

# COVID-19 IMPACT SURVEY

## 2021 Florida Results Report

SPRING 2021



United Way of Florida

# SURVEY OVERVIEW

This Results Report presents the combined findings from five Florida surveys that explored how households have been impacted by the COVID-19 pandemic since March 1, 2020. These surveys were conducted between January and April 2021 and include surveys conducted by:

- Heart of Florida United Way, with respondents from Orange, Osceola, and Seminole counties (Orlando area)
- United Way of Northeast Florida, with respondents from Baker, Clay, Duval, Nassau, Putnam, and St. Johns counties (Jacksonville area)
- United Way of Palm Beach County, with respondents from Palm Beach County
- United Way of Miami-Dade, with respondents from Miami-Dade County
- United Way of Florida, distributed statewide, with respondents primarily from Broward, Charlotte, Lee, Leon, and Martin counties

All surveys were conducted by United Ways and local collaborators in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. These surveys relied on convenience sampling and are **not a representative sample of the state population or regions as a whole**. However, the results provide important insights into the issues Florida households are facing during this time of profound need.

	HEART OF FLORIDA/ ORLANDO	NORTHEAST FLORIDA/ JACKSONVILLE	PALM BEACH	MIAMI-DADE	STATEWIDE SURVEY
Number of Respondents	831	1,015	2,604	4,893	2,426
<b>Total Respondents for Analysis: 11,769</b>					

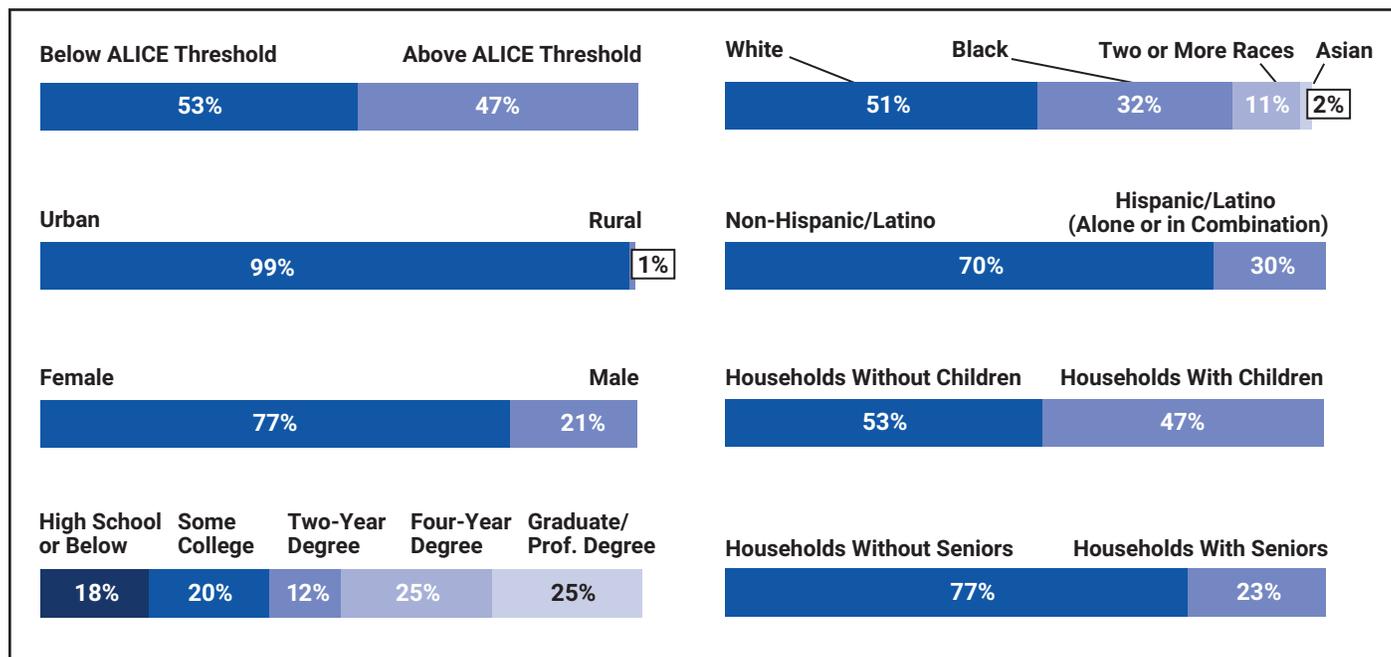
## MEET ALICE

When COVID-19 hit, 46% of all households in Florida (approximately 3,610,000 households) were already struggling to make ends meet, setting the stage for the unprecedented economic impact of the pandemic. This group includes households below the Federal Poverty Level (FPL) and households who are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify as “poor” but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live. Of all respondents, 6,210 (53%) had income below the ALICE Threshold, which includes both households below the FPL and ALICE households. To learn more about ALICE in Florida, visit [UnitedForALICE.org/Florida](https://UnitedForALICE.org/Florida).

**Throughout this document, gold boxes will highlight statistically significant differences between respondents above and below the ALICE Threshold.**

# SURVEY RESPONDENTS

Respondents are broken down by demographic groups below. Demographic questions were asked about the respondent themselves, although for other questions they were asked to respond on behalf of their household.



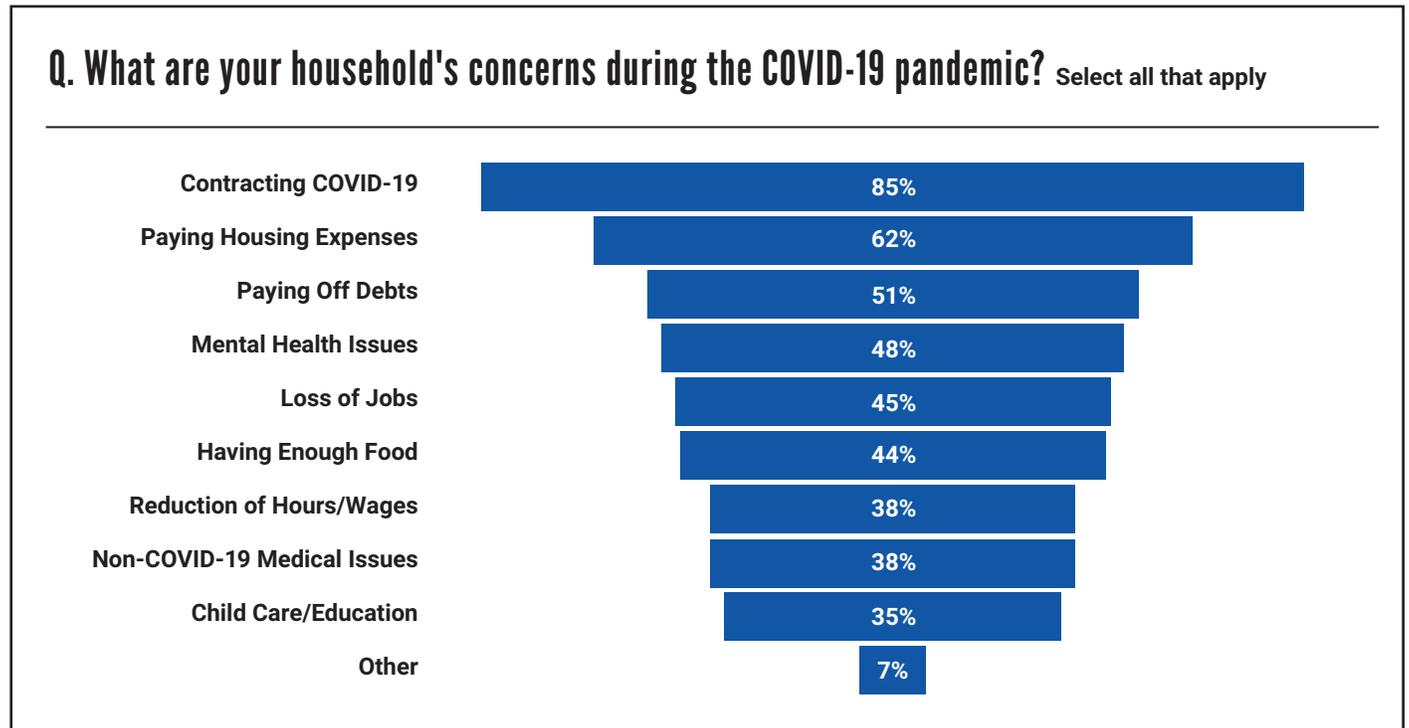
Note: Not all categories sum to 100% in this figure. For gender identity, the remaining 2% of respondents selected "Prefer to Self-Describe" or "Prefer Not to Answer." By race, all other groups combined constitute the remaining 4% of respondents.

