UNITED WAYS OF IOWA

COVID-19 FINANCIAL IMPACT SURVEY

2020

Prepared by

researchiQ

*a collaboration between Strategic Marketing Services
and the Institute for Decision Making*
at the University of Northern Iowa
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Methodology

Project Objective

researchiQ's objective was to conduct primary and secondary research to assist the United Ways of Iowa in assessing the statewide impact of COVID-19 on the ALICE (Asset-Limited Income-Constrained Employed) population in Iowa to inform how to best support Iowa ALICE families throughout long-term recovery and beyond.

Project Design

researchiQ worked with the United Ways of Iowa to develop and finalize the content of the survey instrument and program the survey for online deployment, intending to keep the duration of the online survey to a maximum of 12-15 minutes. In addition, **researchiQ** was responsible for developing an accompanying cover letter that explained survey content and participation information as well as a print survey version. The United Ways of Iowa had final approval authority for survey content and thoroughly tested the online instrument and approved the print survey version before the recruitment process began.

researchiQ and United Ways of Iowa worked with the regional United Way organizations to promote/distribute the survey. Specifically, **researchiQ** developed a basic project communication piece that described the research effort and provided participation information for the online survey. This communication was used and customized by partnering organizations when marketing and distributing the survey link to their constituents and other local agencies. **researchiQ** also distributed this communication piece to economic development community partners across the state to assist in distribution, especially in the NW area of the state where United Way regional coverage is limited. **researchiQ** also placed Facebook/Instagram ads targeting geographic areas with lower numbers of respondents. Lastly, **researchiQ** authored a press release about the research that was sent to local newspapers and radio/television stations across the state.

researchiQ and United Ways of Iowa also provided a printed version of the survey in a postage paid return envelope to regional United Way organizations as requested. A total of 54 surveys were returned using the printed instrument. The online survey was also translated into Spanish with nine respondents utilizing this option.

The online survey was launched on September 28, 2020 and closed on November 2, 2020. A total of 2,913 surveys were completed online and 54 using the printed survey, for a grand total of 2,967 completed/valid surveys were utilized for analysis and reporting. These 2,967 survey completions created a statistically valid sample achieving a 95 ± 1.8 percent confidence level, meaning they is a very high degree of data confidence aggregately and also within the smaller respondent segments.

During data analysis, **researchiQ** segmented the data by age, income, and education, to uncover any meaningful differences between the respective groups. If any meaningful differences were found, they are noted in the body of the report. If no meaningful differences are reported, it can safely be assume the aggregate data is representative of all respondents.

All respondents were Iowa residents and over the age of 18. **researchiQ** attempted to collect a proportional sample in regarding gender and age, geography, and urban/rural representation as best possible given the survey distribution effort. The following table compares the survey respondents and Iowa population estimates for age and race/ethnicity. As shown, the respondent sample has a slightly higher percentage of middle-age respondents (30-39 and 40-49) and a lower percentage of respondents aged 65+ as compared to 2019 Iowa population estimates (Source: Suburban Stats). However, the respondent sample matched Iowa population racial/ethnic groups extremely well.

	Respondent Population	State of Iowa Population
Age Groups:		
18-20	3.3%	4.7%
21-29	10.9%	15.6%
30-39	25.0%	16.0%
40-49	21.9%	17.9%
50-59	20.1%	19.0%
60-64	9.3%	7.5%
65+	9.1%	19.2%
Racial/Ethnic Groups		
White/Caucasian	93.1%	90.6%
Black/African American	4.0%	4.1%
Hispanic/Latino	3.7%	4.0%
Asian/Pacific Islander	1.2%	0.2%
American Indian/Alaskan Native	1.0%	0.5%

