

# COVID-19 IMPACT SURVEY

## 2021 Franklin County, Ohio Results Report

SUMMER 2021



United Way  
of Central Ohio

# SURVEY OVERVIEW

From May 25 to June 15, 2021, people living in Central Ohio were invited to take a survey about how their households have been impacted by the COVID-19 pandemic since March 1, 2020. This Results Report presents the findings from respondents from Franklin County. The survey was conducted by United Way of Central Ohio and other local organizations, in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. Participants were recruited by United Way of Central Ohio and partner organizations as well as 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 are facing during this time of profound need.

## MEET ALICE

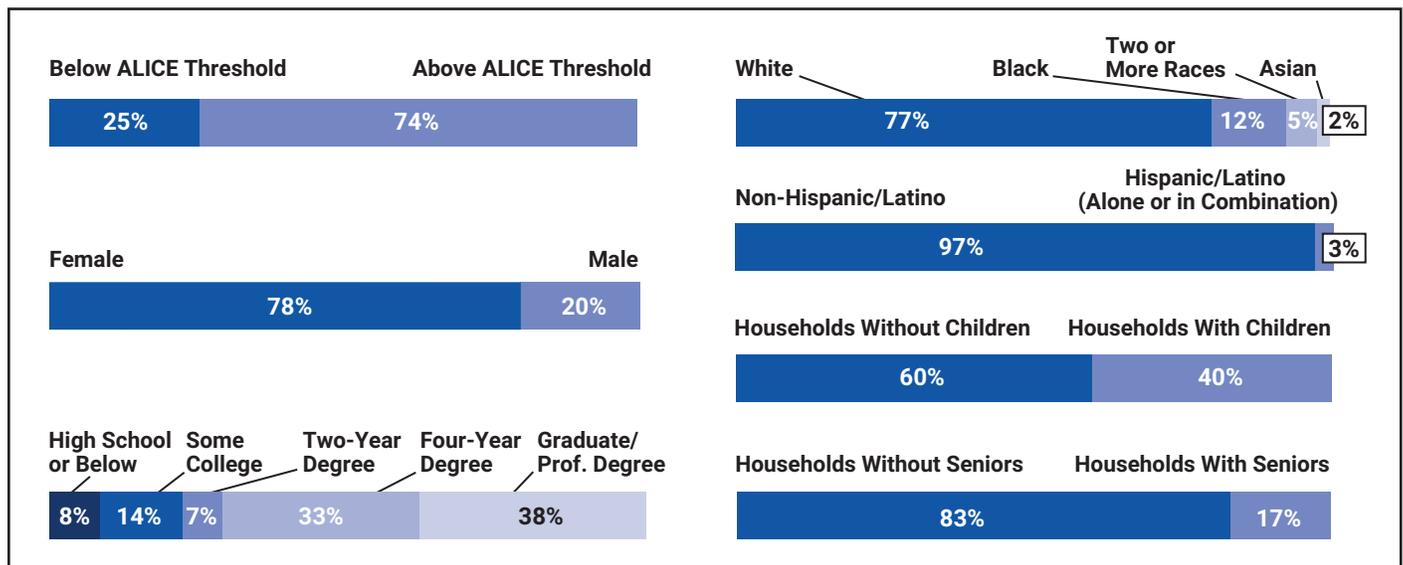
When COVID-19 hit, 41% of all households in Franklin County (approximately 211,000 households) were already struggling to make ends meet – a ten-year record high that set the stage for the unprecedented economic impact of the pandemic. This included households below the Federal Poverty Level (FPL) and households that were **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify as “poor” but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live.

Of all survey respondents from Franklin County, 621 (25%) had income **below the ALICE Threshold**, which includes both households below the FPL and ALICE households. To learn more about ALICE in Ohio, visit [UnitedForALICE.org/Ohio](https://UnitedForALICE.org/Ohio).

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

## SURVEY RESPONDENTS

This Results Report includes the 2,466 respondents to the Central Ohio COVID-19 Impact Survey who reside in Franklin County. Respondents are broken down by demographic and geographic groups below. Demographic questions were asked about the respondent themselves, although for all other questions they were asked to respond on behalf of their household.