Overall, in this largely urban sample, there were few significant differences in responses based on location; the biggest differences in respondents' experience during the pandemic were by income (ALICE Threshold status), family composition (families with children vs. families without children), and health status (households with chronic/serious health conditions vs. those without serious health issues). These differences are highlighted throughout this Results Report. To see details of the county/regional data included in this analysis, use the contact information provided on the final page of the Report.

**“ My household has been lucky to retain most of our pre-pandemic employment and income, and to be able to work mostly from home...But many of our neighbors have lost most or all of their income, or are obliged to work in public service positions where risk of COVID infection is high, employer support of risk-mitigation practices is low, and healthcare and sick leave are minimal to nonexistent. Neighbors struggle to access and afford paying bills and debts, healthcare, food, household supplies, childcare, technology for remote working and learning, even safe housing. ”**

# HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. **Most respondents (85%) said that contracting COVID-19 was a concern, followed by concerns about paying housing expenses like rent/mortgage and utilities (62%).**



**Respondents below the ALICE Threshold** were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing expenses (76% vs. 29%), providing enough food for the household (56% vs. 17%), paying off debts (55% vs. 31%), loss of jobs (50% vs. 27%), reduction of hours/wages (41% vs. 24%), and child care/education (35% vs. 24%). **Respondents above the ALICE Threshold** were significantly more likely to be concerned about household members contracting COVID-19 (78% vs. 68%) and mental health issues (44% vs. 40%).

Among the 6% of respondents who selected “other,” concerns included not being able to work remotely (even if given the option), being distanced from family and friends, lack of socialization (especially for children and seniors), difficulty accessing the COVID-19 vaccine, inability to engage in religious and/or social events, loss of opportunities/momentum for students (both K–12 and in higher education), inflation of costs for basic goods like food, worries about inadvertently spreading COVID-19 to others, access to medical insurance, and the health/stability of the state and national economies.

When respondents were asked to select their **biggest concern**, the top three concerns were household members contracting COVID-19 (38%), paying housing expenses (30%), and job loss (8%). However, the ranking of household concerns differed by ALICE status. For respondents above the ALICE Threshold, the top three concerns were household members contracting COVID-19 (52%), paying housing expenses (14%), and mental health issues (8%). For respondents below the ALICE Threshold, the top three concerns were household members paying housing expenses (44%), household members contracting COVID-19 (26%), and loss of jobs (8%).

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their biggest concern was paying housing costs (44% vs. 14%), paying off debt (5% vs. 3%), or having enough food for the household (4% vs. 1%). **Respondents above the ALICE Threshold** were *significantly more likely* to say their biggest concern was household members getting COVID-19 (52% vs. 26%), mental health issues (8% vs. 4%), child care/education (5% vs. 3%), and medical issues other than COVID-19 (5% vs. 2%).

**“** *The struggle is here. I worked some ‘gig’ jobs, became a pollworker, and an enumerator for the census, which helped us afford to pay our bills. It is unfortunate that our rent is very high and it consumes more than 50% of my husband’s take-home pay. But where else would we go? Rent everywhere is sky-high. My groceries are about 40% more than pre-pandemic. We had plans to purchase a home last spring but the market bubble is too risky at this time. Our down payment funds are dwindling and are almost a detriment to receiving aid.* **”**

# CHALLENGES IN MEETING BASIC NEEDS

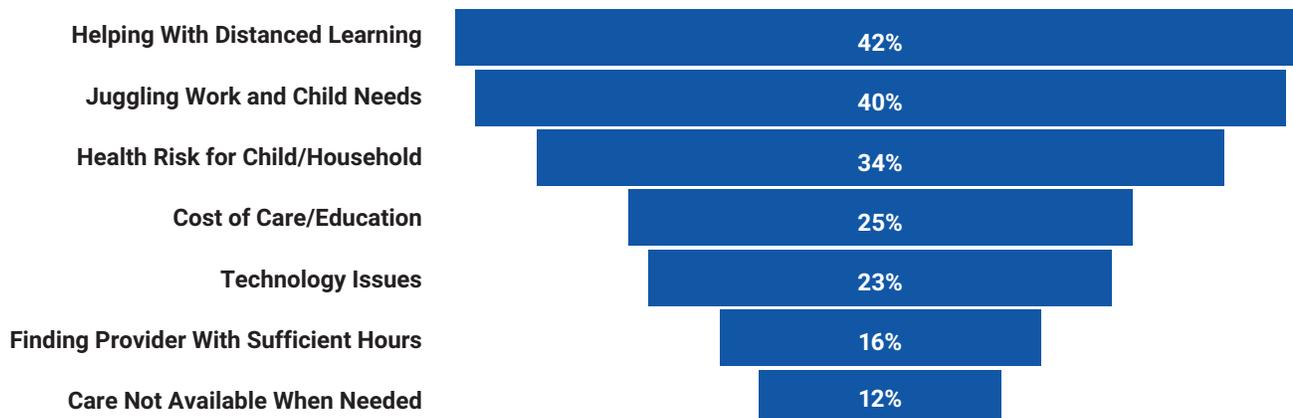


## CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **79%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 42% said that they were concerned about helping with distanced learning, followed closely by issues related to juggling work and children's needs (40%).

