

COVID-19 IMPACT SURVEY

2021 Palm Beach County, Florida Results Report

SPRING 2021



United Way
of Palm Beach County

SURVEY OVERVIEW

From February 24 to March 17, 2021, over 2,600 people living in Palm Beach County, Florida responded to a survey about how their households have been impacted by the COVID-19 pandemic since March 1, 2020. This survey was conducted by United Way of Palm Beach County in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. Participants were recruited by community partners across the county and through media outreach; as such, this survey relied on a convenience sampling and is *not a representative sample of the county population*. However, the results of this survey provide important insights into the issues households in this region are facing during this time of profound need.

GUIDANCE ON USING THIS REPORT

This Results Report presents the responses of people who took the survey; these results are not generalizable to the county population.

The survey was conducted with a “non-probability sample” (not all individuals in the population had an equal chance of being selected) and is therefore not a statistically valid representation of any geography, population, or sub-population. To recruit respondents, this survey relied on email and other online distribution through United Way of Palm Beach County and partners; those networks are unlikely to fully represent any given population.

The survey responses have been broken down by households above and below the ALICE Threshold. This calculation is based on respondent’s reported household income, size, type, and location. This data has been used to statistically compare these two groups of respondents; however, these groups do not represent all households above and below the ALICE Threshold in the county.

MEET ALICE

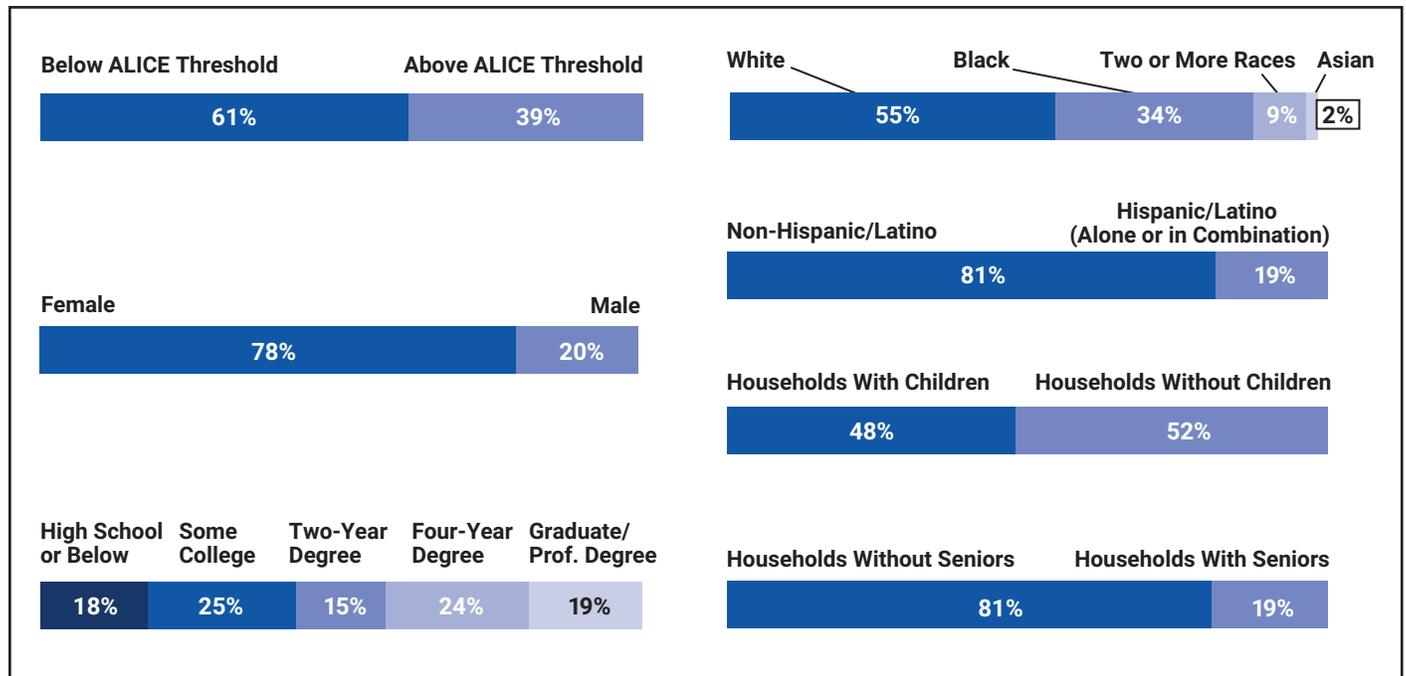
When COVID-19 hit, 46% of all households in Palm Beach County (approximately 250,000 households) were already struggling to make ends meet, setting the stage for the unprecedented economic impact of the pandemic. This includes households below the Federal Poverty Level (FPL) and households that are **ALICE: 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 and cities where they live.

Of all survey respondents, 1,566 (61%) had income **below the ALICE Threshold**, which includes both households below the FPL and ALICE households. To learn more about ALICE in Florida, visit UnitedForALICE.org/Florida.

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

SURVEY RESPONDENTS

Of the 3,909 people who opened the survey link, 2,604 submitted valid surveys (which include known location; all surveys taken by people who live outside of Palm Beach County were excluded in the analysis). 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.

