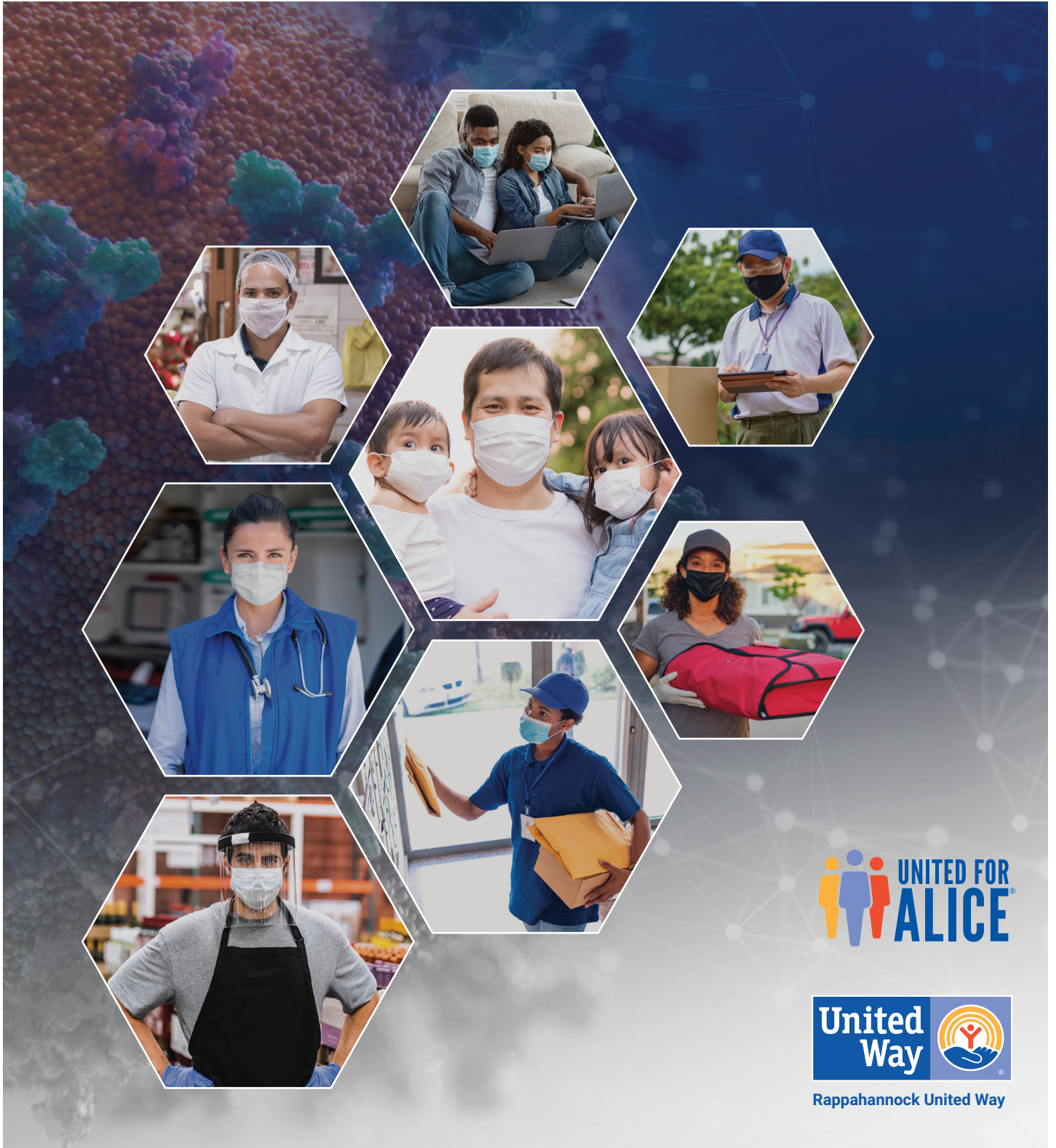


# COVID-19 IMPACT SURVEY

## 2021 Greater Fredericksburg Region, Virginia Results Report

SPRING 2021



Rappahannock United Way

# SURVEY OVERVIEW

From January 25 to February 12, 2021, over 1,100 people living in the Greater Fredericksburg Region of Virginia responded to a survey about how their households have been impacted by the COVID-19 pandemic since March 1, 2020. This survey, which included the City of Fredericksburg and Caroline, King George, Spotsylvania, and Stafford counties, was conducted by Rappahannock United Way in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. Participants were recruited by Rappahannock United Way and partners through regional media outreach and other means; as such, this survey relied on a convenience sampling *and is not a representative sample of this regional population*. However, the results of this survey provide important insights into the issues households in this area are facing during this time of profound uncertainty.

