

COVID-19 IMPACT SURVEY

2021 Miami-Dade County, Florida Results Report

FALL 2021



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EXECUTIVE SUMMARY

The results of this survey show the far-reaching impacts of the COVID-19 pandemic on households living in Miami-Dade County, Florida. Respondents were concerned about contracting COVID-19, paying housing expenses, paying off debts, loss of jobs, food security, and mental health issues. Respondents shared their difficulties with child care and education, including issues related to helping children with distanced learning, juggling work and children's needs, and worries about children's and other household members' exposure to COVID-19. The majority of respondents (63%) said that employment changed for at least one household member during the pandemic, reporting that members of their household had lost jobs, experienced temporary layoffs, changed jobs, gotten a new or additional job, or retired. Over half of respondents (56%) said that their household income was higher before the pandemic. Other major changes in the work lives of respondents included working remotely and having to buy technology for work, with those changes varying based on whether workers were paid hourly or had a salary. To get by during the pandemic, respondents reported taking actions such as applying for unemployment, borrowing money from family or friends, applying for government assistance, receiving food from a food pantry, and taking money out of savings, and said that rent/mortgage assistance, deferred payment for debt, and food assistance have been or would be helpful in meeting household needs during the pandemic.

While all households are experiencing new challenges during the pandemic, the results of this survey suggest that most concerns and negative impacts are even greater for respondents below the ALICE Threshold. This group 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 basic household expenses. Respondents below the ALICE Threshold expressed difficulty meeting basic needs like housing, child care, food, transportation, health care, and technology. They were also significantly more likely than households above the ALICE Threshold to say that someone in their household lost a job or was temporarily laid off, and they were significantly more likely to rely on income from hourly work. They reported having fewer assets to fall back on; respondents below the ALICE Threshold were significantly less likely than respondents above the ALICE Threshold to have bank accounts, vehicles, or investments, or to be homeowners or business owners.

Respondents who owned a business (10% of respondents) also reported that the pandemic negatively impacted their business. Most of these business owners (86%) were self-employed or the sole employee of the enterprise. The most significant challenge facing these business owners at the time of the survey was fewer customers, followed by staffing costs.

These results present a point-in-time snapshot of respondents' experiences and concerns, but the changes brought about by the pandemic will persist over time. Now is a time for reflection, recovery, and re-imagining the future of our community and economy. Intervention is needed across the board, not just to recover, but to set the groundwork for a more equitable future.

COVID-19 IMPACT SURVEY

MIAMI-DADE
2021

Before COVID hit, approximately 485,000 Miami-Dade households (54%) were already struggling to get by. These households were below the ALICE Threshold, which includes households in poverty and those considered **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed), who earn above the Federal Poverty Level but not enough to cover basic expenses. In a March 2021 survey, 3,120 of these households (and 1,735 households who earn above the ALICE Threshold) shared what life had been like for them during this time of profound uncertainty.

Pandemic Experiences of Respondents Below the ALICE Threshold



83% had issues related to child care and education



83% were concerned about paying housing expenses



65% relied on income from hourly workers, many with fluctuating hours



39% received food from a food pantry or food bank

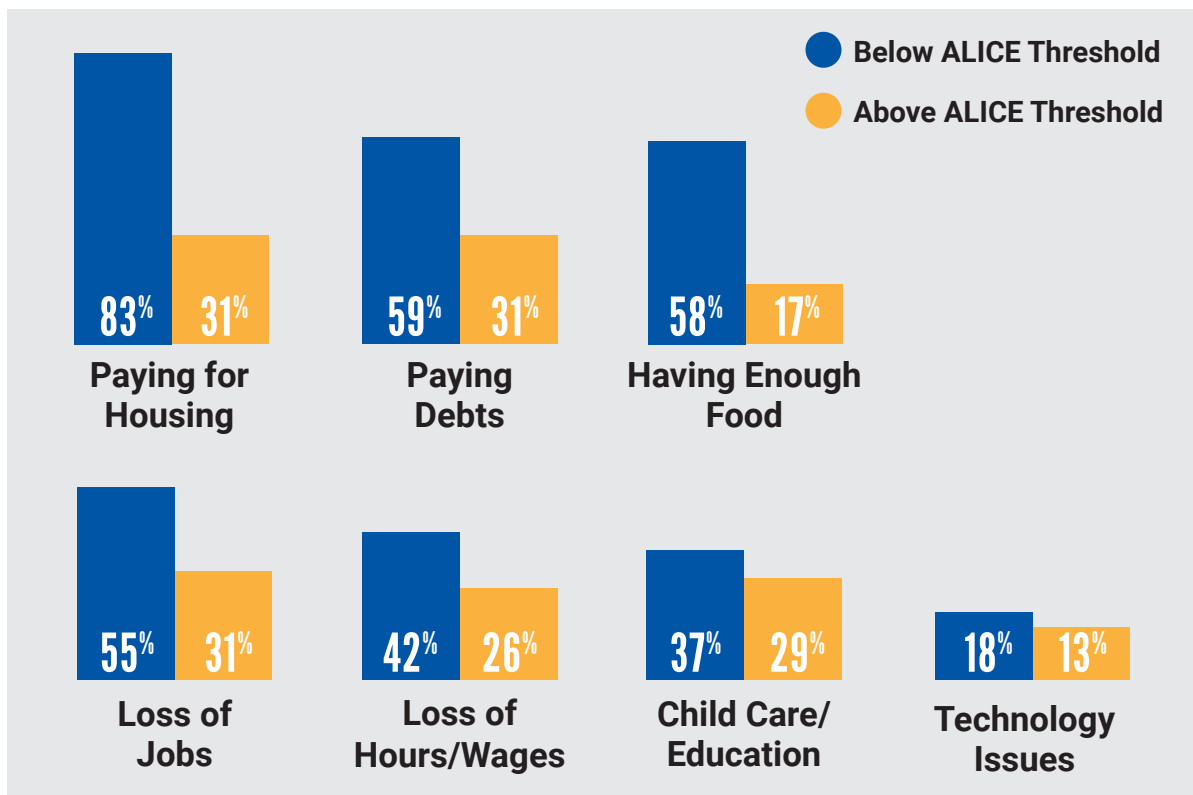


38% borrowed from family/friends to cover basic needs



27% went without needed medical care

Comparing Pandemic Concerns



This survey was conducted by United Way Miami in partnership with United For ALICE.

To learn more about action for ALICE in Miami-Dade, visit unitedwaymiami.org.



SURVEY OVERVIEW

From March 1–26, 2021, residents of Miami-Dade County, Florida were invited to take 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 Miami in partnership with United For ALICE, a center of innovation, research, and action around financial hardship. The survey was distributed by United Way Miami and community partners across the county, 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 in this region are facing during this time of profound need.

