

COVID-19 IMPACT SURVEY

2021 Frederick County, Maryland Results Report



United Way
of Frederick County

SURVEY OVERVIEW

From March 15 to April 12, 2021, people living in Maryland were invited to take a survey about how their household has been impacted by the COVID-19 pandemic since March 1, 2020. This Report includes all respondents from Frederick County. The survey was conducted by United Ways of Maryland, with local distribution led by United Way of Frederick County, in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. Participants were recruited by United Way of Fredrick County and its community partners and through media outreach; as such, this survey relied on a convenience sampling and is *not a representative sample of the county population*. However, the results of this survey provide important insights into the issues households in Frederick County are facing during this time of profound need.

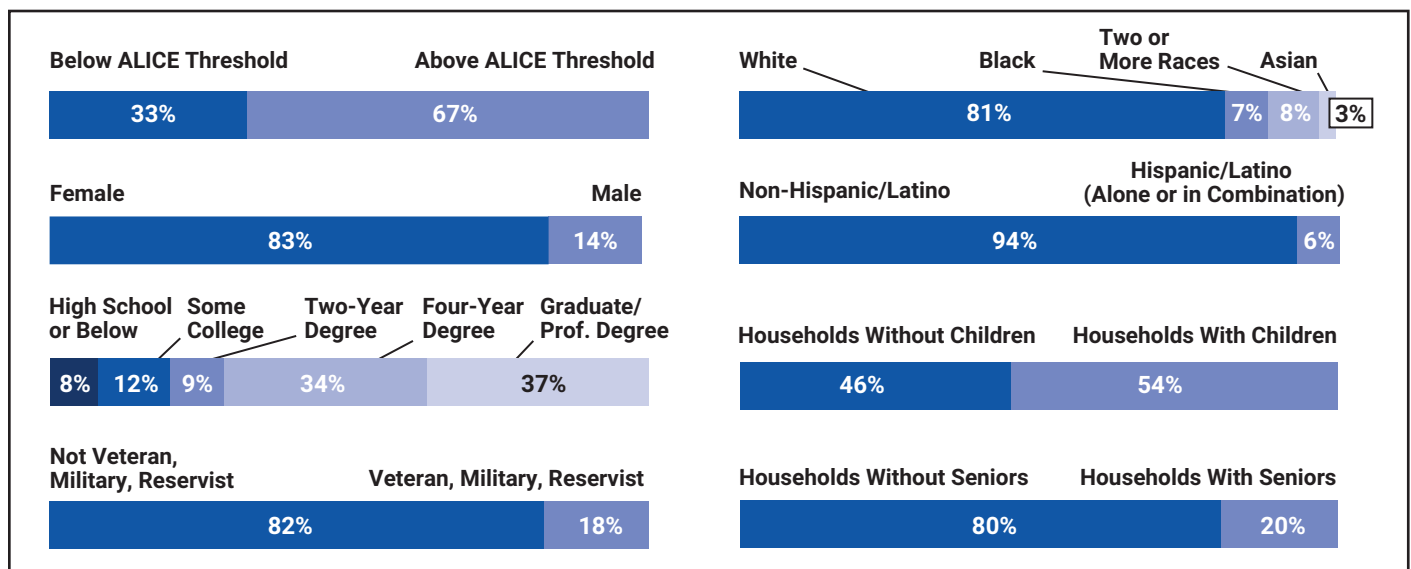
MEET ALICE IN FREDERICK COUNTY

When COVID-19 hit, 37% of all households in Frederick County (approximately 35,200 households) were already struggling to make ends meet, setting the stage for the unprecedented economic impact of the pandemic. This includes households below the Federal Poverty Level (FPL) and households who are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify for most public assistance programs but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live. Of all respondents who submitted valid surveys (excluding out-of-county respondents), 192 (33%) had income **below the ALICE Threshold**, including poverty-level and ALICE households combined. To learn more about ALICE in Maryland, visit UnitedForALICE.org/Maryland.

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

SURVEY RESPONDENTS

The analyses conducted for this report include the 584 respondents from Frederick County who completed the Maryland COVID-19 Impact Survey. These respondents are broken down by demographic and geographic groups below. Demographic questions were asked about the respondent themselves, although for other questions they were asked to respond on behalf of their household:

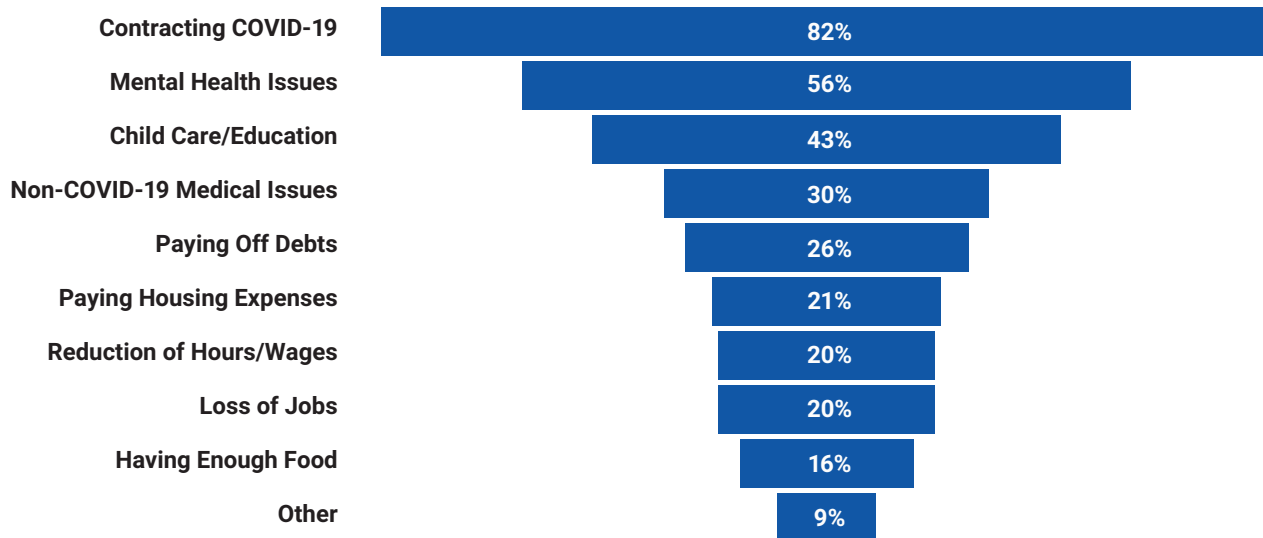


Note: Not all categories sum to 100% in this figure. For gender identity, 1% of respondents selected "Non-Binary" and 2% selected "Prefer Not to Answer." For race, all other groups combined constituted the remaining 1% of respondents.

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. Across all respondents, 82% said that contracting COVID-19 was their biggest concern.

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



Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing expenses (43% vs. 11%), paying off debts like car payments or credit card bills (42% vs. 18%), providing enough food for the household (34% vs. 7%), a reduction in hours/wages for household members who were working (29% vs. 15%), and loss of one or more jobs (26% vs. 16%).

“ I was able to switch to working from home relatively easily. But we have teenagers who are struggling with anxiety and isolation and school motivation, when those were not concerns before. The stress of knowing they’re stressed and keeping up with the news and newest guidelines and recommendations and what might change at school and at work and wondering when we’ll get vaccinations weigh heavily on my mind all day long. ”

Among the 9% of respondents who selected “other,” concerns included access to the COVID-19 vaccine, being distanced from family and friends, fears of spreading COVID-19 to others, loneliness, “learning loss” for students due to remote learning, and the rising cost of basic goods like food and sanitation products.

When respondents were asked their **biggest concern**, the top three responses remained the same. Household members getting COVID-19 was listed as the biggest concern for 51% of respondents, mental health issues like depression or anxiety for 13% of respondents, and child care/education for 12% of respondents.

However, the ranking of household concerns differed by ALICE status. For households above the ALICE Threshold, the top three concerns were household members contracting COVID-19 (56%), mental health issues (15%), and child care/education (13%). For households below the ALICE Threshold, the top three concerns were household members contracting COVID-19 (41%), paying housing expenses (16%), and child care/education (11%).

Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that their biggest concern was paying housing expenses (16% vs. 3%). **Households above the ALICE Threshold** were significantly more likely to say that their biggest concern was household members contracting COVID-19 (56% vs. 41%).

RESPONDENT HOUSEHOLDS WITH VETERANS (MARYLAND)

The 287 respondents to the statewide survey whose households included a military veteran shared some particular characteristics and concerns compared to non-veteran respondents. Respondents who were military veterans were...

- Significantly more likely than non-veterans to have seniors in the household (36% vs. 21%)
- Significantly more likely to have income from Social Security (43% vs. 21%) or from investments (27% vs. 17%), and significantly less likely to be employed (78% vs. 86%)
- Significantly more likely to say that a household member retired during the pandemic (10% vs. 3%)
- Significantly more likely to be concerned about medical issues (40% vs. 31%) during the pandemic

Note: The sample size was not large enough to conduct this analysis with Frederick County veteran responses alone.

