



UNITED WAYS OF
IOWA

**COVID-19 FINANCIAL
IMPACT SURVEY**

2020

Cedar Valley United Way
Report

Prepared by

researchiQ

*a collaboration between Strategic Marketing Services
and the Institute for Decision Making*

at the University of Northern Iowa

February 1, 2021

This page is left intentionally blank.

Table of Contents

Methodology.....	1
Project Objective.....	1
Project Design	1
Survey Results	2
COVID-19 Pandemic Concerns	2
What are your top 3 concerns about the upcoming weeks/months?	2
Which of the following would make the most important difference to your household's finances at this time?	4
Household Income & Employment.....	6
Which one of the following industries did members of your household work in prior to March 16? .	6
What were the primary source(s) of income to meet your household expenses both before and since March 16?	9
What was your annual household income in 2019?.....	11
Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?.....	12
How long could/can you cover your basic bills from your savings both before and after COVID-19?	13
How has the coronavirus pandemic impacted the working arrangements for your household?	15
Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any?	17
Are you still receiving unemployment payments?	19
What percentage of your monthly expenses does this payment cover?	20
.....	20
How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?.....	21
About the Household	22
How many members are a part of your household?	22
How would you describe your household?	22
Since March 16, 2020, has someone in your home called or texted 211 for information or help? ...	24
Have you purchased any of the following to adapt to a stay-at-home order and/or school closures?	25
Children Related Questions	26
Which of the following childcare arrangements did your household utilize for each of the three time periods shown in the box below?	26

How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown in the box below?	29
Which of the following best describes your child /children's return to school plan at this time?	32
Please mark any concerns below you have about your child's/children's upcoming school year and education.	33
How would at least partial at home/distance/online instruction for your child/children impact your household's financial situation?	35
Federal Stimulus Check Questions.....	36
Did you receive a stimulus payment from the federal government?	36
If you received a stimulus payment from the government, how did you or do you plan to spend the money?	37
How many weeks of expenses, on average, would a stimulus payment cover for your family/household?	39
How helpful would a second stimulus payment be for your household in meeting your expenses at this time?	40
If you received a second check from the government, how would you plan to spend the money? ..	42
Demographics	44
What is your 5-digit zip code?.....	44
Which category below includes your age?	45
Which category below best describes your gender?	46
Which of the following best describes your marital status?	47
What is the highest level of school you have completed or the highest degree you have received? ..	48
Do you consider yourself to be Hispanic or Latino?	49
Which of the following best describe your race/ethnicity?	50
Was your household impacted by the derecho?	51
Appendix A: Survey Cover Letter & Questions	52



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. A total of 297 of these participants were located in Black Hawk County, Iowa and are included in this breakout report with an income breakout for each question by the following categories:

