

# COVID-19 IMPACT SURVEY

## 2021 Indiana Results Report

SPRING 2021



 UNITED FOR  
ALICE®



Indiana United Ways

# SURVEY OVERVIEW

From February 15 to March 10, 2021, over 20,600 people living in Indiana responded to a survey about how their households have been impacted by the COVID-19 pandemic since March 1, 2020. The survey was conducted by United Ways across the state with local collaborators and in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. This survey relied on convenience sampling and *is not a representative sample of the state population as a whole*. However, the results of this survey provide important insights into the issues households in these communities are facing during this time of profound need.

## MEET ALICE

When COVID-19 hit, 37% of all households in Indiana (approximately 941,000 households) were already struggling to make ends meet — a 10-year record high — setting the stage for the unprecedented economic impact of the pandemic. This includes households below the Federal Poverty Level (FPL) and households who are **ALICE: Asset Limited, Income Constrained, Employed**. With income above the FPL, ALICE households earn too much to qualify as “poor” but are still unable to cover the basics of housing, child care, food, transportation, health care, and technology in the counties where they live. Of all respondents who submitted valid surveys (excluding out-of-state respondents), 11,188 (74%) had income **below the ALICE Threshold**, which includes both households below the FPL and ALICE households. To learn more about ALICE in Indiana, visit [UnitedForALICE.org/Indiana](https://UnitedForALICE.org/Indiana).

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

## RURAL AND URBAN AREAS

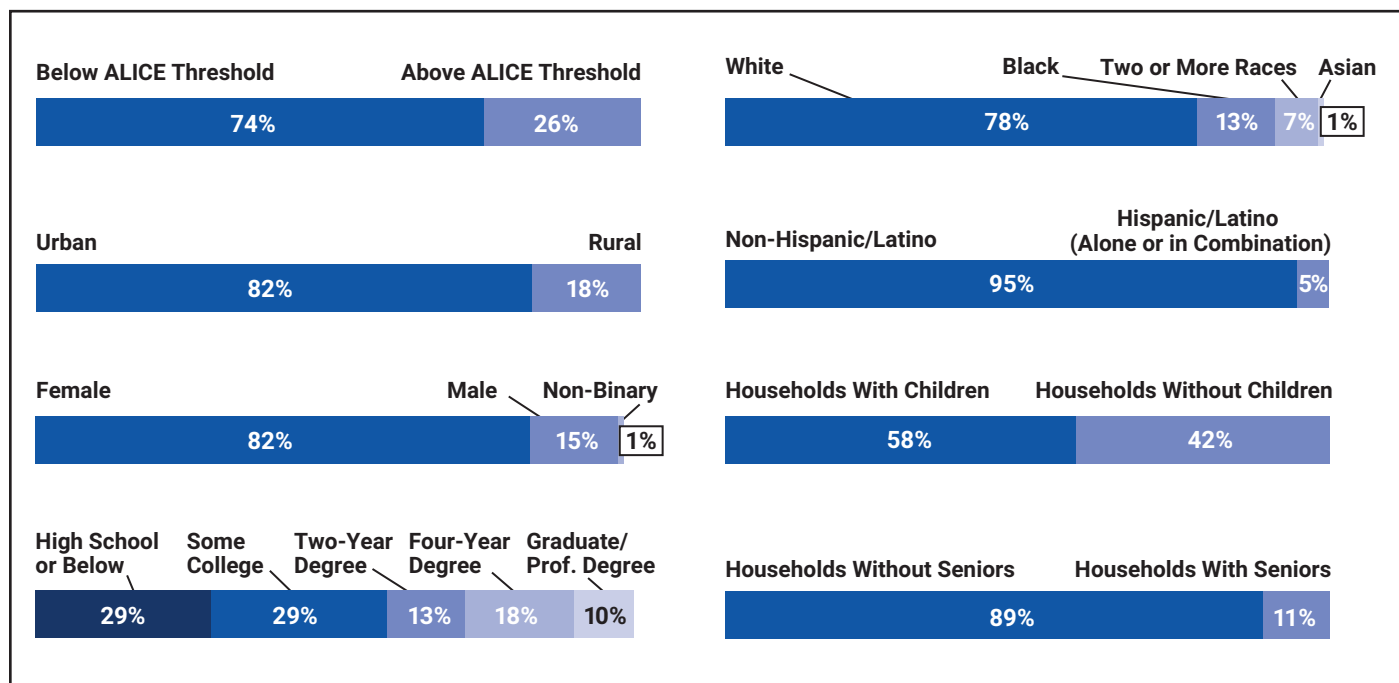
*Throughout this document, light gold boxes will highlight statistically significant differences between respondents in rural and urban areas.*

Because households in rural and urban areas often face distinct challenges, this Report explores those differences in the context of the COVID-19 pandemic. There was no significant relationship between ALICE Threshold status and location, which suggests that differences between rural and urban experiences were largely due to location rather than to income.

**“** *When I have to take off work due to COVID-19 symptoms from my children or them being exposed to someone who had it is causing me to miss work. My paychecks are short and my utilities are behind by hundreds with a disconnect. I can't afford my registration plates but I have to go to work or I get evicted. More assistance for the people that need it the most would be great.* **”**

# SURVEY RESPONDENTS

Of the 20,602 people who opened the survey link, 15,170 submitted valid surveys (all surveys taken by people who live outside of the state were excluded). Respondents are broken down by demographic groups below. Demographic questions were asked about the respondent themselves, although for other questions they were asked to respond on behalf of their household.



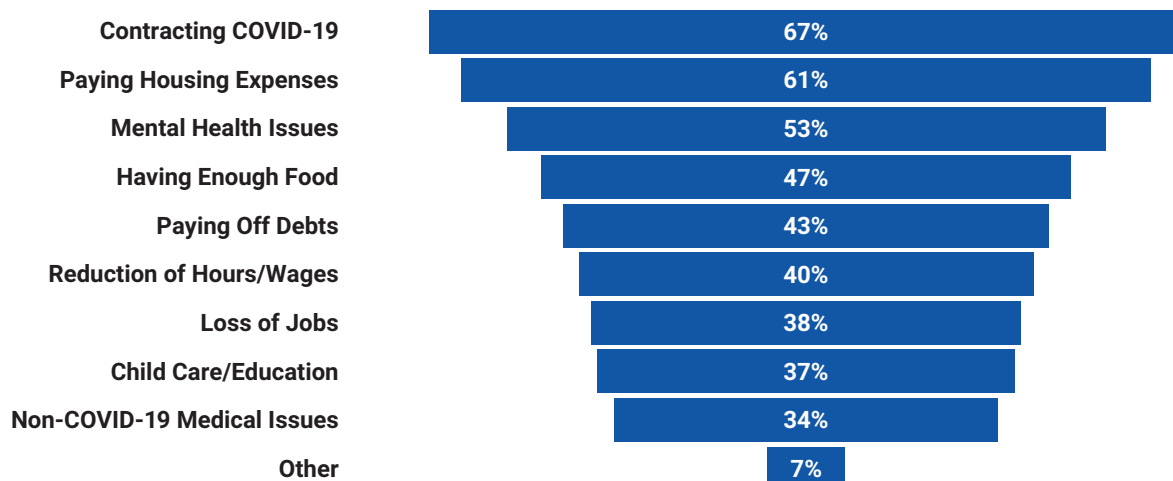
Note: Not all categories sum to 100% in this figure. For gender identity, the remaining 2% of respondents selected "Prefer to Self-Describe" or "Prefer Not to Answer." By race, all other groups combined constitute the remaining 1% of respondents.

