2020

United Ways of Texas

COVID-19 Survey
Statewide 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. This document represents the first summary findings.

Survey Responses by Texas Department of Health Regions

	Counts
1	364
2/3	1017
4/5N*	40
6/5S	371
7	424
8	374
9/10	436
11	140
Counts	3166

*Some locations could not be determined.

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.

Primary 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% or 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.

Contents

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
Count	3222
You or a loved one getting COVID-19	65%
The economic health of my community	61%
Mental health issue	42%
Attending church or other social gatherings	36%
Remote learning during the upcoming school year	36%
Children's well-being	35%
Paying other bills	27%
Paying rent/mortgage	22%
Medical issues other than COVID-19	22%
Getting food and other things I need	22%
Supporting my child during summer due to camp closures	13%
Adequate child care	12%

Multiple responses allowed.

*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?

Values	
Assistance paying other bills	22%
New job opportunity for you or another adult in the household	19%
Assistance paying rent/mortgage	19%
Technology to assist with remote working and learning	14%
Health insurance coverage	13%
Elimination of health care bills relating to COVID-19	9%
Reinstatement of your job	8%
Other	8%
Access to child care	6%

Multiple responses allowed.

Only 39% of respondents reported no current needs.

The two main questions (concerns and needs) were used to create a measure of the effect of COVID-19 on the individual. There were 13 concerns, and 9 needs to make a possible combined score of 22. Also, 39% of the respondents indicated they had no needs. If a respondent indicated they had no needs, their score was cut in half. It was logical that even if a person had no need, they might still fear the virus, worry about its effect on the community, or have other concerns.

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.

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%
Undetermined		**57**	

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

	Above	ALICE	Poverty
■ High	19%	40%	57%
■ Moderate	24%	33%	27%
■ Low	27%	16%	12%
■ Minimal	29%	11%	4%

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

	White	Black	Hispanic	Other
■ High	19%	31%	39%	36%
■ Moderate	24%	37%	28%	26%
■ Low	27%	20%	20%	16%
■ Minimal	29%	12%	13%	22%

Effect of COVID-19 by Texas Department of Health Regions

Effect of COVID-19 By Region

	1	2/3	4/5N*	6/5S	7	8	9/10	11
High	22%	25%	18%	28%	29%	30%	27%	39%
Moderate	21%	28%	35%	25%	29%	26%	27%	27%
Low	27%	25%	28%	21%	22%	23%	23%	17%
Minimal	30%	23%	20%	25%	21%	21%	24%	17%

*Fewer than acceptable number of responses.

The highest impact of COVID-19 found in the Texas Department of Health Regions eight (San Antonio) and eleven (Harlingen).

COVID-19 Effect by Metro Area

Border counties reported a high effect of COVID-19 with 65% at moderate of high effects.

Effect of COVID-19 in Border Counties

Effect of Family Structure

The effect of COVID-19 was different based on the family structure. By far, 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

"Male head of household" is a small sample of 50.

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

Percent of Households with Children Experiencing Moderate to High Effect of COVID-19

To work, 22% of all households needed child care. More so for low-income homes – 39% for households in poverty and 25% of ALICE households. Yet, only 21% 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, 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?