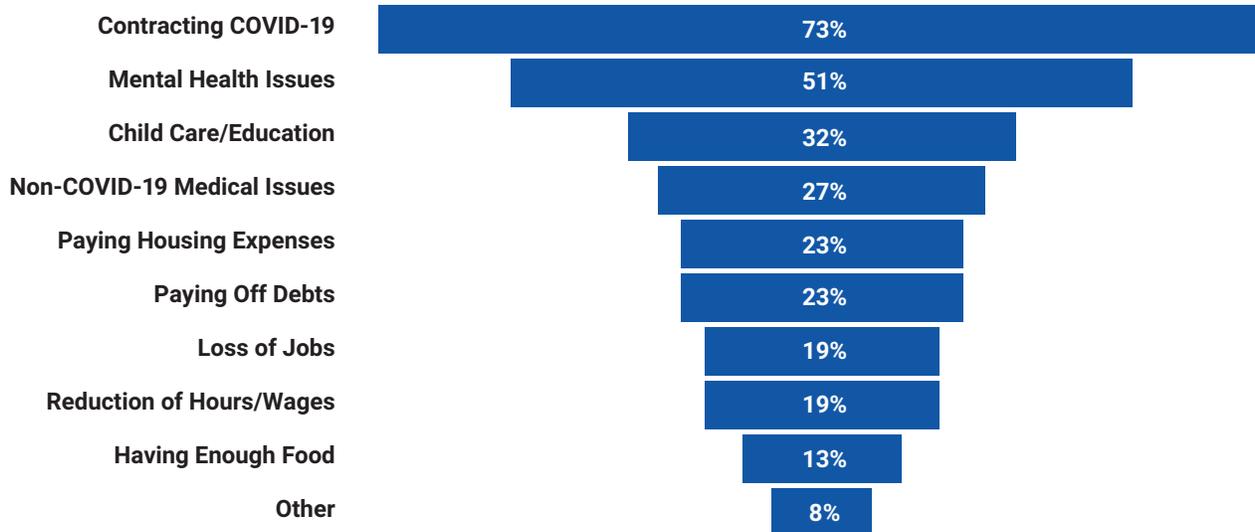


*Note: Not all categories sum to 100% in this figure. For ALICE Threshold status, income was not determined for 1% of respondents. For gender identity, the remaining 2% of respondents selected “Non-Binary” or “Prefer Not to Answer.” For race, all other groups combined constituted the remaining 4% of 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 (73%) said that contracting COVID-19 was a concern.

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



**Respondents below the ALICE Threshold** were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing expenses (51% vs. 14%), child care/education (40% vs. 30%), paying off debts like car payments or credit card bills (40% vs. 18%), providing enough food for the household (34% vs. 6%), medical issues other than COVID-19 (33% vs. 25%), loss of one or more jobs (30% vs. 15%), and a reduction in hours/wages for household members who were working (28% vs. 15%). **Households above the ALICE Threshold** were significantly more likely to say that they were concerned about household members contracting COVID-19 (77% vs. 60%).

Among the 8% of respondents who selected “other,” concerns included being distanced from family and friends, inadvertently spreading COVID-19 to others (especially higher-risk groups), lack of physical activity and social interaction (especially for children and seniors), difficulties finding a new job or adjusting to job changes (like working from home, change to hours), increases in the cost of living, eldercare needs, and feelings of hopelessness.

**“ We’re concerned about spread [of COVID] between family members not in the same house. Especially [people who are] elderly or otherwise compromised. ”**

When respondents were asked their **biggest concern**, concerns about contracting COVID-19, mental health issues, and child care remained the top concerns (in that order). However, the choice and ranking of the biggest household concerns differed by ALICE status, as shown in the figure below.

## Top Three Concerns During the COVID-19 Pandemic by ALICE Threshold Status

### Respondents Above ALICE Threshold



### Respondents Below ALICE Threshold



**“ Social isolation [is a major concern]: No friends visiting, no church, no office time, no visits with children and families on home visits, no visits with family members at risk due to preexisting conditions. ”**

# EMPLOYMENT CHANGES AND CHALLENGES

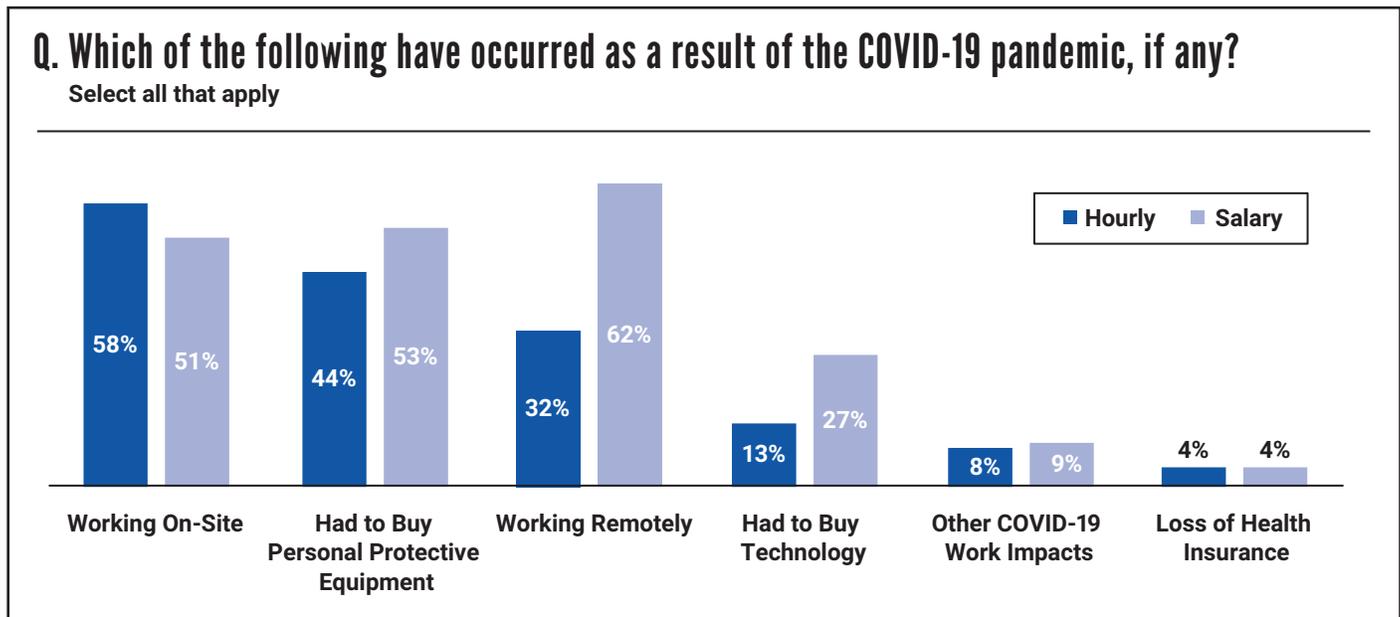
At the time of the survey, 87% of households had income from one or more jobs, 15% had Social Security or other retirement income, 14% had income from investments, 6% had income from unemployment insurance or another government program, and 1% reported no source of income.