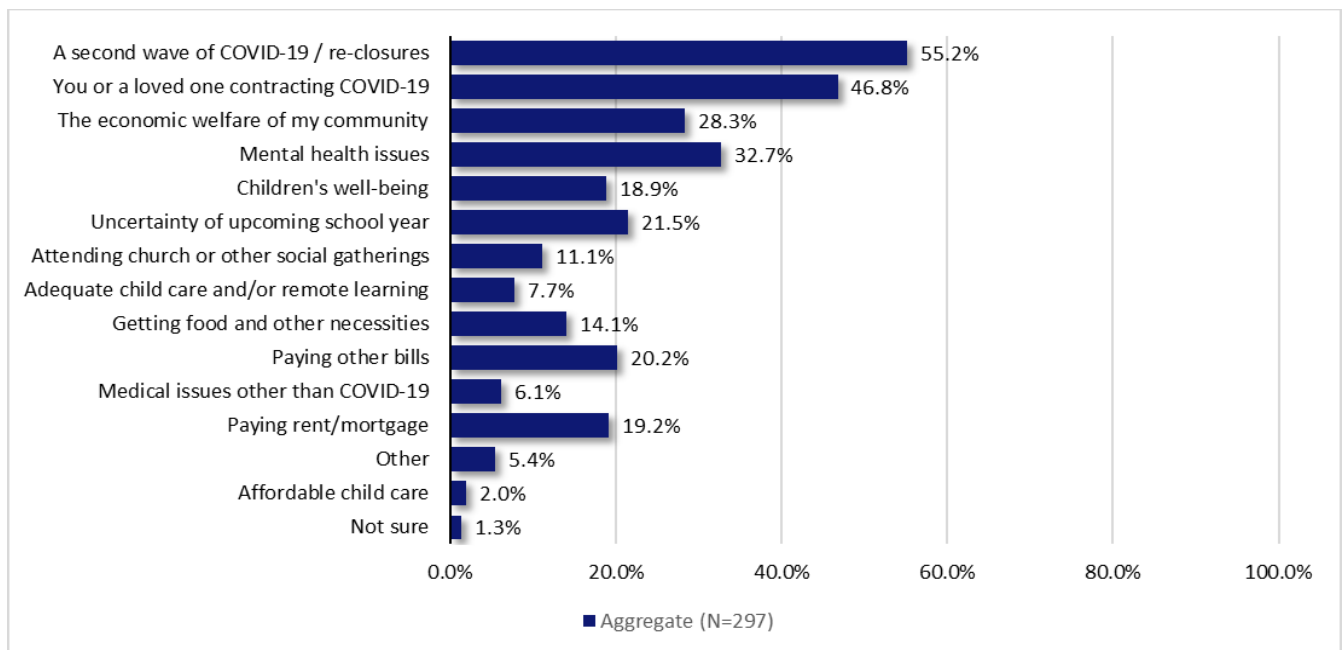
- Below Federal Poverty Level (FLP) | Less than \$25k
- ALICE Population (ALICE) | \$25K to \$49.9k
- Sufficient Survival Income Household (Sufficient) | \$50K to \$74.9k
- Stable Income Households (Stable) | \$75K to \$99.9k
- Very Stable Income Households (Very Stable) | \$100k or more

Survey Results

COVID-19 Pandemic Concerns

What are your top 3 concerns about the upcoming weeks/months?

Over half of the respondents reported a second wave of COVID-19 / re-closures was a top concern of theirs in the upcoming weeks/months following the survey (55.2%). 46.8% of respondents said themselves or a loved one contracting COVID-19 was also a top concern of theirs, followed by mental health issues (33.7%) and the economic welfare of their community (28.3%).



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
A second wave of COVID-19 / re-closures	55.2%	41.8%	56.4%	59.1%	56.1%	65.5%
You or a loved one contracting COVID-19	46.8%	26.9%	36.4%	47.7%	63.4%	58.6%
The economic welfare of my community	28.3%	9.0%	21.8%	29.5%	36.6%	48.3%
Mental health issues	32.7%	38.8%	25.5%	36.4%	34.1%	27.6%
Children's well-being	18.9%	17.9%	20.0%	31.8%	22.0%	15.5%
Uncertainty of upcoming school year	21.5%	22.4%	27.3%	18.2%	14.6%	17.2%
Attending church or other social gatherings	11.1%	6.0%	12.7%	6.8%	9.8%	17.2%
Adequate child care and/or remote learning	7.7%	6.0%	3.6%	4.5%	12.2%	12.1%
Getting food and other necessities	14.1%	29.9%	16.4%	9.1%	4.9%	3.4%
Paying other bills	20.2%	38.8%	27.3%	20.5%	4.9%	6.9%
Medical issues other than COVID-19	6.1%	1.5%	9.1%	4.5%	9.8%	3.4%
Paying rent/mortgage	19.2%	44.8%	20.0%	13.6%	7.3%	3.4%
Other	5.4%	1.5%	5.5%	6.8%	2.4%	10.3%
Affordable child care	2.0%	0.0%	3.6%	2.3%	4.9%	0.0%
Not sure	1.3%	1.5%	1.8%	0.0%	2.4%	0.0%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Other responses reported by respondents included:

- A democrat becoming president.
- All of the above
- Being furloughed again
- Diapers and wipes for kids and winter clothes
- Donald Trump
- Economic wellbeing of recent college graduate who cannot locate employment
- Educational Advancement for children despite COVID
- Feeling unsafe moving about my community
- Finding a job after graduating
- Having the economy shut down due to overreaction of COVID
- If a loved one is hospitalized and their family cannot be with them in the hospital.
- Keeping my job
- My job and funding for my agency.
- My sanity if this political bull crap doesn't go away soon!
- Nothing
- Nothing really
- Parent in nursing home, unable to see
- Reimbursement for classes
- That the pandemic will be ongoing for a few years
- The election
- Trump being re-elected
- Uncertainty about how covid is going to behave through the winter months
- Unrest following election
- Voting Trump and Republican senators out of office
- Whether working remotely will continue to be an option if remote learning is necessary

The provided concern options can be categorized into four general themes: Health issues, Household/financial issues, Children/Family issues, and General social/community issues.