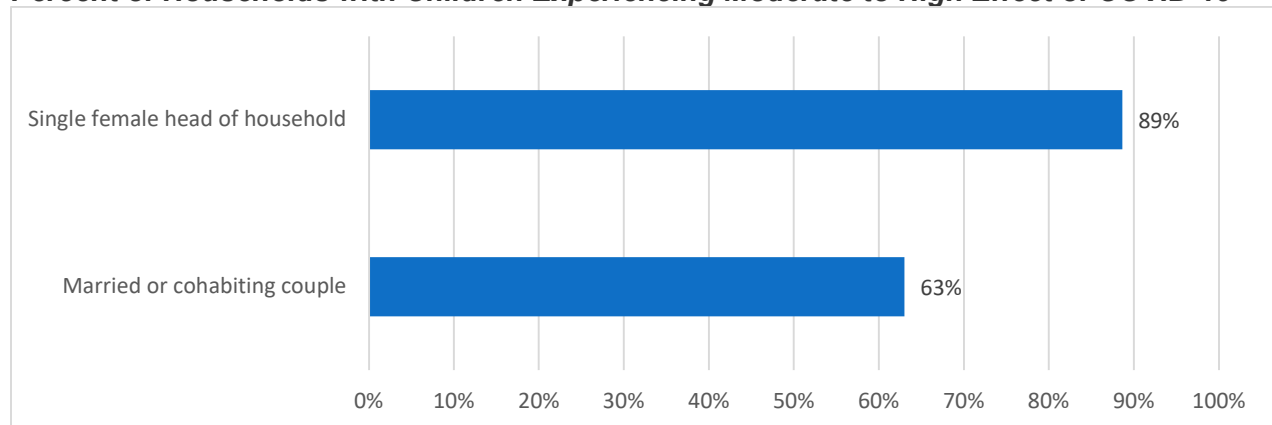|	Percent
Changed to in-home/family child care	47.1%
No impact	21.1%
Working reduced hours	12.7%
No longer able to work	9.4%
Other arrangements	5.0%
Working similar hours with a new provider	4.8%
Count of respondents needing child care	

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

33% of single female head of household lost work due to child care.

Of households run be seniors (age 65+), 41% 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	73%	65%
Economic health of my community	66%	61%
Attending church or other social gatherings	42%	34%
Mental health issue	35%	45%
Medical issues other than COVID-19	32%	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, 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	31%
Two months	17%
One month	20%
Three weeks	3%
Two weeks	10%
One week or less	18%

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	23%
Applied for unemployment	22%
Used a food pantry/food bank	17%
Borrowed from family or friends	16%
Applied for Food Stamps/SNAP	12%
Found a new way to make money	11%
Taken out a loan	10%
Applied for other government assistance	7%
Assistance from a community organization/nonprofit	6%
None or other	43%

Multiple responses allowed.

* This group eliminated those that reported having "no needs" in an early question.

Interestingly, 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	34.1%
Computer	23.9%
Audio-visual for computer	12.0%
Tablet	11.5%
Other technology or equipment	10.8%
Mobile phone	7.7%
Added nothing	65.2%

Multiple responses allowed.

37% of ALICE households and 39% or 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

Statewide, 11.3% of the respondents called or texted 211 for help or information. 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

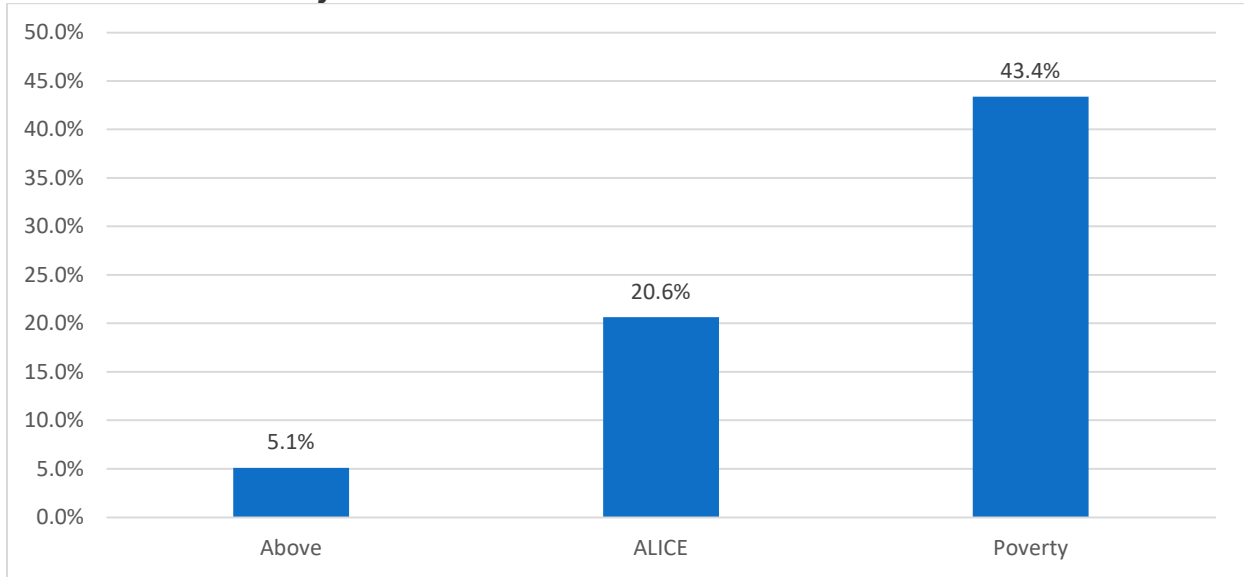Nationally, more than 80% of Americans received a stimulus check from the CARES Act of 2020. Among the statewide respondents, 81% of survey respondents received a check in the household, with 9% more expecting a check.