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 having this type of income (71% vs. 87%). They were also *significantly more likely* to report income from Social Security (19% vs. 13%) or unemployment insurance (15% vs. 3%) and *significantly less likely* to say that someone in their household had income from investments (10% vs. 15%).

Respondents were also asked how the pandemic has impacted employment for household members since March 1, 2020. Almost half of respondents (43%) said that employment changed for one or more household members during this period. Respondents reported that members of their household lost jobs (15%), changed jobs (15%), got a new job or an additional job (12%), experienced temporary layoffs (12%), or retired (3%).

**Respondents below the ALICE Threshold** were *significantly more likely* to say that someone in their household lost a job (29% vs. 10%), changed jobs (21% vs. 13%), was temporarily laid off (19% vs. 10%), or got a new job (17% vs. 11%) during the pandemic.

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. Over half of respondent households (52%) relied on at least one hourly paid worker. Many 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). These responses are shown in the figure below.



**“ My job became increasingly stressful and demanding [during the pandemic], and though I think it would benefit my mental health to retire, I am not in a good position to do so. ”**

**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 (68% vs. 47%) and *significantly less likely* to say that one or more household members had a salaried job (47% vs. 77%). Hourly workers **below the ALICE Threshold** were *significantly more likely* than hourly workers above the ALICE Threshold to report that they were working fewer hours during the pandemic (28% vs. 20%). Salaried workers **below the ALICE Threshold** were *significantly less likely* than salaried workers above the ALICE Threshold to report that they were working remotely (44% vs. 59%) and *significantly more likely* to say that they lost health insurance (11% vs. 2%).

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, **26% of respondents said that household members in hourly paid jobs were working fewer hours during the pandemic.**

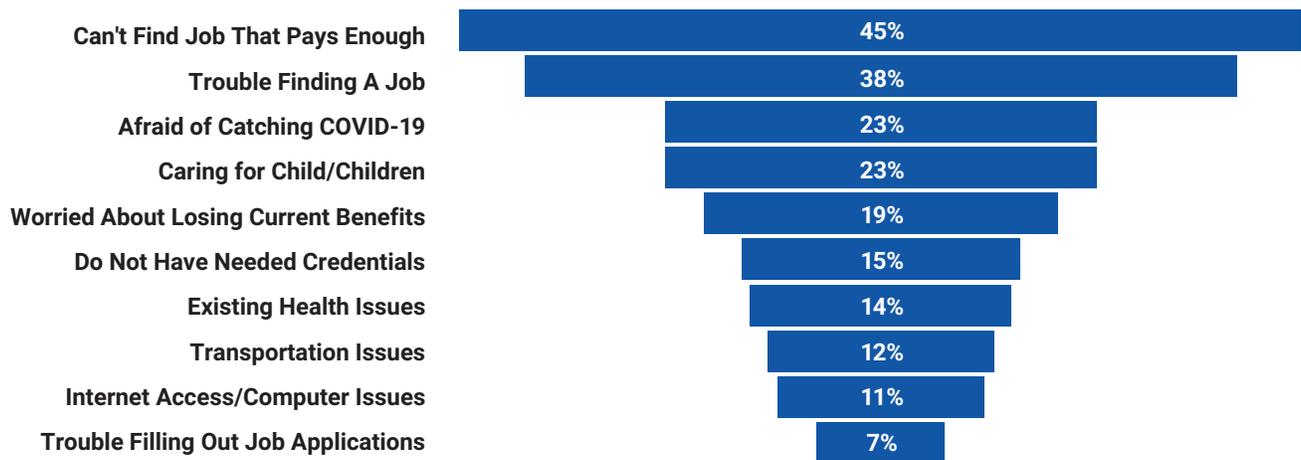
When asked why households members in hourly paid jobs were working fewer hours...