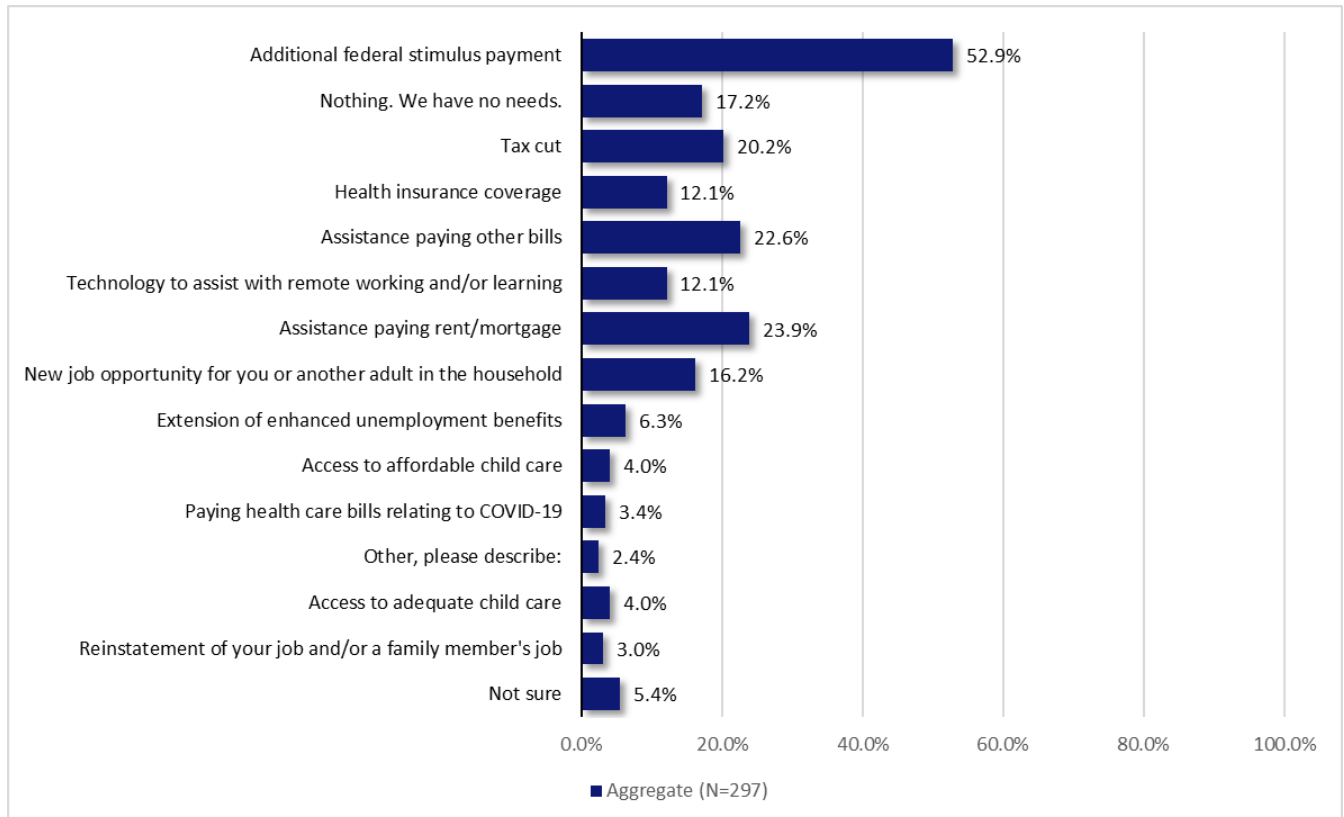
- **Health related** concerns include contracting COVID-19 (46.8%), mental health issues (32.7%), and medical issues other than COVID-19 (6.1%).
- **General social/community** concerns included a second wave of COVID-10/re-closures (55.2%), the economic welfare of their community (28.3%), and attending church and other social gatherings (11.1%).
- **Child-related** concerns included children's well-being (18.9%), uncertainty of upcoming school year (21.5%), adequate childcare and/or remote learning (7.7%) and affordable childcare (2.0%).
- **Household financial related** concerns included paying other bills (20.2%), getting food and other necessities (14.1%), and paying rent/mortgage (19.2%).



