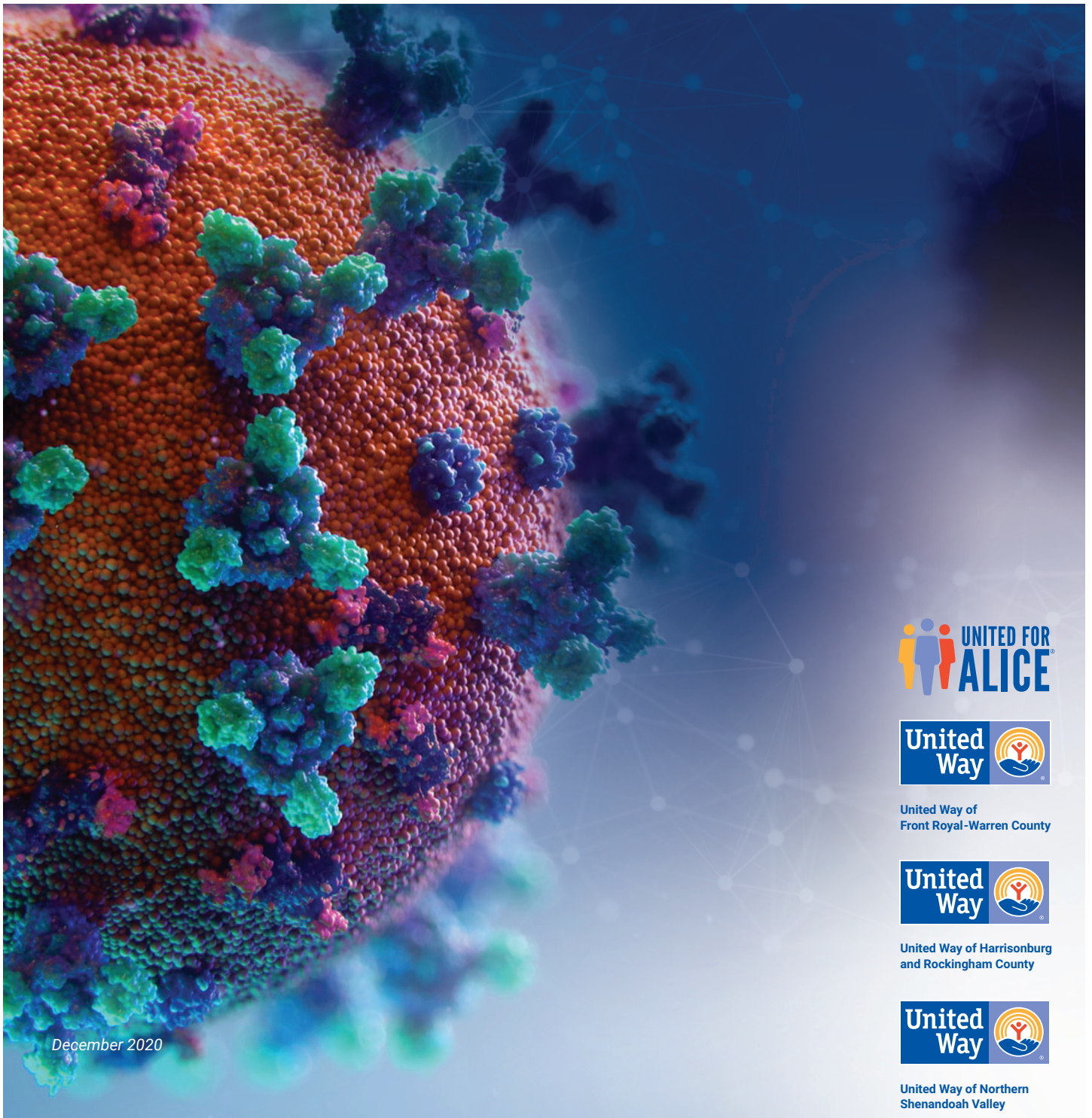


COVID-19 IMPACT SURVEY

2020 Shenandoah Valley, Virginia Results Report



December 2020



United Way of
Front Royal-Warren County



United Way of Harrisonburg
and Rockingham County



United Way of Northern
Shenandoah Valley

SURVEY OVERVIEW

From October 19 to November 7, 2020, over 2,000 people living in the Shenandoah Valley region of Virginia responded to a survey about how their households have been impacted by the COVID-19 pandemic since March 1, 2020. The region includes Clarke, Frederick, Page, Rockingham, Shenandoah, and Warren Counties, and the cities of Harrisonburg and Winchester. The survey was conducted by the United Ways of Front Royal-Warren County; Harrisonburg and Rockingham County; and Northern Shenandoah Valley, with local collaborators including Blue Ridge Community College and Lord Fairfax Community College, and in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. This survey relied on convenience sampling *and is not a representative sample of the regional population*. However, the results of this survey provide important insights into the issues households in these communities are facing during this time of profound uncertainty.