**Q. Since March 1, 2020, as a result of the COVID-19 pandemic, what child care issues or concerns have members of your household had?** Select all that apply



For all respondents with children, the top two concerns were juggling work and child needs and helping children with distanced learning. However, **respondents with children below the ALICE Threshold** were *significantly more likely* than respondents with children above the ALICE Threshold to say that they were concerned about the cost of care (28% vs. 16%) and technology issues (23% vs. 19%). **Respondents with children above the ALICE Threshold** were *significantly more likely* to be concerned about juggling work and children's needs (49% vs. 34%) and helping children with distanced learning (44% vs. 39%).

Employment impacts were of particular concern. In a separate question, **51% of respondents with children said that child care issues impacted household members' ability to work during the pandemic**: 24% said that one or more household members were working reduced hours due to child care issues (including daycare and after-school care), and 14% said that one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 19% said that household members' work had been impacted in other ways not listed as an option in the survey question. Written "other" responses included having to shift to remote work to care for children, inability to work full-time/pursue additional work due to child care issues, interruptions during work hours from children who were remote learning, gaps in child care availability and closures due to COVID-19 exposures/quarantines, managing fluctuating work and child care schedules, and having to take paid or unpaid leave from work in order to attend to children's needs.

**Respondents with children below the ALICE Threshold** were *significantly more likely* than respondents with children above the ALICE Threshold to say that one or more household members were working reduced hours (26% vs. 18%) or had to quit a job (17% vs. 4%) due to child care issues since the beginning of the pandemic. While most respondents with children reported income from one or more jobs, those **below the ALICE Threshold** were *significantly less likely* to do so (70% vs. 95%).

**Beyond child care, three factors — housing issues, paying off debts, and food access— were of particular concern for respondents with children.** Sixty-five percent were concerned about paying housing expenses, significantly higher than in the 44% of households without children. These concerns were even greater for households with children living below the ALICE Threshold: 80% of households with children below the ALICE Threshold were concerned about paying housing expenses, more than twice as high as those above the ALICE Threshold (at 30%). A similar significant trend was found for concerns about paying off debts and providing enough food for the household, as shown in the table below. In each case, the largest differences were between households with children above and below the ALICE Threshold.

HOUSEHOLDS	PAYING HOUSING EXPENSES	PAYING OFF DEBTS	PROVIDING ENOUGH FOOD FOR THE HOUSEHOLD
With Children, Below ALICE Threshold	80%	56%	59%
With Children, All	65%	50%	47%
Without Children, All	44%	38%	29%
With Children, Above ALICE Threshold	30%	35%	20%

The pandemic has put a strain on households both with young children (0–5) and with school-age children (6–17). However, their biggest child care concerns differ. Households with older children were significantly more likely than households with young children to be concerned about helping children with distanced learning (44% vs. 34%) and about internet and device access issues (26% vs. 17%). Households with younger children were significantly more likely to be concerned about COVID-19 health risks for children and household members (39% vs. 28%), the cost of care (37% vs. 15%), finding a provider/school with sufficient hours (22% vs. 10%), and the reliability/availability of care (17% vs. 8%).

In addition, compared to respondents without children, respondents with children were...

- Significantly more likely to be concerned about household members losing a job (44% vs. 35%) or working fewer hours (38% vs. 29%) during the pandemic, and with good reason — they were also significantly more likely to say that a household member lost a job (35% vs. 26%), was temporarily laid off (24% vs. 18%), or changed jobs (13% vs. 10%). In addition, they were significantly more likely to say that a household member was looking for work (54% vs. 40%).
- Significantly less likely to own a vehicle (72% vs. 80%), have a bank account (70% vs. 82%), own a home (45% vs. 63%), or have a 401(k), IRA, or other investment (30% vs. 48%).
- Significantly more likely to be somewhat concerned (25% vs. 16%) or very concerned (15% vs. 7%) about eviction or foreclosure due to the pandemic.
- Significantly more likely to have applied for unemployment insurance (38% vs. 30%) or a government assistance program such as SNAP (food stamps), TANF, WIC, or Medicaid (35% vs. 17%), received food from a food pantry or food bank (34% vs. 19%), borrowed money from family or friends (32% vs. 18%), increased a balance on a credit card (26% vs. 22%), sold belongings for cash (18% vs. 13%), or found a new way to make money (16% vs. 13%) to meet household needs during the pandemic.
- Significantly more likely to say that assistance with rent/mortgage payments (52% vs. 32%), deferred payment for debts (37% vs. 29%), help providing food for the household (31% vs. 19%), assistance with finding a new job (22% vs. 18%), technology to help with remote work or school (18% vs. 10%), access to affordable care for a child, senior, or person with a disability (17% vs. 4%), or access to reliable transportation (8% vs. 6%) would be helpful for meeting household needs during the pandemic.



## HOUSING

Overall, **38%** of respondents said that their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic.

Of all respondents, 30% said that they were concerned about eviction or foreclosure (20% were somewhat concerned and 10% were very concerned). The extent of these concerns differed by homeownership status: Respondents who owned their home were significantly less likely than respondents who did not own their home to be concerned about eviction or foreclosure (17% vs. 50%). Respondents who did not own their home were also significantly more likely to be concerned about paying housing expenses (74% vs. 36%), paying off debts (54% vs. 35%), providing enough food for the household (53% vs. 25%), loss of jobs (49% vs. 30%), and a reduction in hours/wages for household members who were working (40% vs. 28%).

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting housing needs (55% vs. 16%) and that they were somewhat concerned (30% vs. 11%) or very concerned (17% vs. 4%) about eviction or foreclosure. **Respondents below the ALICE Threshold** were also *significantly less likely* to own their home (36% vs. 75%).



## FOOD

Overall, **28%** of respondents said that their household had trouble meeting food needs during the pandemic.

Of respondents who had trouble meeting food needs...

- 84% said that they could not afford the amount or kind of food their household wanted to buy
- 38% said that they did not feel safe shopping for food due to the pandemic
- 26% said that the food their household wanted to buy was not available or was out of stock
- 22% said that they had difficulty getting food from a food pantry
- 12% said that food retailers and/or restaurants they wanted to visit were closed
- 8% said that they had difficulty getting food through a school food program

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting food needs (41% vs. 11%).



# HEALTH CARE AND HEALTH STATUS

Overall, **18%** of respondents said that their household had trouble meeting health care needs during the pandemic.

Of respondents who said that their households had trouble meeting health care needs...

- 45% said that they had difficulty getting care for a non-COVID-19-related health issue
- 39% said that they lost health insurance during the pandemic
- 26% said that they had difficulty getting a COVID-19 test when needed
- 12% said that they had difficulty getting care for COVID-19

When asked if any household members had a serious health issue or disability, 29% said that one or more people had chronic health issues (like diabetes or a heart condition), 9% had a mental disability, 9% had a physical disability, and 12% had another type of health issue. Almost half of all respondents (47%) said that someone in their household had a serious health issue or disability.

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting health care needs (21% vs. 13%) and to say that someone in their household had a mental (12% vs. 6%) or physical (12% vs. 6%) disability.