“ My biggest concern has been my friends, loved ones, and other seniors like me getting COVID. Also, my neighbors are suffering from loss of jobs, hours/wages, losing housing, and not having food. ”

CHALLENGES IN MEETING BASIC NEEDS

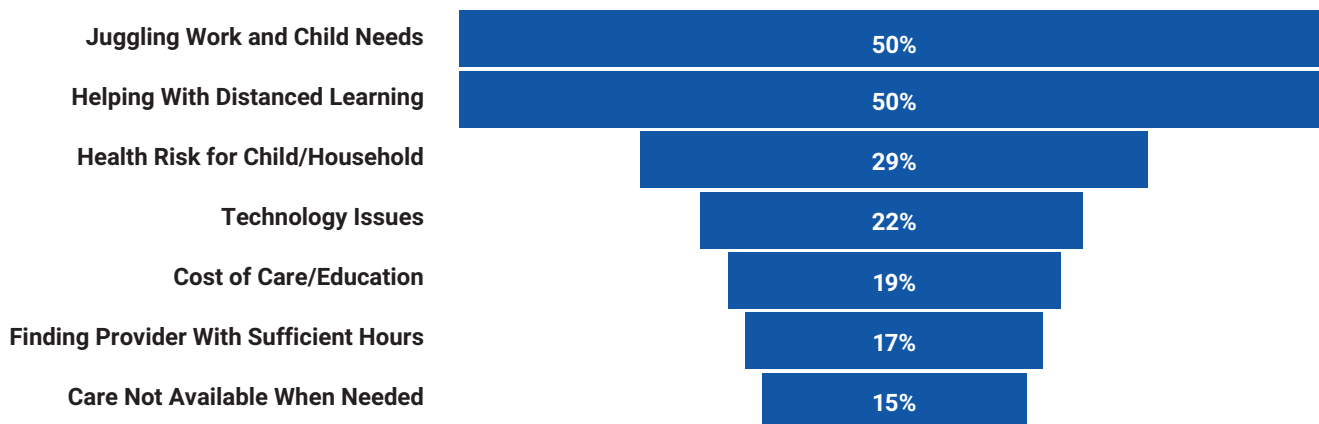


CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **72%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 50% said that they were concerned about helping with distanced learning, and 50% said that they were concerned about juggling work and children's needs.

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



Employment impacts were of particular concern. In a separate question, 43% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 18% said that one or more household members were working reduced hours due to child care issues (including daycare and after-school care), and 5% said that one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 23% said that household members' work had been impacted in other ways not listed as an option in the survey question. Written "other" responses included reduced activities for children, managing daycare closures, lack of socialization and physical activity for children, and increased stress and other mental health issues.

Respondents with children below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that a household member had to quit a job (10% vs. 3%) due to child care issues since the beginning of the pandemic. While most respondents with children reported income from one or more jobs, **those below the ALICE Threshold** were *significantly less likely* to say that they had this source of income (85% vs. 99%).

Among households with children, those below the ALICE Threshold faced particular challenges in meeting basic needs. Compared to households with children above the ALICE Threshold, **respondents with children below the ALICE Threshold** were *significantly more likely* to be concerned about paying housing expense (48% vs. 10%), paying off debts (40% vs. 18%), providing enough food for the household (33% vs. 7%), and a reduction in hours/wages for household members who were working (31% vs. 16%).



HEALTH CARE AND HEALTH STATUS

Overall, **12%** of respondents said that their household had trouble meeting health care needs during the pandemic, even though almost all respondents (98%) reported having insurance. Of those with insurance, 67% were insured through an employer, 19% through Medicare/Social Security, 17% through private insurance, 13% through Medicaid, 5% through the Children's Health Insurance Program, and 4% through the Affordable Care Act.

When asked if any household members have a serious health issue or disability, 32% said that one or more people had chronic health issues (like diabetes or a heart condition), 10% had a mental disability, 7% had a physical disability, and 10% had another type of health issue. Altogether, 48% of respondents said that someone in their household had a serious health issue or disability.

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting health care needs (20% vs. 8%) and to say that someone in their household had a mental (17% vs. 7%) or physical (12% vs. 4%) disability.

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

- Significantly more likely to be concerned about household members getting COVID-19 (86% vs. 78%), mental health issues (62% vs. 50%), medical issues other than COVID-19 (48% vs. 17%), paying off debts (33% vs. 21%), paying housing expenses (29% vs. 16%), and providing enough food for the household (23% vs. 10%).
- Significantly more likely to have difficulty meeting health care needs (20% vs. 5%), housing needs (15% vs. 8%), technology needs (15% vs. 8%), and food needs (15% vs. 5%) during the pandemic.
- Significantly more likely to say that they were worried about eviction or foreclosure (15% vs. 7%).
- Significantly more likely to report that they had taken money out of savings (33% vs. 23%), increased a balance on a credit card (24% vs. 15%), received food from a food pantry/bank (21% vs. 6%), or applied for government assistance (14% vs. 5%) to meet household needs during the pandemic.

“ It is nearly impossible to find a mental health provider with openings anymore – even when you are one and you have access to large groups of providers to ask quickly. Waiting lists are long and due to ongoing trauma, treatment isn't necessarily quick, which means providers who are full may not have a spot open up for quite some time. ”



HOUSING

Overall, **11%** of respondents said that their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic. Of all respondents, 10% said that they were concerned about eviction or foreclosure (8% were somewhat concerned and 2% were very concerned).

When asked approximately how much of their household income was spent on housing, of all respondents...