**“COVID-19 has impacted us all, regardless if a person tests positive for COVID-19 or not. Times are hard. Trying to pay for PPE items that a person doesn't typically have to buy increases household spending. The price of grocery/food items went up due to children not being able to have meals at school during quarantine. For people who did not have a job to go to during the shutdown, who did not earn wages, this was incredibly difficult because unemployment took forever to go through. Some people got behind and it's hard to get out of debt.”**

# HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households were facing during the pandemic. **Most respondents (67%), regardless of income or location, said that contracting COVID-19 was a top concern, followed closely by concerns about paying housing expenses like rent/mortgage and utilities (61%).**

**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 costs (71% vs. 33%), providing enough food for the household (56% vs. 21%), mental health issues like depression or anxiety (55% vs. 50%), paying off debts (47% vs. 32%), reduction of hours/wages (44% vs. 30%), child care/education (42% vs. 25%), and loss of jobs (41% vs. 29%). **Respondents above the ALICE Threshold** were *significantly more likely* to be concerned about household members contracting COVID-19 (73% vs. 65%).

**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to be concerned about paying housing expenses (62% vs. 56%), paying off debts (43% vs. 39%), reduction of hours/wages (40% vs. 37%), loss of jobs (39% vs. 32%), and child care/education (38% vs. 34%).

Among the 7% of respondents who selected “other,” concerns included not being able to work remotely (even if given the option), being distanced from family and friends, lack of socialization (especially for children and seniors), difficulty accessing the COVID-19 vaccine, inability to engage in religious and/or social events, lack of reliable internet access (especially in rural areas), loss of opportunities/momentum for students (both K–12 and in higher education), inflation of costs for basic goods like food, worries about inadvertently spreading COVID-19 to others, access to medical insurance, not knowing what will happen next in the course of the pandemic, and the health/stability of the larger economy.



When respondents were asked to select their **biggest concern**, the top three concerns were paying housing expenses (33%), household members contracting COVID-19 (25%), and mental health issues like depression or anxiety (9%). However, the ranking of household concerns differed by ALICE status. For respondents above the ALICE Threshold, the top three concerns were household members contracting COVID-19 (39%), paying housing expenses (16%), and mental health issues (12%). For respondents below the ALICE Threshold, the top three concerns were household members paying housing expenses (39%), household members contracting COVID-19 (21%), and providing enough food for the household (8%).

Respondents were also asked specific questions about housing and internet access. Of all respondents, 32% said that they were concerned about eviction or foreclosure (24% were somewhat concerned and 8% were very concerned). Regarding internet access, 88% said that they had reliable internet service at home. Of the 12% of respondents without reliable home internet, the majority (71%) said that they did not have access due to cost; 24% said that reliable service isn't available where they live; and 13% said that they did not have access for other reasons, including prohibitively slow service, homelessness, lack of devices to access the internet even if it were available, or no need for internet service at home.

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that their biggest concern was paying housing costs (39% vs. 16%), having enough food for the household (8% vs. 2%), or paying off debt (5% vs. 2%). They were also significantly more likely to be somewhat (29% vs. 12%) or very concerned (10% vs. 3%) about eviction or foreclosure and to say they did not have reliable internet service at home (14% vs. 7%).

**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to be somewhat (25% vs. 20%) or very concerned (9% vs. 6%) about eviction or foreclosure. **Respondents in rural areas** were *significantly more likely* than respondents in urban areas to say that they did not have reliable internet service at home (20% vs. 10%).

**“ Our biggest concern is the limited number of child care facilities in our rural area and that has prevented my husband from being able to return to work. The few childcare facilities in our area have been struggling with COVID-19 outbreaks, where they have had sporadic available hours. I am an essential worker for the state, working remotely, and carry the health insurance for our family, therefore I have been the one that has remained employed. ”**

# EMPLOYMENT CHANGES AND CHALLENGES

At the time of the survey, 70% of households had income from one or more jobs, 19% had Social Security or other retirement income, 18% were receiving unemployment insurance or had income from another government program, 6% had income from investments, 6% had another source of income, and 6% reported no source of income.

Participants were asked how the pandemic has impacted employment for household members since March 1, 2020. Almost two thirds of respondents (65%) said that employment changed for one or more household members during this period. They reported that members of their household had lost jobs (35%), changed jobs (19%), gotten a new or additional job (13%), experienced temporary layoffs (20%), or retired (3%).

**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that someone in their household lost a job during the pandemic (37% vs. 24%), was temporarily laid off (21% vs. 15%), or changed jobs (19% vs. 15%). They were also *significantly more likely* to say that someone in their household had income from unemployment insurance or another government program (21% vs. 12%) or had no source of income (7% vs. 2%), and they were *significantly less likely* to say that someone in their household had income from investments (3% vs. 14%). 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* to report having this type of income (66% vs. 84%).

**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to say that someone in their household lost a job (35% vs. 30%) or was temporarily laid off (20% vs. 17%) during the pandemic. They were also significantly more likely to say that someone in their household was receiving unemployment insurance (19% vs. 15%), while **respondents from rural areas** were *significantly more likely* to say that someone in their household received Social Security or other retirement income (23% vs. 18%).

Respondents who reported that someone in their household lost work during the pandemic also reported increased concerns and hardship related to covering basic needs and expenses. These respondents were significantly more likely than respondents who did not report household job loss to be concerned about paying housing expenses (81% vs. 51%), mental health issues (61% vs. 49%), providing enough food for the household (61% vs. 40%), paying off debts (54% vs. 37%), child care/education (41% vs. 35%), and medical issues (39% vs. 31%).

