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UNITED WAYS OF  
IOWA

**COVID-19 FINANCIAL  
IMPACT SURVEY**

2020

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Prepared by

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*a collaboration between Strategic Marketing Services  
and the Institute for Decision Making*

at the University of Northern Iowa

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## Methodology

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### Project Objective

**researchiQ's** objective was to conduct primary and secondary research to assist the United Ways of Iowa in assessing the statewide impact of COVID-19 on the ALICE (Asset-Limited Income-Constrained Employed) population in Iowa to inform how to best support Iowa ALICE families throughout long-term recovery and beyond.

### Project Design

**researchiQ** worked with the United Ways of Iowa to develop and finalize the content of the survey instrument and program the survey for online deployment, intending to keep the duration of the online survey to a maximum of 12-15 minutes. In addition, **researchiQ** was responsible for developing an accompanying cover letter that explained survey content and participation information as well as a print survey version. The United Ways of Iowa had final approval authority for survey content and thoroughly tested the online instrument and approved the print survey version before the recruitment process began.

**researchiQ** and United Ways of Iowa worked with the regional United Way organizations to promote/distribute the survey. Specifically, **researchiQ** developed a basic project communication piece that described the research effort and provided participation information for the online survey. This communication was used and customized by partnering organizations when marketing and distributing the survey link to their constituents and other local agencies. **researchiQ** also distributed this communication piece to economic development community partners across the state to assist in distribution, especially in the NW area of the state where United Way regional coverage is limited. **researchiQ** also placed Facebook/Instagram ads targeting geographic areas with lower numbers of respondents. Lastly, **researchiQ** authored a press release about the research that was sent to local newspapers and radio/television stations across the state.

**researchiQ** and United Ways of Iowa also provided a printed version of the survey in a postage paid return envelope to regional United Way organizations as requested. A total of 54 surveys were returned using the printed instrument. The online survey was also translated into Spanish with nine respondents utilizing this option.

The online survey was launched on September 28, 2020 and closed on November 2, 2020. A total of 2,913 surveys were completed online and 54 using the printed survey, for a grand total of 2,967 completed/valid surveys were utilized for analysis and reporting. These 2,967 survey completions created a statistically valid sample achieving a  $95 \pm 1.8$  percent confidence level, meaning they is a very high degree of data confidence aggregately and also within the smaller respondent segments.

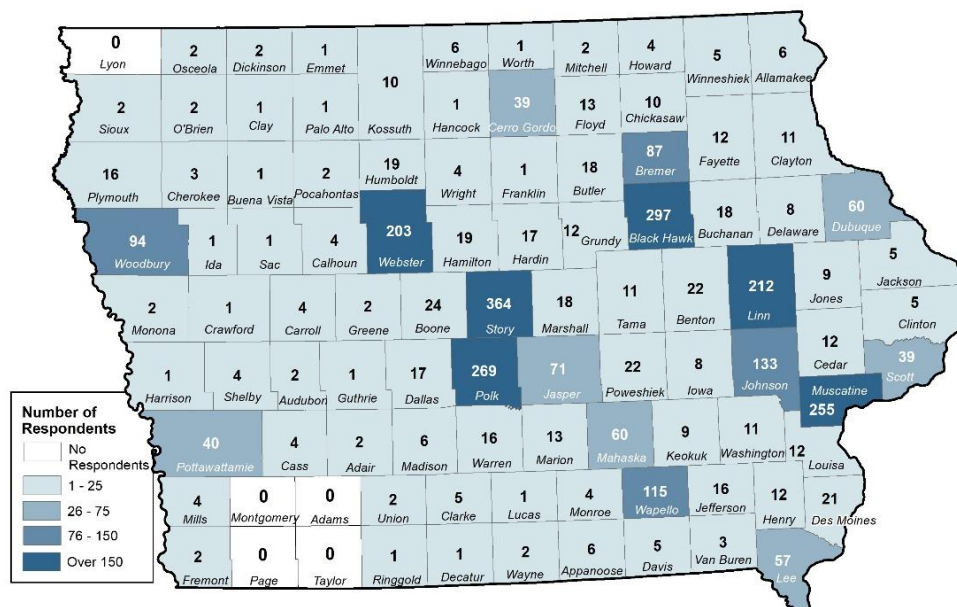
During data analysis, **researchiQ** segmented the data by age, income, and education, to uncover any meaningful differences between the respective groups. If any meaningful differences were found, they are noted in the body of the report. If no meaningful differences are reported, it can safely be assume the aggregate data is representative of all respondents.

## COVID-19 FINANCIAL IMPACT SURVEY 2020

All respondents were Iowa residents and over the age of 18. **researchiQ** attempted to collect a proportional sample in regarding gender and age, geography, and urban/rural representation as best possible given the survey distribution effort. The following table compares the survey respondents and Iowa population estimates for age and race/ethnicity. As shown, the respondent sample has a slightly higher percentage of middle-age respondents (30-39 and 40-49) and a lower percentage of respondents aged 65+ as compared to 2019 Iowa population estimates (Source: Suburban Stats). However, the respondent sample matched Iowa population racial/ethnic groups extremely well.

	Respondent Population	State of Iowa Population
<b>Age Groups:</b>		
18-20	3.3%	4.7%
21-29	10.9%	15.6%
30-39	25.0%	16.0%
40-49	21.9%	17.9%
50-59	20.1%	19.0%
60-64	9.3%	7.5%
65+	9.1%	19.2%
<b>Racial/Ethnic Groups</b>		
White/Caucasian	93.1%	90.6%
Black/African American	4.0%	4.1%
Hispanic/Latino	3.7%	4.0%
Asian/Pacific Islander	1.2%	0.2%
American Indian/Alaskan Native	1.0%	0.5%

The map below shows the geographic representation of all respondents. As shown, 94 of Iowa's 99 counties were represented. While there was higher respondent concentration in counties with Iowa's largest cities, metro counties accounted for 57.8% of all respondents while non-metro counties accounted for 42.2%.





### COVID-19 FINANCIAL IMPACT SURVEY 2020

The following table highlights the differences among the metro and non-metro respondents regarding age, marital status, education, and race/ethnicity. The respondents living in metro areas were generally younger with a higher percentage of them being aged 39 and under (44.1%) compared to respondents living in non-metro areas (32.4%). In addition, a higher percentage of metro respondents were single (27.4%) compared to 19.2% of non-metro respondents. Besides metro respondents being more likely to have a bachelor's degree (38.0%) compared to non-metro respondents (31.5%), there were no major differences among education. Lastly, respondents living in metro areas were more likely to be of a minority ethnic group (12.6%) compared to respondents living in non-metro areas (7.0%).

	Metro Respondents	Non-Metro Respondents
<b>Age Groups:</b>		
18-20	3.7%	2.9%
21-29	13.5%	7.5%
30-39	26.9%	22.0%
40-49	22.2%	21.7%
50-59	18.5%	22.5%
60-64	7.7%	11.5%
65+	7.2%	11.9%
<b>Marital Status:</b>		
Single	27.4%	19.2%
Married	59.9%	65.7%
Widowed	1.7%	3.4%
Divorced/Separated	8.1%	9.2%
<b>Education:</b>		
Less than high school degree	1.8%	1.0%
High school degree/Equivalent	7.7%	11.0%
Some college but no degree	19.8%	18.8%
Associate's degree	10.9%	16.8%
Bachelor's degree	38.0%	31.5%
Graduate degree	20.9%	19.6%
<b>Racial/Ethnic Groups</b>		
White/Caucasian	91.3%	95.5%
Black/African American	6.0%	1.4%
Hispanic/Latino	3.9%	3.4%
Asian/Pacific Islander	1.6%	1.2%
American Indian/Alaskan Native	1.1%	1.0%



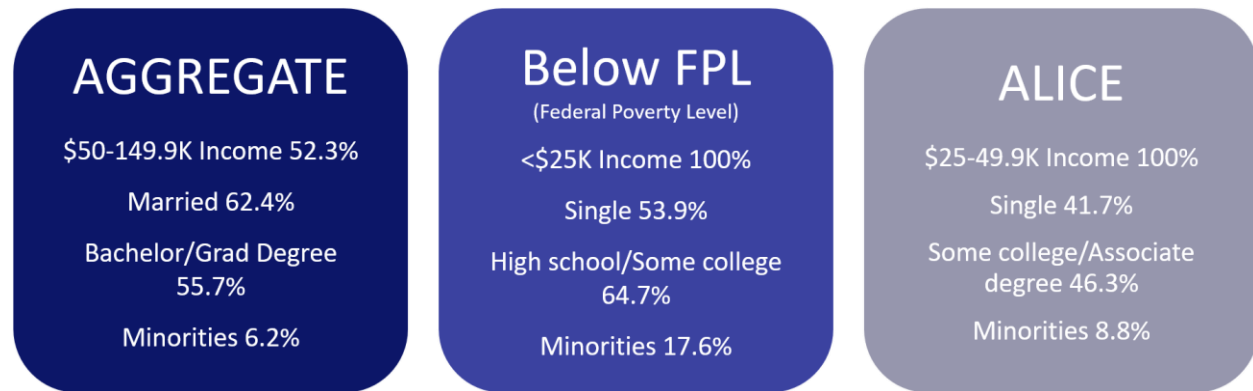
### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

The table below shows the number of respondents located in one of the local/regional United Way organizations. Eight respondents did not provide their zip code and cannot be assigned to an organization. Additionally 328 respondents live in an area not covered by any United Way organizations.

<b>UW Org</b>	<b>Count</b>
<b>UW of Story County</b>	364
<b>UW of Central Iowa</b>	298
<b>Cedar Valley UW</b>	297
<b>UW of East Central Iowa</b>	259
<b>UW of Muscatine</b>	255
<b>Ft Dodge Community Foundation &amp; UW</b>	203
<b>UW of Johnson &amp; Washington Counties</b>	144
<b>UW of Siouxland</b>	115
<b>UW of Wapello County</b>	115
<b>UW of Dubuque Area Tri-States</b>	102
<b>Waverly Shell Rock Area UW</b>	87
<b>UW of North Central Iowa</b>	73
<b>UW of Jasper County</b>	71
<b>UW of Mahaska County</b>	60
<b>UW of the Great River Region</b>	57
<b>UW of Quad Cities Area</b>	39
<b>UW of Boone County</b>	24
<b>Grinnell UW</b>	22
<b>Marshalltown Area UW</b>	18
<b>Marion County UW</b>	13
<b>Appanoose County UW</b>	6
<b>UW of Clinton County</b>	5
<b>UW of Carroll</b>	4
<b>None</b>	328
<b>Unknown</b>	8
<b>Total</b>	2,967

## Aggregate Overview & Income Group Breakouts

The summary offers an aggregate overview of the survey, but also provides breakout data for two important respondent groups: Below Federal Poverty Level (Below FPL) and the ALICE respondents. For this study, below FPL included respondents reporting an annual household income for 2019 of less than \$25,000 while the ALICE income group includes respondents reporting an income of \$25,000 to \$49,999. The graphic below offers a quick demographic summary for both groups as compared to the aggregate



respondents.

## Demographics

A total of 2,967 survey responses were included in the analysis and generally match state age and race/ethnicity demographics. Geographically, respondents were from 375 cities in 94 counties and represented 425 of Iowa's 1,055 zip codes. Counties with the highest number of respondents included Story (364), Black Hawk (297), Polk (269), Muscatine (255), Linn (212), and Webster (203). Top cities included Waterloo/Cedar Falls (256), Muscatine (225), Ames (193), Fort Dodge (181), Cedar Rapids (138), Des Moines (130), and Ottumwa (108).

Just under half (46.9%) of the respondents were middle-aged (30-49) while 38.5% were 50+ and only 14.2% 18-29. Both the below FPL and ALICE respondents were more likely to be under the age of 29 for this study. Both aggregately and for below FPL and ALICE groups, female respondents (81.8% aggregately) far outnumbered male respondents (16.9% aggregately). However, it is common for female household members to be more likely to complete surveys for the household.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
18-20	7.6%	21.9%	3.3%
21-29	21.3%	17.3%	10.9%
30-39	24.5%	29.3%	25.0%
40-49	14.7%	18.9%	21.9%
50-59	14.2%	15.2%	20.1%
60-64	6.1%	8.0%	9.3%
65 or older	11.5%	8.1%	9.1%
Prefer not to answer	0.0%	0.4%	0.3%

## COVID-19 FINANCIAL IMPACT SURVEY 2020

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Married or cohabiting couple	33.8%	45.4%	70.2%
Single female head of household	40.4%	34.1%	17.0%
Living alone or with unrelated roommates	18.4%	14.8%	7.9%
Single male head of household	2.7%	2.7%	2.0%
Other	2.2%	1.9%	1.3%
Prefer not to answer	2.5%	1.1%	1.7%

Aggregately, the majority (62.4%) of the respondents were married, 23.9% single and 11.0% widowed, divorced or separated. More specifically, 70.2% of respondents described their household as being a married or cohabiting couple. However, below FPL and ALICE respondents were significantly

more likely to be single or divorced/separated. Especially below FPL and ALICE respondents who were two times more likely to report a single female head of household as compared to all respondents.

Respondent households included a total of 8,585 lowans with an average of 2.89 members per household. More specifically, households on average reported 1.88 adults 18-64 (5,320 total) and 0.22 seniors 65 and over (631 total). The total average number of children per household was 0.94 (2,634 total).

Aggregately, the respondent sample very closely matched Iowa population statistics for race/ethnicity; however, the below FPL and ALICE income groups included significantly more minority respondents. Specifically, the below FPL group included 12.0% Black/African American

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
White/Caucasian	84.1%	90.6%	93.1%
Black or African American	12.0%	6.5%	4.0%
American Indian or Alaskan Native	3.2%	1.2%	1.0%
Asian or Pacific Islander	1.5%	1.1%	1.2%
Other	0.5%	0.2%	0.4%
Prefer not to answer	2.7%	3.2%	2.2%

respondents with 6.5% in the ALICE income group. Among all respondents, minorities represented 6.2% as compared to 16.7% among below FPL respondents and 8.8% among ALICE respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Less than high school degree	6.9%	1.2%	1.4%
High school degree or equivalent	26.7%	8.3%	9.1%
Some college but no degree	38.0%	28.6%	19.3%
Associate's degree	12.0%	17.7%	13.4%
Bachelor's degree	10.5%	32.5%	35.4%
Graduate degree	3.9%	10.6%	20.3%
Other	0.5%	0.2%	0.3%
Prefer not to answer	1.5%	0.9%	0.8%

Over half (55.7%) of the aggregate respondents reported having a bachelor's or graduate degree as compared to only 14.4% of below FPL respondents and 43.1% of ALICE respondents. Additionally, below FPL respondents were significantly more likely to report having only a high school or less education (33.6%) as compared

to both the ALICE group (9.5%) and all respondents (10.5%). However, both below FPL (38.0%) and ALICE (28.6%) income groups were significantly more likely to report having some college but no degree as compared to all respondents (19.3%).



## COVID-19 FINANCIAL IMPACT SURVEY 2020

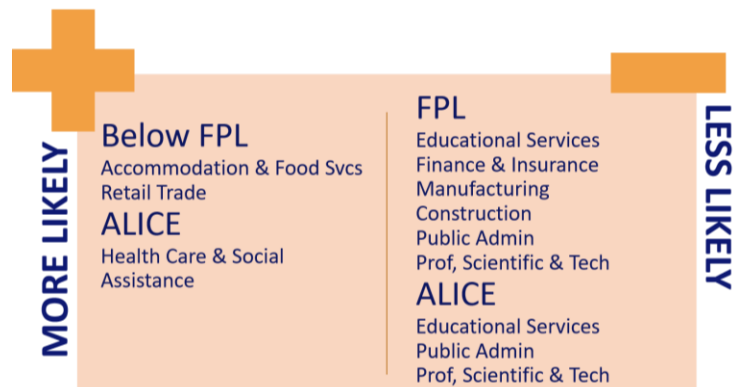
Among all respondents, top industry employment was reported for Health Care and Social Assistance (28.9%) and Educational Services (20.7%) followed by Finance and Insurance (10.6%), Manufacturing (10.5%), Public Administration (10.0%), and Other Services (9.7%).

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Accommodation and Food Services	16.9%	8.8%	8.2%
Administrative Support/Waste Management/Remediation Services	5.1%	7.2%	6.5%
Agriculture, Forestry, Fishing and Hunting	2.7%	4.8%	5.6%
Arts, Entertainment and Recreation	2.9%	3.7%	3.9%
Construction	2.9%	5.7%	5.8%
Educational Services	11.8%	14.5%	20.7%
Finance and Insurance	3.7%	8.7%	10.6%
Health Care and Social Assistance	25.7%	33.4%	28.9%
Information	1.2%	1.8%	2.1%
Management of Companies and Enterprises	1.0%	2.3%	1.9%
Manufacturing	5.6%	8.1%	10.5%
Mining, Quarrying, and Oil and Gas Extraction	0.0%	0.2%	0.2%
Other Services	7.6%	11.0%	9.7%
Professional, Scientific, and Technical Services	1.5%	4.6%	8.7%
Public Administration	3.7%	5.5%	10.0%
Real Estate and Rental and Leasing	0.5%	0.9%	1.3%
Retail Trade	10.0%	7.1%	7.1%
Self-employed	4.4%	6.0%	5.6%
Transportation and Warehousing	4.2%	3.9%	4.4%
Wholesale Trade	0.0%	1.2%	0.6%
Not sure	7.8%	1.2%	2.2%
Other	18.4%	8.3%	9.6%

Because of differences in educational attainment, below FPL respondents were significantly more likely to be employed in the Accommodation and Food Service industry (16.9%) and Retail Trade (10.0%). The ALICE income group was more likely to be employed in the Health Care and Social Assistance industry (33.4%) as compared to all respondents.

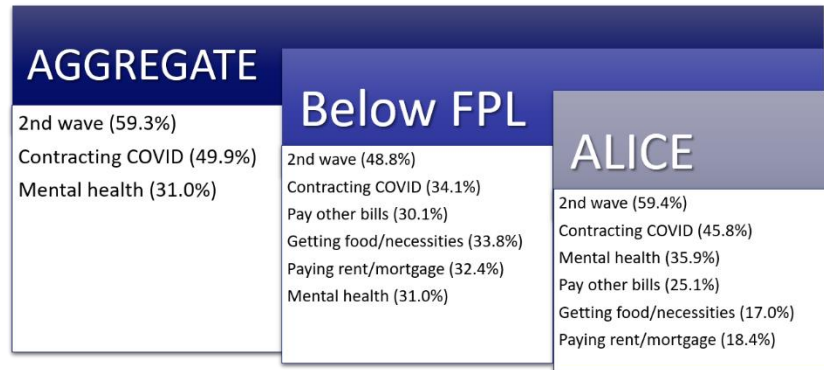
Additionally, lack of educational attainment for these lower income groups is also related to under-participation in several industries. For the below FPL group this included Educational Services (11.8%), Finance & Insurance (3.7%), Manufacturing (5.6%), Construction (2.9%), Public Administration (3.7%), and Professional, Scientific and

Technical Services (1.5%). ALICE respondents were less likely to be employed in Educational Services (14.5%), Public Administration (5.5%), and Professional, Scientific and Technical Services (4.6%).



## COVID-19 Pandemic Concerns

All respondents reported being most concerned about a second wave of COVID-19/re-closures followed by being concerned about them or a loved one contracting COVID-19 and mental health issues. However, the ALICE and especially the below FPL respondent groups reported significantly higher levels of concern for the following: paying other bills, paying rent/mortgage, and getting food and other necessities.



Over half of all respondents reported receiving an additional federal stimulus payment (51.4%) would make an important difference to their household's finances, but this response was significantly higher for below FPL respondents (72.3%) and ALICE respondents (68.6%). Other top aggregate responses included nothing – we have no needs (20.7%), assistance paying other bills (20.4%), and a tax cut (20.2%). However, the below FPL and ALICE groups' top responses were assistance paying other bills (52.9%, 32.7% respectively) and assistance paying rent/mortgage (40.4%, 27.9% respectively). Both income groups were also slightly more likely to select extension of enhanced unemployment benefits as compared to all respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Access to adequate childcare	3.4%	3.9%	3.7%
Access to affordable childcare	4.7%	5.3%	4.9%
Additional federal stimulus payment	72.3%	68.6%	51.4%
Assistance paying other bills	52.9%	32.7%	20.4%
Assistance paying rent/mortgage	40.4%	27.9%	16.1%
Extension of enhanced unemployment benefits	13.2%	10.6%	8.4%
Health insurance coverage	15.7%	16.6%	13.8%
New job opportunity for you or another adult in the household	18.4%	16.1%	13.0%
Nothing. We have no needs.	2.7%	7.1%	20.7%
Paying health care bills relating to COVID-19	4.2%	5.7%	5.0%
Reinstatement of your job and/or a family member's job	4.7%	3.7%	4.4%
Tax cut	8.8%	19.6%	20.2%
Technology to assist with remote working and/or learning	12.3%	19.1%	15.2%
Other, please describe:	2.7%	3.7%	3.9%
Not sure	3.2%	3.9%	3.2%



## COVID-19 FINANCIAL IMPACT SURVEY 2020

Prior to the pandemic (March 16, 2020), 73.6% of all respondents reported their household's primary source of income to meet household expenses as being a salary paid job for 35+ hours/week. After the onset of the pandemic, this dropped slightly to 65.8%. Among ALICE respondents, two-thirds reported a salary paid job for 35+ hours/week before the COVID pandemic with a bigger drop to 56.4% afterwards. Only 35.3% of below FPL respondents reported a salary paid job for 35+ hours/week prior to the pandemic with a drop to 20.6%. Utilization of public assistance prior to the pandemic was highest among the below FPL group (14.0%) as compared to the ALICE group (4.8%); however, both income groups reported increased utilization. Additionally, the utilization of unemployment checks to meet household expenses increased significantly for both groups and all respondents as well.

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19
Salary paid job for 35 hours/week or more	35.3%	20.6%	69.3%	56.4%	73.6%	65.8%
Self-employed, contract/project or hourly paid job working 35 hours/week or more	9.1%	6.4%	14.5%	11.1%	11.8%	9.5%
Social security	32.8%	32.1%	13.3%	13.6%	13.7%	14.0%
Salary paid job for less than 35 hours/week	19.6%	20.6%	11.7%	15.0%	10.7%	12.6%
Self-employed, contract/project or hourly paid job working less than 35 hours/week	10.8%	7.8%	9.9%	8.3%	8.3%	7.1%
Public Assistance	14.0%	20.3%	4.8%	9.7%	3.3%	5.8%
Unemployment checks	2.2%	16.9%	1.4%	15.4%	1.1%	11.0%
Other, please describe:	7.1%	7.4%	5.3%	4.9%	6.5%	6.9%
Prefer not to answer	3.4%	5.4%	1.4%	1.6%	1.7%	1.9%

### COVID-19 FINANCIAL IMPACT SURVEY 2020

Over half of the ALICE respondents (52.3%) indicated their household experienced a loss of income or an unexpected expense as a direct result of the pandemic along with 60.3% of the below FLP respondents compared to 44.2% of all respondents. Prior to the pandemic, just over one-fourth (26.7%) of ALICE respondents reported they could cover basic bills from savings for one month while 19.4% reported four or more months. The below FLP respondents were in worse financial shape with 23.8% reporting they could cover one week or less of their basic bills, 13.0% could cover two to three weeks, and 22.5% could cover one month. As you would expect, below FPL and ALICE income groups' ability to cover basic bills from savings decreased after the onset of the pandemic with most respondents from both groups dropping to the one week or less category (38.5% and 28.3% respectively).

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19
One week or less	23.8%	38.5%	12.9%	28.3%	9.1%	17.6%
Two weeks	9.8%	10.5%	9.4%	13.1%	6.2%	9.0%
Three weeks	3.2%	3.9%	2.5%	6.5%	2.7%	4.1%
One month	22.5%	15.2%	26.7%	14.5%	16.8%	13.8%
Two months	8.3%	6.1%	13.3%	8.1%	12.3%	9.8%
Three months	6.4%	3.2%	7.8%	4.9%	10.7%	8.1%
Four or more months	11.5%	5.4%	19.4%	15.4%	33.4%	27.4%
Not sure	14.5%	17.2%	8.1%	9.2%	8.8%	10.2%

As shown in the table below, employment arrangements for heads of households and others in the household were impacted by the pandemic. Aggregately, 60.6% heads of household and 40.7% of others in the household maintained the same working arrangement while 25.9% and 18.9% shifted to working remotely. Only 13.8% of heads of households and 12.8% of others in the household reported reduced hours; however, 8.9% and 10.6% respectively have become unemployed due to the pandemic.

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Head of household	Others in household	Head of household	Others in household	Head of household	Others in household
Have the same working arrangement	36.6%	18.5%	55.4%	27.2%	60.6%	40.7%
Shifted from working onsite to working remotely	7.8%	6.7%	27.4%	8.9%	25.9%	18.9%
Employer has reduced hours	31.2%	15.1%	20.9%	13.4%	13.8%	12.8%
Recently returned to work	17.2%	9.9%	12.7%	7.4%	9.8%	9.1%
Became unemployed due to pandemic	25.5%	11.3%	12.3%	12.0%	8.9%	10.6%
Remain unemployed	23.4%	25.8%	8.3%	16.0%	7.0%	11.3%
Employer has increased hours	6.7%	5.9%	6.5%	6.5%	6.4%	5.5%

## COVID-19 FINANCIAL IMPACT SURVEY 2020

For the below FPL income group, 36.6% reported the head of household having the same working arrangement, 31.2% experiencing reduced hours and 25.5% became unemployed. The ALICE group fared slightly better with 55.4% reporting the head of household having the same working arrangement, 20.9% having reduced hours and 12.3% becoming unemployed.

Aggregately, 39.5% were still receiving state unemployment payments at the time of the survey with below FPL (38.8%) and ALICE (39.5%) income groups reporting nearly the same. Among all respondents, 23.5% report the state unemployment payment covers half of their living expenses and 21.1% report it

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
All expenses (100%)	5.9%	5.8%	4.7%
Most expenses (75%)	15.3%	26.7%	16.1%
Half expenses (50%)	27.1%	22.1%	23.5%
Some (25%)	21.2%	18.6%	21.1%
Little or nothing (less than 25%)	18.8%	16.3%	21.3%
Not sure	8.2%	4.7%	8.3%
Prefer not to answer	3.5%	3.6%	5.0%

covers some (25%) and 21.3% report it covers little or nothing (less than 25%) of their monthly expenses. Unemployment payments had higher monthly expense coverage for ALICE respondents with 26.7% reporting it would cover most of their expenses (75%).

When asked to compare unemployment benefits (state plus additional \$600 federal benefit) to their regular pre-COVID wages, just over one-third of the aggregate respondents reported the benefit was more with 28.7% saying it was the same and 27.6% saying it was less. ALICE respondents followed the aggregate trend; however, a significantly higher number of below FPL respondents reported the unemployment benefit was more than their pre-COVID regular wage (47.1%).

	Below PL N=408	ALICE N=566	Aggregate N=2,967
Unemployment benefit was more than my pre-COVID pandemic regular wages	47.1%	37.2%	34.3%
Unemployment benefit was about the same as my pre-COVID pandemic regular wages	24.7%	29.1%	28.7%
Unemployment benefit was less than my pre-COVID pandemic regular wages	14.1%	23.3%	27.6%
Not sure	12.9%	7.0%	6.6%
Prefer not to answer	1.2%	3.5%	2.8%



### COVID-19 FINANCIAL IMPACT SURVEY 2020

With many respondents experiencing reduced work hours and unemployment, changes in meeting household needs have shifted as well. Aggregately, 34.2% have used personal savings and 17.5% have an increased balance on credit cards. However, both the below FPL and ALICE income groups reported utilizing other methods of meeting household needs. Specifically, they have relied more on borrowing money from family and friends, food assistance programs, assistance from community organizations/agencies, and taken out loans.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Assistance from a community organization/agency	25.7%	11.3%	7.5%
Borrowed from family or friends	45.8%	21.0%	13.3%
Food assistance	44.4%	23.1%	12.2%
Food pantry/food bank	14.0%	11.7%	13.5%
Found a new way to make money	19.9%	28.1%	9.1%
Increased balance on credit card	14.7%	8.7%	17.5%
Other government assistance	10.3%	8.8%	5.8%
Taken out a loan	20.8%	15.2%	5.8%
Unemployment	2.7%	1.6%	12.2%
Used personal savings	6.6%	23.1%	34.2%
None of the above	2.7%	1.6%	41.3%
Not sure	6.6%	23.1%	1.0%
Other, please describe:	1.5%	0.9%	2.4%

## Childcare & Schooling Issues

Throughout the pandemic, households with minor children have experienced childcare and schooling challenges including basic childcare arrangements, impact on the parents' ability to work/income, and fall school instruction. The following table provides childcare arrangement options utilized before March 16, 2020, during (March 16 to July 31, 2020), and now (at the time of the survey).

The top childcare arrangement for all respondents before COVID-19 was a friend or relative (21.0%) followed by a childcare center (19.2%) and a school based program (18.4%). These same options were most often utilized by below FPL and ALICE income groups as well. During the pandemic, all childcare options decreased aggregately and for both income groups with most respondents indicating None of these. While responses show some return to previous childcare arrangements, most respondents continued to report None of these being utilized at the time of the survey.

	Below FPL N=408			ALICE N=566			Aggregate N=2,967		
	Before COVID-19	During	Now	Before COVID-19	During	Now	Before COVID-19	During	Now
At-home childcare provider	11.6%	8.5%	7.9%	12.2%	12.7%	11.8%	13.1%	14.2%	11.9%
Childcare center	15.2%	6.7%	9.8%	15.4%	5.0%	10.0%	19.2%	7.4%	14.0%
Friend or relative	28.7%	31.1%	26.8%	25.3%	24.9%	22.2%	21.0%	23.0%	18.7%
Head Start or Early Head Start program	7.9%	1.8%	6.7%	5.0%	1.4%	3.2%	3.1%	1.0%	2.9%
In-home childcare	9.1%	7.3%	4.9%	13.1%	11.8%	13.6%	14.2%	13.8%	13.5%
Iowa's Childcare Assistance program	8.5%	3.7%	6.7%	5.4%	3.6%	3.6%	3.1%	1.8%	2.3%
School based program	18.3%	6.1%	13.4%	18.1%	2.3%	14.5%	18.4%	2.9%	13.3%
None of these	22.6%	39.6%	32.9%	28.1%	48.4%	38.9%	27.6%	45.5%	36.7%
Other	1.2%	1.2%	1.8%	1.4%	1.4%	0.5%	0.9%	2.4%	1.3%
Not sure	2.4%	2.4%	3.7%	0.5%	0.5%	0.5%	0.8%	0.7%	1.0%



### COVID-19 FINANCIAL IMPACT SURVEY 2020

Prior to the COVID-19 pandemic, the vast majority (82.6%) of the aggregate respondents indicated childcare arrangements had no impact on their household's income/ability to work. However, this changed dramatically between March 16 – July 31, 2020, with significantly more respondents reporting they were working similar hours with new in-home childcare (19.9%), working reduced hours (14.8%), or not able to work due to childcare issues (11.2%). However, childcare arrangements did improve slightly at the time of the survey. ALICE respondents reported similar aggregate trends; however, a greater percentage indicated they had to work reduced hours (20.4%) from March 16 to July 31 and currently as compared to aggregate respondents. Below FPL respondents reported they were significantly more likely not able to work due to childcare issues during the pandemic (23.8%) as compared to the ALICE and aggregate respondents.

	Below FPL N=408			ALICE N=566			Aggregate N=2,967		
	Before COVID-19	During	Now	Before COVID-19	During	Now	Before COVID-19	During	Now
No impact	67.7%	37.2%	53.0%	80.1%	40.7%	46.2%	82.6%	43.5%	55.8%
Working similar hours with new in-home childcare	4.3%	7.3%	4.9%	5.0%	14.0%	13.6%	3.7%	19.9%	14.0%
Working reduced hours due to childcare issues	5.5%	14.0%	12.2%	4.5%	20.4%	17.2%	3.9%	14.8%	10.4%
Working similar hours with a new outside of the home childcare provider	0.6%	3.0%	4.9%	3.6%	5.0%	8.6%	2.5%	4.3%	8.0%
Not able to work due to childcare issues	6.7%	23.8%	12.2%	2.7%	15.4%	8.6%	2.3%	11.2%	6.2%
Other	4.9%	4.9%	3.7%	1.4%	3.6%	5.4%	1.6%	5.5%	4.4%
Not sure	11.6%	14.0%	12.2%	4.1%	5.4%	3.6%	4.8%	5.8%	4.8%

The majority of aggregate respondents and for both income groups reported no additional technology purchases were made to adapt to stay-at-home orders/school closures. For those that did make purchases, Internet subscriptions/upgrades (23.6% aggregate) and computers/laptops (18.6% aggregate) were most frequently reported. The below FPL group was significantly more likely to report the purchase of a mobile phone (11.3%) but the ALICE group followed aggregate trends.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Internet subscription/ upgrade	22.3%	27.6%	23.6%
Computer/ laptop	23.3%	21.0%	18.6%
Mobile phone	11.3%	9.2%	6.9%
Tablet	6.6%	7.2%	6.6%
No, nothing was added.	56.6%	57.8%	59.0%
Other technology products:	2.7%	3.2%	7.0%



## COVID-19 FINANCIAL IMPACT SURVEY 2020

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
100% in-person instruction at school	51.8%	43.9%	51.3%
100% at home/distance/online instruction provided by school district	15.2%	22.2%	15.4%
Hybrid - Provided by school district	17.7%	19.9%	17.8%
100% homeschooling provided by parent or other resource	1.8%	3.2%	2.8%
Other	7.9%	8.6%	10.2%
Unsure	5.5%	2.3%	2.5%

When asked about return to learn plans for the fall, the majority of respondents reported 100% in-person instruction at school (51.3% aggregately) was expected, followed by 17.8% reporting a Hybrid version provided by the school district, and 15.4% indicating 100% at home/distance/online instruction provided by the school district.

The majority of parents indicated their top concerns about their children's upcoming school year were their child/children contracting COVID-19 (49.5% aggregately), their child/children exposing other family members (44.1% aggregately), and their child/children falling behind (37.4% aggregately). The below FPL and ALICE income groups were slightly more concerned about their child/children falling behind, child/children not receiving additional education resources, and providing necessary safety precautions. Additionally, the ALICE income group was slightly more concerned about their household's broadband/Internet access and access to necessary technology as compared to aggregate respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
My child/children will contract COVID-19	49.4%	51.6%	49.5%
My child/children will expose other family member(s) to COVID-19	37.2%	49.8%	44.1%
My child/children falling behind	44.5%	43.9%	37.4%
Providing childcare and/or school instruction at home	18.3%	33.5%	31.0%
My household's broadband/Internet access	23.2%	28.1%	20.6%
My child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs, etc.	22.0%	24.0%	17.0%
My household's access to necessary technology	12.8%	20.8%	10.4%
Providing necessary safety precautions such as face masks, hand sanitizer, etc.	17.7%	18.1%	11.8%
Lack of before/after school care programs	11.6%	15.4%	11.4%
Transportation to and from school	9.8%	14.9%	10.5%
Other	3.7%	3.2%	4.8%
No concerns	19.5%	9.5%	16.4%



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When asked to describe the level of impact at least partial at home/distance/online instruction would have on their household's financial situation, just over one-third of the aggregate respondents indicated it would have a strong (17.3%) or moderate (17.7%) impact with 24.6% indicating it would have no impact. ALICE income respondents reported a slightly higher severe and strong impact as compared to aggregate respondents while below FPL respondents indicated a significantly higher severe and strong impact.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Severe impact	21.3%	13.6%	10.7%
Strong impact	24.4%	24.9%	17.3%
Moderate impact	12.2%	18.1%	17.7%
Mild impact	12.2%	14.0%	14.1%
Very mild impact	1.8%	4.1%	7.8%
No impact	19.5%	15.4%	24.6%
Not sure	8.5%	10.0%	7.9%

## Federal Stimulus Payment

Just over 85% of the aggregate respondents reported they received a stimulus payment from the federal government with no significant differences in the income groups.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	81.9%	89.9%	85.3%
No	12.0%	6.0%	9.8%
No, but I am expecting one	1.5%	1.2%	0.9%
No, but someone else in the household will/has.	3.4%	1.9%	2.4%
I don't know	0.5%	0.5%	0.5%
Prefer not to answer	0.7%	0.4%	1.0%

Aggregately, most respondents reported they used their stimulus payment to buy food and/or

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Buy food and/or household items	73.2%	56.0%	45.9%
Pay for utilities	69.3%	49.1%	34.7%
Pay rent or mortgage	56.7%	41.9%	28.8%
Put in savings	17.3%	28.3%	35.3%
Pay off debt/credit card	22.1%	25.8%	25.6%
Donated or gave away the money	2.2%	5.7%	8.2%
Other	8.9%	8.3%	8.2%
Not sure	0.3%	0.2%	0.8%
Prefer not to answer	1.1%	0.6%	1.6%

household items (45.9%), put in savings (35.3%), and paid for utilities (34.7%). The below FPL and ALICE income groups were significantly more likely to report using the payment for buying food and/or household items, paying utilities, and paying rent or mortgage as compared to aggregate respondents.

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	Below FPL N=408	ALICE N=566	Aggregate N=2,967
One week or less	5.6%	7.2%	11.0%
Two to three weeks	24.8%	39.6%	40.0%
One month	33.1%	36.0%	26.9%
Two months	20.8%	7.6%	7.7%
More than two months	5.4%	2.7%	2.5%
Not sure	7.8%	5.7%	8.6%
Prefer not to answer	2.5%	1.2%	3.4%

Approximately two-thirds of the aggregate respondents reported the federal stimulus payment would cover their household's expenses for two to three weeks (40.0%) or one month (26.9%). The ALICE income group followed the aggregate trend; however, a significantly higher percentage of below FPL respondents indicated the payment would cover two months of expenses as compared to the ALICE group and aggregate respondents.