Household concerns and impacts of the pandemic differed by health status. Compared to respondents from households without any health issues, respondents from households in which one or more people had a serious health issue or disability were...

- Significantly more likely to be concerned about household members contracting COVID-19 (76% vs. 70%), paying housing expenses (59% vs. 50%), paying off debts (48% vs. 40%), and providing enough food for the household (44% vs. 33%).
- Significantly more likely to be concerned about household members losing jobs during the pandemic (41% vs. 37%). In a separate question, they were also significantly more likely to say that someone in the household had lost a job (35% vs. 27%), been temporarily laid off (23% vs. 20%), or retired (5% vs. 2%) during the pandemic.
- Significantly more likely to be using telemedicine services during the pandemic (18% vs. 7%).
- Significantly less likely to have income from one or more jobs (70% vs. 79%) and significantly more likely to have income from Social Security or another form of retirement income (31% vs. 13%) or to have income from unemployment insurance (20% vs. 17%).
- Significantly more likely to say that they had difficulty meeting housing (41% vs. 33%), food (32% vs. 22%), health care (25% vs. 12%), technology (15% vs. 9%), and transportation (13% vs. 8%) needs during the pandemic.



## TECHNOLOGY

Overall, **12%** of respondents said that their household had trouble meeting technology needs during the pandemic.

Of all respondents (not only those with trouble meeting technology needs)...

- 93% said that they have reliable internet service at home. Of those without reliable service, 69% said that they could not afford reliable service, and 19% said that reliable service was not available where they live.
- 58% said that they had purchased or upgraded technology due to the pandemic (29% purchased or upgraded an internet subscription, 27% bought a computer, 18% bought a printer, 14% bought a mobile phone, 12% bought a tablet, and 6% purchased other technology).
- 56% said that they had been required to use technology for work, 42% said that they had been required to use technology for school, and 25% had used technology for telemedicine during the pandemic. Yet 21% said that their household did not have enough devices (computers, tablets, phones) for household members to complete all necessary tasks.

Of the 25% of respondents who reported using telemedicine...

- 73% used it for well visits/check-ups
- 49% used it for sick visits
- 40% used it for management of a chronic health issue
- 37% used it for mental health counseling (and 2% for substance use support)

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household was required to use technology for schooling (23% vs. 16%), and that they also had trouble meeting technology needs during the pandemic (15% vs. 8%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that their household had access to reliable internet service at home (96% vs. 88%) and that a household member was required to use technology for work during the pandemic (36% vs. 17%).

**“ Mental health for me personally is poor due to the changes associated from shifting to at-home work, juggling distance learning, adapting to ‘new normal’, learning new technology, and losing the sanctuary of my home (every room is now work/office). ”**



# TRANSPORTATION

Overall, **11%** of respondents said that their household had trouble meeting transportation needs during the pandemic. In addition, 15% of respondents said that they went without auto insurance in the last 12 months due to cost.

Of respondents who said that their households had trouble meeting transportation needs...

- 58% said that they had trouble maintaining a personal vehicle
- 45% did not feel safe riding public transportation due to the pandemic
- 40% said that they had trouble keeping up with vehicle payments
- 25% said that public transportation had not been available for needed routes
- 21% said that public transportation had been operating fewer hours
- 10% said that they had faced reduced carpool options

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting transportation needs (16% vs. 4%).

**“** *My life took a 180° turn since this pandemic (like everyone else). Not seeing my friends (support team), not able to volunteer (a big part of my week), not able to attend church or my bible classes (my spiritual support), having to sell my car for money (my transportation), not able to go to restaurants with friends (my entertainment). I've been dealing with a major surgery I had prior to the pandemic which has caused me to be homebound too which has brought my spirits down considerably (experiencing some depression).* **”**

# EMPLOYMENT CHANGES AND CHALLENGES

At the time of the surveys, 75% of households had income from one or more jobs, 21% had Social Security or other retirement income, 18% were receiving unemployment insurance or had income from another government program, 11% had income from investments, 4% had another source of income, and 2% reported no source of income.

Participants were asked how the pandemic has impacted employment for household members since March 1, 2020. **Over half of respondents (58%) said that employment changed for at least one household member during this period.** They reported that members of their household had lost jobs (31%), experienced temporary layoffs (22%), changed jobs (12%), gotten a new or additional job (9%), or retired (3%).

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household lost a job during the pandemic (41% vs. 18%), was temporarily laid off (27% vs. 14%), or changed jobs (13% vs. 10%). They were also significantly more likely to say that someone in their household had income from unemployment insurance or another government program (27% vs. 9%) or had no source of income (3% vs. 1%), and they were significantly less likely to say that someone in their household had income from investments (3% vs. 19%). Although both groups had a high percentage of respondents with household income from one or more jobs, **respondents below the ALICE Threshold** were *significantly less likely* to report having this type of income (66% vs. 85%).

Respondents who reported that someone in their household lost work during the pandemic also reported increased concerns and hardship related to covering basic needs and expenses. These respondents were significantly more likely than respondents who did not report household job loss to be concerned about paying housing expenses (80% vs. 42%), paying off debts (60% vs. 37%), providing enough food for the household (57% vs. 29%), mental health issues (46% vs. 40%), medical issues (37% vs. 30%), and child care/education (33% vs. 28%).

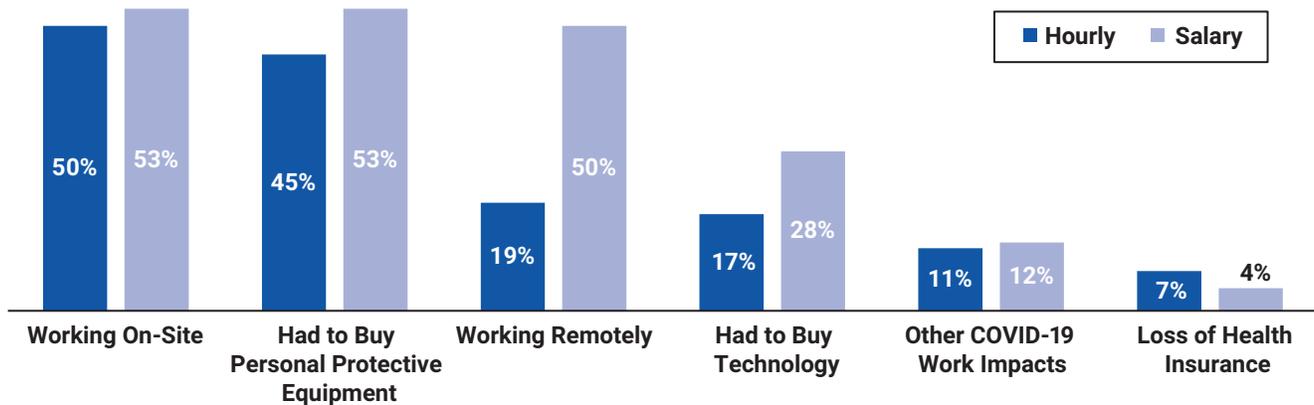
To address financial need, respondents in households that experienced job loss were more likely to report turning to safety net programs and other relief measures. These respondents were significantly more likely than respondents who did not report household job loss to say that they had applied for unemployment insurance (68% vs. 19%) or another government assistance program, like SNAP, TANF, WIC, or Medicaid (44% vs. 17%), or that they had borrowed from family or friends (40% vs. 18%), received food from a food pantry or food bank (40% vs. 20%), taken money out of a savings account (39% vs. 29%), increased a balance on a credit card (31% vs. 21%), sold belongings for cash (27% vs. 10%), found a new way to make money (20% vs. 12%), taken money out of a retirement account (15% vs. 10%), or taken out a personal loan or car loan (12% vs. 8%).