Did you receive a stimulus check from the government?

	Percent
Yes (in Household)	81.0%
No	16.5%
No, but I am expecting one	2.5%

N=2,770

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	2.0%
Two months	5.5%
One month	27.3%
Three weeks	15.1%
Two weeks	33.0%
One week or less	17.1%

N=2,163

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

Values	
Utilities	38%
Food	38%
Rent or mortgage	36%
Put in savings	35%
Pay off debt/credit card	23%
Other	14%
Donated or gave away the money	8%

Multiple responses allowed.

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.

Average Number of Jobs in the Household by Status

	Average
Jobs Retained	
Have the same working arrangement	1.71
Have increased hours	1.53
Shifted from working onsite to working remotely	1.52
Jobs Lost	
Have reduced hours/furloughed	1.69
Recently returned to work.	1.57
Became unemployed	1.53

Allowing for multiple workers/jobs per household

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

Percent of Job Loss by Ethnic Group

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

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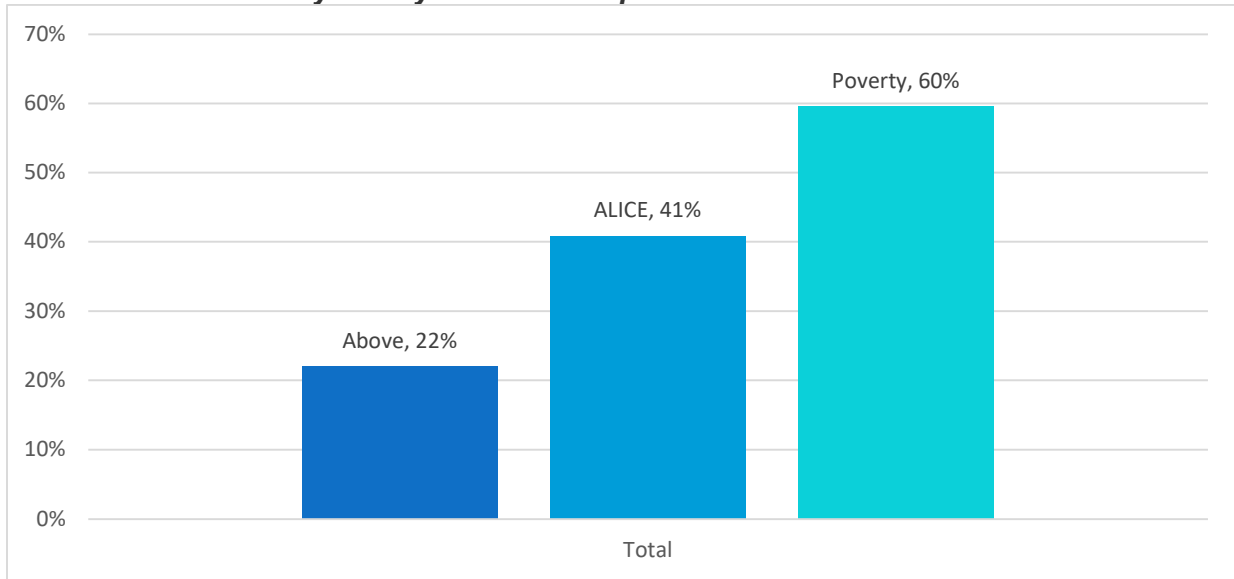
Of those that lost work, 63% received state unemployment compensation due to the shutdown. An additional 25% are still waiting, and 8% have been denied coverage. Statewide unemployment pays for half or more of the expenses in 42% of the households.