Meet ALICE

When COVID-19 hit, just over 41,000 households in the Shenandoah Valley region were already one emergency away from financial crisis — a 10-year record high — setting the stage for the unprecedented economic impact of the pandemic. These households are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the Federal Poverty Level, 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. Combining ALICE households and households in poverty, 41% of households in the region were below the ALICE Threshold before the pandemic.

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

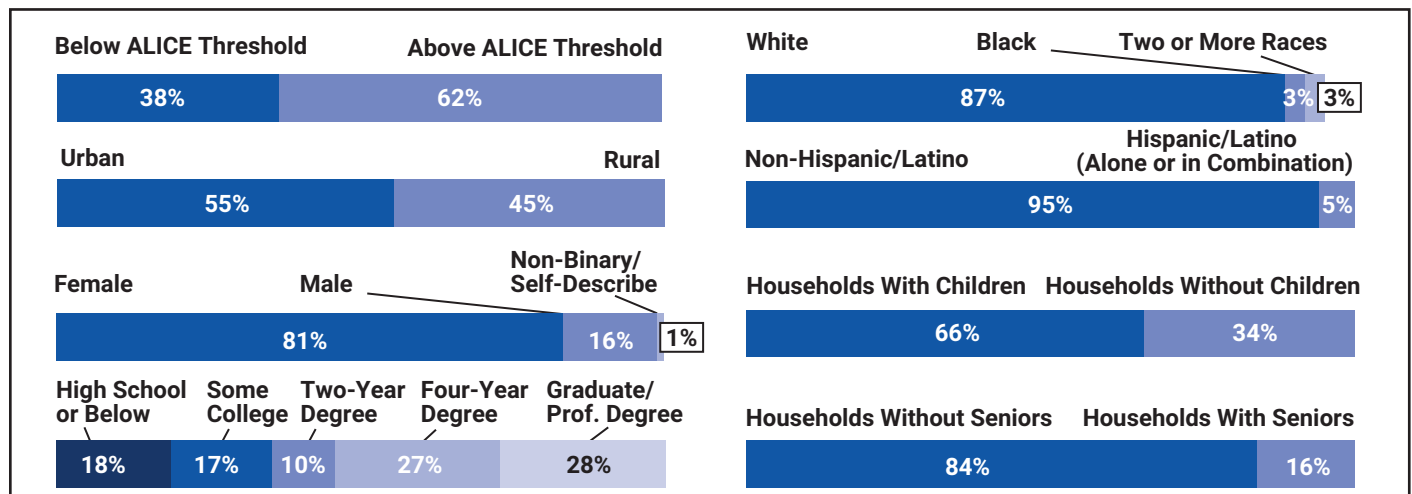
Rural and Urban Areas

Because households in rural and urban areas often face distinct challenges, this Report explores these differences in the context of the COVID-19 pandemic.

Throughout this document, boxes of this color (light gold) will highlight statistically significant differences between respondents in rural and urban areas.

SURVEY RESPONDENTS

Of the 2,415 people who opened the survey link, 1,843 submitted valid surveys (all surveys taken by people who live outside of the region were excluded). Respondents are broken down by demographic groups below. Demographic questions were asked about the respondent themselves, although for other questions they were asked to respond on behalf of their household.