- 72% of respondents said that it was because their employer had less business or needed fewer staff
- 24% reported that it was due to fear of catching COVID-19
- 20% 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
- 3% said that it was because of limited internet access or computer issues

Almost one in three respondents (29%) 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.

### Q. What barriers are members of your household facing in looking for work, if any?

Select all that apply



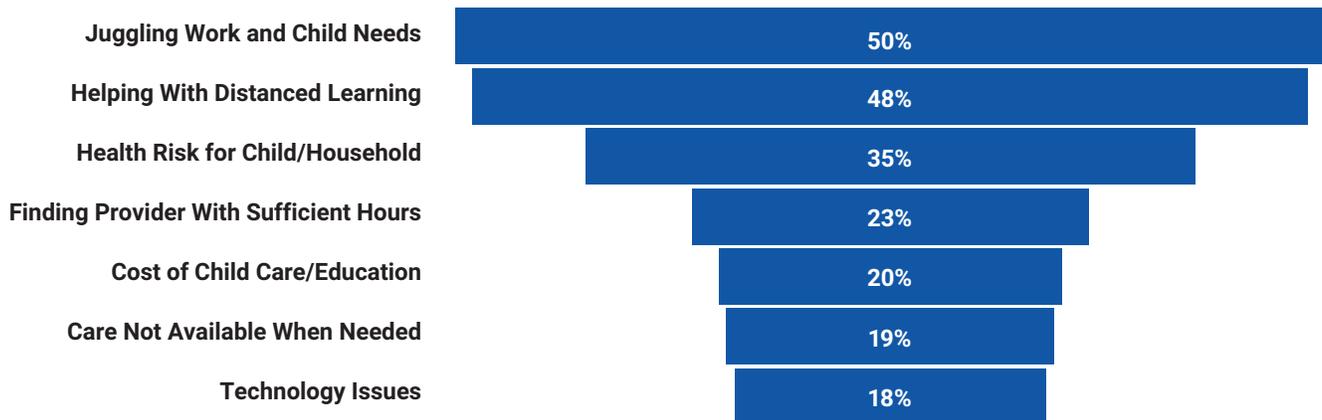
**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household was actively looking for work, including a new job or additional hours (53% vs. 21%). Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that caring for children (34% vs. 14%), fears of catching COVID-19 (30% vs. 18%), transportation issues (17% vs. 7%), internet access or computer issues (17% vs. 5%), language or literacy issues (12% vs. 2%), or caring for a person with special needs (7% vs. 2%) limited their ability to find work during the pandemic.

# CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **78%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 50% said that they were concerned about juggling work and children's needs and 48% said that they were concerned about helping with distanced learning.

**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 finding a provider with sufficient hours (29% vs. 19%), the cost of child care (29% vs. 15%), or technology issues (23% vs. 15%).

Employment impacts were of particular concern. In a separate question, 48% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 21% said that one or more household members were working reduced hours due to child care issues (including daycare and after-school care), and 9% said that one or more household members had quit a job to care for children since the beginning of the pandemic. Additionally, 22% said that household members' work had been impacted in other ways not listed as an option in the survey question. Written "other" responses included capacity issues for current child care providers, mental health concerns for children and parents, having to shift to remote work to care for children, and inability to work full-time/pursue additional work due to child care issues.

**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 fewer hours due to child care issues (29% vs. 15%) or had to quit a job due to child care issues since the beginning of the pandemic (21% vs. 2%). While most respondents with children reported income from one or more jobs, those **below the ALICE Threshold** were *significantly less likely* to report that a household member was employed (76% vs. 94%).

**Beyond child care, three factors — housing issues, food access, and paying off debts — were of particular concern for respondents with children.** Twenty-nine percent were concerned about paying housing expenses, significantly higher than for households without children (at 19%). These concerns were even greater for households with children living below the ALICE Threshold: 56% of households with children below the ALICE Threshold were concerned about paying housing expenses, almost five times as high as for those above the ALICE Threshold (at 12%). A similar significant trend was found for concerns about paying off debts and 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	56%	44%	39%
With Children, All	29%	28%	19%
Without Children, All	19%	20%	9%
With Children, Above ALICE Threshold	12%	18%	7%