The map below shows the geographic representation of all respondents. As shown, 94 of Iowa's 99 counties were represented. While there was higher respondent concentration in counties with Iowa's largest cities, metro counties accounted for 57.8% of all respondents while non-metro counties accounted for 42.2%.
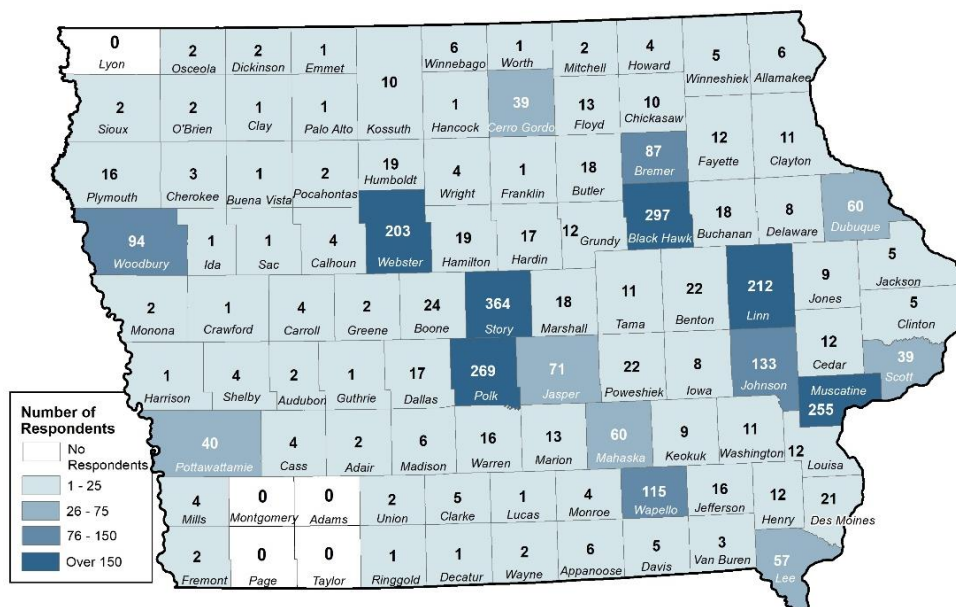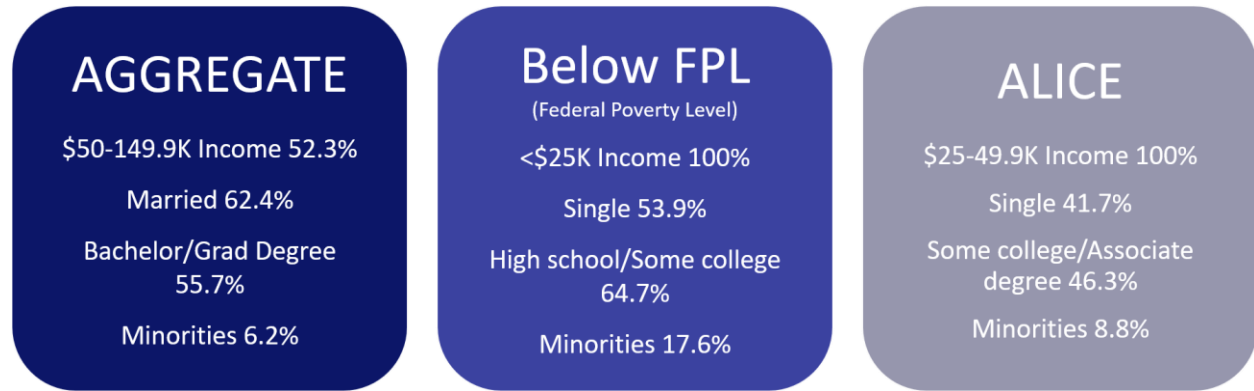
The following table highlights the differences among the metro and non-metro respondents regarding age, marital status, education, and race/ethnicity. The respondents living in metro areas were generally younger with a higher percentage of them being aged 39 and under (44.1%) compared to respondents living in non-metro areas (32.4%). In addition, a higher percentage of metro respondents were single (27.4%) compared to 19.2% of non-metro respondents. Besides metro respondents being more likely to have a bachelor's degree (38.0%) compared to non-metro respondents (31.5%), there were no major differences among education. Lastly, respondents living in metro areas were more likely to be of a minority ethnic group (12.6%) compared to respondents living in non-metro areas (7.0%).

	Metro Respondents	Non-Metro Respondents
Age Groups:		
18-20	3.7%	2.9%
21-29	13.5%	7.5%
30-39	26.9%	22.0%
40-49	22.2%	21.7%
50-59	18.5%	22.5%
60-64	7.7%	11.5%
65+	7.2%	11.9%
Marital Status:		
Single	27.4%	19.2%
Married	59.9%	65.7%
Widowed	1.7%	3.4%
Divorced/Separated	8.1%	9.2%
Education:		
Less than high school degree	1.8%	1.0%
High school degree/Equivalent	7.7%	11.0%
Some college but no degree	19.8%	18.8%
Associate's degree	10.9%	16.8%
Bachelor's degree	38.0%	31.5%
Graduate degree	20.9%	19.6%
Racial/Ethnic Groups		
White/Caucasian	91.3%	95.5%
Black/African American	6.0%	1.4%
Hispanic/Latino	3.9%	3.4%
Asian/Pacific Islander	1.6%	1.2%
American Indian/Alaskan Native	1.1%	1.0%

Aggregate Overview & Income Group Breakouts

The summary offers an aggregate overview of the survey, but also provides breakout data for two important respondent groups: Below Federal Poverty Level (Below FPL) and the ALICE respondents. For this study, below FPL included respondents reporting an annual household income for 2019 of less than $25,000 while the ALICE income group includes respondents reporting an income of $25,000 to $49,999. The graphic below offers a quick demographic summary for both groups as compared to the aggregate

AGGREGATE

$50-149.9K Income 52.3%

Married 62.4%

Bachelor/Grad Degree 55.7%

Minorities 6.2%

Below FPL
(Federal Poverty Level)

<$25K Income 100%

Single 53.9%

High school/Some college 64.7%

Minorities 17.6%

ALICE

$25-49.9K Income 100%

Single 41.7%

Some college/Associate degree 46.3%

Minorities 8.8%

respondents.

