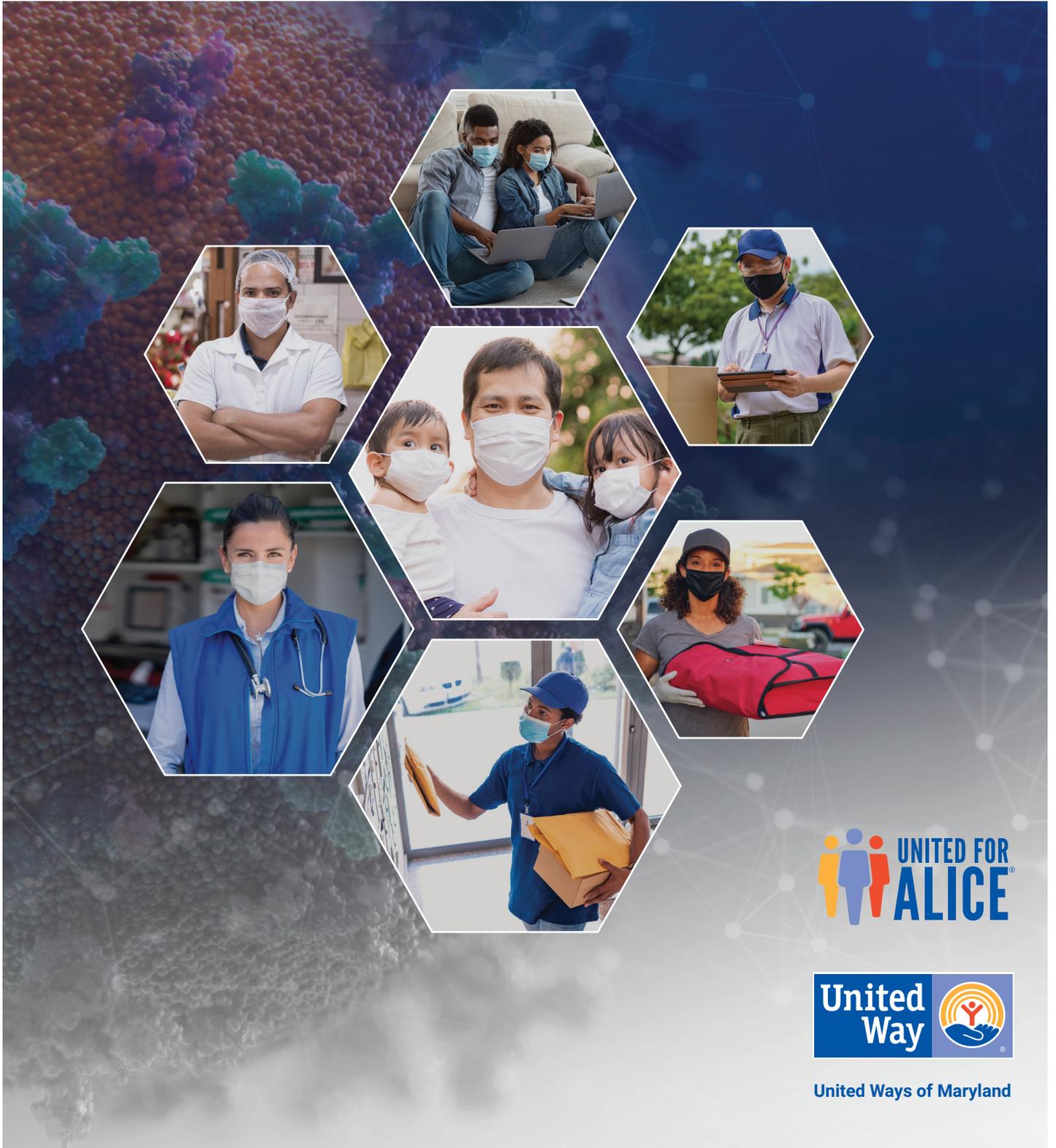


COVID-19 IMPACT SURVEY

2021 Maryland Results Report

SPRING 2021



United Ways of Maryland

SURVEY OVERVIEW

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

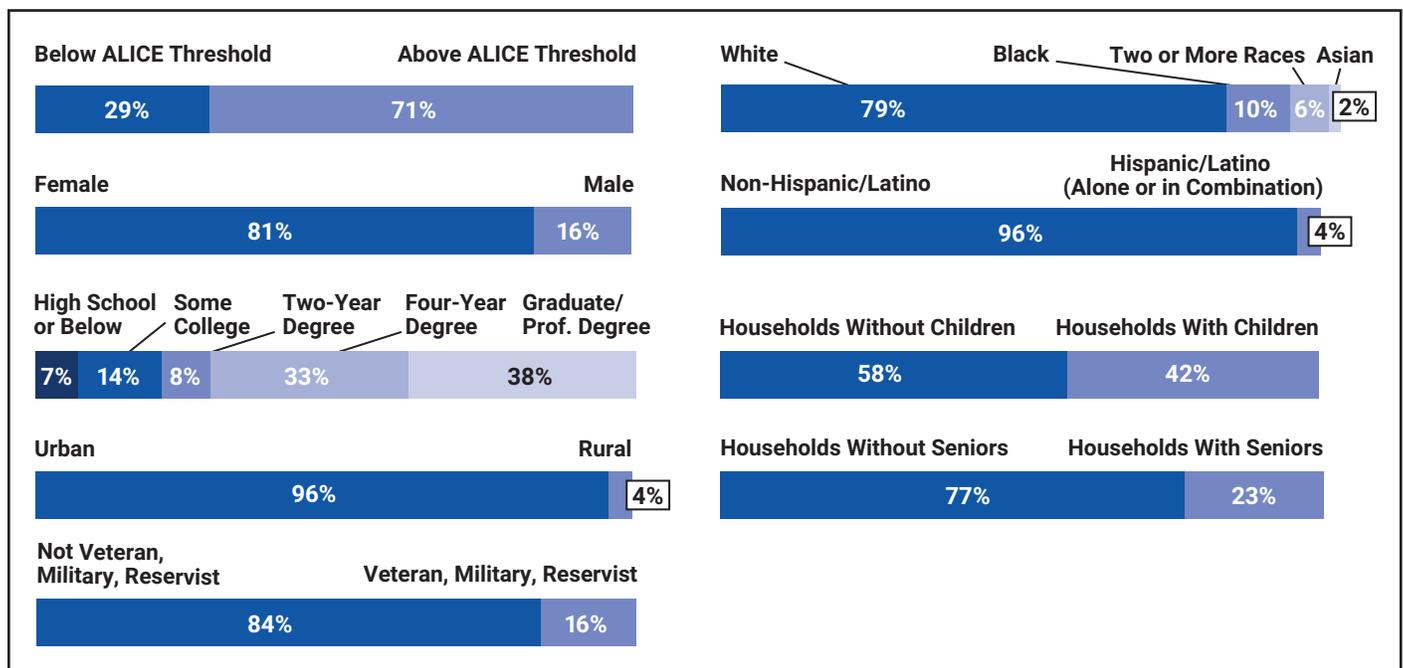
MEET ALICE

When COVID-19 hit, 39% of all households in Maryland (approximately 860,000 households) were already struggling to make ends meet, setting the stage for the unprecedented economic impact of the pandemic. This includes households below the Federal Poverty Level (FPL) and households who are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify for most public assistance programs but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live. Of all respondents who submitted valid surveys (excluding out-of-state respondents), 122 had household income below the FPL and 462 were ALICE. Combined, 584 (29%) had income **below the ALICE Threshold**. To learn more about ALICE in Maryland, visit UnitedForALICE.org/Maryland.