Big employment shifts like the loss of a job, however, were not the only way that the pandemic had impacted workers. Among households where at least one person was working, respondents reported major changes in the work lives of household members, and those impacts varied based on whether workers were paid hourly or had a salary. **Half of these respondents' households (50%) relied on at least one hourly paid worker.** About half of workers in both groups continued to work on-site, but salaried workers were much more likely to report working remotely during the pandemic (when they previously worked on-site) and to say that they had to purchase technology for work.

**“ I work multiple jobs and still make less money. I'm always being excluded from any assistance because I am single and my yearly gross income always falls out of range but it is not taken into consideration that I work three jobs to take care of myself and to pay off debts. ”**

## Q. Which of the following have occurred as a result of the COVID-19 pandemic, if any?

Select all that apply



**Respondents below the ALICE Threshold** with hourly paid workers in the household were *significantly more likely* to say that these workers were working fewer hours than before the pandemic (38% vs. 27%) or that they had to purchase new technology to work during the pandemic (15% vs. 12%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that hourly workers in their household were continuing to work on-site (50% vs. 36%) and were working more hours (9% vs. 4%). **Respondents below the ALICE Threshold** with salaried workers in the household were *significantly less likely* to say that these workers were working remotely when they previously worked on-site (25% vs. 51%).

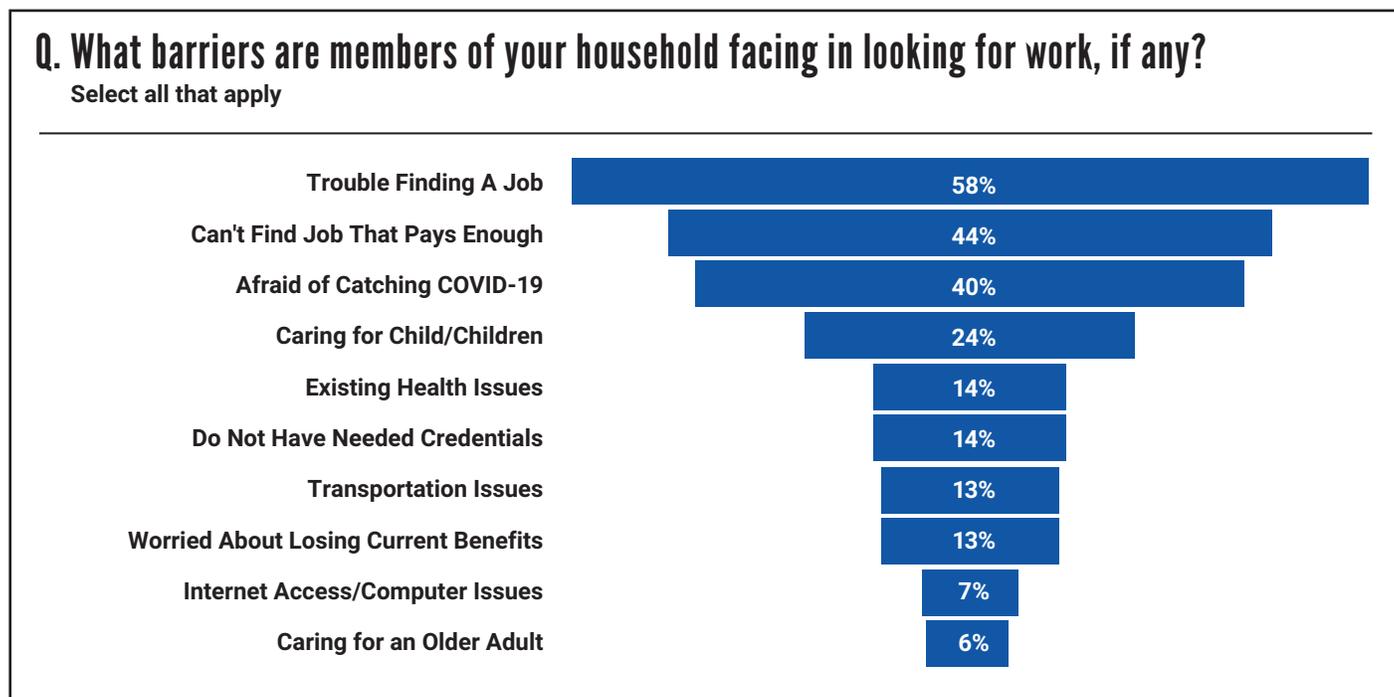
Respondents also shared work impacts other than those provided in the survey questions, and those write-in responses varied by employment type. Among the 12% of respondents with salaried jobs who reported “other” work impacts, those impacts included increased hours, increased workload, and increased complexity of job. Some of these workers had worked from home at the beginning of the pandemic and were now back on-site, while others were working a hybrid schedule of both remote and on-site. Among the 11% of respondents with hourly jobs who reported “other” impacts, those impacts tended to be related to health (e.g., worked in higher-risk jobs, contracted COVID-19, had to quarantine due to exposure at work).

Workers who were paid by the hour also faced fluctuating hours. Among households where at least one person in the household was working, a substantial **42% of respondents said household members in hourly paid jobs were working fewer hours during the pandemic.**

When asked why household members in hourly paid jobs were working fewer hours...

- 78% of respondents said that it was because their employer had less business or needed fewer staff
- 24% of respondents reported that it was due to fear of catching COVID-19
- 23% of respondents said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 10% of respondents said that it was because of other (non-COVID-19) health issues
- 2% of respondents said that it was because of limited computer or internet access

Almost half of respondents (46%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted. These respondents were asked a follow-up question regarding barriers to finding work. The top 10 barriers faced by job seekers are included below.