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

- Significantly more likely to say that a household member lost a job during the pandemic (18% vs. 13%) and to say that a household member was looking for work at the time of the survey (34% vs. 26%).
- Significantly more likely to have received food from a food pantry or food bank (19% vs. 8%), borrowed from family or friends (15% vs. 8%), applied for a government assistance program such as SNAP, TANF, WIC, or Medicaid (13% vs. 5%), sold belongings for cash (12% vs. 9%), or taken out a personal loan or car loan (9% vs. 5%) to get by during the pandemic.
- Significantly more likely to say that deferred payment for debts (30% vs. 25%), technology for remote work or school (22% vs. 15%), affordable care for a child, senior, or person with a disability (22% vs. 4%), assistance with rent/mortgage payments (21% vs. 14%), or food for the household (15% vs. 6%) would be helpful for meeting household needs during the pandemic.
- Significantly more likely to say that their household does not have enough devices (phones, tablets, computers) to meet technology needs (15% vs. 5%) or that their household is not able to afford all of the technology needed (11% vs. 7%).

**“ We were concerned about our 2-year-old’s speech delay and the fact that he wasn’t experiencing life [during the pandemic] and therefore not learning how to act outside of our home. ”**

# ACCESS TO TECHNOLOGY

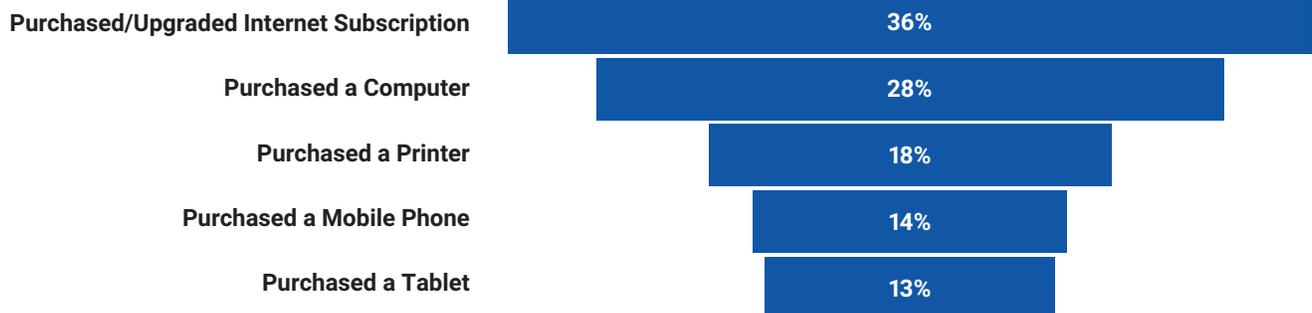
When asked if they or anyone in their household was required to use technology during the pandemic, 76% of respondents said that they were required to use technology for work, 42% said that they were required to use technology for school, and 28% said that they used telemedicine (online health care). Yet 10% said that their household was not able to afford all of the technology needed for work and school during the pandemic, 10% said that their household did not have enough devices (computers, tablets, phones) for household members to complete all necessary tasks, and 5% said that their household did not know how to use all of the technology needed.

Of all respondents, 97% said that they had reliable internet service at home. Of those without reliable service, 57% said that they could not afford reliable service and 10% said that reliable internet service is not available where they live.

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that they did not have enough devices to meet household technology needs (23% vs. 4%), that their household is not able to afford all of the technology needed (20% vs. 5%), or that their household does not know how to use all of the technology needed (7% vs. 3%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that their household had access to reliable internet service at home (99% vs. 93%) or to say that they someone in their household was required to use technology for work (82% vs. 60%) during the pandemic.

Respondents also reported incurring additional household expenses to accommodate technology needs during the pandemic. Of all respondents, 36% said that they purchased or upgraded an internet subscription to adapt to a stay-at-home order, remote work, and/or school closure. In total, 65% of respondents said that they purchased some form of technology.

## Q. Since March 1, 2020, has your household purchased any of the following technologies to adapt to a stay-at-home order, remote work, and/or school closure? Select all that apply