When asked how helpful a second stimulus payment would be in helping their household meet expenses, 44.8% of the aggregate respondents reported this would be extremely helpful with 20.5% indicating it was not necessary. Respondents from both income groups reported the payment would be extremely helpful at a significantly higher percentage as compared to aggregate respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Extremely helpful	79.9%	65.7%	44.8%
Very helpful	11.3%	15.4%	14.9%
Moderately helpful	3.2%	5.1%	8.0%
Somewhat helpful	1.5%	3.9%	8.1%
Not very helpful	0.0%	0.4%	0.9%
Not necessary	1.7%	7.4%	20.5%
Unsure	2.5%	2.1%	2.8%

Aggregately, a second federal stimulus payment would be utilized most often to buy food and/or household items (40.5%) or put in savings (38.7%). Significantly more below FPL and ALICE respondents reported the payment would be utilized for buying food and/or household items, paying for utilities, and paying rent or mortgage.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Buy food and/or household items	68.4%	52.5%	40.5%
Pay for utilities	70.8%	50.4%	34.7%
Pay rent or mortgage	65.0%	46.3%	33.0%
Pay off debt/credit card	28.7%	35.7%	31.8%
Put in savings	31.4%	30.0%	38.7%
Donate or give away the money	2.2%	5.5%	10.0%
Other, please describe:	6.4%	6.7%	6.1%
Not sure	1.0%	1.9%	3.4%
Prefer not to answer	1.0%	0.7%	1.8%



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### Miscellaneous

Besides the pandemic, many Iowa households have also been impacted by the derecho event that took place on August 10, 2020. Specifically, 43.4% of all respondents reported they were impacted in some way by this event. Some respondents commented they would plan to use any additional federal stimulus payments for repairs to their damaged home or property.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	40.2%	46.5%	43.4%
No	59.8%	53.5%	56.6%

Aggregately, very few respondents reported utilization of the 211 resource for information or assistance. However, respondents from the below below FPL income groups were significantly more likely to do so with the ALICE income group only slightly more likely.

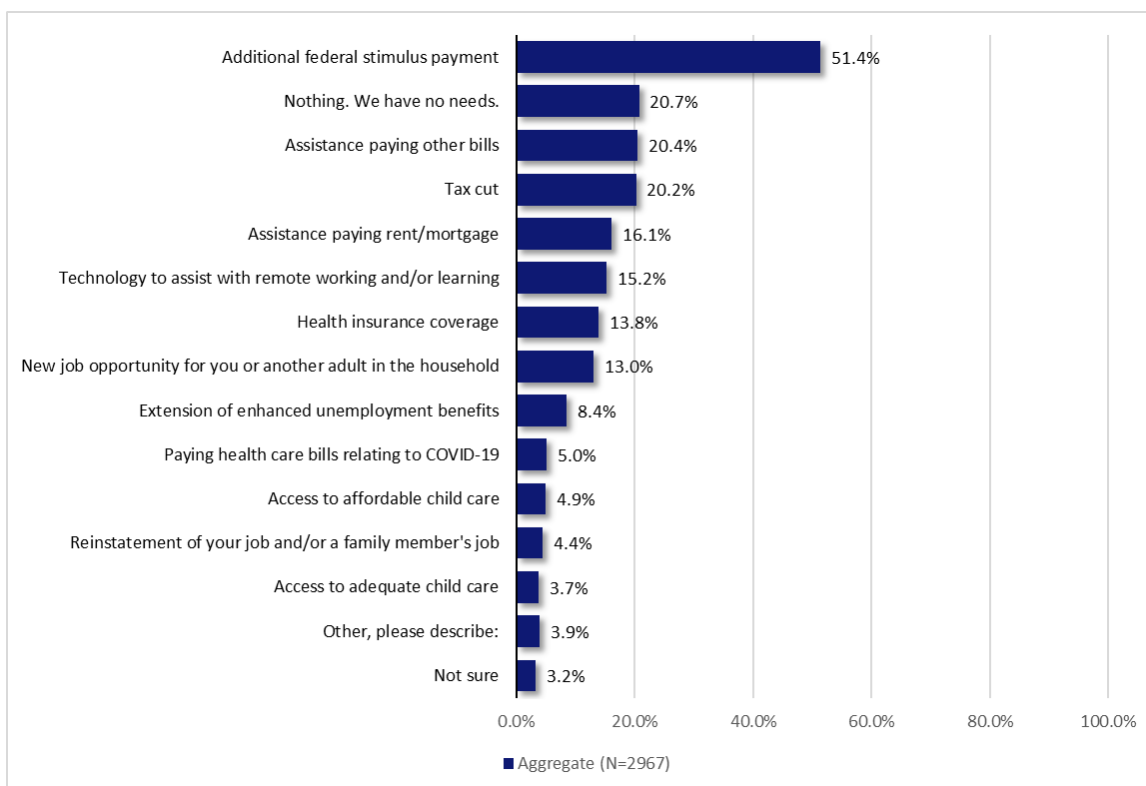
	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	16.4%	10.4%	7.8%
No	73.3%	82.7%	85.9%
Not sure	10.3%	6.9%	6.3%

## Survey Results

### COVID-19 Pandemic Concerns

#### What are your top 3 concerns about the upcoming weeks/months?

Nearly 60% reported concern for a second wave of COVID-19/re-closures and almost half reported being concerned about contracting COVID-19. About 32% were concerned about the economic welfare of their community and 31% reported mental health issues. The least reported concerns included affordable childcare (2.1%) and medical issues other than COVID-19 (8.7%).



#### Other responses reported by respondents included:

- Employment/Job security concerns (19)
- Politics/Election concerns (19)
- Government oversight – too much or too little (14)
- Health/Well-being (8)
- Divided country (7)
- Financial impact (5)
- Social unrest/violence (5)
- Economy (4)
- General uncertainty (4)
- Stress (4)
- Increased work hours (3)



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- Misinformation (3)
- Pregnancy concerns (3)
- Derecho damage (2)
- Remote learning/work (2)

The provided concern options can be categorized into four general themes: Health issues, Household/financial issues, Children/Family issues, and General social/community issues.

- **Health related** concerns include contracting COVID-19 (49.9%), mental health issues (31.0%), and medical issues other than COVID-19 (8.7%).
- **General social/community** concerns included a second wave of COVID-10/re-closures (59.3%), the economic welfare of their community (31.8%), and attending church and other social gatherings (11.8%).
- **Child-related** concerns included children's well-being (21.0%), uncertainty of upcoming school year (17.6%), adequate childcare and/or remote learning (11.1%) and affordable childcare (2.1%).
- **Household financial related** concerns included paying other bills (16.0%), getting food and other necessities (12.6%), and paying rent/mortgage (11.6%).

The following statistically significant differences were detected between age groups:

- Respondents 50 to 59 (63.7%) and 60 or older (69.6%) were significantly more likely to have concerns about a second wave of COVID-19/re-closures in the upcoming weeks/months compared to respondents 29 or less (56.7%), 30 to 39 (54.6%), and 40 to 49 (53.6%).
- Respondents 29 or less were significantly more likely to have concerns about mental health issues in the upcoming weeks/months (39.5%) compared to respondents 60 or older (21.1%).
- Respondents 50 to 59 (40.9%) and 60 or older (44.1%) were significantly more likely to have concerns about the economic welfare of their community in the upcoming weeks/months compared to respondents 29 or less (17.3%) and 30 to 39 (23.5%).

The following statistically significant differences were detected between income groups:

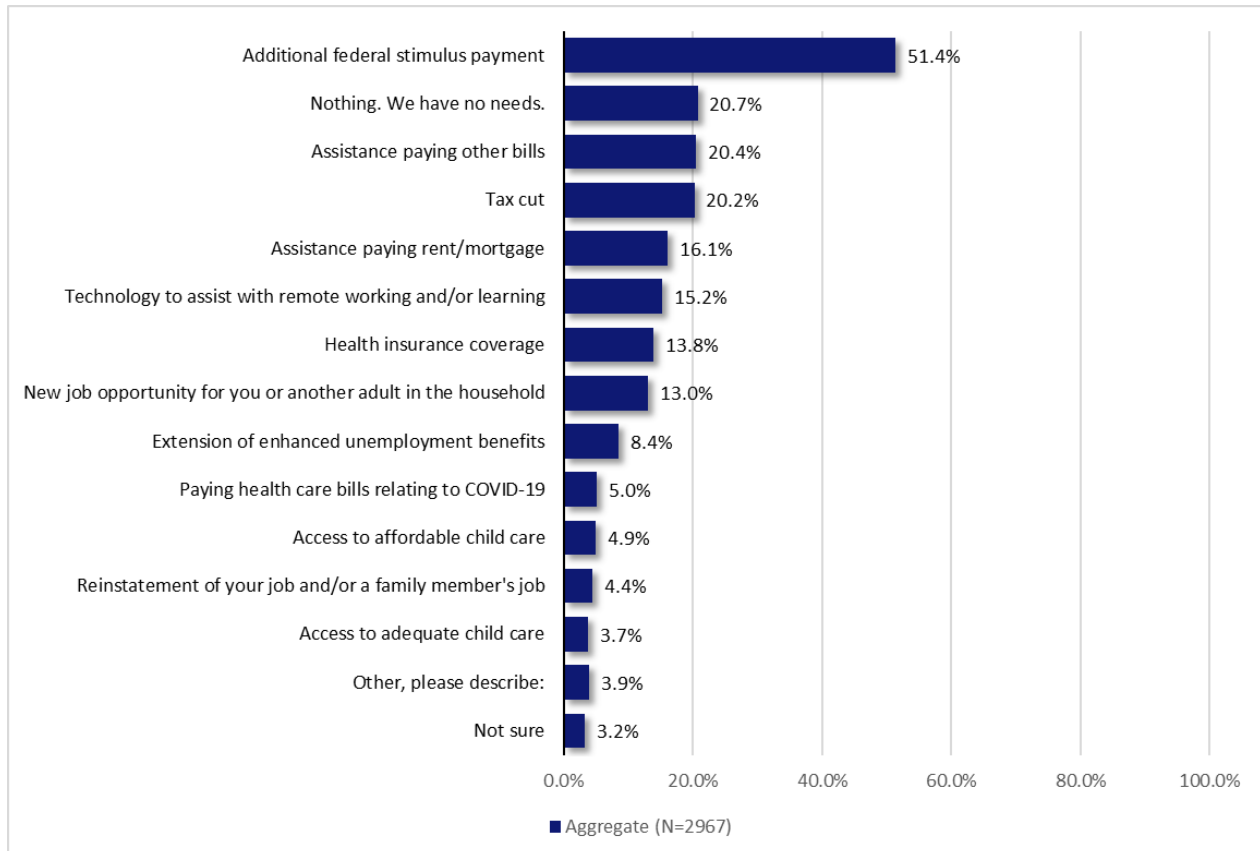
- Respondents with an annual household income of \$50 to \$74.9K (52.0%), \$75 to \$99.9K (54.1%), and \$100K and above (55.1%) were significantly more likely to have concerns about themselves or a loved one contracting COVID-19 compared to respondents with an annual household income of \$25K or less (34.1%) and \$25 to \$49.9K (45.8%).

The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (12.3%) and some college/associate's degree (11.0%) were significantly more likely to have concerns about medical issues other than COVID-19 in the upcoming weeks/months compared to respondents with a bachelor's degree (7.7%) and graduate degree (5.1%).
- Respondents with some college/associate's degree (29.2%), bachelor's degree (34.9%), and graduate degree (32.6%) were significantly more likely to have concerns about mental health issues compared to respondents with a high school degree or less (22.6%).
- Respondents with a bachelor's degree (53.6%) and graduate degree (59.0%) were significantly more likely to have concerns about them or a loved one contracting COVID-19 compared to respondents with a high school degree or less (42.9%) and some college/associate's degree (43.8%).

## Which of the following would make the most important difference to your household's finances at this time?

Just over half of the respondents reported an additional federal stimulus payment would make the most important difference to their household finances, however, 20.7% indicated they have no current financial needs. Roughly, 20% reported assistance paying other bills and another 20% reported a tax cut. Least reported options included access to adequate childcare (3.7%), reinstatement of their job and/or family member job (4.4%), access to affordable childcare (4.9%), and paying health care bills related to COVID-19 (5.0%).



### Other responses reported by respondents included:

- Measures to reduce community COVID spread (13)
- Education costs: need scholarships/student loan forgiveness (8)
- Mental health/stress (8)
- Open/improved economy (8)
- Self-employment concerns (7)
- Food assistance (6)
- Increased salary/wage (5)
- Job security (5)
- Better technology and technology skills (4)
- Derecho recovery (4)



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- Improved stock market (4)
- Community stability (3)
- Higher essential worker pay (3)
- In-person education (3)

The following statistically significant differences were detected between age groups:

- Respondents 40 to 49 (22.3%), 50 to 59 (21.9%), and 60 or older (22.2%) were significantly more likely to report a tax cut would make a difference to their household's finances at this time compared to respondents 29 or less (13.0%).
- Respondents 30 to 39 (17.4%), 40 to 49 (18.0%), and 50 to 59 (16.9%) were significantly more likely to report technology to assist with remote working and/or learning would make a difference to their household's finances at this time compared to respondents 29 or less (10.4%) and 60 or older (10.8%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (52.9%) and \$25 to \$49.9K (32.7%) were significantly more likely to report assistance paying other bills would make a difference to their household's finances at this time compared to respondents with an annual household income of \$50 to \$74.9K (16.4%), \$75 to \$99.9K (10.8%), and \$100K and above (4.3%).
- Respondents with an annual household income of \$25 to \$49.9K (19.1%) and \$50 to \$74.9K (17.4%) were significantly more likely to report technology to assist with remote working and/or learning would make a difference to their household's finances at this time compared to respondents with an annual household income of less than \$25K (12.3%), \$75 to \$99.9K (13.4%), and \$100K and above (14.7%).

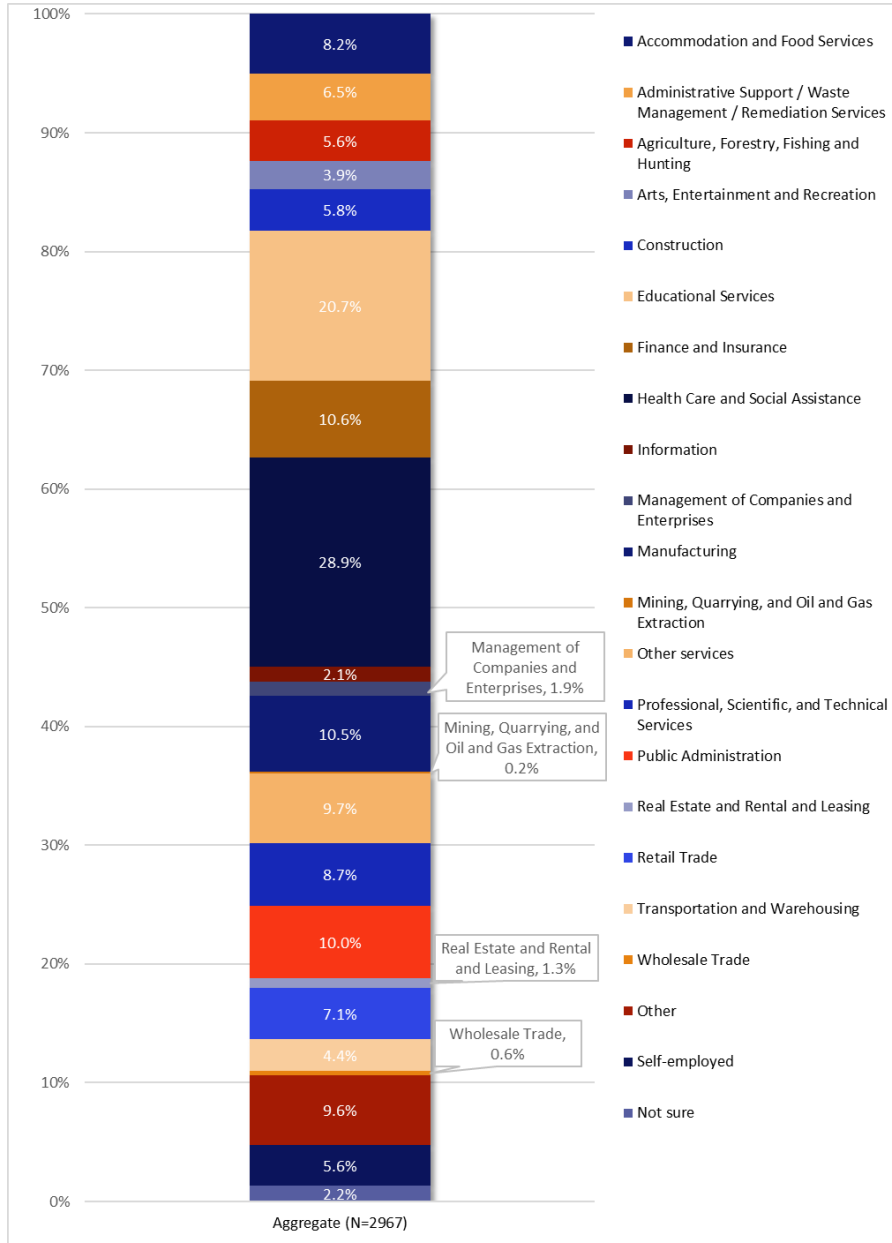
The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (35.5%) and some college/associate's degree (30.6%) are significantly more likely to report assistance paying other bills would make a difference to their household's finances at this time compared to respondents with a bachelor's degree (13.2%) and graduate degree (6.8%).
- Respondents with a high school degree or less (24.5%) and some college/associate's degree (25.7%) are significantly more likely to report assistance paying rent/mortgage would make a difference to their household's finances at this time compared to respondents with a bachelor's degree (10.5%) and graduate degree (5.1%).
- Respondents with some college/associate's degree (10.8%) are significantly more likely to report an extension of enhanced unemployment benefits would make a difference to their household's finances at this time compared to respondents with a graduate degree (4.4%).



## Household Income & Employment

Which one of the following industries did members of your household work in prior to March 16?



Over 25% of respondents reported members of their household worked in the manufacturing industry prior to March 16, followed by educational services (20.7%), finance and insurance (10.6%), professional, scientific, and technical services (10.5%), and public administration (10.0%).

The most frequently reported self-employment descriptions included:

- Professional services (31)
- Childcare services (29)
- Personal services (26)
- Construction (18)
- Agriculture (11)
- Creative services (11)
- Transportation (7)
- Retail (6)
- Repair services (5)

The most frequently reported Other employment descriptions included:

- Retired (128)
- Nonprofit organization (34)
- Disability (25)
- Other professional services (19)



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- Student (12)
- Law enforcement (11)
- Utilities (9)
- Other transportation (7)

### What were the primary source(s) of income to meet your household expenses both before and since March 16?

Other than a significant increase in the percentage of households using unemployment checks to meet household expenses since March 16 (11.0%) compared to pre-March 16 (1.1%), primary sources of income have not changed drastically. There has been a small rise in the use of public assistance among respondents from 3.3% pre-March 16 to 5.8%, as well as salary paid jobs for less than 35 hours per week from 10.7% pre-March 16 to 12.6%.

	Before COVID-19 (N=2967)	After COVID-19 (N=2967)
<b>Public Assistance</b>	3.3%	5.8%
<b>Salary paid job for 35 hours/week or more</b>	73.6%	65.8%
<b>Salary paid job for less than 35 hours/week</b>	10.7%	12.6%
<b>Self-employed, contract/project or hourly paid job working less than 35 hours/week</b>	8.3%	7.1%
<b>Self-employed, contract/project , or hourly paid job working 35 hours/week or more</b>	11.8%	9.5%
<b>Social security</b>	13.7%	14.0%
<b>Unemployment checks</b>	1.1%	11.0%
<b>Other, please describe:</b>	6.5%	6.9%
<b>Prefer not to answer</b>	1.7%	1.9%

The most frequently reported Other primary sources of income to meet household expenses included:

- Retirement income/benefits (93)
- Other household member employment (19)
- Investment income (14)
- Farm income (11)
- Multiple jobs (8)
- Disability (6)
- Rental income (5)
- Child support (4)
- Military income (3)



### ***COVID-19 FINANCIAL IMPACT SURVEY 2020***

The following statistically significant differences were detected between age groups:

- Respondents 29 or less were significantly more likely to report a salary paid job for less than 35 hours/week as their main source of income prior to COVID-19 (17.3%) compared to respondents 30 to 39 (9.3%), 40 to 49 (9.5%), and 50 to 59 (8.7%).
- Respondents 29 or less (16.3%) and 30 to 39 (14.0%) were significantly more likely to report unemployment as their main source of income after COVID-19 compared to respondents 50 to 59 (8.7%) and 60 or older (4.6%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (16.9%) and \$25 to \$49.9K (15.4%) were significantly more likely to report unemployment checks as their main source of income compared to respondents with an annual household income of \$50 to \$74.9K (11.8%), \$75 to \$99.9K (11.4%), and \$100K and above (4.4%).

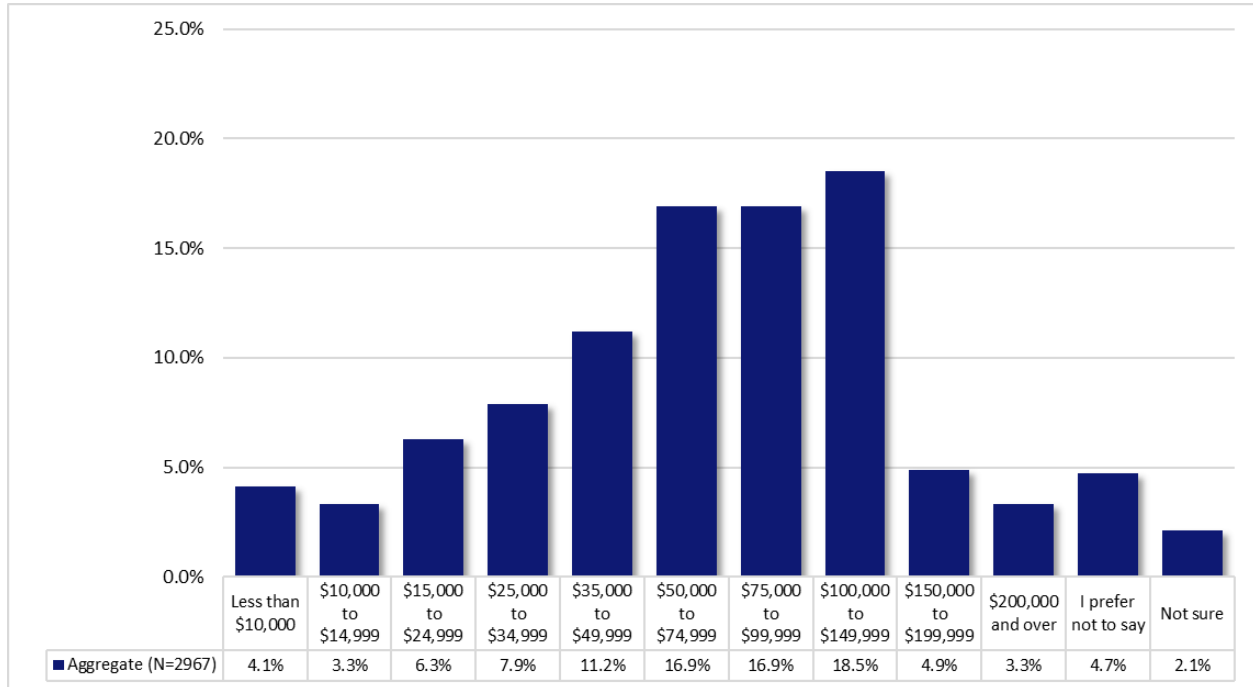
The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (14.2%) and some college/associate's degree (14.7%) were significantly more likely to report unemployment checks as their main source of income after COVID-19 compared to respondents with a bachelor's degree (9.5%) and graduate degree (4.9%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### What was your annual household income in 2019?

Respondents 2019 annual household income was distributed similarly to a bell curve pattern with the highest concentration of respondents in the middle-income ranges of \$50K to \$74.9K (16.9%), \$75K to \$99.9K (16.9%), and \$100K to \$149.9K (18.5%). The lowest percentages of respondents were found in the lowest income categories [less than \$10K (4.1%), \$10K to \$14.9K (3.3%)] and the highest income categories [\$150K to \$199.9K (4.9%) and \$200K or more (3.3%)].

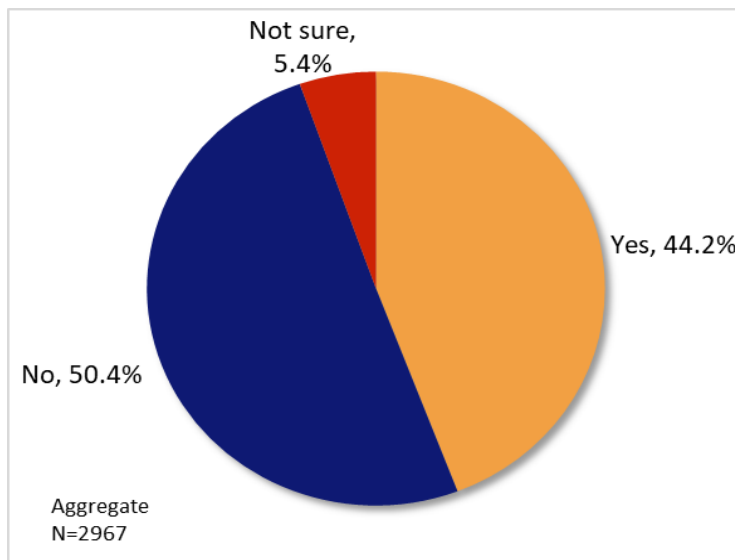


To more easily compare income groups, the income ranges provided on the survey were consolidated and adjusted to exclude respondents declining to respond and those not sure in the table below. Those of most interest include the Federal Poverty Level (14.7%), ALICE Population (20.5%), Sufficient Survival Income Household (18.1%), and Stable Income Households (18.1%).

	Adjusted Aggregate N=2766	2019 Iowa ACS* Data
<b>Below Federal Poverty Level (family of 4)   Less than \$25K</b>	14.7%	17.6%
<b>ALICE Population (above FPL but below survival income)   \$25K to \$49.9K</b>	20.5%	22.6%
<b>Sufficient Survival Income Household   \$50K to \$74.9K</b>	18.1%	19.5%
<b>Stable Income Households   \$75K to \$99.9K</b>	18.1%	14.1%
<b>Very Stable Income Households   \$100K or more</b>	28.6%	26.3%

\*ACS refers to the Iowa 2019 American Community Survey data.

Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?



Just over 44% of the respondents reported their household experienced a loss of income or unexpected expense as a direct result of COVID-19. However, just over half (50.4%) indicated they did not.

The following statistically significant differences were detected between age groups:

- Respondents 29 or less (52.2%) and 30 to 39 (49.5%) were significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents 50 to 59 (39.9%) and 60 or older (32.6%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (60.3%) and \$25 to \$49.9K (52.3%) are significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (43.6%), \$75 to \$99.9K (40.7%), and \$100K and above (32.4%).

The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (49.0%) or some college/associate's degree (52.2%) were significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents with a bachelor's degree (39.7%) and graduate degree (36.2%).

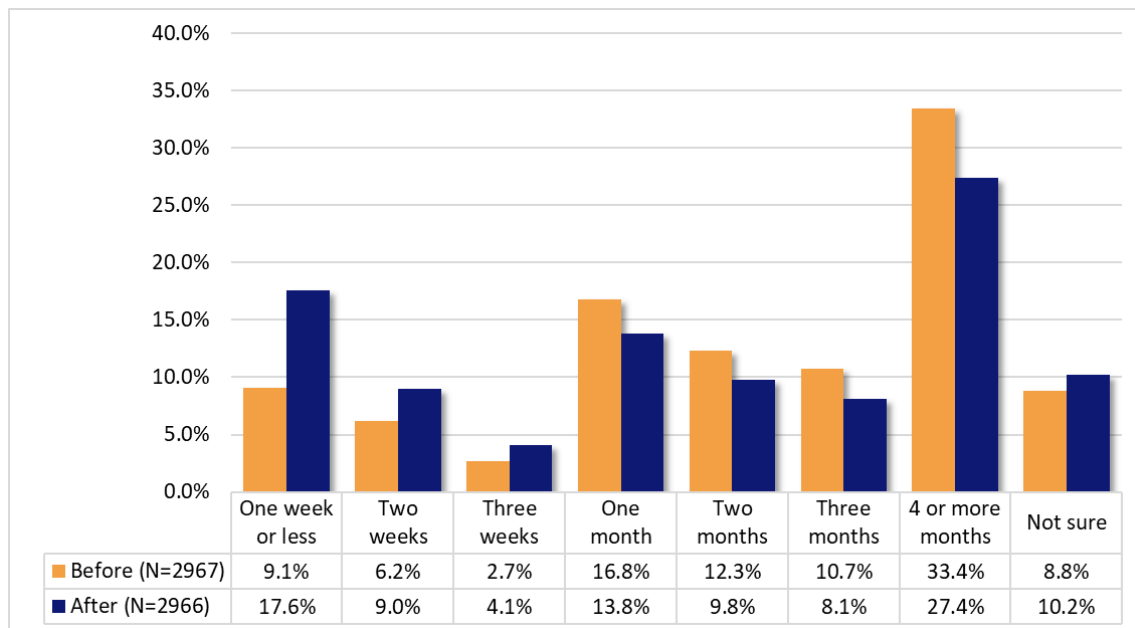


## COVID-19 FINANCIAL IMPACT SURVEY 2020

### How long could/can you cover your basic bills from your savings both before and after COVID-19?

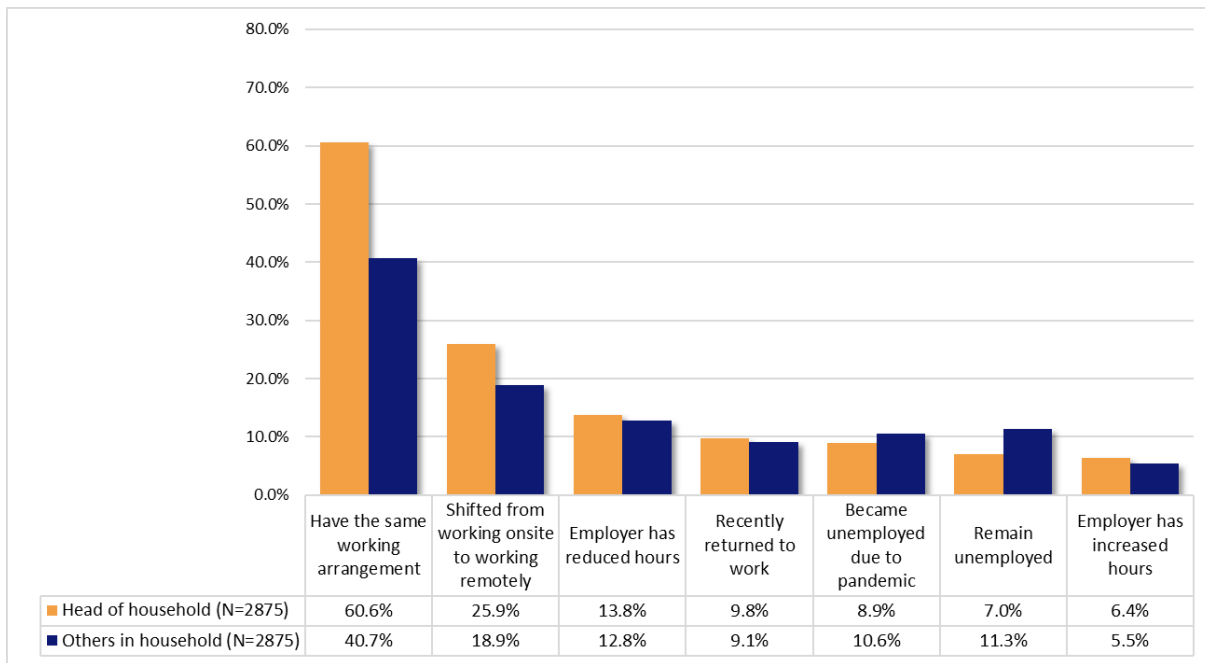
Prior to the COVID-19 pandemic (March 16, 2020), about one-third of respondents reported their household could cover four or more months of basic bills from savings. Most other responses ranged from the one to three month range. However, 18% indicated they could cover less than one month's basic bills.

After the pandemic the percentage of respondents indicating they could cover their basic bills from savings for one to four or more months dropped from 73.2% to 59.1% while the percentage reporting less than one month increased from 18.0% to 30.7%.



## How has the coronavirus pandemic impacted the working arrangements for your household?

The majority of respondents reported the head of household having the same working arrangement (60.6%) along with 40.7% of others in the household. Just over one-fourth indicated the head of the household shifted to remote work with 18.9% of others in the household. Almost 9.0% of the head of household's and 10.6% of others in the household became unemployed due to the pandemic with 7.0% and 11.3%, respectively, remaining unemployed.



The following statistically significant differences were detected between age groups:

- Respondents 29 or less (24.3%) and 30 to 39 (19.2%) were significantly more likely to report the head of the household is working reduced hours since COVID-19 compared to respondents 40 to 49 (11.6%), 50 to 59 (8.1%), and 60 or older (6.3%).
- Respondents 29 or less (12.7%) and 30 to 39 (8.1%) were significantly more likely to report the head of the household is working increased hours since COVID-19 compared to respondents 40 to 49 (4.3%), 50 to 59 (5.3%), and 60 or older (2.7%).
- Respondents 29 or less are significantly more likely to report the head of the household recently returned to work since COVID-19 (20.7%) compared to respondents 40 to 49 (8.9%), 50 to 59 (5.9%), and 60 or older (3.5%).
- Respondents 29 or less (19.7%) and 30 to 39 (15.8%) are significantly more likely to report others in the household are working reduced hours since COVID-19 compared to respondents 50 to 59 (8.3%) and 60 or older (6.7%).
- Respondents 29 or less (12.5%) and 30 to 39 (7.2%) are significantly more likely to report others in the household were working increased hours since COVID-19 compared to respondents 40 to 49 (4.0%), 50 to 59 (3.2%), and 60 or older (1.7%).
- Respondents 29 or less (16.3%), 30 to 39 (11.9%), and 40 to 49 (12.7%) were significantly more likely to report others in the household became unemployed due to the pandemic since COVID-19 compared to respondents 50 to 59 (6.6%) and 60 or older (5.6%).



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K were significantly more likely to report the head of the household became unemployed due to the pandemic since COVID-19 (25.5%) compared to respondents with an annual household income of \$25 to \$49.9K (12.3%), \$50 to \$74.9K (5.9%), \$75 to \$99.9K (6.1%), and \$100K and above (2.0%).
- Respondents with an annual household income of less than \$25K (17.2%) and \$25 to \$49.9K (12.7%) were significantly more likely to report the head of the household recently returned to work since COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (8.6%), \$75k to 99,999 (8.5%), and \$100K and above (5.7%).
- Respondents with an annual household income of less than \$25K (11.3%), \$25 to \$49.9K (12.0%), and \$50 to \$74.9K (13.7%) were significantly more likely to report others in the household became unemployed since COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (9.5%) and \$100K and above (7.0%).
- Respondents with an annual household income less than \$25K (25.8%) and \$25 to \$49.9K (16.0%) were significantly more likely to report others in the household remain unemployed since COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (10.6%), \$75 to \$99.9K (4.7%), and \$100K and above (5.2%).

The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (24.8%) and some college/associate's degree (19.2%) were significantly more likely to report the head of the household is working reduced hours since COVID-19 compared to respondents with a bachelor's degree (8.6%) and graduate degree (7.3%).
- Respondents with some college/associate's degree (8.5%) were significantly more likely to report the head of the household is working increased hours since COVID-19 compared to respondents with a high school degree or less (5.2%), bachelor's degree (5.2%), and graduate degree (5.7%).
- Respondents with a high school degree or less (18.5%) and some college (12.8%) were significantly more likely to report the head of the household became unemployed due to the pandemic since COVID-19 compared to respondents with a bachelor's degree (5.8%) and graduate degree (3.3%).
- Respondents with a high school degree or less (18.9%) were significantly more likely to report the head of the household remains unemployed since COVID-19 compared to respondents with some college/associate's degree (8.4%), a bachelor's degree (3.8%), and graduate degree (3.5%).
- Respondents with a high school degree or less (14.7%) and some college/associate's degree (18.0%) were significantly more likely to report others in the household were working reduced hours since COVID-19 compared to respondents with a bachelor's degree (9.2%) and graduate degree (9.8%).
- Respondents with a high school degree or less were significantly more likely to report others in the household are working increased hours since COVID-19 (8.7%) compared to respondents with some college/associate's degree (5.6%), a bachelor's degree (5.2%), and graduate degree (2.8%).
- Respondents with a high school degree or less (18.5%) and some college/associate's degree (14.2%) were significantly more likely to report others in the household remain unemployed since COVID-19 compared to respondents with a bachelor's degree (7.7%) and graduate degree (7.8%).

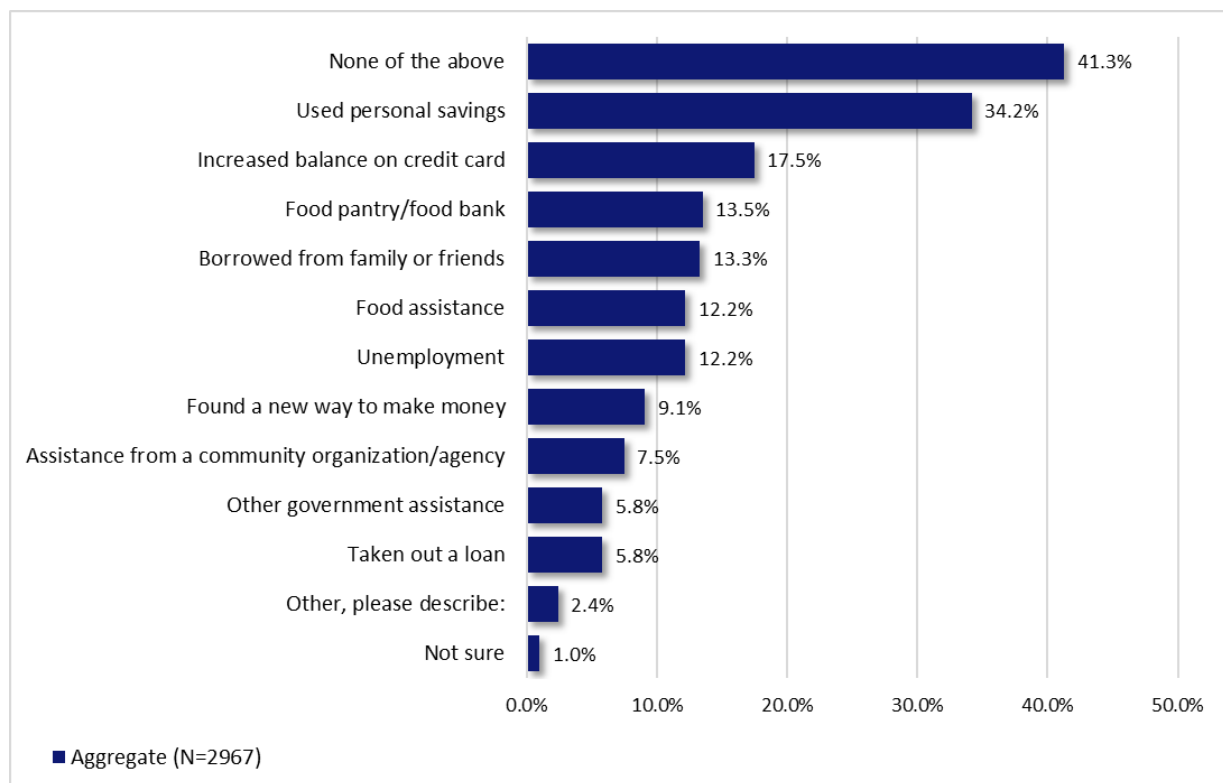


## Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any?