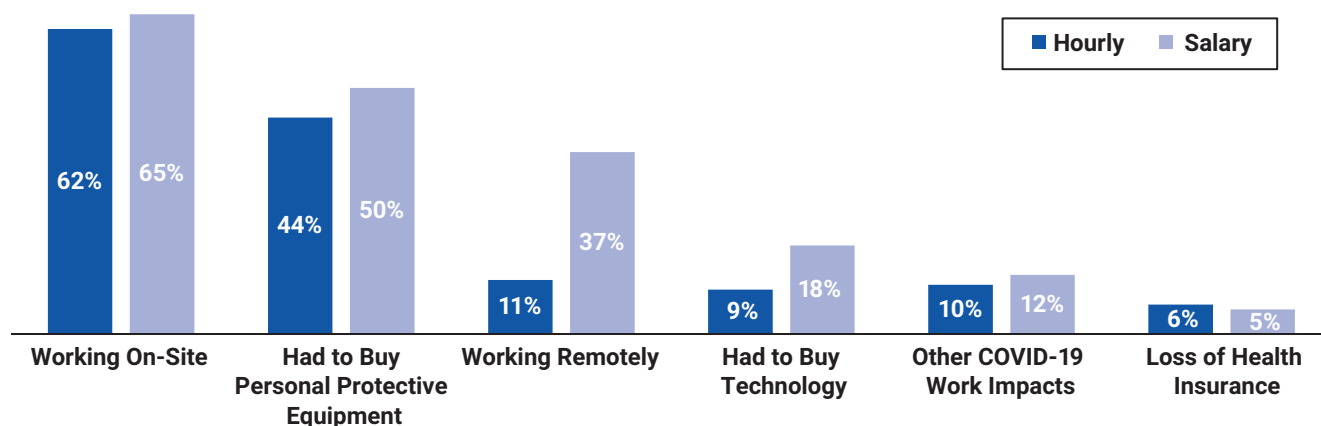
To address financial need, respondents in households that experienced job loss were more likely to report turning to safety net programs and other relief measures. These respondents were significantly more likely than respondents who did not report household job loss to say that they had applied for government assistance programs like SNAP, TANF, WIC, or Medicaid (64% vs. 35%), received food from a food pantry or food bank (50% vs. 30%), borrowed from family or friends (50% vs. 27%), sold belongings for cash (40% vs. 19%), taken money out of a savings account (29% vs. 15%), increased a balance on a credit card (25% vs. 20%), found a new way to make money (23% vs. 14%), taken money out of a retirement account (15% vs. 8%), or taken out a personal loan or car loan (10% vs. 8%).

**“ I am 64 and have underlying medical issues that make me vulnerable to consequences of COVID. But I am essential worker, in supermarket, hourly, and I have to work to pay the bills. No unemployment, no sickpay. ”**

Big employment shifts like the loss of a job, however, were not the only way that the pandemic had impacted workers. Among households where at least one person was working, respondents reported major changes in the work lives of household members, and those impacts varied based on whether workers were paid hourly or had a salary. **A majority of respondents' households (70%) relied on at least one hourly paid worker.** Most workers in both groups continued to work on-site, but salaried workers were much more likely to report working remotely during the pandemic (when they previously worked on-site) and to say that they had to purchase technology for work.

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

Select all that apply



**Respondents below the ALICE Threshold** with hourly paid workers in the household were *significantly more likely* to say that these workers were working fewer hours than before the pandemic (34% vs. 26%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that hourly workers in their household were continuing to work on-site (60% vs. 47%) and were working more hours (10% vs. 6%). **Respondents below the ALICE Threshold** with salaried workers in the household were *significantly less likely* to say that these workers were working remotely when they previously worked on-site (27% vs. 43%).

**Respondents in rural areas** with hourly paid workers in the household were *significantly more likely* to say that these workers were continuing to work on-site (54% vs. 49%), whereas **respondents in urban areas** with hourly paid workers were *significantly more likely* to say that these workers were working remotely (9% vs. 6%). There were no significant differences in impacts for salaried workers by location.

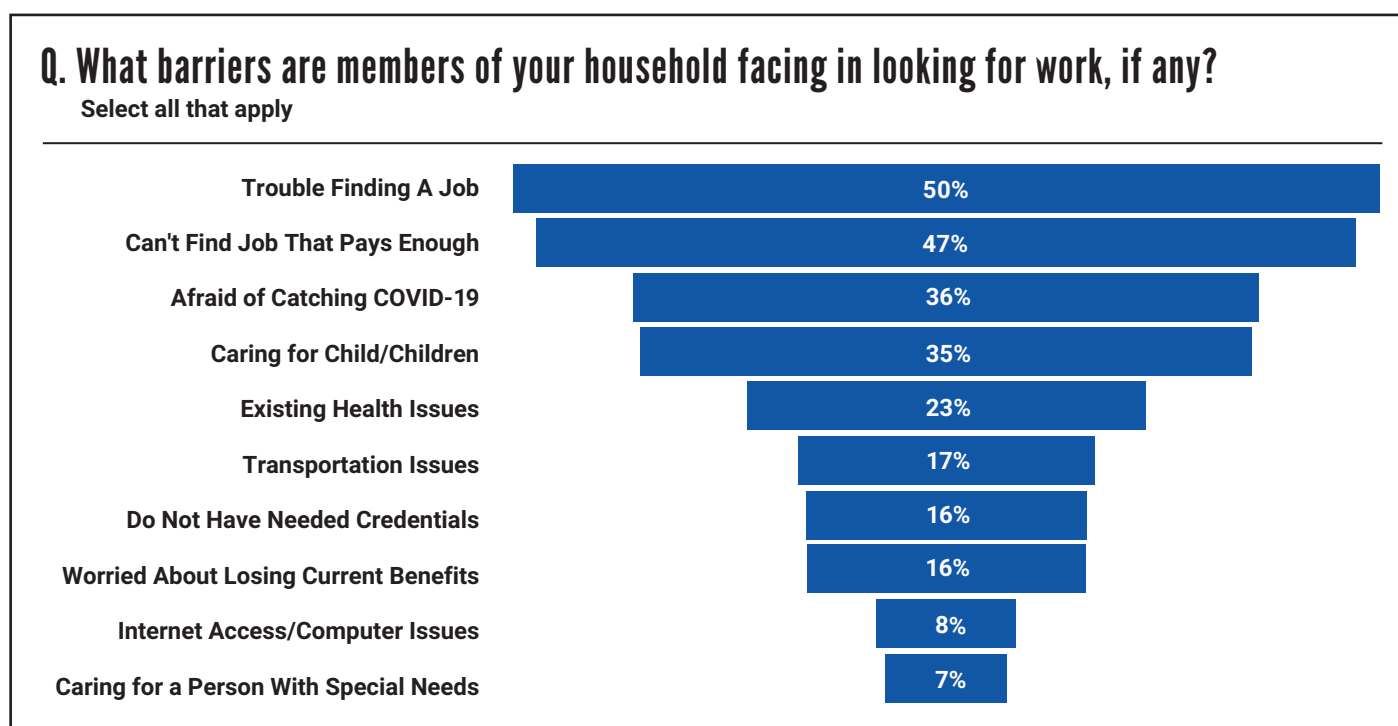
Respondents also shared work impacts other than those provided in the survey questions, and those write-in responses varied by employment type. Among the 12% of respondents with salaried jobs who reported “other” work impacts, those impacts included increased hours, increased workload, and increased complexity of job. Some of these workers had worked from home at the beginning of the pandemic and were now back on-site, while others were working a hybrid schedule of both remote and on-site. Among the 10% of respondents with hourly jobs who reported “other” impacts, those impacts tended to be related to health (worked in higher-risk jobs, contracted COVID-19, had to quarantine due to exposure at work).

