

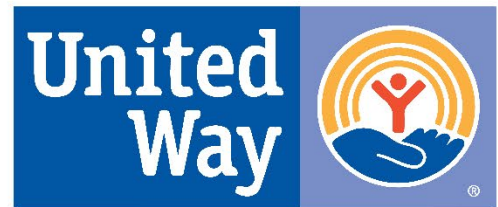


COVID-19 Impact Survey Results

United Way of North Carolina



Modern Metrics Barn
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United Way of North Carolina

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Executive Summary

The people of North Carolina have endured the COVID-19 pandemic and its effect on the financial stability of families and overall economy. The survey results presented in this report shed light on the challenges faced and needs expressed to United Way of North Carolina by local communities. The results will help inform funding priorities and refine strategy development to support the economic mobility of struggling families.

United Way of North Carolina, in partnership with local United Ways across the state, recruited volunteer respondents from July 27th to August 31st, 2020 for survey completion. Responses were collected through an online survey with a total of 8,583 completed responses from across North Carolina. While more in-depth analysis will be done in the future, this document represents the statewide summary findings.

Demographic and income data was collected from respondents to help determine needs associated with specific populations and provide comparisons of COVID-19 impact between various income levels such as those whose income is below the Federal Poverty Measure (FPM), below the Self-Sufficiency Standard (SSS) benchmark of income, and those who report being financially stable.

The FPM compares a pre-tax cash income against a threshold set at 3 times the cost of a minimum food diet in 1963 and is adjusted for family size and inflation. The FPM is used to determine benefits for social programs such as SNAP benefits, WIC, TANF, and more. In contrast, the SSS is the amount needed to meet basic needs at a minimally adequate level, without public or private assistance. Basic need data components used to calculate the SSS include the cost of housing, child care, food, transportation, health care, miscellaneous, taxes and tax credits. The SSS is calculated for all 100 counties in North Carolina and differentiated by family type and location.

This report is not the full story of what families continue to experience due to job loss or reduction in hours, changes in child care and school arrangements, housing challenges with mortgage and/or rent payments in arrears, growing concerns about racial equity and social unrest, and more. Greater than 8,500 households representing 24,000 people, including nearly 7,000 children and 17,000 adults, shared how COVID-19 has impacted their lives. Results offer clear direction for relief and recovery efforts by United Ways and other community partners.

Primary findings include:

- People expressed an overwhelming fear of catching COVID-19, followed by a concern for the economic health of their community.
- In addition to COVID-19, other medical issues concerned 65% of the respondents.
- 46% of the people below the Self-Sufficiency Standard and 51% of people below the Federal Poverty Measure reported experiencing a high impact of COVID-19 compared to 19% of those with incomes above the Self-Sufficiency Standard.
- Female heads of households were more likely than male heads of households to report being highly impacted by COVID-19.
- Among families with children not paying for child care before the pandemic, 58% paid after it started.
- Across the surveyed group, 55% of respondents asked for help from social service systems; 11% used 211 to seek help and among those below the Federal Poverty Measure, 26% accessed 211.
- 4.5% of the respondents were threatened by eviction or foreclosure at the time of the survey, with a powerful demographic effect. Those below Federal Poverty Measure are experiencing eviction or foreclosure at more than nine times the rate of those above the Self-Sufficiency Standard.
- 55% of respondents reported that the Cares Act check covered two weeks or less of household expenses.
- Only 40% experienced no change in job status, while 31% reported a shift to working remotely.

Survey

United Way of North Carolina serves a network of 51 local United Ways, who work in 84 of 100 counties in North Carolina, (see Exhibit 1) to build capacity for strong, equitable, and impactful community change. Local United Ways are on the front lines daily, working alongside donors, volunteers, the business community, and other nonprofits to create innovative solutions for social change. Before COVID-19, the financial stability of many families was fragile. Since March 18, 2020, when North Carolina experienced a shutdown, those same families were devastated by job loss, reduction in hours, child care changes, and much more.

This survey offers results on how North Carolina families, who responded to the survey, have been impacted by COVID-19 and provides data for the purpose of comparison by location in the state, race and ethnicity, age groups, and other demographics. Survey respondents were recruited from across the state and tracked by United Way footprints and the NC Department of Health and Human Services Social Determinants of Health (SDOH) Regions. United Way footprints cover 84 counties where as SDOH Regions are local Health Department Regions based on economic and social conditions in the places where people live, learn, work and play that affect a wide range of health risks and quality of life outcomes. Economic stability, education access and quality, healthcare access and quality, neighborhood and built environment, and social and community context are measured to determine disparities, inequities and needed improvements. You can learn more about North Carolina's SDOH Regions [HERE](#).

The 10 SDOH Regions represent a multi-county coverage area, outlined in bold black lines and numbered 1-10 in Exhibit 1. The United Way coverage areas is defined through the color coding of counties in Exhibit 1. Exhibit 2 displays the number of respondents associated with each United Way footprint and SDOH Regions. All Regions qualify for reports, but summary tables will only include United Way footprints with at least 150 respondents. Sub-reports will made available soon for all areas with at least 150 qualified respondents.

Survey responses provide specific reflections of those who chose to complete the survey and are not a representative sample of North Carolina. However, we can learn more about the impact of COVID-19 and have a greater understanding of what families are facing in the weeks and months to come from the data provided. Also, survey results offer greater direction for the priority of community planning and investment.

EXHIBIT 1

NC UNITED WAY FOOTPRINTS AND SOCIAL DETERMINANTS OF HEALTH REGIONS



EXHIBIT 2

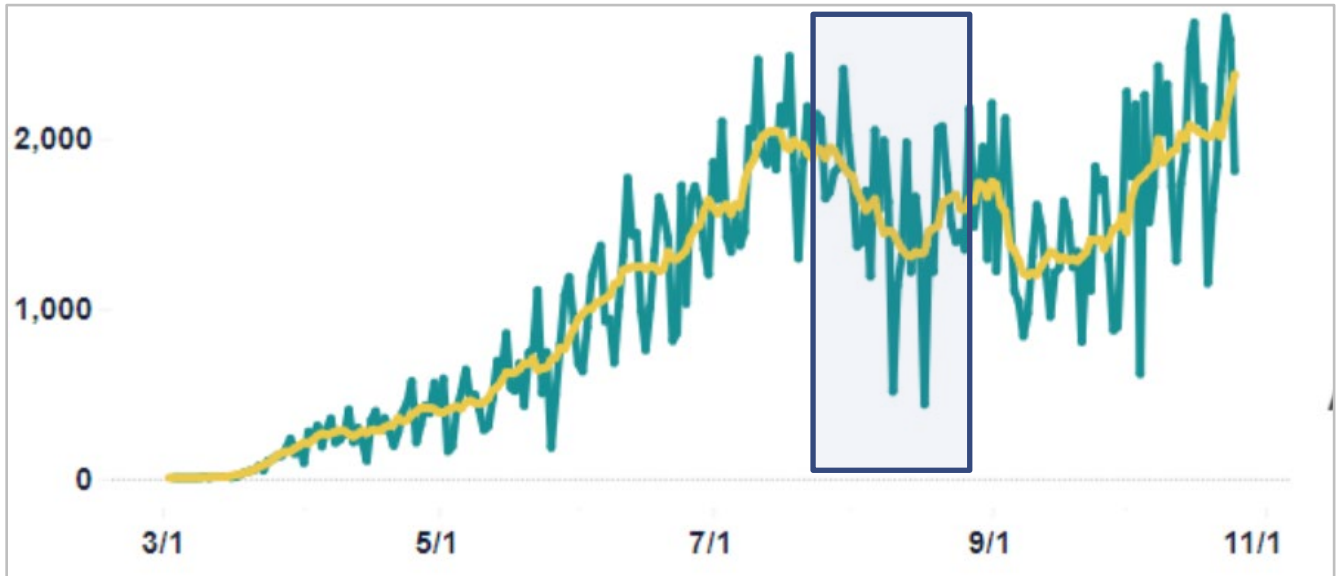
NUMBER OF RESPONDENTS BY SDOH REGIONS AND UNITED WAY FOOTPRINT

SDOH Region/County	Count	SDOH Region/County	Count	SDOH Region/County	Count
1	238	4	1,441	7	1,168
Cherokee and Clay	26	Alexander	45	Franklin	34
Haywood	88	Catawba	284	Granville	39
Transylvania	57	Central Carolinas	632	Greater Triangle	873
Unaffiliated	67	Cleveland	58	Roanoke Valley	22
2	929	Gaston	88	Tar River Region	138
Asheville/Buncombe	365	Iredell	168	Vance County	17
Burke	94	Lincoln	77	Wilson	45
Caldwell	98	Rowan	50	8	723
Henderson	200	Stanly	39	Bladen	29
High Country	9	5	1,243	Cape Fear Area	322
McDowell	48	Alamance	106	Onslow	129
Rutherford	38	Caswell	29	Robeson	168
Unaffiliated	77	Chatham	55	Sampson	38
3	1,019	Greater Greensboro		Unaffiliated	37
Davidson	183	Greater High Point	396	9	196
Davie	36	Greater Triangle	369	Albemarle Area	170
Forsyth	557	Person	161	Roanoke Valley	3
High Country	112	Randolph	67	Unaffiliated	23
Surry	34	Rockingham	60	10	795
Unaffiliated	33	6	825	Beaufort	78
Wilkes	40	Central Carolinas	65	Coastal Carolina	218
Yadkin	24	Cumberland	192	Lenoir/Greene	45
		Hoke	24	Pitt	296
		Lee County	342	Wayne	158
		Moore	130		
		Richmond	29		
		Scotland	16		
		Unaffiliated	27		

At the time the survey was conducted, COVID-19 cases declined from a peak in mid-July with a marginal growth near the end of the survey collection period, July 27 to August 31, 2020. Exhibit 3 displays the North Carolina Department of Health and Human Service (NCDHHS) tracking of COVID-19 cases beginning March 1.