Just over 40% of the respondents indicated they have not used any of the given options for meeting household needs as a result of the COVID-19 pandemic; however, 34.2% reported using personal savings. Respondents also reported moderate levels of increasing their balance on credit cards (17.5%), using a food pantry/food bank (13.5%), borrowing from family or friends (13.3%), food assistance (12.2%), and unemployment (12.2%). Only 5.8% have taken out a loan or used other government assistance.

Other most frequently reported responses included:

- Decreased spending/expenses (17)
- Accessed retirement savings (12)
- Family provided childcare (7)
- Federal stimulus payment (4)
- Family assistance (3)



The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 were significantly more likely to have used assistance from a community organization/agency to meet household needs as a result of COVID-19 (11.9%) compared to respondents 50 to 59 (4.7%) and 60 or older (4.0%).
- Respondents 30 to 39 were significantly more likely to have gone to the food pantry/food bank to meet household needs as a result of COVID-19 (17.5%) compared to respondents 40 to 49 (12.6%), 50 to 59 (10.2%), and 60 or older (11.9%).



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

- Respondents 29 or less were significantly more likely to have found a new way to make money to meet household needs as a result of COVID-19 (20.6%) compared to respondents 30 to 39 (10.9%), 40 to 49 (7.1%), and 50 to 59 (5.7%).

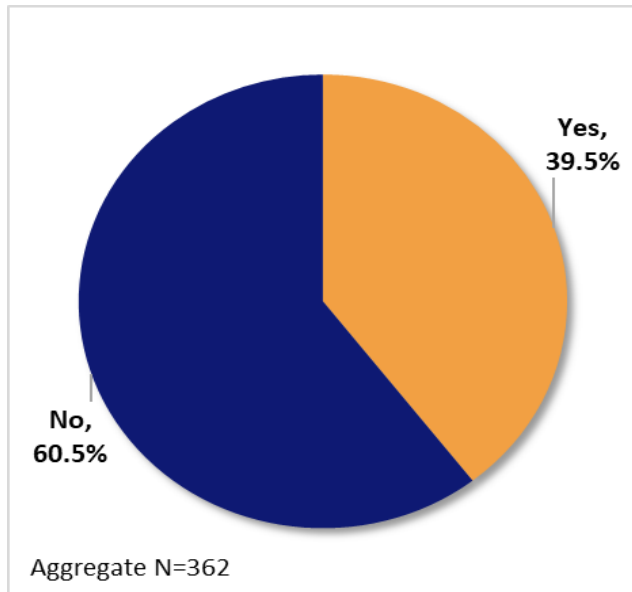
The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (14.0%), \$25 to \$49.9K (11.7%), and \$50 to \$74.9K (11.6%) were significantly more likely to have found a new way to make money to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (8.0%), and \$100K and above (4.6%).
- Respondents with an annual household income of less than \$25K (20.8%) and \$25 to \$49.9K (15.2%) were significantly more likely to have used unemployment to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$100K and above (5.8%).

The following statistically significant differences were detected between education groups:

- Respondents with some college/associate's degree (20.4%) and a bachelor's degree (17.8%) were significantly more likely to have increased the balance on their credit card to meet household needs as a result of COVID-19 compared to respondents with a high school degree or less (13.2%) and graduate degree (14.3%).
- Respondents with some college/associate's degree (38.8%) were significantly more likely to have used personal savings to meet household needs as a result of COVID-19 compared to respondents with a high school degree (29.4%), bachelor's degree (33.3%), and graduate degree (31.2%).

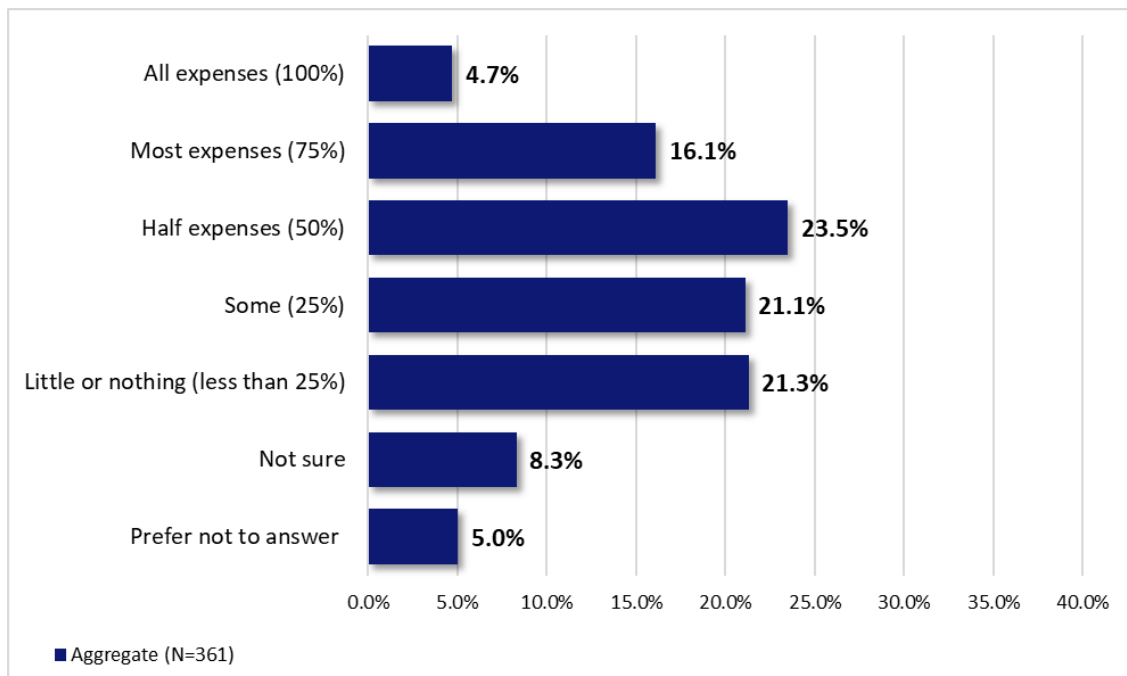
## Are you still receiving unemployment payments?



Among the 12.2% (362) respondents that reported receiving unemployment, 39.5% indicated they were still receiving unemployment payments at the time of the survey.

## What percentage of your monthly expenses does this payment cover?

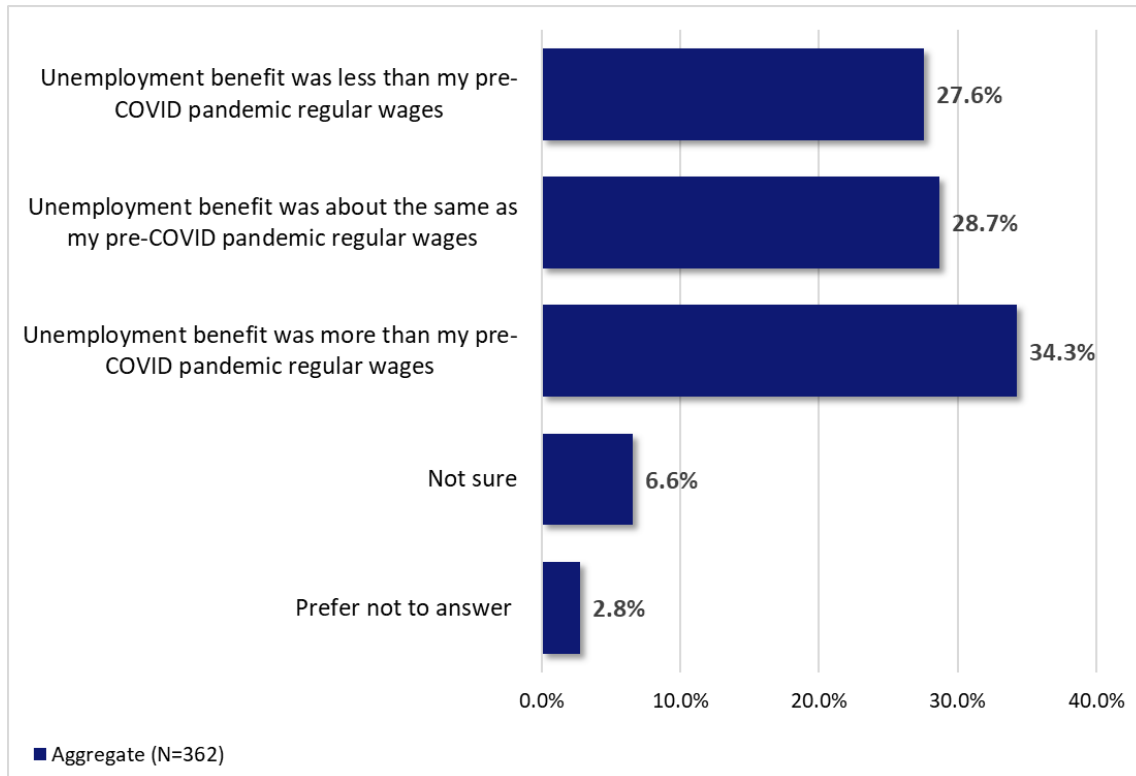
Nearly two-thirds (65.9%) of the respondents reported unemployment payments cover 50% or less of their monthly expenses. Only 4.7% indicated this payment cover all of their expenses.



## COVID-19 FINANCIAL IMPACT SURVEY 2020

### How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?

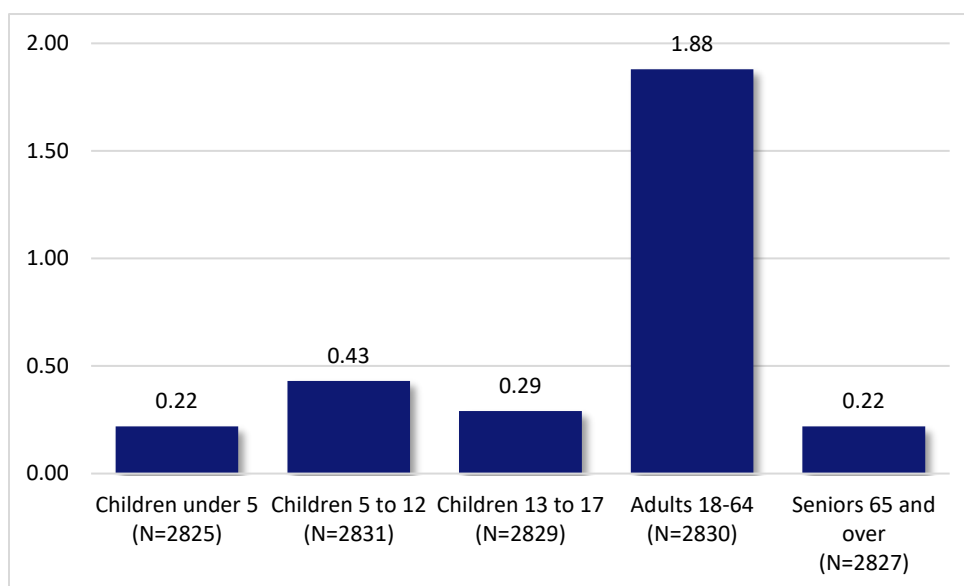
Just over one-third (34.3%) of the 362 respondents that reported receiving unemployment payments said their unemployment benefit was more than their pre-pandemic regular wage. About 29% indicated it was about the same and 27.6% said it was less.



## About the Household

### How many members are a part of your household?

A total of 8,588 total household members were reported, including 5,320 adults aged 18-64, 631 seniors 65 or older, and 2,634 children for a household average of 2.89 members. More specifically, this on average included 1.88 adults aged 18-64 and 0.22 seniors aged 65 or older. Children aged 5 to 12 were more frequently reported (mean of 0.43) as compared to children 13 to 17 (mean of 0.29) or children under 5 (mean of 0.22).



The following statistically significant differences were detected between age groups:

- Respondents 50 to 59 (0.21) and 60 or older (0.19) were significantly more likely to report a greater number of children under 5 in their household compared to respondents 40 to 49 (0.13).
- Respondents 29 or less (2.22), 40 to 49 (2.14), and 50 to 59 (2.14) were significantly more likely to report a greater number of adults 18 to 64 in their household compared to respondents 30 to 39 (1.93) and 60 or older (0.97).

The following statistically significant differences were detected between income groups:

- Respondents with an annual income of less than \$25K were significantly more likely to report a greater number of children under 5 in their household (0.30) compared to respondents with an annual household income of \$50 to \$74.9K and \$100K and above.

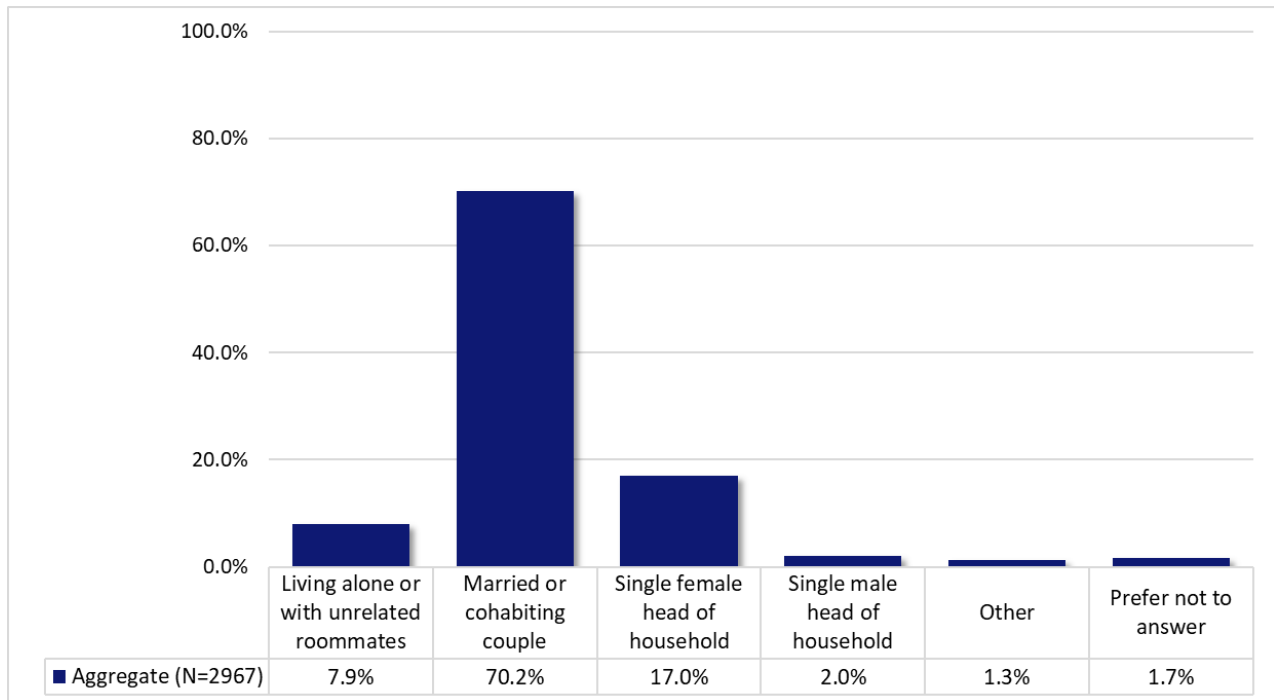
The following statistically significant differences were detected between education groups:

- Respondents with some college/associate's degree were significantly more likely to report a greater number of children 13 to 17 in their household (0.32) compared to respondents with a graduate degree (0.22).
- Respondents with some college/associate's degree were significantly more likely to report a greater number of adults 18 to 64 in their household (1.91) compared to respondents with a graduate degree (1.78).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### How would you describe your household?

The majority (70.2%) of the respondents were from married or cohabiting couple households while 17.0% reported single female head of households and 7.9% live alone or with unrelated roommates. The survey respondent household classifications match Iowa population statistics fairly well (Source: Suburban Stats). More specifically, approximately 64.7% of Iowa households represent married/cohabiting or family led homes followed by 9.3% single female head of household, and 4.2% single male head of household.



Other most frequently reported Other household descriptions included:

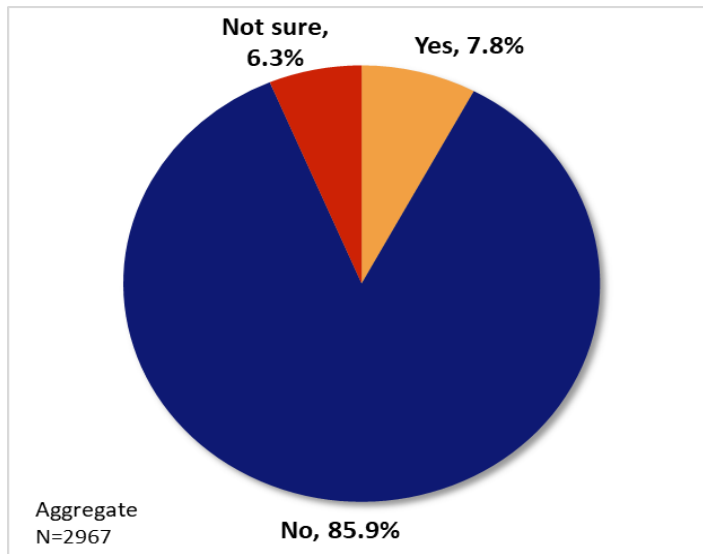
- Single adult living with parents (23)
- Living with relatives (7)
- Multi-generational (5)
- Multi family home (2)

The following statistically significant differences were detected between education groups:

- Respondents with a bachelor's degree (75.2%) and graduate degree (79.9%) were significantly more likely to be married or a cohabiting couple compared to respondents with a high school degree or less (53.5%) and some college/associate's degree (64.7%).
- Respondents with a high school degree or less (27.1%) and some college/associate's degree (20.3%) were significantly more likely to be a single female head of household compared to respondents with a bachelor's degree (13.9%) and graduate degree (11.6%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

Since March 16, 2020, has someone in your home called or texted 211 for information or help?



The vast majority of respondents (85.9%) have not utilized 211 for information or assistance since March 16, 2020. Only 7.8% reported using the service.

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (16.4%) and \$25 to \$49.9K (10.4%) were significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents with an annual household income of \$50 to \$74.9K (5.8%), \$75 to \$99.9K (6.4%), and \$100K and above (4.2%).

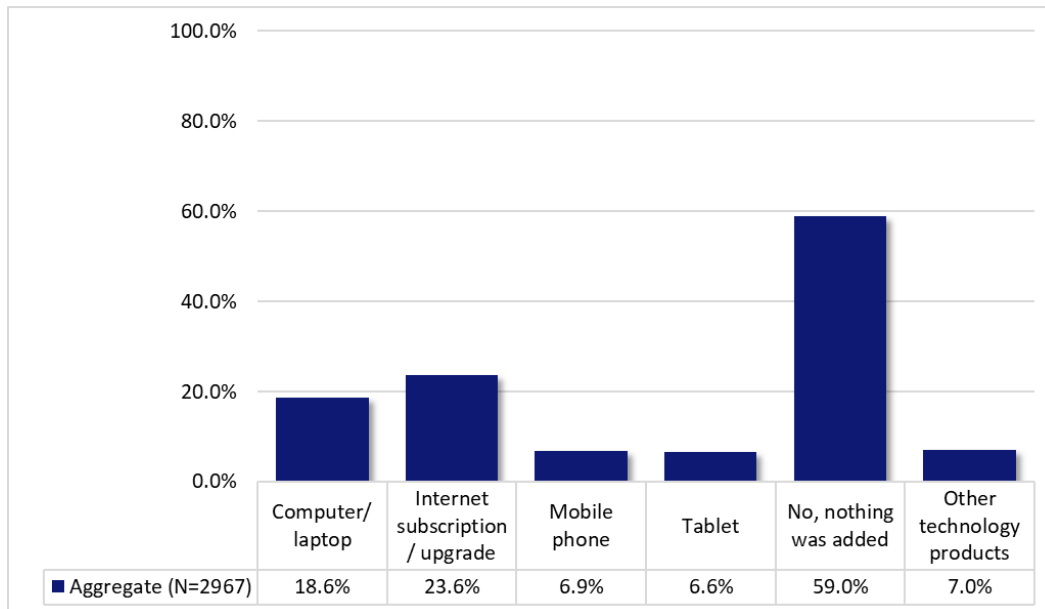
The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (11.9%) and some college/associate's degree (10.3%) were significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents with a bachelor's degree (5.5%) and graduate degree (4.6%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### Have you purchased any of the following to adapt to a stay-at-home order and/or school closures?

Nearly 60% of the respondents reported they have not made any technology purchases to adapt to a stay-at-home order or for school closures. Among the remaining respondents, 23.6% added or upgraded their Internet subscription while 18.6% purchased a computer/laptop and 6.6% purchased a tablet.



Other most frequently reported technology related purchases included:

- Computer accessories – keyboards, headsets, cables, mouse, etc. (69)
- Printer/scanner (39)
- Internet connection upgrades – plans and equipment (39)
- Computer monitor (33)
- Web camera (30)
- Office furniture – desk or chair (23)
- Software (7)
- Zoom subscription (5)
- Office supplies (5)
- Computer/laptop (4)
- Smart TV (2)

The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 (8.6%) and 40 to 49 (8.8%) were significantly more likely to have purchased other technology to adapt to a stay at home order and/or school closures compared to respondents 29 or less (4.5%) and 60 or older (5.1%).

The following statistically significant differences were detected between education groups:

- Respondents with some college/associate's degree were significantly more likely to have purchased a computer/laptop to adapt to a stay at home order/and or school closures (23.6%) compared to respondents with a high school degree or less (16.8%), bachelor's degree (15.6%), and graduate degree (15.9%).



## Children Related Questions

Which of the following childcare arrangements did your household utilize for each of the three time periods shown in the box below?

Prior to March 16, 2020, 27.6% of the respondents did not utilize any of the given childcare options. This percentage increased to 45.5% during the pandemic (March 16 to July 31) and then slightly decreased to 36.7% for the time the survey was completed. Utilization of a friend or relative for childcare remained consistent (21.0%, 23.0%, and 18.7% respectively). This was also true for in-home childcare providers (14.2%, 13.8%, and 13.5% respectively) and at-home childcare providers (13.1%, 14.2%, and 11.9% respectively).

Utilization of childcare centers (19.2%, 7.4%, and 14.0% respectively) and school-based programs (18.4%, 2.9%, and 13.3% respectively) dropped significantly during the pandemic period of March 16 to July 31. Utilization of Iowa's childcare assistance program and Head Start/Early Head Start programs was minimal.

	Before COVID 19 Pandemic (N=1069)	During COVID 19 Pandemic (N=1069)	Now (N=1069)
None of these	27.6%	45.5%	36.7%
Friend or relative	21.0%	23.0%	18.7%
Childcare center	19.2%	7.4%	14.0%
School based program	18.4%	2.9%	13.3%
In-home childcare	14.2%	13.8%	13.5%
At-home childcare provider	13.1%	14.2%	11.9%
Iowa's Childcare Assistance program	3.1%	1.8%	2.3%
Head Start or Early Head Start program	3.1%	1.0%	2.9%
Other	0.9%	2.4%	1.3%
Not sure	0.8%	0.7%	1.0%

Other most frequently reported responses included:

- **Before COVID 19**
  - Boys and Girls Club (2)
  - Camps (2)
  - Church program
- **During COVID-19**
  - Stayed home/laid off/unemployed (8)
  - College or high school student/Older siblings (5)
  - Remote work (2)
  - Maternity leave
  - Neighborhood coordination
  - Reduced work hours
  - Short term disability
  - Worked opposite shifts from spouse
  - Went with me to work



## COVID-19 FINANCIAL IMPACT SURVEY 2020

- **Now**
  - Stayed home/laid off/unemployed (6)
  - Maternity leave
  - Reduced work hours

The following statistically significant differences were detected between age groups:

- Respondents 29 or less were significantly more likely to have utilized a head start or early head start program (8.8%) prior to COVID-19 compared to respondents 30 to 39 (2.7%), 40 to 49 (1.6%), 50 to 59 (0.0%), and 60 or older (0.0%).
- Respondents 30 to 39 (23.0%) were significantly more likely to have utilized a school based program prior to COVID-19 compared to respondents 29 or less (8.8%).
- Respondents 29 or less (13.8%) and 30 to 39 (13.3%) were significantly more likely to currently utilize an at-home childcare provider compared to respondents 40 to 49 (7.2%).
- Respondents 29 or less (18.9%) and 30 to 39 (15.4%) were significantly more likely to currently utilize in-home childcare compared to respondents 40 to 49 (9.5%) and 50 to 59 (5.3%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (28.7%), \$25 to \$49.9K (25.3%), \$50 to \$74.9K (23.6%), and \$75 to \$99.9K (23.5%) were significantly more likely to have utilized a friend or relative prior to COVID-19 compared to respondents with an annual household income of \$100K and above (12.5%).
- Respondents with an annual household income of less than \$25K (31.1%), \$25 to \$49.9K (24.9%), \$50 to \$74.9K (28.6%), and \$75 to \$99.9K (24.1%) were significantly more likely to have utilized a friend or relative after COVID-19 began compared to respondents with an annual household income of \$100K and above (14.2%).
- Respondents with an annual household income of \$50 to \$74.9K (16.1%), \$75 to \$99.9K (17.6%), and \$100K and above (16.0%) were significantly more likely to have utilized in-home childcare after COVID-19 began compared to respondents with an annual household income of less than \$25K (7.3%) and \$25 to \$49.9K (11.8%).
- Respondents with an annual household income of less than \$25K (26.8%), \$25 to \$49.9K (22.2%), \$50 to \$74.9K (22.4%), and \$75 to \$99.9K (17.1%) were significantly more likely to currently utilize a friend or relative after COVID-19 began compared to respondents with an annual household income of \$100K and above (12.5%).
- Respondents with an annual household income of \$25 to \$49.9K (13.6%), \$50 to \$74.9K (17.4%), \$75 to \$99.9K (17.6%), and \$100K and above (14.6%) were significantly more likely to currently use in-home childcare compared to respondents with an annual household income of less than \$25K (4.9%).

The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (26.2%), some college/associate's degree (25.1%), and a bachelor's degree (20.6%) were significantly more likely to have utilized a friend or relative prior to COVID-19 compared to respondents with a graduate degree (11.1%).
- Respondents with some college (13.2%), a bachelor's degree (19.3%), and graduate degree (12.1%) were significantly more likely to utilize in-home childcare compared to respondents with a high school degree (2.8%).
- Respondents with a graduate degree were significantly more likely to currently utilize a childcare center (20.6%) compared to respondents with a high school degree or less (10.3%), some college/associate's degree (12.9%), and a bachelor's degree (13.2%).

## How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown in the box below?

Prior to the pandemic (March 16, 2020), the vast majority of respondents indicated their childcare arrangements as having no impact on their household's income/ability to work. However, during the pandemic (March 16 to July 31) this decreased to 43.5% and was reported as being 55.8% at the time of the survey.

The highest levels of variation were associated with working similar hours with new in-home childcare (3.7%, 19.9%, 14.0% respectively), working reduced hours due to childcare issues (3.9%, 14.8%, 10.4% respectively), and not able to work due to childcare issues (2.3%, 11.2%, 6.2% respectively).

	Before COVID-19 Pandemic (N=1069)	During COVID-19 Pandemic (N=1069)	Now (N=1069)
<b>No impact</b>	82.6%	43.5%	55.8%
<b>Working reduced hours due to childcare issues</b>	3.9%	14.8%	10.4%
<b>Working similar hours with new in-home childcare</b>	3.7%	19.9%	14.0%
<b>Working similar hours with a new outside of the home childcare provider</b>	2.5%	4.3%	8.0%
<b>Not able to work due to childcare issues</b>	2.3%	11.2%	6.2%
<b>Not sure</b>	4.8%	5.8%	4.8%
<b>Other</b>	1.6%	5.5%	4.4%

Other most frequently reported household income/ability to work descriptions included:

- **Before COVID 19**
  - Became stay at home parent (4)
  - Not currently working (4)
  - Maternity/Pregnancy leave (2)
  - Moved closer to family for assistance
  - Work opposite shifts
- **During COVID-19**
  - Not currently working (12)
  - Working from home (11)
  - Changed hours/shift (6)
  - Maternity leave (4)
  - Kids stay home alone (2)
  - Bring child to work
  - Family/friend assistance
  - Work opposite shifts
- **Now**
  - Working from home (10)
  - Not currently working (9)
  - Changed hours/shift (5)
  - Maternity leave
  - Work at children's school



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

The following statistically significant differences were detected between age groups:

- Respondents 29 or less (16.4%) and 30 to 39 (12.9%) were significantly more likely to report they are not able to work due to childcare during the COVID-19 pandemic issues compared to respondents 40 to 49 (6.5%), 50 to 59 (5.3%), and 60 or older (0.0%).
- Respondents 30 to 39 (16.1%) and 40 to 49 (15.0%) were significantly more likely to report they were working similar hours with new in-home childcare compared to respondents 29 or less (6.9%) and 50 to 59 (8.8%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of \$75 to \$99.9K (87.2%) and \$100K and above (89.7%) were significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work before the COVID-19 pandemic compared to respondents with an annual household income of less than \$25K (67.7%).
- Respondents with an annual household income of \$75 to \$99.9K (23.5%) and \$100K and above (32.0%) were significantly more likely to report they were working similar hours with new in-home care during the COVID-19 pandemic compared to respondents with an annual household income of less than \$25K (7.3%) and \$25 to \$49.9K (14.0%).
- Respondents with an annual household income of less than \$25K (12.2%) and \$25 to \$49.9K (17.2%) were significantly more likely to report currently working reduced hours due to childcare issues compared to respondents with an annual household income of \$75 to \$99.9K (5.3%) and \$100K and above (7.5%).

The following statistically significant differences were detected between education groups:

- Respondents with a bachelor's degree (87.3%) and graduate degree (89.4%) were significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work before the COVID-19 pandemic compared to respondents with a high school degree or less (67.3%) and some college/graduate degree (78.0%).
- Respondents with a bachelor's degree (23.5%) and graduate degree (29.6%) were significantly more likely to report they were working similar hours with new in-home childcare during the COVID-19 pandemic compared to respondents with a high school degree or less (4.7%) and some college/associate's degree (16.0%).
- Respondents with some college/associate's degree were significantly more likely to report they are not able to work now due to childcare issues (10.7%) compared to respondents with a high school degree or less (6.5%), bachelor's degree (4.2%), and graduate degree (1.5%).
- Respondents with some college/associate's degree were significantly more likely to report they are working reduced hours due to childcare issues (16.0%) compared to respondents with a high school degree or less (5.6%), bachelor's degree (7.1%), and graduate degree (9.5%).

## Which of the following best describes your child /children's return to school plan at this time?

Just over half of the respondents anticipated their child's/children's return to school plan would be 100% in-person instruction at school while 17.8% indicated a hybrid plan provided by the school and 15.4% reported a 100% at home/distance/online instruction provided by the school. Only 2.8% reported homeschooling provided by a parent or other resource.

Aggregate (N=1069)	
<b>100% in-person instruction at school</b>	51.3%
<b>Hybrid - Provided by school district</b>	17.8%
<b>100% at home/distance/online instruction provided by school district</b>	15.4%
<b>100% homeschooling provided by parent or other resource</b>	2.8%
<b>Other</b>	10.2%
<b>Unsure</b>	2.5%

Other most frequently reported return to school plans included:

- Children were not yet school age (62)
- Different plan for each child (23)
- 80% at home/20% in person (7)
- Reduced preschool hours (2)

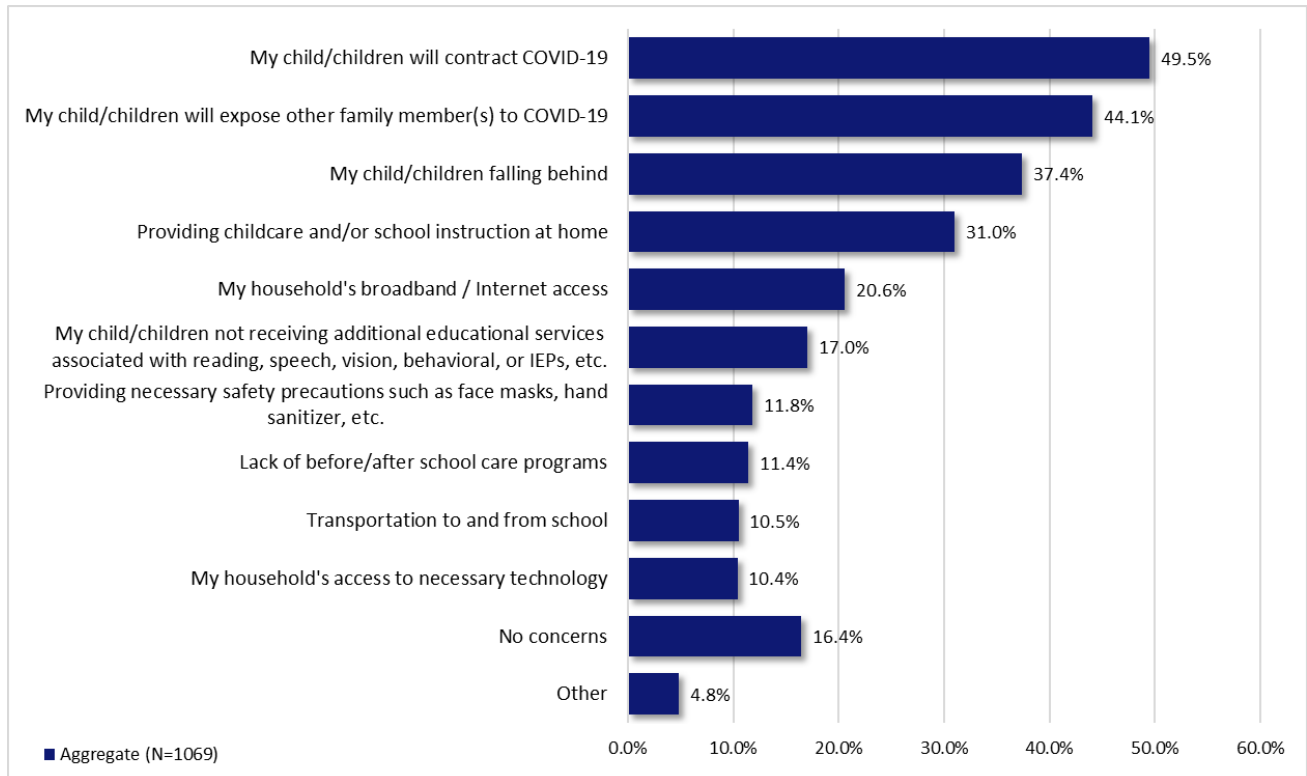
The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 (16.3%) and 40 to 49 (19.3%) were significantly more likely to describe their child's/children's return to school plan as 100% at-home/distance/online instruction provided by the school district compared to respondents 29 or less (6.3%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

Please mark any concerns below you have about your child's/children's upcoming school year and education.

Top concerns parents have about their child's/children's upcoming school year include child/children contracting COVID-19 (49.5%), child/children exposing other family members to COVID-19 (44.1%), child/children falling behind (37.4%), and providing childcare and/or school instruction at home (31.0%). Just over 16% reported they have no concerns while 20.6% were concerned about their household's broadband/Internet access and 17.0% about their child/children not receiving additional education services.



Other most frequently reported upcoming school year/education concerns included:

- Not applicable - children were not yet school age (13)
- Lack of socialization (11)
- Mental health (4)
- Lack of physical activity (3)
- Wearing a mask (4)
- Ability to work during virtual learning
- Extra food/grocery expenses (2)

The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 (39.5%) and 40 to 49 (42.8%) were significantly more likely to be concerned with their child/children falling behind during the upcoming school year compared to respondents 29 or less (23.9%).



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

- Respondents 30 to 39 (21.6%) and 40 to 49 (25.8%) were significantly more likely to be concerned with their household's broadband/internet access during the upcoming school year compared to respondents 29 or less (8.8%).

The following statistically significant differences were detected between income groups:

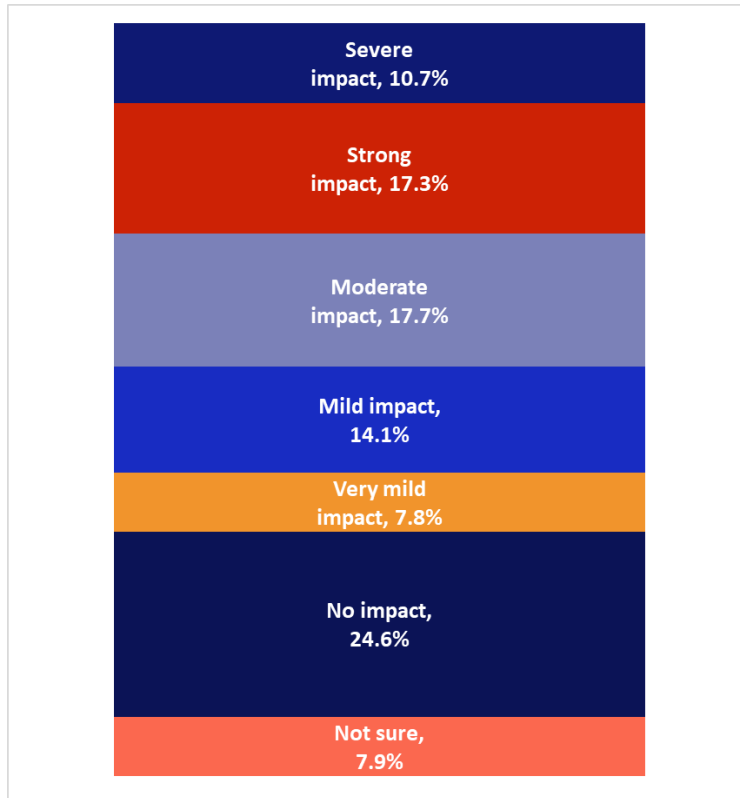
- Respondents with an annual household income of less than \$25K (44.5%) and \$25 to \$49.9K (43.9%) were significantly more likely to be concerned with their child/children falling behind during the upcoming school year compared to respondents with an annual household income of \$75 to \$99.9K (32.6%) and \$100K and above (32.7%).
- Respondents with an annual household income of less than \$25K (22.2%), \$25 to \$49.9K (24.0%), and \$50 to \$74.9K (19.9%) were significantly more likely to be concerned with their child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs, etc. during the upcoming school year compared to respondents with an annual household income of \$75 to \$99.9K (15.0%) and \$100K and above (8.9%).
- Respondents with an annual household income of \$25 to \$49.9K (49.8%) and \$100K and above (48.0%) were significantly more likely to be concerned that their child/children will expose other family members to COVID-19 during the upcoming school year compared to respondents with an annual household income of less than \$25K (37.2%), \$50 to \$74.9K (40.4%), and \$75 to \$99.9K (39.6%).
- Respondents with an annual household income of \$25 to \$49.9K were significantly more likely to be concerned with their household's access to necessary technology during the upcoming school year (20.8%) compared to respondents with an annual household income of \$50 to \$74.9K (7.5%), \$75 to \$99.9K (9.1%), and \$100K and above (4.6%).