## MEET ALICE

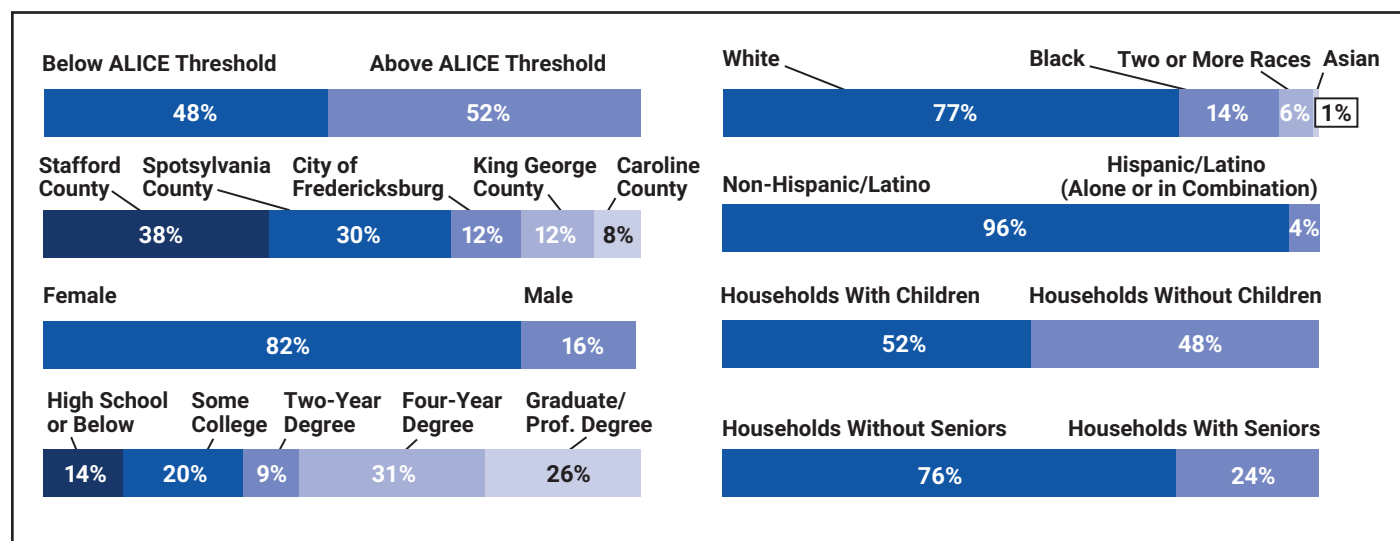
When COVID-19 hit, 35% of all households in the Greater Fredericksburg Region (approximately 44,000 households) were already struggling to make ends meet — a 10-year record high — setting the stage for the unprecedented economic impact of the pandemic. This includes households below the Federal Poverty Level (FPL) and households who are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify as “poor” but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live.

Of all survey respondents, 588 (48%) had income **below the ALICE Threshold**, which includes both households below the FPL and ALICE households. To learn more about ALICE in Virginia, visit [UnitedForALICE.org/Virginia](https://UnitedForALICE.org/Virginia).

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

## SURVEY RESPONDENTS

Of the 1,861 people who opened the survey link, 1,134 submitted valid surveys (which include known location; all surveys taken by people who live outside of the region were excluded). 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:

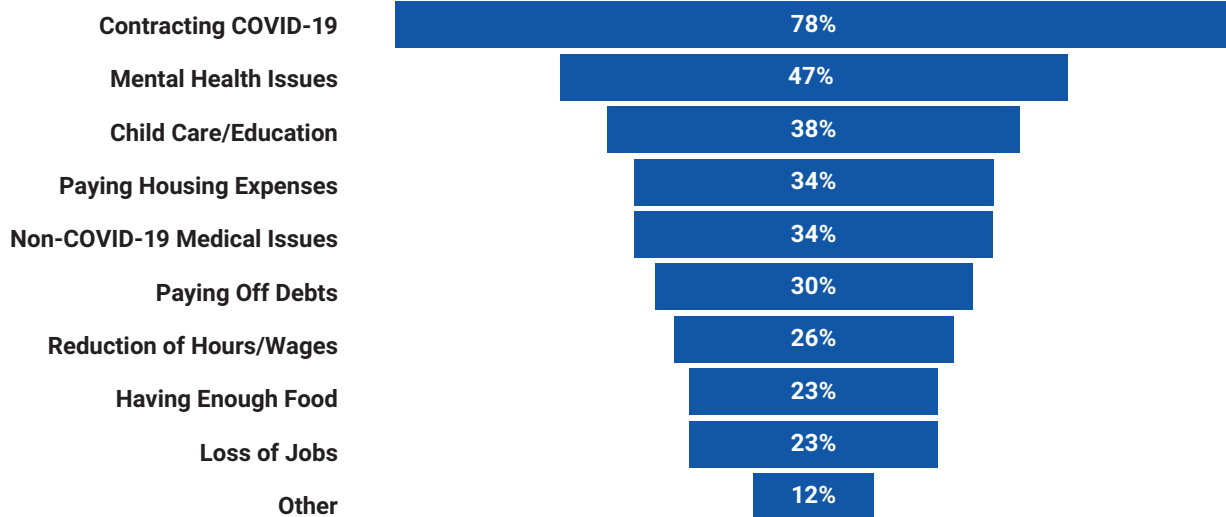


Note: For gender identity, 1% selected “Prefer Not to Answer” and less than 1% selected “Non-Binary” or “Prefer to Self-Describe.”

# HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households are facing during the pandemic. **Most respondents (78%), regardless of income, said 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 they were concerned about paying housing expenses (58% vs. 13%), child care/education (43% vs. 35%), paying off debts like car payments or credit card bills (43% vs. 19%), providing enough food for the household (39% vs. 10%), reduction of hours/wages for household members who were working (39% vs. 15%), and loss of one or more jobs (33% vs. 13%). **Households above the ALICE Threshold** were *significantly more likely* to say that they were concerned about household members contracting COVID-19 (82% vs. 73%).

Among the 12% of respondents who selected “other,” concerns included access to the COVID-19 vaccine; isolation, boredom, and loneliness due to being distanced from family, friends, and coworkers; loss of child support; fear of spreading COVID-19 to others; not being able to travel; physical inactivity; not being able to keep small businesses in operation; barriers to finding work; and difficulties caring for elderly family members and family members with special needs.

When respondents were asked their **biggest concern**, concerns about household members contracting COVID-19 remained the primary concern (for 43% of respondents). However, paying housing expenses moved up to become the number two concern (for 21% of respondents). The next-highest-ranking concern — child care/education — was marked as the biggest concern for only 10% of respondents.

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say their biggest concern was paying housing expenses (36% vs. 5%) or paying off debts (4% vs. 1%). **Households above the ALICE Threshold** were *significantly more likely* to say their biggest concern was household members contracting COVID-19 (57% vs. 30%) or child care/education (15% vs. 7%).