EXHIBIT 3

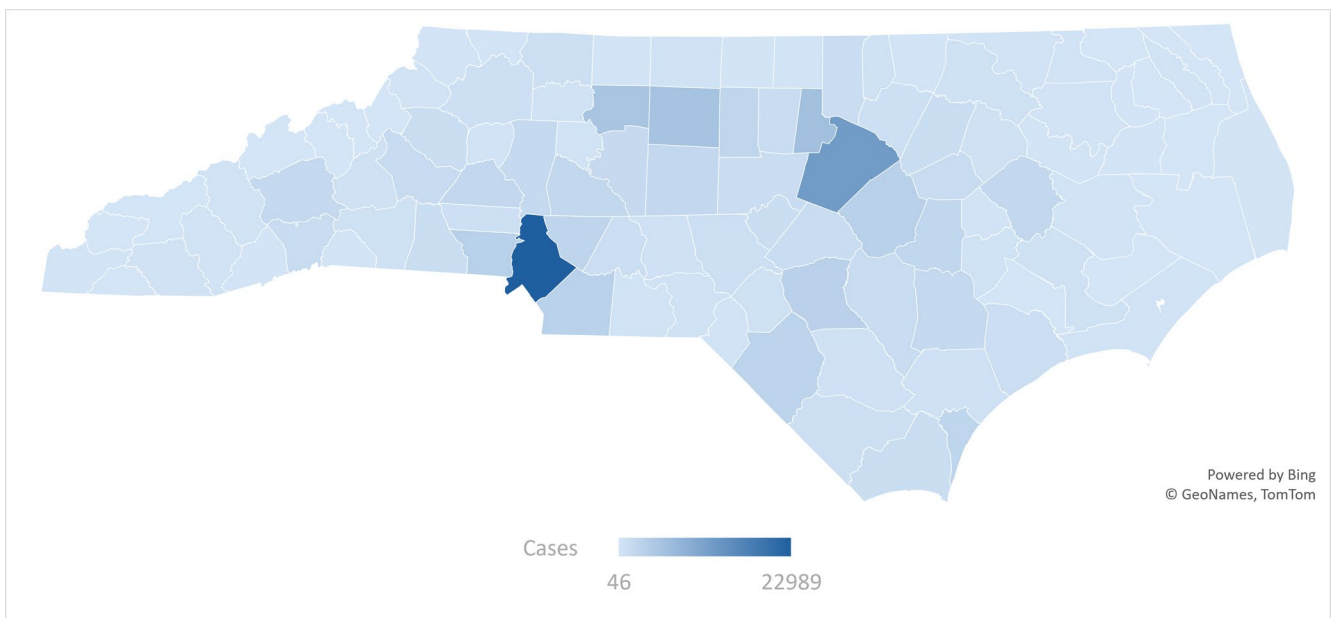
CONFIRMED NUMBER OF CASES IN NC WITH APPROXIMATE SURVEY PERIOD MARKED¹



At the time of the survey, COVID-19 was present in every North Carolina county. Cumulative cases by county ranged from 46 to nearly 23,000 cases during the middle of the survey period (Exhibit 4).

EXHIBIT 4

COVID-19 CASES BY COUNTY AT SURVEY MIDPOINT (AUG 15, 2020)²



¹ Source: NCDHHS <https://covid19.ncdhhs.gov/dashboard/cases>

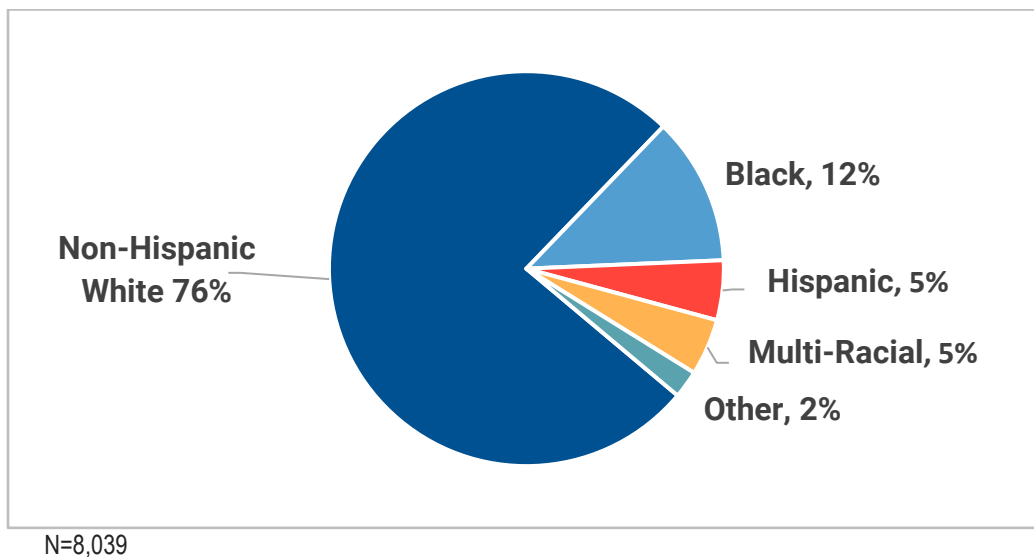
² Data for map culled from <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/state/north-carolina>

Demographic Descriptors

Strong attempts were made to reach every demographic and population group in North Carolina to adequately represent the impact of COVID-19. The 8,039 Survey respondents were 6,117 Non-Hispanic White (76%), 974 Black (12%), and 393 Hispanic (5%) with 7% Multi-Racial or Other. The U.S. Census reports North Carolina populations distribution of 63% Non-Hispanic White, 22% Black and 10% Hispanic.³

EXHIBIT 5

PROPORTION OF RESPONDENTS BY ETHNICITY



Understanding where families fall within the economic framework is important to creating supports and building resources for relief and recovery. Three categories of income were evaluated, and results reported within those guidelines. NC's Self-Sufficiency Standard (SSS) is a benchmark of income necessary to meet a family's basic needs without public or private support. Using the cost of six basic needs, plus taxes and tax credits, the standard is calculated for all 100 counties in North Carolina and differentiated by family type and location. [Learn more about the Self-Sufficiency Standard](#). United Way organizations in North Carolina use this benchmark of income to raise awareness about the real cost of living and validate the overwhelming needs that exist among working families.

Unlike the Self-Sufficiency Standard, the Federal Poverty Measure (FPM) compares a pre-tax cash income against a threshold set at 3 times the cost of a minimum food diet in 1963 and is adjusted for family size and inflation. The FPM is used to determine benefits for social programs such as SNAP benefits, WIC, TANF, and more. Outdated, the FPM is not an accurate reflection of the true cost of living. Since the FPM represents a lower income level than the SSS, households below the FPM are also below the SSS. Together, these income parameters reveal the legitimate needs of families with low earnings.

Respondents are therefore divided into three groups.

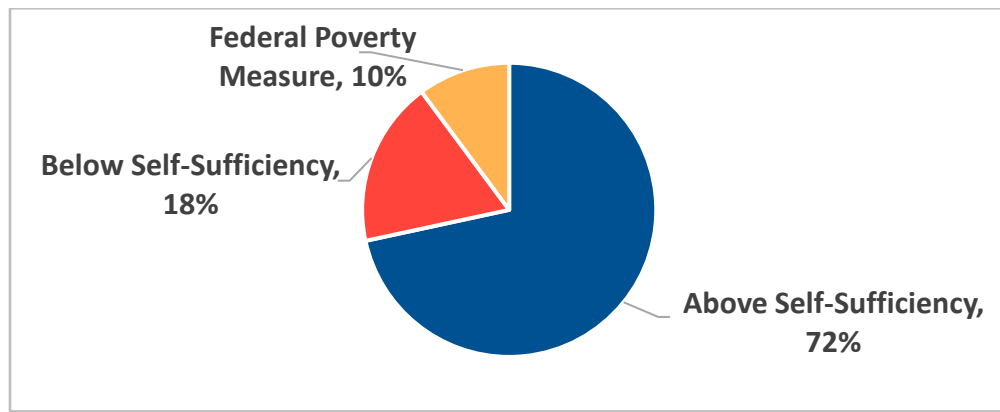
1. Above SSS: Respondents who have family incomes that exceed the SSS.
2. Below SSS: Respondents who have family incomes below the SSS yet above the FPM
3. FPM: Respondents who have family incomes below the FPM (as well as below the SSS).

³ <https://www.census.gov/quickfacts/NC>

Exhibit 6 below displays respondents by income group. Those meeting or falling below the FPM represent 10% of respondents, 18% of respondents report earnings below the Self-Sufficiency income level, while 72% self-reported income that exceeds the Self-Sufficiency Standard benchmark.

EXHIBIT 6

PROPORTION OF RESPONDENTS BY INCOME GROUP



N=8,356

The respondents to this survey may differ from the actual distribution in the North Carolina population. Examining the population by both income distribution, race and ethnicity (Exhibit 7), it is possible to see respondent distribution with more detail. Black and Hispanic respondents are notably less likely to have family incomes above the SSS. Hispanic respondents are four times more likely than White respondents to fall below the FPM and more than twice as likely to fall below the SSS.

EXHIBIT 7

INCOME DISTRIBUTION OF RESPONDENTS BY RACE AND ETHNICITY

Income Level	Non-Hispanic White	Black	Hispanic	Multi-Racial	Other	All
<i>Above SSS</i>	77%	58%	39%	62%	66%	72%
<i>Below SSS</i>	16%	24%	34%	25%	23%	18%
<i>FPM</i>	7%	18%	28%	14%	11%	10%
<i>Counts</i>	6,064	964	391	371	179	7,969

The survey asked each respondent their family arrangements before and after March 1, 2020. Post-COVID households tended to be slightly larger, perhaps due to doubling up for economic reasons, desire to quarantine together, etc. but are accepted here as the families' descriptor in this survey. Exhibit 8 displays the age breakdown of the more than 24,000 people in the households represented in the survey, including nearly 7,000 children and 17,000 adults.

EXHIBIT 8

DISTRIBUTION OF RESPONDENTS BY AGE

Group	Count	%
<i>Children under age 5</i>	1,554	6
<i>Children ages 5 to 17</i>	5,244	22
<i>Adults Age 18-64</i>	14,931	62
<i>Seniors age 65 and over</i>	2,573	10
	24,302	100%

Multiple people per respondent household possible

Respondents were asked to describe their household structure (Exhibit 9). The main groups were couples (68%), single female heads of household (SF HOH 13%), and single adults (12%). There were very few single-male heads of households (SM HOH 1%) and Grandparent Heads of Household (GP HOH 3%). Open-ended comments indicated that roommates often described relatives living together, such as siblings and cousins.

EXHIBIT 9

HOUSEHOLDS STRUCTURES REPRESENTED

Household Structure	Percent	Count
<i>Single – people living alone</i>	12%	977
<i>Roommates</i>	3%	204
<i>Couple</i>	68%	5,419
<i>SF HOH</i>	13%	1,043
<i>SM HOH</i>	1%	92
<i>GP HOH</i>	3%	248
Count		7,983

The top industry sectors found in North Carolina became the industry division for the survey. The largest segments among the respondents included public service/nonprofit/government (14%), healthcare (13%), and education/child care (13%). Open-ended (other) responses were recoded into a new category, "Construction." In addition, many "Retired" answers were recoded as "Not in the Workforce." Because there is more than one job in many households, the total number of sectors was more than the number of respondents.