Unlike workers in salaried jobs, workers who were paid by the hour faced fluctuating hours. Among households where at least one person in the household was working, a substantial **40% of respondents said household members in hourly paid jobs were working fewer hours during the pandemic.**

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

- 73% of respondents said that it was because their employer had less business or needed fewer staff
- 27% of respondents said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 21% of respondents reported that it was due to fear of catching COVID-19
- 12% of respondents said that it was because of other (non-COVID-19) health issues
- 2% of respondents said that it was because of limited computer or internet access

**Almost half of respondents (45%) said that someone in their household was looking for work (a new job or more hours) at the time the survey was conducted.** These respondents were asked a follow-up question regarding barriers to finding work. The top 10 barriers faced by job seekers are included below.



Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say caring for a child/children (40% vs. 15%), concerns about contracting COVID-19 (37% vs. 31%), transportation issues (19% vs. 8%), internet access or computer issues (9% vs. 6%), or caring for a person with special needs (7% vs. 3%) limited household members' ability to find work.

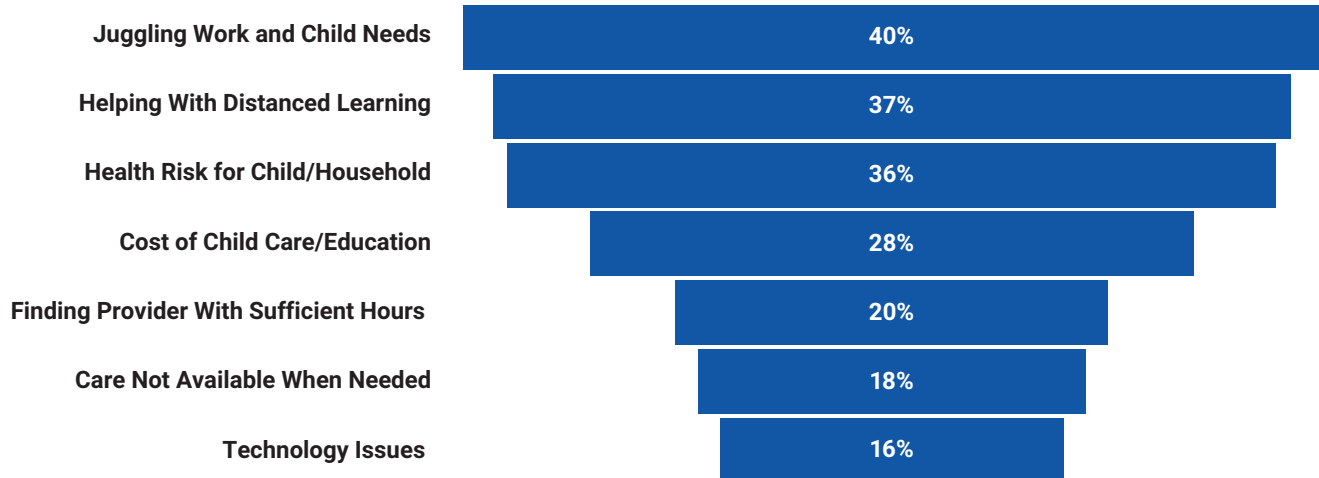
Among those looking for work, **respondents in rural areas** were *significantly more likely* to say that internet access or computer issues limited household members' ability to find a job (12% vs. 8%). Job-seeking **respondents in urban areas** were *significantly more likely* to say that concerns about contracting COVID-19 impacted household members' ability to find a job (37% vs. 32%).



# CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18 in their household, 76% said they had experienced issues or concerns related to child care and education during the pandemic. Specifically, 40% of all respondents with children said that they were concerned about juggling work and children's needs, and 37% 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



For all respondents with children, the top two concerns were juggling work and child needs and helping children with distanced learning. However, **respondents with children below the ALICE Threshold** were *significantly more likely* than respondents with children above the ALICE Threshold to say that they were concerned about health risks for children or other household members (36% vs. 31%), the cost of care (29% vs. 17%), finding a care provider with sufficient hours (21% vs. 17%), and technology issues (16% vs. 13%). **Respondents with children above the ALICE Threshold** were *significantly more likely* to be concerned about juggling work and children's needs (45% vs. 39%) and helping children with distanced learning (40% vs. 36%).

**Respondents with children living in rural areas** were *significantly more likely* than respondents with children in urban areas to say that they were concerned about technology issues related to child care and education (20% vs. 15%). **Respondents with children living in urban areas** were *significantly more likely* to say that they were concerned about health risks for children or other household members (36% vs. 32%) and the cost of care (28% vs. 23%).

Employment impacts were of particular concern for families with children. In a separate question, **over half of respondents (51%)** said that child care issues impacted household members' ability to work during the pandemic; 24% said that one or more household members was working reduced hours due to child care issues (including daycare and after-school care), and 17% said that one or more household members had quit a job to care for a child/children since the beginning of the pandemic. Additionally, 16% said that household members' work had been impacted in other ways not listed in the survey question, including transportation issues, increased household expenses (like food) due to children being home from school/child care, paying to "hold" a child care slot that wasn't being used, and mental health issues in parents and children.

**Respondents with children below the ALICE Threshold** were *significantly more likely* than respondents with children above the ALICE Threshold to say that a household member was working reduced hours (25% vs. 17%) or had quit a job (19% vs. 8%) due to child care issues since the beginning of the pandemic.

**Respondents with children living in urban areas** were *significantly more likely* than respondents with children in rural areas to say that a household member was working reduced hours (24% vs. 19%) or had quit a job (18% vs. 15%) due to child care issues since the beginning of the pandemic.