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which of the following would make the most important difference to your household's finances at this time?

52.9% of respondents reported an additional federal stimulus payment would make the most important difference to their household's finances, followed by assistance paying rent/mortgage (23.9%), assistance paying other bills (22.6%), and a tax cut (20.2%). 17.2% of respondents said they have no needs and nothing would make a difference at this time.



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Additional federal stimulus payment	52.9%	67.2%	69.1%	50.0%	51.2%	31.0%
Nothing. We have no needs.	17.2%	3.0%	7.3%	18.2%	24.4%	32.8%
Tax cut	20.2%	13.4%	21.8%	18.2%	14.6%	32.8%
Health insurance coverage	12.1%	14.9%	12.7%	11.4%	14.6%	6.9%
Assistance paying other bills	22.6%	44.8%	29.1%	15.9%	9.8%	6.9%
Technology to assist with remote working and/or learning	12.1%	7.5%	10.9%	13.6%	17.1%	17.2%
Assistance paying rent/mortgage	23.9%	50.7%	29.1%	15.9%	9.8%	5.2%
New job opportunity for you or another adult in the household	16.2%	16.4%	20.0%	15.9%	19.5%	13.8%
Extension of enhanced unemployment benefits	6.3%	11.9%	10.9%	9.1%	7.3%	3.4%
Access to affordable child care	4.0%	3.0%	7.3%	6.8%	4.9%	1.7%
Paying health care bills relating to COVID-19	3.4%	6.0%	0.0%	4.5%	9.8%	0.0%
Other, please describe:	2.4%	1.5%	1.8%	4.5%	2.4%	1.7%
Access to adequate child care	4.0%	1.5%	3.6%	6.8%	4.9%	6.9%
Reinstatement of your job and/or a family member's job	3.0%	1.5%	1.8%	4.5%	2.4%	5.2%
Not sure	5.4%	4.5%	5.5%	4.5%	4.9%	5.2%



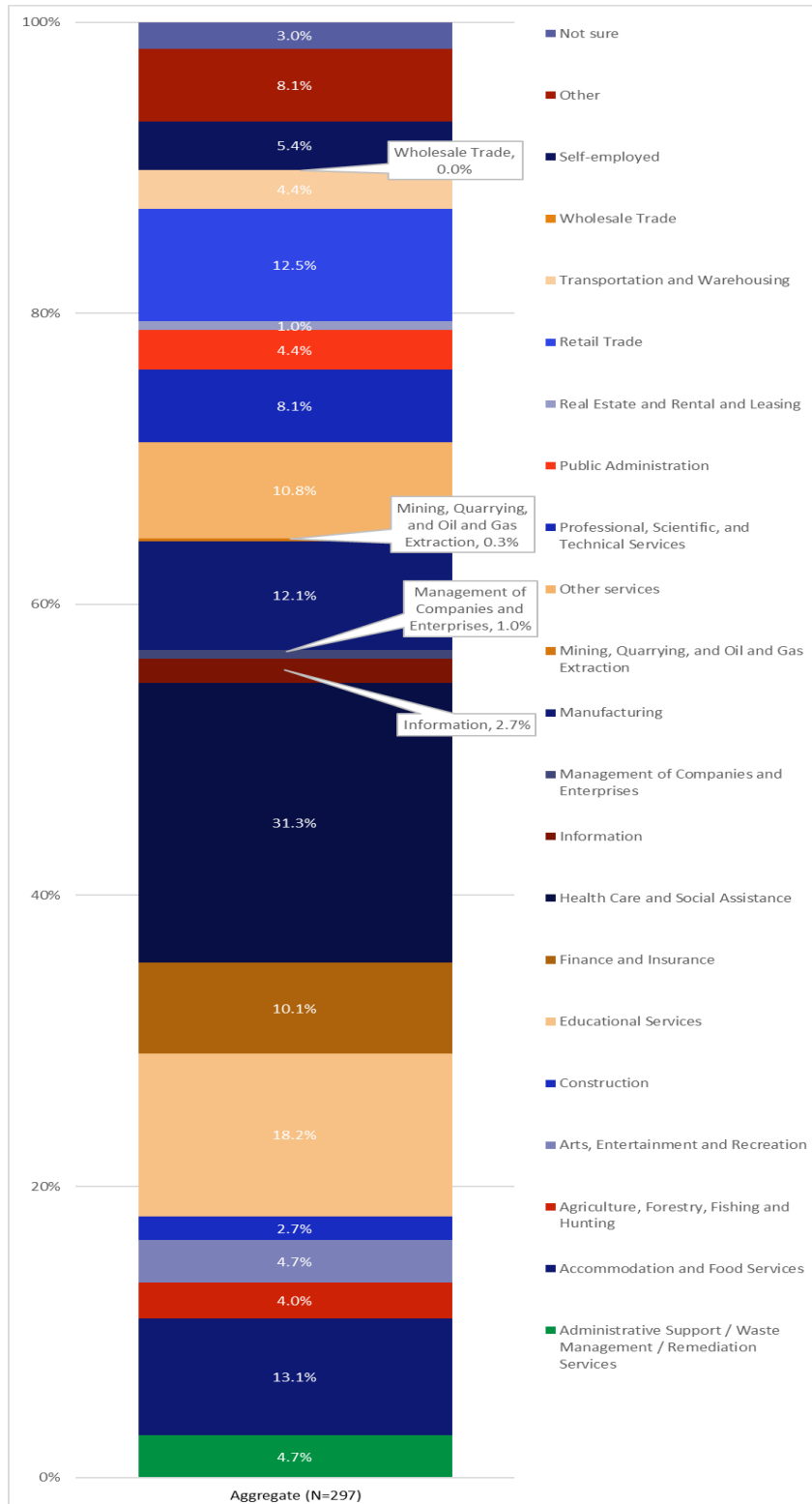
COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Other responses reported by respondents included:

- A scholarship for students affected by the virus
- Elimination of student loan debt
- Essential worker bonus
- I feel blessed to be fully employed as I greatly enjoy my work. Equally important is good health and a balance between work and home life.
- I worry about job security
- Knowing what areas need help with food or fundraiser events that are happening in the area.
- More stimulus payments for small businesses, all small businesses
- Open the economy
- Tax cuts. Quit supporting people who don't want to work and instead vandalize public property that my taxes will have to rebuild.
- Please define tax cut better. Lately we have been labeling delayed payment or money not withheld as a cut and it isn't
- Stimulus payment for college students

Household Income & Employment

Which one of the following industries did members of your household work in prior to March 16?



The top industries in which respondents and other household members were employed were Health Care and Social Assistance (31.3%), Education services (18.2%), and Accommodation and Food Services (13.1%). 8.1% of respondents reported they worked in other industries, and 5.4% were Self-employed.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Administrative Support / Waste Management / Remediation Services	4.7%	1.5%	3.6%	11.4%	4.9%	3.4%
Accommodation and Food Services	13.1%	23.9%	7.3%	15.9%	7.3%	5.2%
Agriculture, Forestry, Fishing and Hunting	4.0%	4.5%	1.8%	0.0%	2.4%	6.9%
Arts, Entertainment and Recreation	4.7%	1.5%	5.5%	0.0%	7.3%	5.2%
Construction	2.7%	0.0%	7.3%	4.5%	0.0%	3.4%
Educational Services	18.2%	2.6%	1.5%	4.2%	3.0%	7.5%
Finance and Insurance	10.1%	0.0%	7.3%	9.1%	14.6%	22.4%
Health Care and Social Assistance	31.3%	32.8%	32.7%	36.4%	29.3%	27.6%
Information	2.7%	0.0%	5.5%	4.5%	2.4%	1.7%
Management of Companies and Enterprises	1.0%	0.0%	0.0%	2.3%	2.4%	1.7%
Manufacturing	12.1%	3.0%	12.7%	11.4%	9.8%	20.7%
Mining, Quarrying, and Oil and Gas Extraction	0.3%	0.0%	1.8%	0.0%	0.0%	0.0%
Other services	10.8%	10.4%	16.4%	9.1%	7.3%	10.3%
Professional, Scientific, and Technical Services	8.1%	0.0%	1.8%	2.3%	12.2%	25.9%
Public Administration	4.4%	0.0%	3.6%	6.8%	7.3%	6.9%
Real Estate and Rental and Leasing	1.0%	1.5%	1.8%	0.0%	0.0%	1.7%
Retail Trade	12.5%	20.9%	16.4%	13.6%	4.9%	5.2%
Transportation and Warehousing	4.4%	4.5%	3.6%	4.5%	9.8%	1.7%
Wholesale Trade	0.0%	3.0%	5.5%	11.4%	2.4%	5.2%
Self-employed	5.4%	6.0%	3.6%	0.0%	0.0%	0.0%
Other	8.1%	10.4%	10.9%	4.5%	12.2%	5.2%
Not sure	3.0%	7.5%	1.8%	2.3%	0.0%	0.0%