- 14% said that they paid less than 10% of their household income
- 35% paid 10%–29% of their household income
- 24% paid 30%–50% of their household income
- 9% paid more than half of their household income
- 18% of respondents were not sure how much of their income was spent on housing costs

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting housing needs (22% vs. 5%) and that they spent more than 30% of their household income on housing (52% vs. 24%). **Respondents below the ALICE Threshold** were also *significantly more likely* to say that they were concerned about eviction or foreclosure (21% vs. 5%).



TECHNOLOGY

Overall, **11%** of respondents said that their household had trouble meeting technology needs during the pandemic.

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting technology needs (19% vs. 7%).

“ I’m a parent and overwhelmed with responsibilities during the pandemic. I work full time from home with children virtual learning. I fix all meals and care for my elderly mother. I have no breaks and high stress. ”



FOOD

Overall, **10%** of respondents said that their household had trouble meeting food needs during the pandemic.

Of respondents who had trouble meeting food needs...

- 80% said that they could not afford the amount or kind of food their household wanted to buy
- 53% said that the food their household wanted to buy was not available or was out of stock
- 45% said that they did not feel safe shopping for food due to the pandemic
- 22% said that food retailers and/or restaurants they wanted to visit were closed
- 11% said that they had difficulty getting food from a food pantry
- 11% said that they had difficulty getting food through a school food program

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting food needs (25% vs. 2%).



TRANSPORTATION

Overall, **4%** of respondents said that their household had trouble meeting transportation needs during the pandemic.

Of respondents who had trouble meeting transportation needs...

- 59% said that they had trouble maintaining a personal vehicle
- 41% did not feel safe riding public transportation due to the pandemic
- 32% said that public transportation had not been available for needed routes
- 18% said that public transportation had been operating fewer hours
- 18% said that they had trouble keeping up with vehicle payments
- 14% said that they had faced reduced carpool options

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting transportation needs (9% vs. 1%).

EMPLOYMENT CHANGES AND CHALLENGES

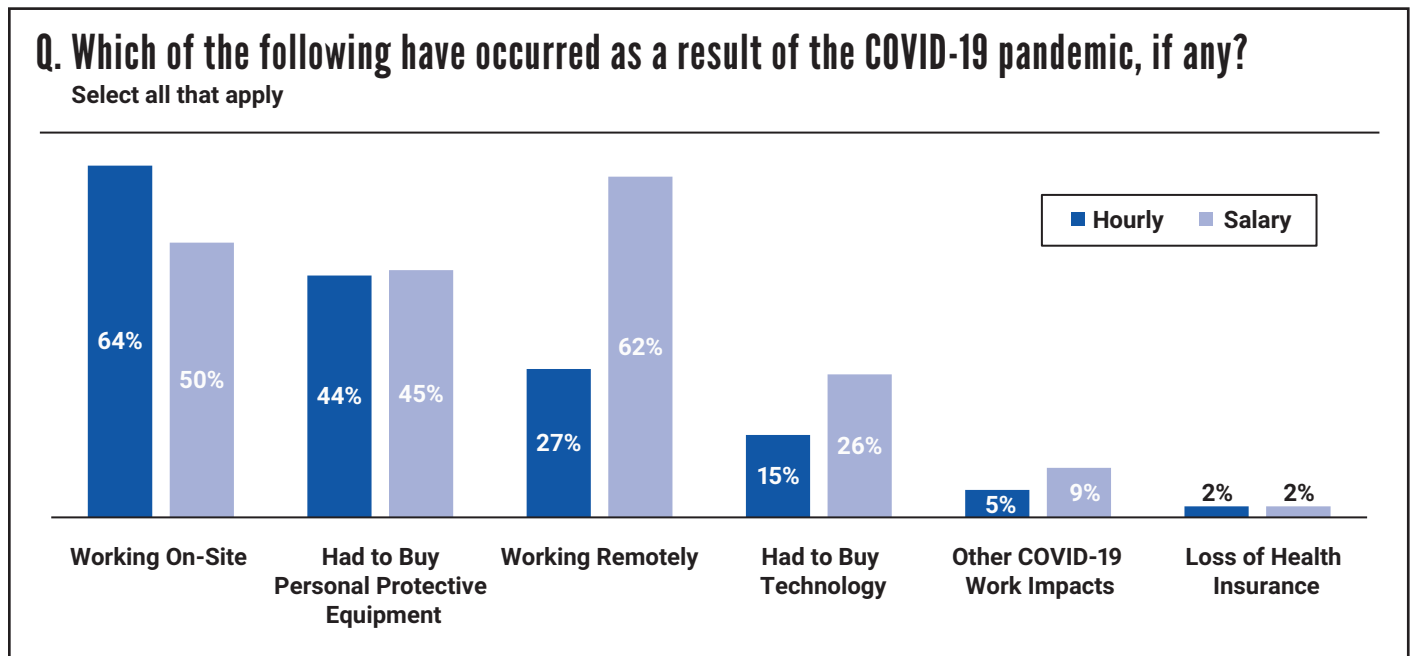
At the time of the survey, 87% of households had income from one or more jobs, 20% had Social Security or other retirement income, 14% had income from investments, 8% had income from unemployment insurance or another government program, 3% had another source of income, and 1% reported no source of income.