**Beyond child care, three factors — housing issues, food access, and paying off debts — were of particular concern for respondents with children.** Sixty-nine percent were concerned about paying housing expenses, significantly higher than the 50% of households without children. These concerns were even greater for households with children living below the ALICE Threshold: 75% of households with children below the ALICE Threshold were concerned about paying housing expenses, nearly twice as high as those above the ALICE Threshold (at 36%). A similar significant trend was found for concerns about providing enough food for the household and for concerns about 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	75%	60%	49%
With Children, All	69%	54%	47%
Without Children, All	50%	36%	36%
With Children, Above ALICE Threshold	36%	27%	36%

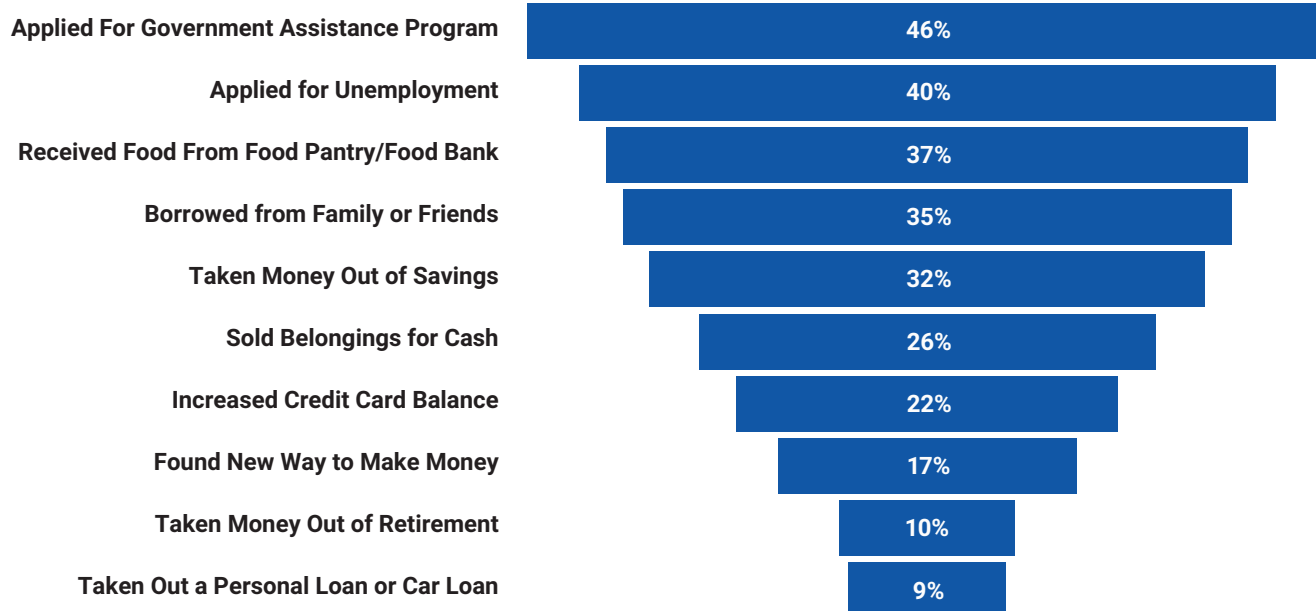
**In addition, compared to respondents without children, respondents with children were...**

- Significantly more likely to say that employment for one or more household members was impacted by the pandemic (68% vs. 64%), to be concerned about a reduction in hours/wages (44% vs. 35%), and to say that one or more household members lost a job (36% vs. 31%), was temporarily laid off (20% vs. 18%), or changed jobs (20% vs. 15%) due to the pandemic.
- Significantly more likely to report that their household relied on hourly work (77% vs. 63%), and these hourly workers were more likely to report that they were working fewer hours due to the pandemic.
- Significantly more likely to say that they were looking for work at the time of the survey (48% vs. 41%).
- Significantly more likely to be concerned about mental health issues, like depression or anxiety (54% vs. 52%).
- Significantly more likely to have applied for a government assistance program (52% vs. 35%), received food from a food pantry/food bank (44% vs. 27%), applied for unemployment (42% vs. 35%), borrowed from family or friends (41% vs. 26%), sold belongings for cash (28% vs. 22%), increased a balance on a credit card (24% vs. 19%), found a new way to make money (18% vs. 15%), or taken out a personal loan or car loan (10% vs. 6%) to meet needs during the pandemic.
- Significantly less likely to say that they owned a vehicle (77% vs. 81%), had a bank account (71% vs. 81%), owned a home (41% vs. 56%) or had a 401(k), IRA, or other investment (22% vs. 38%).

# ACTIONS TAKEN TO MEET NEEDS

When asked what their household has done to get by during the pandemic, almost half of respondents (46%) said that they or someone in their household had applied for a government assistance program (like SNAP, TANF, WIC, or Medicaid). The next most common actions were applying for unemployment (40%) and receiving food from a food pantry/food bank (37%).

## 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 their household had applied for a government assistance program (54% vs. 20%), received food from a food pantry/food bank (45% vs. 14%), applied for unemployment (43% vs. 30%), borrowed from family or friends (41% vs. 16%), sold belongings for cash (29% vs. 16%), or found a new way to make money (17% vs. 15%) to get by during the pandemic. **Respondents above the ALICE Threshold** were *significantly more likely* to say that they took money out of a savings account (34% vs. 31%) or a retirement account (12% vs. 10%), or that they took out a second mortgage or home equity loan (2% vs. 1%).

**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to say that their household had applied for a government assistance program (46% vs. 43%), applied for unemployment (41% vs. 34%), or found a new way to make money (17% vs. 15%) to make ends meet during the pandemic. **Respondents in rural areas** were *significantly more likely* to say that they had sold belongings for cash (28% vs. 25%).

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...

- 75% of respondents said that they had a bank account
- 49% reported that they owned a vehicle with no auto loan
- 40% said that they owned a vehicle with a loan
- 34% said that they owned a home with a mortgage
- 29% said that they had a 401(k), IRA, or other investment
- 14% reported that they owned a home with no mortgage
- 8% said that they owned all or some of a business

**Respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to say that their household owned a vehicle (75% vs. 92%), had a bank account (69% vs. 91%), owned their home (36% vs. 78%), had a 401(k), IRA, or other investment (16% vs. 64%), or owned all or part of a business (6% vs. 13%).

**Respondents in rural areas** were *significantly more likely* than respondents in urban areas to say that their household owned a vehicle (84% vs. 78%), had a bank account (80% vs. 74%) or owned a home (56% vs. 45%).