The following statistically significant differences were detected between education groups:

- Respondents with some college/associate's degree were significantly more likely to be concerned with their household's broadband/internet access during the upcoming school year (25.3%) compared to respondents with a high school degree or less (15.9%), a bachelor's degree (19.8%), and graduate degree (16.6%).
- Respondents with some college/associate's degree were significantly more likely to be concerned with providing necessary safety precautions such as face masks, hand sanitizer, etc. during the upcoming school year (17.9%) compared to respondents with a high school degree or less (11.2%), bachelor's degree (8.2%), and graduate degree (8.0%).
- Respondents with some college/associate's degree were significantly more likely to be concerned with transportation to and from school during the upcoming school year (14.6%) compared to respondents with a high school degree or less (4.7%), bachelor's degree (9.0%), and graduate degree (9.5%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

How would at least partial at home/distance/online instruction for your child/children impact your household's financial situation?



Partial at home/distance/online instruction would have a severe or strong impact for 28.0% of the respondents and a moderate or mild impact for 31.8%. Just over 32% indicated there would be only a mild or no impact on their household's financial situation.

The following statistically significant differences were detected between age groups:

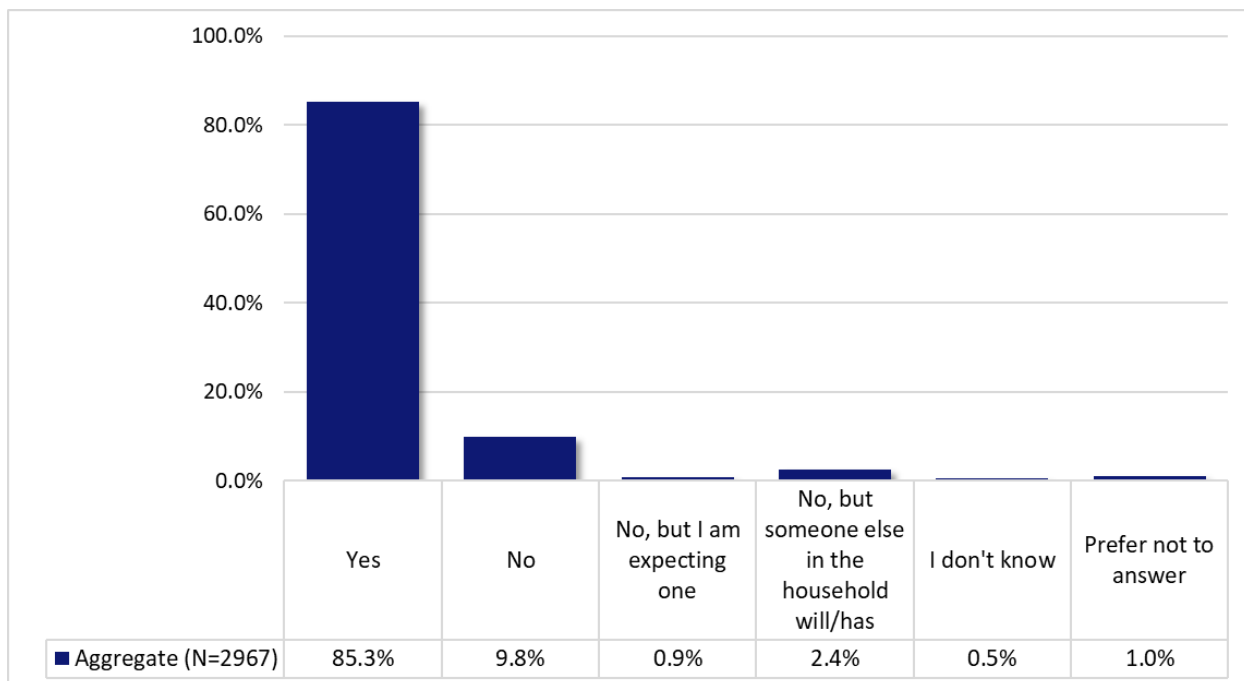
- Respondents 29 or less (16.4%) and 30 to 39 (12.3%) were significantly more likely to report partial at-home/distance/online instruction for their child/children would have a severe impact on their household's financial situation compared to respondents 40 to 49 (6.9%) and 50 to 59 (3.5%).
- Respondents 29 or less (23.3%) and 30 to 39 (19.2%) were significantly more likely to report partial at-home/distance/online instruction for their child/children would have a strong impact on their household's financial situation compared to respondents 40 to 49 (12.4%), 50 to 59 (12.3%), and 60 or older (11.1%).



## Federal Stimulus Check Questions

### Did you receive a stimulus payment from the federal government?

The vast majority of respondents reported their household did receive a stimulus payment from the federal government. An additional 0.9% were still expecting one and 2.4% reported someone else in the household will or has received one. Only 9.8% did not receive one.



The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 (91.4%) and 40 to 49 (90.3%) were significantly more likely to have received a stimulus payment from the federal government compared to respondents 29 or less (69.5%).

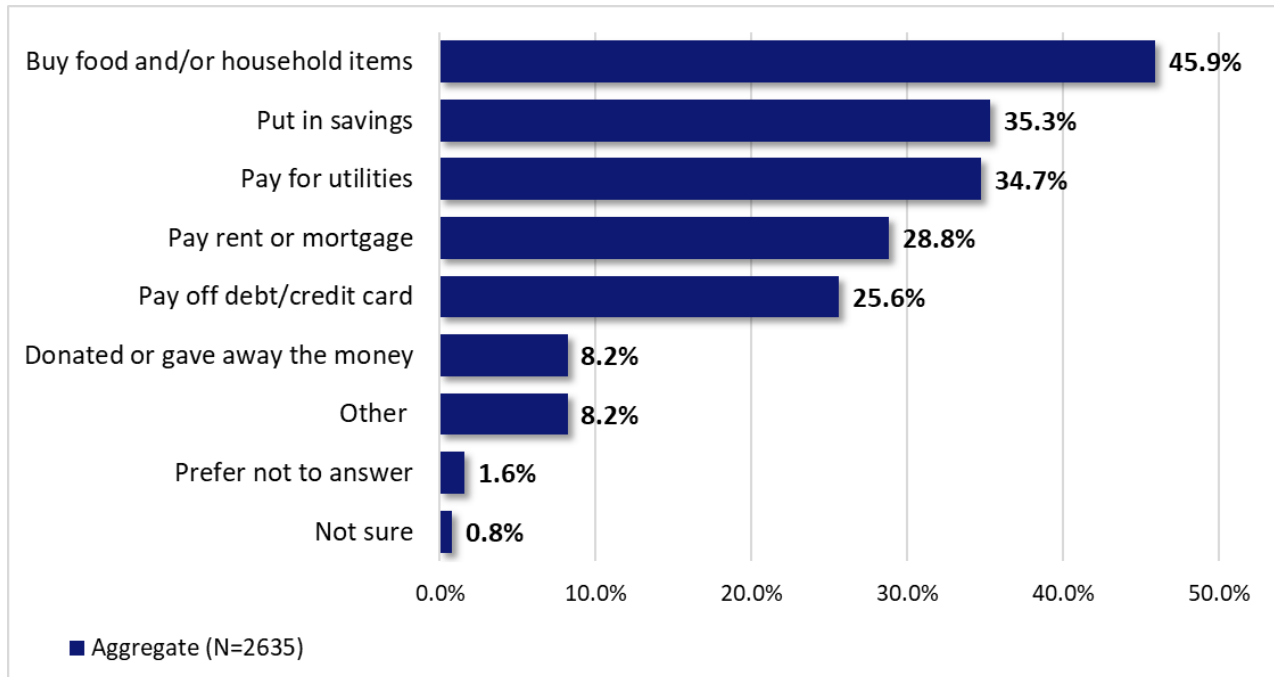
The following statistically significant differences were detected between education groups:

- Respondents with some college/associate's degree (86.9%) and bachelor's degree (89.6%) were significantly more likely to have received a stimulus payment from the federal government compared to respondents with a high school degree or less (77.1%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### If you received a stimulus payment from the government, how did you or do you plan to spend the money?

Nearly 46% reported spending their federal stimulus payment on buying food and/or other household items while 35.3% put the payment in savings. Approximately 35% paid for utilities, 28.8% paid rent/mortgage and 25.6% paid off debt/credit cards.



Other most frequently reported stimulus spending included:

- Home improvements/repairs/upkeep (58)
- Transportation expenses (30)
- Other monthly expenses/bills (24)
- Paid taxes (24)
- Health/Medical expenses (18)
- New technology expenses/purchases (13)
- Childcare expenses (8)
- Paid off debt/loans (6)
- Local business patronage (4)
- Investments (3)
- Vacation (3)
- Derecho repairs (2)
- Entertainment (2)
- Paid overdue bills (2)



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

The following statistically significant differences were detected between age groups:

- Respondents 29 or less (48.0%), 30 to 39 (52.6%), and 40 to 49 (47.1%) were significantly more likely to have used the stimulus payment to buy food and/or household items compared to respondents 60 or older (38.0%).
- Respondents 29 or less (45.4%) and 30 to 39 (41.9%) were significantly more likely to have used the stimulus payment to pay for utilities compared to respondents 50 to 59 (29.4%) and 60 or older (22.5%).
- Respondents 29 or less (32.1%) and 30 to 39 (28.8%) were significantly more likely to have used the stimulus payment to pay off debt/credit card compared to respondents 60 or older (17.2%).
- Respondents 29 or less (45.1%) and 30 to 39 (37.9%) were significantly more likely to have used the stimulus payment to pay for rent/mortgage compared to respondents 40 to 49 (27.0%), 50 to 59 (22.3%), 60 or older (13.4%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K were significantly more likely to have used the stimulus payment to buy food and/or household items (73.2%) compared to respondents with an annual household income of \$25 to \$49.9K (56.0%), \$50 to \$74.9K (51.0%), \$75 to \$99.9K (35.4%), and \$100K and above (27.4%).
- Respondents with an annual household income of less than \$25K (69.3%) and \$25 to \$49.9K (49.1%) were significantly more likely to have used the stimulus payment to pay utilities compared to respondents with an annual household income of \$50 to \$74.9K (35.3%), \$75 to \$99.9K (21.8%), and \$100K and above (14.1%).
- Respondents with an annual household income of less than \$25K (56.7%) and \$25 to \$49.9K (41.9%) were significantly more likely to have used the stimulus payment to pay rent or mortgage compared to respondents with an annual household income of \$50 to \$74.9K (26.3%), \$75 to \$99.9K (19.9%), and \$100K and above (13.4%).

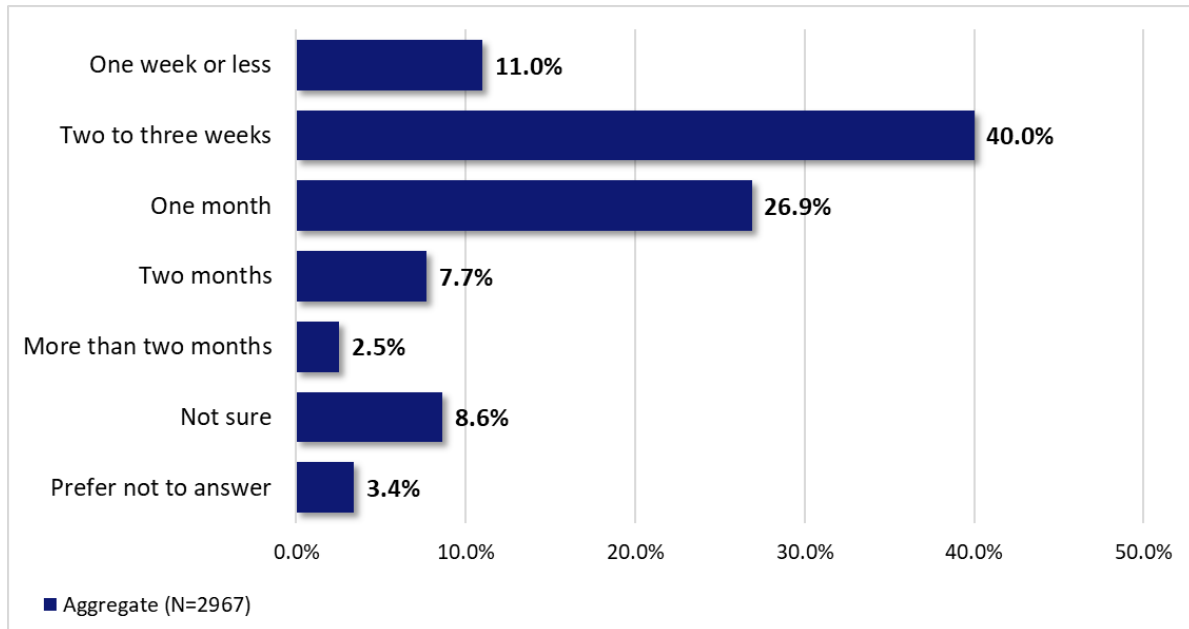
The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (61.1%) and some college/associate's degree (54.5%) were significantly more likely to have used the stimulus payment to buy food and/or household items compared to respondents with a bachelor's degree (39.2%) and graduate degree (35.0%).
- Respondents with a high school degree or less (55.1%) and some college/associate's degree (46.6%) were significantly more likely to have used the stimulus payment to pay utilities compared to respondents with a bachelor's degree (25.3%) and graduate degree (18.8%).
- Respondents with a high school degree or less (41.1%) and some college/associate's degree (39.1%) were significantly more likely to have used the stimulus payment to pay rent or mortgage compared to respondents with a bachelor's degree (22.1%) and graduate degree (16.8%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### How many weeks of expenses, on average, would a stimulus payment cover for your family/household?

Forty percent of the respondents reported a federal stimulus payment would cover two to three weeks of household expenses and 26.9% indicated one month's worth of expenses coverage. Only 7.7% reported a stimulus payment would cover two months of expenses and 11.9% indicated only one week or less.



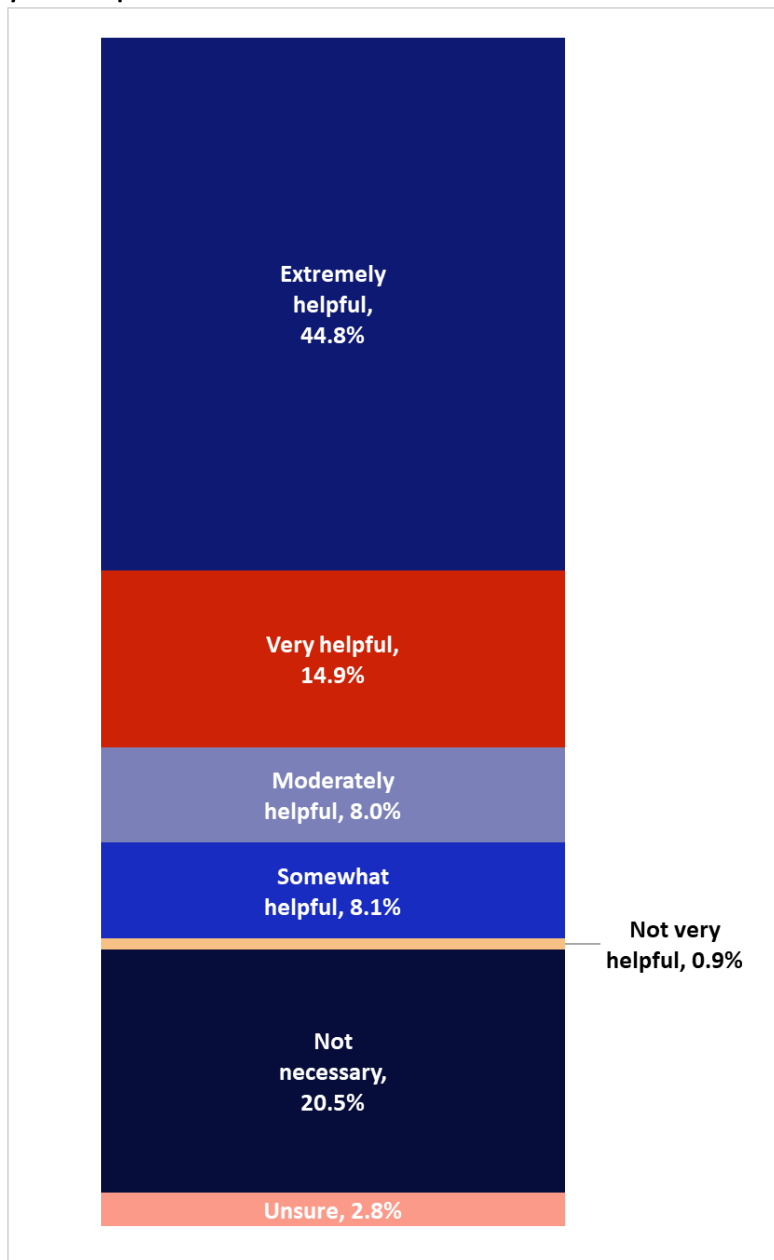
The following statistically significant differences were detected between age groups:

- Respondents 29 or less (31.9%) and 30 to 39 (26.3%) were significantly more likely to report a stimulus payment would cover one month of expenses compared to respondents 40 to 49 (26.3%), 50 to 59 (24.0%), and 60 or older (24.4%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of \$100K and above were significantly more likely to report a stimulus payment would cover one week or less of their families/household's expenses (18.6%) compared to respondents with an annual household income of less than \$25K (5.6%), \$25 to \$49.9K (7.2%), \$50 to \$74.9K (10.2%), and \$75 to \$99.9K (10.0%).
- Respondents with an annual household income of less than \$25K were significantly more likely to report a stimulus payment would cover two months of their families/household's expenses (20.8%) compared to respondents with an annual household income of \$25 to \$49.9K (7.6%), \$50 to \$74.9K (6.6%), \$75 to \$99.9K (6.6%), and \$100K and above (3.4%).

How helpful would a second stimulus payment be for your household in meeting your expenses at this time?



Nearly 60% of the respondents reported a second stimulus payment would be extremely or very helpful in meeting household expenses while 16.1% indicated it would be moderately or somewhat helpful. Just over 21% said it was not necessary or not very helpful.

The following statistically significant differences were detected between age groups:

- Respondents 29 or less (58.4%) and 30 to 39 (54.3%) were significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time compared to respondents 40 to 49 (45.5%), 50 to 59 (37.9%), and 60 or older (28.0%).
- Respondents 40 to 49 were significantly more likely to report a second stimulus payment would be very helpful for their household to meet expenses at this time (18.3%) compared to respondents 30 to 39 (10.9%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K were significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time (79.9%)

compared to respondents with an annual household income of \$25 to \$49.9K (65.7%), \$50 to \$74.9K (45.2%), \$75 to \$99.9K (36.9%), and \$100K and above (19.7%).

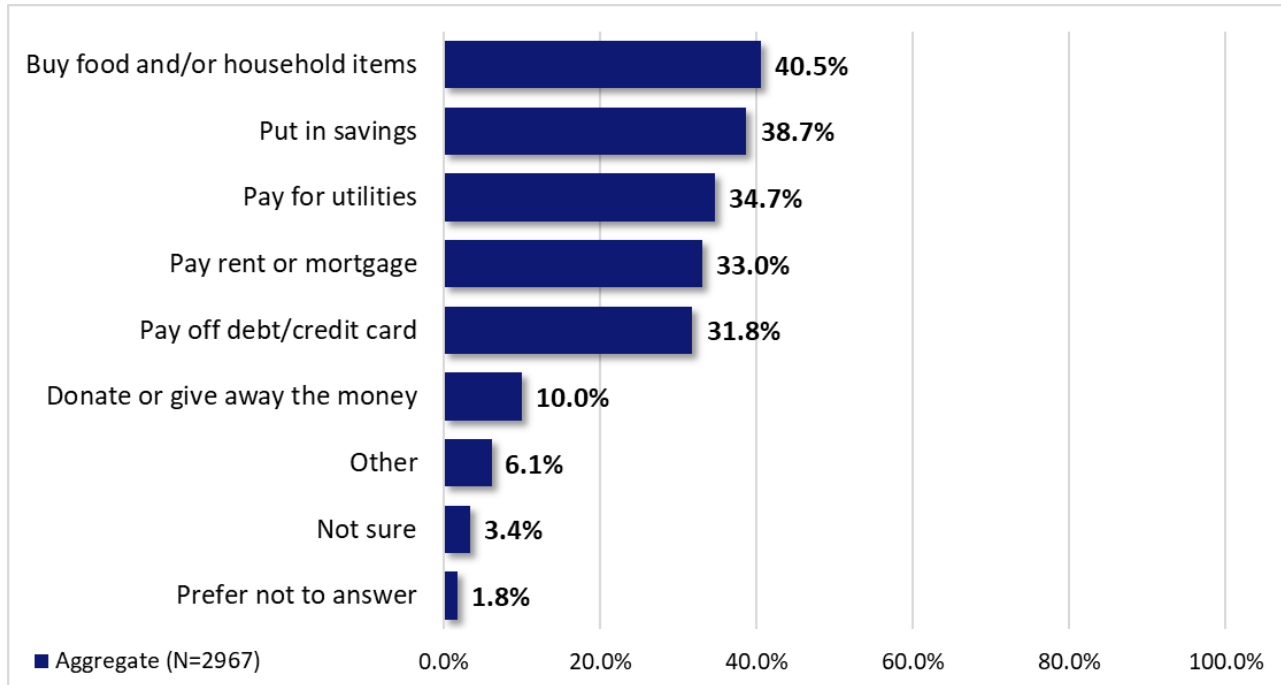
The following statistically significant differences were detected between education groups:

- Respondents with a high school degree or less (60.0%) and some college/associate's degree (57.9%) were significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time compared to respondents with a bachelor's degree (38.0%) and graduate degree (26.6%).

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### If you received a second check from the government, how would you plan to spend the money?

Respondents reported they would plan to utilize a second stimulus check for household expenses or to improve their household's financial situation. Household expense utilization was highest for buying food and/or household items (40.5%), utility payment (34.7%), and rent/mortgage payment (33.0%). Financial improvement utilization most frequently would include savings (38.7%) and paying off debt/credit cards (31.8%). Ten percent reported they would donate the money.



Other most frequently reported second stimulus payment spending included:

- Home improvements/repairs/upkeep (27)
- Health/medical expenses (23)
- Transportation expenses (17)
- Other monthly expenses/bills (14)
- Derecho repairs (13)
- Pay off debt/loans (12)
- Education expenses (9)
- Local business patronage (6)
- Business expenses (5)
- Childcare expenses (5)
- Pay taxes (5)
- New technology expenses/purchases (4)
- Christmas gifts (2)
- Entertainment (2)
- Pay overdue bills (2)
- Wedding expenses (2)



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

The following statistically significant differences were detected between age groups:

- Respondents 29 or less (52.0%) and 30 to 39 (48.2%) were significantly more likely to use a second stimulus payment to buy food and/or household items compared to respondents 40 to 49 (38.4%), 50 to 59 (35.3%), and 60 or older (29.3%).
- Respondents 29 or less (36.4%), 30 to 39 (36.8%), and 40 to 49 (38.1%) were significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents 50 to 59 (25.5%) and 60 or older (20.9%).
- Respondents 29 or less (55.1%) and 30 to 39 (41.5%) were significantly more likely to use a second stimulus payment to pay rent or mortgage compared to respondents 40 to 49 (30.0%), 50 to 59 (25.8%), and 60 or older (15.6%).
- Respondents 29 or less (43.7%) and 30 to 39 (42.3%) were significantly more likely to put the second stimulus payment in savings compared to respondents 40 to 49 (38.1%), 50 to 59 (36.0%), and 60 or older (33.9%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (68.4%), \$25 to \$49.9K (52.5%), and \$50 to \$74.9K (47.0%) were significantly more likely to use a second stimulus payment to buy food and/or household items compared to respondents with an annual household income of \$75 to \$99.9K (30.1%) and \$100K and above (21.0%).
- Respondents with an annual household income of less than \$25K (70.8%) and \$25 to \$49.9K (50.4%) were significantly more likely to use a second stimulus payment to pay utilities compared to respondents with an annual household income of \$50 to \$74.9K (36.0%), \$75 to \$99.9K (22.8%), and \$100K and above (12.9%).
- Respondents with an annual household income of \$25 to \$49.9K (35.7%) and \$50 to \$74.9K (37.4%) were significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents with an annual household income of less than \$25K (28.7%) and \$100K and above (30.1%).
- Respondents with an annual household income of less than \$25K (65.0%) and \$25 to \$49.9K (46.3%) were significantly more likely to use a second stimulus payment to pay rent or mortgage compared to respondents with an annual household income of \$50 to \$74.9K (34.4%), \$75 to \$99.9K (23.4%), and \$100K and above (13.3%).

The following statistically significant differences were detected between education groups:

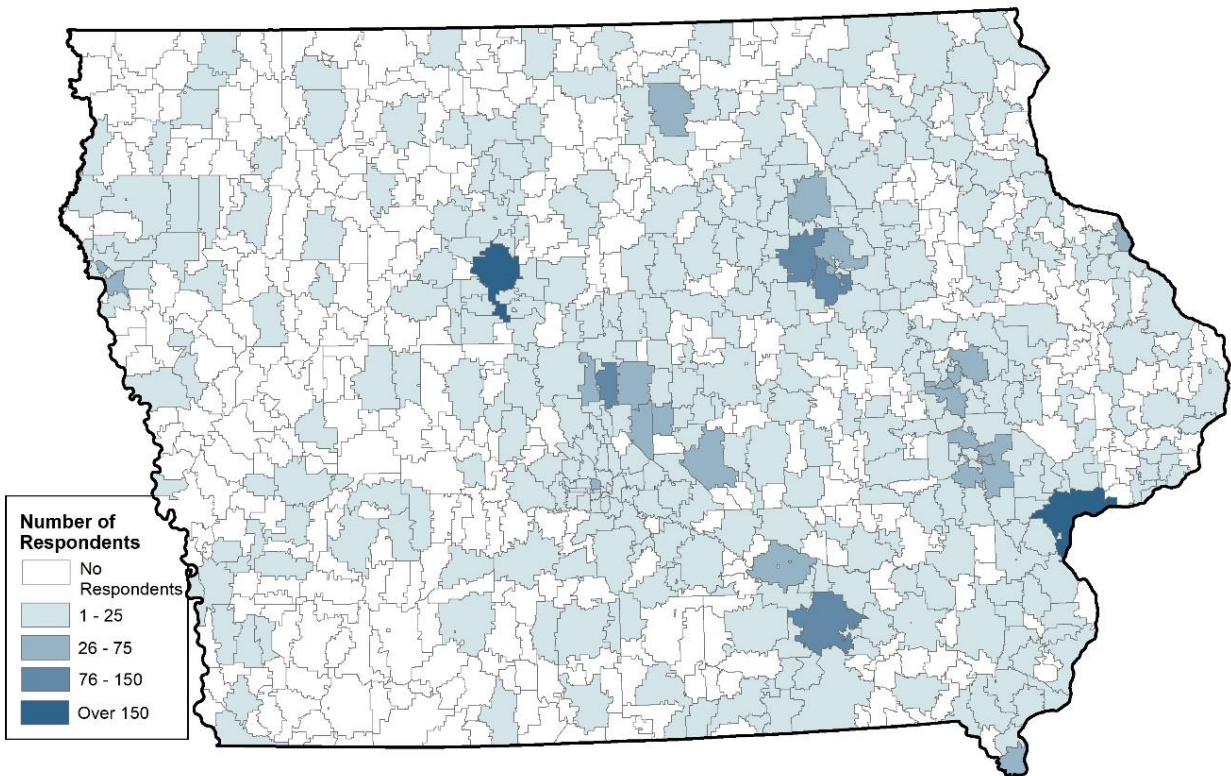
- Respondents with some college/associate's degree (33.8%) and bachelor's degree (33.4%) were significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents with a high school degree or less (10.7%) and graduate degree (20.2%).

## Demographics

### What is your 5-digit zip code?

Respondents represented 425 of Iowa's 1,055 zip codes across the state. More specifically, these zip codes were from 375 cities and 94 of Iowa's 99 counties.

- Counties with the most number of respondents included: Story (364), Black Hawk (297), Polk (269), Muscatine (255), Linn (212) and Webster (203).
- Top cities represented among the respondent sample included: Muscatine (225), Ames (193), Fort Dodge (181), Waterloo (154), Cedar Rapids (138), Des Moines (130), Ottumwa (108) and Cedar Falls (102).

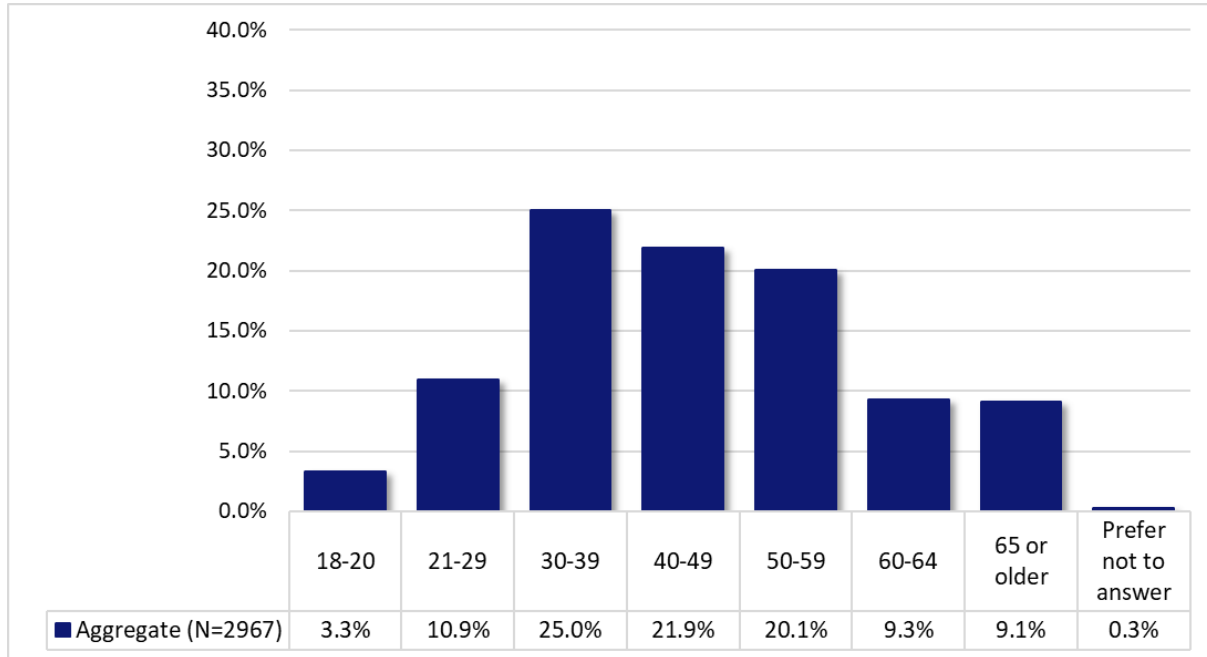




## COVID-19 FINANCIAL IMPACT SURVEY 2020

### Which category below includes your age?

The age of survey respondents is similar to a normal or bell-shaped distribution. Highest age categories included 30 to 39 (25.0%), 40 to 49 (21.9%) and 50 to 59 (20.1%). Just over 18% of the respondents were aged 60 or older and only 14.2% were 29 or under.



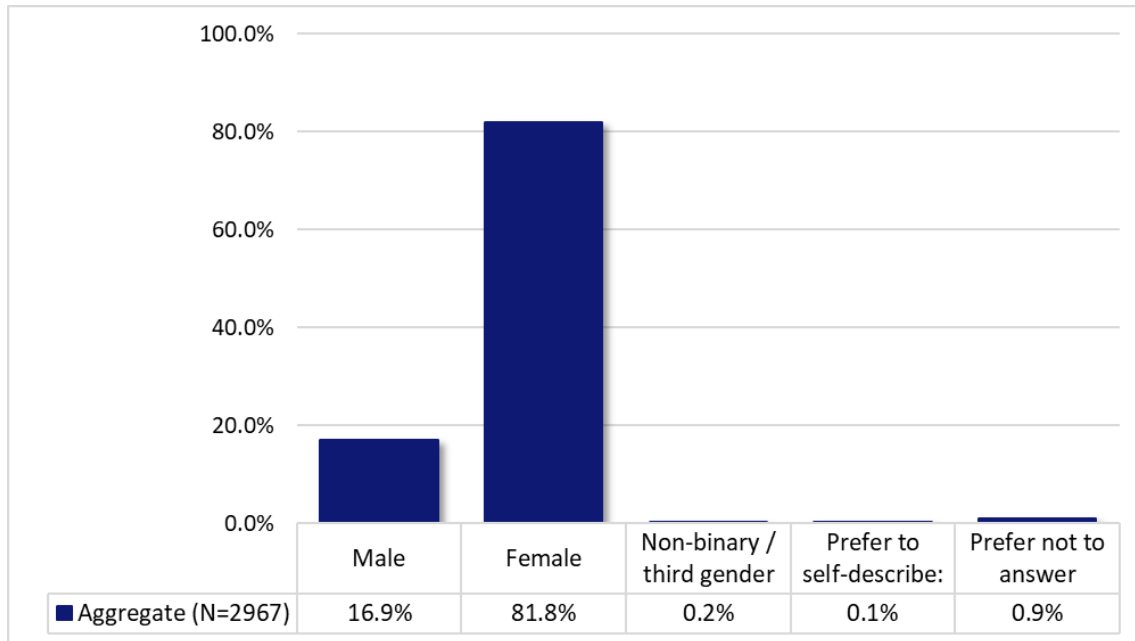
To make easy age group comparisons, five broader age categories of relatively equal size were created as shown in the table below.

Aggregate (N=2967)	
18-29	14.2%
30-39	25.0%
40-49	21.9%
50-59	20.1%
60 or older	18.4%
Prefer not to answer	0.3%

## COVID-19 FINANCIAL IMPACT SURVEY 2020

### Which category below best describes your gender?

As anticipated, the majority of respondents identified their gender as female (81.8%). Traditionally female household members more often complete household surveys as compared to male household members. However, 16.9% of the respondents were male. Two respondents self-described themselves as being Cisgender woman and one as being human.



The following statistically significant differences were detected between age groups:

- Respondents 60 or older were significantly more likely to be male (26.4%) compared to respondents 29 or less (15.4%), 30 to 39 (14.4%), 40 to 49 (16.4%), and 50 to 59 (14.6%).

The following statistically significant differences were detected between income groups:

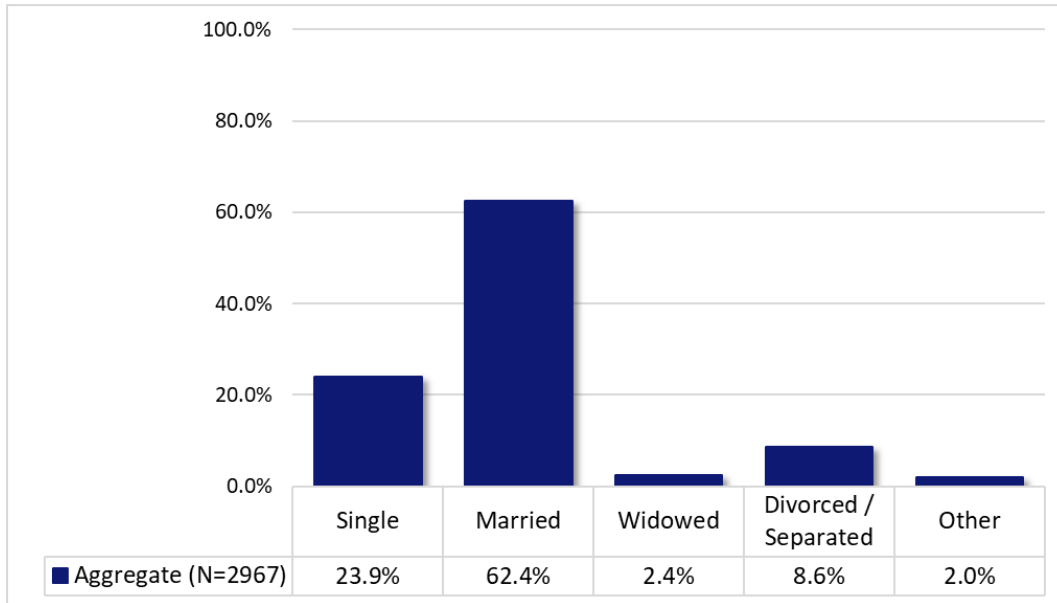
- Respondents with an annual household income of less than \$25K (86.0%), \$25 to \$49.9K (83.7%), and \$50 to \$74.9K (84.8%) were significantly more likely to be female compared to respondents with an annual household income of \$100K and above (76.2%).

The following statistically significant differences were detected between education groups:

- Respondents with a graduate degree were significantly more likely to be male (22.7%) compared to respondents with a high school degree or less (16.1%), some college/associate's degree (13.2%), and a bachelor's degree (16.7%).