EXHIBIT 10

RESPONDENT BY INDUSTRY SECTOR

Sector	Percent	Count
<i>Agriculture</i>	1%	187
<i>Arts, Entertainment, and Recreation</i>	3%	336
<i>Automotive, Truck, and Heavy Machinery</i>	4%	581
<i>Biotechnology and Pharmaceuticals</i>	3%	337
<i>Business and Finance</i>	5%	692
<i>Construction</i>	2%	313
<i>Education and Childcare</i>	13%	1,747
<i>Food and Beverage</i>	7%	850
<i>Healthcare</i>	13%	1,749
<i>Information Technology</i>	5%	604
<i>Manufacturing</i>	7%	876
<i>Not in workforce</i>	9%	1,119
<i>Public Service/Non-Profit/Government</i>	14%	1,877
<i>Retail and Customer Service</i>	9%	1,121
<i>Small Business Owner</i>	6%	825
		13,214

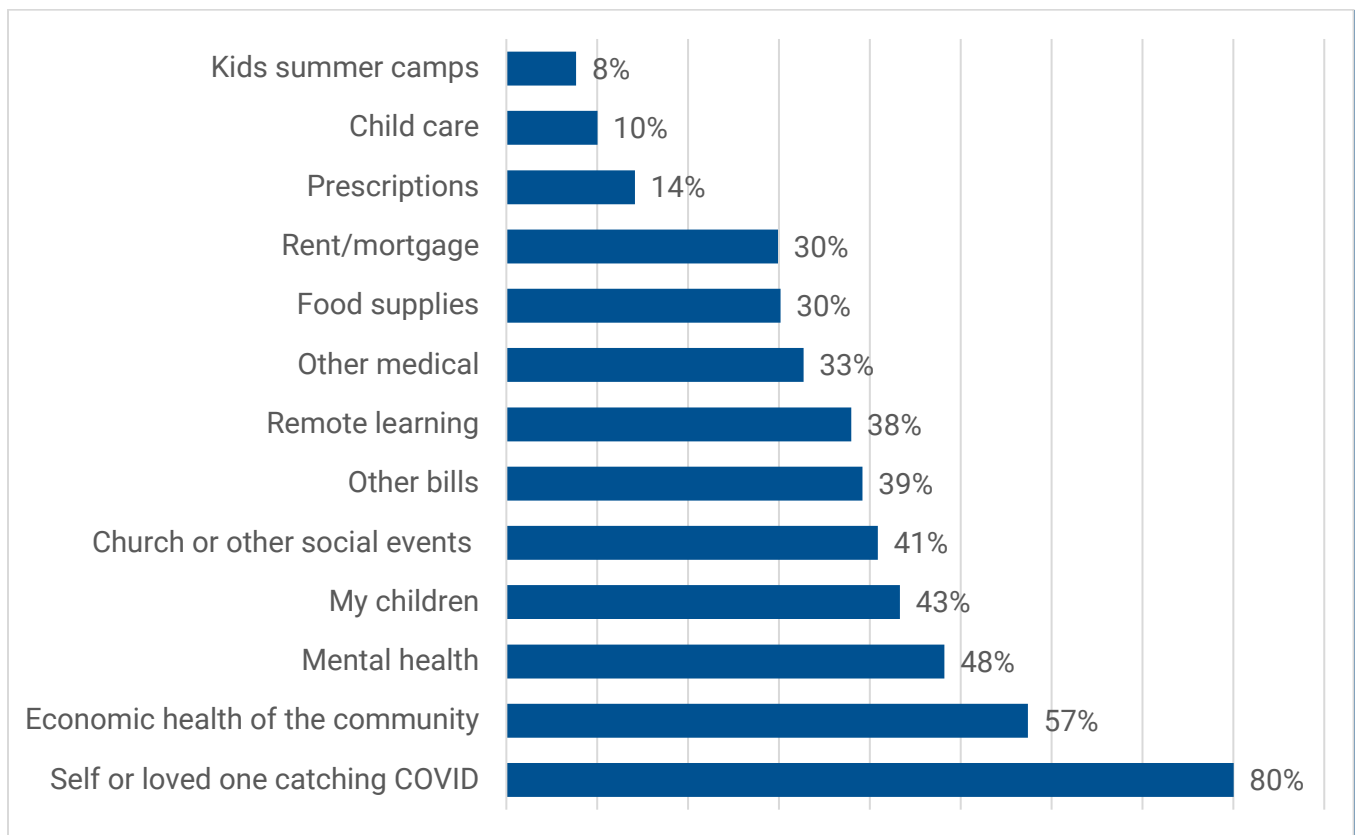
Major Concerns/Needs of COVID-19

Respondents were questioned about their concerns in the weeks and months following the close of the survey on August 31, 2020. Exhibit 11 records respondent concerns with multiple selections possible. As you can see, 40,452 concerns were identified from 8,577 respondents. A follow-up question was presented asking respondents to make one choice representing their most crucial concern. The last of three questions explores the needs or what would be helpful to the respondent. Exhibits 11-14 focus on concerns and needs.

When asked to identify concerns (Exhibit 11), “the possibility of catching COVID-19” was cited by 80% of respondents, followed by “economic health of the community” (57%). Several other issues, mainly concerning health and family, rounded out the list of top concerns.

EXHIBIT 11

WHAT ARE YOUR CONCERNS IN THE WEEKS AND MONTHS AHEAD?



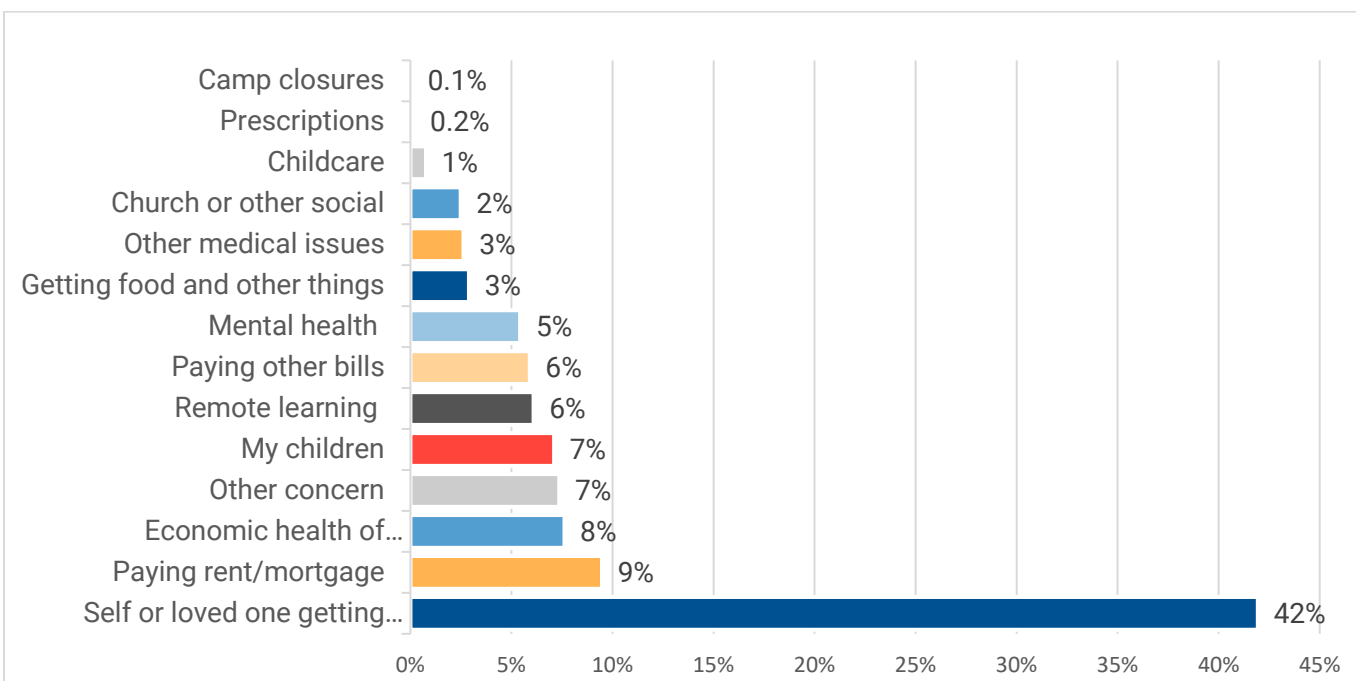
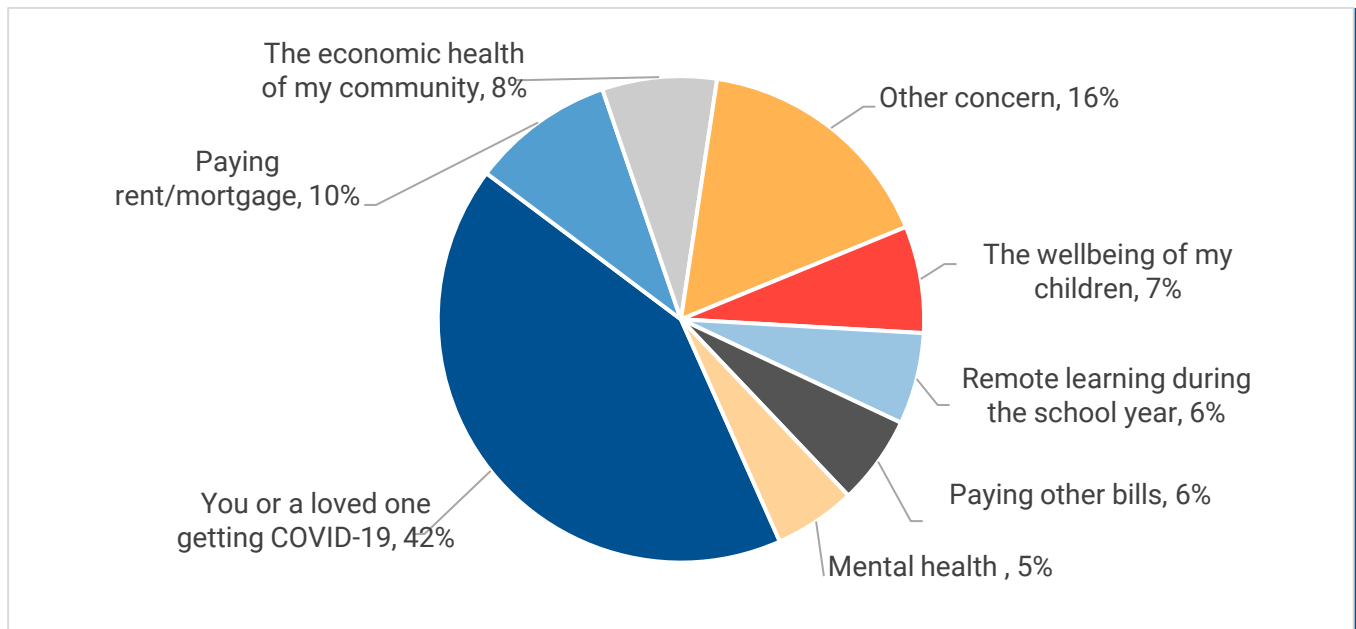
*Multiple responses allowed. N= 40,452 responses and 8,577 respondents.

People expressed an overwhelming fear of catching COVID-19 followed by a concern for the economic health of their community.

A follow-up question was asked of respondents to indicate their greatest single concern from the list in Exhibit 11. The possibility of contracting COVID-19 remained the overwhelming concern (42%), followed by paying rent or mortgage (10%) and the economic health of the community (8%). The “other concern” category (16%) is a collection of concerns such as getting food and prescriptions, other specific medical issues, and child care. This group of “other respondents” included 2% of the population whose top concern was a return to church and social events. The 16% also included some open-ended responses. Many of these respondents expressed concerns about employment (current or future) or reopening issues. Reopening issues often mentioned political commentary. Most of the remainder were about specific personal topics such as a family member or children's health. In some cases, the concern was about a family member or friend that contracted COVID-19.