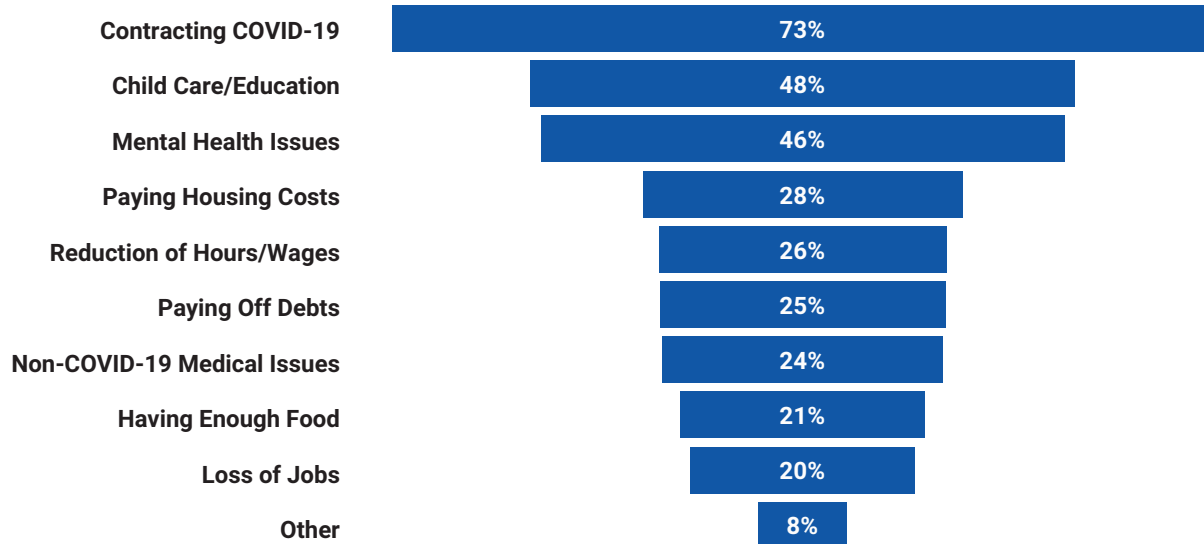


Note: Not all categories sum to 100% in this figure. For gender identity, 2% of respondents selected "Prefer Not to Answer". For race, all other groups combined constituted the remaining 7% of respondents.

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households are facing during the pandemic. **Most respondents (73%), regardless of income or location, said contracting COVID-19 was a top concern, followed by child care/education and mental health issues.**

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 child care (54% vs. 45%), paying housing costs (54% vs. 13%), providing enough food for the household (45% vs. 7%), paying off debts (38% vs. 18%), reduction of hours/wages (35% vs. 20%), non-COVID-19 medical issues (30% vs. 22%), or loss of job(s) (28% vs. 15%).

Among the 8% of respondents who selected “other,” concerns included not being able to work remotely (even if given the option), being distanced from family and friends, inability to engage in religious and/or social events, lack of reliable internet access, worries about inadvertently spreading COVID-19 to others, access to medical insurance, not knowing what will happen next in the course of the pandemic, and the health/stability of the larger economy.

When respondents were asked to select their **biggest concern** the top three concerns were household members contracting COVID-19 (41%), child care/education (19%), and paying housing expenses (12%). However, the ranking of household concerns differed by ALICE status. For households above the ALICE Threshold, the top three biggest concerns were household members contracting COVID-19 (48%), child care/education (21%), and mental health issues (10%). For households below the ALICE Threshold, the top three concerns were household members contracting COVID-19 (29%), paying housing expenses (26%), and child care/education (15%).

Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say their biggest concern was paying housing costs (26% vs. 4%), having enough food for the household (6% vs. 1%), or paying off debt (5% vs. 2%).

Respondents in rural areas were significantly more likely than respondents in urban areas to say that their biggest concern was providing enough food for the household, although these percentages were relatively small (4% vs. 2%).

EMPLOYMENT CHANGES AND CHALLENGES

At the time of the survey, 88% of households had income from one or more jobs, 17% had Social Security or other retirement income, 13% had income from investments, 4% were receiving unemployment insurance, 4% had another source of income, and 1% reported no source of income.

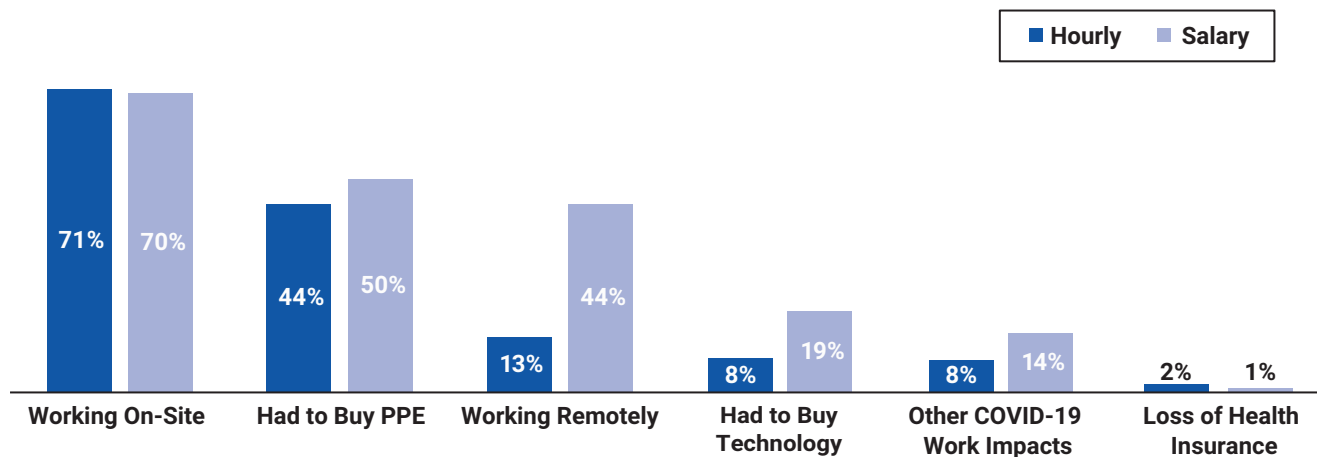
Participants were asked how the pandemic has impacted employment for household members since March 1, 2020. More than half of respondents (60%) said that employment hadn't changed for any household members during this period. However, some respondents reported that members of their household had lost jobs (14%), experienced layoffs (14%), changed jobs (12%), gotten a new job (10%), or retired (2%).

Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say someone in their household lost a job during the pandemic (23% vs. 7%), was temporarily laid off (18% vs. 10%), or changed jobs (14% vs. 9%). They were also significantly more likely to say someone in their household had income from unemployment insurance or another government program (9% vs. 2%), and significantly less likely to say someone in their household had income from investments (4% vs. 19%). And although both groups had a high percentage of respondents with household income from one or more jobs, households below the ALICE Threshold were significantly less likely to report having this type of income (83% vs. 90%).

These big employment shifts, however, were not the only way that the pandemic had impacted workers. Among households where at least one person was working, respondents reported major changes in the work lives of household members, and these impacts varied based on whether workers were paid hourly or had a salary. Over half of respondents' households (57%) 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) and to say that they had to purchase technology for work.

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

Select all that apply



For workers in both hourly-paid and salary jobs, **respondents in rural areas** were significantly more likely to report that one or more household members were continuing to work on-site, and **respondents in urban areas** were significantly more likely to report that one or more household members were working remotely. Among salaried workers, **respondents in urban areas** were significantly more likely to report that one or more household members lost health insurance, although the numbers were small for both urban and rural groups (2% vs. 1%).

Respondents also shared work impacts other than those provided in the survey questions. These write-in responses varied by employment type. Among the 14% of respondents with salaried jobs who reported “other” work impacts from the pandemic, those impacts included increased hours, increased workload, and increased complexity of job. Some of these workers had worked from home at the beginning of the pandemic and were now back on-site, while others were working a hybrid schedule of both remote and on-site. Among the 8% of respondents with hourly jobs who reported “other” impacts, those impacts tended to be related to health (worked in higher-risk jobs, contracted COVID-19, had to quarantine due to exposure at work).