TECHNICAL DETAILS

This Results Report presents the responses of Miami-Dade residents 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. This survey relied on email and other online distribution through United Way Miami 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

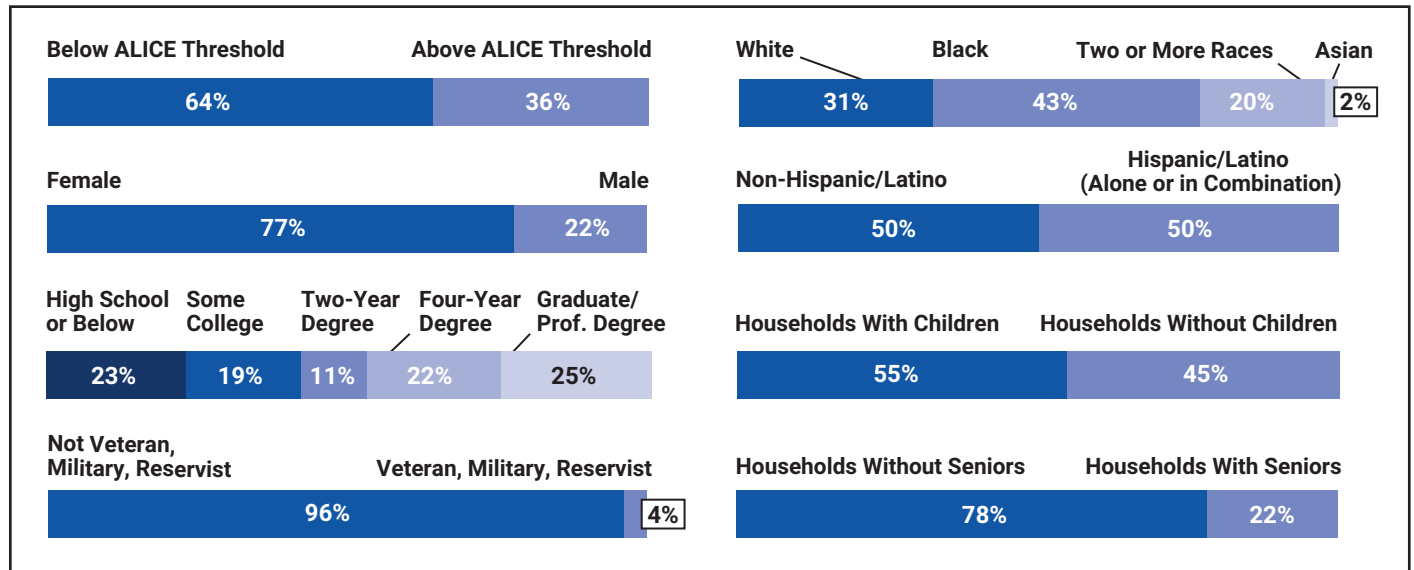
When COVID-19 hit, 54% of all households in Miami-Dade County (approximately 485,000 households) were already struggling to make ends meet, setting the stage for the unprecedented economic impact of the pandemic. This included households below the Federal Poverty Level (FPL) and households that are **ALICE: 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 basic household expenses of housing, child care, food, transportation, health care, and technology in the counties where they live. In 2018, the FPL was \$1,012/month for one adult and \$2,092/month for a four-person family. However, to cover the basics in the same year, a single adult living in Miami-Dade County needed \$2,334/month and a family of four with an infant and a preschooler needed \$6,391/month.

Of all survey respondents, 3,120 (64%) had income **below the ALICE Threshold**, which includes both households below the FPL and ALICE households. While this is not a representative sample, the results suggest that ALICE households are facing unique challenges in Miami-Dade County during the pandemic, especially in relation to employment impacts, child care issues, and difficulty meeting basic needs. The pandemic has amplified the financial hardship that ALICE households and those in poverty already felt so acutely, and it has made them more vulnerable than ever. The results also suggest that the number of households experiencing financial hardship may be growing, as many households were already on the cusp of the ALICE Threshold before the pandemic. 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 7,891 people who opened the survey link, 4,893 submitted valid surveys (which include known location; all surveys taken by people who live outside of Miami-Dade County were excluded from 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.



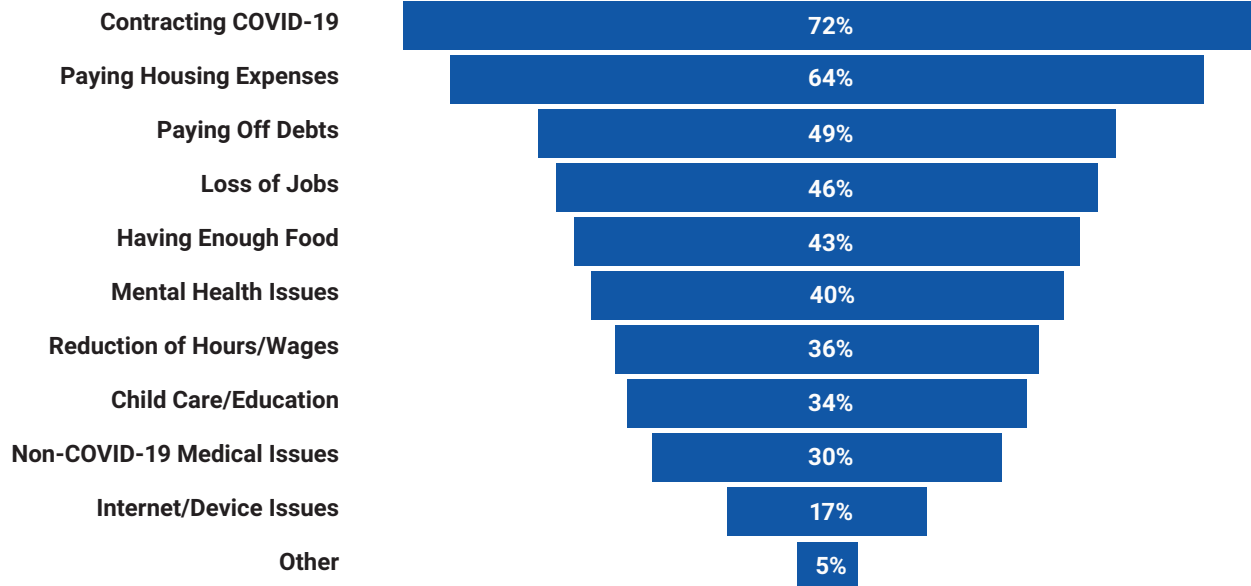
Note: Not all categories sum to 100% in this figure. For gender identity, 1% selected "Prefer Not to Answer" and less than 1% selected "Non-Binary" or "Prefer to Self-Describe." For race, all other groups combined constituted the remaining 4% of respondents.

“ In addition to the financial impact that this pandemic has had in our community, we have started and will continue to see the emotional scars that the community at large will have once things start to be a little normal again. ”

HOUSEHOLD CONCERNS DURING THE PANDEMIC

Respondents were asked to select which of the following concerns their households are facing during the pandemic. Most respondents (72%), regardless of income, said contracting COVID-19 was their biggest 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 (83% vs. 31%), paying off debts like car payments or credit card bills (59% vs. 31%), providing enough food for the household (58% vs. 17%), loss of one or more jobs (55% vs. 31%), a reduction in hours/wages for household members who were working (42% vs. 26%), child care/education (37% vs. 29%), and internet access or device issues (18% vs. 13%). **Households above the ALICE Threshold** were significantly more likely to say that they were concerned about household members contracting COVID-19 (81% vs. 67%), and about mental health issues (46% vs. 37%).

“The pandemic is a very scary situation. You can’t be around your friends or your family. You’re scared to send your kids to school, you’re really scared to go to work, but you know you have to keep income coming in (even though it’s not enough to help pay bills or get you back on your feet).”