EXHIBIT 12

THE MOST IMPORTANT CONCERN



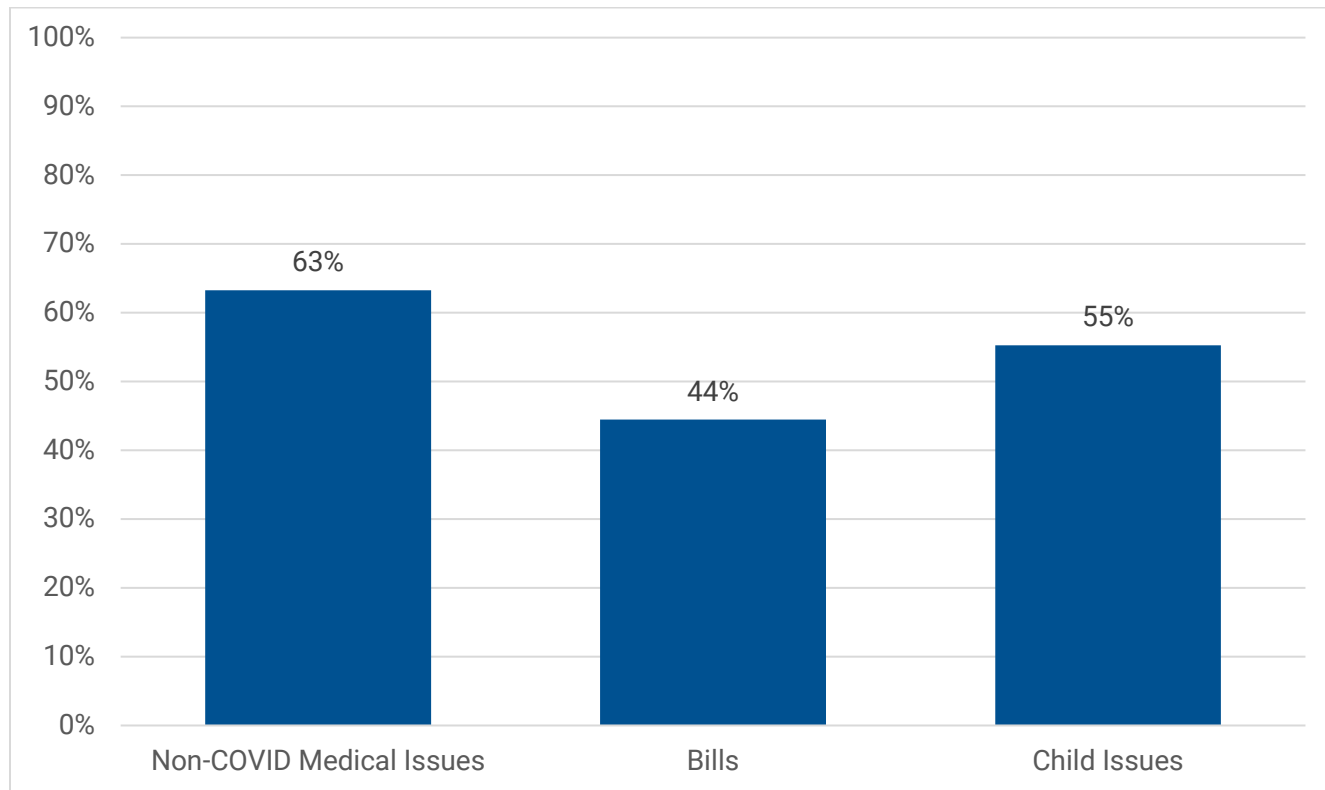
N = 8,577. Single choice only.

In the initial list of concerns, respondents could choose all that apply. Several items can be consolidated into one of three groups, including non-COVID health issues (mental health, other medical, & prescriptions), bills (other bills, food supplies, & rent/mortgage), and child issues (my children, remote learning, child care, & summer camp).

Statewide, respondents were most concerned with one of the non-COVID medical issues (63%) followed by child issues (55%) and bills (44%).

EXHIBIT 13

CONSOLIDATED CONCERNS



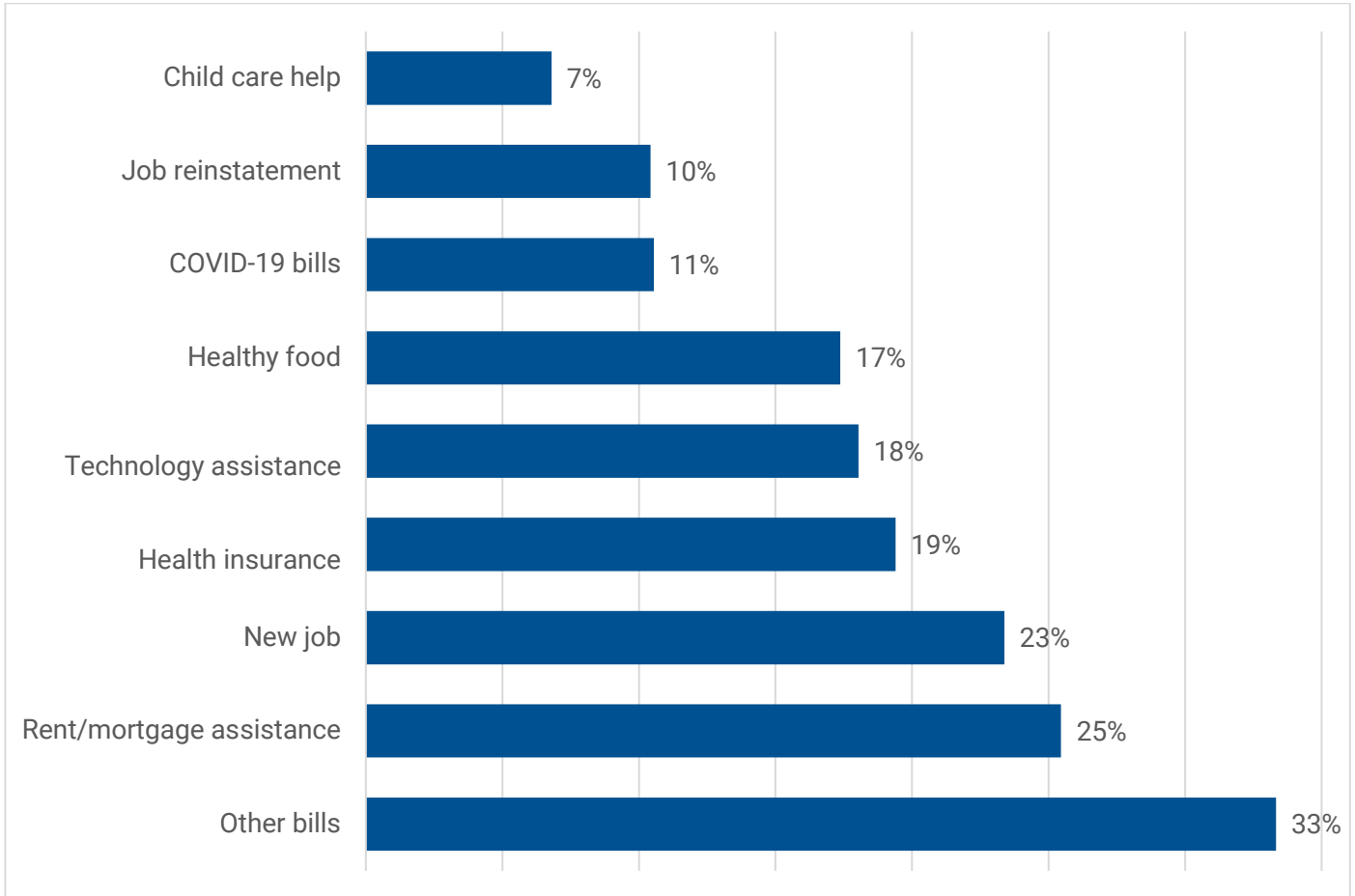
From the 8,577 respondents in Exhibit 12

When asked about resources needed by the respondent, the most common answer was “help with other bills” (33%). Comments on the survey by respondents expressed exasperation for their living situation. Many identify specific concerns such as a dependent relative (e.g., child or parent), school loans, or taxes. However, more answering “other bills” seem to be expressing an overall awareness that they have a reduction in income and expenses remain. They do not know how to maintain the life that they had before. Close behind are worries about rent/mortgage assistance (25%), and a desire for a new job (23%). The need for health insurance (19%), technology assistance (18%), and healthy food (17%) rounded out the list. It is apparent from responses that the primary concern is for financial stability. How are they going to pay bills in arrears and maintain financial health? Further down on the list are the practicalities of living such as food, child care and technology.

This list offered a “no needs” option, and 34% agreed they did not currently need help. People who had no needs were retirees who felt financially stable. Others were workers who did not feel affected by the pandemic or did not worry about ill effects.

EXHIBIT 14

WHAT WOULD MAKE AN IMPORTANT DIFFERENCE TO YOUR HOUSEHOLD'S FINANCES AT THIS TIME?



Multiple responses allowed: 17,006 responses from 8,577 respondents.

Many people expressed that help with other bills (33%), assistance with rent/mortgage (25%), or obtaining a new job (23%) would have the greatest impact on their household's finances.

COVID-19 Impact Measure

The COVID-19 impact measure was achieved by adding the 14 categories of concerns and 9 categories of needs reported by the respondents. The belief is that the more concerns and needs reported by the respondent, the greater the impact of COVID-19. In addition to the “needs” categories, respondents were allowed to report that they had “no needs” (34% reported “no needs”). A person with no needs is not suffering the same impact. At the same time, a person may be financially stable yet worried about catching the disease or impacting society. The person with no needs may have a better ability to pay for protective measures or avoid exposure. Thus, the person with no needs would have the impact score cut in half. The formula would then be:

$$\text{Impact Score} = (\text{Number of Concerns} + \text{Number of Needs}) / \text{divided by 2 if "no needs" were reported}$$

The impact score was not evenly distributed across the respondents and would have caused statistical evaluation issues. To simplify presentation of COVID-19 impact scores, all respondents were divided into four even groups by their impact scores (quartiles) from high to low to define four levels of COVID-19 effect (Exhibit 15 and 16).⁴

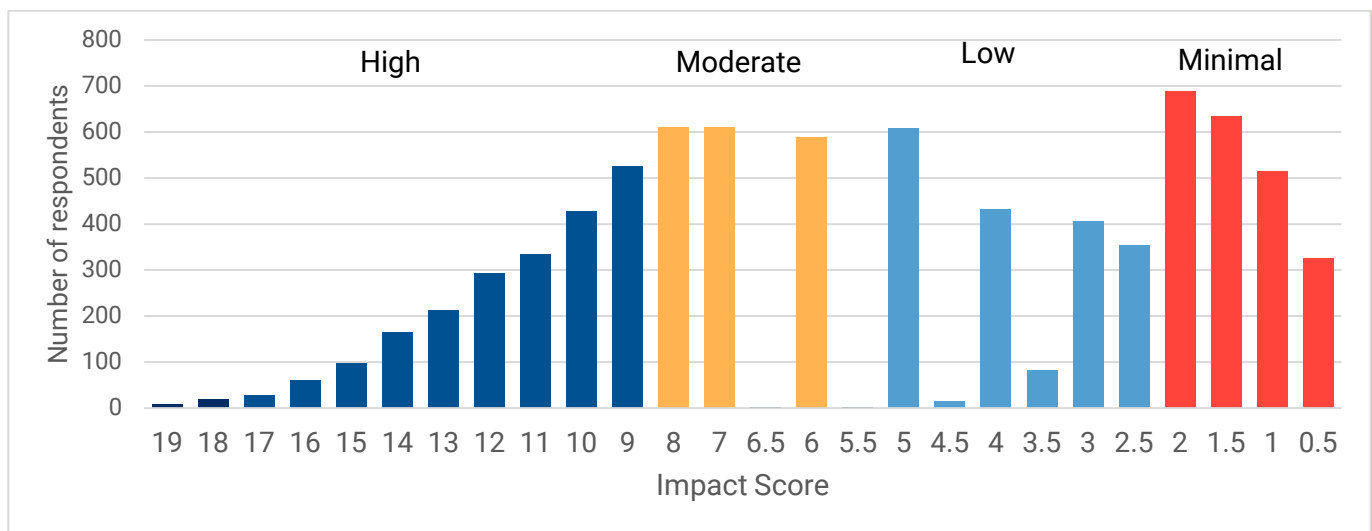
EXHIBIT 15

DISTRIBUTION OF IMPACT LEVELS STATEWIDE

Impact	Range of Impact scores	Percent	Count
High	9-19	27%	2,332
Moderate	5.5-8	22%	1,927
Low	2.5-5	24%	2,029
Minimal	0.5-2	27%	2,289
Total			8,577