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

SURVEY RESPONDENTS

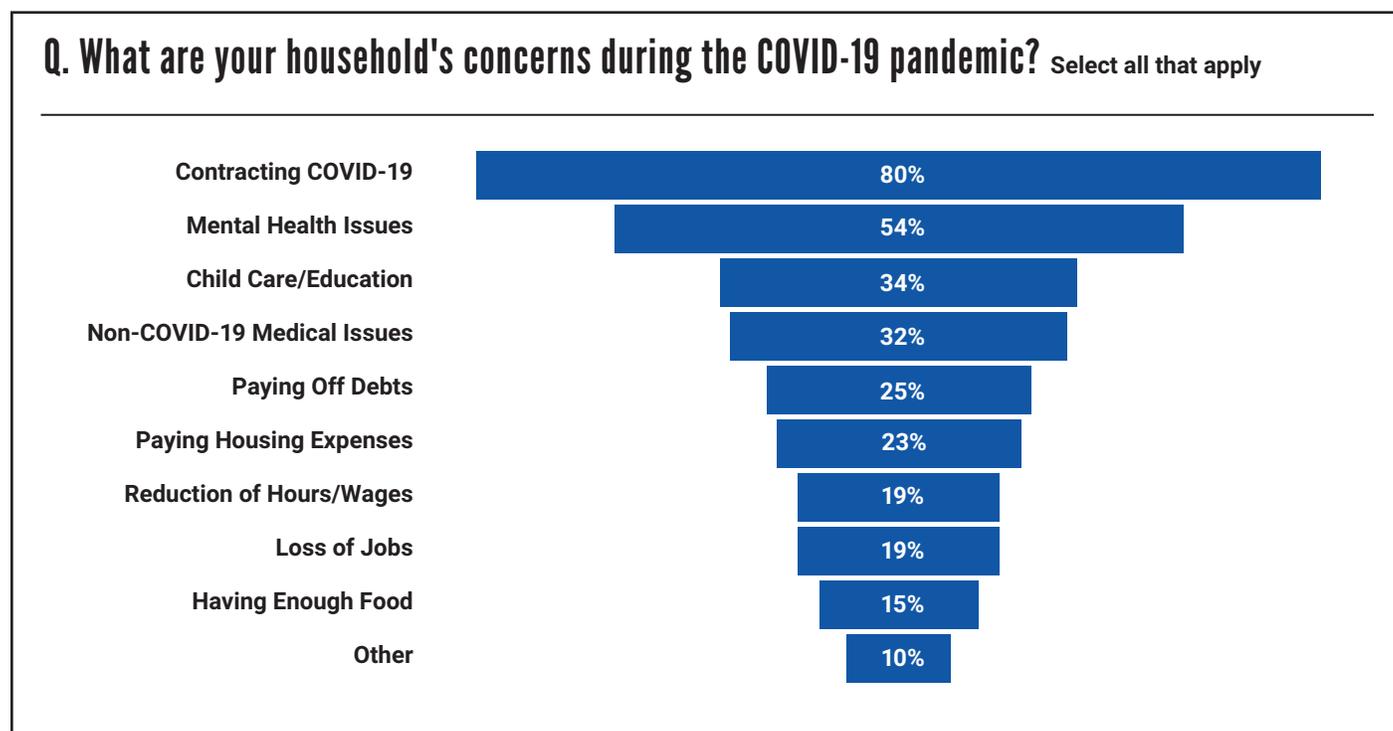
Of the 2,836 people who opened the survey link, 2,051 submitted valid surveys (which include known location; all surveys taken by people who live outside of Maryland were excluded). Respondents are broken down by demographic and geographic groups below. Demographic questions were asked about the respondent themselves, although for other questions they were asked to respond on behalf of their household:



Note: Not all categories sum to 100% in this figure. For gender identity, 2% selected "Prefer Not to Answer" and 1% selected "Non-Binary." For race, all other groups combined constituted the remaining 3% of respondents.

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. Most respondents (80%), regardless of income, said that contracting COVID-19 was their biggest concern.



Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about mental health issues like depression or anxiety (59% vs. 52%), paying housing expenses (47% vs. 13%), paying off debts like car payments or credit card bills (43% vs. 18%), child care/education (41% vs. 32%), non-COVID-19 medical issues (36% vs. 30%), providing enough food for the household (34% vs. 7%), a reduction in hours/wages for household members who were working (29% vs. 15%), and loss of one or more jobs (28% vs. 14%). **Households above the ALICE Threshold** were significantly more likely to say that they were concerned about household members contracting COVID-19 (82% vs. 74%).

“*The pandemic has caused many problems, mainly because we are trying to get by on one income and the school closures are a barrier to financial opportunities that could arise from having a second parent working (as we would prefer). The isolation of the past year has added to the mental health problems facing members of our family.*”

Among the 10% of respondents who selected “other,” concerns included access to the COVID-19 vaccine, substance use, concerns about elderly family members (especially those in group housing), being distanced from family and friends, lack of physical activity and social interaction while working remotely, fears of spreading COVID-19 to others, loneliness, the rising cost of basic goods like food and sanitation products, and increased domestic conflict.

When respondents were asked their **biggest concern**, the top three responses remained the same. Household members getting COVID-19 was listed as the biggest concern for 50% of respondents, mental health issues like depression or anxiety for 13% of respondents, and child care/education for 10% of respondents.

However, the ranking of household concerns differed by ALICE status. For households above the ALICE Threshold, the top three concerns were household members contracting COVID-19 (56%), mental health issues (15%), and child care/education (11%). For households below the ALICE Threshold, the top three concerns were household members contracting COVID-19 (38%), paying housing expenses (19%), and mental health issues (10%).

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their biggest concern was paying housing expenses (19% vs. 3%), paying off debts (4% vs. 2%), and providing enough food for the household (2% vs. less than 1%). **Households above the ALICE Threshold** were *significantly more likely* to say that their biggest concern was household members contracting COVID-19 (56% vs. 38%).

RESPONDENT HOUSEHOLDS WITH VETERANS

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

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

“ Just because people’s incomes are over the poverty level, do not assume that we have tons of money to spare. There are multiple people in the household with medical or educational issues that are chronic and require frequent monitoring and treatment. Insurance does NOT pay it all. We are swimming in debt trying to just stay alive and keep our family intact. ”

CHALLENGES IN MEETING BASIC NEEDS

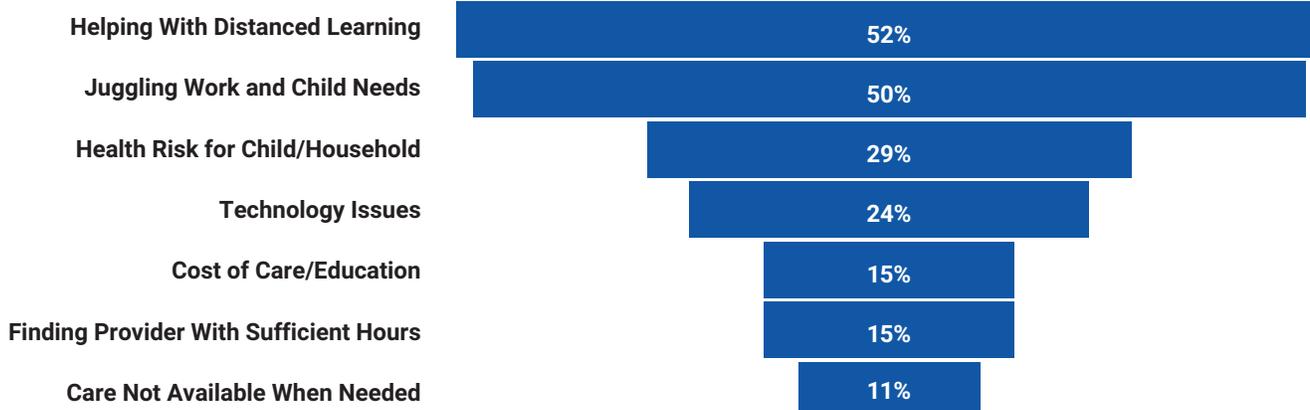


CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **73%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 52% said that they were concerned about helping with distanced learning, followed closely by issues related to juggling work and children's needs (50%).

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 below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about the cost of child care (24% vs. 10%). **Respondents above the ALICE Threshold** were significantly more likely to say that they were concerned about juggling work and child needs (54% vs. 42%).

Employment impacts were of particular concern. In a separate question, 41% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 16% said that one or more household members were working reduced hours due to child care issues (including daycare and after-school care), and 5% said that one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 24% said that 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 to care for children, 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 a leave from work 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 was working reduced hours (20% vs. 13%) or had to quit a job (9% vs. 2%) due to child care issues since the beginning of the pandemic. While most respondents with children reported income from one or more jobs, those **below the ALICE Threshold** were significantly less likely to say that they had this source of income (86% vs. 99%).

Beyond child care, three factors — housing issues, paying off debts, and food access — were of particular concern for respondents with children. Twenty-six percent were concerned about paying housing expenses, significantly higher than among households without children (at 20%). These concerns were even greater for households with children living below the ALICE Threshold: Half of households with children below the ALICE Threshold were concerned about paying housing expenses, almost four times as high as those with children above the ALICE Threshold (at 13%). A similar significant trend was found for concerns about paying off debts and concerns about providing enough food for the household, as shown in the table below. In each case, the largest differences were between households with children above and below the ALICE Threshold.