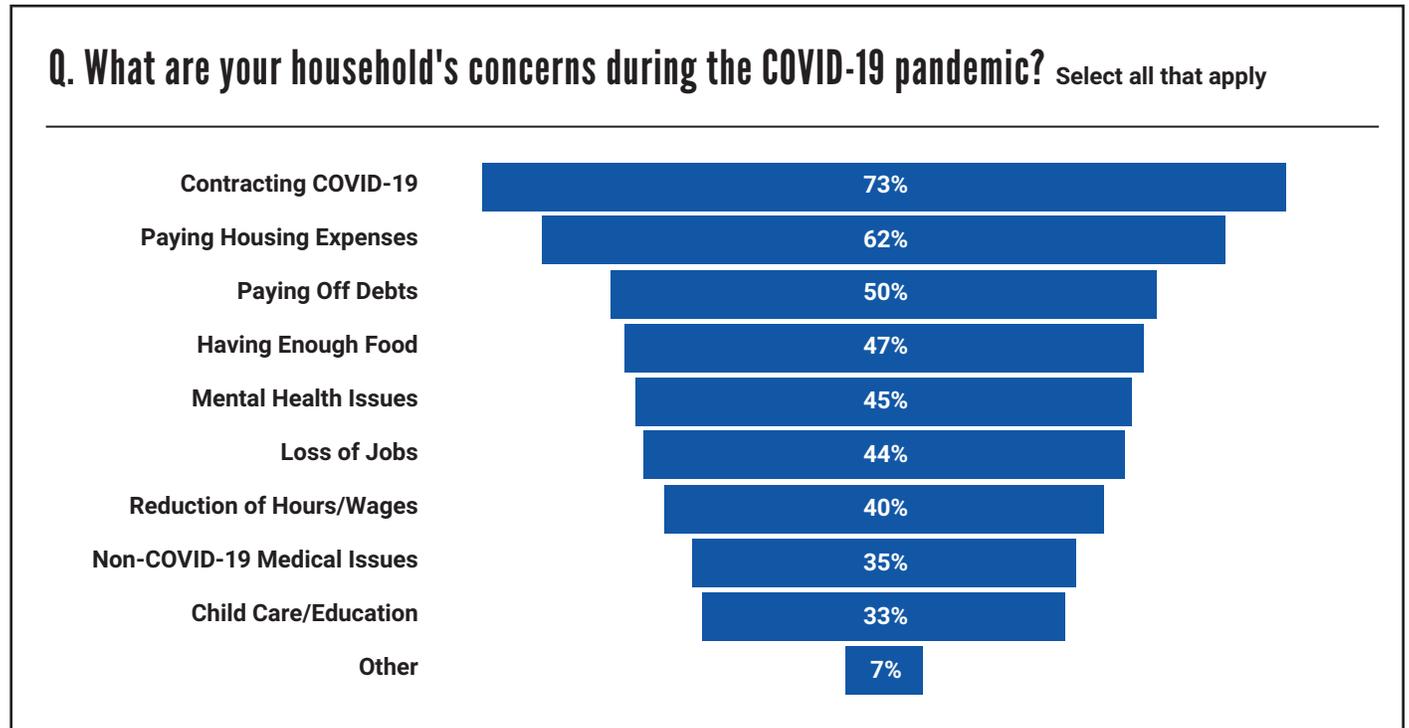


Note: For gender identity, 1% selected "Prefer Not to Answer" and less than 1% selected "Non-Binary" or "Prefer to Self-Describe."

“ People in my area think only ‘poor’ people have been affected by the pandemic. I went to food distributions to provide for our family, to ensure we would not fall behind on bills and was met with glances and odd looks...Low-income families include a wide range of people, nationalities, and skin colors. People are quick to say ‘not in our area’ or talk about those affected by this as the ‘other’ people. This pandemic has affected a lot of us. Many of us were (or still are) suffering alone. ”

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. **Most respondents (73%), regardless of income, said that contracting COVID-19 was a concern.**



Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing expenses (76% vs. 41%), providing enough food for the household (60% vs. 29%), paying off debts like car payments or credit card bills (56% vs. 42%), loss of one or more jobs (49% vs. 36%), a reduction in hours/wages for household members who were working (44% vs. 33%), and child care/education (37% vs. 26%). **Respondents above the ALICE Threshold** were significantly more likely to say that they were concerned about household members contracting COVID-19 (76% vs. 71%).

Among the 7% of respondents who selected “other,” concerns included access to the COVID-19 vaccine, being distanced from family and friends, lack of physical activity and social interaction (especially for children and seniors), difficulties finding a new job, increases in the cost of living, inadvertently spreading COVID-19 to others (especially higher-risk groups), loss/closing of small businesses, difficulty traveling safely (especially internationally), elder care, feelings of hopelessness, difficulties obtaining PPE, and having to put off needed home repairs.

When respondents were asked in a separate question to identify their **biggest concern**, concerns about paying housing expenses rose to the top of the list, and loss of jobs also rose in the ranking. Respondent’s top three biggest concerns were paying housing expenses (34%), household members contracting COVID-19 (32%), and loss of jobs (8%). The next-highest response – mental health issues – was listed as the primary concern for 6% of households.

However, the ranking of household concerns differed by ALICE status, with the first two concerns flipped. For households above the ALICE Threshold, the top three concerns were household members contracting COVID-19 (41%), paying housing expenses (23%), and loss of jobs (9%). For households below the ALICE Threshold, the top three concerns were household members paying housing expenses (42%), household members contracting COVID-19 (26%), and loss of jobs (7%).

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 (42% vs. 23%), paying off debts (6% vs. 3%), or providing enough food for the household (6% vs. 1%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that their biggest concern was household members contracting COVID-19 (41% vs. 26%), mental health issues (9% vs. 5%), or a reduction in hours/wages for household members who were working (5% vs. 3%).

“ *I'm a single mom with two teenagers, so money has always been tight for us. The pandemic has brought on extra cost in having to purchase masks, sanitizer, and cleaning products in larger quantities, but nothing too crazy. Nonetheless, when you are counting every penny, these items add up. But the biggest problem with the pandemic in my household has been the mental health issues that have come because of it. Besides the constant worry of getting the virus, my kids are under so much pressure with their school work. Although my home has internet, we still have connection issues.* **”**

CHALLENGES IN MEETING BASIC NEEDS

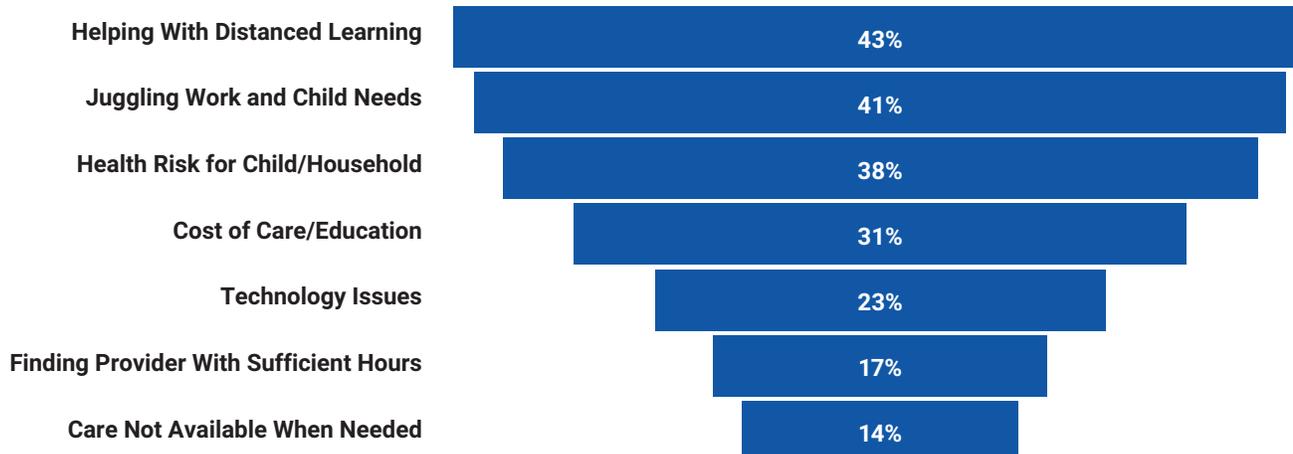


CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **82%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 43% said that they were concerned about helping with distanced learning, followed closely by issues related to juggling work and children's needs (41%).