EXHIBIT 16

DISTRIBUTION OF IMPACT SCORES AND IMPACT LEVELS



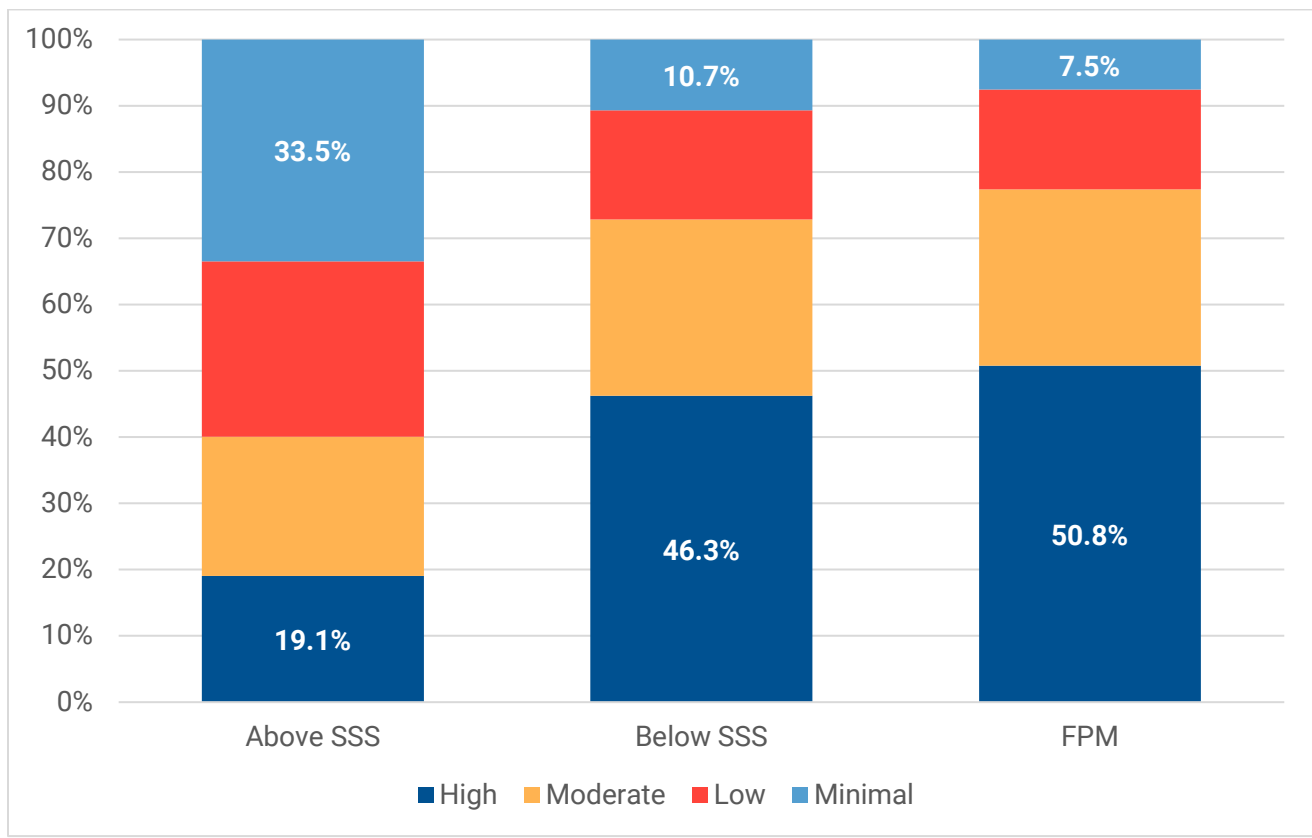
⁴ Quartiles work better than raw measures due to the skewed distribution of the final impact score.

COVID-19 Impact by Subgroups

A differential effect of COVID-19 can be demonstrated by the impact score on income levels as defined for Exhibit 6 above. Those above the SSS were most likely to report a minimal impact and least likely to report a high impact of COVID-19. Clearly, COVID-19 had its greatest impact on those at the two lowest income groups.

EXHIBIT 17

COVID-19 IMPACT BY INCOME GROUP



N Above = 5,986

N SSS= 1,522

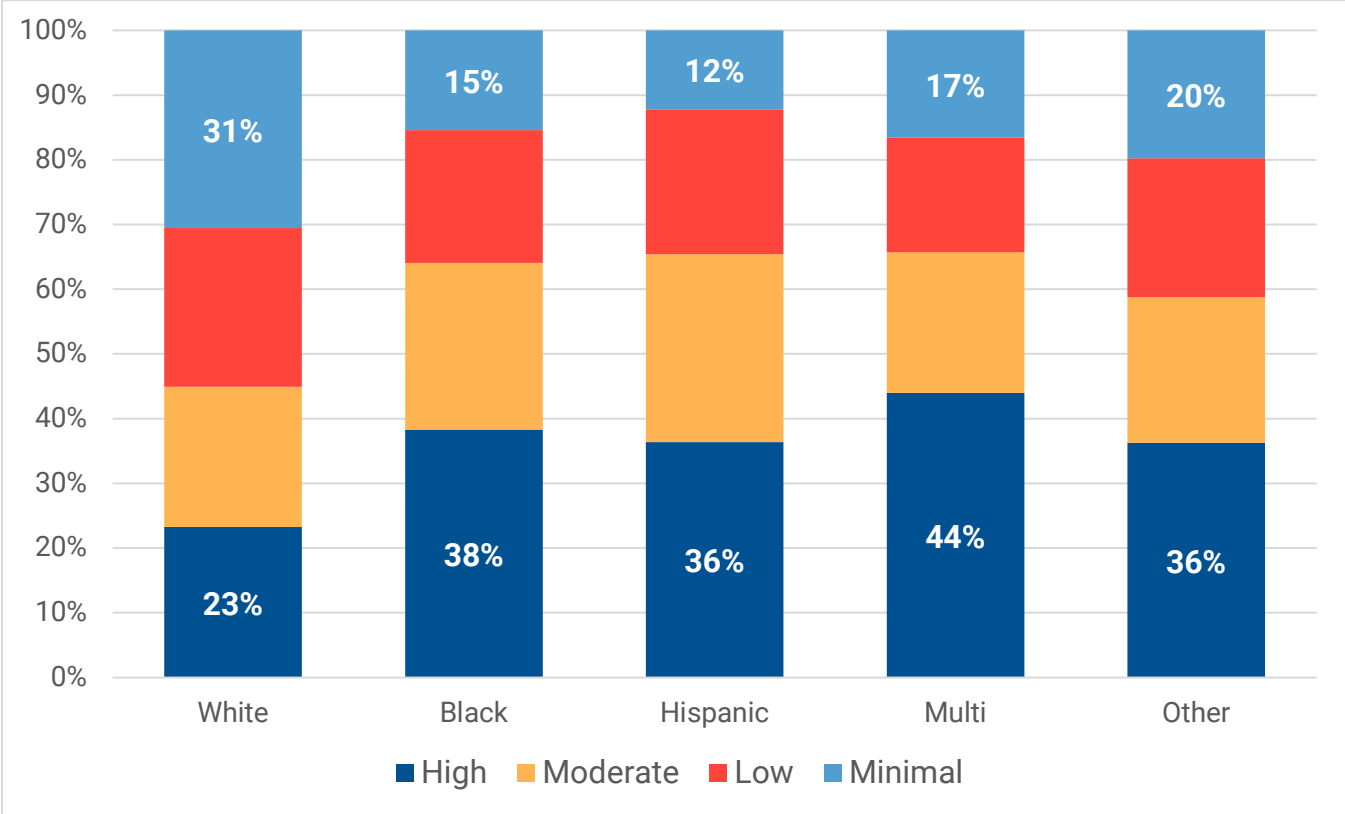
N FPM = 848

A high impact of COVID-19 was felt by 46% of people earning below the Self-Sufficiency Standard and 51% of people below the Federal Poverty Measure compared to a high effect by only 19% of those with incomes above the Self-Sufficiency Standard.

Black respondents (38%) and multi-race respondents (44%) report the highest impact of COVID-19. Non-Hispanic White respondents were notably less likely to report a high impact of COVID-19 with minimal impact at nearly twice the rate of other groups.

Exhibit 18

COVID-19 IMPACT BY ETHNICITY



N = White 6,117, Black 974, Hispanic=393, Multi=373, Other=182 (self-identified categories)

**Black respondents (38%) and multi-race respondents (44%)
report the highest impact of COVID-19**

A high impact of COVID-19 was greatest in Region 1 and 8. A minimal impact was highest in Regions 3, 9, and 10. See also the SDOH Region map in Exhibit 1 on page 2.

EXHIBIT 19

IMPACT OF COVID-19 BY SOCIAL DETERMINANTS OF HEALTH REGIONS

SDOH Regions	High	Moderate	Low	Minimal	Count
1	37%	24%	22%	17%	238
2	28%	23%	23%	26%	929
3	23%	22%	26%	29%	1,019
4	29%	22%	22%	27%	1,441
5	28%	21%	23%	28%	1,243
6	26%	24%	25%	25%	825
7	25%	22%	25%	28%	1,168
8	34%	24%	22%	20%	723
9	24%	20%	24%	31%	196
10	25%	22%	25%	29%	795
State	27%	22%	24%	27%	8,577

Among the survey respondents, Cumberland and Robeson Counties report the highest impact of COVID-19 and the lowest impact reported in Catawba, Iredell, and Person counties, along with counties in the Albemarle Area of North Carolina (Bertie, Camden, Chowan, Currituck, Dare, Gates, Hertford, Pasquotank, Perquimans counties).