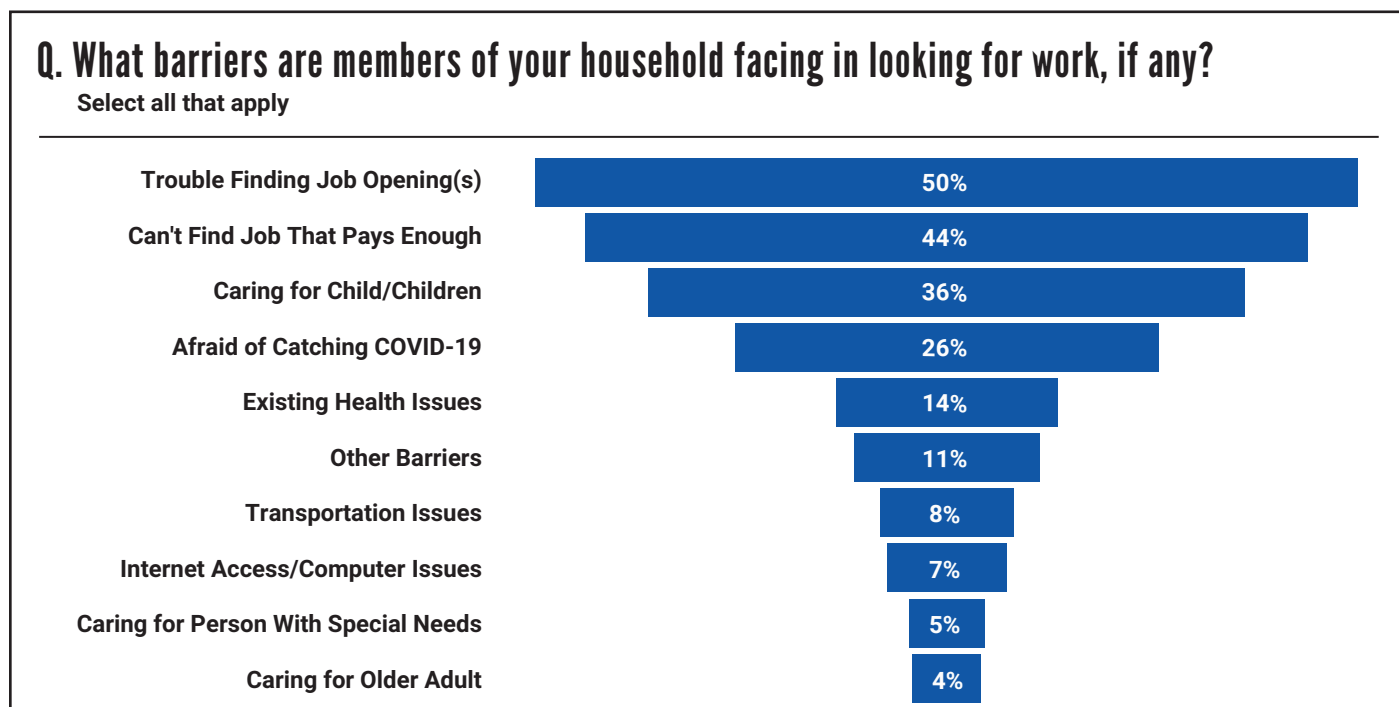
Unlike workers in salaried jobs, workers who were paid by the hour faced fluctuating hours. Among households where at least one person in the household was working, **29% of respondents said household members in hourly-paid jobs were working fewer hours during the pandemic.**

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

- 71% of respondents said it was because their employer had less business or needed fewer staff
- 31% of respondents said it was because of caregiving needs (for children, seniors, or a person with a disability)
- 16% of respondents reported it was due to fear of catching COVID-19
- 4% of respondents said it was because of other (non-COVID-19) health issues

Almost one in four respondents (23%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted. These respondents were asked a follow-up question regarding barriers to finding work. The top 10 barriers faced by job seekers are included below.

Among the 11% of respondents who selected “other” barriers, job seekers reported not being able to fit a second job into an already busy schedule, age discrimination, lack of needed skills, and difficulty finding work with flexible hours.



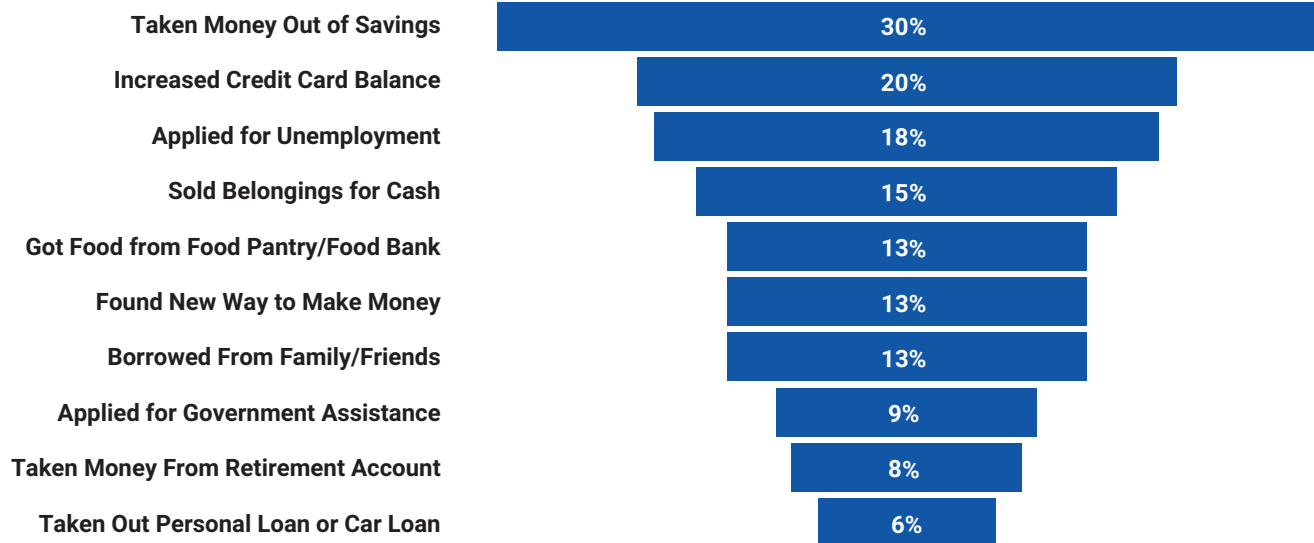
Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say caring for a child/children (47% vs. 21%), transportation issues (12% vs. 2%), or internet access or computer issues (11% vs. 2%) limited household members' ability to find work.