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 the cost of child care (32% vs. 25%).
Respondents with children above the ALICE Threshold were significantly more likely to say that they were concerned about juggling work and children's needs (50% vs. 36%).

Employment impacts were of particular concern. In a separate question, 56% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 31% said that one or more household members were working reduced hours due to child care issues (including daycare and after-school care), and 14% said that one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 20% 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, inability to work full-time/pursue additional work due to child care issues, interruptions during work hours from children who were 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 paid or unpaid leave from work in order to attend to children's needs.

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 had to quit a job (16% vs. 4%) 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 report income from one or more jobs (74% vs. 92%).

Beyond child care, three factors — housing issues, food access, and paying off debts — were of particular concern for respondents with children. Seventy percent were concerned about paying housing expenses, significantly higher than the 55% of households without children. These concerns were even greater for households with children living below the ALICE Threshold: 80% of households with children below the ALICE Threshold were concerned about paying housing expenses, twice as high as those above the ALICE Threshold (at 40%). A similar significant trend was found for concerns about providing enough food for the household and paying off debts, 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	PROVIDING ENOUGH FOOD FOR THE HOUSEHOLD	PAYING OFF DEBTS
With Children, Below ALICE Threshold	80%	63%	58%
With Children, All	70%	55%	55%
Without Children, All	55%	40%	46%
With Children, Above ALICE Threshold	40%	33%	44%

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 than households with young children to be concerned about helping children with distanced learning (48% vs. 34%) and internet and device access issues (25% vs. 19%). Households with younger children were significantly more likely to be concerned about the cost of care (43% vs. 19%), COVID-19 health risks for children and household members (42% vs. 32%), finding a provider/school with sufficient hours (21% vs. 13%), and the reliability/availability of care (18% vs. 10%).

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

- Significantly less likely to own a vehicle (74% vs. 79%), have a bank account (64% vs. 78%), own a home (45% vs. 57%), or have a 401(k), IRA, or other investment (27% vs. 39%).
- Significantly more likely to have student loan debt (36% vs. 28%) or bills more than 90 days past due (33% vs. 24%).
- Significantly more likely to be somewhat concerned (32% vs. 25%) or very concerned (16% vs. 11%) about eviction or foreclosure due to the pandemic.
- Significantly less likely to have income from one or more jobs (72% vs. 79%), Social Security or other retirement income (10% vs. 28%), or income from investments (4% vs. 11%).
- Significantly more likely to say that a household member was looking for work (56% vs. 50%) and to be concerned about a reduction in hours or wages due to the pandemic (43% vs. 37%).
- Significantly more likely to have applied for government assistance such as SNAP (food stamps), TANF, WIC, or Medicaid (45% vs. 26%), received food from a food pantry or food bank (42% vs. 27%), borrowed money from family or friends (37% vs. 24%), sold belongings for cash (23% vs. 19%), applied for rental/mortgage assistance (23% vs. 16%), found a new way to make money (21% vs. 16%), applied for energy/utility assistance (21% vs. 13%), or called 211 Palm Beach/Treasure Coast (9% vs. 6%) to meet household needs during the pandemic.
- Significantly more likely to say that assistance with rent/mortgage payments (54% vs. 40%), help paying for utilities (49% vs. 34%), help providing food for the household (40% vs. 29%), deferred payment for debts (39% vs. 32%), and technology to help with remote work or school (18% vs. 10%) would be helpful for meeting household needs during the pandemic.



HOUSING

Overall, **47%** of respondents said that their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic. In addition, 26% of respondents said that they went without a needed home repair in the last 12 months due to cost.

Of all respondents, 42% said that they were concerned about eviction or foreclosure (28% were somewhat concerned and 14% were very concerned). The extent of these concerns differed by homeownership status: Respondents who said that they owned their homes were significantly less likely than respondents who said that they did not own their homes to be concerned about eviction or foreclosure (28% vs. 55%). Respondents who said that they did not own their homes were also significantly more likely to be concerned about paying housing expenses (77% vs. 48%), providing enough food for the household (60% vs. 35%), paying off debts (56% vs. 45%), loss of jobs (51% vs. 37%), and a reduction in hours/wages for household members who were working (45% vs. 35%).

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 (55% vs. 30%) and that they were somewhat concerned (33% vs. 21%) or very concerned (18% vs. 8%) about eviction or foreclosure. **Respondents below the ALICE Threshold** were also *significantly less likely* to own their home (39% vs. 69%).



FOOD

Overall, **40%** of respondents said that their household had trouble meeting food needs during the pandemic.

Of respondents who had trouble meeting food needs...

- 85% said that they could not afford the amount or kind of food their household wanted to buy
- 41% said that they did not feel safe shopping for food due to the pandemic
- 29% said that the food their household wanted to buy was not available or was out of stock
- 24% said that they had difficulty getting food from a food pantry
- 13% said that food retailers and/or restaurants they wanted to visit were closed
- 7% said that they had difficulty getting food through a school food program

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting food needs (48% vs. 25%).



HEALTH CARE AND HEALTH STATUS

Overall, **25%** of respondents said that their household had trouble meeting health care needs during the pandemic. However, when asked in a separate question about going without necessities due to cost, 41% of respondents reported that someone in their household went without dental care, 31% went without medical care, 21% went without health insurance, and 18% went without needed prescription medication due to cost in the past 12 months.

Of respondents who said that their households had trouble meeting health care needs...

- 47% said that they had difficulty getting care for a non-COVID-19-related health issue
- 43% said that they lost health insurance during the pandemic
- 25% said that they had difficulty getting a COVID-19 test when needed
- 13% said that they had difficulty getting care for COVID-19

When asked if any household members had a serious health issue or disability, 31% said that one or more people had chronic health issues (like diabetes or a heart condition), 11% had a mental disability, 10% had a physical disability, and 13% had another type of health issue. **Half of all respondents said that someone in their household had a serious health issue or disability.**

Respondents below the ALICE Threshold were *significantly more likely than* respondents above the ALICE Threshold to say that their household had trouble meeting health care needs (26% vs. 21%) and to say that someone in their household had a mental (13% vs. 6%) or physical (12% vs. 6%) disability. They were also significantly more likely to say that someone in their household went without needed dental care (46% vs. 28%), medical care (34% vs. 24%), health insurance (24% vs. 16%), or prescription medication (20% vs. 14%) in the last 12 months due to cost.