Demographics

A total of 2,967 survey responses were included in the analysis and generally match state age and race/ ethnicity demographics. Geographically, respondents were from 375 cities in 94 counties and represented 425 of Iowa's 1,055 zip codes. Counties with the highest number of respondents included Story (364), Black Hawk (297), Polk (269), Muscatine (255), Linn (212), and Webster (203). Top cities included Waterloo/Cedar Falls (256), Muscatine (225), Ames (193), Fort Dodge (181), Cedar Rapids (138), Des Moines (130), and Ottumwa (108).

Just under half (46.9%) of the respondents were middle-aged (30-49) while 38.5% were 50+ and only 14.2% 18-29. Both the below FLP and ALICE respondents were more likely to be under the age of 29 for this study. Both aggregately and for below FPL and ALICE groups, female respondents (81.8% aggregately) far outnumbered male respondents (16.9% aggregately). However, it is common for female household members to be more likely to complete surveys for the household.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
18-20	7.6%	21.9%	3.3%
21-29	21.3%	17.3%	10.9%
30-39	24.5%	29.3%	25.0%
40-49	14.7%	18.9%	21.9%
50-59	14.2%	15.2%	20.1%
60-64	6.1%	8.0%	9.3%
65 or older	11.5%	8.1%	9.1%
Prefer not to answer	0.0%	0.4%	0.3%

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Married or cohabiting couple	33.8%	45.4%	70.2%
Single female head of household	40.4%	34.1%	17.0%
Living alone or with unrelated roommates	18.4%	14.8%	7.9%
Single male head of household	2.7%	2.7%	2.0%
Other	2.2%	1.9%	1.3%
Prefer not to answer	2.5%	1.1%	1.7%

Aggregately, the majority (62.4%) of the respondents were married, 23.9% single and 11.0% widowed, divorced or separated. More specifically, 70.2% of respondents described their household as being a married or cohabiting couple. However, below FPL and ALICE respondents were significantly more likely to be single or divorced/separated. Especially bellow FPL and ALICE respondents who were two times more likely to report a single female head of household as compared to all respondents.

Respondent households included a total of 8,585 Iowans with an average of 2.89 members per household. More specifically, households on average reported 1.88 adults 18-64 (5,320 total) and 0.22 seniors 65 and over (631 total). The total average number of children per household was 0.94 (2,634 total).

Aggregately, the respondent sample very closely matched Iowa population statistics for race/ethnicity; however, the below FPL and ALICE income groups included significantly more minority respondents. Specifically, the below FPL group included 12.0% Black/African American

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
White/Caucasian	84.1%	90.6%	93.1%
Black or African American	12.0%	6.5%	4.0%
American Indian or Alaskan Native	3.2%	1.2%	1.0%
Asian or Pacific Islander	1.5%	1.1%	1.2%
Other	0.5%	0.2%	0.4%
Prefer not to answer	2.7%	3.2%	2.2%

respondents with 6.5% in the ALICE income group. Among all respondents, minorities represented 6.2% as compared to 16.7% among below FPL respondents and 8.8% among ALICE respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Less than high school degree	6.9%	1.2%	1.4%
High school degree or equivalent	26.7%	8.3%	9.1%
Some college but no degree	38.0%	28.6%	19.3%
Associate's degree	12.0%	17.7%	13.4%
Bachelor's degree	10.5%	32.5%	35.4%
Graduate degree	3.9%	10.6%	20.3%
Other	0.5%	0.2%	0.3%
Prefer not to answer	1.5%	0.9%	0.8%

Over half (55.7%) of the aggregate respondents reported having a bachelor's or graduate degree as compared to only 14.4% of below FPL respondents and 43.1% of ALICE respondents. Additionally, below FPL respondents were significantly more likely to report having only a high school or less education (33.6%) as compared to both the ALICE group (9.5%) and all respondents (10.5%). However, both below FPL (38.0%) and ALICE (28.6%) income groups were significantly more likely to report having some college but no degree as compared to all respondents (19.3%).
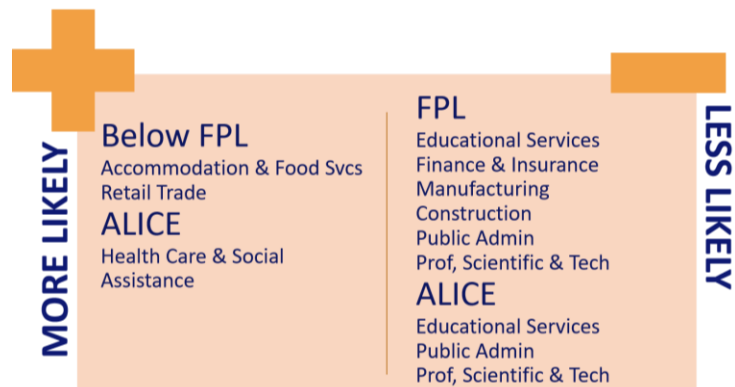
Among all respondents, top industry employment was reported for Health Care and Social Assistance (28.9%) and Educational Services (20.7%) followed by Finance and Insurance (10.6%), Manufacturing (10.5%), Public Administration (10.0%), and Other Services (9.7%).