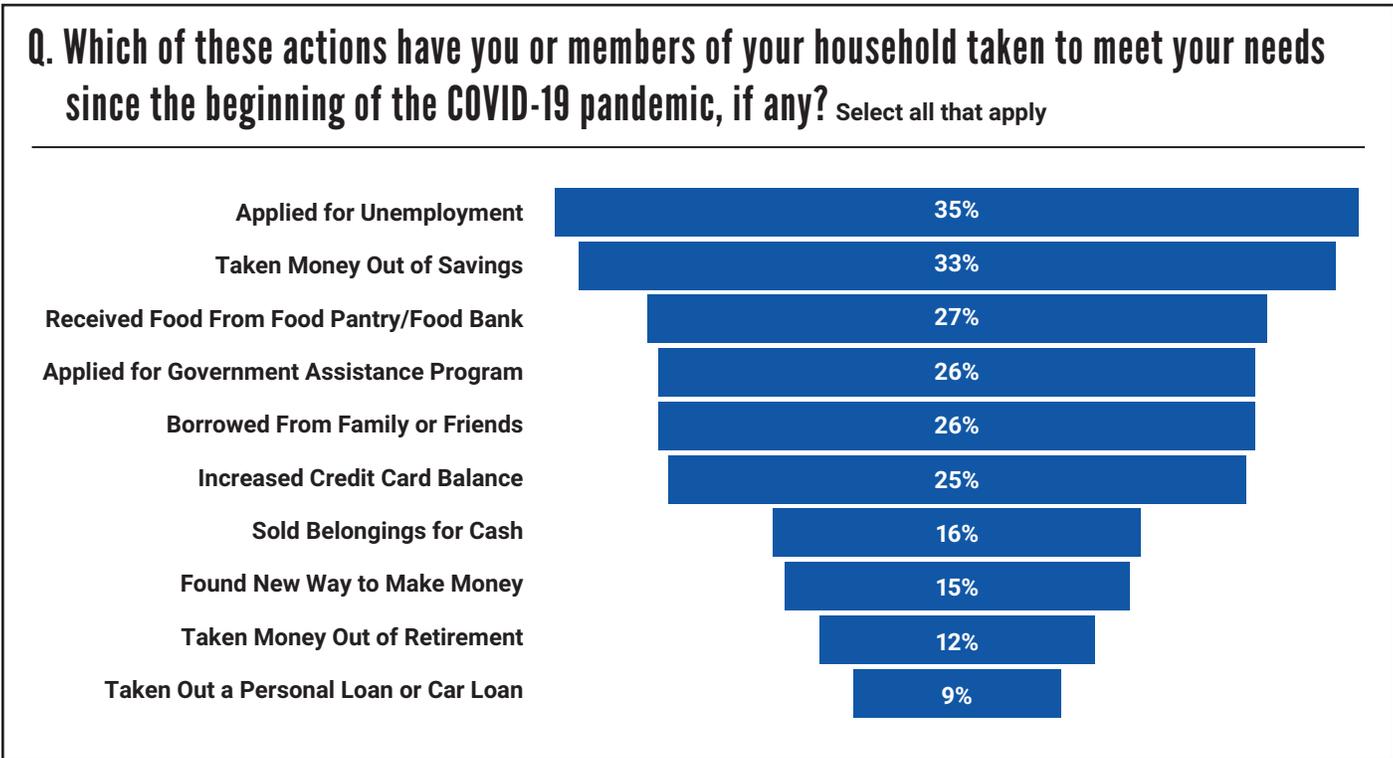


Among those looking for work, **respondents below the ALICE Threshold** were significantly more likely than respondents above the ALICE Threshold to say that trouble finding a job (59% vs. 54%), worries about catching COVID-19 (42% vs. 35%), caring for a child/children (29% vs. 12%), transportation issues (15% vs. 7%), internet access or computer issues (8% vs. 3%), caring for an older adult (6% vs. 4%), caring for a person with special needs (6% vs. 2%), language or literacy issues (5% vs. 2%), or trouble filling out job applications (4% vs. 2%) limited household members' ability to find work. **Respondents above the ALICE Threshold** were significantly more likely to say that not being able to find a job that pays enough limited their ability to find work (49% vs. 42%).

**“ I had a credit card maxed out and lost my health insurance because I couldn't pay for it. All jobs require either reliable transportation or Internet speeds of 10/5 and I have neither, and have no way to obtain either. I literally don't have enough money to work. This is not how I thought my life would be at 55. I barely have enough food. I can't even worry about retiring in 20 years. ”**

# ACTIONS TAKEN TO MEET NEEDS

When asked what their household has done to get by during the pandemic, more than one in three respondents (35%) said that they or someone in their household had applied for unemployment insurance. The next most common actions were taking money out of savings (33%) and receiving food from a food pantry/food bank (27%).



**Respondents below the ALICE Threshold** were significantly more likely than respondents above the ALICE Threshold to say that their household had applied for unemployment insurance (46% vs. 21%) or another government assistance program (41% vs. 8%), or that they had received food from a food pantry/food bank (40% vs. 11%), borrowed from family or friends (37% vs. 11%), increased a balance on a credit card (26% vs. 22%), sold belongings for cash (20% vs. 10%), found a new way to make money (16% vs. 13%), or taken out a personal loan or car loan (11% vs. 7%) to get by during the pandemic.

**“ During the pandemic – regardless of my fear to return to work – I returned because I needed the income. I never received additional financial income from unemployment and stimulus until after I had applied for and received multiple loans to assist with the everyday living expenses for my daughter and I. By then, I created more debt so the extra money received was appreciated, but not enough to cover my debt. ”**

The options available to respondent households in weathering this crisis depend greatly on existing household assets. In addition to the employment income mentioned in the previous section...

- 77% of respondents said that they had a bank account
- 51% reported that they owned a vehicle with an auto loan
- 43% said that they owned a home with a mortgage
- 40% said that they had a 401(k), IRA, or other investment
- 36% said that they owned a vehicle without a loan
- 13% reported that they owned a home with no mortgage
- 11% said that they owned all or part of a business

**Respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to say that their household owned a vehicle (68% vs. 87%), had a bank account (65% vs. 89%), owned their home (36% vs. 75%), had a 401(k), IRA, or other investment (16% vs. 66%), or owned all or part of a business (7% vs. 15%).