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 contracting COVID-19 (77% vs. 69%), paying housing expenses (67% vs. 58%), paying off debts (55% vs. 46%), and providing enough food for the household (54% vs. 42%).
- Significantly more likely to be using telemedicine services during the pandemic (35% vs. 14%).
- Significantly less likely to have income from one or more jobs (70% vs. 79%) and significantly more likely to have income from Social Security or another form of retirement income (29% vs. 10%).
- Significantly more likely to say that they had difficulty meeting housing (49% vs. 41%), food (45% vs. 33%), health care (32% vs. 16%), technology (19% vs. 10%), and transportation (15% vs. 8%) needs during the pandemic.
- Significantly more likely to say that they had gone without needed dental care (47% vs. 31%), medical care (37% vs. 23%), home repairs (32% vs. 18%), prescription medication (25% vs. 11%), or education/training (16% vs. 11%) due to cost in the past year.
- Significantly more likely to have unpaid medical expenses (46% vs. 29%) or bills more than 90 days past due (34% vs. 23%).
- Significantly more likely to report that someone in the household had lost a job (40% vs. 31%), been laid off (26% vs. 21%), or retired (5% vs. 2%) during the pandemic.



TECHNOLOGY

Overall, **15%** of respondents said that their household had trouble meeting technology needs during the pandemic.

Of all respondents (not only those with trouble meeting technology needs)...

- 92% said that they have reliable internet service at home. For those without reliable service, 76% said that they couldn't afford reliable service, and 12% said that reliable service was not available where they live.
- 63% said that they had purchased or upgraded technology due to the pandemic (32% purchased or upgraded an internet subscription, 31% bought a computer, 21% bought a printer, 16% bought a mobile phone, 13% bought a tablet, and 6% purchased other technology).
- 52% said that they had been required to use technology for work, 49% said that they had been required to use technology for school, and 24% had used technology for telemedicine during the pandemic.
- 27% said that their household was not able to afford all of the technology they needed, 23% said that they did not have enough devices (computers, tablets, phones) for all household members, and 6% said that their household didn't know how to use all of the technology needed.

Of the 24% of respondents who reported using telemedicine...

- 72% used it for well visits/check-ups
- 50% used it for sick visits
- 41% used it for management of a chronic health issue
- 35% used it for mental health counseling (and 2% for substance use support)

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household was not able to afford all the technology they needed (28% vs. 10%), did not have enough devices for household members (24% vs. 10%), or had trouble meeting technology needs (17% vs. 10%). To meet technology needs during the pandemic, **respondents below the ALICE threshold** were *significantly more likely* to say that they purchased a computer (31% vs. 25%), mobile phone (17% vs. 13%), or tablet (15% vs. 9%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that their household had access to reliable internet service at home (96% vs. 89%) and to say that a household member was required to use technology for work during the pandemic (65% vs. 42%).

“ I am unable to afford internet or cable services. I am currently using Wi-Fi provided through my mobile phone provider, without it, it would be impossible to conduct daily job searches. ”



TRANSPORTATION

Overall, **12%** of respondents said that their household had trouble meeting transportation needs during the pandemic. In addition, 15% of respondents said that they went without auto insurance in the last 12 months due to cost.

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

- 58% said that they had trouble maintaining a personal vehicle
- 45% did not feel safe riding public transportation due to the pandemic
- 40% said that they had trouble keeping up with vehicle payments
- 25% said that public transportation had not been available for needed routes
- 21% said that public transportation had been operating fewer hours
- 10% said that they had faced reduced carpool options

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting transportation needs (16% vs. 6%) and to say that they went without auto insurance (19% vs. 6%) in the past 12 months due to cost.

“ *If the buses are full (even when I leave an hour early for work) there's no guarantee I will be able to ride the next one. If that one is full, too, then I'm still late for work or got to spend money on an Uber...[money] which I don't have. We need transportation help to get back and forth to work.* **”**

EMPLOYMENT CHANGES AND CHALLENGES

At the time of the survey, 75% of households had income from one or more jobs, 24% were receiving unemployment insurance, 19% had Social Security or other retirement income, 7% had income from investments, 4% had another source of income, and 2% reported no source of income.

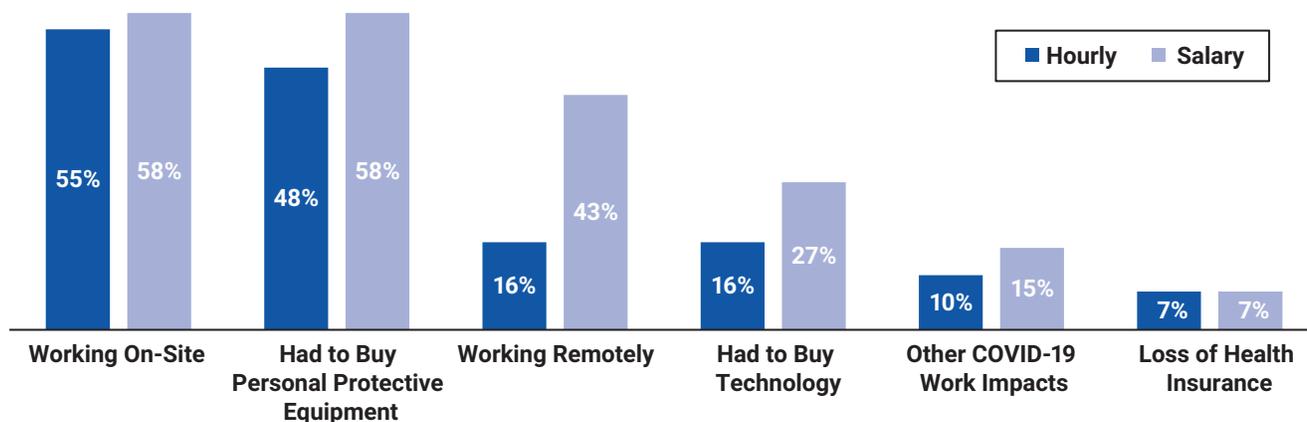
Participants were asked how the pandemic had impacted employment for household members since March 1, 2020. The majority of respondents (66%) said that employment changed for one or more household members during this period. Respondents reported that members of their household lost jobs (37%), experienced temporary layoffs (24%), changed jobs (14%), got a new job (11%), or retired (4%).

