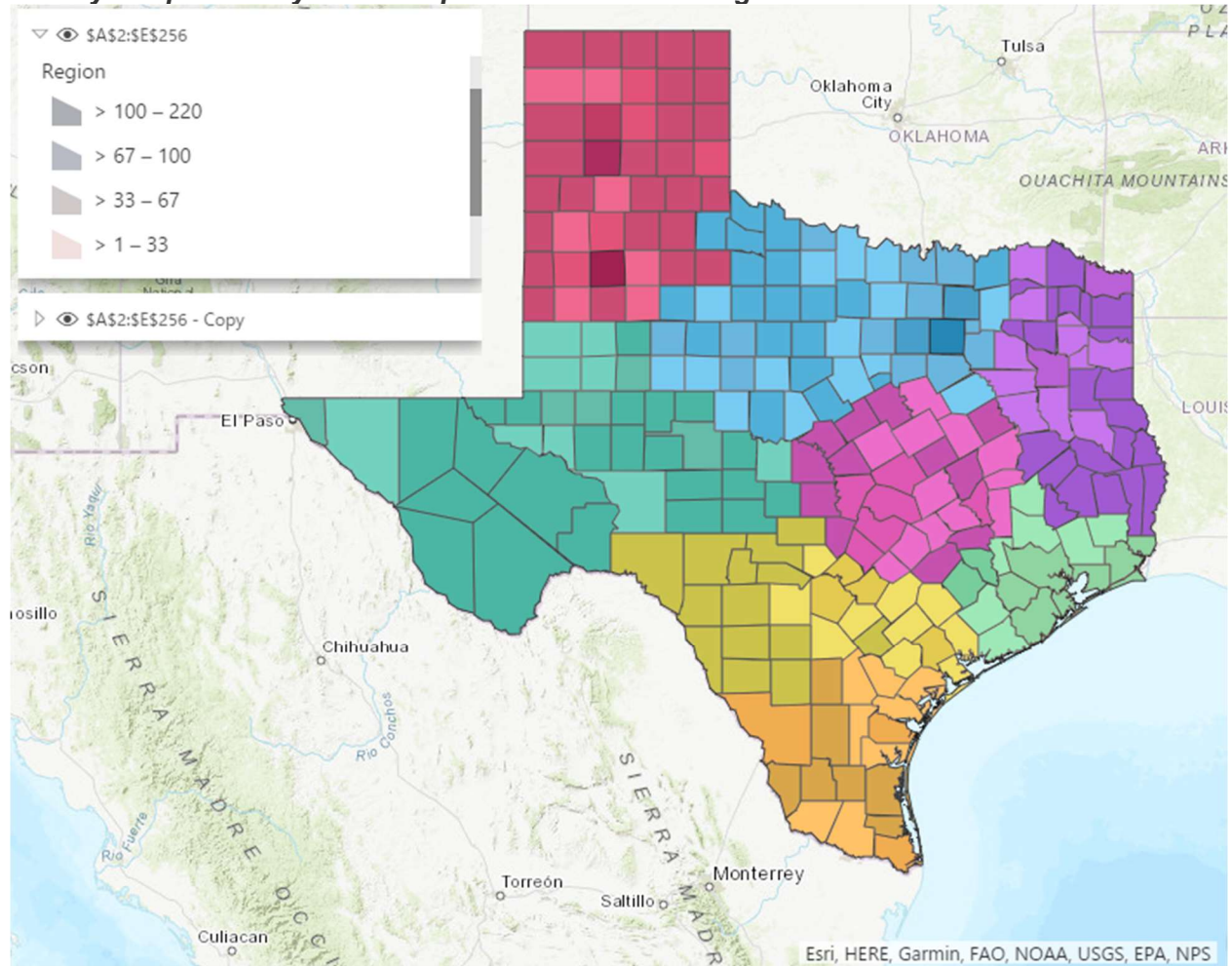
| | Total | Percent |
|--------------------|-------|---------|
| Agriculture | 45 | 2% |
| Business services | 489 | 17% |
| Construction | 155 | 6% |
| Delivery/Warehouse | 121 | 4% |
| Education | 288 | 10% |
| Finance/insurance | 124 | 4% |
| Government | 213 | 8% |
| Health/Social | 428 | 15% |
| Leisure/Food | 321 | 11% |
| Manufacturing | 153 | 5% |
| Media | 41 | 1% |
| Mining | 63 | 2% |
| Retail/Wholesale | 188 | 7% |
| Unemployed | 137 | 5% |
| Utilities | 37 | 1% |
| Other | 352 | 13% |
| Total Sector Count | 2803 | 100% |

Effect of COVID-19 by Texas Department of Health Regions



*Fewer than an acceptable number of responses.

Survey Responses by Texas Department of Health Regions and Counties



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.



Steven Dick, Ph.D., is a research manager, data scientist, and surveyor in media, social services, and education initiatives. The Modern Metrics Barn provides customized research for commercial and community clientele using public/private data, survey research, demography, external evaluation, and media metrics. Over the last 27 years, Dick published more than 75 journal articles, book chapters, and research reports.