Among those looking for work, **respondents in rural areas** were *significantly more likely* to say that caring for a child/children limited household members' ability to find a job (42% vs. 31%). Job-seeking respondents in urban areas were *significantly more likely* to say that language or literacy issues impacted household members' ability to find a job (6% vs. 0%).

ACTIONS TAKEN TO MEET NEEDS

When asked what their household is doing to get by during the pandemic, almost one in three respondents (30%) said that they or someone in their household had taken money out of a savings account. The next most common actions were increasing a balance on a credit card and applying for unemployment.

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



While taking money out of savings was the most common way respondents reported making ends meet during the pandemic, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to have done so (37% vs. 24%). They were also *significantly more likely* to say that their household had received food from a food pantry or food bank (29% vs. 3%), applied for unemployment (27% vs. 12%), sold belongings for cash (25% vs. 9%), borrowed from family or friends (25% vs. 5%), increased a balance on a credit card (24% vs. 16%), applied for government assistance (22% vs. 1%), or found a new way to make money (16% vs. 11%).

Respondents in rural areas were *significantly more likely* than respondents in urban areas to say that their household had taken money out of a retirement account (10% vs 7%) to make ends meet during the pandemic.

The options available to respondent households in weathering this crisis depended greatly on existing household assets. In addition to the employment income mentioned in the previous section, 89% of respondents said they had a bank account (savings or checking); 64% said they had a 401(k), IRA, or other investment; 61% reported that they owned a vehicle with no auto loan; 59% said they owned a home with a mortgage; 51% reported that they owned a vehicle with an auto loan; 15% said they owned all or some of a business; and 13% reported they owned a home with no mortgage. Only 1% of respondents said they had none of these assets.

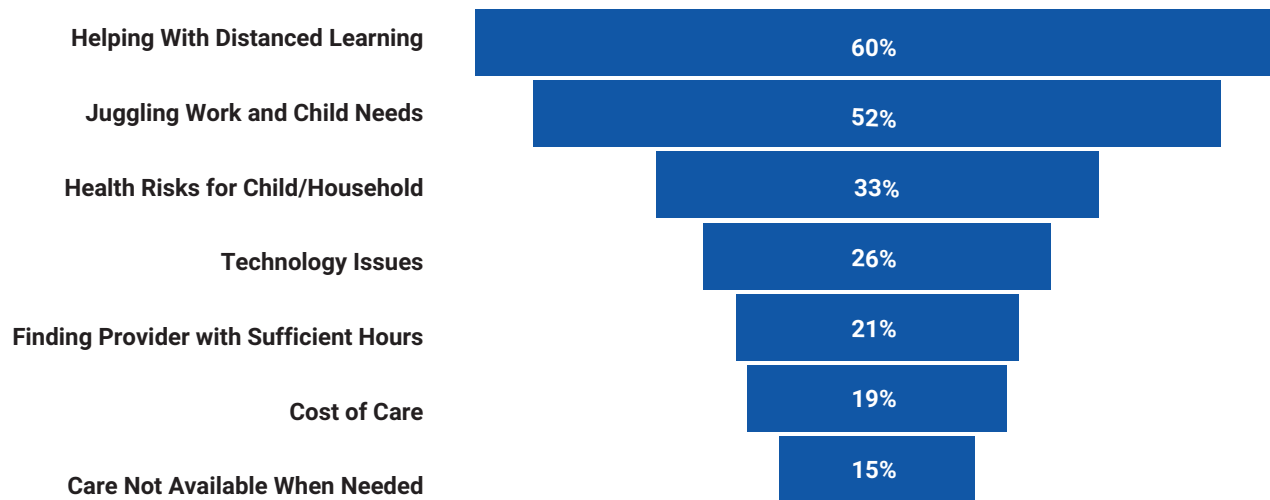
Respondents below the ALICE Threshold were *significantly less likely* than respondents above the ALICE Threshold to say that their household owned a vehicle (85% vs. 94%), had a bank account (79% vs. 94%), owned their home (47% vs. 85%), had a 401(k), IRA, or other investment (35% vs. 81%), or owned all or part of a business (8% vs. 19%).