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Accommodation and Food Services	16.9%	8.8%	8.2%
Administrative Support/Waste Management/Remediation Services	5.1%	7.2%	6.5%
Agriculture, Forestry, Fishing and Hunting	2.7%	4.8%	5.6%
Arts, Entertainment and Recreation	2.9%	3.7%	3.9%
Construction	2.9%	5.7%	5.8%
Educational Services	11.8%	14.5%	20.7%
Finance and Insurance	3.7%	8.7%	10.6%
Health Care and Social Assistance	25.7%	33.4%	28.9%
Information	1.2%	1.8%	2.1%
Management of Companies and Enterprises	1.0%	2.3%	1.9%
Manufacturing	5.6%	8.1%	10.5%
Mining, Quarrying, and Oil and Gas Extraction	0.0%	0.2%	0.2%
Other Services	7.6%	11.0%	9.7%
Professional, Scientific, and Technical Services	1.5%	4.6%	8.7%
Public Administration	3.7%	5.5%	10.0%
Real Estate and Rental and Leasing	0.5%	0.9%	1.3%
Retail Trade	10.0%	7.1%	7.1%
Self-employed	4.4%	6.0%	5.6%
Transportation and Warehousing	4.2%	3.9%	4.4%
Wholesale Trade	0.0%	1.2%	0.6%
Not sure	7.8%	1.2%	2.2%
Other	18.4%	8.3%	9.6%

Because of differences in educational attainment, below FPL respondents were significantly more likely to be employed in the Accommodation and Food Service industry (16.9%) and Retail Trade (10.0%). The ALICE income group was more likely to be employed in the Health Care and Social Assistance industry (33.4%) as compared to all respondents.

Additionally, lack of educational attainment for these lower income groups is also related to under-participation in several industries. For the below FPL group this included Educational Services (11.8%), Finance & Insurance (3.7%), Manufacturing (5.6%), Construction (2.9%), Public Administration (3.7%), and Professional, Scientific and Technical Services (1.5%). ALICE respondents were less likely to be employed in Educational Services (14.5%), Public Administration (5.5%), and Professional, Scientific and Technical Services (4.6%).

MORE LIKELY

Below FPL
Accommodation & Food Svcs
Retail Trade
ALICE
Health Care & Social Assistance

FPL
Educational Services
Finance & Insurance
Manufacturing
Construction
Public Admin
Prof, Scientific & Tech
ALICE
Educational Services
Public Admin
Prof, Scientific & Tech

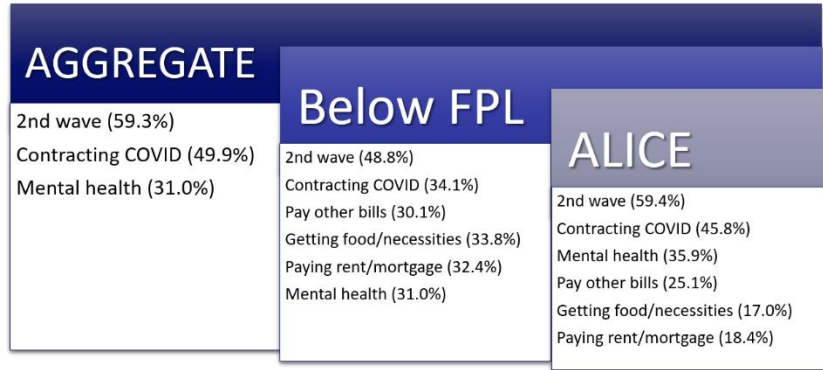LESS LIKELY

COVID-19 Pandemic Concerns

All respondents reported being most concerned about a second wave of COVID-19/re-closures followed by being concerned about them or a loved one contracting COVID-19 and mental health issues. However, the ALICE and especially the below FPL respondent groups reported significantly higher levels of concern for the following: paying other bills, paying rent/mortgage, and getting food and other necessities.

AGGREGATE

2nd wave (59.3%)
Contracting COVID (49.9%)
Mental health (31.0%)

Below FPL

2nd wave (48.8%)
Contracting COVID (34.1%)
Pay other bills (30.1%)
Getting food/necessities (33.8%)
Paying rent/mortgage (32.4%)
Mental health (31.0%)

ALICE

2nd wave (59.4%)
Contracting COVID (45.8%)
Mental health (35.9%)
Pay other bills (25.1%)
Getting food/necessities (17.0%)
Paying rent/mortgage (18.4%)