Among the 5% 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 their **biggest concern**, concerns about paying housing expenses rose to the top of the list by a narrow margin: 35% of respondents said that paying housing expenses was their biggest concern, followed by concerns about household members getting COVID-19 (34%). The next highest response — loss of one or more jobs — was listed as the primary concern for 8% 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 (54%), paying housing expenses (12%), and loss of jobs (7%). For households below the ALICE Threshold, the top three concerns were paying housing expenses (48%), household members contracting COVID-19 (24%), and loss of jobs (9%).

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 (48% vs. 12%) or providing enough food for the household (3% vs. 1%). **Households above the ALICE Threshold** were *significantly more likely* to say that their biggest concern was household members contracting COVID-19 (54% vs. 24%), mental health issues (7% vs. 3%), child care/education (6% vs. 2%), and non-COVID medical issues (5% vs. 1%).

“ Because of the pandemic, I didn’t work for over seven months. In order to not be homeless and on the streets with my dog I did everything and anything I needed to do to make payments. Now that I am finally working again, it seems like I no longer need help. However that’s not the case because I had to open new credit cards in order to survive. Now I need help paying off those credit cards so it doesn’t impact my credit and future negatively. I also am working less so I’m not making the money I used to make and I still could use assistance. ”

CHALLENGES IN MEETING BASIC NEEDS

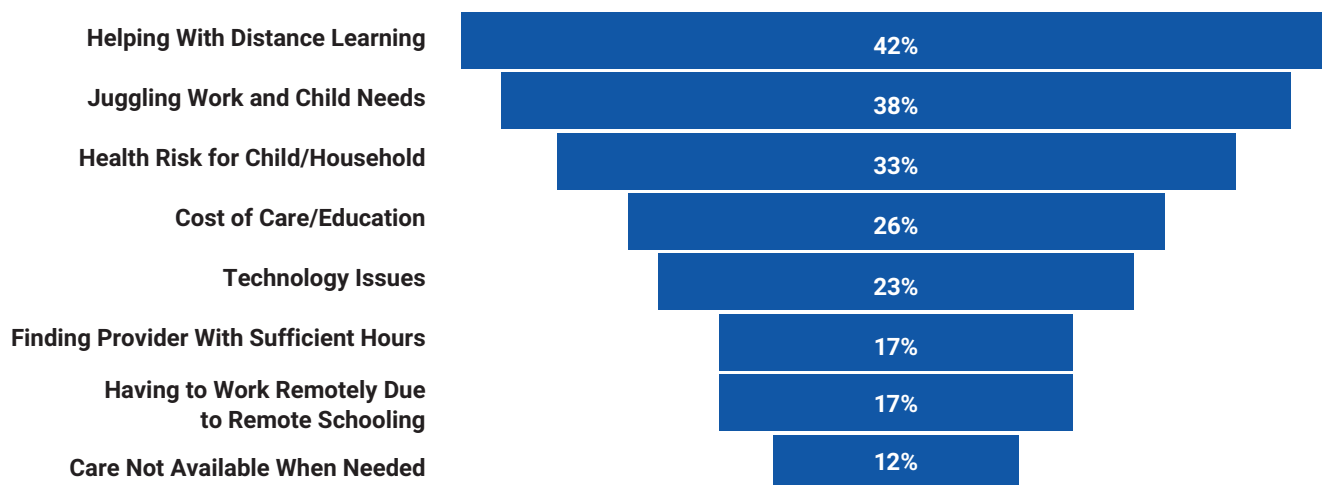


CHILD CARE AND FAMILIES WITH CHILDREN

Of respondents with children under the age of 18, **81%** said that they had experienced issues or concerns related to child care and education during the pandemic.

Of all respondents with children, 42% said that they were concerned about helping with distance learning, followed by issues related to juggling work and children's needs (38%).

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 helping children with distance learning and juggling work and child needs. 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 the cost of child care (28% vs. 16%). **Respondents with children above the ALICE Threshold** were *significantly more likely* to say that they were concerned about juggling work and children's needs (53% vs. 32%), helping children with distance learning (46% vs. 39%), and having to work remotely due to remote schooling requirements (23% vs. 14%).

Employment impacts were of particular concern. In a separate question, 55% of respondents with children said that child care issues impacted household members' ability to work during the pandemic: 26% said that one or more household members were 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 children since the beginning of the pandemic. Additionally, 19% said 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 are doing at-home schooling, gaps in child care availability and closures due to COVID-19 exposures/quarantines, managing fluctuating work and child care schedules, and having to take 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 those above the ALICE Threshold to say that a household member had to work reduced hours (26% vs. 20%) or had to quit a job (19% vs. 5%) due to child care issues since the beginning of the pandemic. They were also *significantly more likely* to say that household income was higher before the pandemic (69% vs. 40%). While most respondents with children reported income from one or more jobs, those **below the ALICE Threshold** were *significantly less likely* to do so (66% vs. 96%).

Beyond child care, three factors — housing expenses, food access, and paying off debts — were of particular concern for respondents with children. Seventy-three percent were concerned about paying housing expenses, significantly higher than the 54% of households without children. These concerns were even greater for households with children living below the ALICE Threshold: 85% of households with children below the ALICE Threshold were concerned about paying housing expenses, more than two and a half times as high as those above the ALICE Threshold (at 32%). 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	85%	59%	58%
With Children, All	73%	50%	54%
Without Children, All	54%	34%	43%
With Children, Above ALICE Threshold	32%	20%	38%

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

- Significantly less likely to have a checking account (69% vs. 82%), own a vehicle (67% vs. 74%), own a home (37% vs. 54%), have a savings account (32% vs. 51%), or to have a 401(k), IRA, or other investment (22% vs. 39%).
- Significantly more likely to say that they had difficulty making payments on credit card debt (49% vs. 40%) or on an auto loan (36% vs. 26%), that they had bills more than 90 days past due (31% vs. 18%), or that they had difficulty making payments on student loan debt (19% vs. 14%) or legal expenses (8% vs. 5%).
- Significantly more likely to have income from unemployment insurance (25% vs. 19%) and significantly less likely to have income from Social Security or other retirement income (9% vs. 25%), or from investments (4% vs. 13%).
- Significantly more likely to say that a household member was looking for work (56% vs. 43%), to be concerned about a reduction in hours or wages due to the pandemic (39% vs. 32%), and to say that one or more household members lost a job (38% vs. 31%) or was temporarily laid off (25% vs. 20%) during the pandemic.
- Significantly more likely to have applied for unemployment (43% vs. 35%), applied for a government assistance program such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Nutrition Program for Women, Infants, and Children (WIC) or Medicaid (36% vs. 19%), borrowed from family or friends (34% vs. 22%), received food from a food pantry or food bank (33% vs. 22%), applied for the Miami Pandemic Relief Fund (25% vs. 18%), applied for rental/mortgage assistance (23% vs. 16%), skipped a mortgage, loan, or credit card payment (18% vs. 15%), applied for energy/utility assistance (18% vs. 9%), sold belongings for cash (15% vs. 12%), taken out a personal loan, car loan, or payday loan (11% vs. 9%), or called “211” (4% vs. 2%) to meet household needs during the pandemic.
- Significantly more likely to say that assistance with rent/mortgage payments (58% vs. 39%), deferred payment for debts (37% vs. 33%), help providing food for the household (30% vs. 21%), technology to help with remote work or school (17% vs. 12%), or access to affordable care for a child, senior, or person with a disability (16% vs. 4%) would be helpful for meeting household needs during the pandemic.



HOUSING

Overall, **45%** of respondents said that their household had trouble meeting housing needs, such as finding or paying for housing, during the pandemic. In addition, in a separate question, 20% of respondents said that they went without a needed home repair due to cost in the past year.