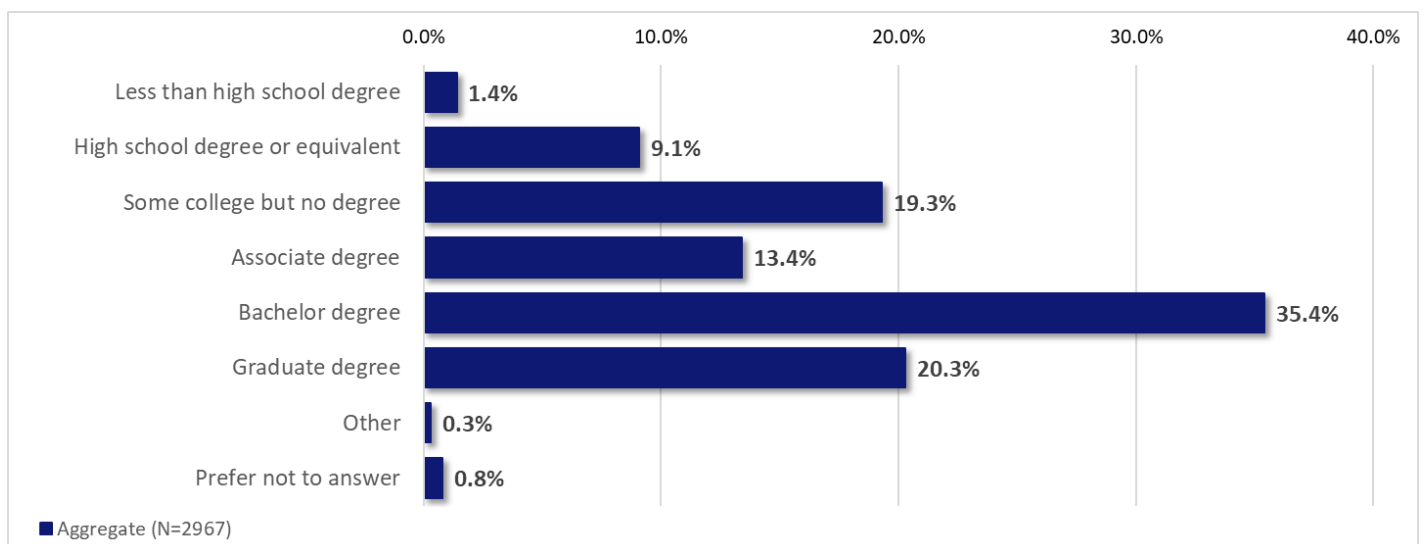
## Which of the following best describes your marital status?

Just over 62% of the respondents were married while 23.9% were single. Another 8.6% indicated they were divorced/separated while 2.4% were widowed. Forty-two respondents described their marital status as being a co-habituating couple, 15 as engaged and one as separated.



## What is the highest level of school you have completed or the highest degree you have received?

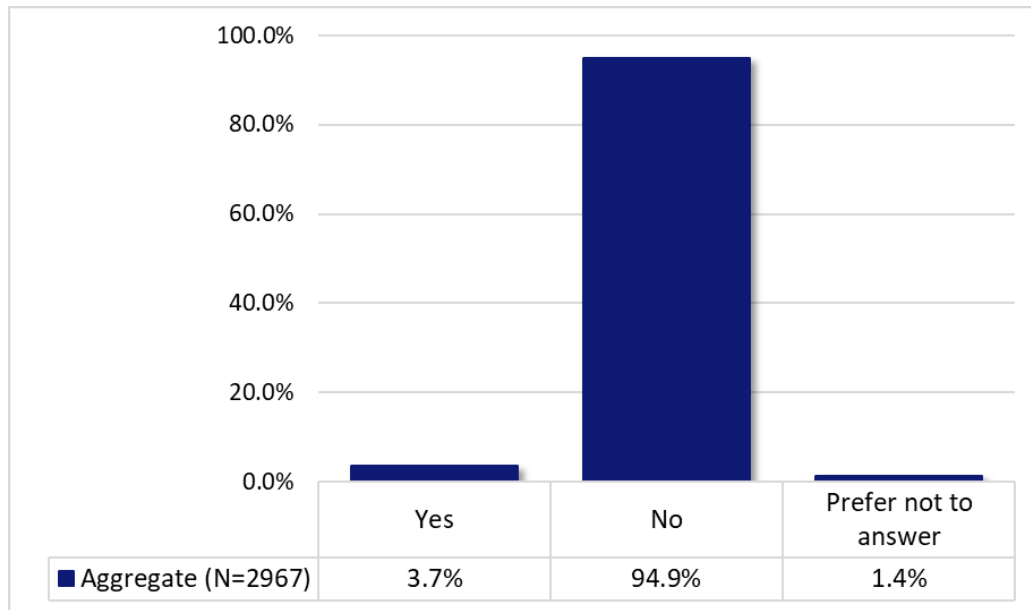
Generally, the majority of respondents reported some level of post-secondary education. Over 35% of the respondents reported having a bachelor's degree, 20.3% a graduate degree and 13.4% an associate's degree. Additionally, 19.3% reported having some college education without having a degree. Only 10.5% indicated having a high school degree or less. Five respondents reported having trade school education, two with cosmetology education, and one with an electrician's license.



## COVID-19 FINANCIAL IMPACT SURVEY 2020

### Do you consider yourself to be Hispanic or Latino?

Only 3.7% of the respondents reported being Hispanic or Latino.



The following statistically significant differences were detected between age groups:

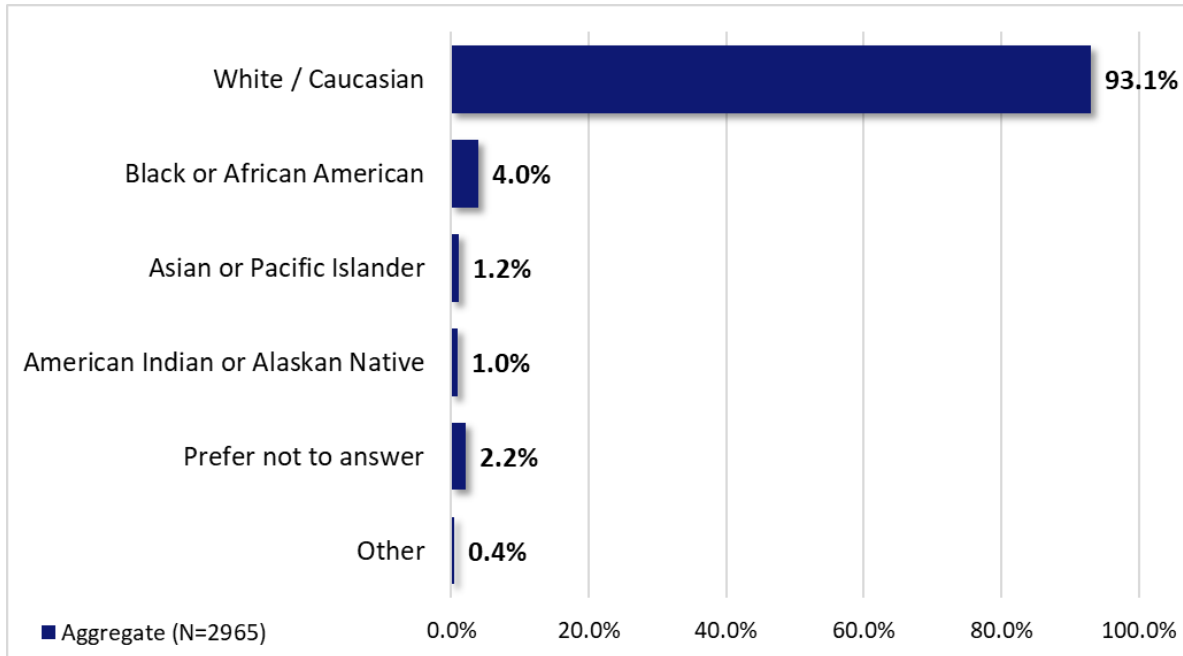
- Respondents 29 or less (5.9%) and 30 to 39 (5.8%) were significantly more likely to be Hispanic or Latino compared to respondents 40 to 49 (2.8%), 50 to 59 (2.0%), and 60 or older (2.0%).

The following statistically significant differences were detected between income groups:

- Respondents with an annual household income of less than \$25K (7.6%) and \$25 to \$49.9K (5.7%) were significantly more likely to be Hispanic or Latino compared to respondents with an annual household income of \$50 to \$74.9K (3.8%), \$75 to \$99.9K (1.2%), and \$100K and above (1.8%).

## Which of the following best describe your race/ethnicity?

Similar to the population of our state, the vast majority of respondents (93.1%) reported their race/ethnicity as being White/Caucasian. The largest minority group was Black/African American respondents (4.0%) followed by Asian/Pacific Islander (1.2%) and American Indian/Alaskan Native (1.0%). Respondents reporting Other races/ethnicities included mixed race (6).



The following statistically significant differences were detected between age groups:

- Respondents 29 or less (9.0%) and 30 to 39 (5.7%) were significantly more likely to be Black or African American compared to respondents 40 to 49 (3.2%), 50 to 59 (2.2%), and 60 or older (0.9%).

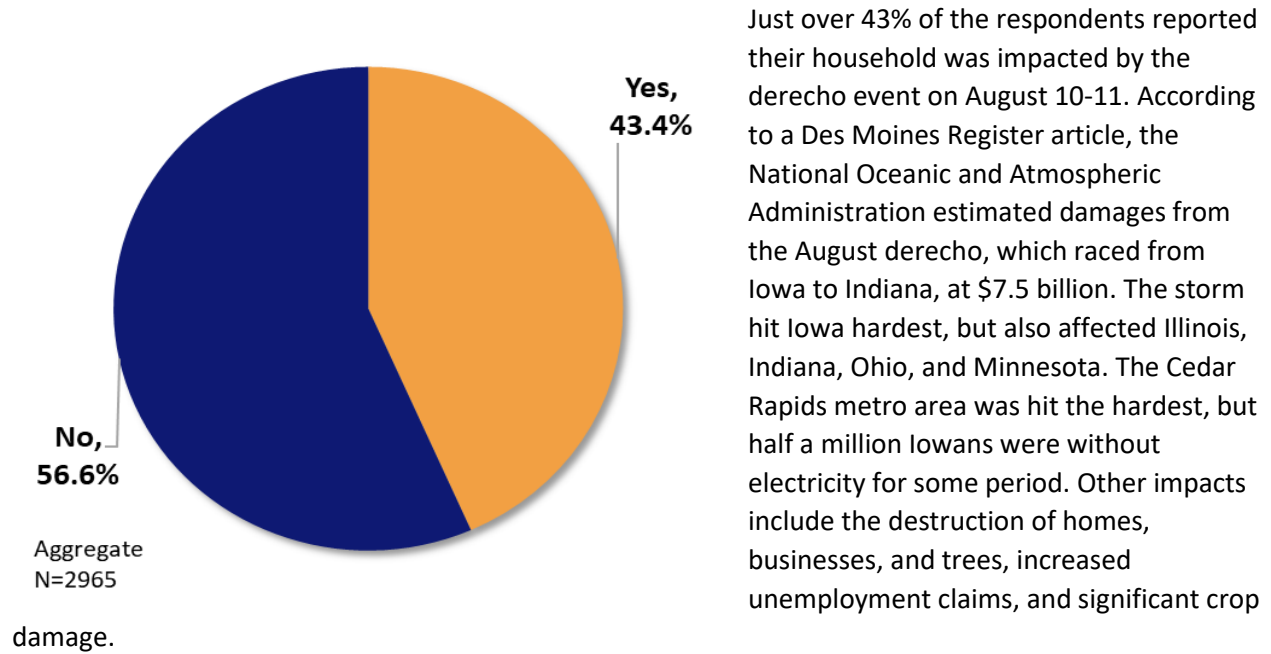
The following statistically significant differences were detected between age groups:

- Respondents with an annual household income of less than \$25K (12.0%) and \$25 to \$49.9K (6.5%) were significantly more likely to be Black or African American compared to respondents with an annual household income of \$50 to \$74.9K (2.2%), \$75 to \$99.9K (1.4%), and \$100K and above (1.0%).

The following statistically significant differences were detected between age groups:

- Respondents with a high school degree or less (7.4%) and some college/associate's degree (6.3%) were significantly more likely to be Black or African American compared to respondents with a bachelor's degree (1.3%) and graduate degree (2.4%).

## Was your household impacted by the derecho?



The following statistically significant differences were detected between age groups:

- Respondents 30 to 39 were significantly more likely to report their household was impacted by the Derecho (48.6%) compared to respondents 40 to 49 (44.0%), 50 to 59 (39.5%), and 60 or older (40.1%).

# Analysis to Identify Iowa Zip Codes Significantly Impacted by the Economic Downturn Due to COVID-19

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## Overview

### Purpose of the Research

The purpose of this research project is to utilize available data to identify the parts of Iowa that have likely been significantly negatively impacted by the economic downturn due to the COVID-19 pandemic. In an ideal scenario, the research would focus on “neighborhoods;” however, a neighborhood is not a standard level of geography. Therefore, to maximize as much data as available the zip code geographic level was selected. The primary determining factor was the fact that Initial Unemployment Claims data could be obtained from Iowa Workforce Development at the zip code level.

### Data Sources and Analysis Utilized

The data utilized in the analysis that follows helps to identify zip codes that likely were facing greater negative economic impacts due to the pandemic. The data points were selected based on input from United Way staff and an examination of resources utilized by United Ways and other community-based organizations, such as the Social Vulnerability Index, Opportunity Atlas, and the Metro Monitor. The following measures or variables were used in identifying the likely impacted zip codes:

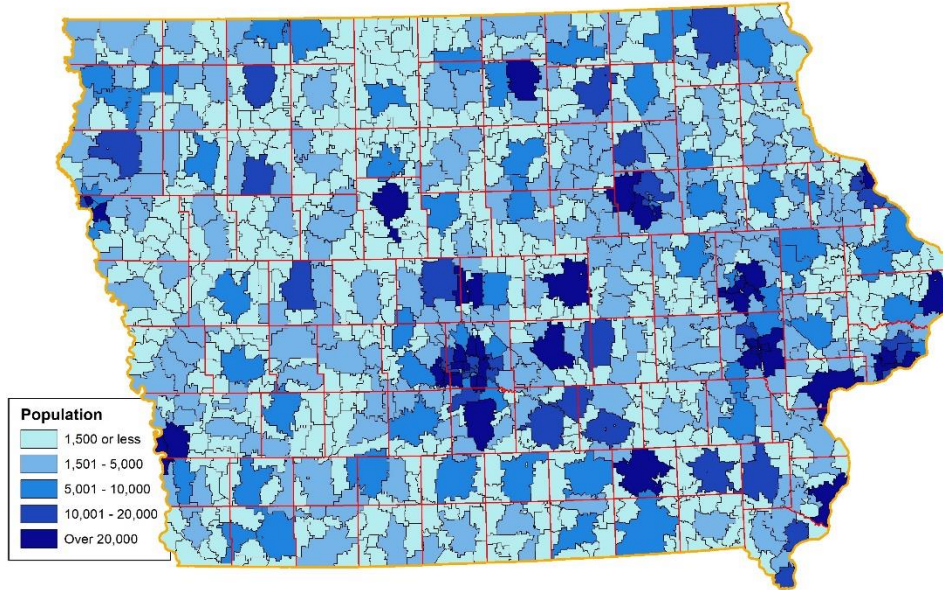
- A. Zip code’s share of Iowa’s non-white population (see Map 3)
- B. Zip code’s share of Iowa’s Hispanic or Latino Population (see Map 5)
- C. Zip code’s share of Iowa’s non-white and/or Hispanic or Latino labor force (see Map 8)
- D. Zip code’s share of Iowa’s initial unemployment claims from the week of March 15 through the week of July 12 (see Map 10)
- E. Zip code’s share of single-parent households in Iowa (see Map 12)
- F. Zip code’s median household income in relation to Iowa’s median household income (see Map 14)
- G. Zip code’s poverty rate in relation to Iowa’s poverty rate (see Map 16)

As previously mentioned, the initial unemployment claims data were obtained from Iowa Workforce Development. The remaining data is from the US Census Bureau’s American Community Survey 2014-2018 5-Year Estimates. To determine a zip code’s share in relation to Iowa for the various data points a location quotient was calculated. A location quotient (LQ) is an analytical statistic that measures a geography’s concentration or share of a particular demographic group or industry, such as single-parent households, relative to larger geography, which in this case is the state of Iowa. A zip code with an LQ of 1.0 for a single-parent household means zip code and Iowa means zip code has the same concentration or share of single-parent households as Iowa statewide. An LQ above 1.0 means that the zip code has a higher concentration or share of single-parent households than Iowa as a whole, and a higher share than would be expected for the zip code.

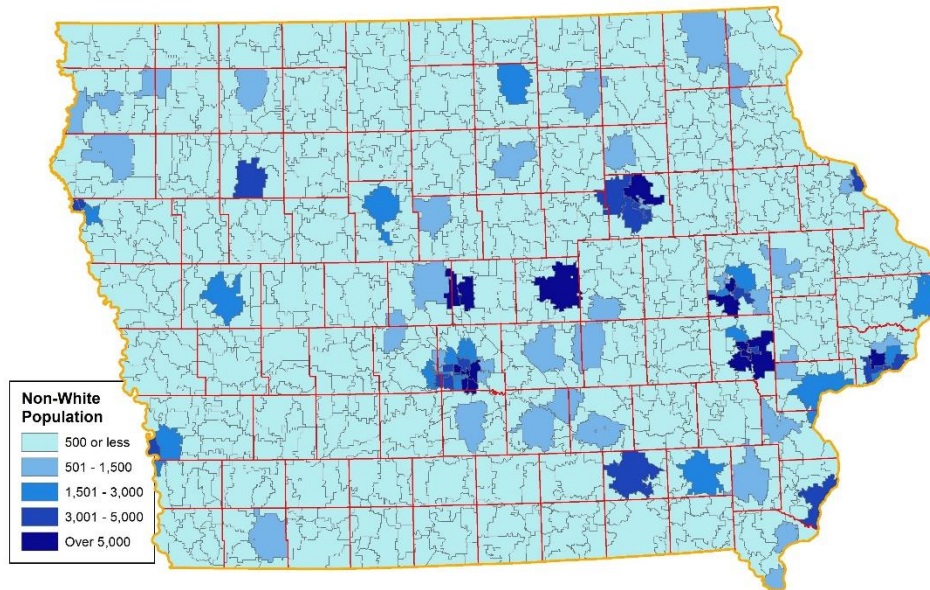
## Analysis by Zip Code

### Population

*Iowa Population by Zip Code: Map 1*

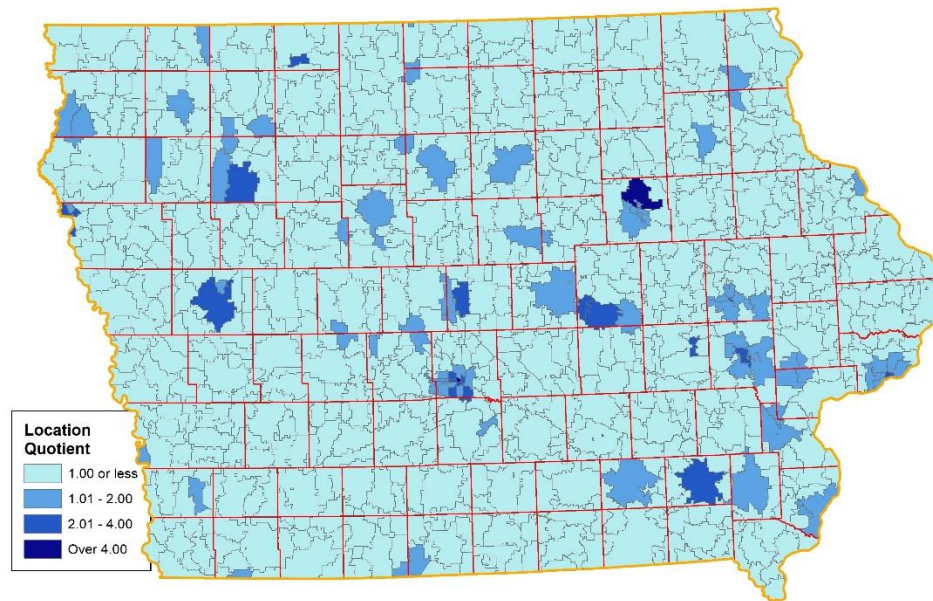


*Non-white Population by Zip Code: Map 2*

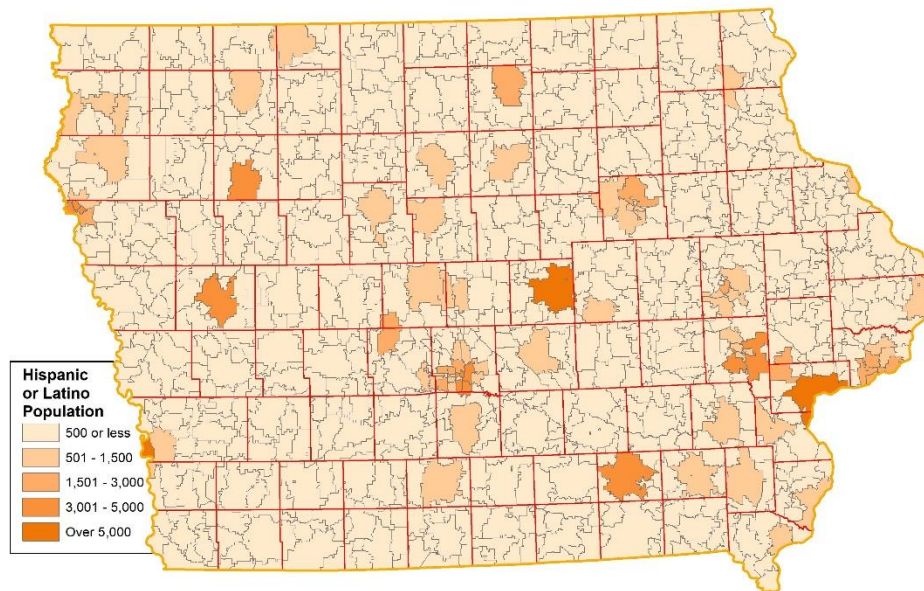




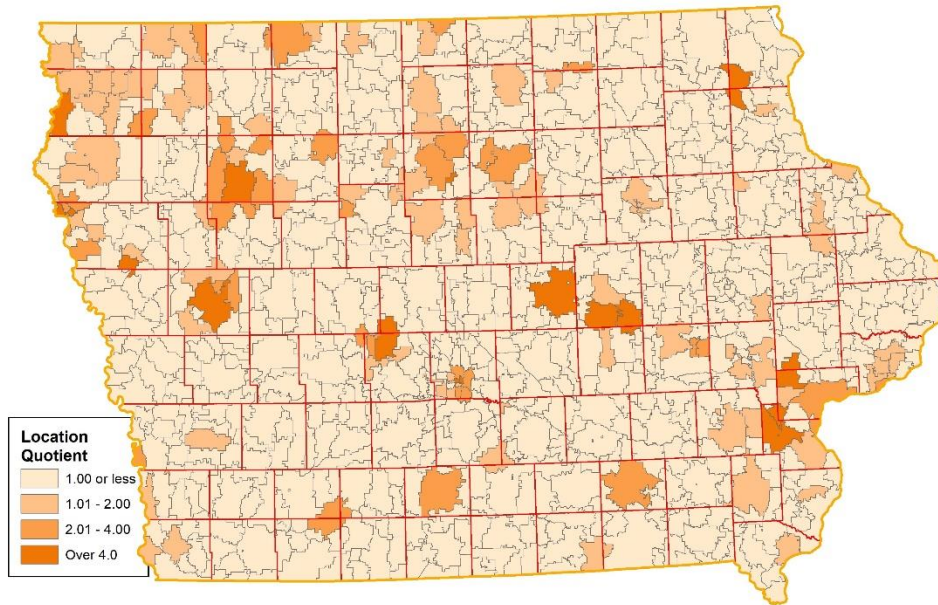
*Zip Code Share of Non-white Population: Map 3*



*Hispanic-Latino Population by Zip Code: Map 4*

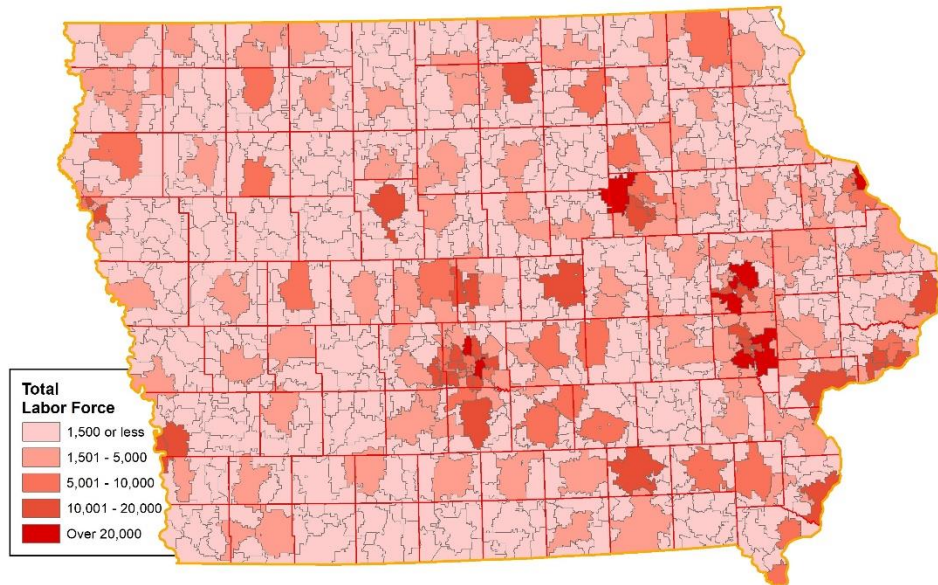


*Zip Code Share of Hispanic-Latino Population: Map 5*



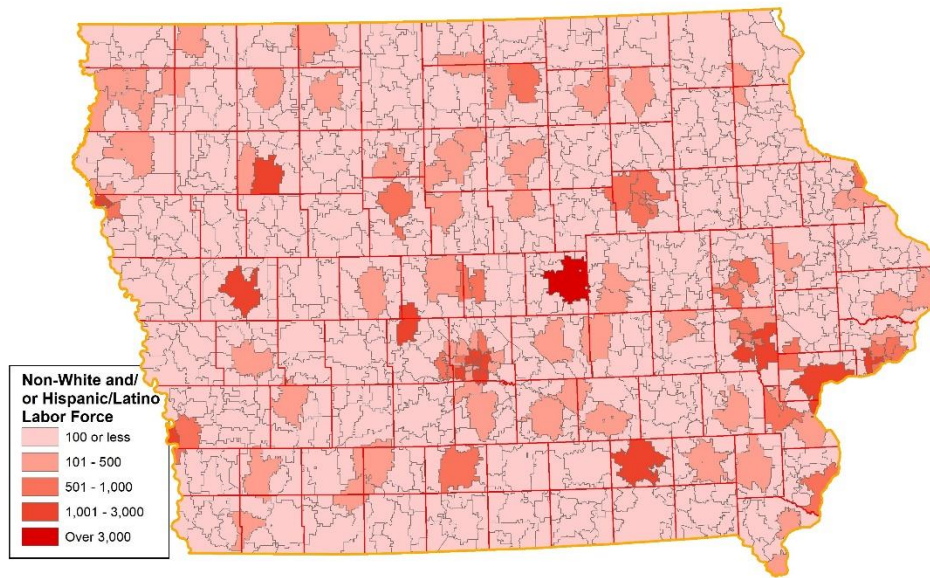
**Labor Force**

*Total Labor Force by Zip Code: Map 6*

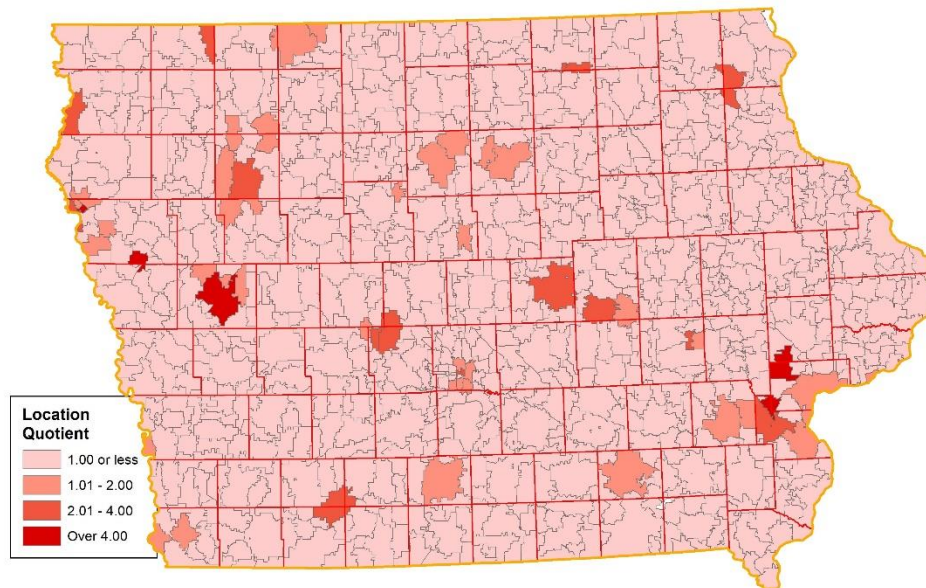




*Non-white and/or Hispanic or Latino Labor Force by Zip Code: Map 7*

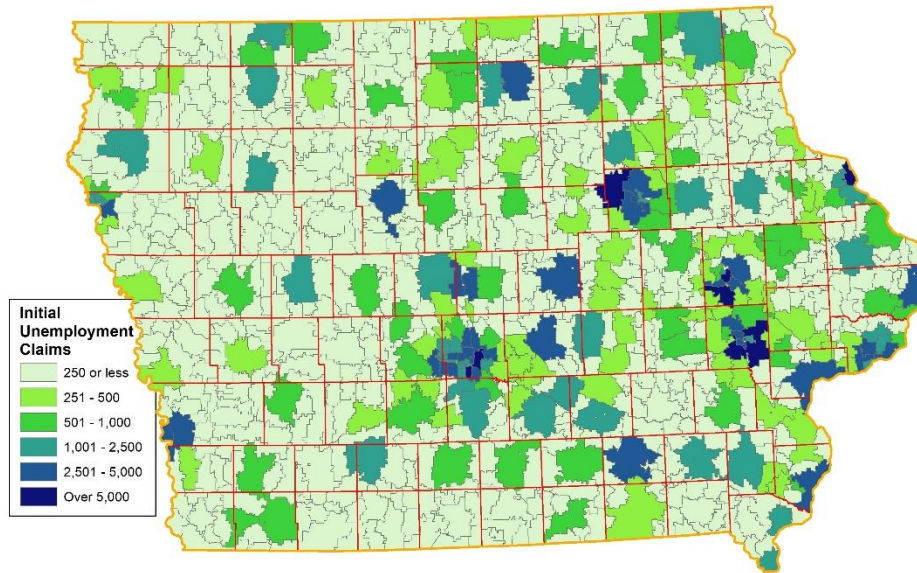


*Zip Code Share of Non-white and/or Hispanic or Latino Labor Force: Map 8*

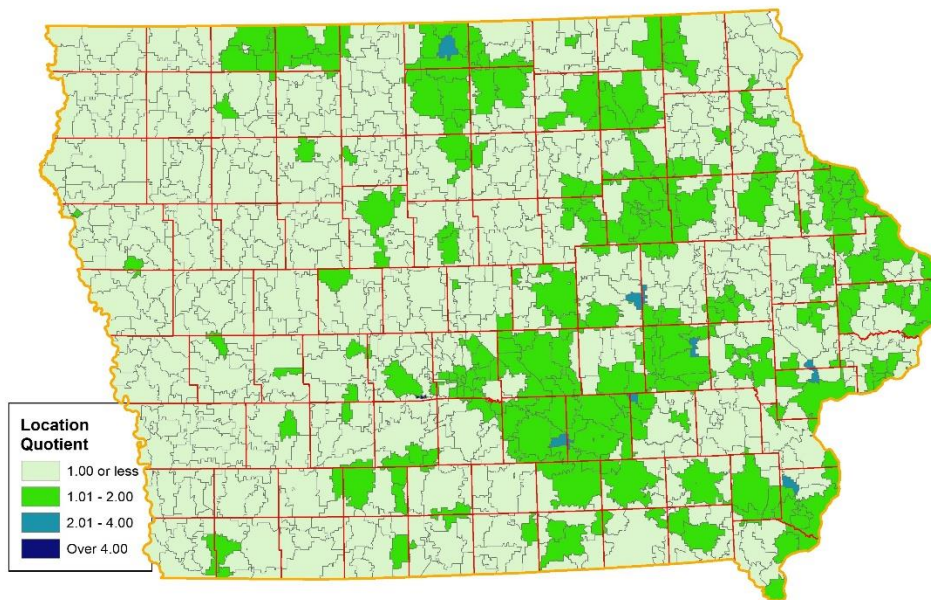


## Initial Unemployment Claims

*Initial Unemployment Claims by Zip Code: Map 9*



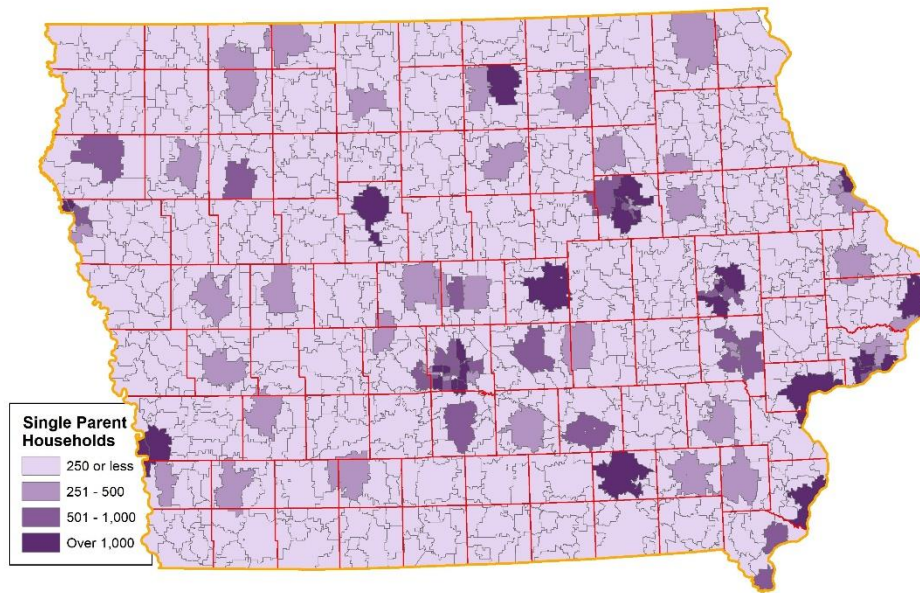
*Zip Code Share of Initial Unemployment Claims: Map 10*



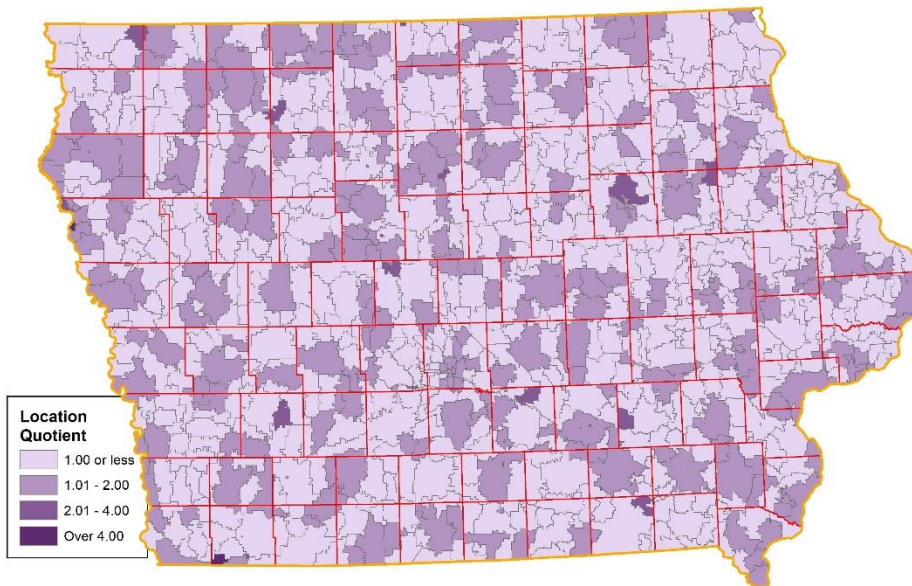


## Single Parent Households

*Single-parent Households by Zip Code: Map 11*

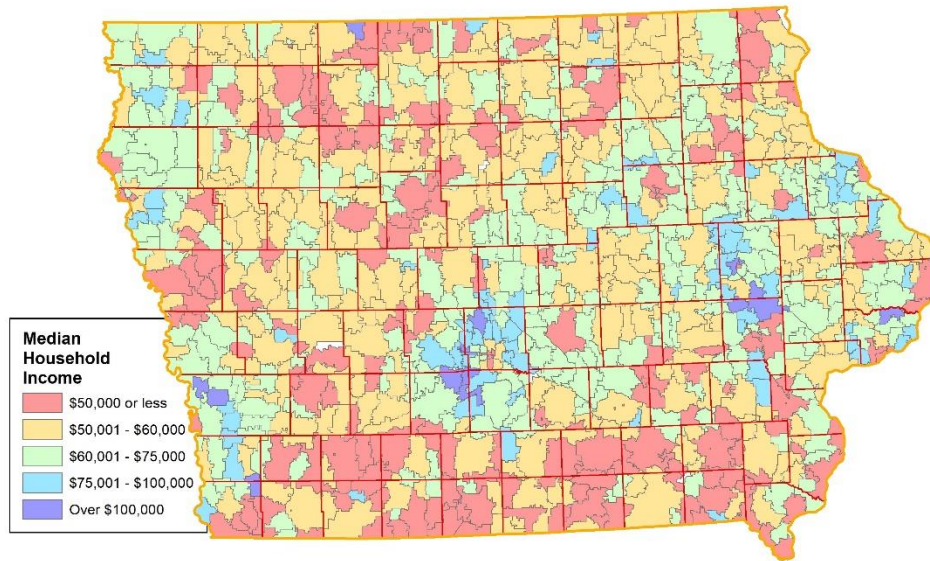


*Zip Code Share of Single-parent Households: Map 12*

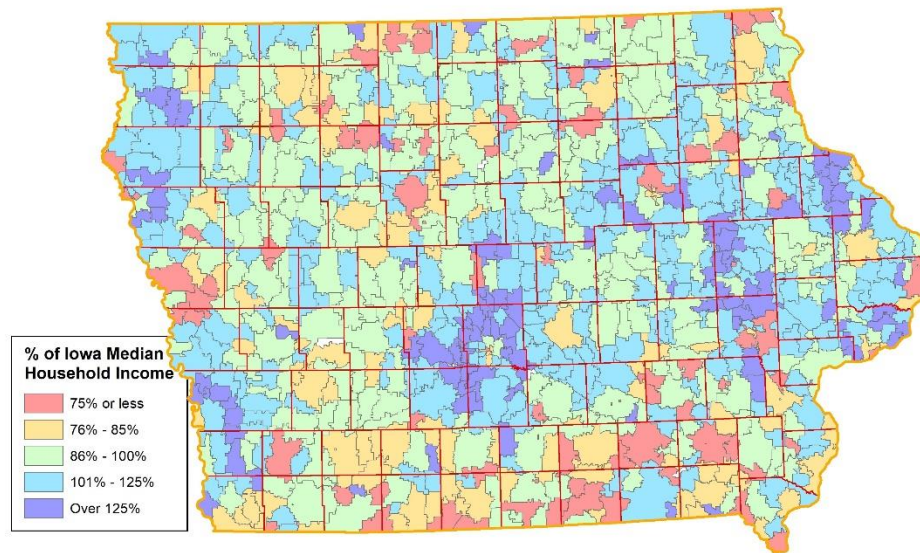


## Household Income and Poverty Rate

### *Median Household Income by Zip Code: Map 13*

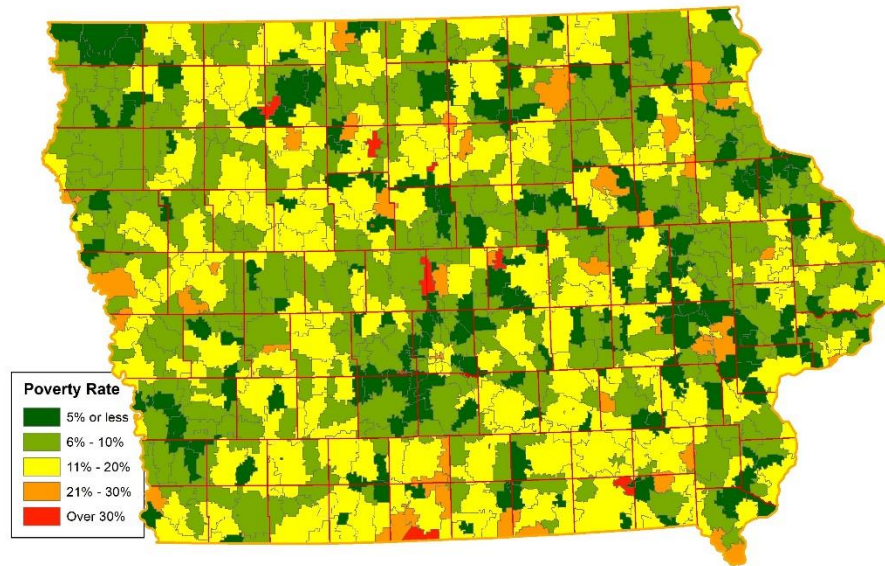


### *Percent of Iowa Median Household Income by Zip Code: Map 14*

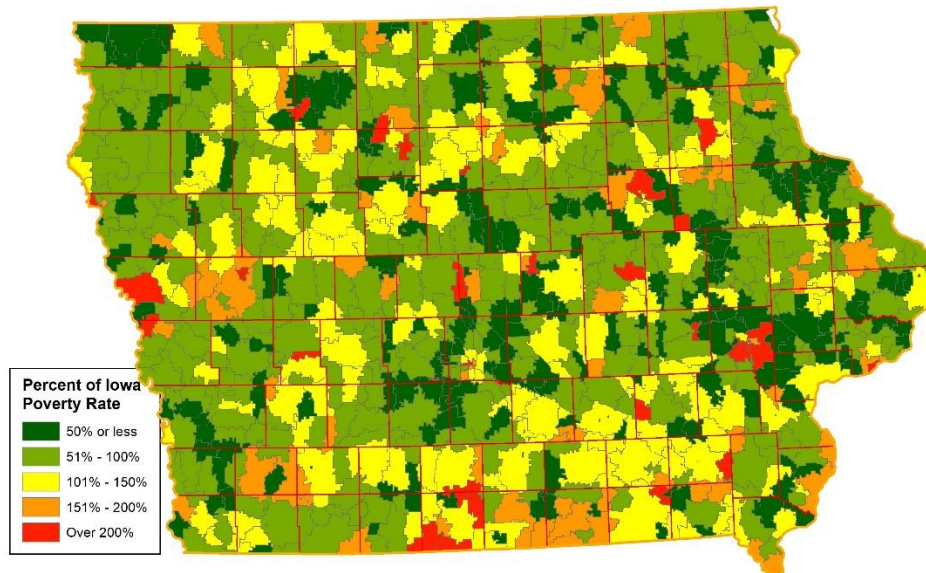




Poverty Rate by Zip Code: Map 15



Percent of Iowa Poverty Rate by Zip Code: Map 16





## COVID-19 FINANCIAL IMPACT SURVEY 2020

# Appendix A: Survey Cover Letter & Questions

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September 28, 2020

Dear Fellow Iowans:

United Ways of Iowa brings together the power of Iowa's local United Way organizations and their communities to drive impact in education, financial stability and health. We are asking for your assistance to better understand the impacts of the COVID-19 (Coronavirus) pandemic and recovery on Iowa households.