EXHIBIT 20

IMPACT OF COVID-19 BY UNITED WAY FOOTPRINT

United Way	High	Moderate	Low	Minimal	Count
<i>Albemarle Area</i>	21%	21%	25%	34%	170
<i>Asheville and Buncombe</i>	25%	22%	25%	28%	365
<i>Cape Fear Area</i>	30%	22%	24%	24%	322
<i>Catawba</i>	23%	20%	23%	34%	284
<i>Central Carolinas</i>	30%	24%	23%	22%	697
<i>Coastal Carolina</i>	28%	17%	25%	30%	218
<i>Cumberland</i>	38%	23%	24%	15%	192
<i>Davidson</i>	23%	21%	27%	28%	183
<i>Forsyth</i>	21%	22%	25%	33%	557
<i>Greater High Point/ Greater Greensboro</i>	29%	23%	21%	27%	396
<i>Greater Triangle</i>	25%	21%	25%	29%	1,242
<i>Henderson</i>	22%	21%	28%	30%	200
<i>Iredell</i>	33%	13%	20%	35%	168
<i>Lee County</i>	20%	24%	26%	29%	342
<i>Person</i>	20%	20%	25%	34%	161
<i>Pitt</i>	24%	23%	26%	27%	296
<i>Robeson</i>	36%	25%	21%	18%	168
<i>Wayne</i>	21%	27%	23%	29%	158
State	26%	22%	24%	28%	6,119

In Exhibit 21 below, survey respondents who work in agriculture, food service, and retail report the highest impact of COVID-19.

EXHIBIT 21

IMPACT OF COVID-19 BY INDUSTRY SECTOR

Industry Sector Impact	High	Moderate	Minimal	Low	Count
<i>Agriculture</i>	39%	26%	17%	17%	185
<i>Arts</i>	31%	28%	16%	25%	336
<i>Auto/transportation</i>	32%	24%	23%	21%	580
<i>Biotech pharmacy</i>	15%	22%	36%	26%	337
<i>Business/finance</i>	20%	21%	33%	26%	692
<i>Construction</i>	30%	26%	18%	26%	313
<i>Education/child care</i>	25%	23%	27%	25%	1,746
<i>Food</i>	44%	24%	16%	17%	849
<i>Healthcare</i>	26%	24%	24%	26%	1,748
<i>Info tech</i>	20%	20%	32%	28%	604
<i>Manufacturing</i>	28%	24%	26%	22%	875
<i>Not in workforce</i>	26%	17%	38%	20%	1,119
<i>Public service/nonprofit</i>	21%	22%	30%	27%	1,874
<i>Retail customer service</i>	39%	26%	15%	20%	1,121
<i>Small business</i>	32%	23%	21%	24%	823

High impact of COVID-19 was experienced by workers in food services (44%), followed by agriculture (39%) and retail customer service (39%).

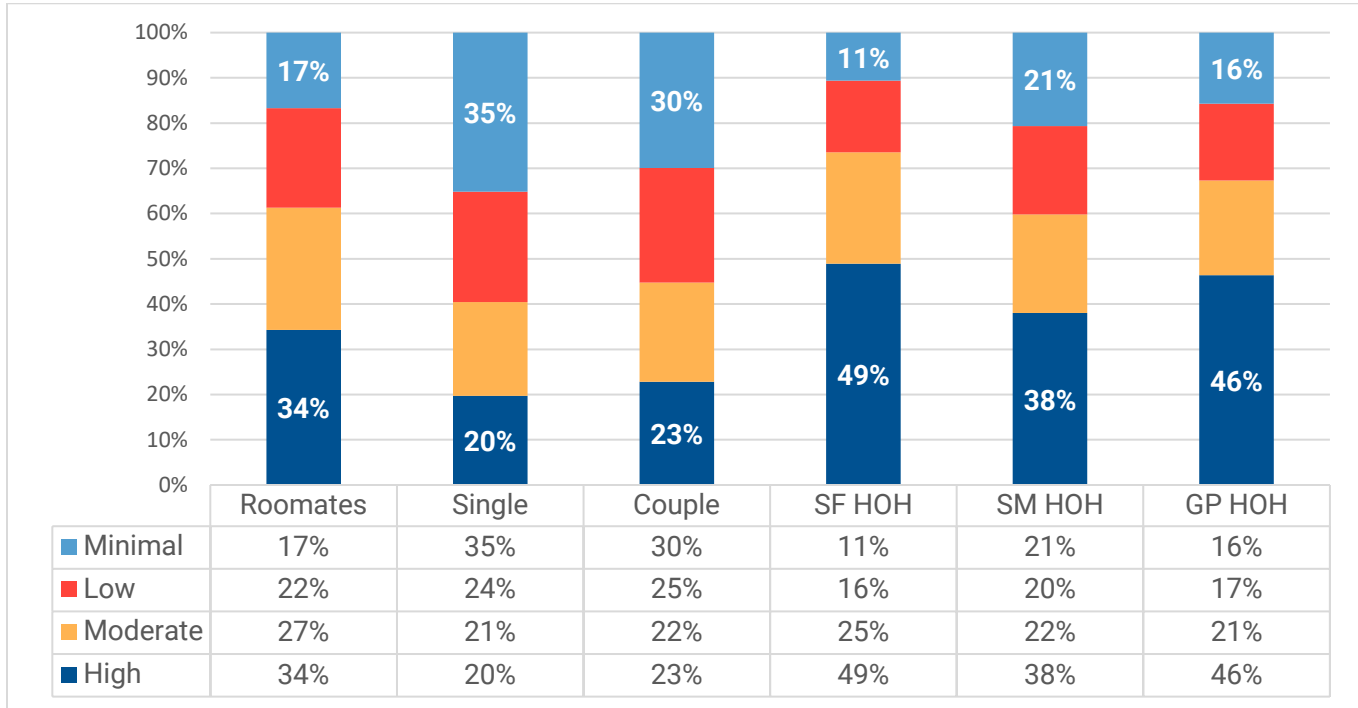
COVID-19 and Families

COVID-19 impacts more than the health and income of people in the state. Families have had to adapt in many ways, and there is evidence that some are affected more than others. This section considers the effect of COVID-19 on family resources.

The first step is to look at the perceived impact by family type. The impact of COVID-19 on families was highest with single female head of household (SF HOH, 49%) and grandparent head of household (GP HOH 46%). The families with the minimal impacts of COVID-19 included single adults living alone (35%) and couples (30%).

EXHIBIT 22

IMPACT OF COVID-19 BY FAMILY STRUCTURE



N = Unrelated Roommates=204, Single living alone= 977, Couple =5,419, SF HOH=1,043, SM HOH=92, GP HOH=248

Nearly half of households (49%) run by a single female reported a high impact of COVID-19.

The differential effect on families –especially single female heads of households is striking. Perhaps the greatest resource needed by families is child care. As businesses closed, child care centers closed as well. Parents faced a new problem as they were forced to replace existing care arrangements to continue work. Of parents who needed child care to work, only 19% could keep their pre-pandemic arrangements, and 36% transitioned to home care. Parents may provide care themselves by working from home or changing their work schedules to accommodate their children’s needs. In other cases, family members such as older siblings and grandparents stepped up to provide care. Some parents were not so lucky, with 21% reducing work hours and 14% quitting their job to take care of children.

EXHIBIT 23

THE EFFECT OF CHANGES IN CHILD CARE ARRANGEMENT MARCH 18-AUGUST 31, 2020

Effect on Child Care Arrangements	Percent	N
<i>No impact</i>	19.0%	183
<i>Similar - New provider</i>	7.2%	69
<i>Similar - Family/at home</i>	36.3%	350
<i>Reduced hours – Child care</i>	20.7%	200
<i>Out of work – Child care</i>	13.9%	134
<i>Impacted in another way</i>	3.0%	29
Total		965

Families depending on child care suffer from two different effects. As child care centers closed, some parents lost their job or hours of work (35%) and others started working from home with children (36%). At the same other parents no longer qualified for child care voucher and had to start paying for child care. Of those paying zero in child care cost pre-pandemic, 58% had to start paying after March 18, 2020. From Exhibit 23, only 26% of households were able to continue to pay child care. Exhibit 24 reveals that 27% of all respondents paid less child care cost, while 49% remained the same, and 24% experienced increases between March 18 and August 31, 2020.

EXHIBIT 24

CHANGE IN CHILD CARE COST BASED ON PRE-COVID MONTHLY COST

Pre-COVID child care monthly cost	Less	Same	More	Count
<i>\$0</i>	0%	42%	58%	445
<i>\$1 - 499</i>	41%	47%	11%	523
<i>\$500 - 999</i>	39%	54%	7%	269
<i>More than \$1000</i>	34%	62%	4%	213
All respondents	27%	49%	24%	1,450

58% of working parents who did not pay for child care before the pandemic had to start paying after.

Adapting to staying at home required more than care. In many homes, it required the purchase of technology normally available in the school or workplace (Exhibit 24). Among survey respondents, 19% started or increased internet capacity while 18% bought computers. Many families restructured existing computer equipment for schools and jobs. Five percent added monitors, microphones, and cameras. In the open-ended “other” response (14%) identified, software purchases, cabling, and furniture.

EXHIBIT 25

WHAT HAVE YOU PURCHASED TO ADAPT TO STAY AT HOME OR SCHOOL CLOSURES?

Technology	Percent	Count
<i>AV equipment</i>	5%	441
<i>Computer</i>	18%	1,475
<i>Internet</i>	19%	1,525
<i>Mobile phone</i>	7%	586
<i>Tablet</i>	8%	663
<i>Other</i>	14%	1,137

Multiple responses possible, N=8,212

EXHIBIT 26

TECHNOLOGY PURCHASE BY ETHNICITY

Technology	Non-Hispanic White	Black	Hispanic
<i>AV equipment</i>	6%	3%	3%
<i>Computer</i>	16%	23%	26%
<i>Internet</i>	17%	22%	24%
<i>Mobile phone</i>	6%	9%	10%
<i>Tablet</i>	7%	11%	14%
<i>Other</i>	14%	11%	12%
<i>None</i>	62%	53%	50%
<i>Answered</i>	6,112	974	393

Multiple responses possible

Technology purchases were not consistent by ethnic groups. Black and Hispanic families were more likely to purchase expensive items such as computers, tablets, cell phones, and internet while Non-Hispanic White households were more likely to buy “other” technology or nothing at all.

Black and Hispanic respondents were significantly more likely to purchase a computer or internet capacity.

The same relationship existed between those above and below the SSS. Not only were households at lower income levels more likely to buy technology, but they were also more likely to buy more expensive items. Those above the SSS were more likely to buy AV equipment, other, or nothing. Those below SSS or FPM were more likely to buy computers, internet capacity, mobile phones and tablets. Differential buying meant that those families least able to pay were more likely to need more expensive items to stay home.

EXHIBIT 27

TECHNOLOGY PURCHASES BY INCOME GROUP

Technology	Above SSS	Below SSS	FPM
<i>AV equipment</i>	7%	3%	1%
<i>Computer</i>	16%	22%	23%
<i>Internet</i>	17%	23%	25%
<i>Mobile phone</i>	6%	9%	15%
<i>Tablet</i>	7%	11%	12%
<i>Other</i>	16%	10%	6%
<i>None</i>	61%	56%	54%
<i>Answered</i>	5,850	1,471	820

Multiple responses possible

Not only were households at lower income levels more likely to buy technology, but they were also more likely to buy more expensive items.