HOUSEHOLDS	PAYING HOUSING EXPENSES	PAYING OFF DEBTS	PROVIDING ENOUGH FOOD FOR THE HOUSEHOLD
With Children, Below ALICE Threshold	50%	42%	34%
With Children, All	26%	28%	18%
Without Children, All	20%	23%	12%
With Children, Above ALICE Threshold	13%	20%	9%

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

- Significantly more likely to say that one or more household members lost a job (24% vs. 9%) or were laid off (22% vs. 13%) at some point since the beginning of the pandemic.
- Significantly less likely to have a bank account (82% vs. 94%) or a 401(k), IRA, or other investment (39% vs. 86%).
- Significantly more likely to have taken money out of a savings account (32% vs. 26%), increased a credit card balance (23% vs. 16%), received food from a food pantry or bank (16% vs. 9%), sold belongings for cash (13% vs. 9%), borrowed from family or friends (13% vs. 7%), or applied for a government assistance program such as SNAP, TANF, WIC, or Medicaid (13% vs. 6%) or to meet household needs during the pandemic. They were also significantly more likely to have claimed the Earned Income Tax Credit (EITC) on their 2019 taxes (19% vs. 7%).



HEALTH CARE AND HEALTH STATUS

Overall, **13%** of respondents said that their household had trouble meeting health care needs during the pandemic, even though almost all respondents (98%) reported having insurance. Of those with insurance, 70% were insured through an employer, 22% through Medicare/Social Security, 15% through private insurance, 12% through Medicaid, 4% through the Affordable Care Act, and 3% through the Children’s Health Insurance Program.

When asked if any household members have a serious health issue or disability, 33% said that one or more people had chronic health issues (like diabetes or a heart condition), 10% had a mental disability, 8% had a physical disability, and 11% had another type of health issue. Altogether, 48% of respondents said that someone in their household had a serious health issue or disability.

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting health care needs (21% vs. 9%) and to say that someone in their household had a mental (15% vs. 7%) or physical (14% vs. 5%) 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. 76%) or about medical issues (61% vs. 16%), mental health issues (58% vs. 50%), paying off debts (32% vs. 19%), paying housing expenses (29% vs. 17%), and providing enough food for the household (21% vs. 9%).
- Significantly more likely to have difficulty meeting health care needs (20% vs. 6%), housing needs (16% vs. 7%), technology needs (14% vs. 7%), food needs (14% vs. 6%), and transportation needs (6% vs. 3%).
- Significantly more likely to say that they were worried about eviction or foreclosure (16% vs. 6%).
- Significantly more likely to report that they had taken money out of savings (35% vs. 22%), increased a balance on a credit card (25% vs. 14%), applied for unemployment (22% vs. 17%), received food from a food pantry/bank (18% vs. 7%), sold belongings for cash (14% vs. 7%), borrowed from family or friends (13% vs. 7%), applied for government assistance (12% vs. 5%), taken money out of a retirement account (12% vs. 7%), or taken out a personal loan or car loan (9% vs. 5%) to meet household needs during the pandemic.
- Significantly less likely to have income from one or more jobs (80% vs. 89%) and significantly more likely to have income from Social Security or other retirement income (34% vs. 15%) or from unemployment insurance (10% vs. 5%).
- Significantly more likely to say that they were concerned about losing one or more jobs (22% vs. 15%), and with good reason – they were also significantly more likely to say that a household member lost a job during the pandemic (18% vs. 10%). In addition, they were significantly more likely to say that someone in their household was looking for work at the time the survey was conducted (30% vs. 22%).



HOUSING

Overall, **12%** of respondents said that their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic.

Of all respondents, 11% said that they were concerned about eviction or foreclosure (8% were somewhat concerned and 3% were very concerned).

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

- 15% said that they paid less than 10% of their household income
- 37% paid 10%–29% of their household income
- 23% paid 30%–50% of their household income
- 9% paid more than half of their household income
- 16% of respondents were not sure how much of their income was spent on housing costs

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting housing needs (26% vs. 5%) and that they spend more than 30% of their household income on housing (55% vs. 24%). Respondents below the ALICE Threshold were also significantly more likely to say that they were concerned about eviction or foreclosure (24% vs. 5%).



TECHNOLOGY

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

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting technology needs (18% vs. 7%).



FOOD

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

Of respondents who had trouble meeting food needs...

- 75% said that they could not afford the amount or kind of food their household wanted to buy
- 52% said that the food their household wanted to buy was not available or was out of stock
- 47% said that they did not feel safe shopping for food due to the pandemic
- 18% said that food retailers and/or restaurants they wanted to visit were closed
- 15% said that they had difficulty getting food from a food pantry
- 8% said that they had difficulty getting food through a school food program

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting food needs (25% vs. 3%).



TRANSPORTATION

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

Of respondents who had trouble meeting transportation needs...

- 64% said that they had trouble maintaining a personal vehicle
- 44% did not feel safe riding public transportation due to the pandemic
- 27% said that public transportation has not been available for needed routes
- 26% said that they had trouble keeping up with vehicle payments
- 19% said that public transportation has been operating fewer hours
- 11% said that they had faced reduced carpool options

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that their household had trouble meeting transportation needs (10% vs. 2%).