Although both groups had a high percentage of respondents with household income from one or more jobs, **respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to report that someone in the household was employed (75% vs. 92%). They were also *significantly more likely* to say that someone in their household had income from Social Security or other retirement income (27% vs. 16%) or unemployment insurance or another government program (15% vs. 5%), and *significantly less likely* to say that someone in their household had income from investments (6% vs. 18%).

Respondents were also asked how the pandemic had impacted employment for household members since March 1, 2020. Almost half of respondents (42%) said that employment had changed for one or more household members during this period. Respondents reported that members of their household experienced temporary layoffs (15%), lost jobs (13%), changed jobs (12%), got a new job (12%), or retired (3%).

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that someone in their household lost a job during the pandemic (18% vs. 9%).

These big employment shifts, however, were not the only way that the pandemic impacted workers. Among households where at least one person was working, respondents reported major changes in the work lives of household members, and these impacts varied based on whether workers were paid hourly or with a salary. **Just under half of respondent households (46%) relied on at least one hourly paid worker.** Workers in hourly paid jobs were more likely to report that they continued to work on-site, while salaried workers were more likely to report working remotely during the pandemic (when they previously worked on-site). These responses are shown in the figure below.



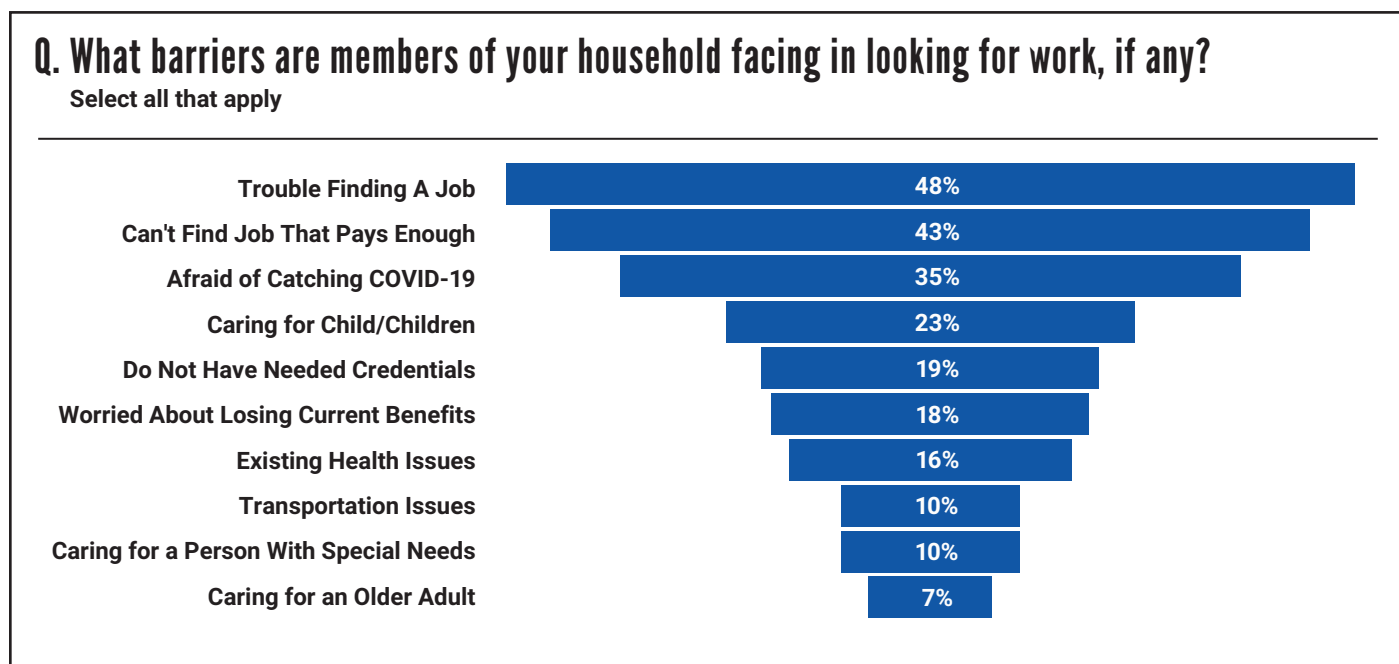
Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to rely on at least one hourly paid worker for income (60% vs. 39%) and *significantly less likely* to say that one or more household members had a salaried job (46% vs. 86%).

Unlike workers in salaried jobs, workers who were paid by the hour also faced fluctuating hours. Among households where at least one person in the household was working, **31% of respondents said household members in hourly paid jobs were working fewer hours during the pandemic.**

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

- 75% of respondents said that it was because their employer had less business or needed fewer staff
- 24% said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 21% reported that it was due to fear of catching COVID-19
- 4% said that it was because of other (non-COVID-19) health issues

One in four respondents (25%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted. These respondents were asked a follow-up question regarding barriers to finding work. The top ten responses are included in the figure below.