In many homes, income decreased, and expenses increased. How did respondents bridge the gap between income and expenses to meet their daily needs? Across the surveyed group, 55% of the respondents asked for help.⁵ The most used resources for filling the financial gaps were credit cards (23%) and unemployment (22%). Black and Hispanic respondents were more likely to borrow money (friends/family or other loans), use food banks, food stamps, or seek help from nonprofit organizations. Black (31%) and Hispanic (26%) respondents reported that they had no needs compared to Non-Hispanic White respondents (49%).

EXHIBIT 28

WHICH OF THE FOLLOWING WERE USED TO MEET HOUSEHOLD NEEDS?

Used Resources to Meet Needs	Non-Hispanic White	Black	Hispanic	All
<i>No Needs</i>	49%	31%	26%	45%
<i>Credit card</i>	22%	22%	20%	23%
<i>Unemployment</i>	22%	25%	22%	22%
<i>Borrowed from family or friends</i>	15%	24%	30%	17%
<i>Food bank</i>	9%	25%	26%	12%
<i>Food Stamps</i>	7%	19%	16%	10%
<i>New job/additional job</i>	8%	9%	11%	8%
<i>Loan</i>	6%	11%	9%	7%
<i>Government assistance</i>	5%	8%	7%	6%
<i>Non-profit organization</i>	3%	7%	9%	4%
<i>Count</i>	6,112	973	393	8,033

Multiple Responses allowed

Minority households were more likely to borrow money (friends/family or other loans), use food banks, food stamps, or seek help from nonprofit organizations.

⁵ The percent of those in need (55%) was determined by 100% minus 45% who reported “no needs.”

United Way NC 211 Service

United Way of North Carolina’s NC 211 is a health and human services information and referral service accessible by phone via an easy to remember three-digit number – 2-1-1 – or online at nc211.org. North Carolina residents in all 100 counties can dial 2-1-1 to reach live, trained and compassionate call specialists 24/7/365. The service is free, confidential, and available in most languages. North Carolina’s Emergency Management activated this robust service as the front door for COVID-related concerns and needs as of March 18. As of October 31, NC 211 has answered more than 136,000 calls and emails to help those in need. Reviewing the data below, you can see how families were impacted by COVID-19, needing help with basic needs such as housing and food.

Across the surveyed group, 11% used 211 or a similar system to seek help, and 215 respondents were below the FPM. Black and Hispanic respondents (17% and 19%) accounted for 240 calls for help.

EXHIBIT 29

CALLING 211 OR SIMILAR SYSTEMS BY INCOME GROUP

Called 211 or Similar System	Above	SSS	FPM	All
<i>Percent</i>	7%	18%	26%	11%
<i>Count</i>	5,878	1,479	827	8,184

EXHIBIT 30

CALLING 211 OR SIMILAR SYSTEMS BY ETHNICITY

Called 211 or Similar System	Non-Hispanic White	Black	Hispanic
<i>Percent</i>	9%	17%	19%
<i>Count</i>	6,115	973	393

The 211 system was helpful according to 39% of those that called. Those who did not find 211 services helpful were most likely to cite a lack of resources or programs. They may not qualify, or the program had run out of money. In future sub-reports a deeper dive will be conducted to determine more about racial differences, geographic patterns in service availability and the presence of high-quality community resources.

Across multiple open-ended questions, there was evidence that many respondents felt United Ways’ 211 service actually administered services rather than just information or a connection to services. Respondents often took this opportunity to express concern that services were not available or that money had run out to help.

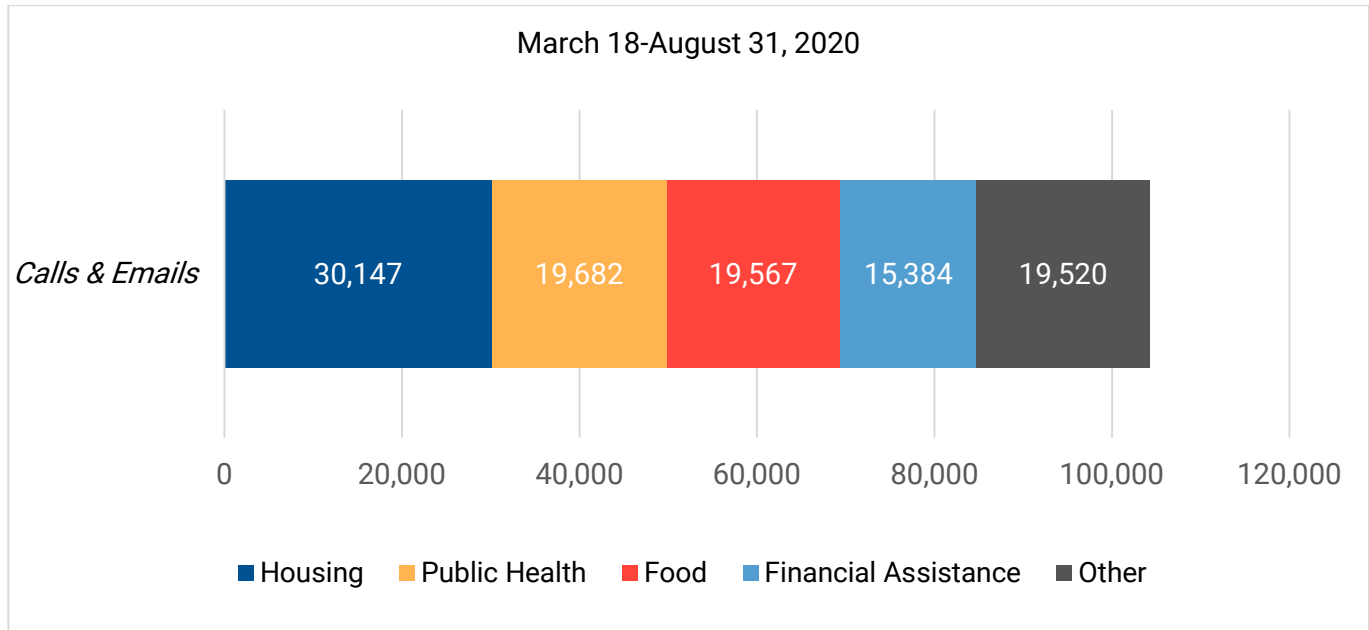
Across the surveyed group, 11% used 211 to seek help, and 26% of those have incomes below the FPM.

Housing Issues

Based on the number of NC 211 calls received from March 18 through survey completion on August 31 related to help needed for rent and mortgage assistance or utility bills in arrears, it is apparent that housing concerns were top of mind for survey respondents.

EXHIBIT 31

NC 211 COVID-19 RESPONSE



Phase 2 of the U.S. Census Bureau’s [Household Pulse Survey](#), which is an experimental survey designed to track the effects of the COVID-19 pandemic on people’s lives, indicates that between August 19 and September 30, 2020, 30.6% of adults were in households that have had difficulty paying for usual household expenses during the COVID-19 pandemic. US housing data reflects that:

- 14.5% of adults living in rental housing were not caught up on their rental payments
- 21.1% of adults living in rental housing with children were not caught up on their rental payments
- 57.7% of people whose households were not caught up on rental payments think it is somewhat or very likely that they will be evicted in the next 2 months
- 29.2% of adults living in rental housing were not confident they could pay the next month’s rental payments (includes people who were “slightly confident,” “not at all confident,” and those planning to defer their payment.) This was true for:
 - 53% of Hispanic adults
 - 36.6% of Black adults
 - 21.6% of White adults
 - 38.7% of adults with children in their household

US Housing data reflects that as of September 30, 15% of adults with no children living in rental housing, were not caught up on their rental payments and 21% of adults living in rental housing with children were also behind in rental payments.

Results of the United Way of North Carolina COVID-19 Impact Survey reveals that 56% of the respondents were currently paying for a mortgage and 27% paid rent. There was a clear differential effect by income level. Those above the SSS were three times more likely to be paying a mortgage and those below FPM more than three times as likely paying rent.

EXHIBIT 32

PLEASE DESCRIBE YOUR HOUSING EXPENSES

Housing Expense	Above SSS	Below SSS	FPM	All
<i>Hotel payment</i>	0.1%	0.6%	1.9%	0.4%
<i>No housing expenses</i>	17.0%	14.8%	15.3%	16.4%
<i>Mortgage</i>	65.2%	39.5%	18.9%	55.8%
<i>Rent</i>	17.7%	45.1%	63.9%	27.4%
Count	5985	1521	847	8353

Of the 8,577 survey respondents, 4.5% or 386 were currently threatened by eviction or foreclosure strongly impacted by demographics. Those below the FPM experienced eviction or foreclosure at more than nine times the rate of those above the SSS. There is reason to be concerned about Black and Hispanic respondents as they are almost twice as likely to be threatened by eviction or foreclosure compared to the whole population. Among survey respondents there were 117 minority respondents threatened by eviction or foreclosure.

EXHIBIT 33

CURRENTLY THREATENED WITH EVICTION OR FORECLOSURE BY INCOME GROUP

Income Level	Above SSS	Below SSS	FPM	All
<i>Eviction or foreclosure</i>	1.8%	8.5%	16.6%	4.5%
<i>Count</i>	5,986	1,522	848	8,577

EXHIBIT 34

CURRENTLY THREATENED WITH EVICTION OR FORECLOSURE BY ETHNICITY

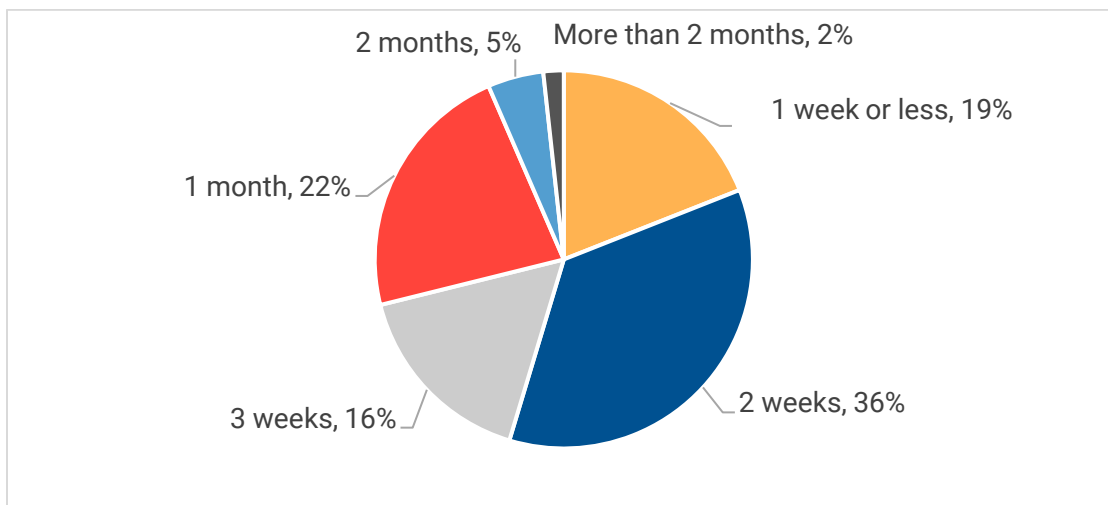
Ethnicity	Non-Hispanic White	Black	Hispanic	All
<i>Eviction or foreclosure</i>	3.2%	8.8%	7.9%	4.5%
<i>Count</i>	6,117	974	393	8,577

Cares Act

The \$2 trillion Federal Cares Act was the economic stimulus passed on March 27th, 2020, in response to the pandemic. It provided a range of support for individuals and businesses, including a direct check to taxpayers (commonly called the stimulus check), expanded unemployment benefits, and the Paycheck Protection Program. It has become significant support for all Americans during the pandemic.