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, 40% of respondents said that they would not be able to pay for the expense. Of those who said that they could cover this expense...**

- 32% said that they would use money currently in their checking/savings account or pay with cash
- 21% would put in on a credit card and pay later
- 18% would borrow money from a friend or family member
- 11% would sell something for cash
- 4% would use a payday loan, deposit advance, or overdraft
- 2% would use a bank loan or line of credit

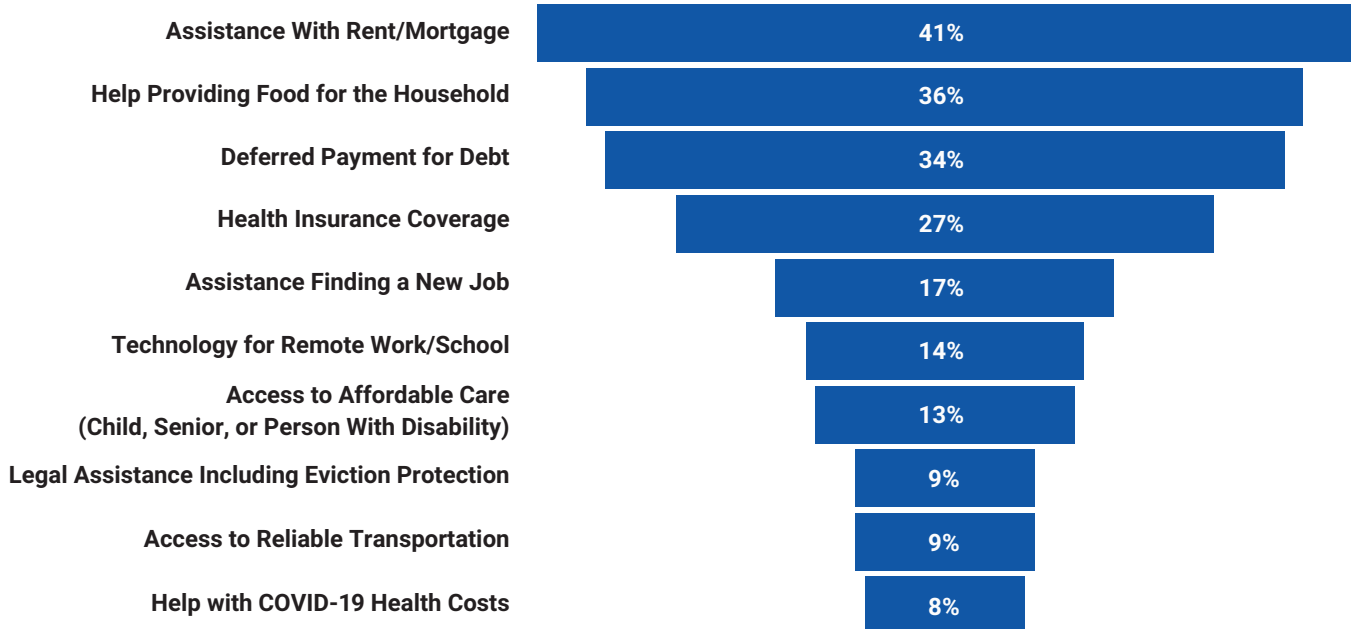
**Respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that they would not be able to cover an emergency expense costing \$400 (49% vs. 15%). For those who could pay, respondents **below the ALICE Threshold** were *significantly more likely* to say that they would borrow from a friend or family member (21% vs. 10%), sell something for cash (13% vs. 7%), or use a payday loan, deposit advance, or overdraft (5% vs. 2%). **Respondents above the ALICE Threshold** were *significantly more likely* to say that they would use money currently in a checking/savings account or pay with cash (62% vs. 21%), put the expense on a credit card (28% vs. 18%), or use a bank loan or line of credit (3% vs. 2%).

**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to say that they would cover an emergency \$400 expense by using a credit card (21% vs. 18%), borrowing from family or friends (18% vs. 16%), or using a payday loan, deposit advance, or overdraft (4% vs. 3%).

# RESOURCES NEEDED

Respondents were also asked what resources would be helpful in getting through this difficult time, and the top answer was assistance with rent/mortgage payments (41%), followed by help providing food for the household (36%).

**Q. Over the next 6–12 months, what resources do you think will be the most helpful for meeting your household needs?** 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 (47% vs. 20%), help providing food for the household (43% vs. 14%), deferred payment for debt (35% vs. 29%), health insurance coverage (27% vs. 24%), assistance finding a new job (18% vs. 11%), access to affordable care for a child, senior, or person with a disability (15% vs. 7%), technology to assist with remote work or school (15% vs. 11%), legal assistance, including eviction protection (11% vs. 3%), and access to reliable transportation (11% vs. 3%) would be helpful for meeting household needs during the pandemic.

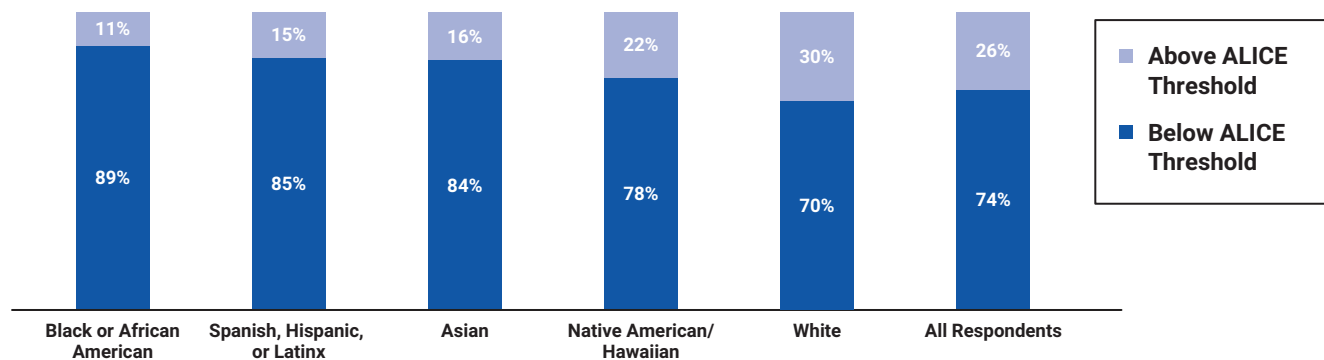
**Respondents in urban areas** were *significantly more likely* than respondents in rural areas to say that assistance with rent/mortgage payments (42% vs. 33%), deferred payment for debt (34% vs. 29%), assistance finding a new job (17% vs. 13%), access to affordable care for a child, senior, or person with a disability (14% vs. 11%), legal assistance, including eviction protection (10% vs. 7%), and access to reliable transportation (9% vs. 7%) would be helpful for meeting household needs during 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 state population to be below the ALICE Threshold (74% vs. 37%). However, even within this sample, members of some racial/ethnic groups had a higher percentage of respondents below the ALICE Threshold, as shown in the figure below. Most notably, 89% of Black respondents were below the ALICE Threshold, compared to 70% of White respondents and 74% of all respondents. This trend is similar to the overall breakdown of households below the ALICE Threshold in Indiana: in 2018, 59% of Black households were below the ALICE Threshold, compared to 33% of White households and 37% of all households. To learn more about the demographics of ALICE households in the state, visit [UnitedForALICE.org/Demographics/Indiana](https://UnitedForALICE.org/Demographics/Indiana).