Since applying for unemployment, have you started receiving payments?

	Percent
Yes	62.9%
No, been waiting less than 2 weeks	8.4%
No, been waiting 2-4 weeks	7.2%
No, been waiting more than 4 weeks	9.6%
No, denied coverage	7.9%
No, unable to complete application	4.0%

Limited to those that applied for health insurance.

What percentage of your monthly expenses will this unemployment cover?

	Percent
All expenses (100%)	14.8%
Most expenses (75%)	15.4%
Half of expenses (50%)	26.9%
Some (25%)	26.0%
Little or nothing (less than 25%)	16.9%

Limited to those that applied for unemployment insurance.

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.
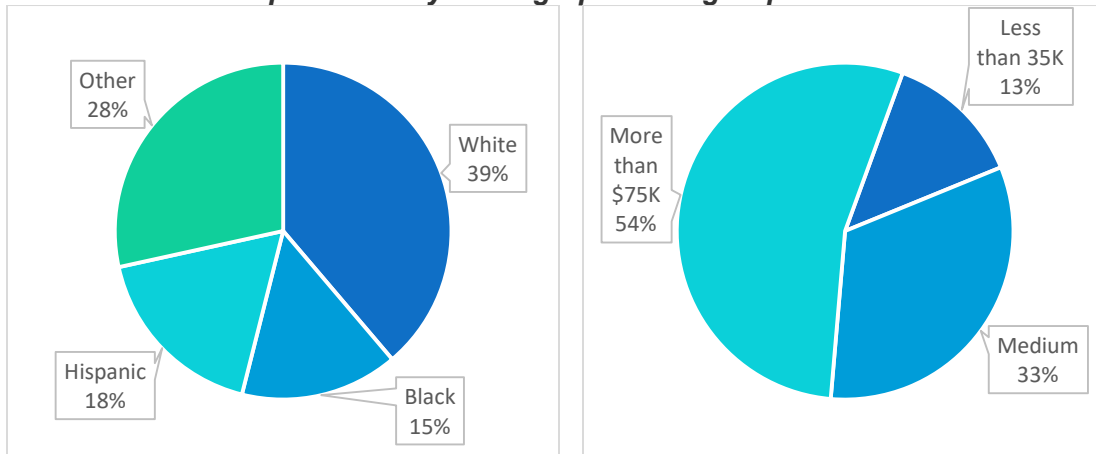
Effect of COVID-19 by Job Sector

	Minimal	Low	Moderate	High
Hospitality	9%	14%	25%	52%
Arts, entertainment, & food	11%	15%	31%	44%
Construction	12%	22%	27%	40%
Trade and Retail Sales	17%	18%	27%	38%
Oil and Gas	19%	20%	26%	35%
Delivery, transportation, & warehousing	15%	20%	31%	34%
Agriculture, Forestry, Hunting, & Fishing	27%	20%	24%	29%
Health care, childcare, & social assistance	22%	22%	28%	28%
Manufacturing	26%	20%	26%	28%
Business, administrative, and services	23%	23%	26%	27%
Education	23%	24%	26%	27%
Other Jobs	22%	29%	25%	25%
Government	26%	25%	25%	23%
Utilities	37%	23%	17%	23%
Information & Technology	26%	28%	24%	22%
Media and publishing	22%	27%	29%	22%
Finance, insurance, and real estate	33%	23%	24%	21%
Not in labor force	37%	35%	12%	16%

Demographic Descriptors

This section looks at the demographic mix of the people that responded to the survey. 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