EMPLOYMENT CHANGES AND CHALLENGES

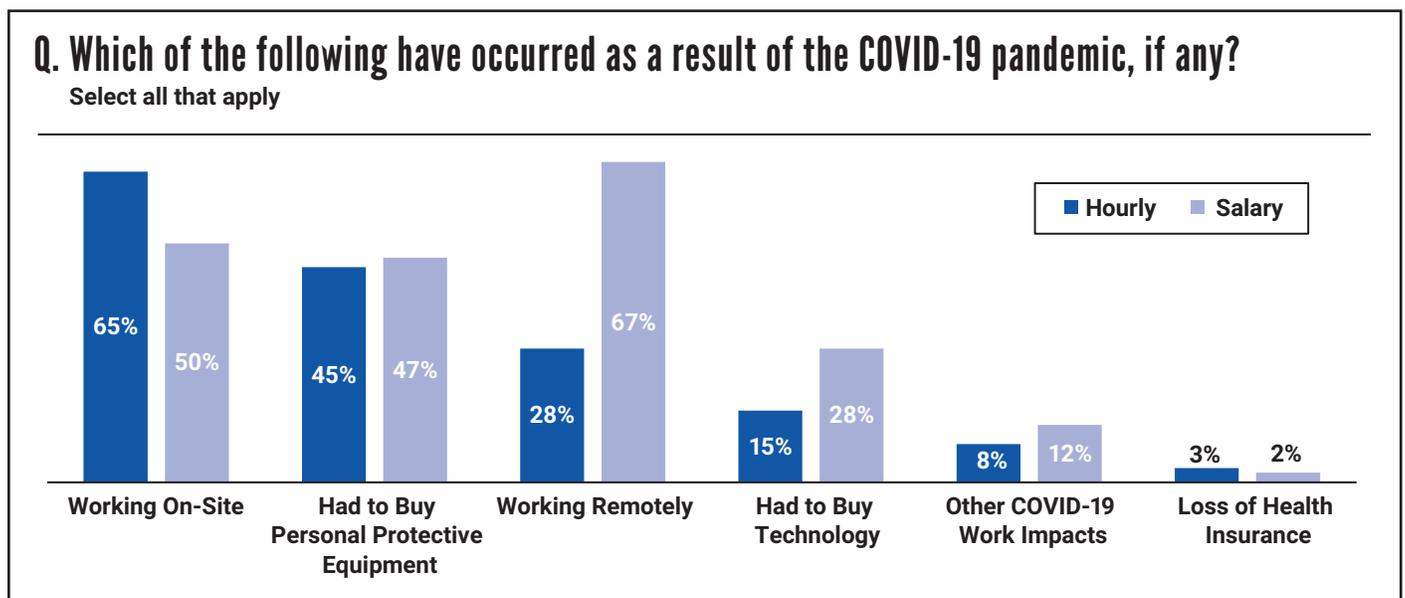
At the time of the survey, 85% of households had income from one or more jobs, 24% had Social Security or other retirement income, 19% had income from investments, 7% had income from unemployment insurance or another government program, 4% had another source of income, and 1% reported no source of income.

Although both groups had a high percentage of respondents with household income from one or more jobs, **respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to report that someone in the household was employed (74% vs. 90%). They were also *significantly more likely* to say that someone in their household had income from Social Security or other retirement income (30% vs. 21%) or unemployment insurance or another government program (15% vs. 4%), and *significantly less likely* to say that someone in their household had income from investments (9% vs. 22%).

Respondents were also asked how the pandemic had impacted employment for household members since March 1, 2020. Almost half of respondents (42%) said that employment had changed for one or more household members during this period. Respondents reported that members of their household experienced temporary layoffs (15%), lost jobs (14%), changed jobs (12%), got a new job (11%), or retired (4%).

These big employment shifts, however, were not the only way that the pandemic impacted workers. Among households where at least one person was working, respondents reported major changes in the work lives of household members, and these impacts varied based on whether workers were paid hourly or with a salary. **Just under half of respondent households (45%) relied on at least one hourly paid worker.** Workers in hourly paid jobs were more likely to report that they continued to work on-site, while salaried workers were more likely to report working remotely during the pandemic (when they previously worked on-site). These responses are shown in the figure below.

Respondents below the ALICE Threshold were *significantly more likely* than those above the ALICE Threshold to say that someone in their household lost a job during the pandemic (24% vs. 10%), was temporarily laid off (21% vs. 11%), or changed jobs (15% vs. 10%).



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 that one or more household members had a salaried job (40% vs. 81%).

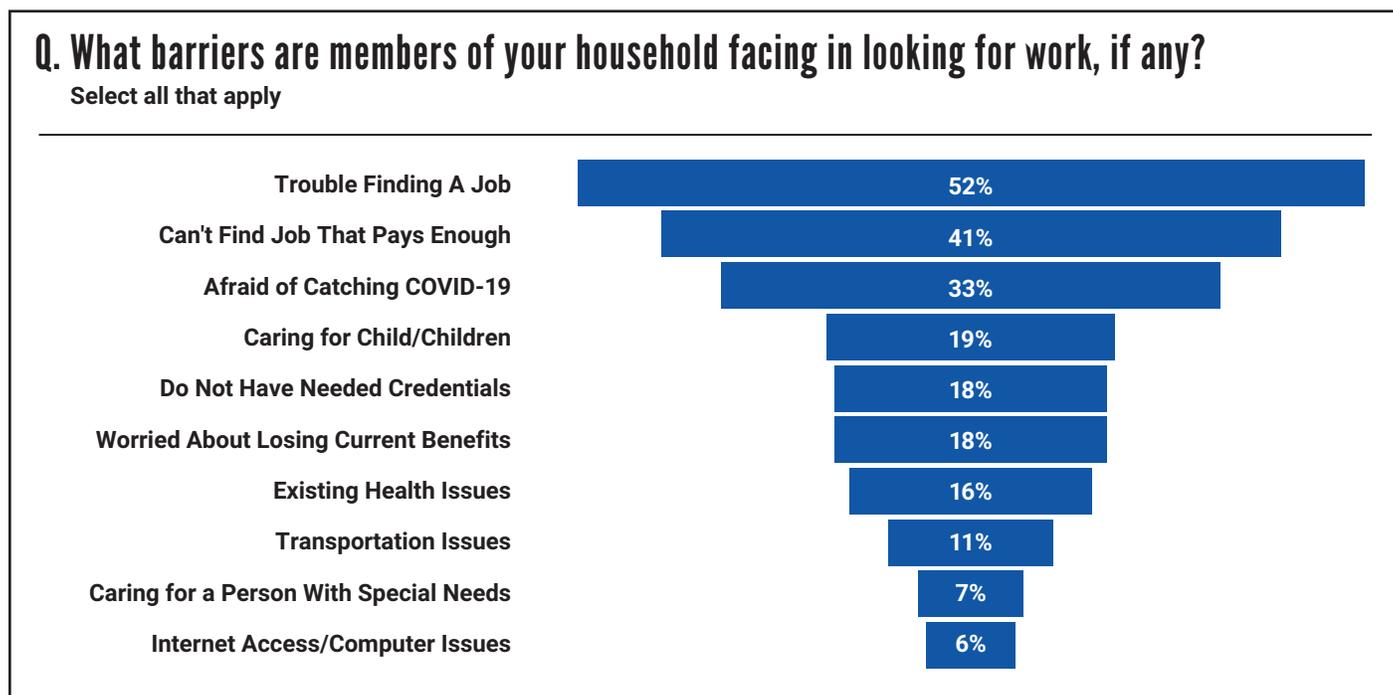
Among the 12% of respondents with salaried jobs and 8% of respondents with hourly jobs who reported “other” work impacts from the pandemic, those impacts also varied by employment type. The most common impacts written in for salaried workers included increased hours, increased workload, and increased complexity of job. Some of these workers reported that they worked from home at the beginning of the pandemic and were back on-site at the time the survey was conducted, while others said that they were working a hybrid schedule of both remote and on-site. For hourly workers, “other” impacts tended to be related to health (e.g., 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 also 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 households members in hourly paid jobs were working fewer hours...