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

- 34% said that they paid more than half of their household income
- 27% paid 30%–50% of their household income
- 17% paid 10%–29% of their household income
- 6% paid less than 10% of their household income
- 15% of respondents were not sure how much of their income was spent on housing costs

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting housing needs (59% vs. 15%) and that they spend more than half of their household income on housing (46% vs. 12%).



FOOD

Overall, **30%** of respondents said that their household had trouble meeting food needs during the pandemic.

Of respondents who had trouble meeting food needs...

- 84% said that they could not afford the amount or kind of food their household wanted to buy
- 34% said that they did not feel safe shopping for food due to the pandemic
- 21% said that the food their household wanted to buy was not available or was out of stock
- 20% said that they had difficulty getting food from a food pantry
- 10% said that food retailers and/or restaurants they wanted to visit were closed
- 10% 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 (39% vs. 8%).



HEALTH CARE AND HEALTH STATUS

Overall, **17%** of respondents said that their household had trouble meeting health care needs during the pandemic. In addition, in a separate question, 33% of all respondents reported that someone in their household went without dental care, 23% went without medical care, 18% went without health insurance, and 14% went without needed prescription medication due to cost during the 12 months following the outbreak of the pandemic.

When asked if any household members have a serious health issue or disability, 27% said that one or more people had chronic health issues (like diabetes or a heart condition), 9% had a physical disability, 9% had a mental disability, and 12% had another type of serious health issue. Altogether, just under half of respondents (46%) 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 (19% vs. 12%) and to say that someone in their household had a mental (11% vs. 6%) or physical (10% vs. 5%) disability. They were also *significantly more likely* to say that someone in their household went without needed dental care (39% vs. 18%), medical care (27% vs. 12%), health insurance (22% vs. 9%), or prescription medication (17% vs. 7%) 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 (75% vs. 70%), paying housing expenses (68% vs. 61%), paying off debts (53% vs. 46%), mental health issues (49% vs. 33%), loss of jobs (48% vs. 44%), providing enough food for the household (48% vs. 39%), and unreliable internet access or lack of needed devices/technology (19% vs. 15%).
- Significantly less likely to have income from one or more jobs (67% vs. 77%) and significantly more likely to have income from Social Security or another form of retirement income (26% vs. 9%), or from unemployment insurance (25% vs. 21%).
- Significantly more likely to say that they had difficulty meeting housing (47% vs. 40%), food (33% vs. 24%), health care (23% vs. 12%), technology (15% vs. 9%), and transportation (14% vs. 10%) needs during the pandemic.
- Significantly more likely to say that they have gone without needed dental care (38% vs. 27%), auto insurance (28% vs. 19%), medical care (28% vs. 17%), home repairs (25% vs. 15%), prescription medication (20% vs. 9%), health insurance (19% vs. 16%), or education/training (12% vs. 8%) due to cost in the past year.
- Significantly more likely to say that they had difficulty making payments on credit card debt (49% vs. 42%), had bills more than 90 days past due (30% vs. 22%), or had difficulty paying medical debt (24% vs. 14%).
- Significantly more likely to report that someone in the household had lost a job (39% vs. 33%) or retired (4% vs. 2%) during the pandemic.



TECHNOLOGY

Overall, **12%** of respondents said that their household had trouble meeting technology needs during the pandemic.

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that their household had trouble meeting technology needs (14% vs. 7%).



TRANSPORTATION

Overall, **12%** of respondents said that their household had trouble meeting transportation needs during the pandemic. In addition, in a separate question, 24% of all respondents said that they went without auto insurance or a needed auto repair in the last 12 months due to cost.

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. 4%).

“ *The pandemic is easier to cope with if you or someone in your household knows how to use electronic services like food delivery, support services, or online medical care. Elderly people who live alone or people without computer or internet access have greater difficulties, especially if they get sick. A person sick with COVID doesn't have the energy to order food online or set up doctors appointments. They neglect basic care and get depressed because they feel lonely and without support.* **”**

EMPLOYMENT CHANGES AND CHALLENGES

At the time of the survey, 73% of households had income from one or more jobs, 23% had income from unemployment insurance or another government program, 16% had Social Security or other retirement income, 8% had income from investments, 4% had another source of income, and 2% reported no source of income.

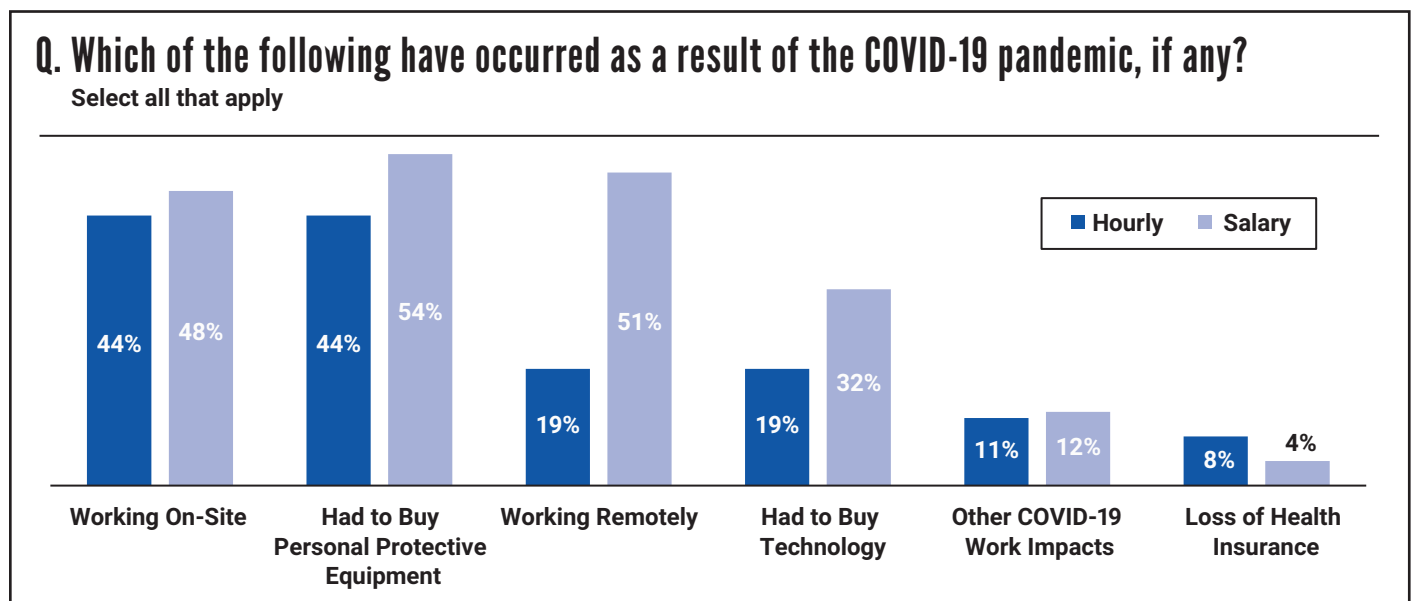
Although both groups had a high percentage of respondents with household income from one or more jobs, **respondents below the ALICE Threshold** were *significantly less likely* than respondents above the ALICE Threshold to report having this type of income (63% vs. 89%). They were also *significantly more likely* to say that someone in their household had income from unemployment insurance or another government program (31% vs. 8%), and *significantly less likely* to say that someone in their household had income from investments (2% vs. 17%).