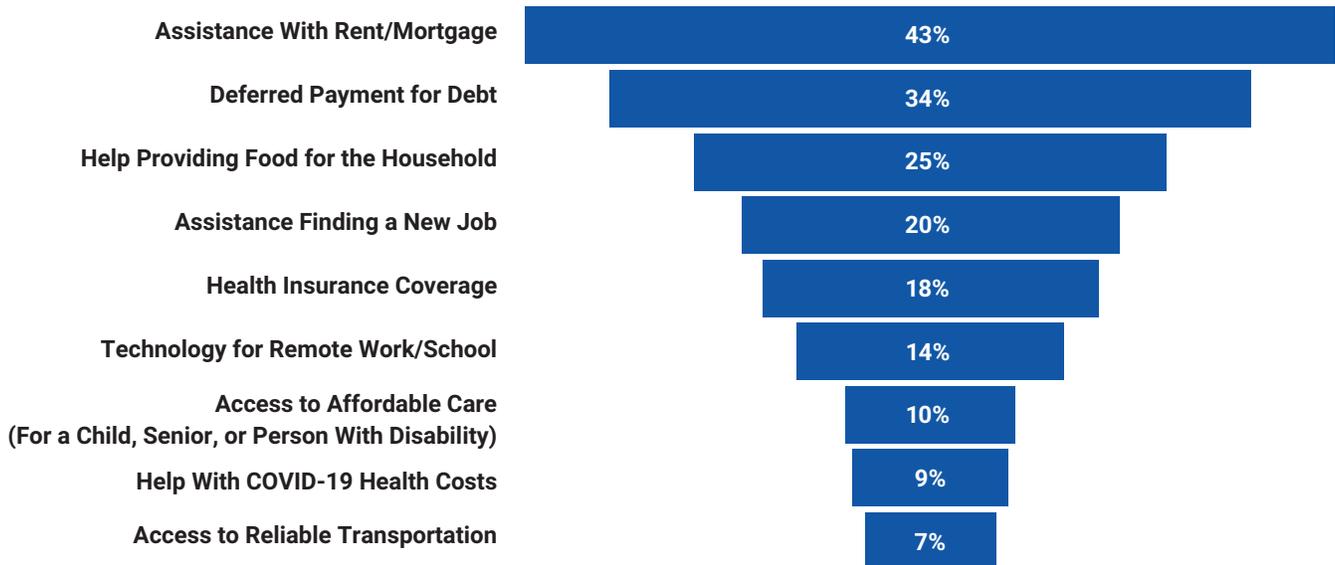
**“** *Prior to pandemic we had money in savings and great paying jobs. We were all laid off, with me and my daughters losing our jobs permanently. We work in the restaurant industry and are having a hard time finding a job in that field that can hire a manager. My husband finally went back to work in July. We have drained our savings and borrowed from retirement. We have nothing left. We don't qualify for a lot of programs because my husband's salary is too high. Unfortunately, it's not enough to pay our bills and put healthy groceries on the table.* **”**

# RESOURCES NEEDED

Respondents were also asked what resources would be helpful in getting through this difficult time, and the top answer was assistance with rent/mortgage payments (43%), followed by deferred payment for debt (34%).

## Q. What resources would be helpful for meeting your household needs during the pandemic?

Select all that apply

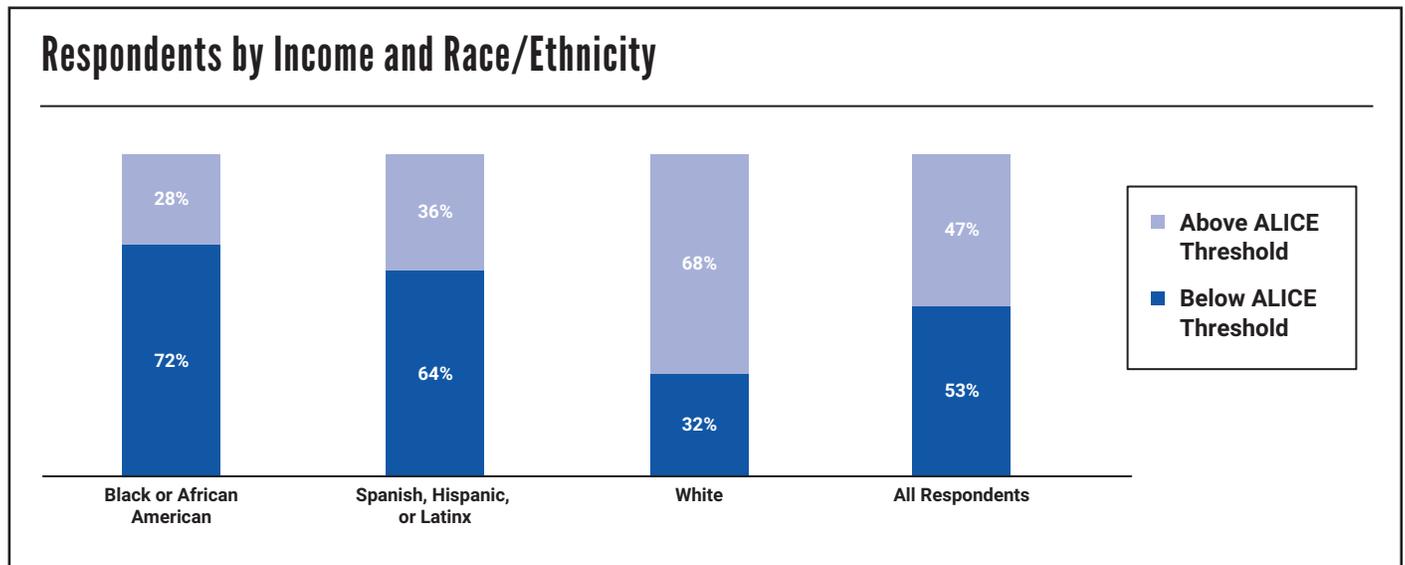


Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that assistance with rent/mortgage payments (60% vs. 20%), deferred payment for debt (38% vs. 27%), help providing food for the household (37% vs. 10%), assistance finding a new job (27% vs. 12%), health insurance coverage (20% vs. 14%), technology to assist with remote work or school (16% vs. 12%), access to affordable care for a child, senior, or person with a disability (14% vs. 6%), a reduction/elimination of health care bills related to COVID-19 (10% vs. 7%), or access to reliable transportation (10% vs. 3%) would be helpful for meeting household needs during the pandemic.

“ I gave birth to my daughter two months into lockdown and was furloughed without pay for the next three months. It was terrifying to have a mortgage, medical bills, and now no money for child care. But one of the hardest parts was being isolated as new parents. The physical stuff was hard, but the emotional stuff was harder. I know we’re not the only ones who went through it...there needs to be mental health outreach for these and other difficult experiences. ”

# PANDEMIC IMPACTS BY RACE/ETHNICITY

Among survey respondents, financial hardship and the impacts of the pandemic differed significantly by race/ethnicity. Overall, those who responded to the surveys were more likely than the general state population to be below the ALICE Threshold (53% vs. 46%). However, even within this sample, members of some racial/ethnic groups had a higher percentage of respondents below the ALICE Threshold, as shown in the figure below. Most notably, 72% of Black respondents were below the ALICE Threshold, compared to 32% of White respondents and 53% of all respondents. This trend is similar to the overall breakdown of households below the ALICE Threshold in Florida: In 2018, 63% of Black households were below the ALICE Threshold, compared to 40% of White households and 46% of all households. To learn more about the demographics of ALICE households in the state, visit [UnitedForALICE.org/Demographics/Florida](https://UnitedForALICE.org/Demographics/Florida).