Over half of all respondents reported receiving an additional federal stimulus payment (51.4%) would make an important difference to their household's finances, but this response was significantly higher for below FPL respondents (72.3%) and ALICE respondents (68.6%). Other top aggregate responses included nothing – we have no needs (20.7%), assistance paying other bills (20.4%), and a tax cut (20.2%). However, the below FPL and ALICE groups' top responses were assistance paying other bills (52.9%, 32.7% respectively) and assistance paying rent/mortgage (40.4%, 27.9% respectively). Both income groups were also slightly more likely to select extension of enhanced unemployment benefits as compared to all respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Access to adequate childcare	3.4%	3.9%	3.7%
Access to affordable childcare	4.7%	5.3%	4.9%
Additional federal stimulus payment	72.3%	68.6%	51.4%
Assistance paying other bills	52.9%	32.7%	20.4%
Assistance paying rent/mortgage	40.4%	27.9%	16.1%
Extension of enhanced unemployment benefits	13.2%	10.6%	8.4%
Health insurance coverage	15.7%	16.6%	13.8%
New job opportunity for you or another adult in the household	18.4%	16.1%	13.0%
Nothing. We have no needs.	2.7%	7.1%	20.7%
Paying health care bills relating to COVID-19	4.2%	5.7%	5.0%
Reinstatement of your job and/or a family member's job	4.7%	3.7%	4.4%
Tax cut	8.8%	19.6%	20.2%
Technology to assist with remote working and/or learning	12.3%	19.1%	15.2%
Other, please describe:	2.7%	3.7%	3.9%
Not sure	3.2%	3.9%	3.2%

Prior to the pandemic (March 16, 2020), 73.6% of all respondents reported their household's primary source of income to meet household expenses as being a salary paid job for 35+ hours/week. After the onset of the pandemic, this dropped slightly to 65.8%. Among ALICE respondents, two-thirds reported a salary paid job for 35+ hours/week before the COVID pandemic with a bigger drop to 56.4% afterwards. Only 35.3% of below FPL respondents reported a salary paid job for 35+ hours/week prior to the pandemic with a drop to 20.6%. Utilization of public assistance prior to the pandemic was highest among the below FPL group (14.0%) as compared to the ALICE group (4.8%); however, both income groups reported increased utilization. Additionally, the utilization of unemployment checks to meet household expenses increased significantly for both groups and all respondents as well.

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19
Salary paid job for 35 hours/week or more	35.3%	20.6%	69.3%	56.4%	73.6%	65.8%
Self-employed, contract/project or hourly paid job working 35 hours/week or more	9.1%	6.4%	14.5%	11.1%	11.8%	9.5%
Social security	32.8%	32.1%	13.3%	13.6%	13.7%	14.0%
Salary paid job for less than 35 hours/week	19.6%	20.6%	11.7%	15.0%	10.7%	12.6%
Self-employed, contract/project or hourly paid job working less than 35 hours/week	10.8%	7.8%	9.9%	8.3%	8.3%	7.1%
Public Assistance	14.0%	20.3%	4.8%	9.7%	3.3%	5.8%
Unemployment checks	2.2%	16.9%	1.4%	15.4%	1.1%	11.0%
Other, please describe:	7.1%	7.4%	5.3%	4.9%	6.5%	6.9%
Prefer not to answer	3.4%	5.4%	1.4%	1.6%	1.7%	1.9%

Over half of the ALICE respondents (52.3%) indicated their household experienced a loss of income or an unexpected expense as a direct result of the pandemic along with 60.3% of the below FLP respondents compared to 44.2% of all respondents. Prior to the pandemic, just over one-fourth (26.7%) of ALICE respondents reported they could cover basic bills from savings for one month while 19.4% reported four or more months. The below FLP respondents were in worse financial shape with 23.8% reporting they could cover one week or less of their basic bills, 13.0% could cover two to three weeks, and 22.5% could cover one month. As you would expect, below FPL and ALICE income groups' ability to cover basic bills from savings decreased after the onset of the pandemic with most respondents from both groups dropping to the one week or less category (38.5% and 28.3% respectively).

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19	Before COVID-19	After COVID-19
One week or less	23.8%	38.5%	12.9%	28.3%	9.1%	17.6%
Two weeks	9.8%	10.5%	9.4%	13.1%	6.2%	9.0%
Three weeks	3.2%	3.9%	2.5%	6.5%	2.7%	4.1%
One month	22.5%	15.2%	26.7%	14.5%	16.8%	13.8%
Two months	8.3%	6.1%	13.3%	8.1%	12.3%	9.8%
Three months	6.4%	3.2%	7.8%	4.9%	10.7%	8.1%
Four or more months	11.5%	5.4%	19.4%	15.4%	33.4%	27.4%
Not sure	14.5%	17.2%	8.1%	9.2%	8.8%	10.2%

As shown in the table below, employment arrangements for heads of households and others in the household were impacted by the pandemic. Aggregately, 60.6% heads of household and 40.7% of others in the household maintained the same working arrangement while 25.9% and 18.9% shifted to working remotely. Only 13.8% of heads of households and 12.8% of others in the household reported reduced hours; however, 8.9% and 10.6% respectively have become unemployed due to the pandemic.

	Below FPL N=408		ALICE N=566		Aggregate N=2,967	
	Head of household	Others in household	Head of household	Others in household	Head of household	Others in household
Have the same working arrangement	36.6%	18.5%	55.4%	27.2%	60.6%	40.7%
Shifted from working onsite to working remotely	7.8%	6.7%	27.4%	8.9%	25.9%	18.9%
Employer has reduced hours	31.2%	15.1%	20.9%	13.4%	13.8%	12.8%
Recently returned to work	17.2%	9.9%	12.7%	7.4%	9.8%	9.1%
Became unemployed due to pandemic	25.5%	11.3%	12.3%	12.0%	8.9%	10.6%
Remain unemployed	23.4%	25.8%	8.3%	16.0%	7.0%	11.3%
Employer has increased hours	6.7%	5.9%	6.5%	6.5%	6.4%	5.5%

For the below FPL income group, 36.6% reported the head of household having the same working arrangement, 31.2% experiencing reduced hours and 25.5% became unemployed. The ALICE group fared slightly better with 55.4% reporting the head of household having the same working arrangement, 20.9% having reduced hours and 12.3% becoming unemployed.