When asked how household income has changed, over half of respondents (56%) said that their household income was higher before the pandemic. Only about one in ten respondents (11%) said that household income was lower before the pandemic, and 33% said household income had not changed much during this period.

The majority of respondents (63%) said that employment changed for one or more household members during the pandemic. Respondents reported that members of their household lost jobs (37%), experienced temporary layoffs (23%), changed jobs (11%), got a new job (7%), or retired (3%).

Respondents below the ALICE Threshold were *significantly more likely* to say that someone in their household lost a job during the pandemic (45% vs. 19%) or was temporarily laid off (29% vs. 12%). They were also significantly more likely to say that their household income was higher before the pandemic (68% vs. 37%) and *significantly less likely* to say that household income hadn't changed much as a result of the pandemic (21% vs. 55%).

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 (54%) 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.



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 (65% vs. 36%) and *significantly less likely* to say that one or more household members had a salaried job (36% vs. 77%).

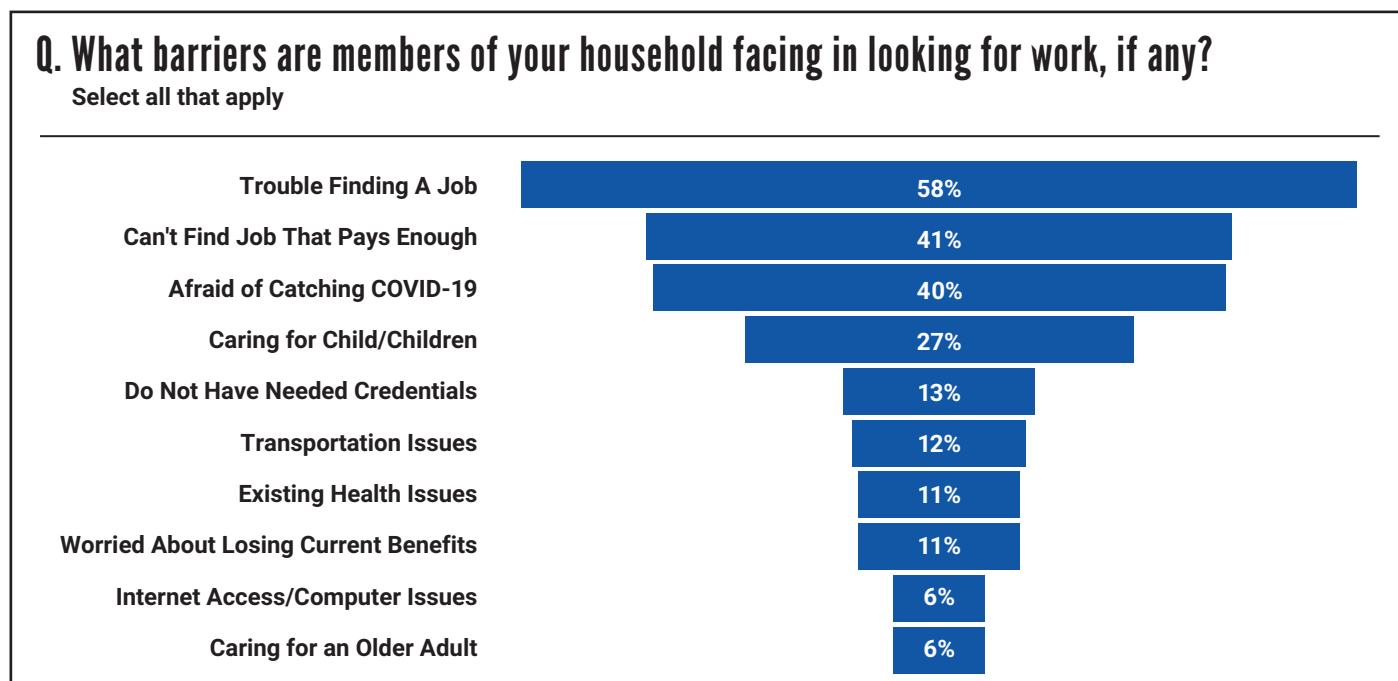
Among the 12% of respondents with salaried jobs and 11% of respondents with hourly jobs who reported “other” work impacts from the pandemic, those impacts also varied by employment type. The most common impacts written in for salaried workers included increased hours, increased workload, and increased 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, **44% of respondents said household members in hourly paid jobs were working fewer hours during the pandemic.**

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

- 76% of respondents said that it was because their employer had less business or needed fewer staff
- 25% said that it was because of caregiving needs (for children, seniors, or a person with a disability)
- 23% reported that it was due to fear of catching COVID-19
- 10% 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

Half of respondents 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 (63% vs. 29%). 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 (29% vs. 16%), transportation issues (13% vs. 8%), internet access or computer issues (7% vs. 3%), language or literacy issues (6% vs. 3%) or caring for a person with special needs (6% vs. 2%) 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 were not able to find a job that pays enough (47% vs. 39%).

IMPACT ON BUSINESS OWNERS

Ten percent of respondents (about 500 total) said that someone in their household owned all or part of a business. This section reports on the answers given by these 500 respondents, who were asked follow-up questions about how the pandemic has impacted their business.

Respondents below the ALICE Threshold were *significantly less likely* than respondents above the ALICE Threshold to say that someone in their household owned all or part of a business (7% vs. 16%). Of respondents who owned businesses, 217 were below the ALICE Threshold and 281 were above the ALICE Threshold. Due to the relatively small size of these sub-groups and a high margin of error, no additional comparisons were made between these two groups of business owners.

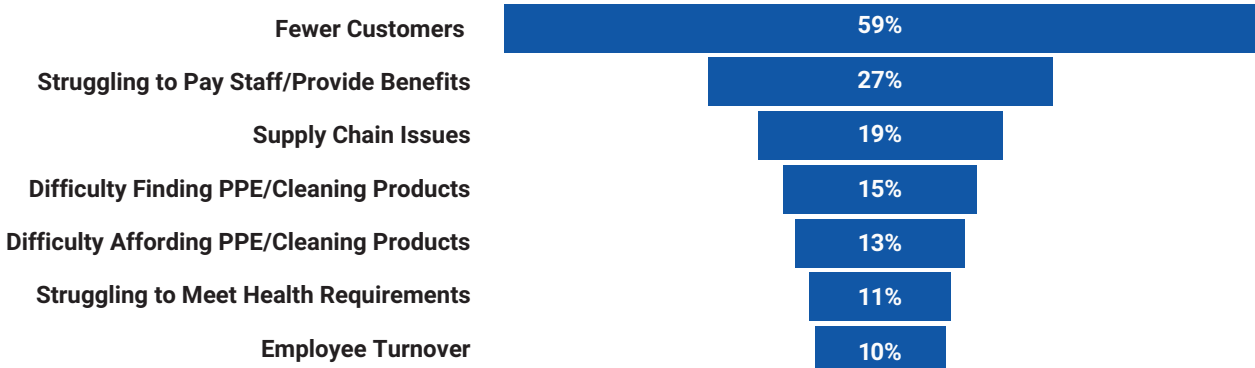
When asked what kind of business they own...