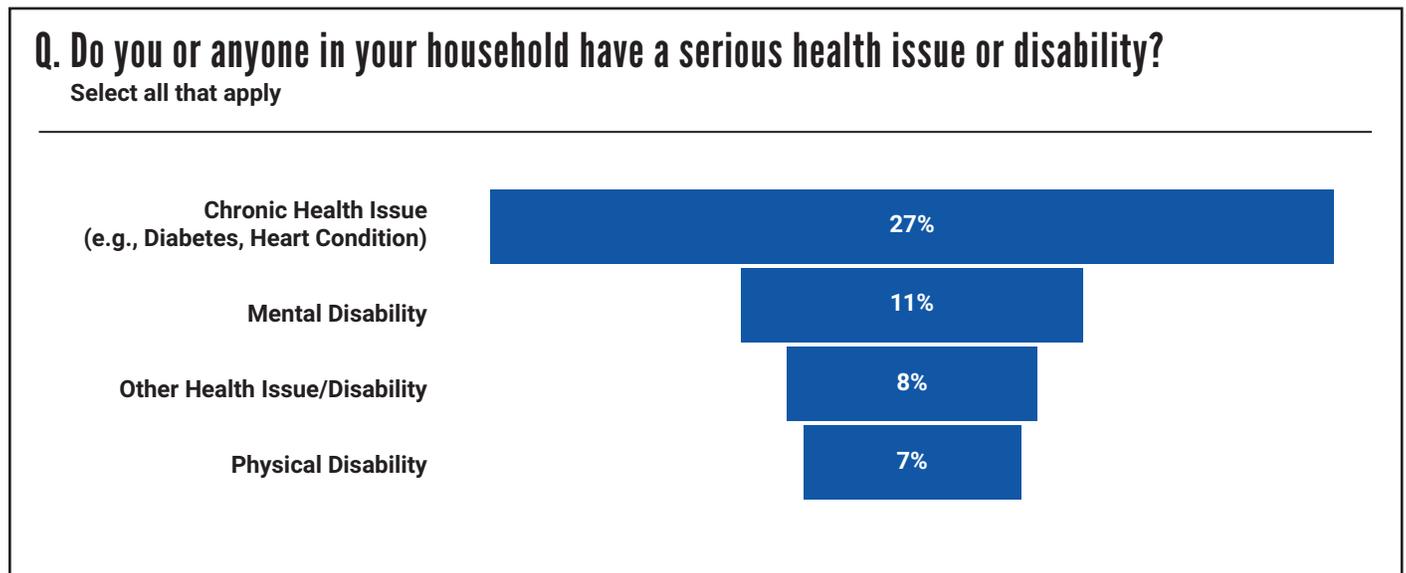
**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their household had to purchase a computer (34% vs. 25%), mobile phone (21% vs. 11%), or tablet (20% vs. 10%) to meet technology needs during the pandemic.

For respondents who reported using telemedicine services during the pandemic (28% of all respondents)...

- 71% used telemedicine for well visits/check-ups
- 51% used telemedicine for mental health counseling (and 2% for substance use support specifically)
- 51% used telemedicine for sick visits
- 36% used telemedicine for management of a chronic health condition (like diabetes or heart disease)

# HOUSEHOLD HEALTH STATUS

Two out of five survey respondents (40%) said that someone in their household had a serious health issue or disability.



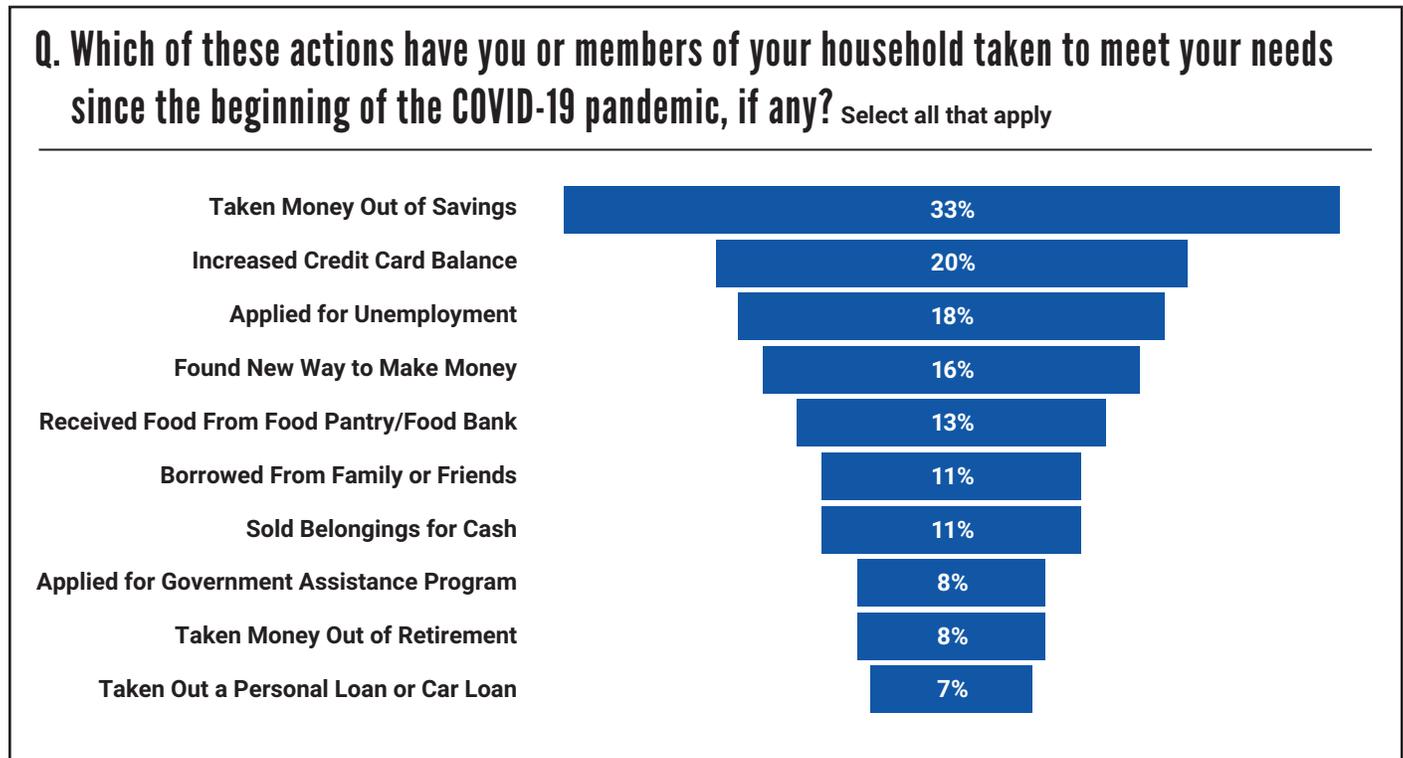
**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household had a serious health issue or disability (53% vs. 34%).