# CHALLENGES IN MEETING BASIC NEEDS

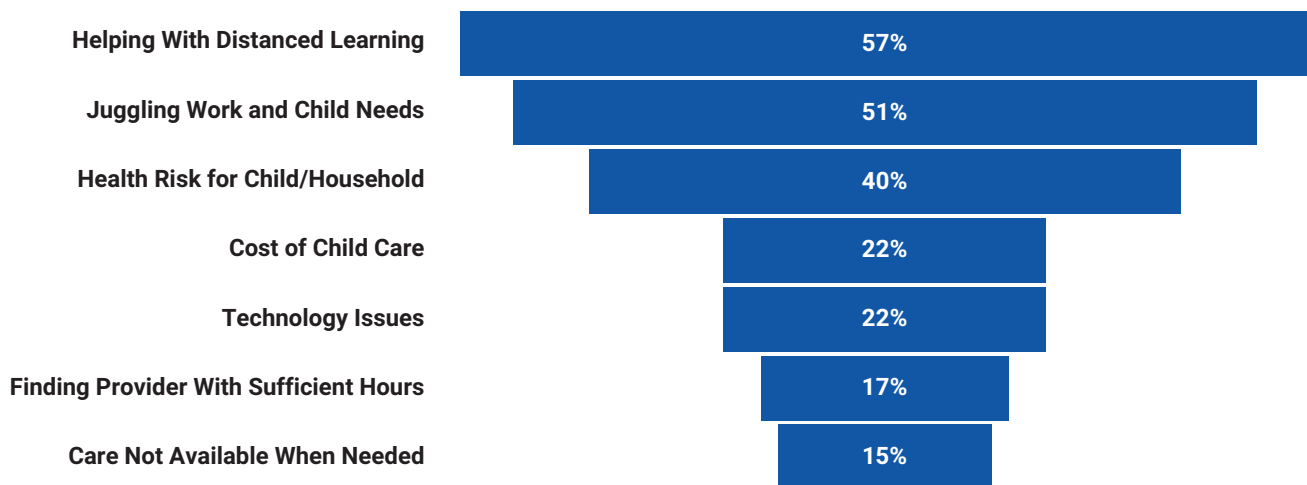


## CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **83%** said they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 57% said that they had concerns or issues related to helping children with distanced learning, followed closely by concerns about juggling work and children's needs (51%).

**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



**Respondents with children below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say they were concerned about the cost of child care (28% vs. 13%) and *significantly less likely* to say they were concerned about juggling work and children's needs (45% vs. 56%).

Employment impacts were of particular concern. In a separate question, 52% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 19% said one or more household members were working reduced hours due to child care issues (including daycare and afterschool care), and 12% said one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 26% said household members' work had been impacted in other ways not listed as an option in the survey question. Written "other" responses included having to shift to remote work or adjust work hours/shifts to care for children, not being able to expand or grow a business due to distanced learning obligations, interruptions during work hours from children who are doing at-home schooling, gaps in child care availability and closures due to COVID-19 exposures/quarantines, managing fluctuating work and child care schedules, and having to take leave in order to attend to children's needs.

**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 due to child care issues since the beginning of the pandemic (19% vs. 3%). While most respondents with children reported income from one or more jobs, those **below the ALICE Threshold** were significantly less likely to do so (80% vs. 96%). They were also *significantly less likely* to report income from investments (3% vs. 12%) and significantly more likely to report income from unemployment (14% vs. 3%) insurance.



In addition to child care, three factors — housing issues, food access, and paying off debts — were of particular concern for respondents with children. Forty-two percent were concerned about paying housing expenses (like rent, mortgage, and/or utilities), significantly higher than the 26% of households without children. These concerns were even greater for households with children living below the ALICE Threshold: 64% of households with children below the ALICE Threshold were concerned about paying housing expenses, more than four times higher than those above the ALICE Threshold (at 14%). A similar significant trend was found for concerns about providing enough food for the household (44% for households with children below the ALICE Threshold, 29% for all households with children, 17% for all households without children, and 12% for households with children above the ALICE Threshold) and for concerns about paying off debts (46% for households with children below the ALICE Threshold, 36% for all households with children, 24% for all households without children, and 23% for households with children above the ALICE Threshold).

The pandemic has put a strain on households both with young children (0–5) and with school-age children (6–17). However, the specifics of these households' child care concerns differed in the survey responses. Households with young children were significantly more likely to be concerned about child care-related health risks for children and other household members (51% vs. 33%), the cost of care (35% vs. 13%), finding a provider with consistent or sufficient hours (25% vs. 11%), or that child care wouldn't be available when needed (24% vs. 9%). They were also significantly more likely to report that one or more household members was working reduced hours (24% vs. 15%) or had to quit a job (19% vs. 8%) due to child care issues.

***“ We have kept our small children home instead of daycare and had to balance one parent now working full time remotely and the other still needing to report to an office several times a week – the mental toll of the pandemic has been incredible. The anxiety, stress, sadness, and depression...is like nothing I ever could have predicted. ”***

**In addition to heightened concerns regarding housing costs, food access, and debts, compared to respondents without children, respondents with children were...**