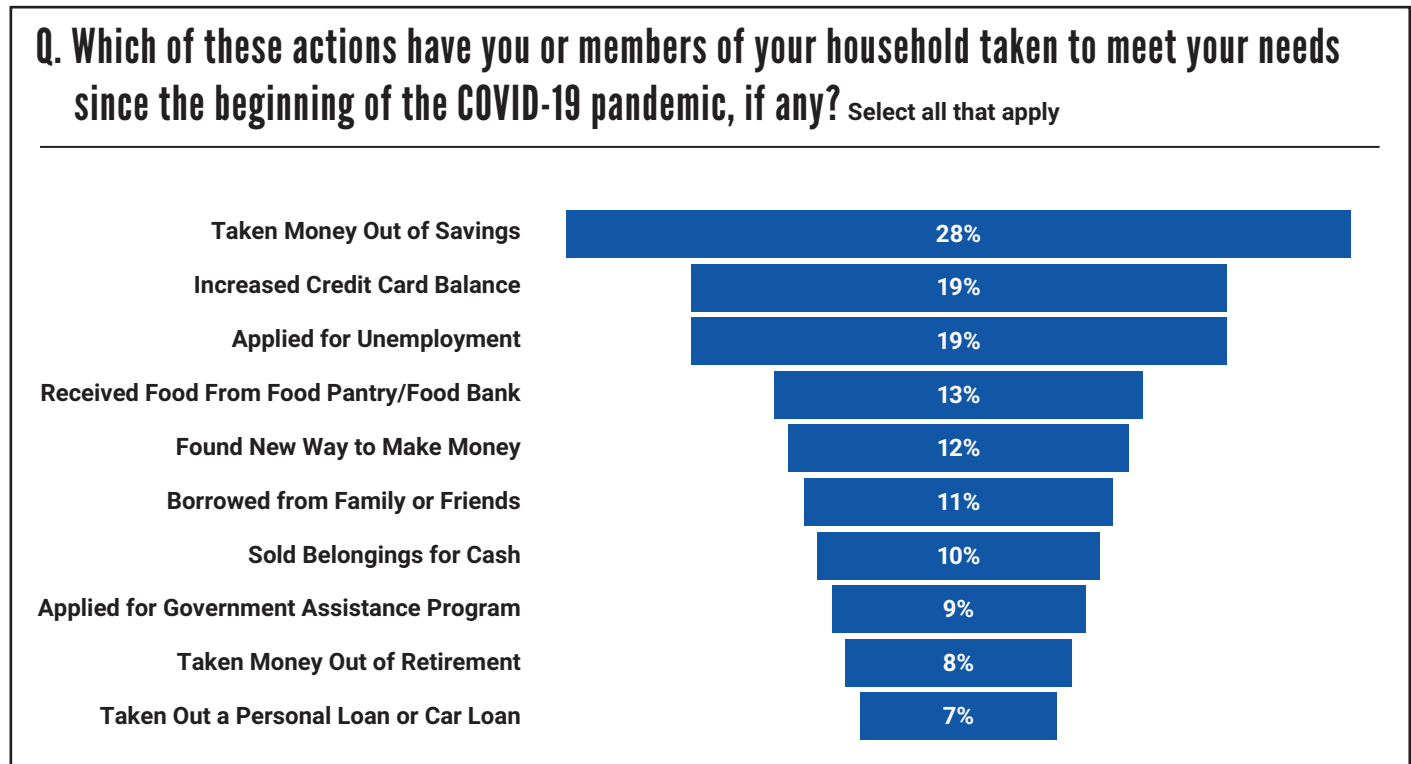


Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household was actively looking for work, including a new job or additional hours (37% vs. 19%).

“ Huge medical deductibles/co-insurance in early 2020 when my son was hospitalized plus loss of a job due to COVID wiped out our savings. But because our income in 2019 was over the threshold we did not receive any stimulus. I had to find new work and took a \$60,000 reduction in pay. I’m lucky to have the job and keep the roof over our heads but we have nothing left in savings and are starting over. ”

ACTIONS TAKEN TO MEET NEEDS

When asked what their household was doing to get by during the pandemic, almost a third of respondents (28%) said that they had taken money out of a savings account. The next most common actions were increasing a balance on a credit card (19%) and applying for unemployment (19%). The top ten actions are shown in the following figure.



Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they had taken money out of a savings account (41% vs. 21%), received food from a food pantry/food bank (30% vs. 4%), increased a balance on a credit card (28% vs. 15%), applied for unemployment (27% vs. 14%), applied for government assistance (24% vs. 1%), borrowed from family or friends (23% vs. 4%), or sold belongings for cash (17% vs. 6%) to meet household needs during the pandemic.