Aggregately, 39.5% were still receiving state unemployment payments at the time of the survey with below FPL (38.8%) and ALICE (39.5%) income groups reporting nearly the same. Among all respondents, 23.5% report the state unemployment payment covers half of their living expenses and 21.1% report it covers some (25%) and 21.3% report it covers little or nothing (less than 25%) of their monthly expenses. Unemployment payments had higher monthly expense coverage for ALICE respondents with 26.7% reporting it would cover most of their expenses (75%).

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
All expenses (100%)	5.9%	5.8%	4.7%
Most expenses (75%)	15.3%	26.7%	16.1%
Half expenses (50%)	27.1%	22.1%	23.5%
Some (25%)	21.2%	18.6%	21.1%
Little or nothing (less than 25%)	18.8%	16.3%	21.3%
Not sure	8.2%	4.7%	8.3%
Prefer not to answer	3.5%	3.6%	5.0%

When asked to compare unemployment benefits (state plus additional $600 federal benefit) to their regular pre-COVID wages, just over one-third of the aggregate respondents reported the benefit was more with 28.7% saying it was the same and 27.6% saying it was less. ALICE respondents followed the aggregate trend; however, a significantly higher number of below FPL respondents reported the unemployment benefit was more than their pre-COVID regular wage (47.1%).

	Below PL N=408	ALICE N=566	Aggregate N=2,967
Unemployment benefit was more than my pre-COVID pandemic regular wages	47.1%	37.2%	34.3%
Unemployment benefit was about the same as my pre-COVID pandemic regular wages	24.7%	29.1%	28.7%
Unemployment benefit was less than my pre-COVID pandemic regular wages	14.1%	23.3%	27.6%
Not sure	12.9%	7.0%	6.6%
Prefer not to answer	1.2%	3.5%	2.8%

With many respondents experiencing reduced work hours and unemployment, changes in meeting household needs have shifted as well. Aggregately, 34.2% have used personal savings and 17.5% have an increased balance on credit cards. However, both the below FPL and ALICE income groups reported utilizing other methods of meeting household needs. Specifically, they have relied more on borrowing money from family and friends, food assistance programs, assistance from community organizations/agencies, and taken out loans.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Assistance from a community organization/agency	25.7%	11.3%	7.5%
Borrowed from family or friends	45.8%	21.0%	13.3%
Food assistance	44.4%	23.1%	12.2%
Food pantry/food bank	14.0%	11.7%	13.5%
Found a new way to make money	19.9%	28.1%	9.1%
Increased balance on credit card	14.7%	8.7%	17.5%
Other government assistance	10.3%	8.8%	5.8%
Taken out a loan	20.8%	15.2%	5.8%
Unemployment	2.7%	1.6%	12.2%
Used personal savings	6.6%	23.1%	34.2%
None of the above	2.7%	1.6%	41.3%
Not sure	6.6%	23.1%	1.0%
Other, please describe:	1.5%	0.9%	2.4%

Childcare & Schooling Issues

Throughout the pandemic, households with minor children have experienced childcare and schooling challenges including basic childcare arrangements, impact on the parents' ability to work/income, and fall school instruction. The following table provides childcare arrangement options utilized before March 16, 2020, during (March 16 to July 31, 2020), and now (at the time of the survey).

The top childcare arrangement for all respondents before COVID-19 was a friend or relative (21.0%) followed by a childcare center (19.2%) and a school based program (18.4%). These same options were most often utilized by below FPL and ALICE income groups as well. During the pandemic, all childcare options decreased aggregately and for both income groups with most respondents indicating None of these. While responses show some return to previous childcare arrangements, most respondents continued to report None of these being utilized at the time of the survey.

	Below FPL N=408			ALICE N=566			Aggregate N=2,967		
	Before COVID-19	During	Now	Before COVID-19	During	Now	Before COVID-19	During	Now
At-home childcare provider	11.6%	8.5%	7.9%	12.2%	12.7%	11.8%	13.1%	14.2%	11.9%
Childcare center	15.2%	6.7%	9.8%	15.4%	5.0%	10.0%	19.2%	7.4%	14.0%
Friend or relative	28.7%	31.1%	26.8%	25.3%	24.9%	22.2%	21.0%	23.0%	18.7%
Head Start or Early Head Start program	7.9%	1.8%	6.7%	5.0%	1.4%	3.2%	3.1%	1.0%	2.9%
In-home childcare	9.1%	7.3%	4.9%	13.1%	11.8%	13.6%	14.2%	13.8%	13.5%
Iowa's Childcare Assistance program	8.5%	3.7%	6.7%	5.4%	3.6%	3.6%	3.1%	1.8%	2.3%
School based program	18.3%	6.1%	13.4%	18.1%	2.3%	14.5%	18.4%	2.9%	13.3%
None of these	22.6%	39.6%	32.9%	28.1%	48.4%	38.9%	27.6%	45.5%	36.7%
Other	1.2%	1.2%	1.8%	1.4%	1.4%	0.5%	0.9%	2.4%	1.3%
Not sure	2.4%	2.4%	3.7%	0.5%	0.5%	0.5%	0.8%	0.7%	1.0%