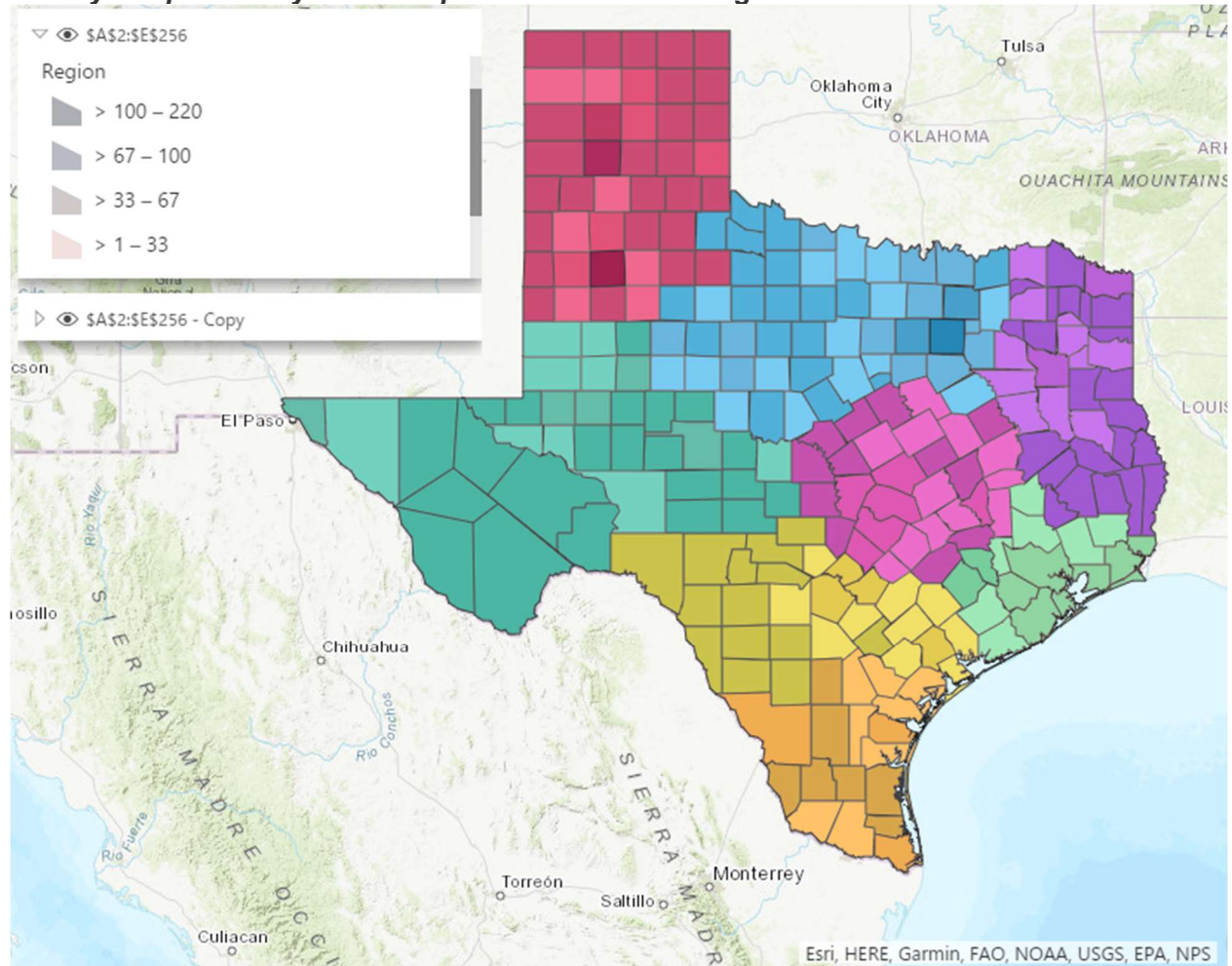| Values	Total
Children under 5	536
Children 5 to 17	1,577
Adults 18-64	4,304
Seniors 65 and over	744

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%

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.

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