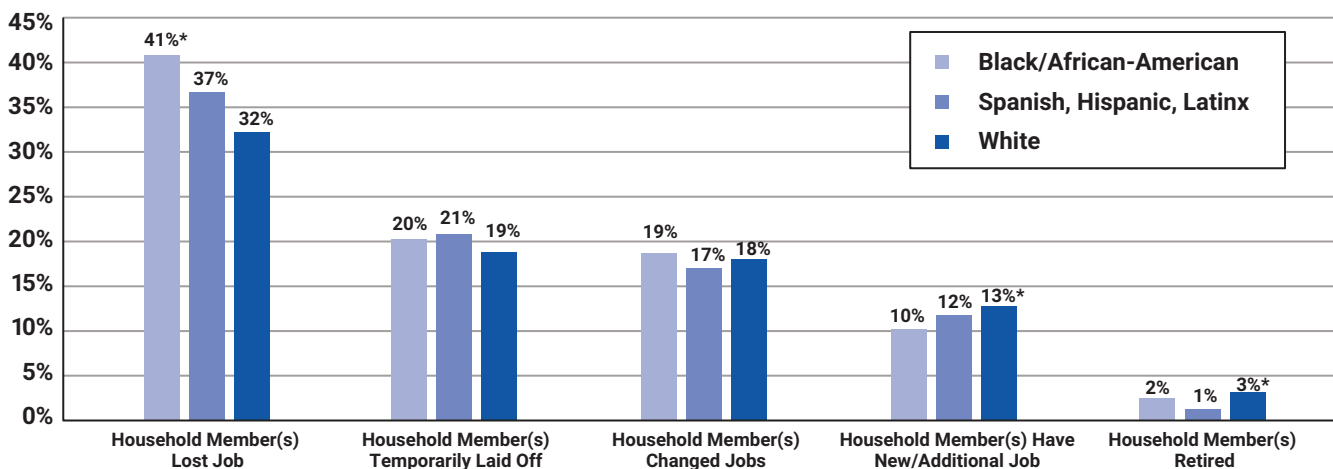
## Respondents by Income and Race/Ethnicity



*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. Native American/Hawaiian includes those who selected "American Indian/Alaska Native" and/or "Native Hawaiian or other Pacific Islander."*

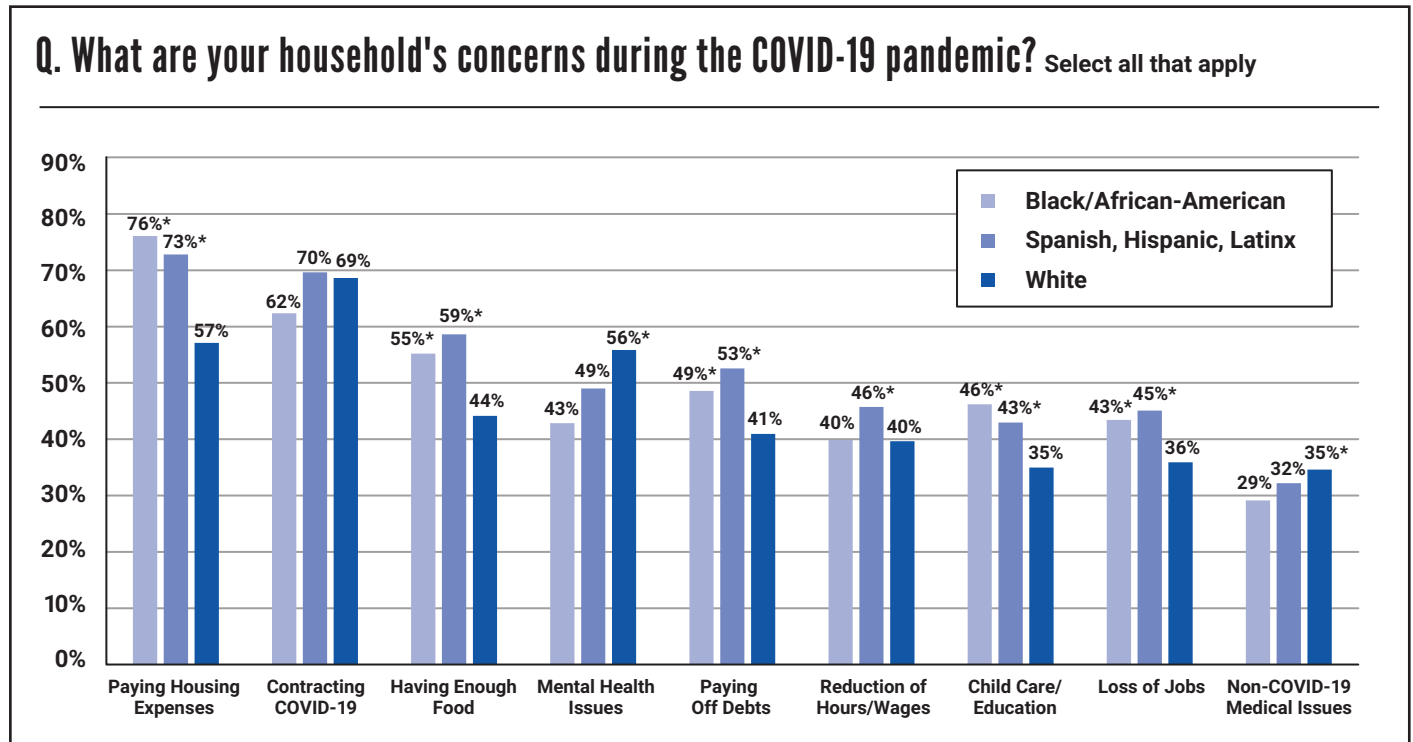
When asked about the impacts of the pandemic on household members' employment, Black respondents were significantly more likely to say that a household member lost a job during the pandemic, while White respondents were significantly more likely to say that a household member had a new or additional job or that a household member had retired since March 1, 2020.