- Significantly less likely to have assets, including owning a home (66% vs. 78%), having a bank account (82% vs. 88%) or having a 401(k), IRA, or other investment (54% vs. 65%).
- Significantly more likely to be concerned about mental health issues like depression or anxiety (54% vs. 40%) for household members during the pandemic.
- Significantly more likely to be concerned about a reduction in hours or wages (31% vs. 22%). Respondents with children were also significantly more likely to say one or more household members lost a job at some point since the beginning of the pandemic (25% vs. 18%) or were laid off (17% vs. 10%). As such, significantly more households with children reported that someone in their household was looking for work at the time of the survey (39% vs. 29%). Respondents with children who relied on one or more salaried jobs were also significantly more likely to say that they had to purchase protective gear (30% vs. 24%) or new technology (17% vs. 8%) in order to work during the pandemic (there were no significant differences between these groups for hourly paid workers).
- Significantly more likely to have increased a credit card balance (25% vs. 12%), applied for unemployment (24% vs. 16%), received food from a food pantry/food bank (22% vs. 9%), borrowed from family or friends (20% vs. 9%), applied for government assistance programs such as SNAP, TANF, WIC, or Medicaid (18% vs. 9%), or sold belongings for cash (17% vs. 10%) to meet household needs during the pandemic.



## HOUSING

Overall, **26%** of respondents said their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic.

Of respondents who were having trouble meeting housing needs...

- 41% said they were somewhat concerned about eviction or foreclosure
- 40% were very concerned about eviction or foreclosure

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

- 34% said they paid 10%–29% of their household income
- 21% paid 30%–50% of their household income
- 18% paid more than half of their household income
- 13% paid less than 10% of their household income
- 14% 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 households above the ALICE Threshold to say their household had trouble meeting housing needs (47% vs. 6%). They were also *significantly more likely* to report paying “30%–50%” or “more than 50%” of their income on rent (26% vs. 17% and 33% vs. 5%, respectively). Among respondents with housing concerns, those **above the ALICE Threshold** were *significantly less likely* to say they were worried about eviction or foreclosure (61% vs. 84%).



## FOOD

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

Of respondents who had trouble meeting food needs...

- 78% said they could not afford the amount or kind of food their household wanted to buy
- 35% said the food their household wanted to buy was not available or was out of stock
- 35% said they did not feel safe shopping for food due to the pandemic
- 21% said they had difficulty getting food from a food pantry
- 10% said food retailers and/or restaurants they wanted to visit were closed
- 10% said they had difficulty getting food through a school food program

**Respondents below the ALICE Threshold** were *significantly more likely* than households above the ALICE Threshold to say their household had trouble meeting food needs (32% vs. 4%).



## HEALTH CARE AND HEALTH STATUS

Overall, **15%** of respondents said their household had trouble meeting health care needs during the pandemic, even though the majority (96%) reported having insurance. Of those with insurance, 61% were insured through an employer, 23% through Medicare/Social Security, 18% through Medicaid, 13% through private insurance, 3% through the Affordable Care Act, and 1% through the Children's Health Insurance Program.

Of respondents who had trouble meeting health care needs...

- 59% said they had difficulty getting care for a non-COVID-19-related health issue
- 26% said they had difficulty getting a COVID-19 test when needed
- 26% lost insurance coverage
- 11% had trouble getting care for COVID-19

When asked if any household members have a serious health issue or disability, 35% said one or more people had chronic health issues (like diabetes or a heart condition), 11% had a mental disability, 9% had a physical disability, and 12% had another type of health issue. Altogether, 51% 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 households above the ALICE Threshold to say their household had trouble meeting health care needs (21% vs. 8%) and to say that someone in their household had a mental (15% vs. 7%) or physical (12% vs. 6%) disability.

Household concerns and impacts of the pandemic differed by health status. Compared to respondents from households without any health issues, respondents from households in which one or more people had a serious health issue or disability were significantly more likely to be concerned about household members getting COVID-19 (84% vs. 72%) and about providing enough food for the household (27% vs. 20%). In terms of basic needs, they were significantly more likely to say that they were having difficulty meeting food needs (21% vs. 14%), health needs (20% vs. 8%), technology needs (13% vs. 8%), or transportation needs (10% vs. 6%). They were also significantly less likely to report household income from one or more jobs (72% vs. 82%) and significantly more likely to report that they received Social Security or other retirement income (34% vs. 18%).

**“Increased anxiety and depression over household members and relatives getting COVID is causing health issues and affecting job performance. I'm afraid to seek medical care for fear of COVID, unable to visit a parent living in assisted living facility who is not recovering well from COVID, unable to visit sibling undergoing cancer treatment, unable to visit with children and grandchildren...”**



## TECHNOLOGY

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

**Respondents below the ALICE Threshold** were *significantly more likely* than households above the ALICE Threshold to say their household had trouble meeting technology needs (14% vs. 7%).