Prior to the COVID-19 pandemic, the vast majority (82.6%) of the aggregate respondents indicated childcare arrangements had no impact on their household's income/ability to work. However, this changed dramatically between March 16 – July 31, 2020, with significantly more respondents reporting they were working similar hours with new in-home childcare (19.9%), working reduced hours (14.8%), or not able to work due to childcare issues (11.2%). However, childcare arrangements did improve slightly at the time of the survey. ALICE respondents reported similar aggregate trends; however, a greater percentage indicated they had to work reduced hours (20.4%) from March 16 to July 31 and currently as compared to aggregate respondents. below FPL respondents reported they were significantly more likely not able to work due to childcare issues during the pandemic (23.8%) as compared to the ALICE and aggregate respondents.

	Below FPL N=408			ALICE N=566			Aggregate N=2,967		
	Before COVID-19	During	Now	Before COVID-19	During	Now	Before COVID-19	During	Now
No impact	67.7%	37.2%	53.0%	80.1%	40.7%	46.2%	82.6%	43.5%	55.8%
Working similar hours with new in-home childcare	4.3%	7.3%	4.9%	5.0%	14.0%	13.6%	3.7%	19.9%	14.0%
Working reduced hours due to childcare issues	5.5%	14.0%	12.2%	4.5%	20.4%	17.2%	3.9%	14.8%	10.4%
Working similar hours with a new outside of the home childcare provider	0.6%	3.0%	4.9%	3.6%	5.0%	8.6%	2.5%	4.3%	8.0%
Not able to work due to childcare issues	6.7%	23.8%	12.2%	2.7%	15.4%	8.6%	2.3%	11.2%	6.2%
Other	4.9%	4.9%	3.7%	1.4%	3.6%	5.4%	1.6%	5.5%	4.4%
Not sure	11.6%	14.0%	12.2%	4.1%	5.4%	3.6%	4.8%	5.8%	4.8%

The majority of aggregate respondents and for both income groups reported no additional technology purchases were made to adapt to stay-at-home orders/school closures. For those that did make purchases, Internet subscriptions/upgrades (23.6% aggregately) and computers/laptops (18.6% aggregately) were most frequently reported. The below FPL group was significantly more likely to report the purchase of a mobile phone (11.3%) but the ALICE group followed aggregate trends.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Internet subscription/ upgrade	22.3%	27.6%	23.6%
Computer/ laptop	23.3%	21.0%	18.6%
Mobile phone	11.3%	9.2%	6.9%
Tablet	6.6%	7.2%	6.6%
No, nothing was added.	56.6%	57.8%	59.0%
Other technology products:	2.7%	3.2%	7.0%

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
100% in-person instruction at school	51.8%	43.9%	51.3%
100% at home/distance/online instruction provided by school district	15.2%	22.2%	15.4%
Hybrid - Provided by school district	17.7%	19.9%	17.8%
100% homeschooling provided by parent or other resource	1.8%	3.2%	2.8%
Other	7.9%	8.6%	10.2%
Unsure	5.5%	2.3%	2.5%

When asked about return to learn plans for the fall, the majority of respondents reported 100% in-person instruction at school (51.3% aggregately) was expected, followed by 17.8% reporting a Hybrid version provided by the school district, and 15.4% indicating 100% at home/distance/online instruction provided by the school district.

The majority of parents indicated their top concerns about their children's upcoming school year were their child/children contracting COVID-19 (49.5% aggregately), their child/children exposing other family members (44.1% aggregately), and their child/children falling behind (37.4% aggregately). The below FPL and ALICE income groups were slightly more concerned about their child/children falling behind, child/children not receiving additional education resources, and providing necessary safety precautions. Additionally, the ALICE income group was slightly more concerned about their household's broadband/Internet access and access to necessary technology as compared to aggregate respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
My child/children will contract COVID-19	49.4%	51.6%	49.5%
My child/children will expose other family member(s) to COVID-19	37.2%	49.8%	44.1%
My child/children falling behind	44.5%	43.9%	37.4%
Providing childcare and/or school instruction at home	18.3%	33.5%	31.0%
My household's broadband/Internet access	23.2%	28.1%	20.6%
My child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs, etc.	22.0%	24.0%	17.0%
My household's access to necessary technology	12.8%	20.8%	10.4%
Providing necessary safety precautions such as face masks, hand sanitizer, etc.	17.7%	18.1%	11.8%
Lack of before/after school care programs	11.6%	15.4%	11.4%
Transportation to and from school	9.8%	14.9%	10.5%
Other	3.7%	3.2%	4.8%
No concerns	19.5%	9.5%	16.4%