## Q. Since March 1, 2020, has employment changed for any household members? Select all that apply



*Note: Significantly higher responses are marked by an asterisk. Asian and Native American/Hawaiian responses are not included in this analysis due to the relatively small size of these groups and higher margins of error.*

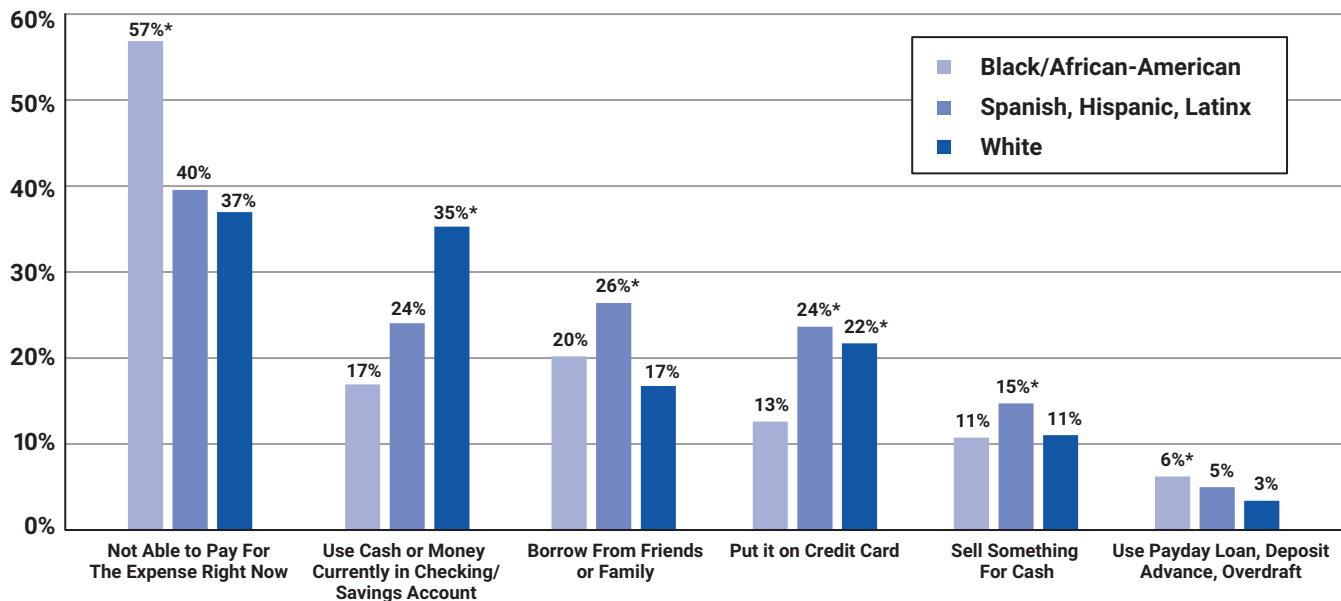
Household concerns during the pandemic also differed by race/ethnicity. Black and Hispanic respondents were significantly more likely to say that they were concerned about paying housing expenses, having enough food, paying off debts, child care/education, and loss of jobs. Hispanic respondents were also more likely to be concerned about reduction of hours/wages for household members who were working. White respondents were significantly more likely to say that they were concerned about mental health issues and medical issues (other than COVID-19).



Note: Significantly higher responses are marked by an asterisk. Asian and Native American/Hawaiian responses are not included in this analysis due to the relatively small size of these groups and higher margins of error.

These racial/ethnic groups also differed in their response to a question about how they would cover an unexpected expense of \$400. Across all groups, the top response to this question was “I would not be able to pay for this expense right now,” but the next most common responses differed. For Black and Hispanic respondents, the next top responses were that they would borrow from family or friends, use cash or money currently in a checking or savings account, or put the expense on a credit card (in that order). For White respondents, the next top responses were that they would use cash or money currently in a checking or savings account, put the expense on a credit card, or borrow from family or friends. Compared to the other groups, Black respondents were significantly more likely to say that they would use a payday loan, deposit advance, or overdraft to cover the expense. Hispanic respondents were significantly more likely to say that they would put the expense on a credit card, borrow from family or friends, or sell something for cash. White respondents were significantly more likely to say that they would put the expense on a credit card or use cash or money currently in a checking or savings account.

**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 by an asterisk. Asian and Native American/Hawaiian responses are not included in this analysis due to the relatively small size of these groups and higher margins of error.

**“ The long-term effect of less income, uncertain future, and isolation has caused depression and anxiety. Loss of health care from loss of job due to COVID has caused my chronic health issue to go untreated and unmediated. The ability to retire as planned will not happen. ”**

# HOUSEHOLD HEALTH STATUS

Over half of respondents (55%) said that someone in their household had a serious health issue or disability.

## Q. Do you or anyone in your household have a serious health issue or disability?

Select all that apply

Chronic Health Issue  
(e.g., Diabetes, Heart Condition)

31%

Mental Disability

20%

Physical Disability

14%

Other Health Issue/Disability

13%

**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 (56% vs. 44%).

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 (72% vs. 62%), paying housing expenses (65% vs. 57%), mental health issues like depression or anxiety (62% vs. 44%), providing enough food for the household (52% vs. 41%), non-COVID-19 medical issues (50% vs. 17%), or paying off debts (45% vs. 40%).
- Significantly more likely to be concerned about losing a job due to the pandemic (40% vs. 36%), and for good reason — they were also significantly more likely to report that one or more household members had, in fact, lost a job (38% vs. 30%).
- Significantly more likely to report that someone in their household was actively looking for work at the time of the survey (47% vs. 43%). Job seekers from households with health issues were also significantly more likely to say that they faced barriers to securing employment that included fear of catching COVID-19 (42% vs. 29%), existing health issues (36% vs. 6%), transportation issues (20% vs. 13%), not having the needed certifications/credentials (18% vs. 14%), worries about losing current benefits if taking a new/different job (18% vs. 14%), internet access/computer issues (11% vs. 6%), caring for a person with special needs (11% vs. 1%), caring for an older adult (8% vs. 2%), and trouble filling out job applications (3% vs. 2%).
- Significantly less likely to report having income from jobs (64% vs. 77%), and significantly more likely to report having income from Social Security or other retirement income (28% vs. 9%), and unemployment insurance or another government program (20% vs. 16%).
- Significantly more likely to report that they applied for a government assistance program (49% vs. 40%), received food from a food pantry/food bank (44% vs. 29%), borrowed from family or friends (37% vs. 31%), sold belongings for cash (30% vs. 21%), increased a balance on a credit card (23% vs. 20%), took money out of a retirement account (12% vs. 8%), or took out a personal loan or car loan (9% vs. 8%) to get by during the pandemic.

# THIS STATEWIDE SURVEY PROJECT WAS CONDUCTED BY:



Indiana United Ways

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## In Partnership with United For ALICE

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

For more information about these survey results or to be connected to your local United Way, please contact Kathryn Habecker, Impact & Advocacy Manager, Indiana United Ways, at [kathryn.habecker@iuw.org](mailto:kathryn.habecker@iuw.org).