We estimate the survey will take less than 10 minutes to complete. We know your time is valuable, but the few minutes you take to complete the questionnaire will provide essential feedback. Please return your completed questionnaire by **October 23, 2020** using the enclosed postage-paid envelope. The survey will be mailed to Strategic Marketing Services at the University of Northern Iowa, our research vendor. Surveys should NOT be mailed or returned to the United Way or any of our local community partners helping us distribute the survey. If you prefer, you can fill out the survey online at **[www.sms.uni.edu/UW2020](http://www.sms.uni.edu/UW2020)**.

While there are no direct benefits to you, the survey findings will help United Ways of Iowa and our local United Ways members in supporting Iowa families through long-term recovery and beyond. By participating in the survey, you may choose to enter a drawing for one of ten \$50 gift cards from your choice of HyVee, Fareway, Walmart or Casey's.

Your participation is 100% voluntary and confidential and there are no foreseeable risks to participate in this study. You may choose to discontinue participation at any time.

If you have any questions directly related to this survey, please contact Deann Cook at the United Ways of Iowa by email at [exec@uwiowa.org](mailto:exec@uwiowa.org) or Christy Ryken at the University of Northern Iowa by email at [christy.ryken@uni.edu](mailto:christy.ryken@uni.edu). If you have any questions related to your rights as a research participant, please call UNI's Institutional Review Board at (319) 273-6148.

Thank you in advance for taking time to participate and help us better serve Iowans during this time. Your input is greatly appreciated!

Sincerely,

Deann Cook  
Executive Director





If you have any questions  
directly related to this survey,  
email Christy Ryken at [christy.ryken@uni.edu](mailto:christy.ryken@uni.edu).

## COVID Pandemic Concerns

Throughout the survey, please check the box or circle the number that corresponds with your response. Thank you!

### 1. What are your top 3 concerns about the upcoming weeks/months? (Check all that apply)

- ☐ A second wave of COVID-19 / re-closures
- ☐ Adequate child care and/or remote learning
- ☐ Affordable child care
- ☐ Attending church or other social gatherings
- ☐ Children's well-being
- ☐ Getting food and other necessities
- ☐ Medical issues other than COVID-19
- ☐ Mental health issue(s) (e.g., depression, addiction, anxiety)
- ☐ Paying other bills
- ☐ Paying rent/mortgage
- ☐ The economic welfare of my community
- ☐ Uncertainty of upcoming school year
- ☐ You or a loved one contracting COVID-19
- ☐ Other \_\_\_\_\_
- ☐ Not sure

### 2. Which of the following would make the most important difference to your household's finances at this time? (Check all that apply)

- ☐ Access to adequate child care
- ☐ Access to affordable child care
- ☐ Additional federal stimulus payment
- ☐ Assistance paying other bills
- ☐ Assistance paying rent/mortgage
- ☐ Extension of enhanced unemployment benefits
- ☐ Health insurance coverage
- ☐ New job opportunity for you or another adult in the household
- ☐ Paying health care bills relating to COVID-19
- ☐ Reinstatement of your job and/or a family member's job
- ☐ Tax cut
- ☐ Technology to assist with remote working and/or learning
- ☐ Other \_\_\_\_\_
- ☐ Nothing. We have no needs.
- ☐ Not sure

## Household Income & Employment

### 3. Which one of the following industries did members of your household work in prior to March 16? (Check all that apply)

- ☐ Administrative Support and Waste Management and Remediation Services (includes administrative and support services, employment services, business support services, travel agencies, security services, janitorial services, landscaping services, waste management services)
- ☐ Accommodation and Food Services (includes hotels, bed and breakfasts, restaurants, bars, caterers, mobile food services, etc.)
- ☐ Agriculture, Forestry, Fishing and Hunting (includes farming, crop production, animal production, fishing, etc.)
- ☐ Arts, Entertainment and Recreation (includes performing arts, sports and fitness companies and facilities, artists, writers, performers, museums, tourism and historical sites, casinos, etc.)
- ☐ Construction
- ☐ Educational Services (includes elementary and secondary schools, colleges and universities, technical and trade schools, and educational support services)
- ☐ Finance and Insurance
- ☐ Health Care and Social Assistance (includes doctors and dentist offices, hospitals and clinics, home health services, nursing care facilities, family services, child care services)
- ☐ Information (includes newspapers, movie and sound recording, telecommunications, data processing and hosting)
- ☐ Management of Companies and Enterprises
- ☐ Manufacturing
- ☐ Mining, Quarrying, and Oil and Gas Extraction
- ☐ Other Services (includes automotive repair and services, equipment repair, barber/beauty shops, funeral services, dry cleaning, churches and religious organizations, civic and social organizations, business and professional associations, and labor union organizations)
- ☐ Professional, Scientific, and Technical Services (includes legal services, accounting services, architectural and engineering services, computer system design services, consulting, etc.)
- ☐ Public Administration (includes local, state and federal governments and organizations)
- ☐ Real Estate and Rental and Leasing
- ☐ Retail Trade (includes auto dealers, furniture stores, hardware stores, grocery stores, pharmacies, gas stations/convenience stores, clothing or jewelry stores, florists, office supplies, etc.)
- ☐ Transportation and Warehousing
- ☐ Utilities
- ☐ Wholesale Trade (includes purchase or sale of goods for resale)
- ☐ Self-employed: \_\_\_\_\_
- ☐ Other: \_\_\_\_\_
- ☐ Not sure

Survey due by **October 23** —by mail or online @ [www.sms.uni.edu/UW2020](http://www.sms.uni.edu/UW2020)

## Household Income & Employment (continued)

4. What were the primary source(s) of income to meet your household expenses both before and since March 16? (Check all that apply)

	Before COVID-19 Pandemic	After COVID-19 Pandemic
Public Assistance	<input type="checkbox"/>	<input type="checkbox"/>
Salary paid job for 35 hrs/wk or more	<input type="checkbox"/>	<input type="checkbox"/>
Salary paid job for less than 35 hrs/wk	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed, contract/project or hourly paid job working less than 35 hrs/wk	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed, contract/project or hourly paid job working 35 hrs/wk or more	<input type="checkbox"/>	<input type="checkbox"/>
Social security	<input type="checkbox"/>	<input type="checkbox"/>
Unemployment checks	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>	<input type="checkbox"/>

5. What was your annual household income in 2019?

- ☐ Less than \$10,000      ☐ \$75,000 to \$99,999  
☐ \$10,000 to \$14,999      ☐ \$100,000 to \$149,999  
☐ \$15,000 to \$24,999      ☐ \$150,000 to \$199,999  
☐ \$25,000 to \$34,999      ☐ \$200,000 and over  
☐ \$35,000 to \$49,999      ☐ I prefer not to say  
☐ \$50,000 to \$74,999      ☐ Not sure

6. Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?

- ☐ Yes  
☐ No  
☐ Not sure

7. How long could/can you cover your basic bills from your savings both before and after COVID-19?

	Before COVID-19 Pandemic (March 16, 2020)	After COVID-19 Pandemic (March 16, 2020)
One week or less	<input type="checkbox"/>	<input type="checkbox"/>
Two weeks	<input type="checkbox"/>	<input type="checkbox"/>
Three weeks	<input type="checkbox"/>	<input type="checkbox"/>
One month	<input type="checkbox"/>	<input type="checkbox"/>
Two months	<input type="checkbox"/>	<input type="checkbox"/>
Three months	<input type="checkbox"/>	<input type="checkbox"/>
Four or more months	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>

8. How has the COVID pandemic impacted the working arrangements for your household? (Check all that apply)

	Head of Household	Others in Household
Have the same working arrangements	<input type="checkbox"/>	<input type="checkbox"/>
Employer has reduced hours	<input type="checkbox"/>	<input type="checkbox"/>
Employer has increased hours	<input type="checkbox"/>	<input type="checkbox"/>
Shifted from working onsite to working remotely	<input type="checkbox"/>	<input type="checkbox"/>
Became unemployed due to pandemic	<input type="checkbox"/>	<input type="checkbox"/>
Recently returned to work	<input type="checkbox"/>	<input type="checkbox"/>
Remain unemployed	<input type="checkbox"/>	<input type="checkbox"/>

9. Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any? (Check all that apply)

- ☐ Assistance from a community organization/agency  
☐ Borrowed from family or friends  
☐ Food assistance (Food Stamps/SNAP)  
☐ Food pantry/food bank  
☐ Found a new way to make money (new job, gig, contract work)  
☐ Increased balance on credit card  
☐ Other government assistance  
☐ Taken out a loan  
☐ Unemployment  
☐ Used personal savings  
☐ Other: \_\_\_\_\_  
☐ None of the above  
☐ Not sure

10. Are you still receiving state unemployment payments? (Answer only if unemployment is selected in Q9)

- ☐ Yes      ☐ No

11. What percentage of your monthly expenses does this payment cover? (Answer only if unemployment is selected in Q9)

- ☐ All expenses (100%)      ☐ Most expenses (75%)  
☐ Half of expenses (50%)      ☐ Some (25%)  
☐ Little or nothing (less than 25%)  
☐ Not sure      ☐ Prefer not to answer

12. How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID) pandemic wages? (Answer only if unemployment is selected in Q9)

- ☐ Less than regular wage      ☐ About the same  
☐ More than regular wage      ☐ Not sure  
☐ Prefer not to answer

## About the Household

**13. How many members are a part of your household?**  
(Please specify how many members in your household are in each age category)

\_\_\_\_ Children under 5      \_\_\_\_ Adults 18 to 64  
\_\_\_\_ Children 5 to 12      \_\_\_\_ Seniors 65 and over  
\_\_\_\_ Children 13 to 17

**14. How would you describe your household?**

- ☐ Living alone or with unrelated roommates (with or without children)
- ☐ Married or cohabiting couple (with or without children)
- ☐ Single female head of household (with or without children)
- ☐ Single male head of household (with or without children)
- ☐ Other: \_\_\_\_\_
- ☐ Prefer not to answer

**15. Since March 16, 2020, has someone in your home called or texted 211 for information or help?**

- ☐ Yes
- ☐ No
- ☐ Not sure

**16. Have you purchased any of the following to adapt to a stay-at-home order and/or school closures?** (Check all that apply)

- ☐ Computer/laptop
- ☐ Internet subscription/upgrade
- ☐ Mobile phone
- ☐ Tablet
- ☐ No, nothing was added
- ☐ Other technology products: \_\_\_\_\_

## Federal Stimulus Check Questions

*In March the Federal Government passed a COVID-19 stimulus bill. It provided a stimulus payment for many Americans. The amounts were up to \$1,200 per adult and \$500 per child. This next set of questions are about that check, debit card or direct deposit.*

**17. Did you receive a stimulus payment from the federal government?**

- ☐ Yes
- ☐ No (Skip to question 19)
- ☐ No, but I am expecting one
- ☐ No, but someone else in the household will/has
- ☐ I don't know (Skip to question 19)
- ☐ Prefer not to answer (Skip to question 19)

**18. If you received a stimulus payment from the government, how did you or do you plan to spend the money?** (Check all that apply)

- ☐ Buy food and/or household items
- ☐ Donated or gave away the money
- ☐ Pay for utilities
- ☐ Pay rent or mortgage
- ☐ Put in savings
- ☐ Other: \_\_\_\_\_
- ☐ Not sure
- ☐ Prefer not to answer

**19. How many weeks of expenses, on average, would a stimulus payment cover for your family/household?**

- ☐ One week or less
- ☐ Two to three weeks
- ☐ One month
- ☐ Two months
- ☐ More than two months
- ☐ Not sure
- ☐ Prefer not to answer

**20. How helpful would a second stimulus payment be for your household in meeting your expenses at this time?**

- ☐ Extremely helpful
- ☐ Very helpful
- ☐ Moderately helpful
- ☐ Somewhat helpful
- ☐ Not very helpful
- ☐ Not necessary
- ☐ Unsure

**21. If you received a second check from the government, how would you plan to spend the money?** (Check all that apply)

- ☐ Buy food and/or household items
- ☐ Donate or give away the money
- ☐ Pay for utilities
- ☐ Pay off debt/credit card
- ☐ Pay rent or mortgage
- ☐ Put in savings
- ☐ Other: \_\_\_\_\_
- ☐ Not sure
- ☐ Prefer not to answer



## Children Related Questions

Please only answer this set of questions if your household reported children under 17 years of age in question 13.

**22. Which of the following childcare arrangements did your household utilize for each of the three time periods shown below?** (Check all that apply for your household for each time period)

	Before COVID-19 Pandemic (March 16, 2020)	During COVID-19 Pandemic (March 16 to July 31, 2020)	Now   Currently
At-home child care provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child care center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friend or relative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Head Start or Early Head Start program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In-home child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iowa's Childcare Assistance program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School based program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None of these	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**23. How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

	Before COVID-19 Pandemic (March 16, 2020)	During COVID-19 Pandemic (March 16 to July 31, 2020)	Now   Currently
No impact (working similar hours with same child care arrangement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not able to work due to child care issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working reduced hours due to child care issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working similar hours with new in-home child care (self, household member)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working similar hours with a new outside of the home child care provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**24. Which of the following best describes your child's/children's return to school plan at this time?**

- ☐ 100% in-person instruction at school
- ☐ Hybrid—roughly half in-person instruction at school and half at-home/distance/online instruction provided by school district
- ☐ 100% at-home/distance/online instruction provided by school district
- ☐ 100% homeschooling provided by parent or other resource
- ☐ Other: \_\_\_\_\_
- ☐ Unsure

**25. Please mark any concerns below you have about your child's/children's current school year and education.** (Check all that apply)

- ☐ Lack of before/after school care programs
- ☐ My child/children falling behind
- ☐ My child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs (Individual Educational Plans), etc.
- ☐ My child/children will contract COVID-19
- ☐ My child/children will expose other family members to COVID-19
- ☐ My household's access to necessary technology (laptops, tablets, etc.)
- ☐ My household's broadband / Internet access
- ☐ Providing child care and/or school instruction at home
- ☐ Providing necessary safety precautions such as face masks, hand sanitizer, etc.
- ☐ Transportation to and from school
- ☐ Other: \_\_\_\_\_
- ☐ No concerns

**26. How would at least partial at-home/distance/online instruction for your child/children impact your household's financial situation?**

- ☐ Severe impact
- ☐ Strong impact
- ☐ Moderate impact
- ☐ Mild impact
- ☐ Very mild impact
- ☐ No impact
- ☐ Not sure

## Demographics

27. What is your 5-digit zip code?

\_\_\_\_\_

28. Which category below includes your age?

- ☐ 18 to 20  
☐ 21 to 29  
☐ 30 to 39  
☐ 40 to 49  
☐ 50 to 59  
☐ 60 to 64  
☐ 65 or older  
☐ Prefer not to answer

29. Which category below best describes your gender?

- ☐ Male  
☐ Female  
☐ Non-binary / third gender  
☐ Prefer to self-describe: \_\_\_\_\_  
☐ Prefer not to answer

30. Which of the following best describes your marital status?

- ☐ Single  
☐ Married  
☐ Widowed  
☐ Divorced / Separated  
☐ Other: \_\_\_\_\_  
☐ Prefer not to answer

31. What is the highest level of school you have completed or the highest degree you have received?

- ☐ Less than high school degree  
☐ High school degree or equivalent (e.g., GED)  
☐ Some college but no degree  
☐ Associate degree  
☐ Bachelor degree  
☐ Graduate degree  
☐ Other: \_\_\_\_\_  
☐ Prefer not to answer

32. Do you consider yourself to be Hispanic or Latino?

- ☐ Yes  
☐ No  
☐ Prefer not to answer

33. Which of the following best describes your ethnicity?

(Check all that apply)

- ☐ American Indian or Alaskan Native  
☐ Asian or Pacific Islander  
☐ Black or African American  
☐ White / Caucasian  
☐ Other: \_\_\_\_\_  
☐ Prefer not to answer

34. Was your household impacted by the derecho that took place in Iowa on August 10th (i.e. loss of power, property damage, employment impact)?

- ☐ Yes ☐ No

## Drawing

Thank you for your time and participation. If you wish to be entered in a drawing for a chance to win one of ten \$50 gift cards from your choice of HyVee, Fareway, Walmart or Casey's, please enter your name, phone number, or email below. Please note, all contact information will be held in strict confidence and not be used for any other purpose. Once winners are notified all contact information will be destroyed.

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Thank!  
you!

## Appendix B: Significant Differences by Respondent Segments

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### Age Group Segments

Age groups by

#### **Q1 - What are your top 3 concerns about the upcoming weeks/months? (Check all that apply)**

Respondents 50 to 59 (63.7%) and 60 or older (69.6%) are significantly more likely to have concerns about a second wave of COVID-19/re-closures in the upcoming weeks/months compared to respondents 29 or less (56.7%), 30 to 39 (54.6%), and 40 to 49 (53.6%).

Respondents 30 to 39 are significantly more likely to have concerns about adequate childcare and/or remote learning (20.5%) compared to respondents 29 or less (8.5%), 50 to 59 (6.4%), and 60 or older (4.6%).

Respondents 29 or less (3.3%), 30 to 39 (3.2%) are significantly more likely to have concerns about affordable childcare in the upcoming weeks/months compared to respondents 50 to 59 (0.7%) and 60 or older (1.3%).

Respondents 50 to 59 (14.1%) and 60 or older (21.8%) are significantly more likely to have concerns about attending church or other social gatherings in the upcoming weeks/months compared to respondents 29 or less (8.3%), 30 to 39 (7.5%), and 40 to 49 (8.3%).

Respondents 30 to 39 (30.2%) and 40 to 49 (28.0%) are significantly more likely to have concerns about their children's well-being in the upcoming week/months compared to respondents 29 or less (17.0%), 50 to 59 (16.4%), and 60 or older (8.4%).

Respondents 29 or less (16.1%) and 30 to 39 (14.8%) are significantly more likely to have concerns about getting food and other necessities in the upcoming weeks/months compared to respondents 40 to 49 (9.5%).

Respondents 60 or older are significantly more likely to have concerns about medical issues other than COVID-19 in the upcoming weeks/months compared to respondents (15.6%) compared to respondents 29 or less (4.7%) and 30 to 39 (6.6%).

Respondents 29 or less are significantly more likely to have concerns about mental health issues in the upcoming weeks/months (39.5%) compared to respondents 60 or older (21.1%).

Respondents 29 or less (25.3%) and 30 to 39 (20.9%) are significantly more likely to have concerns about paying other bills in the upcoming weeks/months compared to respondents 50 to 59 (11.6%) and 60 or older (7.1%).

Respondents 29 or less (22.5%) and 30 to 39 (14.4%) are significantly more likely to have concerns about paying rent/mortgage in the upcoming weeks/months compared to respondents 60 or older (4.0%).

Respondents 50 to 59 (40.9%) and 60 or older (44.1%) are significantly more likely to have concerns about the economic welfare of their community in the upcoming weeks/months compared to respondents 29 or less (17.3%) and 30 to 39 (23.5%).

Respondents 29 or less (21.0%) and 40 to 49 (24.1%) are significantly more likely to have concerns about the uncertainty of the upcoming school year in the upcoming weeks/months compared to respondents 50 to 59 (15.7%) and 60 or older (9.9%).



## COVID-19 FINANCIAL IMPACT SURVEY 2020

Respondents 50 to 59 (54.6%) and 60 or older (59.7%) are significantly more likely to have concerns about them or a loved one contracting COVID-19 in the upcoming weeks/months compared to respondents 29 or less (44.7%) and 30 to 39 (43.3%).

Respondents 40 to 49 (5.8%) and 50 to 59 (6.2%) are significantly more likely to have other concerns during the upcoming weeks/months compared to respondents 29 or less (2.4%) and 30 to 39 (2.4%).

### **Q2 - Which of the following would make the most important difference to your household's finances at this time? (Check all that apply)**

Respondents 30 to 39 are significantly more likely to report access to adequate childcare would make a difference to their household's finances at this time (8.0%) compared to respondents 50 to 59 (1.2%) and 60 or older (1.6%).

Respondents 30 to 39 are significantly more likely to report access to affordable childcare would make a difference to their household's finances at this time (9.0%) compared to respondents 50 to 59 (1.3%) and 60 or older (1.3%).

Respondents 29 or less (60.3%), 30 to 39 (57.4%), and 40 to 49 (56.7%) are significantly more likely to report additional federal stimulus payment would make a difference to their household's finances at this time compared to respondents 50 to 59 (44.4%) and 60 or older (37.9%).

Respondents 29 or less (32.2%) and 30 to 39 (27.0%) are significantly more likely to report assistance paying other bills would make a difference to their household's finances at this time compared to respondents 40 to 49 (17.7%), 50 to 59 (15.1%), and 60 or older (11.4%).

Respondents 29 or less (31.2%) and 30 to 39 (21.6%) are significantly more likely to report assistance paying rent/mortgage would make a difference to their household's finances at this time compared to respondents 40 to 49 (14.3%), 50 to 59 (10.1%), and 60 or older (5.9%).

Respondents 30 to 39 are significantly more likely to report an extension of enhanced unemployment benefits would make a difference to their household's finances at this time (10.5%) compared to respondents 60 or older (4.4%).

Respondents 29 or less (19.6%) and 40 to 49 (14.6%) are significantly more likely to report a new job opportunity for them or another adult in their household would make a difference to their household's finances at this time compared to respondents 50 to 59 (10.7%) and 60 or older (8.1%).

Respondents 40 to 49 (22.3%), 50 to 59 (21.9%), and 60 or older (22.2%) are significantly more likely to report a tax cut would make a difference to their household's finances at this time compared to respondents 29 or less (13.0%).

Respondents 30 to 39 (17.4%), 40 to 49 (18.0%), and 50 to 59 (16.9%) are significantly more likely to report technology to assist with remote working and/or learning would make a difference to their household's finances at this time compared to respondents 29 or less (10.4%) and 60 or older (10.8%).

Respondents 50 to 59 (26.5%) and 60 or older (29.7%) are significantly more likely to report no needs would make a difference to their household's finances at this time compared to respondents 29 or less (12.5%), 30 to 39 (16.4%), and 40 to 49 (18.0%).

### **Q3 - Which one of the following industries did members of your household work in prior to March 16? (Check all that apply)**

Respondents 40 to 49 (8.1%) and 50 to 59 (8.2%) are significantly more likely to work in the administrative support and waste management and remediation services industry compared to respondents 29 or less (4.0%) and 60 or older (4.2%).





## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 29 or less are significantly more likely to work in the accommodation and food services industry (14.4%) compared to respondents who are 50 to 59 (5.5%) and 60 or older (4.8%).

Respondents 30 to 39 (7.7%) and 40 to 49 (7.4%) are significantly more likely to work in the construction industry compared to respondents 50 to 59 (4.2%) and 60 or older (3.1%).

Respondents 30 to 39 (21.7%), 40 to 49 (25.8%), and 50 to 59 (22.4%) are significantly more likely to work in the educational services industry compared to respondents 29 or less (14.9%) and 60 or older (15.9%).

Respondents 29 or less (14.9%), 30 to 39 (13.1%), and 40 to 49 (12.0%) are significantly more likely to work in the finance and insurance industry compared to respondents 50 to 59 (8.2%) and 60 or older (5.1%).

Respondents 29 or less (36.6%), 40 to 49 (30.1%), and 50 to 59 (31.0%) are significantly more likely to work in the health care and social assistance industry compared to respondents 30 to 39 (27.2%) and 60 or older (21.2%).

Respondents 30 to 39 (13.2%) and 40 to 49 (11.8%) are significantly more likely to work in the manufacturing industry compared to respondents 29 or less (8.0%) and 60 or older (6.8%).

Respondents 30 to 39 (10.0%) and 40 to 49 (11.7%) are significantly more likely to work in the professional, scientific, and technical services industry compared to respondents 29 or less (6.6%) and 60 or older (6.0%).

Respondents 50 to 59 (26.0%) are significantly more likely to work in the public administration industry compared to respondents 29 or less (7.6%) and 60 or older (8.2%).

Respondents 29 or less are significantly more likely to work in the retail trade industry compared to respondents 30 to 39 (5.9%) and 60 or older (5.3%).

Respondents 40 to 49 (6.5%), 50 to 59 (7.4%), 60 or older (6.4%) compared to respondents 29 or less (3.3%) and 30 to 39 (3.9%).

Respondents 60 or older are significantly more likely to work in another industry compared to respondents 29 or less (6.0%), 30 to 39 (11.6%), 40 to 49 (14.4%).

### **Q4A - What were the primary source(s) of income to meet your household expenses before the COVID-19 Pandemic (March 16, 2020)? (Check all that apply)**

Respondents 29 or less (5.4%) and 30 to 39 (5.5%) are significantly more likely to report public assistance as their main source of income prior to COVID-19 compared to respondents 40 to 49 (1.8%), 50 to 59 (2.0%) and 60 or older (2.0%).

Respondents 30 to 39 (80.5%), 40 to 49 (85.3%) and 50 to 59 (81.2%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income prior to COVID-19 compared to respondents 29 or less (64.8%) and 60 and older (49.5%).

Respondents 29 or less are significantly more likely to report a salary paid job for less than 35 hours/week as their main source of income prior to COVID-19 (17.3%) compared to respondents 30 to 39 (9.3%), 40 to 49 (9.5%), and 50 to 59 (8.7%).

Respondents 29 or less (14.9%) and 30 to 39 (14.0%) are significantly more likely to report self-employment, contract/project, or hourly job working 35 hours/week or more as their main source of income prior to COVID-19 compared to respondents 60 or older (8.4%).

Respondents 60 or older are significantly more likely to report social security as their main source of income prior to COVID-19 compared to respondents 29 or less (3.5%), 30 to 39 (6.2%), 40 to 49 (5.2%), and 50 to 59 (8.2%).





## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 60 or older are significantly more likely to report another form of income as their main source of income prior to COVID-19 (22.7%) compared to respondents 29 or less (3.8%), 30 to 39 (1.5%), 40 to 49 (2.2%), and 50 to 59 (4.9%).

### **Q4B - What were the primary source(s) of income to meet your household expenses after the COVID-19 Pandemic (March 16, 2020)? (Check all that apply)**

Respondents 29 or less (10.6%) and 30 to 39 (9.3%) are significantly more likely to report public assistance as a main source of income after COVID-19 compared to respondents 40 to 49 (3.8%), 50 to 59 (2.8%) and 60 or older (2.6%).

Respondents 30 to 39 (69.3%), 40 to 49 (79.6%), and 50 to 59 (74.0%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income after COVID-19 compared to respondents 29 or less (55.1%) and 60 or older (44.0%).

Respondents 29 or less are significantly more likely to report a salary paid job for less than 35 hours/week as their main source of income after COVID-19 (19.4%) compared to respondents 40 to 49 (10.1%) and 60 or older (10.8%).

Respondents 29 or less are significantly more likely to report self-employed, contract/project, or hourly job working less than 35 hours/week as their main source of income after COVID-19 (11.8%) compared to respondents 50 to 59 (5.9%) and 60 or older (3.5%).

Respondents 29 or less (12.1%) and 30 to 39 (11.3%) are significantly more likely to report self-employed, contract/project, or hourly job working more than 35 hours/week as their main source of income after COVID-19 compared to respondents 60 or older (7.0%).

Respondents 60 or older are significantly more likely to report social security as their main source of income after COVID-19 (49.3%) compared to respondents 29 or less (3.3%), 30 to 39 (6.1%), 40 to 49 (5.7%), 50 to 59 (8.4%).

Respondents 29 or less (16.3%) and 30 to 39 (14.0%) are significantly more likely to report unemployment as their main source of income after COVID-19 compared to respondents 50 to 59 (8.7%) and 60 or older (4.6%).

Respondents 60 or older are significantly more likely to report another form of income as their main source of income after COVID-19 (22.5%) compared to respondents 29 or less (4.0%), 30 to 39 (1.8%), 40 to 49 (2.5%), and 50 to 59 (6.2%).

### **Q5 - What was your annual household income in 2019?**

Respondents 29 or less are significantly more likely to have an annual household income of less than \$10,000 (10.2%) compared to respondents 40 to 49 (1.4%).

Respondents 29 or less are significantly more likely to have an annual household income of \$10,000 to \$14,999 (8.0%) compared to respondents 40 to 49 (1.7%).

Respondents 29 or less are significantly more likely to have an annual household income of \$15,000 to \$24,999 (21.8%) compared to respondents 50 to 59 (11.7%).

Respondents 29 or less (14.2%) and 30 to 39 (9.6%) are significantly more likely to have an annual household income of \$25,000 to \$34,999 compared to respondents 40 to 49 (6.1%), 50 to 59 (5.5%), 60 or older (5.1%).

Respondents 29 or less (12.8%) and 30 to 39 (12.8%) are significantly more likely to have an annual household income of \$35,000 to \$49,999 compared to respondents 50 to 59 (8.9%).

Respondents 40 to 49 are significantly more likely to have an annual household income of \$50,000 to \$74,999 compared to respondents 29 or less (11.6%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 50 to 59 are significantly more likely to have an annual household income of \$150,000 to \$199,999 (29.5%) compared to respondents 29 or less (1.4%).

Respondents 40 to 49 (30.9%) and 50 to 59 (36.1%) are significantly more likely to have an annual household income of \$200,000 or more compared to respondents 29 or less (0.7%).

### **Q6 - Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?**

Respondents 29 or less (52.2%) and 30 to 39 (49.5%) are significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents 50 to 59 (39.9%) and 60 or older (32.6%).

### **Q7 - How long could/can you cover your basic bills from your savings both before and after COVID-19?**

Respondents 40 to 49 are significantly more likely to report they could cover basic bills from their savings for one week or less prior to COVID-19 (12.3%) compared to respondents 50 to 59 (7.5%) and 60 or older (6.0%).

Respondents 29 or less (8.3%) and 30 to 39 (8.1%) are significantly more likely to report they could cover basic bills from their savings for two weeks prior to COVID-19 compared to respondents 50 to 59 (4.7%) and 60 or older (3.5%).

Respondents 30 to 39 are significantly more likely to report they could cover basic bills from their savings for one month (22.0%) prior to COVID-19 compared to respondents 50 to 59 (10.3%).

Respondents 29 or less are significantly more likely to report they could cover basic bills from their savings for two months prior to COVID-19 (17.0%) compared to respondents 60 or older (6.4%).

Respondents 30 to 39 (12.5%) and 40 to 49 (12.6%) are significantly more likely to report they could cover basic bills from their savings for three months prior to COVID-19 compared to respondents 60 or older (7.0%).

Respondents 50 to 59 (38.5%) and 60 or older (52.9%) are significantly more likely to report they could cover basic bills from their savings for four months or more prior to the COVID-19 pandemic compared to respondents 29 or less (20.3%), 30 to 39 (26.5%), and 40 to 49 (28.7%).

Respondents 29 or less (22.2%), 30 to 39 (21.3%), and 40 to 49 (22.6%) are significantly more likely to report they could cover basic bills from their savings for one week after the COVID-19 pandemic began compared to respondents 50 to 59 (13.1%) and 60 or older (8.1%).

Respondents 29 or less (11.1%) and 30 to 39 (11.6%) are significantly more likely to report they could cover basic bills from their savings for two weeks after the COVID-19 pandemic began compared to respondents 60 or older (4.0%).

Respondents 50 to 59 are significantly more likely to report they could cover basic bills from their savings for three weeks after the COVID-19 pandemic began (5.2%) compared to respondents 60 or older (1.6%).

Respondents 30 to 39 are significantly more likely to report they could cover basic bills from their savings for one month after the COVID-19 pandemic began (16.6%) compared to respondents 60 or older (10.6%).

Respondents 29 or less (11.3%), 40 to 49 (11.5%), and 50 to 59 (11.1%) are significantly more likely to report they could cover basic bills from their savings for two months after the COVID-19 pandemic began compared to respondents 60 or older (6.4%).

Respondents 50 to 59 (34.3%) and 60 or older (47.3%) are significantly more likely to report they could cover basic bills from their savings for four months or more after the COVID-19 pandemic began compared to respondents 29 or less (13.9%), 30 to 39 (19.9%), and 40 to 49 (21.7%).



## COVID-19 FINANCIAL IMPACT SURVEY 2020

Respondents 29 or less (15.4%) and 60 or older (15.2%) are significantly more likely to report they are not sure how long they could cover basic bills from their savings after the COVID-19 pandemic began compared to respondents 30 to 39 (7.5%), 40 to 49 (8.0%), and 50 to 59 (7.4%).

### **Q8 - How has the coronavirus pandemic impacted the working arrangements for your household? (Check all that apply)**

Respondents 40 to 49 (63.5%) and 50 to 59 (67.6%) are significantly more likely to report the head of the household has the same working arrangement since COVID-19 compared to respondents 29 or less (51.4%) and 30 to 39 (57.0%).

Respondents 29 or less (24.3%) and 30 to 39 (19.2%) are significantly more likely to report the head of the household is working reduced hours since COVID-19 compared to respondents 40 to 49 (11.6%), 50 to 59 (8.1%), and 60 or older (6.3%).

Respondents 29 or less (12.7%) and 30 to 39 (8.1%) are significantly more likely to report the head of the household is working increased hours since COVID-19 compared to respondents 40 to 49 (4.3%), 50 to 59 (5.3%), and 60 or older (2.7%).

Respondents 29 or less (28.6%), 30 to 39 (31.7%), and 40 to 49 (27.8%) are significantly more likely to report the head of the household shifted from working onsite to working remotely since COVID-19 compared to respondents 50 to 59 (21.5%) and 60 or older (17.3%).

Respondents 29 or less (14.9%) and 30 to 39 (10.7%) are significantly more likely to report the head of the household has become unemployed due to the pandemic since COVID-19 compared to respondents 40 to 49 (7.3%), 50 to 59 (6.1%), and 60 or older (6.1%).

Respondents 29 or less are significantly more likely to report the head of the household recently returned to work since COVID-19 (20.7%) compared to respondents 40 to 49 (8.9%), 50 to 59 (5.9%), and 60 or older (3.5%).