- 36% said that they owned a service business (like design, art/craft, customer support)
- 13% said that they owned a retail business (direct sale of products, including wholesale and retail trade)
- 3% said that they owned an intermediary business (like sales offices, transportation companies, processing centers)
- 3% said that they owned a producer business (like extracting, agriculture, manufacturing companies)

The vast majority of these business owners reported that they were self-employed and were the sole employee (86% of business-owning respondents). Some owned larger businesses: 8% said that they employ 100 or more employees, 4% said that they employ 25-49 employees, and 2% said that they employ 50-99 employees.

Q. What challenges has your business faced as a result of the pandemic, if any?

Select all that apply



“As a Child Care Provider, our business has been impacted very badly. After 14 years in business, I have decided to close the business and file for bankruptcy. In the middle of a pandemic, children are not being brought to child care centers.”

When asked which actions business-owning respondents have taken to get by during the pandemic...

- 47% applied for assistance from the Small Business Administration or other government agency
- 25% said that they increased credit card debt
- 19% reduced staff hours
- 14% said that they took out a bank loan
- 12% laid off or furloughed staff
- 8% reduced staff wages

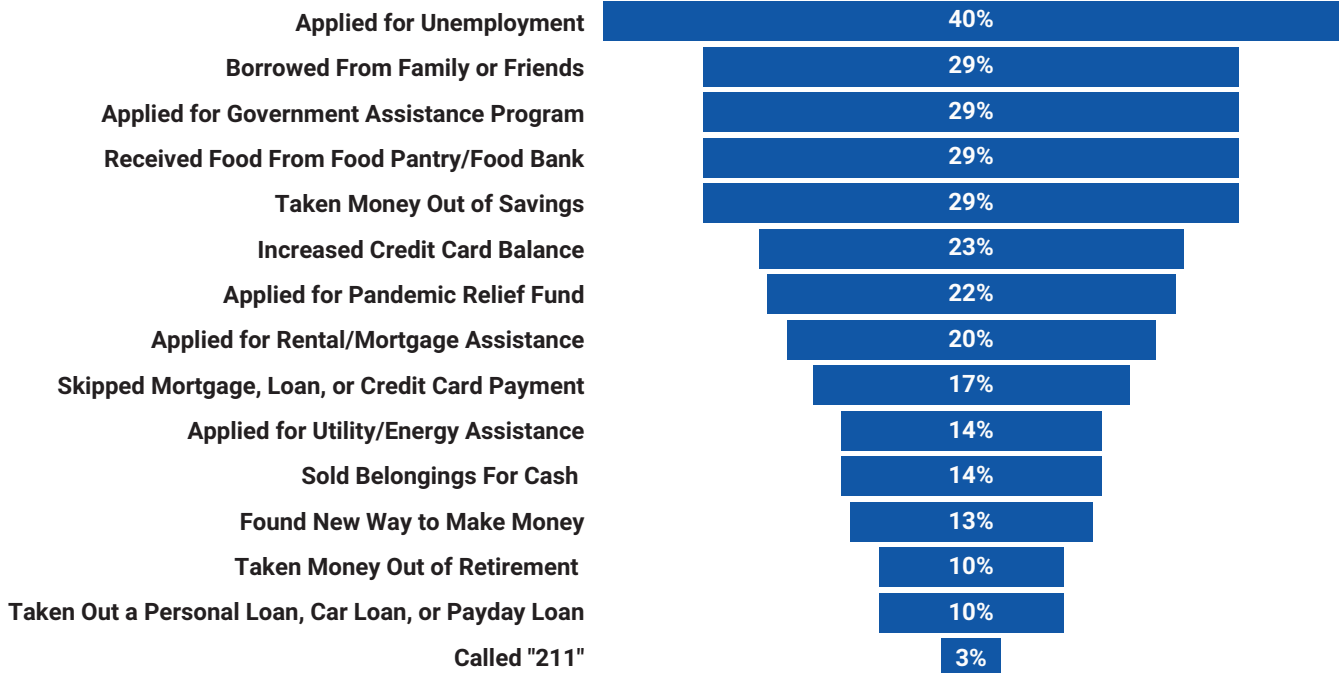
Finally, in terms of support and assistance, 40% said that they would benefit from a business loan, 27% could use marketing and sales assistance, 27% said that they would benefit from business development/strategy assistance, 24% said that they did not need assistance at the time the survey was taken, 21% said that they could use assistance with payroll/employee services, 20% could use technology upgrades/digital assistance, and 11% said that they would benefit from legal advice.

“ I shut down my business at the beginning of the pandemic and could not find a job until August 2020. I lost my credit cards, my car was repossessed (got it back with a loan), and fell behind 3 months in my rent. I finally received unemployment payments and started a new job in August. But this job pays well below my previous salary and without benefits. ”

ACTIONS TAKEN TO MEET NEEDS

When asked what their household was doing to get by during the pandemic, 40% of respondents said that someone in their household had applied for unemployment.

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



Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they had applied for unemployment (50% vs. 21%), applied for government assistance (40% vs. 8%), received food from a food pantry/food bank (39% vs. 10%), borrowed from family or friends (38% vs. 11%), applied for the Pandemic Relief Fund (29% vs. 9%), applied for rental/mortgage assistance (26% vs. 8%), applied for energy/utility assistance (20% vs. 3%), skipped a mortgage, loan, or credit card payment (19% vs. 13%), sold belongings for cash (17% vs. 8%), taken out a personal loan, car loan, or payday loan (12% vs. 7%), or called "211" (4% vs. 1%) 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 (13% vs. 9%) or taken out a second mortgage or home equity loan (2% vs. 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, 76% of respondents said that they had a checking account; 49% said that they owned a vehicle with an auto loan; 41% said that they had a savings account, 36% owned their home with a mortgage; 30% said that they had a 401(k), IRA, or other investment; 28% reported that they owned their vehicle without a loan; 10% said that they owned their home without a mortgage; and 10% said that they owned all or part of a business.

Of those respondents who said that they had savings and/or investments...

- 31% had less than \$10,000 in total
- 18% had more than \$250,000 in total
- 12% had between \$10,000 and \$24,000 in total
- 8% had between \$100,000 and \$249,000 in total
- 7% had between \$25,000 and \$49,000 in total
- 7% had between \$50,000 and \$99,999 in total

Respondents below the ALICE Threshold were *significantly less likely* than respondents above the ALICE Threshold to say that they had a checking account (66% vs. 91%), owned a vehicle (63% vs. 83%), owned their home (29% vs. 71%), had a savings account (23% vs. 72%), had a 401(k), IRA, or other investment (11% vs. 64%), or owned all or part of a business (7% vs. 16%). They were also *significantly more likely* to say that they had no savings or investments (35% vs. 6%) or less than \$10,000 in total (44% vs. 24%), and significantly less likely to have total savings and investments between \$25,000 and \$249,000 (10% vs. 29%) and over \$250,000 (1% vs. 28%).

The level of household assets also influenced how households would respond in a crisis. **When asked what would happen if they had an emergency that cost \$400, 28% of respondents said that they would not be able to pay for the expense.** Of those who said that they could cover this expense...

- 38% would put in on a credit card and pay later
- 30% would use money currently in their checking/savings account or pay with cash
- 19% would borrow money from a friend or family member
- 10% would sell something for cash
- 6% 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 (40% vs. 7%). 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 (25% vs. 8%), sell something for cash (13% vs. 4%), or use a payday loan, deposit advance, or overdraft (8% vs. 3%). **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 (54% vs. 16%) or put the expense on a credit card (49% vs. 31%).