The reported self-employment descriptions included:

- At-home child care (3)
- Graphic Design (2)
- Business owner
- Farmer
- Hairstylist
- In home daycare business
- Nailer
- Owns a tech store
- physical therapy
- Property Inspection
- Sales
- salon
- Taxidermy
- Wholesale

The reported Other employment descriptions included:

- Banking and Truck Driving
- Camping World
- Retired (5)
- Cedar Falls Utilities
- CNC
- College students
- Disability
- Good income



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

- Government
- Healthcare, Manufacturing
- Home mother I get fip
- In college
- IT Sales
- Maintenance for gas stations
- Military
- Non profit
- Non-profit
- Nonprofit human services agency
- Nonprofit sector
- Stay at home mother
- Unemployment
- Veterinary clinic
- Volunteerism
- Was unemployed

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

What were the primary source(s) of income to meet your household expenses both before and since March 16?

	Before COVID-19 (N=297)	After COVID-19 (N=297)
Public Assistance	2.4%	5.7%
Salary paid job for 35 hours/week or more	64.6%	56.6%
Salary paid job for less than 35 hours/week	14.5%	17.2%
Self-employed, contract/project or hourly paid job working less than 35 hours/week	12.8%	9.8%
Self-employed, contract/project , or hourly paid job working 35 hours/week or more	11.1%	8.4%
Social security	11.8%	11.8%
Unemployment checks	2.7%	15.2%
Other, please describe:	4.0%	9.1%
Prefer not to answer	7.1%	4.0%

More households relied on public assistance (2.4% to 5.7%), salary paid job for less than 35 hours/week (14.5% to 17.2%), unemployment checks (2.7% to 15.2%), and other forms of income (4.0% to 9.1%) after the COVID-19 pandemic began compared to before COVID-19.

Income Breakout (Before COVID-19):

	Before COVID-19 (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Public Assistance	2.4%	7.5%	1.8%	2.3%	0.0%	0.0%
Salary paid job for 35 hours/week or more	64.6%	34.3%	63.6%	72.7%	78.0%	84.5%
Salary paid job for less than 35 hours/week	14.5%	29.9%	14.5%	6.8%	12.2%	6.9%
Self-employed, contract/project or hourly paid job working less than 35 hours/week	12.8%	14.9%	12.7%	15.9%	9.8%	8.6%
Self-employed, contract/project , or hourly paid job working 35 hours/week or more	11.1%	10.4%	18.2%	9.1%	4.9%	12.1%
Social security	11.8%	7.5%	12.7%	11.4%	19.5%	13.8%
Unemployment checks	2.7%	1.5%	7.3%	6.8%	0.0%	0.0%
Other, please describe:	4.0%	7.5%	5.5%	2.3%	14.6%	8.6%
Prefer not to answer	7.1%	4.5%	3.6%	4.5%	0.0%	0.0%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