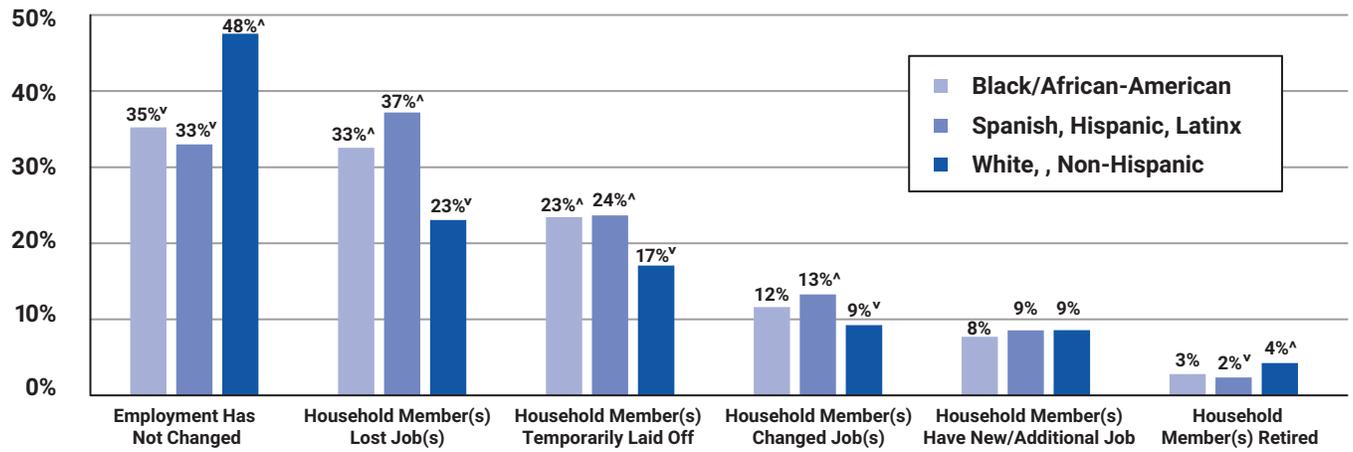


Note: The White grouping includes respondents who selected White only (not in combination with other races/ethnicities). All other groups include respondents who selected that race/ethnicity alone or in combination with other races/ethnicities.

When asked about the impacts of the pandemic on household members' employment, Black respondents were significantly more likely to say that a household member lost a job during the pandemic or was temporarily laid off. Hispanic respondents were significantly more likely to say that a household member lost a job during the pandemic, was temporarily laid off, or changed jobs. White respondents were significantly more likely to say that employment had not changed or that a household member had retired.

**“ I know that food insecurity is a big issue that people are often too proud to talk about because they’ve never had to worry about putting food on the table for their families until now. I’m also concerned about the disproportionate negative impacts the pandemic may further have on already marginalized communities due to systemic racism and discrimination apparent in health care disparities. ”**

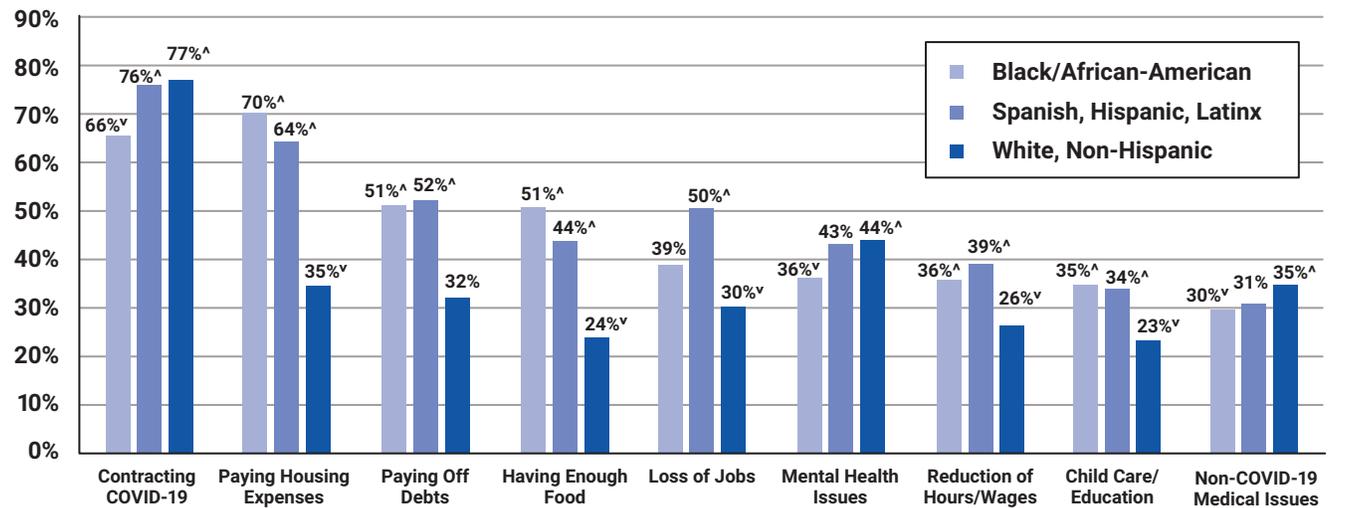
**Q. Since March 1, 2020, has employment changed for any household members?** Select all that apply



Note: Significantly higher responses are marked with a “^” and significantly lower responses are marked with a “v.”

Household concerns during the pandemic also differed by race/ethnicity. Black respondents were significantly more likely to say that they were concerned about paying housing expenses, paying off debts, having enough food, reduction in hours/wages for household members who were working, and child care/education. Hispanic respondents were significantly more likely to be concerned about contracting COVID-19, paying housing expenses, paying off debts, having enough food, loss of jobs, reduction of hours/wages for household members who were working, and child care/education. White respondents were significantly more likely to say that they were concerned about contracting COVID-19, mental health issues, and medical issues other than COVID-19.

**Q. What are your household's concerns during the COVID-19 pandemic?** Select all that apply



Note: Significantly higher responses are marked with a “^” and significantly lower responses are marked with a “v.”

# THIS SURVEY PROJECT WAS CONDUCTED BY:



United Way of Florida

[uwof.org](http://uwof.org)



Heart of Florida United Way

[hfuw.org](http://hfuw.org)



United Way  
of Northeast Florida

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United Way  
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## IN PARTNERSHIP WITH UNITED FOR ALICE

United For ALICE is a driver of innovation, shining a light on the challenges **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households face and finding collaborative solutions. Through a standardized methodology that assesses the cost of living in every county, this project provides a comprehensive measure of financial hardship across the U.S. Equipped with this data, ALICE partners convene, advocate, and innovate in their local communities to highlight the issues faced by ALICE households and to generate solutions that promote financial stability. This grassroots movement represents United Ways, corporations, nonprofits, and foundations in Arkansas, Connecticut, Delaware, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, West Virginia, and Wisconsin. Learn more at [UnitedForALICE.org](http://UnitedForALICE.org).

For more information about these survey results or to be connected to your local United Way, please contact United Way of Florida: [info@uwof.org](mailto:info@uwof.org). To see results from county/regional surveys included in this analysis, please use the following contact information:

- Heart of Florida United Way: [LiveUnited@hfuw.org](mailto:LiveUnited@hfuw.org)
- United Way of Northeast Florida: [info@uwnefl.org](mailto:info@uwnefl.org)
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- United Way of Miami-Dade: [info@unitedwaymiami.org](mailto:info@unitedwaymiami.org)