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 having this type of income (69% vs. 84%). **Respondents below the ALICE Threshold** were *significantly more likely* to say that someone in their household lost a job during the pandemic (41% vs. 27%), was temporarily laid off (27% vs. 18%), or changed jobs (15% vs. 11%). They were also *significantly more likely* to say that someone in their household had income from unemployment insurance or another government program (27% vs. 18%), and *significantly less likely* to say that someone in their household had income from investments (3% vs. 14%).

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. Almost two out of three respondent households (61%) 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 (70% vs. 30%) and significantly less likely to say that one or more household members had a salaried job (43% vs. 57%). For workers with hourly paid jobs, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that they had to purchase new technology for work (15% vs. 10%) and significantly less likely to say that they were continuing to work on-site (41% vs. 54%). For workers with salaried jobs, **respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to report that they were now working remotely when they previously worked on-site (26% vs. 40%).

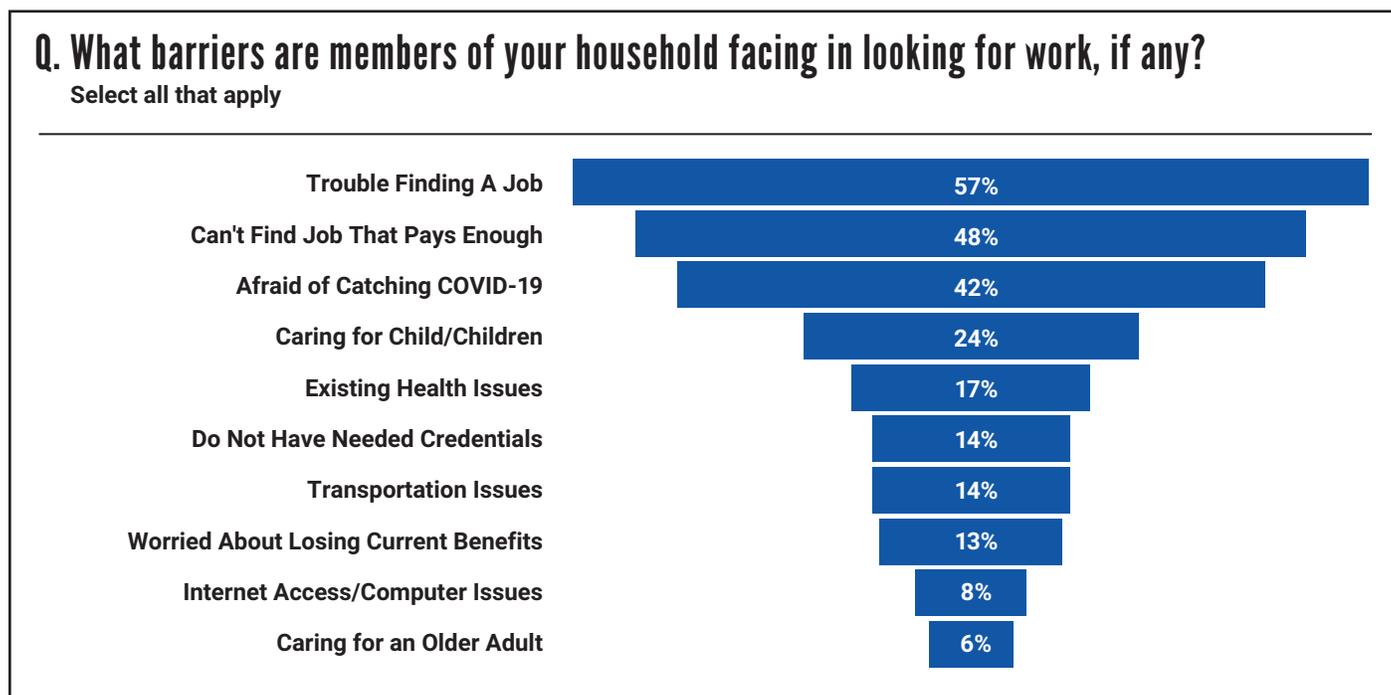
Among the 15% of respondents with salaried jobs and 10% of respondents with hourly jobs who reported “other” work impacts from the pandemic, those impacts also varied by employment type. The most common impacts written in for salaried workers included increased hours, increased workload, and increased 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, **46% 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...

- 77% of respondents said that it was because their employer had less business or needed fewer staff
- 27% reported that it was due to fear of catching COVID-19
- 25% said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 11% said that it was because of other (non-COVID-19) health issues
- 2% said that it was because of limited internet access or computer issues

Just over half of all respondents (53%) 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.