- 76% of respondents said that it was because their employer had less business or needed fewer staff
- 18% reported that it was due to fear of catching COVID-19
- 15% said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 8% said that it was because of other (non-COVID-19) health issues
- 1% said that it was because of limited internet access or computer issues

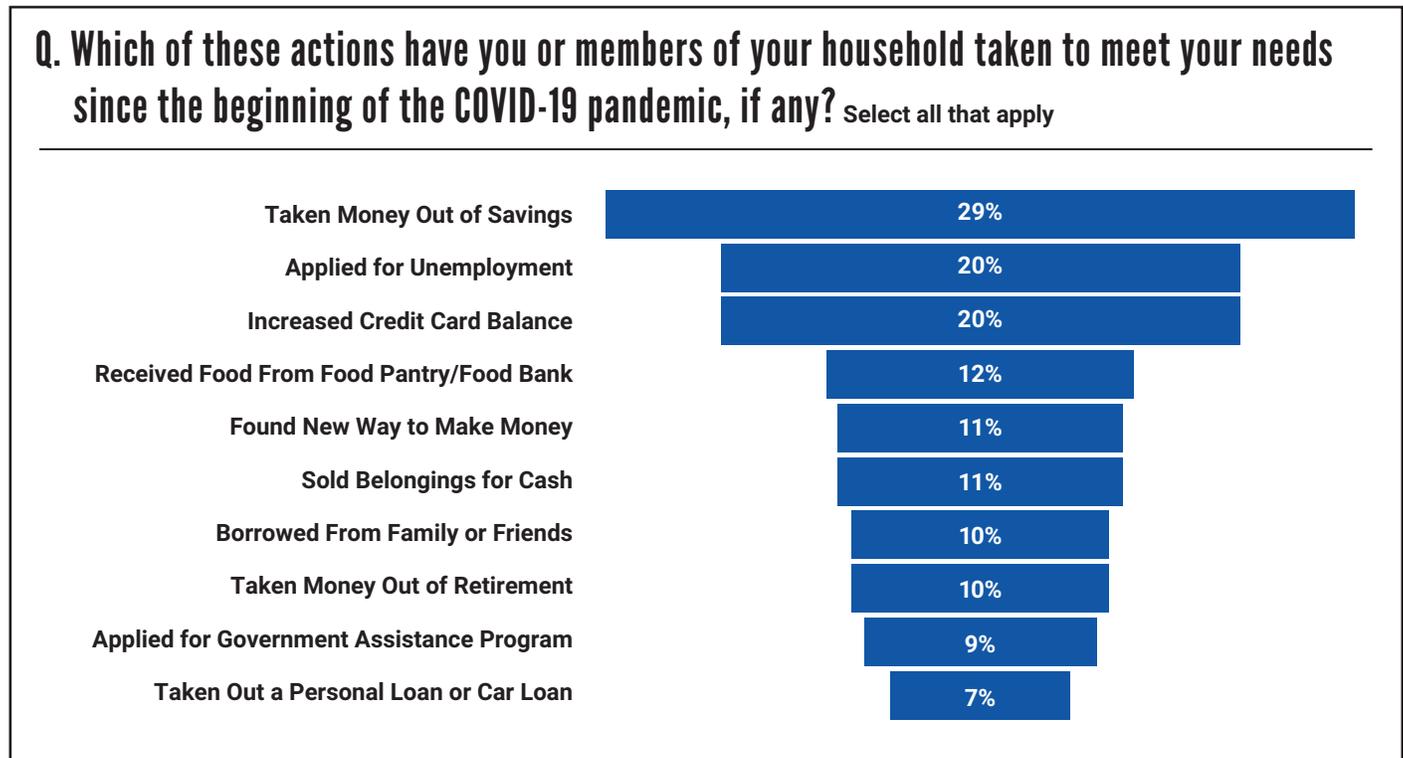
Just over one in four respondents (26%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted. These respondents were asked a follow-up question regarding barriers to finding work. The top ten responses are included in the figure below.



Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household was actively looking for work, including a new job or additional hours (42% vs. 19%). Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that caring for children (27% vs. 11%), not having needed credentials (23% vs. 14%), existing health issues (21% vs. 11%), and transportation issues (17% vs. 5%) limited their ability to find work.

ACTIONS TAKEN TO MEET NEEDS

When asked what their household was doing to get by during the pandemic, almost a third of respondents (29%) said that they had taken money out of a savings account. The next most common actions were applying for unemployment and increasing a balance on a credit card. The top ten actions are shown in the following figure.



Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they had taken money out of a savings account (42% vs. 23%), applied for unemployment (31% vs. 14%), received food from a food pantry/food bank (31% vs. 4%), applied for government assistance (27% vs. 1%), increased a balance on a credit card (26% vs. 16%), borrowed from family or friends (22% vs. 5%), or sold belongings for cash (19% vs. 7%) to meet household needs during the pandemic.