## TRANSPORTATION

Overall, **8%** of respondents said their household had trouble meeting transportation needs during the pandemic.

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

- 70% said they had trouble maintaining a personal vehicle
- 40% said they had trouble keeping up with vehicle payments
- 26% did not feel safe riding public transportation due to the pandemic
- 24% said public transportation has not been available for needed routes
- 13% said public transportation has been operating fewer hours
- 9% said they had faced reduced carpool options

**Respondents below the ALICE Threshold** were *significantly more likely* than households above the ALICE Threshold to say their household had trouble meeting transportation needs (14% vs. 3%).

**“** *Since I was laid off I had found myself struggling worse than I was before COVID had happened, as many others. I was one who lost their job and when I returned back to work I had accrued a large amount of debt. Many of my bills today I am still behind on and trying my best to catch up. I'm one payment short of losing my car and my apartment. It's been hard trying to keep food in my house and I applied for SNAP many times and keep getting denied. At this point I make enough to put towards my rent and car note, but all my other bills are being neglected.* **”**



# EMPLOYMENT CHANGES AND CHALLENGES

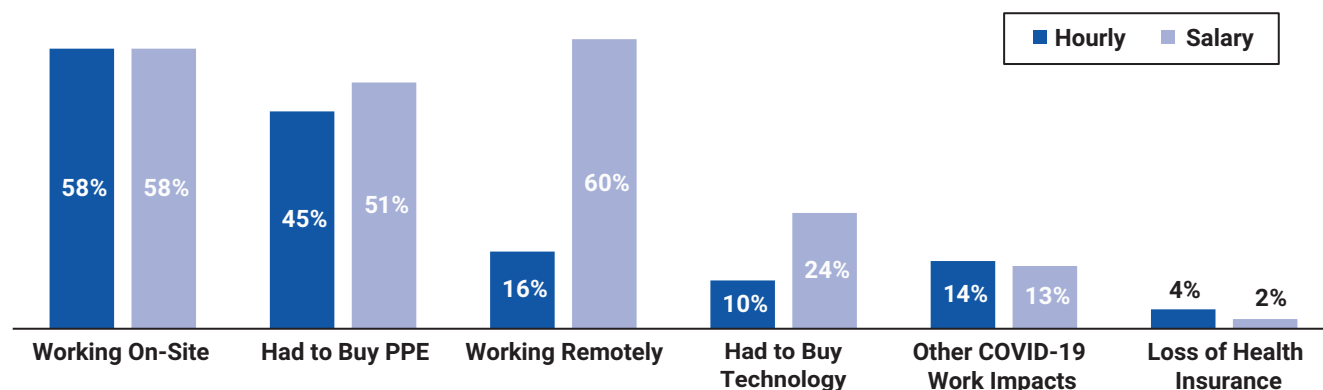
At the time of the survey, 77% of households had income from one or more jobs, 26% had Social Security or other retirement income, 15% had income from investments, 8% were receiving unemployment insurance, 5% had another source of income, and 2% reported no source of income.

Participants were asked how the pandemic has impacted employment for household members since March 1, 2020. Half of respondents said that employment hadn't changed for any household members during this period. However, some respondents reported that members of their household had lost jobs (23%), experienced temporary layoffs (14%), gotten a new job (13%), changed jobs (12%), or retired (4%).

These big employment shifts, however, are not the only way that the pandemic has 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. About half of respondents (49%) relied on at least one hourly paid worker. Most workers in both groups continued to work on-site, but salaried workers were much more likely to report working remotely during the pandemic (when they previously worked on-site).

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

Select all that apply



**Respondents below the ALICE Threshold** were significantly more likely than respondents above the ALICE Threshold to rely on at least one hourly paid worker for income (63% vs. 37%) and significantly less likely to say one or more household members had a salaried job (36% vs. 64%). For workers in both hourly paid and salaried jobs, **respondents below the ALICE Threshold** were significantly less likely than respondents above the ALICE Threshold to say someone in their household was now working remotely when they previously worked on-site (8% vs. 22% for hourly jobs and 43% vs. 60% for salaried jobs).