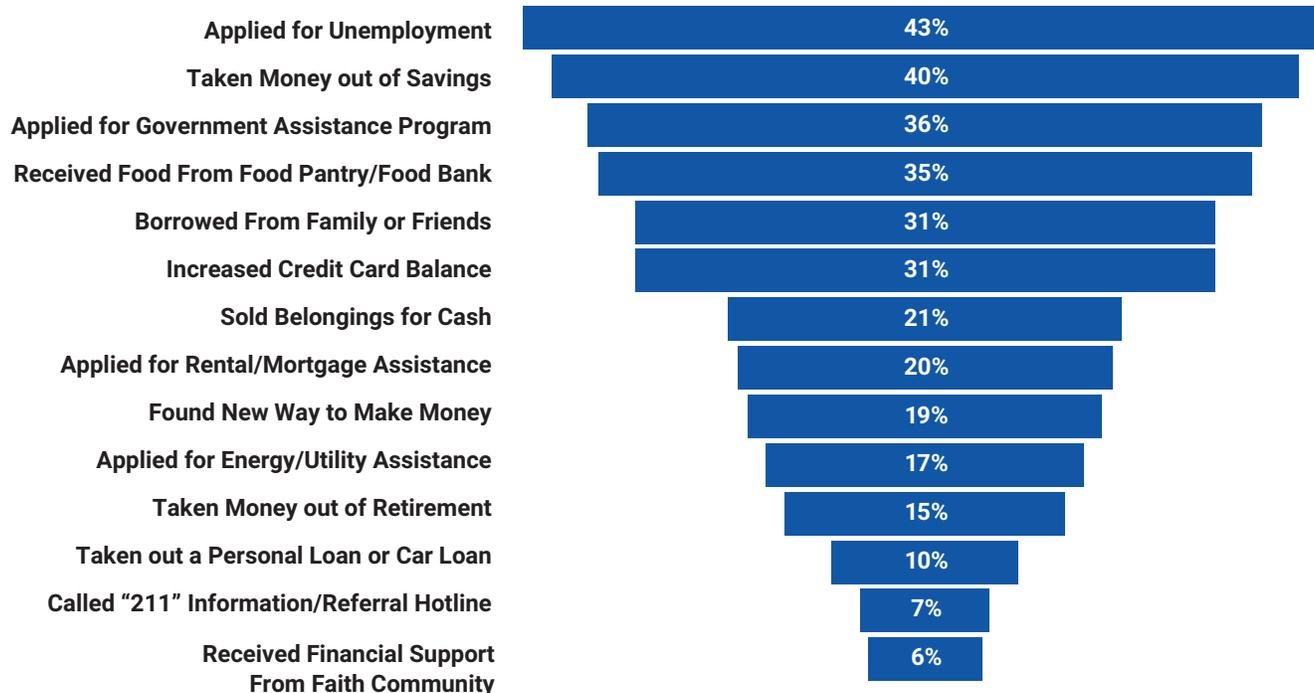


Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household was actively looking for work, including a new job or additional hours (70% vs. 31%). Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that caring for children (28% vs. 15%), transportation issues (16% vs. 8%), internet access or computer issues (10% vs. 4%), caring for a person with special needs (6% vs. 1%), trouble filling out job applications (5% vs. 1%), and language or literacy issues (4% 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 that they are not able to find a job that pays enough (55% vs. 45%).

ACTIONS TAKEN TO MEET NEEDS

When asked what actions their household had taken to get by during the pandemic, the vast majority of respondents (89%) said that they took at least one of the actions shown in the figure below. Forty-three percent of respondents said that someone in their household had applied for unemployment. The next most common actions were taking money out of savings (40%) and applying for a government assistance program like SNAP, TANF, WIC, or Medicaid (36%).

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 applied for unemployment (47% vs. 34%), applied for government assistance (47% vs. 17%), received food from a food pantry/food bank (45% vs. 19%), borrowed from family or friends (39% vs. 17%), sold belongings for cash (23% vs. 17%), applied for energy/utility assistance (21% vs. 10%), applied for rental/mortgage assistance (21% vs. 16%), called "211" (10% vs. 3%), or received financial support from a faith community (7% vs. 3%) to get by during the pandemic. **Respondents above the ALICE Threshold** were significantly more likely to say that they had taken money out of a retirement account (17% vs. 12%) or taken out a second mortgage or home equity loan (2% vs. less than 1%) to get by 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, 72% of respondents said that they had a bank account; 51% said that they owned a vehicle with an auto loan; 41% said that they owned their home with a mortgage; 35% reported that they owned their vehicle without a loan; 34% said that they had a 401(k), IRA, or other investment; 11% said that they owned their home without a mortgage; and 11% said that they owned all or part of a business. Credit scores can impact the assets available to households in times of need, and respondents' scores varied: 28% of respondents said that their credit score was "poor" or "very poor," 26% rated their credit as "fair," 24% said that their credit score was "good," and 19% said that it was "excellent."

Respondents below the ALICE Threshold were *significantly less likely* than respondents above the ALICE Threshold to say that they owned a vehicle (70% vs. 87%), had a bank account (62% vs. 86%), owned their home (39% vs. 69%), had a 401(k), IRA, or other investment (17% vs. 59%), or owned all or part of a business (9% vs. 15%). They were also significantly more likely to say that their credit score was “very poor” (12% vs. 3%), “poor” (25% vs. 11%), or “fair” (31% vs. 18%), while **respondents above the ALICE Threshold** were *significantly more likely* to say that their credit score was “good” (29% vs. 20%), or “excellent” (36% vs. 8%).

The level of household assets also influenced how households would respond in a crisis. **When asked what would happen if they had an unexpected emergency that cost \$400, 34% of respondents said that they would not be able to pay for the expense.** Of those who said that they could cover this expense...

- 42% would put in on a credit card and pay later
- 32% would use money currently in their checking/savings account or pay with cash
- 24% would borrow from a friend or family member
- 15% would sell something for cash
- 9% would use a payday loan, deposit advance, or overdraft
- 4% would use a bank loan or line of credit

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they would not be able to cover an emergency expense costing \$400 (44% vs. 17%). For those who could pay, respondents below the ALICE Threshold were significantly more likely to say that they would borrow from a friend or family member (31% vs. 14%), sell something for cash (19% vs. 10%), or use a payday loan, deposit advance, or overdraft (12% vs. 5%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that they would put the expense on a credit card (48% vs. 38%) or use the money currently in a checking/savings account or pay with cash (46% vs. 21%)

Finally, debts also impacted respondents’ financial stability and the resources available to them during this time of need. Over the past year, of all respondents...

- 72% had credit card debt
- 58% had a car or truck loan
- 40% had unpaid medical expenses
- 37% had a mortgage or home equity loan
- 34% had a student loan
- 30% had bills more than 90 days past due
- 11% had legal expenses, fines, fees, or court costs
- 4% had another form of debt

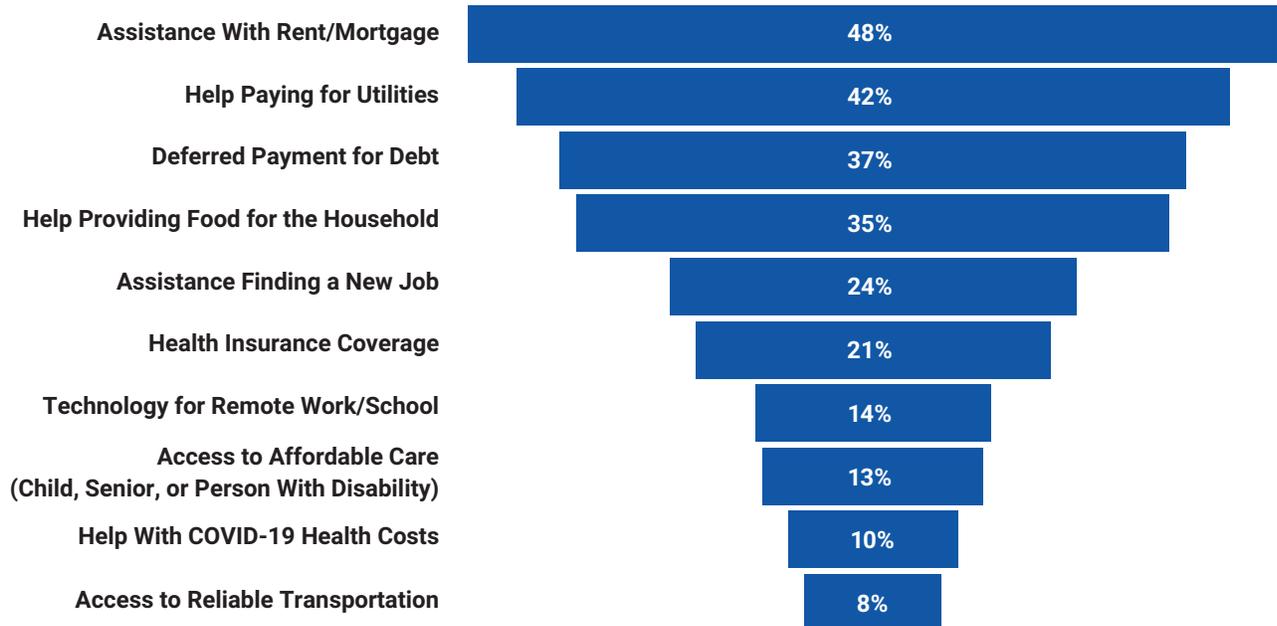
Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they had unpaid medical expenses (40% vs. 33%), bills more than 90 days past due (35% vs. 18%), or legal expenses, fines, fees, or court costs (11% vs. 8%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that they had credit card debt (72% vs. 64%), a car/truck loan (62% vs. 50%), or a mortgage or home equity loan (50% vs. 24%).