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 mental health issues (55% vs. 48%), non-COVID-19 medical issues (47% vs. 15%), paying housing expenses (30% vs. 18%), paying off debts (27% vs. 20%), and providing enough food for the household (20% vs. 9%).
- Significantly more likely to report that one or more household members lost a job (20% vs. 12%) or had been temporarily laid off (15% vs. 10%).
- Significantly more likely to report that someone in their household was actively looking for work at the time of the survey (36% vs. 25%). Jobseekers from households with health issues were also significantly more likely to say that they faced barriers to securing employment that included transportation issues (16% vs. 8%), internet access/computer issues (16% vs. 6%), trouble filling out job applications (10% vs. 5%), language/literacy issues (9% vs. 4%), or caring for a person with special needs (7% vs. 2%).
- Significantly less likely to report having income from jobs (77% vs. 86%, still a large percentage for both groups), and significantly more likely to report having income from Social Security or other retirement income (23% vs. 9%) and unemployment insurance or another government program (9% vs. 4%).
- Significantly more likely to report that they took money out of savings (36% vs. 29%), increased a balance on a credit card (25% vs. 16%), applied for unemployment (20% vs. 16%), received food from a food pantry/food bank (17% vs. 10%), borrowed from family or friends (16% vs. 8%), sold belongings for cash (14% vs. 8%), took money out of a retirement account (11% vs. 5%), applied for a government assistance program (10% vs. 7%), or took out a personal loan or car loan (8% vs. 6%) to get by during the pandemic.

# ACTIONS TAKEN TO MEET NEEDS

When respondents were asked what their household had done to get by during the pandemic, the top answer was having taken money out of a savings account (33%). The top ten actions reported by respondents are shown in the figure below.



**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 (44% vs. 27%), received food from a food pantry/food bank (35% vs. 5%), applied for unemployment (28% vs. 14%), borrowed from family or friends (28% vs. 5%), increased a balance on a credit card (26% vs. 18%), applied for government assistance (25% vs. 2%), found a new way to make money (24% vs. 12%), sold belongings for cash (18% vs. 8%), or taken money out of a retirement account (13% vs. 5%) 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 earlier, 84% of respondents said that they had a bank account (savings or checking); 62% said that they had a 401(k), IRA, or other investment; 57% said that they owned their home with a mortgage; 53% reported that they owned their vehicle without an auto loan; 50% said that they owned a vehicle with a loan; 16% said that they owned their home without a mortgage; and 8% 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 owned a vehicle (72% vs. 91%), had a bank account (63% vs. 91%), owned their home (53% vs. 80%), or had a 401(k), IRA, or other investment (27% vs. 75%).

Respondents also shared additional community resources that members of their household used during the pandemic. Of all respondents...

- 56% visited a library/used library services
- 13% used an energy/utility assistance program
- 12% used a jobseeker support program
- 11% called “211”
- 10% used a rental/mortgage assistance program
- 9% enrolled in a community college training program