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

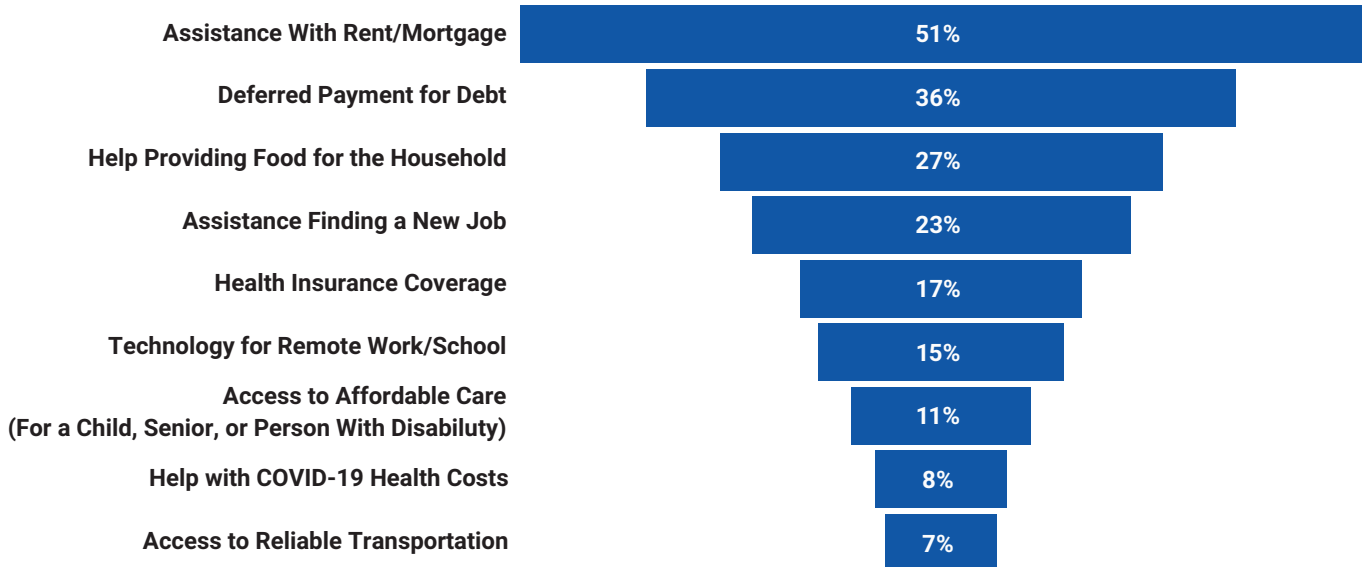
- 47% had difficulty making credit card payments
- 33% had difficulty making payments on an auto loan
- 26% had bills more than 90 days past due
- 19% had difficulty making payments on medical debt
- 17% had difficulty making student loan payments
- 16% had difficulty making mortgage or home equity loan payments
- 7% had difficulty paying legal expenses, fines, fees, or court costs
- 6% had difficulty making payments on another form of debt

Respondents below the ALICE Threshold were *significantly more likely* than respondents above the ALICE Threshold to say that they had difficulty making credit card payments (56% vs. 26%) or auto loan payments (41% vs. 15%), had bills more than 90 days past due (26% vs. 7%), or had trouble paying medical debt (22% vs. 11%), a student loan (20% vs. 11%), mortgage payments (18% vs. 12%), or legal expenses (9% vs. 3%).

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 (51%) and deferred payment for debt (36%).

Q. What resources have been or 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 (67% vs. 20%), deferred payment for debt (39% vs. 28%), help providing food for the household (36% vs. 9%), help finding a new job (29% vs. 12%), health insurance coverage (19% vs. 13%), access to affordable care for a child, senior, or person with a disability (13% vs. 7%), access to reliable transportation (9% vs. 4%), or help with COVID-19-related health costs (9% vs. 6%) have been or 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 respondents who said that someone in their household was looking for work at the time the survey was conducted...

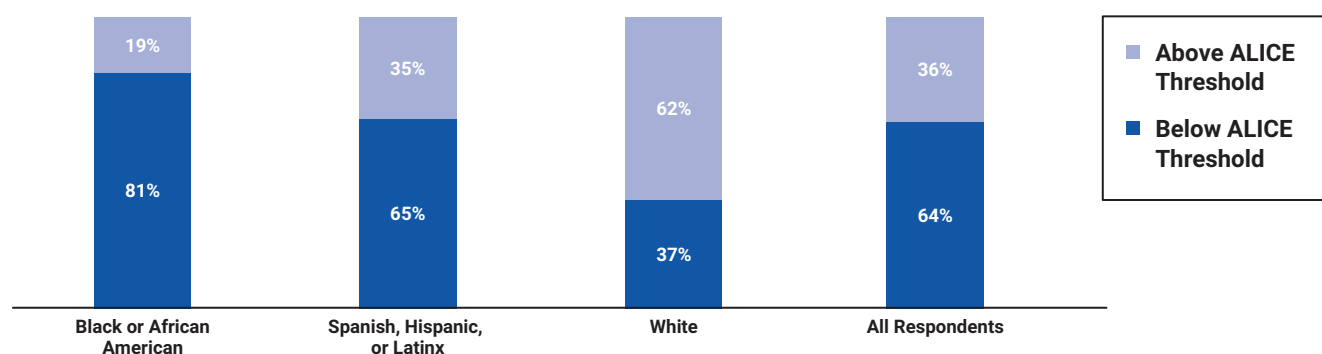
- 56% said that they could use help finding job opportunities
- 34% said that they would benefit from skills training or certifications
- 22% said that they could use child care resources/support
- 18% said that they would benefit from help creating or updating a resume
- 15% said that they could use transportation support
- 14% said that they would benefit from interviewing practice
- 6% said that they could use help caring for an older adult (65+) or someone with a disability

Among those looking for work, **respondents below the ALICE Threshold** were *significantly more likely* than respondents above the ALICE Threshold to say that child care resources/support (22% vs. 13%) and transportation support (16% vs. 7%) would be helpful in securing work.

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 (64% vs. 54%). 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, 81% of Black respondents were below the ALICE Threshold, compared to 37% of White respondents and 64% of all respondents. This trend is similar to the overall breakdown of households below the ALICE Threshold in Miami-Dade County: in 2018, 67% of Black households were below the ALICE Threshold, compared to 33% of White households and 35% of all households. To learn more about the demographics of ALICE households in the state and county, visit UnitedForALICE.org/Demographics/Florida.