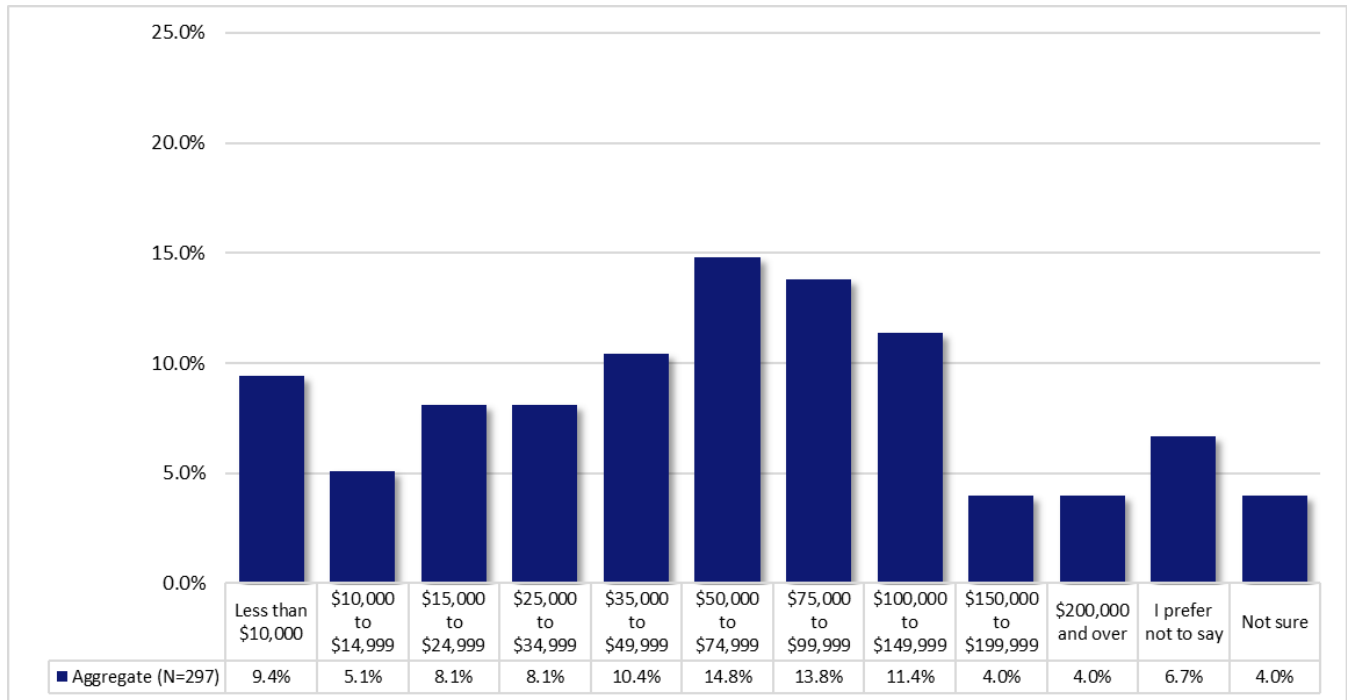
Income Breakout (After COVID-19):

	After COVID-19 (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Public Assistance	5.7%	16.4%	9.1%	0.0%	0.0%	0.0%
Salary paid job for 35 hours/week or more	56.6%	22.4%	52.7%	63.6%	75.6%	79.3%
Salary paid job for less than 35 hours/week	17.2%	28.4%	20.0%	11.4%	12.2%	13.8%
Self-employed, contract/project or hourly paid job working less than 35 hours/week	9.8%	10.4%	9.1%	15.9%	7.3%	6.9%
Self-employed, contract/project , or hourly paid job working 35 hours/week or more	8.4%	6.0%	10.9%	6.8%	4.9%	10.3%
Social security	11.8%	7.5%	12.7%	11.4%	19.5%	13.8%
Unemployment checks	15.2%	17.9%	21.8%	18.2%	12.2%	5.2%
Other, please describe:	9.1%	11.9%	3.6%	9.1%	14.6%	10.3%
Prefer not to answer	4.0%	4.5%	3.6%	4.5%	0.0%	0.0%

The Other primary sources of income to meet household expenses included:

- Retirement/Pensions (6)
- Investments (2)
- Hourly jobs 40 plus hours (2)
- 401k
- Biolife
- College student
- Commission
- Employment
- Farm crops
- Fip
- Full time jobs
- I work 20 hours a week.
- Job non salary working less than 35
- Less income
- Not sure
- Now school aid \$50 a week
- Paid leave
- Savings and borrowing money
- Scholarship money
- School
- Student loans
- Taxes
- Unemployment
- Wage earner less than 35 hours / week

What was your annual household income in 2019?