The options available to respondent households in weathering this crisis depend greatly on existing household assets. In addition to the employment income mentioned in the previous section, 91% of respondents said that they had a bank account; 70% said that they had a 401(k), IRA, or other investment; 64% reported that they owned their home with a mortgage; 55% said that they owned a vehicle without an auto loan; 52% reported that they owned a vehicle with a loan; 16% said that they owned their home without a mortgage; and 11% said that they owned all or part of a business.

Respondents below the ALICE Threshold were significantly less likely than respondents above the ALICE Threshold to say that they had a bank account (84% vs. 94%), owned a vehicle (83% vs. 95%), owned their home (55% vs. 88%), or had a 401(k), IRA, or other investment (40% vs. 82%).

Tax credits and other government interventions also provided resources that households used to get by. Most respondents (77%) said that they received a CARES Act stimulus check from the federal government. In addition, 12% of respondents said that they claimed the Earned Income Tax Credit (EITC) on their 2019 taxes. Respondents who claimed EITC and/or received CARES Act payments used this money to pay a debit/credit card bill (42%), put money into savings (39%), buy food (35%), pay utilities (34%), pay rent or mortgage (33%), or make a donation (13%).

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they received a CARES stimulus check (86% vs. 74%) or that they claimed EITC on their 2019 taxes (26% vs. 6%). Among those who received stimulus funds and/or EITC, **respondents below the ALICE Threshold** were *significantly more likely* to say that they used this money to buy food (57% vs. 24%), pay utilities (53% vs. 25%), or pay rent/mortgage (52% vs. 24%), while **respondents above the ALICE Threshold** were *significantly more likely* to say that they put the money into savings (45% vs. 28%), or donated it (16% vs. 7%).

“ We are struggling on a daily basis but are just over the threshold for qualifying for support-the unemployment insurance we received for my husband put us over the limit for qualifying for the EITC for 2020. This is a huge blow for us financially. My husband’s unemployment ran out in late October and we have not applied again because we do not want to lose our children’s health care. Without the new stimulus payment coming this week we would not have been able to cover our household bills and expenses. ”

THIS STATEWIDE SURVEY PROJECT WAS CONDUCTED BY:



United Ways of Maryland

County United Way

United Way of Central Maryland

United Way of Charles County

United Way of Frederick County

United Way of Kent County

United Way of the National Capital Area

United Way of the Lower Eastern Shore

United Way of Washington County

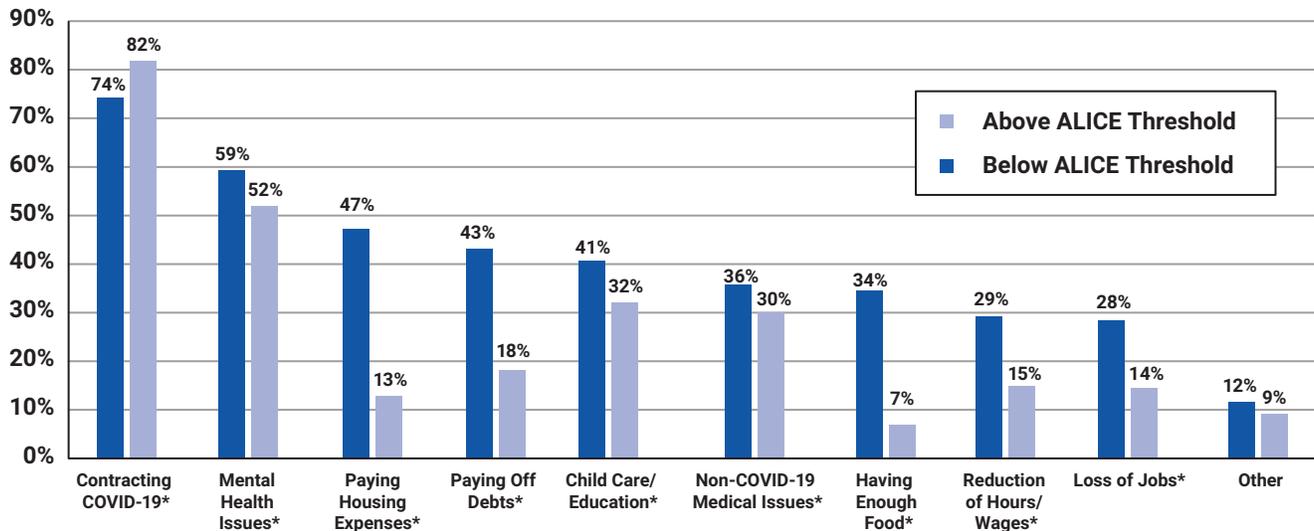
IN PARTNERSHIP WITH UNITED FOR ALICE

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

For more information about these survey results or to be connected to your local United Way, please contact Angie McAllister at angie.mcallister@uwcm.org. To find your local United Way, visit UnitedWay.org/local/united-states.