**“ We worked as performers and event planners before COVID. We lost over \$15,000 in income due to events closing down and not being able to safely rent our studio for events. Because this was not food service or an ‘essential business,’ there was little to no relief for us and we had to take it as a loss. ”**

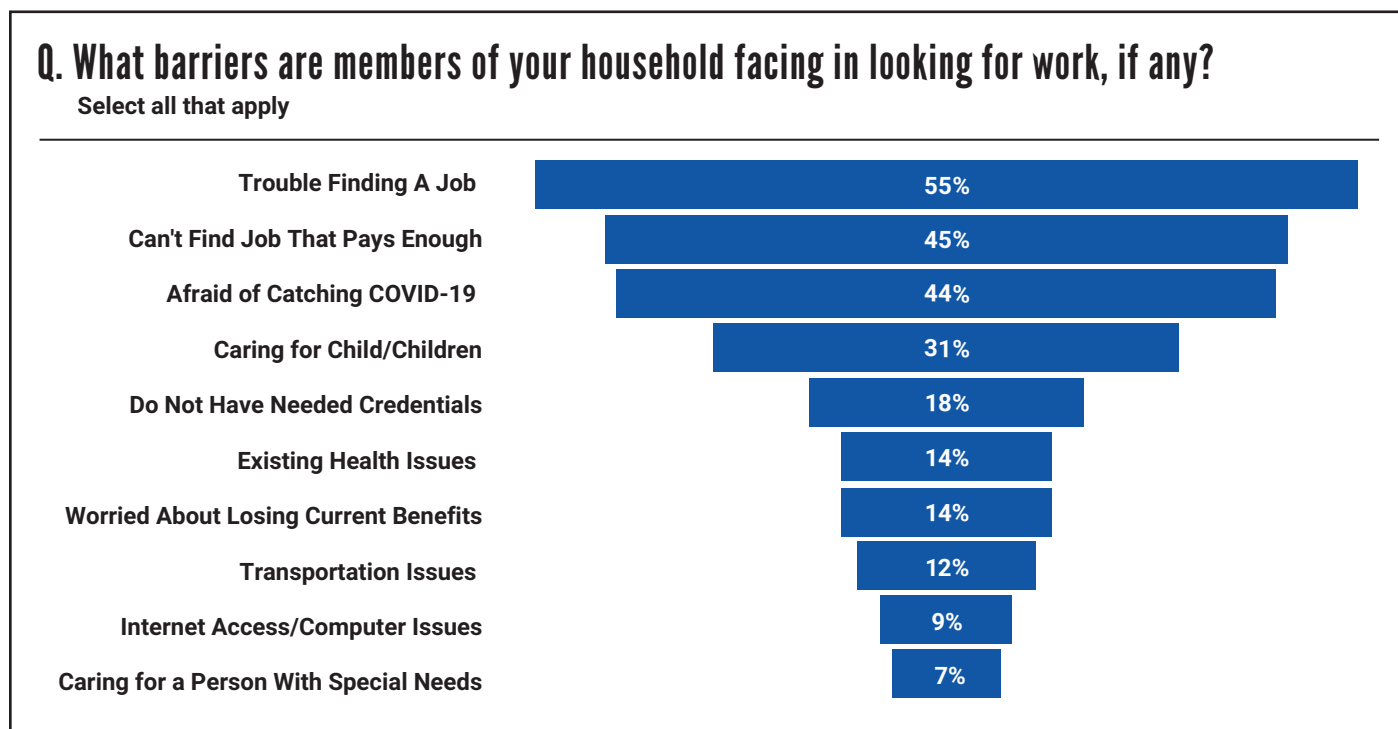
Among the 14% of respondents with hourly jobs and 13% of respondents with salaried jobs who reported “other” work impacts from the pandemic, those impacts also varied by employment type. The most common impacts noted for salaried workers included increased hours, increased workload, and increased complexity of job. Some of these workers worked from home at the beginning of the pandemic and now are back on-site, while others are working a hybrid schedule of both remote and on-site. For hourly workers, “other” impacts tended to be related to health (worked in higher-risk jobs, contracted COVID-19, had to quarantine due to exposure at work).

Unlike workers in salaried jobs, workers who are paid by the hour also faced fluctuating hours. Among households where at least one person in the household was working, **43% 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...

- 76% of respondents said it was because their employer had less business or needed fewer staff
- 21% of respondents said it was because of caregiving needs (for children, seniors, or a person with a disability)
- 18% of respondents said it was due to fear of catching COVID-19
- 8% of respondents said it was because of other (non-COVID-19) health issues
- 1% of respondents said it was because of limited computer or internet access

Just over one in three respondents (34%) 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 shown in the figure below.