Respondents 60 or older are significantly more likely to report the head of the household remains unemployed since COVID-19 (14.8%) compared to respondents 29 or less (5.0%), 30 to 39 (6.0%), and 40 to 49 (4.2%).

Respondents 40 to 49 (43.8%) and 50 to 59 (44.6%) are significantly more likely to report others in the household have the same working arrangement since COVID-19 compared to respondents 29 or less (35.8%) and 30 to 39 (37.3%).

Respondents 29 or less (19.7%) and 30 to 39 (15.8%) are significantly more likely to report others in the household are working reduced hours since COVID-19 compared to respondents 50 to 59 (8.3%) and 60 or older (6.7%).

Respondents 29 or less (12.5%) and 30 to 39 (7.2%) are significantly more likely to report others in the household are working increased hours since COVID-19 compared to respondents 40 to 49 (4.0%), 50 to 59 (3.2%), and 60 or older (1.7%).

Respondents 30 to 39 (24.0%) and 50 to 59 (20.0%) are significantly more likely to report others in the household shifted from working onsite to working remotely compared to respondents 60 or older (10.6%).

Respondents 29 or less (16.3%), 30 to 39 (11.9%), and 40 to 49 (12.7%) are significantly more likely to report others in the household became unemployed due to the pandemic since COVID-19 compared to respondents 50 to 59 (6.6%) and 60 or older (5.6%).

Respondents 29 or less are significantly more likely to report others in the household recently returned to work since COVID-19 compared to respondents 40 to 49 (7.9%), 50 to 59 (6.8%), and 60 or older (3.1%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 60 or older are significantly more likely to report others in the household remain unemployed since COVID-19 compared to respondents 40 to 49 (8.5%) and 50 to 59 (9.0%).

### **Q9 - Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any? (Check all that apply)**

Respondents 30 to 39 are significantly more likely to have used assistance from a community organization/agency to meet household needs as a result of COVID-19 (11.9%) compared to respondents 50 to 59 (4.7%) and 60 or older (4.0%).

Respondents 29 or less (26.2%) and 30 to 39 (18.5%) are significantly more likely to have borrowed from family and friends to meet household needs as a result of COVID-19 compared to respondents 40 to 49 (11.2%), 50 to 59 (7.5%), and 60 or older (5.1%).

Respondents 29 or less (15.8%) and 30 to 39 (18.6%) are significantly more likely to have used food assistance to meet household needs as a result of COVID-19 compared to respondents 50 to 59 (7.2%) and 60 or older (5.9%).

Respondents 30 to 39 are significantly more likely to have gone to the food pantry/food bank to meet household needs as a result of COVID-19 (17.5%) compared to respondents 40 to 49 (12.6%), 50 to 59 (10.2%), and 60 or older (11.9%).

Respondents 29 or less are significantly more likely to have found a new way to make money to meet household needs as a result of COVID-19 (20.6%) compared to respondents 30 to 39 (10.9%), 40 to 49 (7.1%), and 50 to 59 (5.7%).

Respondents 29 or less (20.6%), 30 to 39 (22.2%), 40 to 49 (22.7%) are significantly more likely to have increased the balance on their credit card to meet household needs as a result of COVID-19 compared to respondents 50 to 59 (12.4%) and 60 or older (8.1%).

Respondents 29 or less (9.2%) and 30 to 39 (8.5%) are significantly more likely to have used other government assistance to meet household needs as a result of COVID-19 compared to respondents 40 to 49 (4.0%), 50 to 59 (4.9%), and 60 or older (2.6%).

Respondents 29 or less (8.0%) and 30 to 39 (7.0%), and 40 to 49 (6.6%) are significantly more likely to have taken out a loan to meet household needs as a result of COVID-19 compared to respondents 50 to 59 (4.4%) and 60 or older (3.3%).

Respondents 29 or less (18.4%) and 30 to 39 (15.4%) are significantly more likely to have taken out a loan to meet household needs as a result of COVID-19 compared to respondent 50 to 59 (9.5%) and 60 or older (5.3%).

Respondents 50 to 59 (50.1%) and 60 or older (54.9%) are significantly more likely to have used none of those resources to meet household needs as a result of COVID-19 compared to respondents 29 or less (25.1%) and 30 to 39 (34.1%).

Respondents 29 or less (42.3%), 30 to 39 (38.0%), and 40 to 49 (36.9%) are significantly more likely to have used personal savings to meet household needs as a result of COVID-19 compared to respondents 50 to 59 (29.0%) and 60 or older (25.3%).

### **Q12 - How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?**

Respondents 40 to 49 (31.7%), 50 to 59 (33.3%), and 60 or older (41.4%) are significantly more likely to report their unemployment benefits were less than their pre-COVID pandemic regular wages compared to respondents 29 or less (20.5%) and 30 to 39 (22.8%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 29 or less (41.0%) and 30 to 39 (38.6%) are significantly more likely to report their unemployment benefits were more than their pre-COVID pandemic regular wages compared to respondents 40 to 49 (25.6%).

### **Q13 - How many members are a part of your household?**

Respondents 29 or less (0.38) and 30 to 39 (0.52) are significantly more likely to report a greater number of children under 5 in their household compared to respondents 40 to 49 (0.13), 50 to 59 (0.21), and 60 or older (0.19).

Respondents 30 to 39 are significantly more likely to report a greater number of children under 5 in their household (0.52) compared to respondents 29 or less (0.38).

Respondents 50 to 59 (0.21) and 60 or older (0.19) are significantly more likely to report a greater number of children under 5 in their household compared to respondents 40 to 49 (0.13).

Respondents 30 to 39 (0.94) and 40 to 49 (0.63) are significantly more likely to report a greater number of children 5 to 12 in their household compared to respondents 29 or less (0.25), 50 to 59 (0.10), and 60 or older (0.03).

Respondents 30 to 39 are significantly more likely to report a greater number of children 13 to 17 in their household (0.30) compared to respondents 29 or less (0.14), 50 to 59 (0.20), and 60 or older (0.04).

Respondents 40 to 49 are significantly more likely to report a greater number of children 13 to 17 in their household (0.66) compared to respondents 29 or less (0.14), 30 to 39 (0.30), 50 to 59 (0.20), and 60 or older (0.04).

Respondents 29 or less (2.22), 40 to 49 (2.14), and 50 to 59 (2.14) are significantly more likely to report a greater number of adults 18 to 64 in their household compared to respondents 30 to 39 (1.93) and 60 or older (0.97).

### **Q14 - How would you describe your household?**

Respondents 29 or less (18.2%) and 60 or older (12.1%) are significantly more likely to live alone or with unrelated roommates compared to respondents 30 to 39 (5.1%), 40 to 49 (2.8%), and 50 to 59 (5.9%).

Respondents 30 to 39 (73.2%), 40 to 49 (75.6%), and 50 to 59 (74.5%) are significantly more likely to be married or a cohabiting couple compared to respondents 29 or less (54.1%).

Respondents 29 or less are significantly more likely to be in another living situation compared to respondents 30 to 39 (1.2%), 40 to 49 (0.6%), 50 to 59 (0.3%), and 60 or older (0.7%).

### **Q15 - Since March 16, 2020, has someone in your home called or texted 211 for information or help?**

Respondents 30 to 39 are significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents 29 or less (6.4%) and 60 or older (5.3%).

### **Q16 - Have you purchased any of the following to adapt to a stay-at-home order and/or school closures? (Check all that apply)**

Respondents 29 or less (24.8%), 30 to 39 (24.8%), and 40 to 49 (21.4%) are significantly more likely to have purchased a computer/laptop to adapt to a stay at home order and/or school closures compared to respondents 50 to 59 (13.1%) and 60 or older (7.9%).

Respondents 30 to 39 (32.1%) and 40 to 49 (30.0%) are significantly more likely to have purchased an internet subscription/upgrade to adapt to a stay at home order and/or school closures compared to respondents 50 to 59 (18.4%) and 60 or older (9.2%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents 30 to 39 (10.4%) and 40 to 49 (8.9%) are significantly more likely to have purchased a mobile phone to adapt to a stay at home order and/or school closures compared to respondents 50 to 59 (5.0%) and 60 or older (2.6%).

Respondents 30 to 39 (10.4%) and 40 to 49 (7.8%) are significantly more likely to have purchased a tablet to adapt to a stay at home order and/or school closures compared to respondents 50 to 59 (4.0%) and 60 or older (2.7%).

Respondents 30 to 39 (8.6%) and 40 to 49 (8.8%) are significantly more likely to have purchased other technology to adapt to a stay at home order and/or school closures compared to respondents 29 or less (4.5%) and 60 or older (5.1%).

Respondents 50 to 59 (65.7%) and 60 or older (79.9%) are significantly more likely to have purchased no additional technology to adapt to a stay at home order and/or school closures compared to respondents 29 or less (54.1%), 30 to 39 (46.9%), and 40 to 49 (52.1%).

### **Q17A - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents 30 to 39 are significantly more likely to have utilized an at-home childcare provider prior to COVID-19 (15.2%) compared to respondents 40 to 49 (9.2%).

Respondents 29 or less (26.4%) and 30 to 39 (23.3%) are significantly more likely to have utilized a friend or relative prior to COVID-19 compared to respondents 40 to 49 (14.4%).

Respondents 29 or less are significantly more likely to have utilized a head start or early head start program (8.8%) prior to COVID-19 compared to respondents 30 to 39 (2.7%), 40 to 49 (1.6%), and 50 to 59 (0.0%), and 60 or older (0.0%).

Respondents 29 or less (20.8%) and 30 to 39 (15.7%) are significantly more likely to have utilized in-home childcare prior to COVID-19 compared to respondents 40 to 49 (10.1%), 50 to 59 (7.0%), and 60 or older (5.6%).

Respondents 30 to 39 (23.0%) are significantly more likely to have utilized a school based program prior to COVID-19 compared to respondents 29 or less (8.8%).

### **Q17B - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents 30 to 39 are significantly more likely to utilize an at-home childcare provider after COVID-19 began (16.9%) compared to respondents 40 to 49 (9.2%).

Respondents 29 or less (29.6%) and 30 to 39 (24.3%) are significantly more likely to utilize a friend or relative after COVID-19 began compared to respondents 40 to 49 (17.6%).

Respondents 40 to 49 are significantly more likely to utilize none of the childcare arrangements after COVID-19 (59.2%) compared to respondents 29 or less (32.7%) and 30 to 39 (41.6%).

### **Q17C - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents 29 or less (13.8%) and 30 to 39 (13.3%) are significantly more likely to currently utilize an at-home childcare provider compared to respondents 40 to 49 (7.2%).

Respondents 29 or less are significantly more likely to currently utilize a friend or relative (26.4%) compared to respondents 40 to 49 (14.7%).





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Respondents 29 or less are significantly more likely to currently utilize a head start or early head start program (10.1%) compared to respondents 30 to 39 (2.5%) and 40 to 49 (0.7%).

Respondents 29 or less (18.9%) and 30 to 39 (15.4%) are significantly more likely to currently utilize in-home childcare compared to respondents 40 to 49 (9.5%) and 50 to 59 (5.3%).

Respondents 40 to 49 are significantly more likely to currently utilize none of the childcare arrangements (52.9%) compared to respondents 29 or less (22.6%) and 30 to 39 (30.6%).

### **Q18B - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents 29 or less (47.8%), 40 to 49 (49.0%), 50 to 59 (50.9%), and 60 or older (66.7%) are significantly more likely to report their childcare arrangements had no impact on their household's income/ability to work during the COVID-19 pandemic compared to respondents 30 to 39 (37.6%).

Respondents 29 or less (16.4%) and 30 to 39 (12.9%) are significantly more likely to report they are not able to work due to childcare during the COVID-19 pandemic issues compared to respondents 40 to 49 (6.5%), 50 to 59 (5.3%), and 60 or older (0.0%).

Respondents 30 to 39 are significantly more likely to report they are working reduced hours due to childcare issues during the COVID-19 pandemic (17.8%) compared to respondents 40 to 49 (9.8%).

### **Q18C - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents 29 or less (15.1%) and 30 to 39 (11.6%) are significantly more likely to report they are working reduced hours due to childcare issues after the COVID-19 pandemic compared to respondents 40 to 49 (7.2%) and 50 to 59 (7.0%).

Respondents 30 to 39 (16.1%) and 40 to 49 (15.0%) are significantly more likely to report they are working similar hours with new in-home childcare compared to respondents 29 or less (6.9%) and 50 to 59 (8.8%).

### **Q19 - Which of the following best describes your child /children's return to school plan at this time?**

Respondents 30 to 39 (16.3%) and 40 to 49 (19.3%) are significantly more likely to describe their child's/children's return to school plan as 100% at-home/distance/online instruction provided by the school district compared to respondents 29 or less (6.3%).

### **Q20 - Please mark any concerns below you have about your child's/children's upcoming school year and education. (Check all that apply)**

Respondents 30 to 39 (39.5%) and 40 to 49 (42.8%) are significantly more likely to be concerned with their child/children falling behind during the upcoming school year compared to respondents 29 or less (23.9%).

Respondents 30 to 39 (21.6%) and 40 to 49 (25.8%) are significantly more likely to be concerned with their household's broadband/internet access during the upcoming school year compared to respondents 29 or less (8.8%).

### **Q21 - How would at least partial at-home/distance/online instruction for your child/children impact your household's financial situation?**

Respondents 29 or less (16.4%) and 30 to 39 (12.3%) are significantly more likely to report partial at-home/distance/online instruction for their child/children would have a severe impact on their household's financial situation compared to respondents 40 to 49 (6.9%) and 50 to 59 (3.5%).



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Respondents 29 or less (23.3%) and 30 to 39 (19.2%) are significantly more likely to report partial at-home/distance/online instruction for their child/children would have a strong impact on their household's financial situation compared to respondents 40 to 49 (12.4%), 50 to 59 (12.3%), and 60 or older (11.1%).

### **Q22 - Did you receive a stimulus payment from the federal government?**

Respondents 30 to 39 (91.4%) and 40 to 49 (90.3%) are significantly more likely to have received a stimulus payment from the federal government compared to respondents 29 or less (69.5%).

### **Q23 - How many weeks of expenses, on average, would a stimulus payment cover for your family/household?**

Respondents 40 to 49 (14.7%) and 50 to 59 (12.4%) are significantly more likely to report a stimulus payment would cover one week or less of expenses compared to respondents 29 or less (8.0%) and 30 to 39 (8.8%).

Respondents 30 to 39 (43.3%), 40 to 49 (42.4%), and 50 to 59 (41.5%) are significantly more likely to report a stimulus payment would cover two to three weeks of expenses compared to respondents 60 or older (33.0%).

Respondents 29 or less (31.9%) and 30 to 39 (26.3%) are significantly more likely to report a stimulus payment would cover one month of expenses compared to respondents 40 to 49 (26.3%), 50 to 59 (24.0%), and 60 or older (24.4%).

Respondents 29 or less (9.2%) and 30 to 39 (8.6%) are significantly more likely to report a stimulus payment would cover two months of expenses compared to respondents 40 to 49 (6.0%) and 50 to 59 (7.0%).

### **Q24 - If you received a stimulus payment from the government, how did you or do you plan to spend the money? (Check all that apply)**

Respondents 29 or less (48.0%), 30 to 39 (52.6%), and 40 to 49 (47.1%) are significantly more likely to have used the stimulus payment to buy food and/or household items compared to respondents 60 or older (38.0%).

Respondents 60 or older are significantly more likely to have used the stimulus payment to donate or give away the money (16.6%) compared to respondents 29 or less (2.9%), 30 to 39 (6.1%), 40 to 49 (7.2%), and 50 to 59 (7.9%).

Respondents 29 or less (45.4%) and 30 to 39 (41.9%) are significantly more likely to have used the stimulus payment to pay for utilities compared to respondents 50 to 59 (29.4%) and 60 or older (22.5%).

Respondents 29 or less (32.1%) and 30 to 39 (28.8%) are significantly more likely to have used the stimulus payment to pay off debt/credit card compared to respondents 60 or older (17.2%).

Respondents 29 or less (45.1%) and 30 to 39 (37.9%) are significantly more likely to have used the stimulus payment to pay for rent/mortgage compared to respondents 40 to 49 (27.0%), 50 to 59 (22.3%), 60 or older (13.4%).

### **Q25 - How helpful would a second stimulus payment be for your household in meeting your expenses at this time?**

Respondents 29 or less (58.4%) and 30 to 39 (54.3%) are significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time compared to respondents 40 to 49 (45.5%), 50 to 59 (37.9%), and 60 or older (28.0%).

Respondents 40 to 49 are significantly more likely to report a second stimulus payment would be very helpful for their household to meet expenses at this time (18.3%) compared to respondents 30 to 39 (10.9%).





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Respondents 50 to 59 (26.8%) and 60 or older (35.0%) are significantly more likely to report a second stimulus payment would not be necessary for their household to meet expenses at this time compared to respondents 29 or less (8.5%), 30 to 39 (15.1%), and 40 to 49 (16.7%).

### **Q26 - If you received a second check from the government, how would you plan to spend the money? (Check all that apply)**

Respondents 29 or less (52.0%) and 30 to 39 (48.2%) are significantly more likely to use a second stimulus payment to buy food and/or household items compared to respondents 40 to 49 (38.4%), 50 to 59 (35.3%), and 60 or older (29.3%).

Respondents 50 to 59 (11.6%) and 60 or older (17.9%) are significantly more likely to use a second stimulus payment to donate or give away the money compared to respondents 29 or less (4.0%), 30 to 39 (8.2%), and 40 to 49 (8.0%).

Respondents 29 or less (52.0%) and 30 to 39 (42.6%) are significantly more likely to use a second stimulus payment to pay for utilities compared to respondents 40 to 49 (33.3%), 50 to 59 (27.0%), and 60 or older (20.9%).

Respondents 29 or less (36.4%), 30 to 39 (36.8%), and 40 to 49 (38.1%) are significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents 50 to 59 (25.5%) and 60 or older (20.9%).

Respondents 29 or less (55.1%) and 30 to 39 (41.5%) are significantly more likely to use a second stimulus payment to pay rent or mortgage compared to respondents 40 to 49 (30.0%), 50 to 59 (25.8%), and 60 or older (15.6%).

Respondents 29 or less (43.7%) and 30 to 39 (42.3%) are significantly more likely to put the second stimulus payment in savings compared to respondents 40 to 49 (38.1%), 50 to 59 (36.0%), and 60 or older (33.9%).

Respondents 50 to 59 (7.0%) and 60 or older (9.5%) are significantly more likely to use the second stimulus payment for another reason compared to respondents 29 or less (3.5%) and 30 to 39 (4.4%).

### **Q28 - Which category below includes your age?**

Respondents 60 or older are significantly more likely to be male (26.4%) compared to respondents 29 or less (15.4%), 30 to 39 (14.4%), 40 to 49 (16.4%), and 50 to 59 (14.6%).

### **Q29 - Which category below best describes your gender?**

Respondents 29 or less are significantly more likely to be single (65.0%) compared to respondents 30 to 39 (24.1%), 40 to 49 (16.1%), 50 to 59 (14.2%), and 60 or older (11.7%).

Respondents 60 or older are significantly more likely to be widowed (68.1%) compared to respondents 29 or less (0.0%), 30 to 39 (0.5%), 40 to 49 (0.3%), and 50 to 59 (2.8%).

Respondents 40 to 49 (9.8%), 50 to 59 (10.9%), and 60 or older (11.9%) are significantly more likely to be divorced/separated compared to respondents 29 or less (2.1%) and 30 to 39 (6.9%).

### **Q31 - What is the highest level of school you have completed or the highest degree you have received?**

Respondents 29 or less (5.9%) and 30 to 39 (5.8%) are significantly more likely to be Hispanic or Latino compared to respondents 40 to 49 (2.8%), 50 to 59 (2.0%), and 60 or older (2.0%).

### **Q33 - Which of the following best describe your race/ethnicity? (Check all that apply)**

Respondents 29 or less (9.0%) and 30 to 39 (5.7%) are significantly more likely to be Black or African American compared to respondents 40 to 49 (3.2%), 50 to 59 (2.2%), and 60 or older (0.9%).



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### **Q34 - Was your household impacted by the derecho that took place in Iowa on August 10th (i.e. loss of power, property damage, employment impact)?**

Respondents 30 to 39 are significantly more likely to report their household was impacted by the Derecho (48.6%) compared to respondents 40 to 49 (44.0%), 50 to 59 (39.5%), and 60 or older (40.1%).

## Income Group Segments

Income groups by

### **Q1 - What are your top 3 concerns about the upcoming weeks/months?**

Respondents with an annual household income of \$25 to \$49.9K (59.4%), \$50 to \$74.9K (61.0%) and \$75 to \$99.9K (59.1%), and \$100K and above (63.5%) are significantly more likely to have concerns about a second wave of COVID-19/ re-closures in the upcoming weeks/months compared to respondents with an annual household income of less than \$25K (48.8%).

Respondents with an annual household income of \$75 to \$99.9K (13.8%) and \$100K and above (13.0%) are significantly more likely to have concerns about adequate childcare and/or remote learning in the upcoming weeks/months compared to respondents with an annual household income of less than \$25K (7.1%) and \$25 to \$49.9K (9.7%).

Respondents with an annual household income of \$75 to \$99.9K (14.4%) and \$100K and above (12.8%) are significantly more likely to have concerns about attending church or other social gatherings in the upcoming weeks/months compared to respondents with an annual household income of less than \$25K (9.1%) and \$25 to \$49.9K (9.2%).

Respondents with an annual household income of less than \$25K (33.8%) and \$25 to \$49.9K (17.0%) are significantly more likely to have concerns about getting food and other necessities in the upcoming weeks/months compared to respondents with an annual household income of \$50 to \$74.9K (10.0%), \$75 to \$99.9K (5.8%), and \$100K and above (4.6%).

Respondents with an annual household income of less than \$25K (11.8%), \$25 to \$49.9K (10.8%), and \$50 to \$74.9K (10.0%) are significantly more likely to have concerns about medical issues other than COVID-19 in the upcoming weeks/months compared to respondents with an annual household income of \$75 to \$99.9K (6.0%), and \$100K and above (6.2%).

Respondents with an annual household income of less than \$25K (37.3%) and \$25 to \$49.9K (25.1%) are significantly more likely to have concerns about paying other bills in the upcoming weeks/months compared to respondents with an annual household income of \$50 to \$74.9K (15.8%), \$75 to \$99.9K (10.2%), and \$100K and above (3.8%).

Respondents with an annual household income of less than \$25K (32.4%) and \$25 to \$49.9K (18.4%) are significantly more likely to have concerns about paying rent/mortgage in the upcoming weeks/months compared to respondents with an annual household income of \$50 to \$74.9K (8.6%), \$75 to \$99.9K (5.2%), and \$100K and above (2.8%).

Respondents with an annual household income of \$50 to \$74.9K (32.0%), \$75 to \$99.9K (37.1%), and \$100K and above (45.6%) are significantly more likely to have concerns about the economic welfare of their community compared to respondents with an annual household income of \$25K or less (1.9%) and \$25 to \$49.9K (22.3%).



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Respondents with an annual household income of \$75 to \$99.9K (21.2%) and \$100K and above (22.0%) are significantly more likely to have concerns about the upcoming school year compared to respondents with an annual household income of less than \$25K (12.5%), \$25 to \$49.9K (13.3%), and \$50 to \$74.9K (16.2%).

Respondents with an annual household income of \$50 to \$74.9K (32.0%), \$75 to \$99.9K (37.1%), and \$100K and above (45.6%) are significantly more likely to have concerns about the economic welfare of their community compared to respondents with an annual household income of \$25K or less (1.9%) and \$25 to \$49.9K (22.3%).

Respondents with an annual household income of \$50 to \$74.9K (52.0%), \$75 to \$99.9K (54.1%), and \$100K and above (55.1%) are significantly more likely to have concerns about themselves or a loved one contracting COVID-19 compared to respondents with an annual household income of \$25K or less (34.1%) and \$25 to \$49.9K (45.8%).

### **Q2 - Which of the following would make the most important difference to your household's finances at this time?**

Respondents with an annual household income of less than \$25K (72.3%) and \$25 to \$49.9K (68.6%) are significantly more likely to report an additional federal stimulus payment would make a difference to their household's finances at this time compared to respondents with an annual household income of \$50 to \$74.9K (55.4%), \$75 to \$99.9K (49.1%), and \$100K and above (30.1%).

Respondents with an annual household income of less than \$25K (52.9%) and \$25 to \$49.9K (32.7%) are significantly more likely to report assistance paying other bills would make a difference to their household's finances at this time compared to respondents with an annual household income of \$50 to \$74.9K (16.4%), \$75 to \$99.9K (10.8%), and \$100K and above (4.3%).

Respondents with an annual household income of less than \$25K (40.4%) and \$25 to \$49.9K (27.9%) are significantly more likely to report assistance paying rent/mortgage would make a difference to their household's finances at this time compared to respondents with an annual household income of \$50 to \$74.9K (12.6%), \$75 to \$99.9K (7.0%), and \$100K and above (3.8%).

Respondents with an annual household income of less than \$25K (13.2%), \$25 to \$49.9K (10.6%), and \$50 to \$74.9K (10.4%) are significantly more likely to report an extension of enhanced unemployment benefits would make a difference to their household's finances at this time compared to respondents with an annual household income of \$75 to \$99.9K (7.6%) and \$100K and above (3.7%).

Respondents with an annual household income of less than \$25K (15.7%), \$25 to \$49.9K (16.6%), and \$50 to \$74.9K (17.0%) are significantly more likely to report health insurance coverage would make a difference to their household's finances at this time compared to respondents with an annual household income of \$75 to \$99.9K (12.4%) and \$100K and above (9.0%).

Respondents with an annual household income of less than \$25K (18.4%) and \$25 to \$49.9K (16.1%) are significantly more likely to report a new job opportunity for them or another adult in the household would make a difference to their household's finances at this time compared to respondents with an annual household income of \$100K and above (9.2%).

Respondents with an annual household income of \$50 to \$74.9K are significantly more likely to report paying healthcare bills relating to COVID-19 would make a difference to their household's finances at this time compared to respondents with an annual household income of less than \$25K (4.2%), \$25 to \$49.9K (5.7%), \$75 to \$99.9K (5.4%), and \$100K and above (2.5%).

Respondents with an annual household income of \$25 to \$49.9K (19.6%), \$50 to \$74.9K (24.2%), \$75 to \$99.9K (21.8%), and \$100K and above (23.5%) are significantly more likely to report a tax cut would make a difference to



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their household's finances at this time compared to respondents with an annual household income of less than \$25K (8.8%).

Respondents with an annual household income of \$25 to \$49.9K (19.1%) and \$50 to \$74.9K (17.4%) are significantly more likely to report technology to assist with remote working and/or learning would make a difference to their household's finances at this time compared to respondents with an annual household income of less than \$25K (12.3%), \$75 to \$99.9K (13.4%), and \$100k and above (14.7%).

### **Q3 - Which one of the following industries did members of your household work in prior to March 16?**

Respondents with an annual household income of less than \$25K (16.9%) are significantly more likely to work in the accommodation and food services industry compared to respondents with an annual household income of \$25 to \$49.9K (8.8%), \$50 to \$74.9K (7.4%), \$75 to \$99.9K (6.6%), and \$100K and above (4.6%).

Respondents with an annual household income of \$75 to \$99.9K (25.0%) and \$100k and above (27.8%) are significantly more likely to work in the education services industry compared to respondents with an annual income less than \$25K (11.8%) and \$25 to \$49.9K (14.5%).

Respondents with an annual household income of \$100K and above (18.2%) are significantly more likely to work in the finance and insurance industry compared to respondents with an annual household income of less than \$25K (3.7%), \$25 to \$49.9K (8.7%), \$50 to \$74.9K (7.8%), and \$75 to \$99.9K (10.4%).

Respondents with an annual household income of \$50 to \$74.9K (11.2%), \$75 to \$99.9K (12.2%), and \$100K and above (12.5%) are significantly more likely to work in the manufacturing industry compared to respondents with an annual household income of less than \$25K (5.6%) and \$25 to \$49.9K (8.1%).

Respondents with an annual household income of \$100K and above (16.6%) are significantly more likely to work in the professional, scientific, and technical services industry compared to respondents with an annual household income of less than \$25K (1.5%), \$25 to \$49.9K (4.6%), \$50 to \$74.9K (6.2%), and \$75 to \$99.9K (8.8%).

Respondents with an annual household income of \$75 to \$99.9K (13.8%) and \$100k and above (14.8%) are significantly more likely to work in the public administration industry compared to respondents with an annual household income of less than \$25K (0.5%), \$25 to \$49.9K (1.1%), and \$50 to \$74.9K (1.7%).

### **Q4 - What were the primary source(s) of income to meet your household expenses before the COVID-19 Pandemic (March 16, 2020)?**

Respondents with an annual household income of less than \$25K are significantly more likely to report public assistance as their main source of income prior to COVID-19 (14.0%) compared to respondents with an annual household income of \$25 to \$49.9K (4.8%), \$50 to \$74.9K (1.2%), and \$75 to \$99.9K (0.2%), and \$100K and above (0.4%).

Respondents with an annual household income of \$50 to \$74.9K (76.2%), \$75 to \$99.9K (87.0%), and \$100K and above (89.4%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income prior to COVID-19 compared to respondents with an annual household income of less than \$25K (35.3%) and \$25 to \$49.9K (69.3%).

Respondents with an annual household income of less than \$25K (10.8%), \$25 to \$49.9K (9.9%), and \$50 to \$74.9K (9.6%) are significantly more likely to report a self-employed, contract/project, or hourly paid job working less than 35 hours/week as their main source of income prior to COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (6.8%), and \$100k and above (6.3%).

Respondents with an annual household income of \$25,000 to \$49,999 (14.5%) and \$50 to \$74.9K are significantly more likely to report a self-employed, contract/project, or hourly working job working 35 hours/week or more as



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their main source of income prior to COVID-19 compared to respondents with an annual household income of less than \$25K (9.1%), \$75 to \$99.9K (11.0%), and \$100K and above (8.2%).

Respondents with an annual household income of less than \$25K are significantly more likely to report social security as their main source of income prior to COVID-19 (32.8%) compared to respondents with an annual household income of \$25 to \$49.9K (13.3%), \$50 to \$74.9K (11.4%), \$75 to \$99.9K (10.6%), and \$100K and above (6.1%).

### **Q5 - What were the primary source(s) of income to meet your household expenses after the COVID-19 Pandemic (March 16, 2020)?**

Respondents with an annual household income of less than \$25K are significantly more likely to report public assistance as their main source of income after to COVID-19 (20.3%) compared to respondents with an annual household income of \$25 to \$49.9K (9.7%), \$50 to \$74.9K (2.0%), and \$75 to \$99.9K (1.0%), and \$100K and above (0.9%).

Respondents with an annual household income of \$50 to \$74.9K (70.8%), \$75 to \$99.9K (80.2%), and \$100K and above (85.1%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income after COVID-19 compared to respondents with an annual household income of less than \$25K (20.6%) and \$25 to \$49.9K (56.4%).

Respondents with an annual household income of less than \$25K (20.6%) and \$25 to \$49.9K (15.0%) are significantly more likely to report a salary paid job for less than 35 hours/week as their main source of income after COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (11.8%), \$75 to \$99.9K (10.8%), and \$100K and above (9.5%).

Respondents with an annual household income of \$25,000 to \$49,999 (11.1%) and \$50 to \$74.9K (13.0%) are significantly more likely to report a self-employed, contract/project, or hourly working job working 35 hours/week or more as their main source of income after COVID-19 compared to respondents with an annual household income of less than \$25K (6.4%), \$75 to \$99.9K (8.2%), and \$100K and above (8.1%).

Respondents with an annual household income of less than \$25K are significantly more likely to report social security as their main source of income after COVID-19 (32.1%) compared to respondents with an annual household income of \$25 to \$49.9K (13.6%), \$50 to \$74.9K (11.8%), \$75 to \$99.9K (10.6%), and \$100K and above (6.8%).

Respondents with an annual household income of less than \$25K (16.9%) and \$25 to \$49.9K (15.4%) are significantly more likely to report unemployment checks as their main source of income compared to respondents with an annual household income of \$50 to \$74.9K (11.8%), \$75 to \$99.9K (11.4%), and \$100K and above (4.4%).

### **Q6 - Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?**

Respondents with an annual household income of less than \$25K (60.3%) and \$25 to \$49.9K (52.3%) are significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents with an annual household income of Respondents with a high school degree or less (49.0%) or some college/associate's degree (52.2%) are significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents with a bachelor's degree (39.7%) and graduate degree (36.2%).

### **Q7 - How long could/can you cover your basic bills from your savings both before and after COVID-19?**

Respondents with an annual household income of less than \$25K are significantly more likely to report they could cover basic bills from their savings for one week or less prior to COVID-19 (23.8%) compared to respondents with



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an annual household income of \$25 to \$49.9K (12.9%), \$50 to \$74.9K (10.2%), \$75 to \$99.9K (4.0%), and \$100K and above (2.5%).

Respondents with an annual household income of \$50 to \$74.9K (30.8%), \$75 to \$99.9K (33.9%), and \$100K and above (54.4%) are significantly more likely to report they could cover basic bills from their savings for four or more months prior to COVID-19 compared to respondents with an annual household income less than \$25K (11.5%) and \$25 to \$49.9K (19.4%).

Respondents with an annual household income of less than \$25K (38.5%) and \$25 to \$49.9K (28.3%) are significantly more likely to report they could cover basic bills from their savings for one week or less after the COVID-19 pandemic began compared to respondents with an annual household income of \$50 to \$74.9K (18.6%), \$75 to \$99.9K (11.2%), and \$100K and above (4.9%).

Respondents with an annual household income of \$50 to \$74.9K (22.4%), \$75 to \$99.9K (28.9%), and \$100K and above (47.9%) are significantly more likely to report they could cover basic bills from their savings for four or more months after the COVID-19 pandemic began compared to respondents with an annual household income less than \$25K (5.4%) and \$25 to \$49.9K (15.4%).

### **Q8 - How has the coronavirus pandemic impacted the working arrangements for your household?**

Respondents with an annual household income of \$50 to \$74.9K (64.6%), \$75 to \$99.9K (67.6%), and \$100K and above (68.4%) are significantly more likely to report the head of the household is working reduced hours since COVID-19 compared to respondents with an annual household income of less than \$25K (36.6%) and \$25 to \$49.9K (55.4%).

Respondents with an annual household income of \$25 to \$49.9K (27.4%), \$50 to \$74.9K (28.0%), \$75 to \$99.9K (26.7%), and \$100K and above (31.4%) are significantly more likely to report the head of the household shifted from working onsite to working remotely since COVID-19 compared to respondents with an annual household income of less than \$25K (7.8%).

Respondents with an annual household income of less than \$25K are significantly more likely to report the head of the household became unemployed due to the pandemic since COVID-19 (25.5%) compared to respondents with an annual household income of \$25 to \$49.9K (12.3%), \$50 to \$74.9K (5.9%), \$75 to \$99.9K (6.1%), and \$100K and above (2.0%).

Respondents with an annual household income of less than \$25K (17.2%) and \$25 to \$49.9K (12.7%) are significantly more likely to report the head of the household recently returned to work since COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (8.6%), \$75k to 99,999 (8.5%), and \$100K and above (5.7%).

Respondents with an annual household income of less than \$25K are significantly more likely to report the head of the household became remains unemployed since COVID-19 (23.4%) compared to respondents with an annual household income of \$25 to \$49.9K (8.3%), \$50 to \$74.9K (3.9%), \$75 to \$99.9K (4.7%), and \$100K and above (1.4%).

Respondents with an annual household income of \$50 to \$74.9K (42.1%), \$75 to \$99.9K (49.0%), and \$100K and above (53.1%) are significantly more likely to report others in the household have the same working arrangement since COVID-19 compared to respondents with an annual household income of less than \$25K (18.5%) and \$25 to \$49.9K (27.2%).

Respondents with an annual household income of \$75 to \$99.9K (25.5%) and \$100K and above (32.4%) are significantly more likely to report others in the household have shifted from working onsite to working remotely





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since COVID-19 compared to respondents with an annual household income of less than \$25K (6.7%), \$25 to \$49.9K (8.9%), and \$50 to \$74.9K (11.5%).

Respondents with an annual household income of less than \$25K (11.3%), \$25 to \$49.9K (12.0%), and \$50 to \$74.9K (13.7%) are significantly more likely to report others in the household became unemployed since COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (9.5%) and \$100K and above (7.0%).

Respondents with an annual household income less than \$25K (25.8%) and \$25 to \$49.9K (16.0%) are significantly more likely to report others in the household remain unemployed since COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (10.6%), \$75 to \$99.9K (4.7%), and \$100K and above (5.2%).

### **Q9 - Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any?**

Respondents with an annual household income of less than \$25K are significantly more likely to have used assistance from a community organization/agency to meet household needs as a result of COVID-19 (25.7%) compared to respondents with an annual household income of \$25 to \$49.9K (11.3%), \$50 to \$74.9K (4.4%), \$75 to \$99.9K (2.4%), and \$100K and above (1.4%).

Respondents with an annual household income of less than \$25K (33.3%) and \$25 to \$49.9K (21.9%) are significantly more likely to have borrowed from family and friends to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (12.8%), \$75 to \$99.9K (6.4%), and \$100K and above (2.1%).

Respondents with an annual household income of less than \$25K (45.8%) and \$25 to \$49.9K (21.0%) are significantly more likely to have used food assistance to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (5.2%), \$75 to \$99.9K (2.0%), and \$100K and above (0.8%).

Respondents with an annual household income of less than \$25K (44.4%) and \$25 to \$49.9K (23.1%) are significantly more likely to have gone to a food pantry/food bank to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (7.0%), \$75 to \$99.9K (2.4%), and \$100K and above (1.9%).

Respondents with an annual household income of less than \$25K (19.9%), \$25 to \$49.9K (28.1%), and \$50 to \$74.9K (21.0%) are significantly more likely to have increased their balance on their credit card to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (15.2%), and \$100K and above (10.6%).

Respondents with an annual household income of less than \$25K (14.0%), \$25 to \$49.9K (11.7%), and \$50 to \$74.9K (11.6%) are significantly more likely to have found a new way to make money to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (8.0%), and \$100K and above (4.6%).

Respondents with an annual household income of less than \$25K are significantly more likely to have used other government assistance to meet household needs as a result of COVID-19 (14.7%) compared to respondents with an annual household income of \$25 to \$49.9K (8.7%), \$50 to \$74.9K (4.6%), \$75 to \$99.9K (2.4%), and \$100K and above (2.1%).