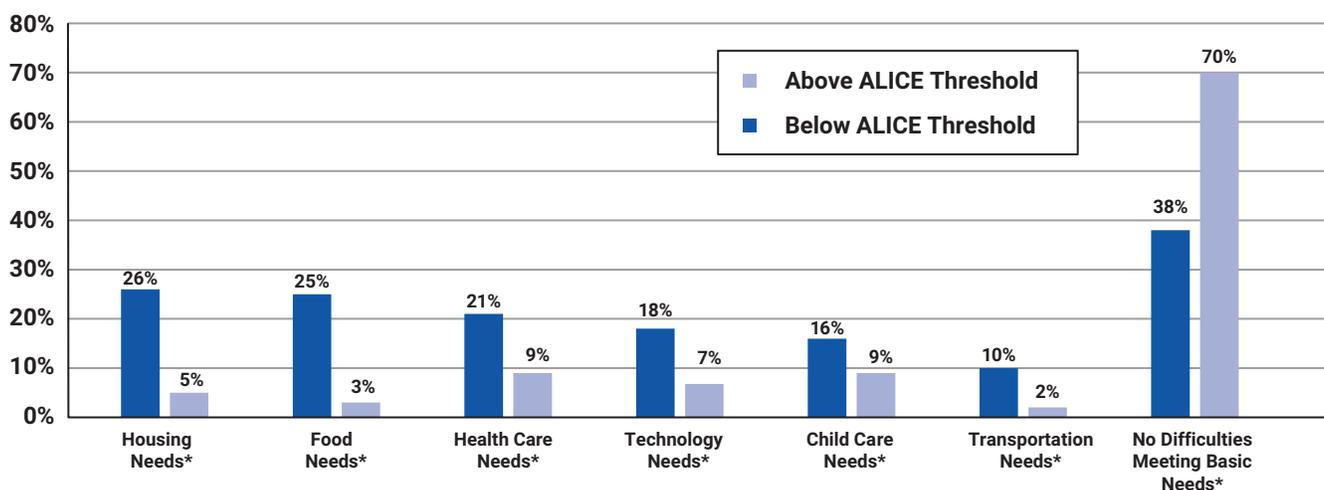
APPENDIX A – ADDITIONAL FIGURES BY ALICE STATUS

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



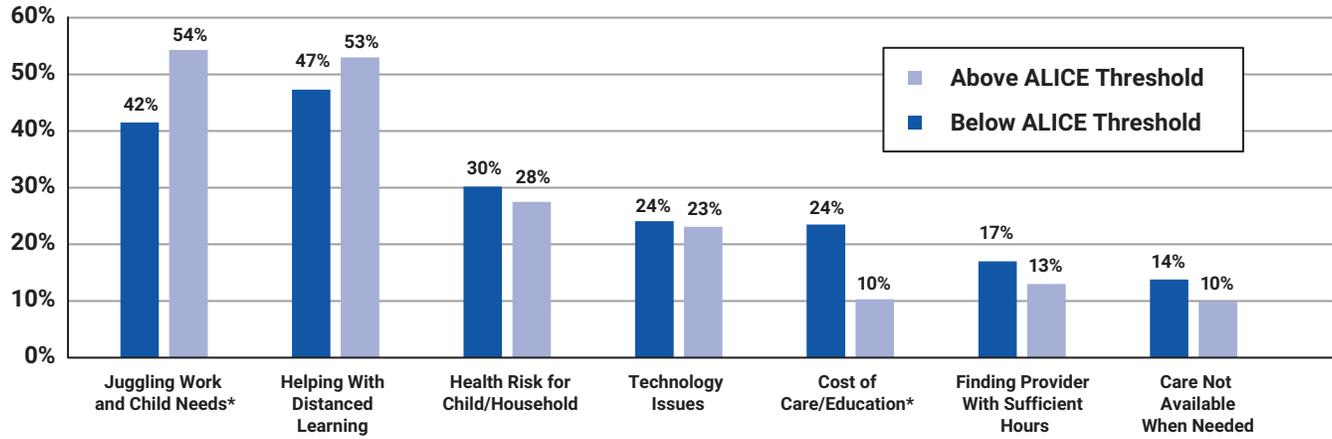
* Statistically significant differences between groups.

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



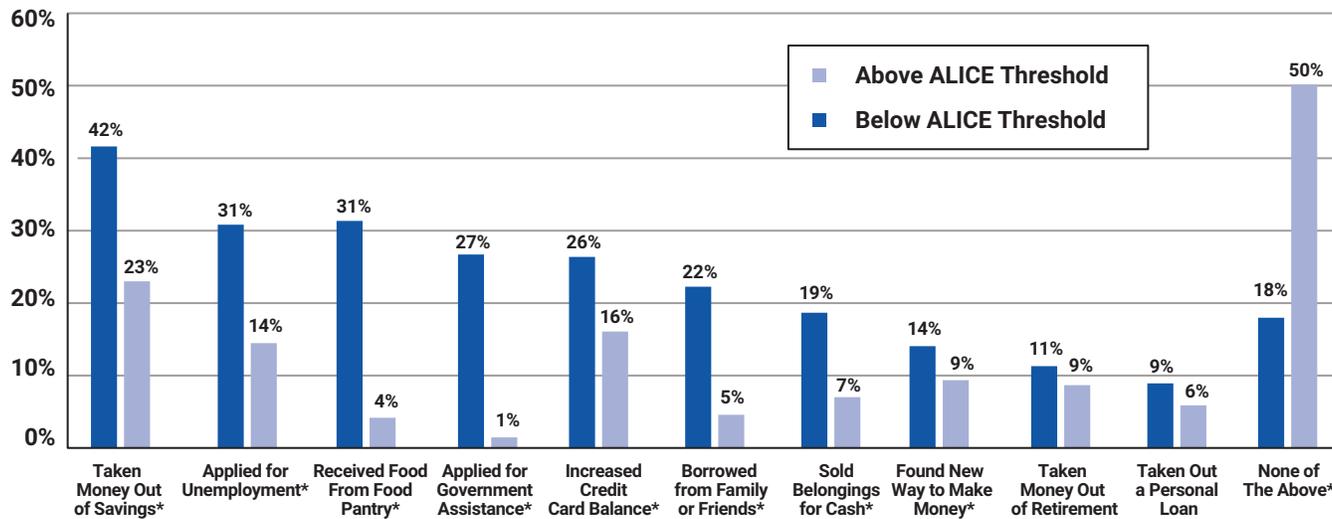
*Statistically significant differences between groups. For this question, difficulty meeting child care needs was asked of all respondents, not only those with children.

Q. 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



*Statistically significant differences between groups.

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



*Statistically significant differences between groups. Analysis only includes respondents with children under the age of 18.