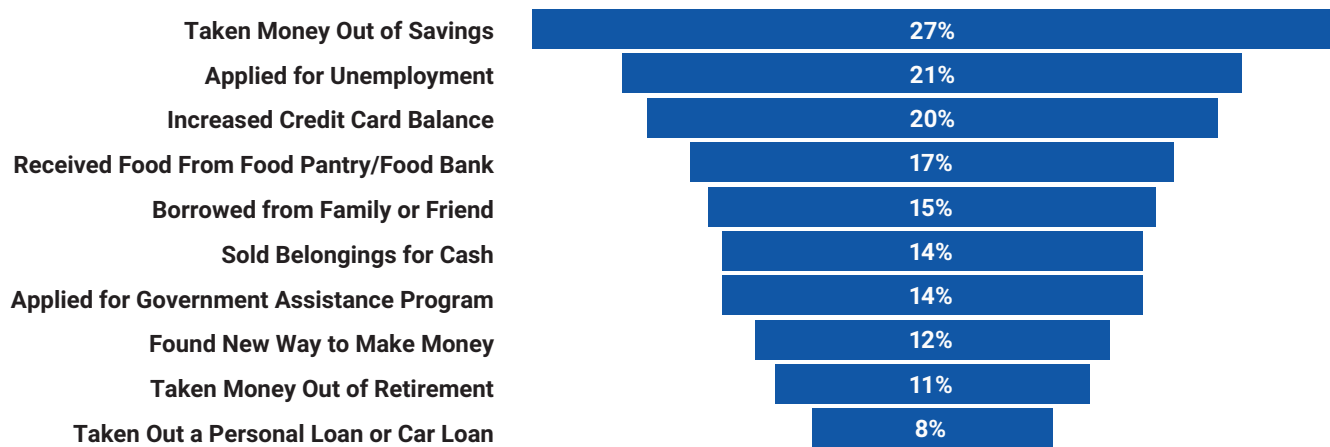


**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household was actively looking for work (52% vs. 18%). Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that not being able to find a job that pays enough (51% vs. 31%), caring for children (35% vs. 20%), or caring for a person (child or adult) with a disability (9% vs. 1%) limited their ability to find work. **Respondents above the ALICE Threshold** with household members who were looking for work were *significantly more likely* to say they weren't currently facing any barriers to finding work (3% vs. 9%).

# ACTIONS TAKEN TO MEET NEEDS

When asked what their household is doing to get by during the pandemic, 27% of respondents said that they had taken money out of a savings account. The next most common actions were applying for unemployment (21%) and increasing a balance on a credit card (20%).

## 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



**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that they had taken money out of savings (34% vs. 20%), applied for unemployment (33% vs. 10%), received food from a food bank and/or food pantry (30% vs. 4%), applied for government assistance program (27% vs. 1%), borrowed from family/friends (28% vs. 3%), increased a credit card balance (25% vs. 13%), sold belongings for cash (22% vs. 7%), or found a new way to make money (16% vs. 8%).

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...

- 85% of respondents said they had a bank account
- 59% said they had a 401(k), IRA, or other investment
- 57% said they owned a home with a mortgage
- 53% reported that they owned a vehicle with no auto loan
- 52% said they owned a vehicle with a loan
- 16% reported they owned a home with no mortgage
- 8% said they owned all or some of a business

**Respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to say that they owned their home (32% vs. 68%), had a 401(k), IRA, or other investment (34% vs. 82%), had a bank account (77% vs. 93%), or owned a vehicle (82% vs. 93%).

# THIS REGIONAL SURVEY PROJECT WAS CONDUCTED BY:



Rappahannock United Way

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

## Special Thanks

We are grateful to our sponsors, Compare.com, Virginia's Community Colleges, Atlantic Union Bank, and Virginia Association of Free and Charitable Clinics.



## 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 and Wisconsin. Learn more at [UnitedForALICE.org](http://UnitedForALICE.org).

For more information about these survey results or to be connected to Rappahannock United Way, please contact Sarah Walsh, Chief Impact Officer, Rappahannock United Way, at [swalsh@rappahannockunitedway.org](mailto:swalsh@rappahannockunitedway.org).