The options available to respondent households in weathering this crisis depend greatly on existing household assets. In addition to the employment income mentioned in the previous section, 91% of respondents said that they had a bank account; 68% said that they had a 401(k), IRA, or other investment; 66% reported that they owned their home with a mortgage; 56% said that they owned a vehicle without an auto loan; 52% reported that they owned a vehicle with a loan; 14% said that they owned their home without a mortgage; and 13% said that they owned all or part of a business.

Respondents below the ALICE Threshold were significantly less likely than respondents above the ALICE Threshold to say that they had a bank account (87% vs. 93%), owned a vehicle (84% vs. 95%), owned their home (58% vs. 90%), or had a 401(k), IRA, or other investment (38% vs. 82%).

Tax credits and other government interventions also provided resources that households used to get by. Most respondents (79%) said that they received a CARES Act stimulus check from the federal government. In addition, 12% of respondents said that they claimed the Earned Income Tax Credit (EITC) on their 2019 taxes. Respondents who claimed EITC and/or received CARES Act payments used this money to pay a debit/credit card bill (44%), put money into savings (38%), pay rent or mortgage (34%), buy food (34%), pay utilities (32%), or make a donation (11%).

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they received a CARES stimulus check (86% vs. 75%) or that they claimed EITC on their 2019 taxes (24% vs. 6%). Among those who received stimulus funds and/or claimed EITC, **respondents below the ALICE Threshold** were *significantly more likely* to say that they used this money to buy food (50% vs. 16%), pay rent/mortgage (46% vs. 18%), or pay utilities (41% vs. 18%).

“ *It's been hard to get food from school bus drop-off program. We're not used to needing food help and were not aware of all the services available or how to get help. As a positive, I want to thank the library for doing curbside book pick up for the kids. That has been wonderful.* **”**

THIS SURVEY PROJECT WAS CONDUCTED BY:



United Way
of Frederick County

unitedwayfrederick.org

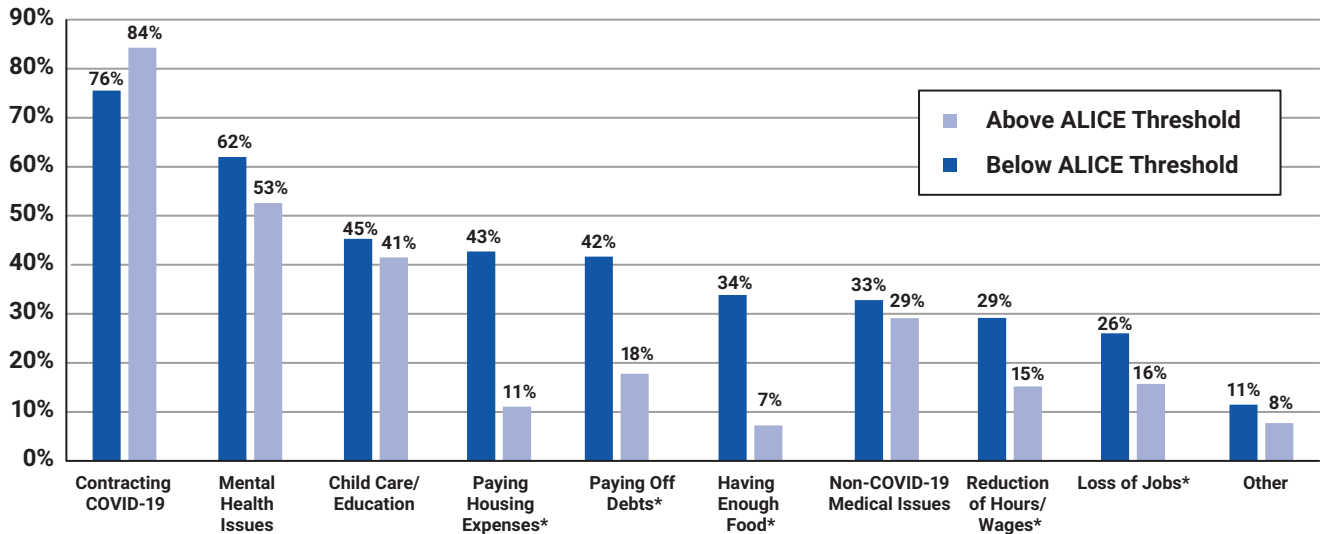
IN PARTNERSHIP WITH UNITED FOR ALICE

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

For more information about these survey results or to be connected to United Way of Frederick County, please visit unitedwayfrederick.org or contact Ken Oldham at koldham@uwfrederick.org.