The stimulus check (Cares Act check) was a direct payment sent to US taxpayers, including 85% of households in this survey. However, 55% of the respondents reported that the check would cover two weeks or less of household expenses, and 93% estimated one month or less (Exhibit 33). Around 50% of the households spent the money on essentials such as housing costs, food, and utilities. Some paid down credit card debt (32%) while others put the money into savings (31%) or even donated the money (10%). Other uses for the money including paying expenses for family members, or other specific debt like taxes.

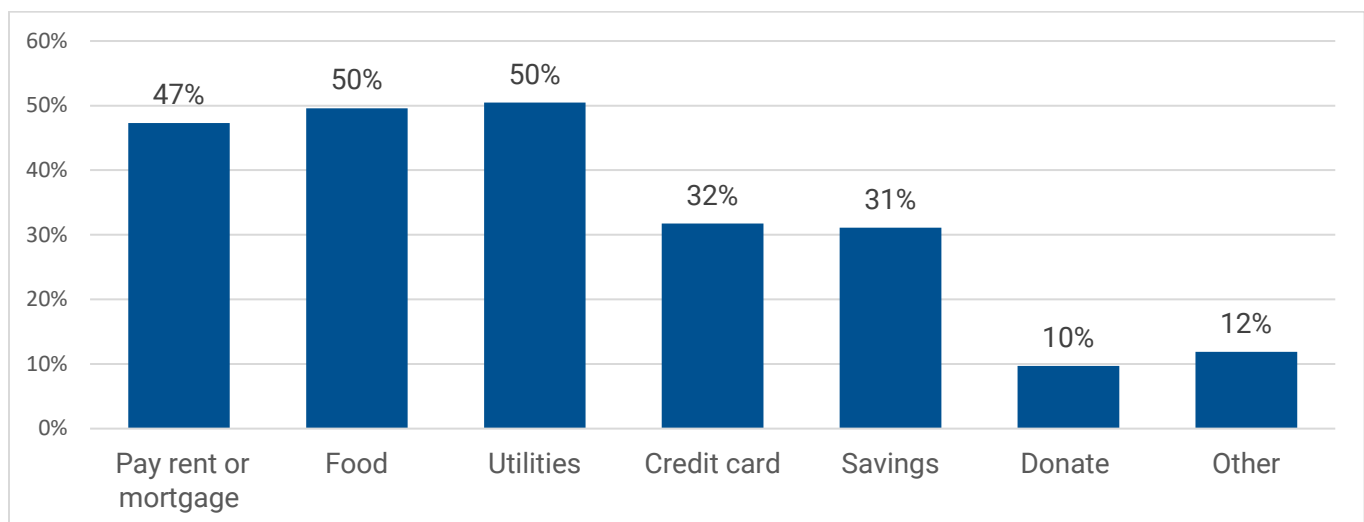
EXHIBIT 35
HOW MANY WEEKS OF HOUSEHOLD EXPENSES WOULD THE STIMULUS CHECK COVER?



N=7,180

EXHIBIT 36

HOW WAS THE STIMULUS CHECK USED?



N=7,180 Multiple responses are possible.

COVID-19 Impact on Employment

Questions were posed to respondents about how their work has changed since March 1 through August 31, 2020 at close of survey. The questions focused on changes with employment “kept” and changes that resulted from employment “lost.” Enhanced unemployment benefits helped displaced workers, and the Paycheck Protection Program helped businesses keep workers employed. There are multiple jobs in the household for each respondent, so changes add up to more than 100%.

EXHIBIT 37

HOW HAS YOUR WORK CHANGED SINCE MARCH 1, 2020?

Employment Kept	Percent
<i>No Effect</i>	40%
<i>Increased hours</i>	6%
<i>Working remotely</i>	31%
Employment Lost/Reduced	Percent
<i>Unemployed</i>	23%
<i>Reduced hours</i>	23%
<i>New job after being out or work</i>	3%
<i>Count</i>	8,571

Multiple Jobs possible

For the next section we look at the *percent of job loss*. “Job loss” is defined as any portion of the job lost not necessarily all possible employed hours. So, people who became unemployed, experienced reduced hours, or had to find a new job are all counted as jobs lost. “Job loss” is a percent of all jobs prior to March 1, 2020. Note there are often more than one job per household. The percent of job loss ranged from 57% for Hispanic respondents to 33% for Non-Hispanic White respondents. Out of the 8,039 respondents, there were a total of 10,853 jobs and 4,291 were lost. This meant that 40% of these jobs were lost during the time of the pandemic.

EXHIBIT 38

JOB LOSS BY ETHNICITY/RACE

Ethnicity	Percent Job Loss
<i>Non-Hispanic White</i>	33%
<i>Black</i>	41%
<i>Hispanic</i>	57%
<i>Multi-Racial</i>	48%
<i>Other</i>	37%

N=8,039 Multiple jobs possible

**The survey respondents reported 10,853 pre-pandemic jobs.
In all, 4,291 (40%) jobs were lost (in whole or in part) since March 1, 2020.**

Among those completing the survey, job loss by SDOH Regions indicates the highest loss in Region 8 and lowest in Region 10 (see Exhibit 1 on page 2).

EXHIBIT 39

PERCENT JOB LOSS BY SOCIAL DETERMINANTS OF HEALTH REGION

SDOH Regions	Percent	Count
1	38%	226
2	35%	886
3	32%	956
4	40%	1,345
5	36%	1,161
6	38%	772
7	35%	1,088
8	41%	664
9	37%	186
10	30%	755

N=8,039 Multiple jobs possible

Among those completing the survey, the highest percent of job loss occurred for Cumberland County (52%).

EXHIBIT 40

PERCENT JOB LOSS BY UNITED WAY FOOTPRINT

United Way Footprint	Percent	Count
<i>Albemarle Area</i>	34%	162
<i>Asheville and Buncombe</i>	36%	351
<i>Cape Fear Area</i>	40%	293
<i>Catawba</i>	31%	268
<i>Central Carolinas</i>	41%	648
<i>Coastal Carolina</i>	35%	208
<i>Cumberland</i>	52%	179
<i>Davidson</i>	36%	178
<i>Forsyth</i>	30%	515
<i>Greater Greensboro/Greater High Point</i>	36%	369
<i>Greater Triangle</i>	36%	1,166
<i>Henderson</i>	30%	195
<i>Iredell</i>	37%	160
<i>Lee County</i>	32%	319
<i>Person</i>	31%	155
<i>Pitt</i>	25%	278
<i>Robeson</i>	34%	158
<i>Wayne</i>	32%	151
<i>All</i>	35%	5,753

Multiple Jobs Possible

Unemployment Issues

The survey period occurred mostly in August of 2020. By this time, many people had been out of work for an extended period and unemployment benefits were running out or threatened. Among those that experienced work reductions and applied for benefits, 77% received benefits. Only 8% of the respondents reported that unemployment covered all their expenses with 75% indicating that unemployment covered half or less of their family expenses.

EXHIBIT 41

Did You Receive Unemployment Benefits?

Unemployment Benefits?	Percent
<i>Yes</i>	77%
<i>No waiting less than 2 weeks</i>	2%
<i>No waiting 2-4 weeks</i>	3%
<i>No waiting more than 4 weeks</i>	9%

Limited to those that applied for unemployment. N= 1,734

EXHIBIT 42

How Much of Your Household Expenses Does Unemployment Cover?

Unemployment Cover?	Percent
<i>All expenses (100%)</i>	8%
<i>Most expenses (75%)</i>	17%
<i>Half of expenses (50%)</i>	23%
<i>Some expenses (25%)</i>	29%
<i>Few or no expenses (less than 25%)</i>	23%
Count	1,468

The Paycheck Protection Program (PPP) established by the CARES Act, is implemented by the Small Business Administration with support from the Department of the Treasury. This program provides small businesses with funds to pay up to 8 weeks of payroll costs, including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities. A survey question was asked to determine if respondents received assistance either as a small business owner or as an employee of a business who receive the PPP assistance to remain employed. Of those responding, 29% indicate receiving help from the program and of those, 89% respond that the PPP allowed the business to continue. Of course, there are respondents who did not know if their employer received this assistance so the numbers could be understated.

Final Comments

The last question gave respondents the final word. After an iterative analysis of the text, the 1,929 (23%) comments were coded. Comments often included multiple issues. For the sake of this summary, only the first or most central issue was coded into each class. Comments revealed people had lost loved ones to COVID-19, lost their job, feared for their future, had concerns for their financial well-being and more. Exhibit 43 is a summary of the open-ended comments made by more than 1,900 respondents.

EXHIBIT 43

SUMMARY OF OPEN-ENDED COMMENTS ON THE SURVEY

Issue	Comment	Percent	Count
<i>Employment issues</i>	People commenting that they need a job, lost a job, unemployment issues, or concerns for their business.	12.9%	248
<i>Child/parent/schools</i>	Concerns about children, child care, needs of parents, or schools.	10.9%	211
<i>Thank-you</i>	Thank you to the United Way for your concern and the survey.	10.4%	200
<i>Reopen</i>	The need to and manner that the country should reopen.	10.3%	198
<i>Political Comment</i>	Expression of political positions, including parties, candidates, leaders, and social groups.	10.1%	194
<i>General Needs</i>	A heartbreaking series of messages where people just say, "I need help" or ask for specific aid not include elsewhere.	9.2%	178
<i>Comment on survey</i>	Clarifications of responses or criticisms of the survey.	8.4%	161
<i>Stimulus</i>	Comments about the Cares Act stimulus, PPP, or similar programs.	7.0%	135
<i>Medical Issue</i>	All forms of medical issues, including mentions of people who died from COVID-19	6.7%	129
<i>Housing</i>	Concerns of rent, mortgage, utilities, or repairs of home or apartment.	5.4%	105
<i>Mental Health</i>	Reports of anxiety, mental health issues, or developmental problems.	5.2%	100
<i>Fortunate</i>	People who feel blessed, lucky, or fortunate.	3.6%	69
Count			1,928

Next Steps

United Way of North Carolina offers this first statewide report to elevate the needs of those most impacted by COVID-19. A one size fits all solution will not be the answer as North Carolina continues to proactively respond to the needs of our citizens. The data confirms that geographic location, race and ethnicity, and income levels are indicators of the disproportionate impact of COVID-19. The report should be viewed as a conversation starter and seen within the context of local community assessments and other data sets, including <https://nc.211counts.org/> (211 caller needs data available in all 100 counties to the zip code level) and NC211 COVID interactive dashboard <https://nc211.org/data/>. Regional reports based from this survey will also be available in the weeks to come to further elevate regional needs and disparities that require local attention.

North Carolina United Ways will be using this data to approach their community impact work and local investment strategy with an equity lens that is specific to their community. United Way of North Carolina board and staff are pleased to share this report with other funders and decision makers, across our state, in the hopes of increasing problem solving collaboration as we tackle the very real impacts of the COVID-19 pandemic.