Respondents in rural areas were *significantly more likely* than respondents in urban areas to say that their household had a bank account (91% vs. 86%) or that they owned a vehicle with a loan (54% vs. 48%).

CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children, over half said they were concerned about juggling work and children's needs (52%) and helping with distanced learning (60%).

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 with children above the ALICE Threshold to say that they were concerned about health risks for children or other household members (38% vs. 28%), internet and device access issues (30% vs. 22%), and the cost of care (25% vs. 14%), and *significantly less likely* to be concerned about juggling work and children's needs (46% vs. 56%).

Respondents with children living in rural areas were *significantly more likely* than respondents with children in urban areas to say that they were concerned about technology issues related to child care and education (29% vs. 22%).

Employment impacts were of particular concern. In a separate question, 47% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 20% said one or more household members was working reduced hours due to child care issues (including daycare and afterschool care), and 6% said one or more household members had quit a job to care for a child/children since the beginning of the pandemic. Additionally, 25% said household members' work had been impacted in other ways not listed in the survey question, including transportation issues, increased household expenses (like food) due to children being home from school/child care, paying to "hold" a child care slot that wasn't being used, and mental health issues in parents and children.

Respondents with children below the ALICE Threshold were *significantly more likely* than respondents with children above the ALICE Threshold to say that a household member was working reduced hours (24% vs. 17%) or had quit a job (10% vs. 2%) due to child care issues since the beginning of the pandemic.

“ I am a single mom of three kids. I work a full-time, 12-hour night shift job at a long-term nursing home. It's a struggle to sleep for work, help with school work, and maintain a normal life for my kids. ”

In addition to child care, housing concerns and food access were of particular concern for respondents with children, and even more so for households with children living below the ALICE Threshold. For example, 48% of households with children below the ALICE Threshold were concerned about providing enough food for the household, significantly higher than households without children (at 12%) and households with children above the ALICE Threshold (at 8%). A similar significant trend was found for concerns about paying housing expenses (56% for households with children below the ALICE Threshold vs. 20% for households without children vs. 13% for households with children above the ALICE household).

The pandemic has put a strain on households both with young children (0-5) and with school-age children (6-17). However, their biggest child care concerns differ. Households with older children were significantly more likely to be concerned about helping children with distanced learning (63% vs. 53%). Households with younger children were significantly more likely to be concerned about COVID-19 health risks for children and household members (42% vs. 27%), the cost of care (26% vs. 15%), and the reliability/availability of care (21% vs. 11%).

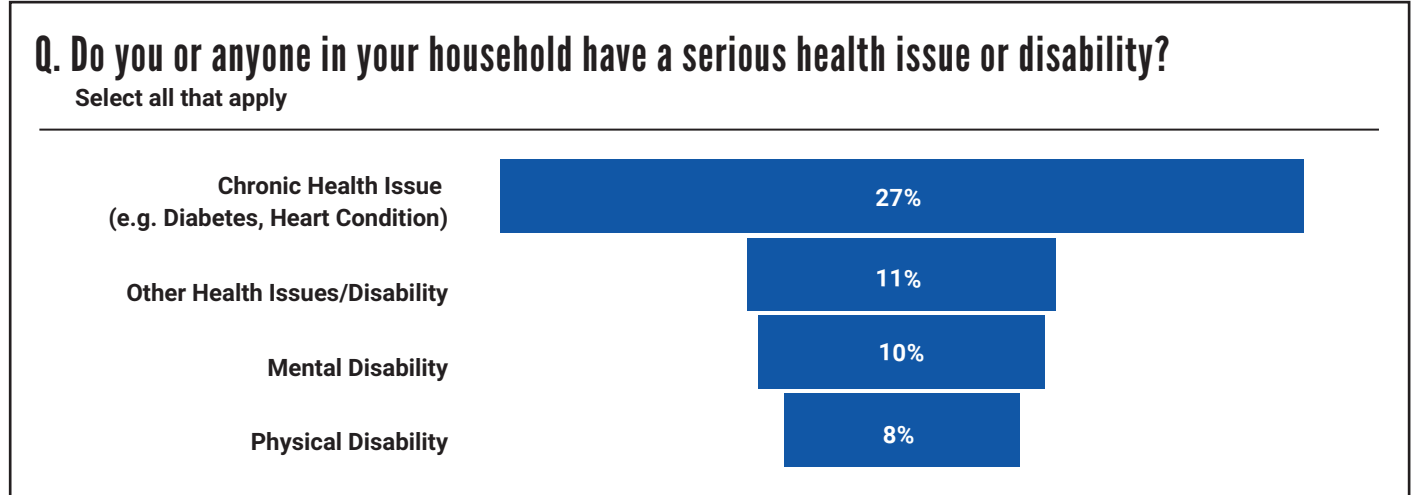
In addition, compared to respondents without children, respondents with children were...