RESOURCES NEEDED

Respondents were also asked what resources would be helpful in getting through this difficult time, and the top answers were assistance with rent/mortgage payments (48%) and help paying for utilities (42%).

Q. What resources would be helpful for meeting your household needs during the pandemic?

Select all that apply



Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that assistance with rent/mortgage payments (56% vs. 33%), help paying for utilities (51% vs. 28%), help providing food for the household (43% vs. 21%), deferred payment for debt (38% vs. 32%), help finding a new job (27% vs 18%), technology to assist with remote work or school (17% vs. 10%), access to affordable care for a child, senior, or person with a disability (16% vs. 8%), and access to reliable transportation (10% vs. 3%) would be helpful for meeting household needs during the pandemic.

Respondents also selected the resources that would be helpful for household members seeking employment. Of the 53% of respondents who said that someone in their household was looking for work at the time the survey was conducted...

- 52% said that they could use help finding job opportunities
- 39% said that they would benefit from skills training or certifications
- 20% said that they could use child care resources/support
- 19% said that they would benefit from help creating or updating a resume
- 17% said that they could use transportation support
- 14% said that they would benefit from interviewing practice
- 6% said that they could use elder care/caregiving support

Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that skills training or certifications (40% vs. 31%), child care resources/support (24% vs. 9%), and transportation support (19% vs. 9%) would be helpful in securing work.

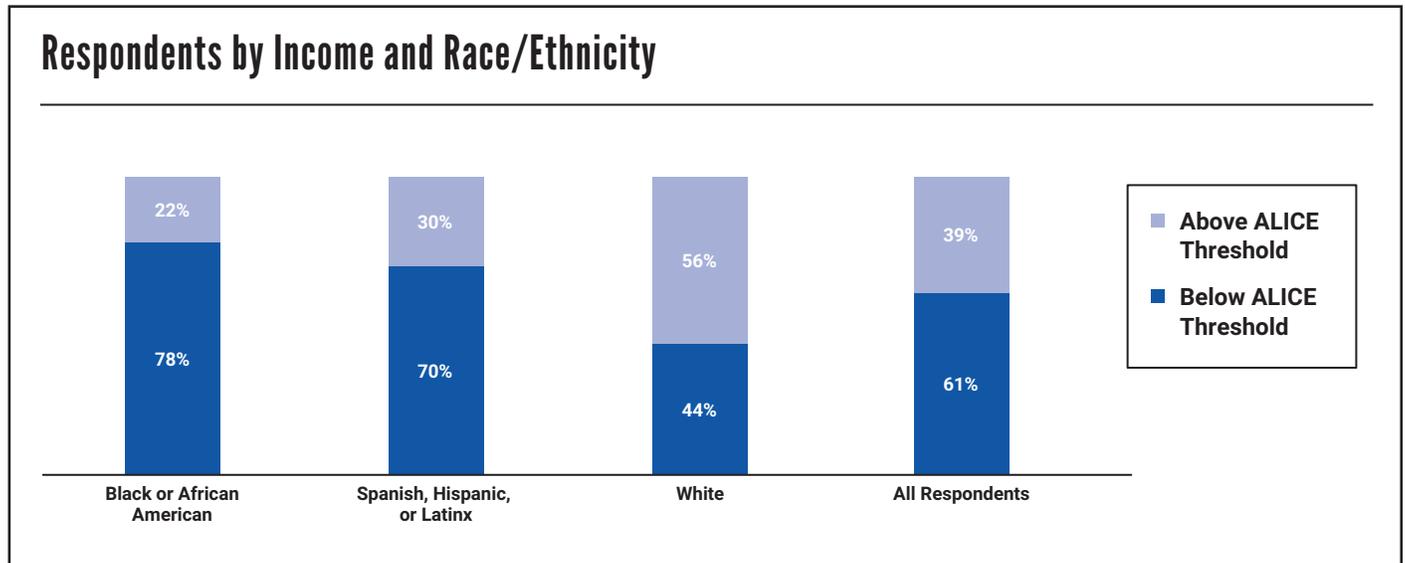
Finally, when all respondents were asked what sources they used to find information about assistance programs/ community resources ...

- 54% said that they used news websites
- 53% said that they used social media (like Facebook, Twitter, Instagram)
- 52% said that they got information from friends/family
- 40% said that they got information from a TV news channel
- 15% said that they got information from a faith community (like a church, mosque, or synagogue)
- 8% said that they used a print newspaper

“ We have never used any type of social service in the past and asking for help is incredibly difficult. We planned, saved, and always lived within our means. Now we are using those savings and retirement funds to pay for day-to-day living, it is heartbreaking, what will happen later in life? Having no income for 6 months has been very stressful. Unemployment is pretty useless, you never get a reply. Gas and waiting in food lines has proved to be a waste of time and money. The two SNAP cards we received (\$400 & \$500) have been a lifesaver! New medical and dental expenses are frightening. These are things we never thought about prior [to the pandemic]. ”

FINANCIAL IMPACTS BY RACE/ETHNICITY

Among survey respondents, financial hardship and the impacts of the pandemic differed significantly by race/ethnicity. Overall, those who responded to the survey were more likely than the general county population to be below the ALICE Threshold (61% vs. 46%). However, even within this sample, members of some racial/ethnic groups had a higher percentage of respondents below the ALICE Threshold. The largest three groups of respondents by race/ethnicity are shown in the figure below. Most notably, 78% of Black respondents were below the ALICE Threshold, compared to 44% of White respondents and 61% of all respondents. This trend is similar to the overall breakdown of households below the ALICE Threshold in Palm Beach County: In the 2020 ALICE Report for Florida, 63% of Black households were below the ALICE Threshold, compared to 40% of White households and 46% of all households. To learn more about the demographics of ALICE households in the state and county, visit UnitedForALICE.org/Demographics/Florida.