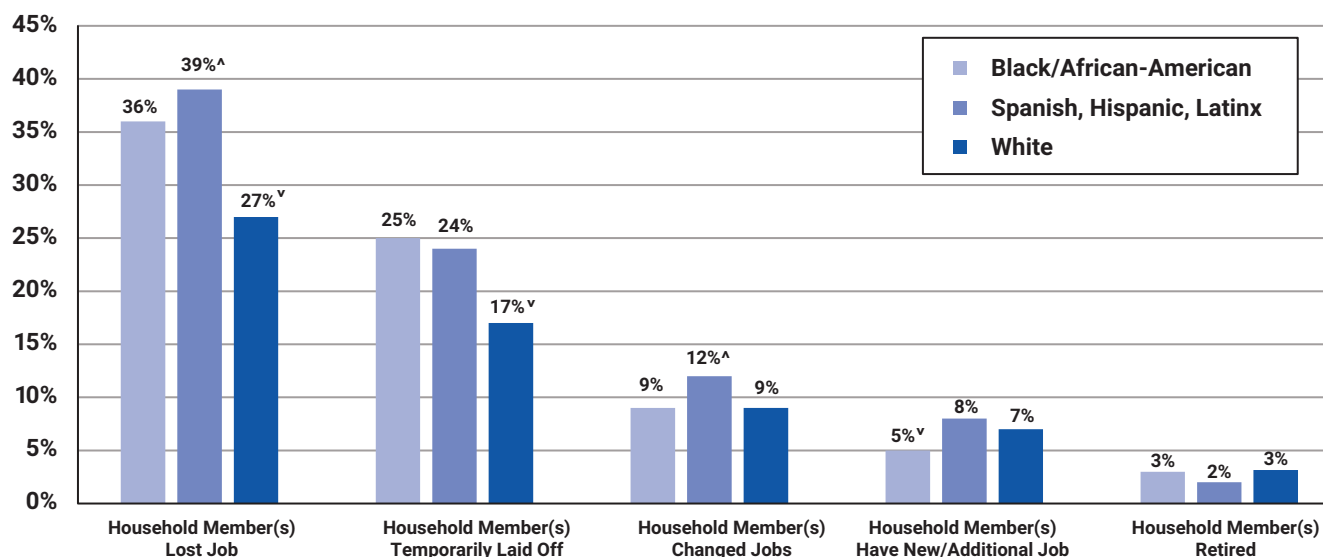
Respondents by Income and Race/Ethnicity



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.

When asked about the impacts of the pandemic on household members' employment, Hispanic respondents were significantly more likely to say that a household member lost a job or changed jobs during the pandemic.

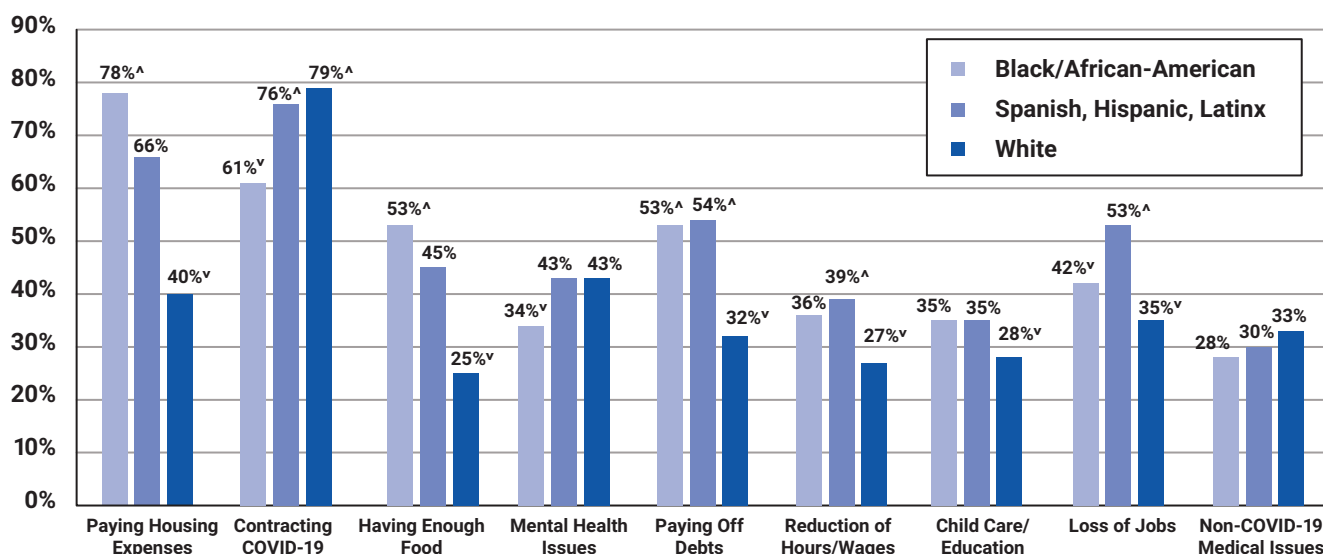
Q. Since March 1, 2020, has employment changed for any household members? Select all that apply



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

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 paying off debts. Hispanic respondents were significantly more likely to be concerned about contracting COVID-19, paying off debts, a reduction of hours/wages, and loss of one or more jobs. White respondents were significantly more likely to say that they were concerned about contracting COVID-19.

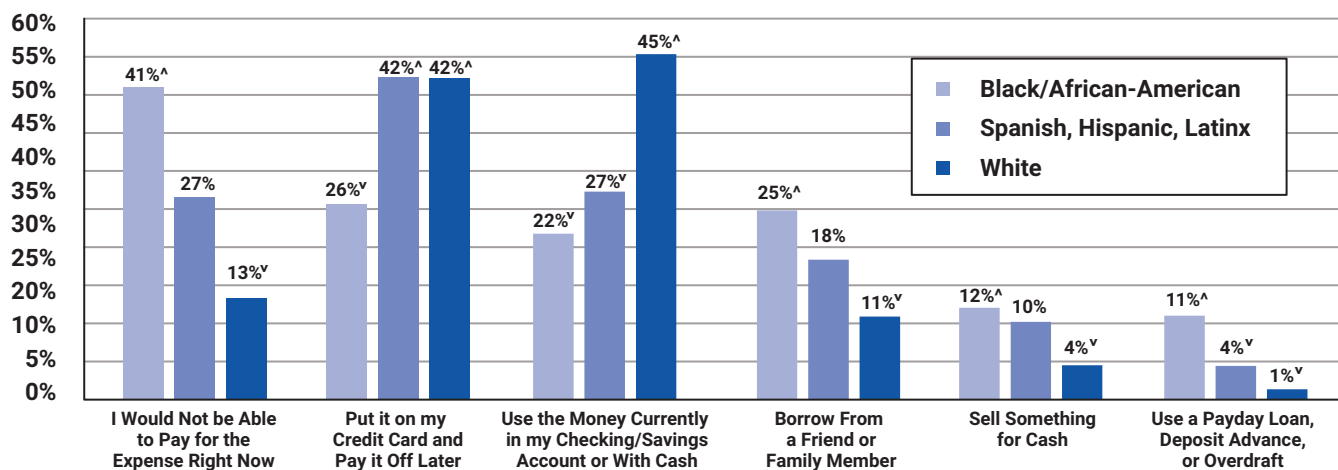
Q. What are your household's concerns during the COVID-19 pandemic? Select all that apply



Note: Significantly higher responses are marked with a "A" and significantly lower responses are marked with a "v."

These racial/ethnic groups also differed in their responses to a question about how they would cover an unexpected expense of \$400. For White respondents, the top response was "use the money currently in my checking/savings account or pay with cash," while the top response among Black and Hispanic respondents was "put it on my credit card and pay it off later." Compared to the other groups, Black respondents were significantly more likely to say that they would not be able to pay for the expense at the time of the survey; those who could cover the expense were also significantly more likely to say that they would do so by borrowing from family or friends, selling something for cash, or using a payday loan, deposit advance, or overdraft (see figure on next page).

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 REGIONAL SURVEY PROJECT WAS CONDUCTED BY:



United Way Miami

unitedwaymiami.org

IN PARTNERSHIP WITH UNITED FOR ALICE

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

For more information about these survey results or to be connected to United Way Miami, please contact media@unitedwaymiami.org or visit unitedwaymiami.org