When asked to describe the level of impact at least partial at home/distance/online instruction would have on their household's financial situation, just over one-third of the aggregate respondents indicated it would have a strong (17.3%) or moderate (17.7%) impact with 24.6% indicating it would have no impact. ALICE income respondents reported a slightly higher severe and strong impact as compared to aggregate respondents while below FPL respondents indicated a significantly higher severe and strong impact.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Severe impact	21.3%	13.6%	10.7%
Strong impact	24.4%	24.9%	17.3%
Moderate impact	12.2%	18.1%	17.7%
Mild impact	12.2%	14.0%	14.1%
Very mild impact	1.8%	4.1%	7.8%
No impact	19.5%	15.4%	24.6%
Not sure	8.5%	10.0%	7.9%

Federal Stimulus Payment

Just over 85% of the aggregate respondents reported they received a stimulus payment from the federal government with no significant differences in the income groups.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	81.9%	89.9%	85.3%
No	12.0%	6.0%	9.8%
No, but I am expecting one	1.5%	1.2%	0.9%
No, but someone else in the household will/has.	3.4%	1.9%	2.4%
I don't know	0.5%	0.5%	0.5%
Prefer not to answer	0.7%	0.4%	1.0%

Aggregately, most respondents reported they used their stimulus payment to buy food and/or household items (45.9%), put in savings (35.3%), and paid for utilities (34.7%). The below FPL and ALICE income groups were significantly more likely to report using the payment for buying food and/or household items, paying utilities, and paying rent or mortgage as compared to aggregate respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Buy food and/or household items	73.2%	56.0%	45.9%
Pay for utilities	69.3%	49.1%	34.7%
Pay rent or mortgage	56.7%	41.9%	28.8%
Put in savings	17.3%	28.3%	35.3%
Pay off debt/credit card	22.1%	25.8%	25.6%
Donated or gave away the money	2.2%	5.7%	8.2%
Other	8.9%	8.3%	8.2%
Not sure	0.3%	0.2%	0.8%
Prefer not to answer	1.1%	0.6%	1.6%

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
One week or less	5.6%	7.2%	11.0%
Two to three weeks	24.8%	39.6%	40.0%
One month	33.1%	36.0%	26.9%
Two months	20.8%	7.6%	7.7%
More than two months	5.4%	2.7%	2.5%
Not sure	7.8%	5.7%	8.6%
Prefer not to answer	2.5%	1.2%	3.4%

Approximately two-thirds of the aggregate respondents reported the federal stimulus payment would cover their household's expenses for two to three weeks (40.0%) or one month (26.9%). The ALICE income group followed the aggregate trend; however, a significantly higher percentage of below FPL respondents indicated the payment would cover two months of expenses as compared to the ALICE group and aggregate respondents.

When asked how helpful a second stimulus payment would be in helping their household meet expenses, 44.8% of the aggregate respondents reported this would be extremely helpful with 20.5% indicating it was not necessary. Respondents from both income groups reported the payment would be extremely helpful at a significantly higher percentage as compared to aggregate respondents.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Extremely helpful	79.9%	65.7%	44.8%
Very helpful	11.3%	15.4%	14.9%
Moderately helpful	3.2%	5.1%	8.0%
Somewhat helpful	1.5%	3.9%	8.1%
Not very helpful	0.0%	0.4%	0.9%
Not necessary	1.7%	7.4%	20.5%
Unsure	2.5%	2.1%	2.8%

Aggregately, a second federal stimulus payment would be utilized most often to buy food and/or household items (40.5%) or put in savings (38.7%). Significantly more below FPL and ALICE respondents reported the payment would be utilized for buying food and/or household items, paying for utilities, and paying rent or mortgage.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Buy food and/or household items	68.4%	52.5%	40.5%
Pay for utilities	70.8%	50.4%	34.7%
Pay rent or mortgage	65.0%	46.3%	33.0%
Pay off debt/credit card	28.7%	35.7%	31.8%
Put in savings	31.4%	30.0%	38.7%
Donate or give away the money	2.2%	5.5%	10.0%
Other, please describe:	6.4%	6.7%	6.1%
Not sure	1.0%	1.9%	3.4%
Prefer not to answer	1.0%	0.7%	1.8%

Miscellaneous

Besides the pandemic, many Iowa households have also been impacted by the derecho event that took place on August 10, 2020. Specifically, 43.4% of all respondents reported they were impacted in some way by this event. Some respondents commented they would plan to use any additional federal stimulus payments for repairs to their damaged home or property.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	40.2%	46.5%	43.4%
No	59.8%	53.5%	56.6%

Aggregately, very few respondents reported utilization of the 211 resource for information or assistance. However, respondents from the below below FPL income groups were significantly more likely to do so with the ALICE income group only slightly more likely.

	Below FPL N=408	ALICE N=566	Aggregate N=2,967
Yes	16.4%	10.4%	7.8%
No	73.3%	82.7%	85.9%
Not sure	10.3%	6.9%	6.3%