- Significantly more likely to say that employment for one or more household members was impacted by the pandemic (45% vs. 38%), to be concerned about a reduction in hours/wages (28% vs. 21%), and to say that one or more household members lost a job due to the pandemic (16% vs. 9%).
- Significantly more likely to be concerned about paying off debts during the pandemic (29% vs. 18%).
- Significantly more likely to be concerned about mental health issues (49% vs. 42%).
- Significantly more likely to report that their household relied on hourly work (63% vs. 45%), and these hourly workers were significantly more likely to report that they were working fewer hours due to the pandemic.
- Significantly more likely to say that they were looking for work at the time of the survey (24% vs. 20%).
- Significantly more likely to have taken money out of a savings account (23% vs. 7%), increased a balance on a credit card (22% vs. 12%), applied for unemployment (20% vs. 13%), sold belongings for cash (18% vs. 7%), received food from a food pantry or food bank (16% vs. 5%), borrowed from family or friends (15% vs. 6%), applied for government assistance (11% vs. 4%), or taken out a personal loan or car loan (7% vs. 4) to meet needs during the pandemic.
- Significantly less likely to say that they had a bank account (87% vs. 91%) or had a 401(k), IRA, or other investment (60% vs. 70%).

“ This pandemic has completely impacted my family. One [household member] completely lost a job, no unemployment, and can't find another job. One is working less hours and cannot afford anything. I go hungry so my kids can eat. Food stamps got taken away because of what I make... ”

HOUSEHOLD HEALTH STATUS

Almost half of respondents (43%) said that someone in their household had a serious health issue or 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 member(s) getting COVID-19 (78% vs. 69%) and to say they were worried about mental health issues like depression or anxiety (53% vs. 41%) or non-COVID-19 related medical issues (42% vs. 12%).
- Significantly more likely to be concerned about household member(s) having a reduction in hours or wages (30% vs. 22%) or losing a job due to the pandemic (22% vs. 18%), and for good reason – they were also significantly more likely to report that one or more household members had, in fact, lost a job (17% vs. 10%) or been temporarily laid off (15% vs. 12%).
- Significantly more likely to report that someone in their household was actively looking for work at the time of the survey (26% vs. 19%). Job seekers from households with health issues were also significantly more likely to say they faced barriers to securing employment that included fear of catching COVID-19 (36% vs. 17%), existing health issues (25% vs. 4%), transportation issues (11% vs. 5%), caring for a person with special needs (9% vs. 1%), or caring for an older adult (6% vs. 2%).
- Significantly less likely to report having income from jobs (83% vs. 91%, still a large percentage for both groups), and significantly more likely to report having income from Social Security or other retirement income (27% vs. 10%) and unemployment insurance or another government program (6% vs. 3%).
- Significantly more likely to be worried about paying housing expenses (35% vs. 22%), paying off debts (31% vs. 20%), and providing enough food for the household (30% vs. 14%).
- Significantly more likely to report that they took money out of savings (34% vs. 24%), increased a balance on a credit card (23% vs. 16%), applied for unemployment (20% vs. 15%), sold belongings for cash (19% vs. 11%), received food from a food pantry or food bank (18% vs. 8%), borrowed from family or friends (17% vs. 8%), applied for government assistance (14% vs. 5%), or took out a personal loan or car loan (8% vs. 4%).

“ My household was considered 'essential' through the pandemic. We were fortunate to keep our jobs, however increased hours, stress...as well as working with our underlying health conditions has made every day seem on edge. ”

THIS REGIONAL SURVEY PROJECT WAS A PARTNERSHIP BETWEEN THE FOLLOWING UNITED WAYS:



United Way of
Front Royal-Warren County

frontroyalunitedway.org



United Way of Harrisonburg
and Rockingham County

uwhr.org



United Way of Northern
Shenandoah Valley

unitedwaynsv.org

Special Thanks

We are grateful to our sponsors, Blue Ridge Community College and Lord Fairfax Community College, for providing support for this regional survey.



About 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, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington and Wisconsin. Learn more at UnitedForALICE.org.

For more information about these survey results or to be connected to your local United Way, please contact Nadine Pottinga, President and CEO, United Way of Northern Shenandoah Valley, at npottinga@unitedwaynsv.org.