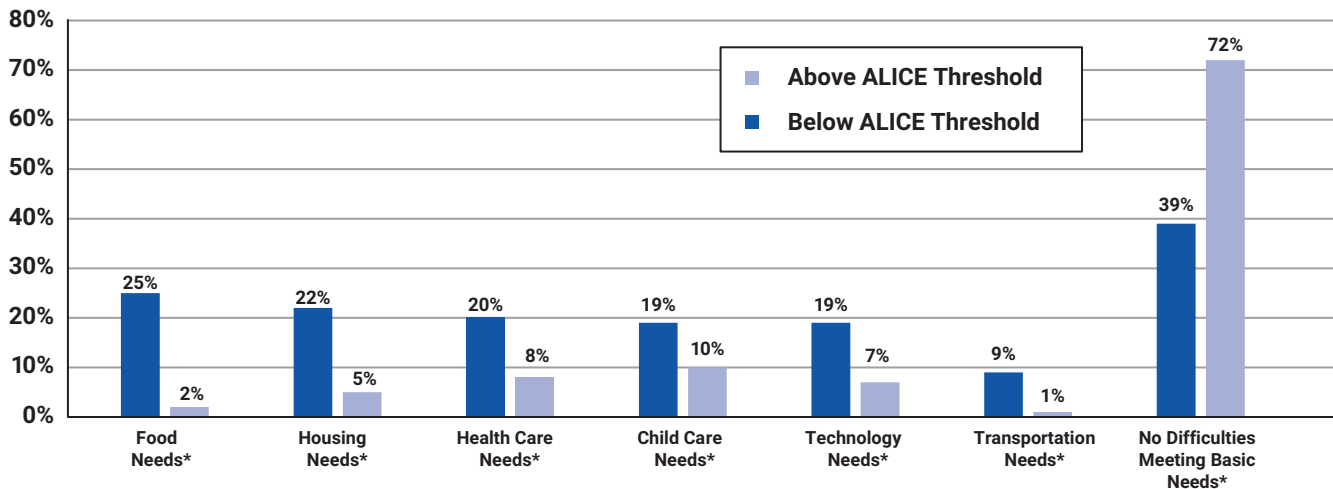
APPENDIX A – ADDITIONAL FIGURES BY ALICE STATUS

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



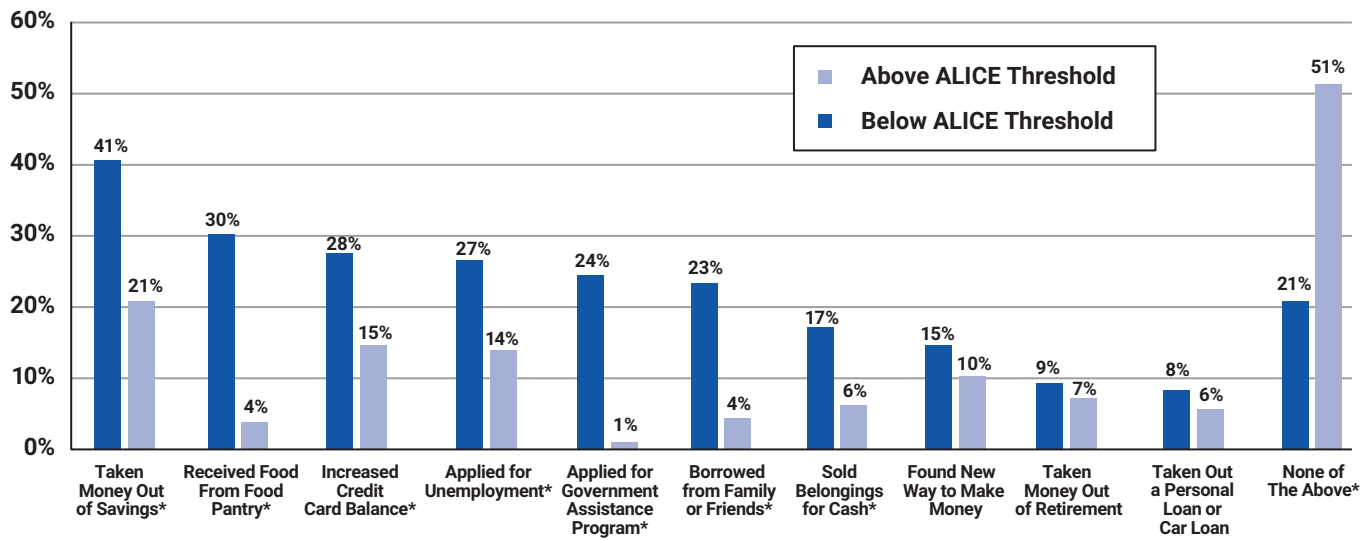
* Statistically significant differences between groups.

Q. Since March 1, 2020, has your household had trouble meeting any of the following needs? Select all that apply



*Statistically significant differences between groups. For this question, difficulty meeting child care needs was asked of all respondents, not only those with children.

Q. Which of these actions have you or members of your household taken to meet your needs since the beginning of the COVID-19 pandemic, if any? Select all that apply



*Statistically significant differences between groups.

“ I had to leave my second part-time job due to them not taking safety precautions when COVID initially hit. My third part-time job as a nursery care coordinator at church was eliminated due to the safety closures. As a result, I have been reduced to stretching income from my one full-time job, which has made it a challenge to cover all monthly expenses, especially with the increased costs at the grocery store. My grocery expenses have increased by \$400/month since the pandemic started. With my income decreasing, it is a horrible position to be in. ”