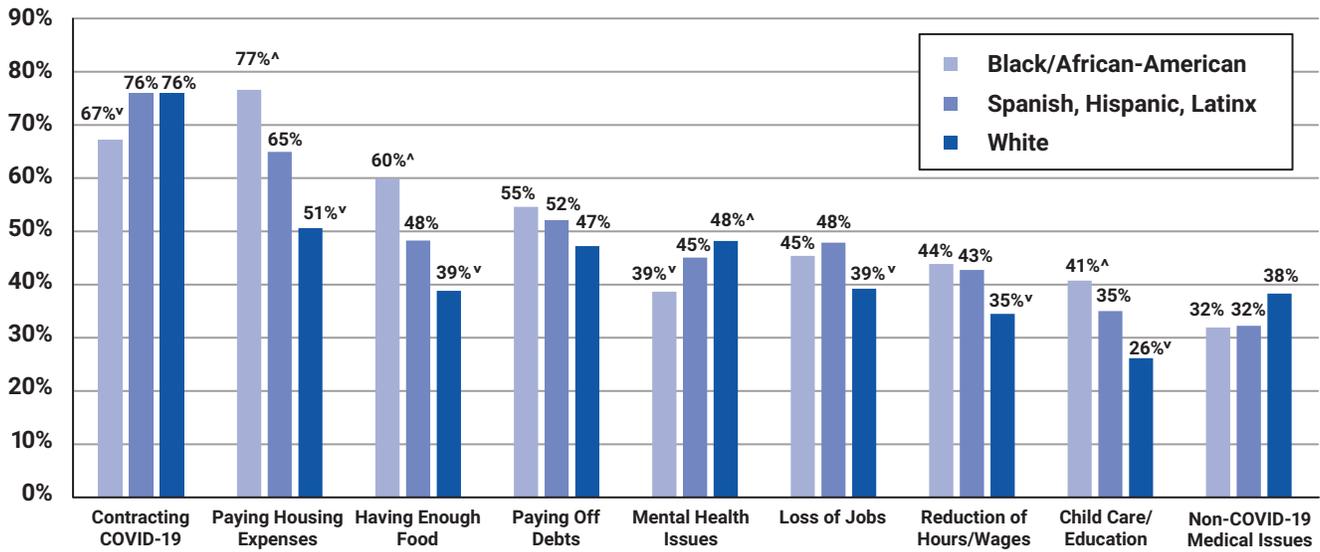
Note: The White grouping includes respondents who selected White only (not in combination with other races/ethnicities). All other groups include respondents who selected that race/ethnicity alone or in combination with other races/ethnicities.

Differences in financial hardship by race/ethnicity were also evident in the difficult choices respondents' households have made over the past year. Black respondents were significantly more likely than White respondents to say that they went without auto insurance (22% vs. 8%), prescription medication (21% vs. 16%), or education/training (19% vs. 10%) due to cost in the past 12 months. Hispanic respondents were significantly more likely than White respondents to say they went without health insurance due to cost (25% vs. 17%).

When asked about the impacts of the pandemic on household members' employment, White households were significantly more likely to say that household members' employment had not been impacted by the pandemic.

Overall, as shown in the figure on the next page, household concerns during the pandemic also differed by race/ethnicity. Black respondents were significantly more likely to say that they were concerned about paying housing expenses, having enough food, and child care/education. White respondents were significantly more likely to say that they were concerned about mental health issues.

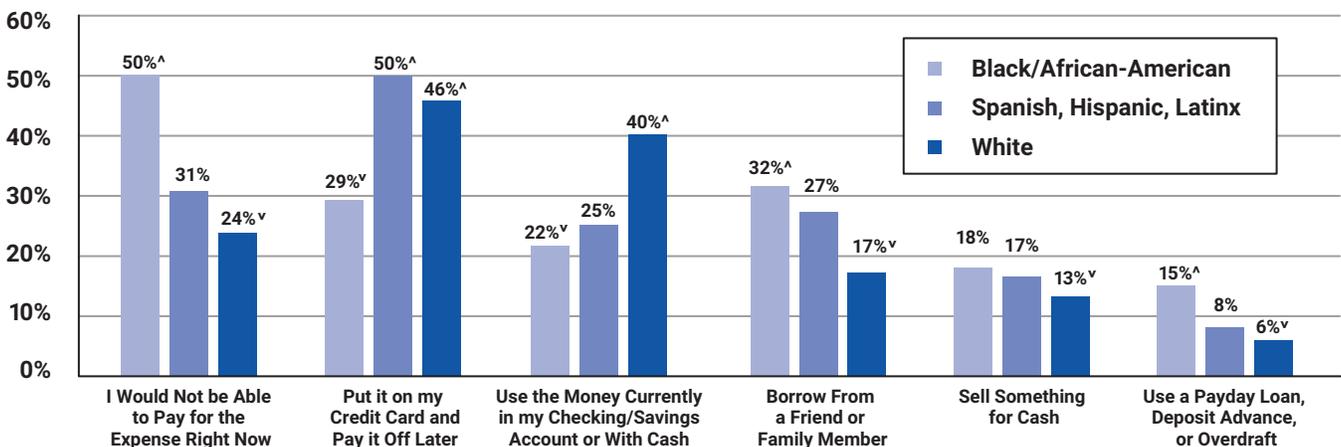
Q. What are your household's concerns during the COVID-19 pandemic? Select all that apply



Note: Significantly higher responses are marked with a “^” and significantly lower responses are marked with a “v.”

As shown in the graph below, these racial/ethnic groups also differed in their responses to a question about how they would cover an unexpected expense of \$400. For White and Hispanic respondents, the top response was “Put it on my credit card and pay it off later,” while the top response among Black respondents was “I would not be able to pay for the expense right now.” Of respondents who said that they would be able to cover the expense, Black respondents were significantly more likely to say that they would borrow from a friend or family member or use a payday loan, deposit advance, or overdraft to do so. White respondents were significantly more likely to say that they would use money currently in a checking/savings account or pay with cash.

Q. If you had an unexpected emergency expense that costs \$400, how would you pay for this expense? Select all that apply



Note: Significantly higher responses are marked with a “^” and significantly lower responses are marked with a “v.”

THIS COUNTY-WIDE SURVEY PROJECT WAS CONDUCTED BY:



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SPECIAL THANKS

Special thanks to the following partners for supporting this work:



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.

For more information about these survey results, please contact Donna Quinlan, Vice President of Community Impact, United Way of Palm Beach County at DonnaQuinlan@UnitedWayPBC.org.