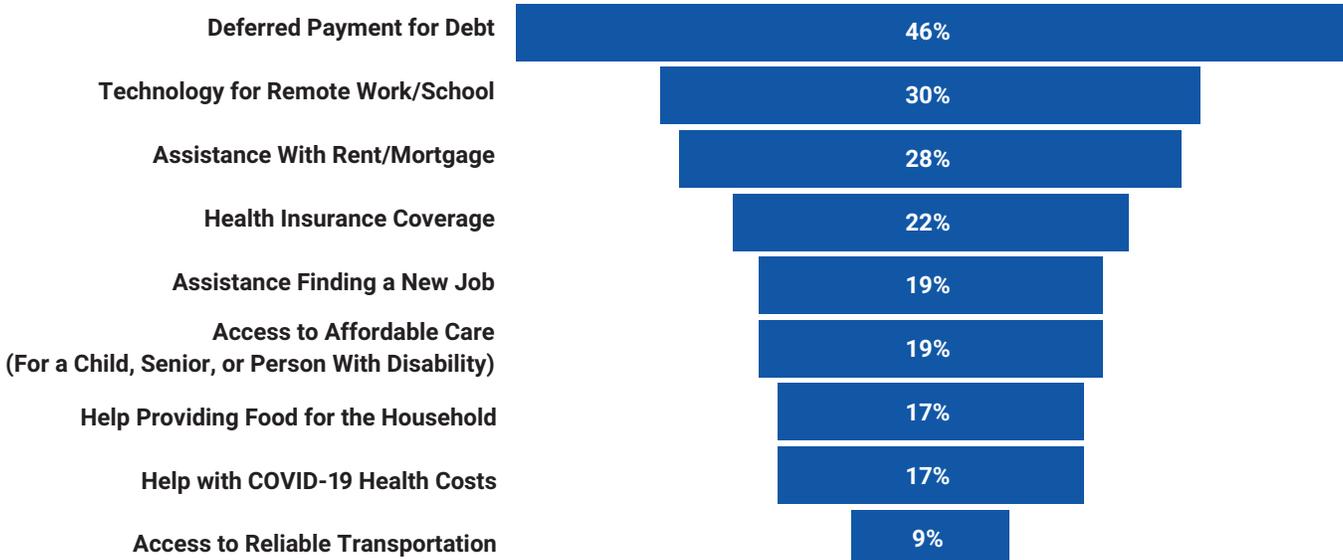
**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that they used an energy/utility assistance program (31% vs. 4%), used a jobseeker support program (26% vs. 6%), called “211” (25% vs. 4%), used a rental/mortgage assistance program (23% vs. 3%), or enrolled in a community college training program (22% vs. 5%).

**“** *My son was just diagnosed with ADHD [during the pandemic] and although this time has been very hard for my family and I, it has helped us come up with coping mechanisms and we have learned more about ADHD. I’m thankful for our libraries, where I can find all the resources I need when I need them. I’m sad, but I’m grateful.* **”**

# RESOURCES NEEDED

Respondents were also asked what resources would be helpful in getting through this difficult time, and the top answers were deferred payment for debt (46%), technology to assist with remote work and/or school (30%), and assistance with rent/mortgage payments (28%).

## 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 deferred payment for debt (32% vs. 26%), help providing food for the household (28% vs. 4%), technology to assist with remote work/school (27% vs. 15%), assistance with rent/mortgage payments (25% vs. 11%), help finding a new job (24% vs. 7%), health insurance coverage (23% vs. 9%), affordable care for a child, senior, or person with a disability (20% vs. 8%), help with COVID-19-related health costs (14% vs. 8%), or access to reliable transportation (11% vs. 3%) would be helpful for meeting household needs during the pandemic.

**“ We had to be more creative on what to do [to get by] as a family. We become more tech-aware. Look within yourself or your home for resources. Look around your community for resources. We found a great local program that helped our family a great deal. We discovered more about self and community. ”**

When asked which of these resources would be **most helpful**, the top responses were deferred payment for debt (25%) and assistance with rent/mortgage (22%). Technology to assist with remote work and/or school was tied for third most helpful resource (at 10%) along with assistance finding a new job and access to affordable care for a child, senior, or person with a disability. The ranking also differed by ALICE Threshold status. For households above the ALICE Threshold, the top three responses were deferred payment for debt (34%), assistance with rent/mortgage (17%), and technology to assist with remote work/school (11%). For households below the ALICE Threshold, the top three responses were assistance with rent/mortgage (30%), deferred payment for debt (16%), and access to affordable care (13%).

Finally, of the 29% of respondents who said that someone in their household was looking for work...

- 42% said that they could use help finding job opportunities
- 34% said that they would benefit from skills training or certifications
- 28% said that they would benefit from help creating or updating a resume
- 24% said that they would benefit from interviewing practice
- 20% said that they could use child care resources/support
- 12% said that they could use transportation support
- 6% said that they could use eldercare/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 (42% vs. 26%), child care resources/support (30% vs. 11%), interviewing practice (29% vs. 19%) and transportation support (18% vs. 6%) would be helpful in securing work.

**“** *When I lost my full-time salary job due to the pandemic, I found myself at a crossroads. I took a few months off to examine life and make sure that my next step forward was a deliberate choice. I decided to go back to school...today I am certified and building my new business. I've also chosen to work part-time at the community food pantry to supplement the income of my growing business. And to feel that the work that I do each day gives back to my neighbors and has an impact on my community.* **”**

# THIS SURVEY PROJECT WAS CONDUCTED BY:



United Way  
of Central Ohio



## 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](https://UnitedForALICE.org).

For more information about these survey results or to be connected to United Way of Central Ohio, please visit [liveunitedcentralohio.org](https://liveunitedcentralohio.org) or contact Melanie Hill, Director of Data Analytics, at [melanie.hill@uwcentralohio.org](mailto:melanie.hill@uwcentralohio.org).