Respondents with an annual household income of less than \$25K (10.3%) and \$25 to \$49.9K (8.8%) are significantly more likely to have taken out a loan to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (3.2%), and \$100K and above (3.7%).



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Respondents with an annual household income of less than \$25K (20.8%) and \$25 to \$49.9K (15.2%) are significantly more likely to have used unemployment to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$100K and above (5.8%).

Respondents with an annual household income of less than \$25K (36.0%), \$25 to \$49.9K (45.4%), and \$50 to \$74.9K (39.6%) are significantly more likely to have used their personal savings to meet household needs as a result of COVID-19 compared to respondents with an annual household income of \$75 to \$99.9K (6.3%), and \$100K and above (6.7%).

### **Q12 - How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?**

Respondents with an annual household income of less than \$25K are significantly more likely to report their unemployment benefits were more than their pre-COVID pandemic regular wages compared to respondents with an annual household income of \$75 to \$99.9K (25.8%) and \$100K and above (17.4%).

### **Q13 - How many members are a part of your household?**

Respondents with an annual income of less than \$25K are significantly more likely to report a greater number of children under 5 in their household (0.30) compared to respondents with an annual household income of \$50 to \$74.9K and \$100K and above.

### **Q15 - Since March 16, 2020, has someone in your home called or texted 211 for information or help?**

Respondents with an annual household income of less than \$25K (16.4%) and \$25 to \$49.9K (10.4%) are significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents with an annual household income of \$50 to \$74.9K (5.8%), \$75 to \$99.9K (6.4%), and \$100K and above (4.2%).

Respondents with a high school degree or less (11.9%) and some college/associate's degree (10.3%) are significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents with a bachelor's degree (5.5%) and graduate degree (4.6%).

### **Q17A - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents with an annual household income of less than \$25K (28.7%), \$25 to \$49.9K (25.3%), \$50 to \$74.9K (23.6%), and \$75 to \$99.9K (23.5%) are significantly more likely to have utilized a friend or relative prior to COVID-19 compared to respondents with an annual household income of \$100K and above (12.5%).

### **Q17B - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents with an annual household income of less than \$25K (31.1%), \$25 to \$49.9K (24.9%), \$50 to \$74.9K (28.6%), and \$75 to \$99.9K (24.1%) are significantly more likely to have utilized a friend or relative after COVID-19 began compared to respondents with an annual household income of \$100K and above (14.2%).

Respondents with an annual household income of \$50 to \$74.9K (16.1%), \$75 to \$99.9K (17.6%), and \$100K and above (16.0%) are significantly more likely to have utilized in-home childcare after COVID-19 began compared to respondents with an annual household income of less than \$25K (7.3%) and \$25 to \$49.9K (11.8%).

### **Q17C - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**





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Respondents with an annual household income of less than \$25K (26.8%), \$25 to \$49.9K (22.2%), \$50 to \$74.9K (22.4%), and \$75 to \$99.9K (17.1%) are significantly more likely to currently utilize a friend or relative after COVID-19 began compared to respondents with an annual household income of \$100K and above (12.5%).

Respondents with an annual household income of \$25 to \$49.9K (13.6%), \$50 to \$74.9K (17.4%), \$75 to \$99.9K (17.6%), and \$100K and above (14.6%) are significantly more likely to currently use in-home childcare compared to respondents with an annual household income of less than \$25K (4.9%).

### **Q18A - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with an annual household income of \$75 to \$99.9K (87.2%) and \$100K and above (89.7%) are significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work before the COVID-19 pandemic compared to respondents with an annual household income of less than \$25K (67.7%).

### **Q18B - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with an annual household income of less than \$25K (23.8%) and \$25 to \$49.9K (15.4%) are significantly more likely to report they were not able to work due to childcare issues during COVID-19 compared to respondents with an annual household income of \$50 to \$74.9K (8.7%), \$75 to \$99.9K (7.5%), and \$100K and above (3.6%).

Respondents with an annual household income of \$75 to \$99.9K (23.5%) and \$100K and above (32.0%) are significantly more likely to report they were working similar hours with new in-home care during the COVID-19 pandemic compared to respondents with an annual household income of less than \$25K (7.3%) and \$25 to \$49.9K (14.0%).

### **Q18C - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with an annual household income of less than \$25K (12.2%) and \$25 to \$49.9K (17.2%) are significantly more likely to report currently working reduced hours due to childcare issues compared to respondents with an annual household income of \$75 to \$99.9K (5.3%) and \$100K and above (7.5%).

Respondents with an annual household income of \$100K and above are significantly more likely to report working similar hours with new in-home childcare (20.6%) compared to respondents with an annual household income of less than \$25K (16.2%).

### **Q20 - Please mark any concerns below you have about your child's/children's upcoming school year and education. (Check all that apply)**

Respondents with an annual household income of less than \$25K (44.5%) and \$25 to \$49.9K (43.9%) are significantly more likely to be concerned with their child/children falling behind during the upcoming school year compared to respondents with an annual household income of \$75 to \$99.9K (32.6%) and \$100K and above (32.7%).

Respondents with an annual household income of less than \$25K (22.2%), \$25 to \$49.9K (24.0%), and \$50 to \$74.9K (19.9%) are significantly more likely to be concerned with their child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs, etc. during the upcoming school year compared to respondents with an annual household income of \$75 to \$99.9K (15.0%) and \$100K and above (8.9%).



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Respondents with an annual household income of \$25 to \$49.9K (49.8%) and \$100K and above (48.0%) are significantly more likely to be concerned that their child/children will expose other family members to COVID-19 during the upcoming school year compared to respondents with an annual household income of less than \$25K (37.2%), \$50 to \$74.9K (40.4%), and \$75 to \$99.9K (39.6%).

Respondents with an annual household income of \$25 to \$49.9K are significantly more likely to be concerned with their household's access to necessary technology during the upcoming school year (20.8%) compared to respondents with an annual household income of \$50 to \$74.9K (7.5%), \$75 to \$99.9K (9.1%), and \$100K and above (4.6%).

Respondents with an annual household income of less than \$25K (23.2%) and \$25 to \$49.9K (28.1%) are significantly more likely to be concerned about their household's broadband/internet access during the upcoming school year compared to respondents with an annual household income of \$50 to \$74.9K (17.4%), \$75 to \$99.9K (15.0%), and \$100K and above (18.9%).

Respondents with an annual household income of \$25 to \$49.9K (33.5%), \$50 to \$74.9K (32.9%), \$75 to \$99.9K (34.8%), and \$100K and above (33.1%) are significantly more likely to be concerned about providing childcare and/or school instruction at home during the upcoming school year compared to respondents with an annual household income of less than \$25K (18.3%).

Respondents with an annual household income of less than \$25K (27.7%), \$25 to \$49.9K (18.1%), and \$50 to \$74.9K (14.3%) are significantly more likely to be concerned about providing necessary safety precautions such as face masks, hand sanitizer, etc. during the upcoming school year compared to respondents with an annual household income of \$75 to \$99.9K (5.3%) and \$100K and above (6.0%).

### **Q22 - Did you receive a stimulus payment from the federal government?**

Respondents with some college/associate's degree (86.9%) and bachelor's degree (89.6%) are significantly more likely to have received a stimulus payment from the federal government compared to respondents with a high school degree or less (77.1%).

### **Q23 - How many weeks of expenses, on average, would a stimulus payment cover for your family/household?**

Respondents with an annual household income of \$100K and above are significantly more likely to report a stimulus payment would cover one week or less of their families/household's expenses (18.6%) compared to respondents with an annual household income of less than \$25K (5.6%), \$25 to \$49.9K (7.2%), \$50 to \$74.9K (10.2%), and \$75 to \$99.9K (10.0%).

Respondents with an annual household income of less than \$25K are significantly more likely to report a stimulus payment would cover two months of their families/household's expenses (20.8%) compared to respondents with an annual household income of \$25 to \$49.9K (7.6%), \$50 to \$74.9K (6.6%), \$75 to \$99.9K (6.6%), and \$100K and above (3.4%).

### **Q24 - If you received a stimulus payment from the government, how did you or do you plan to spend the money? (Check all that apply)**

Respondents with an annual household income of less than \$25K are significantly more likely to have used the stimulus payment to buy food and/or household items (73.2%) compared to respondents with an annual household income of \$25 to \$49.9K (56.0%), \$50 to \$74.9K (51.0%), \$75 to \$99.9K (35.4%), and \$100K and above (27.4%).



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Respondents with an annual household income of \$75 to \$99.9K (8.8%) and \$100K and above (13.3%) are significantly more likely to have used the stimulus payment to donate or give away the money compared to respondents with an annual household income of less than \$25K (2.2%) and \$25 to \$49.9K (5.7%).

Respondents with an annual household income of less than \$25K (69.3%) and \$25 to \$49.9K (49.1%) are significantly more likely to have used the stimulus payment to pay utilities compared to respondents with an annual household income of \$50 to \$74.9K (35.3%), \$75 to \$99.9K (21.8%), and \$100K and above (14.1%).

Respondents with an annual household income of less than \$25K (56.7%) and \$25 to \$49.9K (41.9%) are significantly more likely to have used the stimulus payment to pay rent or mortgage compared to respondents with an annual household income of \$50 to \$74.9K (26.3%), \$75 to \$99.9K (19.9%), and \$100K and above (13.4%).

Respondents with an annual household income of \$75 to \$99.9K (40.2%) and \$100K and above (48.8%) are significantly more likely to have used the stimulus payment to put in their savings compared to respondents with an annual household income of less than \$25K (17.3%), \$25 to \$49.9K (28.3%), and \$50 to \$74.9K (33.6%).

### **Q25 - How helpful would a second stimulus payment be for your household in meeting your expenses at this time?**

Respondents with an annual household income of less than \$25K are significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time (79.9%) compared to respondents with an annual household income of \$25 to \$49.9K (65.7%), \$50 to \$74.9K (45.2%), \$75 to \$99.9K (36.9%), and \$100K and above (19.7%).

### **Q26 - If you received a second check from the government, how would you plan to spend the money? (Check all that apply)**

Respondents with an annual household income of less than \$25K (68.4%), \$25 to \$49.9K (52.5%), and \$50 to \$74.9K (47.0%) are significantly more likely to use a second stimulus payment to buy food and/or household items compared to respondents with an annual household income of \$75 to \$99.9K (30.1%) and \$100K and above (21.0%).

Respondents with an annual household income of \$100K and above are significantly more likely to use a second stimulus payment to donate or give away (18.3%) compared to respondents with an annual household income of less than \$25K (2.2%), \$25 to \$49.9K (5.5%), \$50 to \$74.9K (9.6%), and \$75 to \$99.9K (8.6%).

Respondents with an annual household income of less than \$25K (70.8%) and \$25 to \$49.9K (50.4%) are significantly more likely to use a second stimulus payment to pay utilities compared to respondents with an annual household income of \$50 to \$74.9K (36.0%), \$75 to \$99.9K (22.8%), and \$100K and above (12.9%).

Respondents with an annual household income of \$25 to \$49.9K (35.7%) and \$50 to \$74.9K (37.4%) are significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents with an annual household income of less than \$25K (28.7%) and \$100K and above (30.1%).

Respondents with an annual household income of less than \$25K (65.0%) and \$25 to \$49.9K (46.3%) are significantly more likely to use a second stimulus payment to pay rent or mortgage compared to respondents with an annual household income of \$50 to \$74.9K (34.4%), \$75 to \$99.9K (23.4%), and \$100K and above (13.3%).

Respondents with an annual household income of \$75 to \$99.9K (44.5%) and \$100K and above (45.3%) are significantly more likely to use a second stimulus payment to put in savings compared to respondents with an annual household income of less than \$25K (31.4%) and \$25 to \$49.9K (30.0%).

### **Q28 - Which category below includes your age?**



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Respondents with an annual household income of less than \$25K (86.0%), \$25 to \$49.9K (83.7%), and \$50 to \$74.9K (84.8%) are significantly more likely to be female compared to respondents with an annual household income of \$100K and above (76.2%).

### **Q32 - Do you consider yourself to be Hispanic or Latino?**

Respondents with an annual household income of less than \$25K (7.6%) and \$25 to \$49.9K (5.7%) are significantly more likely to be Hispanic or Latino compared to respondents with an annual household income of \$50 to \$74.9K (3.8%), \$75 to \$99.9K (1.2%), and \$100K and above (1.8%).

### **Q33 - Which of the following best describe your race/ethnicity? (Check all that apply)**

Respondents with an annual household income of less than \$25K (12.0%) and \$25 to \$49.9K (6.5%) are significantly more likely to be Black or African American compared to respondents with an annual household income of \$50 to \$74.9K (2.2%), \$75 to \$99.9K (1.4%), and \$100K and above (1.0%).

## Education Group Segments

Education groups by

### **Q1 - What are your top 3 concerns about the upcoming weeks/months? (Check all that apply)**

Respondents with a bachelor's degree (13.4%) and graduate degree (11.6%) are significantly more likely to have concerns about adequate childcare and/or remote learning in the upcoming weeks/months compared to respondents with a high school degree or less (6.8%) and some college/associate's degree (9.6%).

Respondents with a high school degree or less (27.4%) and some college/associate's degree (17.5%) are significantly more likely to have concerns about getting food and other necessities in the upcoming weeks/months compared to respondents with a bachelor's degree (7.8%) and graduate degree (4.8%).

Respondents with a high school degree or less (12.3%) and some college/associate's degree (11.0%) are significantly more likely to have concerns about medical issues other than COVID-19 in the upcoming weeks/months compared to respondents with a bachelor's degree (7.7%) and graduate degree (5.1%).

Respondents with some college/associate's degree (29.2%), bachelor's degree (34.9%), and graduate degree (32.6%) are significantly more likely to have concerns about mental health issues compared to respondents with a high school degree or less (22.6%).

Respondents with a high school degree or less (26.8%) and some college/associate's degree (23.5%) are significantly more likely to have concerns about paying other bills in the upcoming weeks/months compared to respondents with a bachelor's degree (11.1%) and graduate degree (5.5%).

Respondents with a high school degree or less (20.0%) and some college/associate's degree (18.1%) are significantly more likely to have concerns about paying rent/mortgage in the upcoming weeks/months compared to respondents with a bachelor's degree (7.5%) and graduate degree (3.1%).

Respondents with a bachelor's degree (36.4%) and graduate degree (43.9%) are significantly more likely to have concerns about the economic welfare of their community in the upcoming weeks/months compared to respondents with a high school degree or less (17.7%) and some college/associate's degree (24.6%).

Respondents with a bachelor's degree (53.6%) and graduate degree (59.0%) are significantly more likely to have concerns about them or a loved one contracting COVID-19 compared to respondents with a high school degree or less (42.9%) and some college/associate's degree (43.8%).



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### **Q2 - Which of the following would make the most important difference to your household's finances at this time? (Check all that apply)**

Respondents with a high school degree or less (59.7%) and some college/associate's degree (58.3%) are significantly more likely to report an additional federal stimulus payment would make a difference to their household's finances at this time compared to respondents with a graduate degree (38.9%).

Respondents with a high school degree or less (35.5%) and some college/associate's degree (30.6%) are significantly more likely to report assistance paying other bills would make a difference to their household's finances at this time compared to respondents with a bachelor's degree (13.2%) and graduate degree (6.8%).

Respondents with a high school degree or less (24.5%) and some college/associate's degree (25.7%) are significantly more likely to report assistance paying rent/mortgage would make a difference to their household's finances at this time compared to respondents with a bachelor's degree (10.5%) and graduate degree (5.1%).

Respondents with some college/associate's degree (10.8%) are significantly more likely to report an extension of enhanced unemployment benefits would make a difference to their household's finances at this time compared to respondents with a graduate degree (4.4%).

Respondents with some college/associate's degree (15.0%), a bachelor's degree (16.1%) and graduate degree (16.6%) are significantly more likely to report technology to assist with remote working and/or learning would make a difference to their household's finances at this time compared to respondents with a high school degree or less (10.0%).

Respondents with a bachelor's degree (23.9%) and graduate degree (32.6%) are significantly more likely to report nothing would make a difference to their household's finances at this time compared to respondents with a high school degree or less (13.2%) and some college/associate's degree (13.1%).

### **Q3 - Which one of the following industries did members of your household work in prior to March 16? (Check all that apply)**

Respondents with a high school degree or less (10.3%) and some college/associate's degree (8.9%) are significantly more likely to work in the administrative support and waste management and remediation services industry compared to respondents with a bachelor's degree (4.9%) and graduate degree (3.6%).

Respondents with a high school degree or less (13.2%) and some college/associate's degree (11.5%) are significantly more likely to work in the accommodation and food services industry compared to respondents with a bachelor's degree (6.5%) and graduate degree (2.9%).

Respondents with a high school degree or less (8.1%) and some college/associate's degree (7.4%) are significantly more likely to work in the construction industry compared to respondents with a graduate degree (2.7%).

Respondents with a bachelor's degree (21.4%) and graduate degree (39.4%) are significantly more likely to work in the education services industry compared to respondents with a high school degree or less (10.3%) and some college/associate's degree (12.1%).

Respondents with a bachelor's degree are significantly more likely to work in the finance and insurance industry (14.4%) compared to respondents with a high school degree or less (6.5%), some college/associate's degree (9.8%), and a graduate degree (7.7%).

Respondents with some college/associate's degree (30.5%), a bachelor's degree (30.4%), and graduate degree (29.0%) are significantly more likely to work in the healthcare and social assistance industry compared to respondents with a high school degree or less (18.1%).



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Respondents with a bachelor's degree (10.0%) and graduate degree (13.8%) are significantly more likely to work in the professional, scientific, and technical services industry compared to respondents with a high school degree or less (2.9%) and some college/associate's degree (6.2%).

Respondents with a bachelor's degree (11.1%) and graduate degree (14.3%) are significantly more likely to work in the public administration industry compared to respondents with a high school degree or less (4.2%) and some college/associate's degree (8.3%).

Respondents with a high school degree or less (10.3%) and some college/associate's degree (9.0%) are significantly more likely to work in the retail trade industry compared to respondents with a bachelor's degree (6.2%) and graduate degree (4.1%).

Respondents with some college/associate's degree are significantly more likely to work in the transportation and warehousing industry (6.6%) compared to respondents with a bachelor's degree (3.5%) and graduate degree (2.4%).

### **Q4A - What were the primary source(s) of income to meet your household expenses before the COVID-19 Pandemic (March 16, 2020)? (Check all that apply)**

Respondents with a high school degree or less are significantly more likely to report public assistance as their main source of income prior to COVID-19 (9.7%) compared to respondents with some college/associate's degree (4.6%), a bachelor's degree (1.3%), and graduate degree (1.2%).

Respondents with a bachelor's degree (82.6%) and graduate degree (85.0%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income prior to COVID-19 compared to respondents with a high school degree or less (49.4%) and some college/associate's degree (67.5%).

Respondents with a high school degree or less (14.2%), some college/associate's degree (13.4%), and a bachelor's degree (12.3%) are significantly more likely to report self-employed, contract/project, or hourly paid job as their main source of income prior to COVID-19 compared to respondents with a graduate degree (6.5%).

Respondents with a high school degree or less are significantly more likely to report social security as their main source of income prior to COVID-19 (27.7%) compared to respondents with some college/associate's degree (14.5%), a bachelor's degree (10.3%), and graduate degree (10.9%).

### **Q4B - What were the primary source(s) of income to meet your household expenses after the COVID-19 Pandemic (March 16, 2020)? (Check all that apply)**

Respondents with a high school degree or less (13.9%) and some college/associate's degree (8.8%) are significantly more likely to report public assistance as their main source of income after COVID-19 compared to respondents with a bachelor's degree (2.6%) and graduate degree (1.5%).

Respondents with a bachelor's degree (77.2%) and graduate degree (81.4%) are significantly more likely to report a salary paid job for 35 hours/week or more as their main source of income after COVID-19 compared to respondents with a high school degree or less (36.1%) and some college/associate's degree (55.9%).

Respondents with a high school degree or less (26.5%) are significantly more likely to report social security as their main source of income after COVID-19 compared to respondents with some college/associate's degree (14.2%), a bachelor's degree (11.0%), and graduate degree (11.6%).

Respondents with a high school degree or less (14.2%) and some college/associate's degree (14.7%) are significantly more likely to report unemployment checks as their main source of income after COVID-19 compared to respondents with a bachelor's degree (9.5%) and graduate degree (4.9%).





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### **Q6 - Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?**

Respondents with a high school degree or less (49.0%) or some college/associate's degree (52.2%) are significantly more likely to report a loss of income as a direct result of COVID-19 compared to respondents with a bachelor's degree (39.7%) and graduate degree (36.2%).

### **Q7 - How long could/can your cover your basic bills from your savings both before and after COVID-19?**

Respondents with a high school degree or less (18.7%) and some college/associate's degree (13.1%) are significantly more likely to report they could cover basic bills from their savings for one week or less prior to COVID-19 compared to respondents with a bachelor's degree (5.2%) and graduate degree (4.1%).

Respondents with some college/associate's degree (14.0%) and a bachelor's degree (13.8%) are significantly more likely to report they could cover basic bills from their savings for two months prior to COVID-19 compared to respondents with a high school degree or less (7.4%) and graduate degree (8.9%).

Respondents with a bachelor's degree (38.2%) and graduate degree (55.1%) are significantly more likely to report they could cover basic bills from their savings for four months or more prior to COVID-19 compared to respondents with a high school degree or less (16.5%) and some college/associate's degree (21.3%).

Respondents with a high school degree or less (26.5%) and some college/associate's degree (25.9%) are significantly more likely to report they could cover basic bills from their savings for one week or less after the COVID-19 pandemic began compared to respondents with a bachelor's degree (12.4%) and graduate degree (7.8%).

Respondents with a bachelor's degree (31.4%) and graduate degree (49.5%) are significantly more likely to report they could cover basic bills from their savings for four months or more after the COVID-19 pandemic began compared to respondents with a high school degree (11.9%) and some college/associate's degree (15.4%).

### **Q8 - How has the coronavirus pandemic impacted the working arrangements for your household? (Check all that apply)**

Respondents with a high school degree or less (24.8%) and some college/associate's degree (19.2%) are significantly more likely to report the head of the household is working reduced hours since COVID-19 compared to respondents with a bachelor's degree (8.6%) and graduate degree (7.3%).

Respondents with some college/associate's degree (8.5%) are significantly more likely to report the head of the household is working increased hours since COVID-19 compared to respondents with a high school degree or less (5.2%), bachelor's degree (5.2%), and graduate degree (5.7%).

Respondents with a bachelor's degree (32.8%) and graduate degree (37.5%) are significantly more likely to report the head of the household shifted from working onsite to working remotely compared to respondents with a high school degree or less (10.1%) and some college/associate's degree (15.8%).

Respondents with a high school degree or less (18.5%) and some college (12.8%) are significantly more likely to report the head of the household became unemployed due to the pandemic since COVID-19 compared to respondents with a bachelor's degree (5.8%) and graduate degree (3.3%).

Respondents with a high school degree or less (15.0%) are significantly more likely to report the head of the household recently returned to work since COVID-19 compared to respondents with a bachelor's degree (8.7%) and graduate degree (6.4%).





## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents with a high school degree or less (18.9%) are significantly more likely to report the head of the household remains unemployed since COVID-19 compared to respondents with some college/associate's degree (8.4%), a bachelor's degree (3.8%), and graduate degree (3.5%).

Respondents with some college/associate's degree (38.7%), a bachelor's degree (43.4%), and graduate degree (43.7%) are significantly more likely to report others in the household have the same working arrangement since COVID-19 compared to respondents with a high degree or less (33.2%).

Respondents with a high school degree or less (14.7%) and some college/associate's degree (18.0%) are significantly more likely to report others in the household are working reduced hours since COVID-19 compared to respondents with a bachelor's degree (9.2%) and graduate degree (9.8%).

Respondents with a high school degree or less are significantly more likely to report others in the household are working increased hours since COVID-19 (8.7%) compared to respondents with some college/associate's degree (5.6%), a bachelor's degree (5.2%), and graduate degree (2.8%).

Respondents with a bachelor's degree (23.4%) and graduate degree (26.1%) are significantly more likely to report others in the household shifted from working onsite to working remotely since COVID-19 compared to respondents with a high school degree or less (11.9%) and some college/associate's degree (11.9%).

Respondents with a high school degree or less (18.5%) and some college/associate's degree (14.2%) are significantly more likely to report others in the household remain unemployed since COVID-19 compared to respondents with a bachelor's degree (7.7%) and graduate degree (7.8%).

### **Q9 - Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any? (Check all that apply)**

Respondents with a high school degree or less (17.4%) and some college/associate's degree (10.4%) are significantly more likely to have used assistance from a community organization/agency to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (4.2%) and graduate degree (2.4%).

Respondents with a high school degree or less (24.5%) and some college/associate's degree (18.6%) are significantly more likely to have borrowed from family and friends to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (8.6%) and graduate degree (6.0%).

Respondents with a high school degree or less (33.9%) and some college/associate's degree (18.2%) are significantly more likely to have used food assistance to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (5.2%) and graduate degree (1.9%).

Respondents with a high school degree or less (37.1%) and some college/associate's degree (18.7%) are significantly more likely to have gone to a food pantry/food bank to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (6.7%) and graduate degree (3.8%).

Respondents with some college/associate's degree (20.4%) and a bachelor's degree (17.8%) are significantly more likely to have increased the balance on their credit card to meet household needs as a result of COVID-19 compared to respondents with a high school degree or less (13.2%) and graduate degree (14.3%).

Respondents with a high school degree or less (11.6%) and some college/associate's degree (7.1%) are significantly more likely to have used other government assistance to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (4.3%) and graduate degree (2.6%).

Respondents with a high school degree or less (8.1%) and some college/associate's degree (7.5%) are significantly more likely to have taken out a loan to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (4.7%) and graduate degree (3.6%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents with a high school degree or less (18.4%) and some college/associate's degree (16.7%) are significantly more likely to have used unemployment to meet household needs as a result of COVID-19 compared to respondents with a bachelor's degree (9.9%) and graduate degree (6.1%).

Respondents with a bachelor's degree (48.9%) and graduate degree (56.8%) are significantly more likely to have used none of these resources to meet household needs as a result of COVID-19 compared to respondents with a high school degree or less (23.9%) and some college/associate's degree (30.3%).

Respondents with some college/associate's degree (38.8%) are significantly more likely to have used personal savings to meet household needs as a result of COVID-19 compared to respondents with a high school degree (29.4%), bachelor's degree (33.3%), and graduate degree (31.2%).

### **Q12 - How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?**

Respondents with a bachelor's degree (36.5%) and graduate degree (47.2%) are significantly more likely to report their unemployment benefits were less than their pre-COVID pandemic regular wages compared to respondents with a high school degree or less (12.3%) and some college/associate's degree (22.5%).

Respondents with a high school degree or less are significantly more likely to report their unemployment benefits were more than their pre-COVID pandemic regular wages (49.1%) compared to respondents with some college/associate's degree (33.1%), a bachelor's degree (26.9%), and graduate degree (33.3%).

### **Q13 - How many members are a part of your household?**

Respondents with some college/associate's degree are significantly more likely to report a greater number of children 13 to 17 in their household (0.32) compared to respondents with a graduate degree (0.22).

Respondents with some college/associate's degree are significantly more likely to report a greater number of adults 18 to 64 in their household (1.91) compared to respondents with a graduate degree (1.78).

### **Q14 - How would you describe your household?**

Respondents with a bachelor's degree (75.2%) and graduate degree (79.9%) are significantly more likely to be married or a cohabiting couple compared to respondents with a high school degree or less (53.5%) and some college/associate's degree (64.7%).

Respondents with a high school degree or less (27.1%) and some college/associate's degree (20.3%) are significantly more likely to be a single female head of household compared to respondents with a bachelor's degree (13.9%) and graduate degree (11.6%).

### **Q15 - Since March 16, 2020, has someone in your home called or texted 211 for information or help?**

Respondents with a high school degree or less (11.9%) and some college/associate's degree (10.3%) are significantly more likely to have called or texted 211 for information since March 16, 2020 compared to respondents with a bachelor's degree (5.5%) and graduate degree (4.6%).

### **Q16 - Have you purchased any of the following to adapt to a stay-at-home order and/or school closures? (Check all that apply)**

Respondents with some college/associate's degree are significantly more likely to have purchased a computer/laptop to adapt to a stay at home order/and or school closures (23.6%) compared to respondents with a high school degree or less (16.8%), bachelor's degree (15.6%), and graduate degree (15.9%).



## **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents with some college/associate's degree (22.5%), a bachelor's degree (26.4%), and graduate degree (22.0%) are significantly more likely to have purchased an internet subscription/upgrade to adapt to a stay at home order/and or school closures compared to respondents with a high school degree or less (18.7%).

Respondents with a high school degree or less (8.7%) and some college/associate's degree (9.0%) are significantly more likely to have purchased a mobile phone to adapt to a stay at home order/and or school closures compared to respondents with a bachelor's degree (5.0%) and graduate degree (5.6%).

Respondents with a bachelor's degree (8.8%) and graduate degree (11.9%) are significantly more likely to have purchased other technology products to adapt to a stay at home order and/or school closures compared to respondents with a high school degree or less (1.6%) and some college/associate's degree (4.1%).

### **Q17A - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents with some college/associate's degree (14.9%), a bachelor's degree (15.1%), and graduate degree (10.1%) are significantly more likely to have utilized an at-home childcare provider prior to COVID-19 compared to respondents with a high school degree or less (4.7%).

Respondents with a high school degree or less (26.2%), some college/associate's degree (25.1%), and a bachelor's degree (20.6%) are significantly more likely to have utilized a friend or relative prior to COVID-19 compared to respondents with a graduate degree (11.1%).

Respondents with some college/associate's degree (16.0%), a bachelor's degree (14.3%), and graduate degree (16.6%) are significantly more likely to utilize in-home childcare provider before COVID-19 began compared to respondents with a high school degree (5.6%).

### **Q17B - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents with a high school degree or less (30.8%) and some college (30.9%) are significantly more likely to utilize a friend or relative compared to respondents with a bachelor's degree (18.0%) and graduate degree (14.1%).

Respondents with some college (13.2%), a bachelor's degree (19.3%), and graduate degree (12.1%) are significantly more likely to utilize in-home childcare compared to respondents with a high school degree (2.8%).

### **Q17C - Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? Please mark all that apply for your household for each time period.**

Respondents with some college/associate's degree (12.7%) and bachelor's degree (14.3%) are significantly more likely to currently utilize an at-home childcare provider compared to respondents with a high school degree or less (5.6%) and graduate degree (8.5%).

Respondents with a graduate degree are significantly more likely to currently utilize a childcare center (20.6%) compared to respondents with a high school degree or less (10.3%), some college/associate's degree (12.9%), and a bachelor's degree (13.2%).

Respondents with a high school degree or less (25.2%) and some college/associate's degree (22.9%) are significantly more likely to currently utilize a friend or relative compared to respondents with a bachelor's degree (15.9%) and graduate degree (12.1%).

Respondents with some college/associate's degree (12.7%), a bachelor's degree (15.1%), and graduate degree (19.1%) are significantly more likely to utilize in-home childcare compared to respondents with a high school degree or less (2.8%).



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### **Q18A - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with a bachelor's degree (87.3%) and graduate degree (89.4%) are significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work before the COVID-19 pandemic compared to respondents with a high school degree or less (67.3%) and some college/graduate degree (78.0%).

### **Q18B - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with a high school degree or less (51.4%) and bachelor's degree (50.0%) are significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work during the COVID-19 pandemic compared to respondents with some college/associate's degree, and a graduate degree (35.7%).

Respondents with a high school degree or less (13.1%) and some college/associate's degree (19.0%) are significantly more likely to report they were not able to work due to childcare issue during the COVID-19 pandemic compared to respondents with a bachelor's degree (6.3%) and graduate degree (5.0%).

Respondents with a bachelor's degree (23.5%) and graduate degree (29.6%) are significantly more likely to report they were working similar hours with new in-home childcare during the COVID-19 pandemic compared to respondents with a high school degree or less (4.7%) and some college/associate's degree (16.0%).

### **Q18C - How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?**

Respondents with some college/associate's degree are significantly more likely to report their childcare arrangement had no impact on their household's income/ability to work now (50.4%) compared to respondents with a high school degree or less (43.0%), bachelor's degree (38.9%), and graduate degree (44.7%).

Respondents with some college/associate's degree are significantly more likely to report they are not able to work now due to childcare issues (10.7%) compared to respondents with a high school degree or less (6.5%), bachelor's degree (4.2%), and graduate degree (1.5%).

Respondents with some college/associate's degree are significantly more likely to report they are working reduced hours due to childcare issues (16.0%) compared to respondents with a high school degree or less (5.6%), bachelor's degree (7.1%), and graduate degree (9.5%).

### **Q20 - Please mark any concerns below you have about your child's/children's upcoming school year and education. (Check all that apply)**

Respondents with a high school degree or less (42.1%) and some college/associate's degree (41.6%) are significantly more likely to be concerns with their child/children falling behind during the upcoming school year compared to respondents with a bachelor's degree (36.8%) and graduate degree (29.6%).

Respondents with some college/associate's degree (17.4%) and a bachelor's degree (9.5%) are significantly more likely to be concerned with their household's access to necessary technology during the upcoming school year compared to respondents with a high school degree or less (3.7%) and graduate degree (3.5%).

Respondents with some college/associate's degree are significantly more likely to be concerned with their household's broadband/internet access during the upcoming school year (25.3%) compared to respondents with a high school degree or less (15.9%), a bachelor's degree (19.8%), and graduate degree (16.6%).



### **COVID-19 FINANCIAL IMPACT SURVEY 2020**

Respondents with some college/associate's degree (32.5%), a bachelor's degree (34.1%), and graduate degree (34.2%) are significantly more likely to be concerned with providing childcare and/or school instruction at home during the upcoming school year compared to respondents with a high school degree or less (10.3%).

Respondents with some college/associate's degree are significantly more likely to be concerned with providing necessary safety precautions such as face masks, hand sanitizer, etc. during the upcoming school year (17.9%) compared to respondents with a high school degree or less (11.2%), bachelor's degree (8.2%), and graduate degree (8.0%).

Respondents with some college/associate's degree are significantly more likely to be concerned with transportation to and from school during the upcoming school year (14.6%) compared to respondents with a high school degree or less (4.7%), bachelor's degree (9.0%), and graduate degree (9.5%).

#### **Q22 - Did you receive a stimulus payment from the federal government?**

Respondents with some college/associate's degree (86.9%) and bachelor's degree (89.6%) are significantly more likely to have received a stimulus payment from the federal government compared to respondents with a high school degree or less (77.1%).

#### **Q24 - If you received a stimulus payment from the government, how did you or do you plan to spend the money? (Check all that apply)**

Respondents with a high school degree or less (61.1%) and some college/associate's degree (54.5%) are significantly more likely to have used the stimulus payment to buy food and/or household items compared to respondents with a bachelor's degree (39.2%) and graduate degree (35.0%).

Respondents with a graduate degree are significantly more likely to have used the stimulus payment to donate or give away the money (15.3%) compared to respondents with a high school degree or less (3.0%), some college/associate's degree (4.5%), and a bachelor's degree (9.2%).

Respondents with a high school degree or less (55.1%) and some college/associate's degree (46.6%) are significantly more likely to have used the stimulus payment to pay utilities compared to respondents with a bachelor's degree (25.3%) and graduate degree (18.8%).

Respondents with a high school degree or less (41.1%) and some college/associate's degree (39.1%) are significantly more likely to have used the stimulus payment to pay rent or mortgage compared to respondents with a bachelor's degree (22.1%) and graduate degree (16.8%).

Respondents with a bachelor's degree (39.8%) and graduate degree (42.9%) are significantly more likely to have used the stimulus payment to put in their savings compared to respondents with a high school degree or less (25.3%) and some college/associate's degree (29.5%).

#### **Q25 - How helpful would a second stimulus payment be for your household in meeting your expenses at this time?**

Respondents with a high school degree or less (60.0%) and some college/associate's degree (57.9%) are significantly more likely to report a second stimulus payment would be extremely helpful for their household to meet expenses at this time compared to respondents with a bachelor's degree (38.0%) and graduate degree (26.6%).

#### **Q26 - If you received a second check from the government, how would you plan to spend the money? (Check all that apply)**



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Respondents with a high school degree or less (55.8%) and some college/associate's degree (51.0%) are significantly more likely to use a second stimulus payment to buy food and/or household items compared to respondents with a bachelor's degree or less (33.4%) and graduate degree (28.0%).

Respondents with a bachelor's degree (12.0%) and graduate degree (18.6%) are significantly more likely to use a second stimulus payment to donate or give away the money compared to respondents with a high school degree or less (3.9%) and some college/associate's degree (4.7%).

Respondents with a high school degree or less (54.2%) and some college/associate's degree (49.1%) are significantly more likely to use a second stimulus payment to pay utilities compared to respondents with a bachelor's degree (24.8%) and graduate degree (17.2%).

Respondents with some college/associate's degree (33.8%) and bachelor's degree (33.4%) are significantly more likely to use a second stimulus payment to pay off debt/credit card compared to respondents with a high school degree or less (10.7%) and graduate degree (20.2%).

Respondents with a high school degree or less (47.7%) and some college/associate's degree (44.2%) are significantly more likely to use a second stimulus payment to pay rent or mortgage compared to respondents with a bachelor's degree (25.9%) and graduate degree (18.6%).

Respondents with a bachelor's degree (41.7%) and graduate degree (42.0%) are significantly more likely to use a second stimulus payment to put in savings compared to respondents with a high school degree or less (33.2%) and some college/associate's degree (35.3%).

### **Q29 - Which category below best describes your gender?**

Respondents with a graduate degree are significantly more likely to be male (22.7%) compared to respondents with a high school degree or less (16.1%), some college/associate's degree (13.2%), and a bachelor's degree (16.7%).

### **Q30 - Which of the following best describes your marital status?**

Respondents with a high school degree or less are significantly more likely to be widowed (4.5%) compared to respondents with some college/associate's degree (2.6%), a bachelor's degree (1.6%), and graduate degree (2.6%).

### **Q32 - Do you consider yourself to be Hispanic or Latino?**

Respondents with a high school degree or less are significantly more likely to be Hispanic or Latino (9.4%) compared to respondents with some college/associate's degree (4.4%), a bachelor's degree (2.1%), and graduate degree (2.0%).

### **Q33 – Which of the following best describes your race/ethnicity? (Check all that apply)**

Respondents with a high school degree or less (7.4%) and some college/associate's degree (6.3%) are significantly more likely to be Black or African American compared to respondents with a bachelor's degree (1.3%) and graduate degree (2.4%).