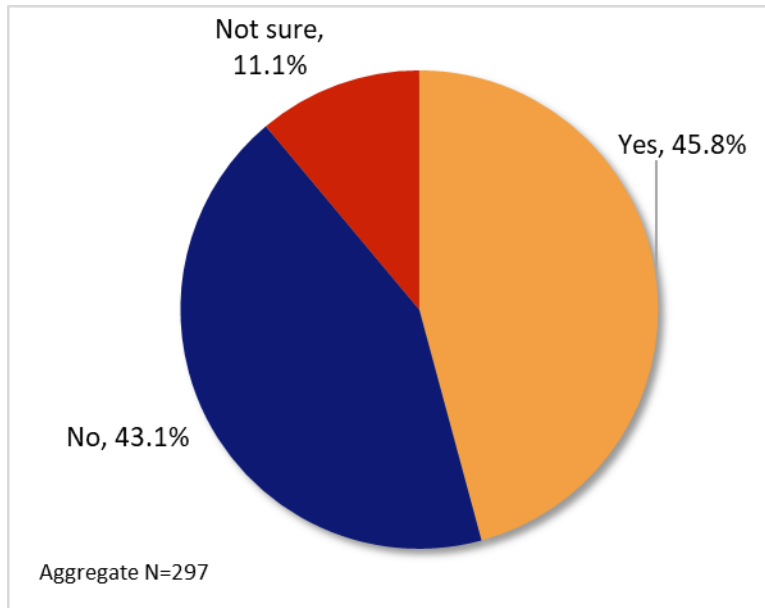
Compared to the aggregate income levels found from the Iowa 2019 American Community Survey data, households within the Cedar Valley UW Region have a higher percentage of respondents below the federal poverty level (22.6% compared to 17.6%).

	Adjusted Aggregate N=297	2019 Iowa ACS* Data
Below Federal Poverty Level (<i>family of 4</i>) Less than \$25K	22.6%	17.6%
ALICE Population (<i>above FPL but below survival income</i>) \$25K to \$49.9K	18.5%	22.6%
Sufficient Survival Income Household \$50K to \$74.9K	14.8%	19.5%
Stable Income Households \$75K to \$99.9K	13.8%	14.1%
Very Stable Income Households \$100K or more	19.4%	26.3%

*ACS refers to the Iowa 2019 American Community Survey data.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?



43.1% of respondents did not experience a loss of income or unexpected expense as a direct result of COVID-19.

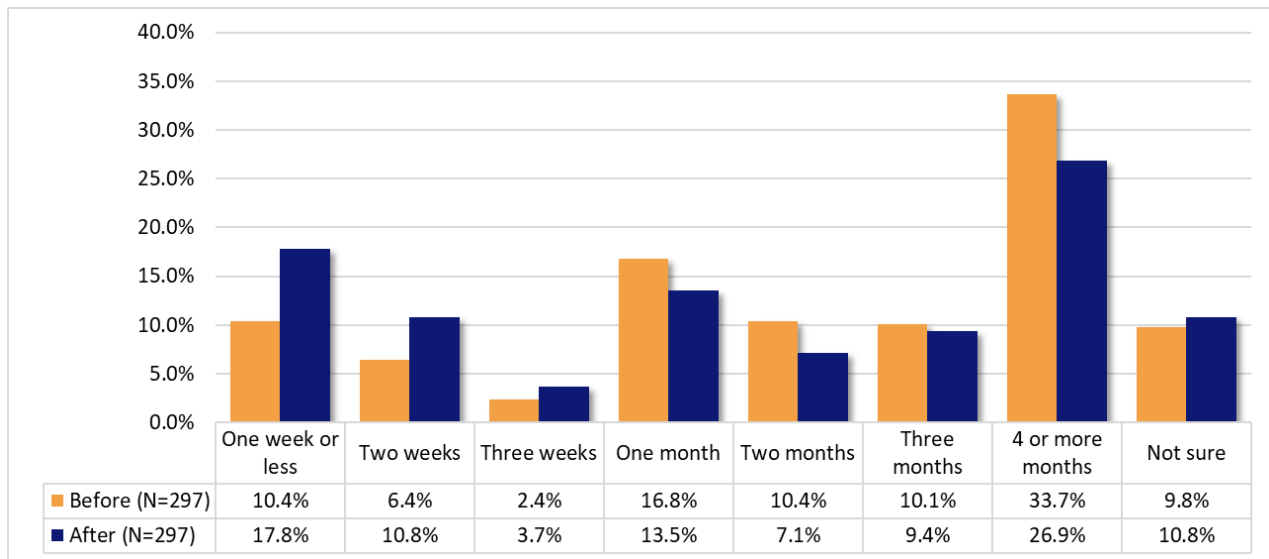
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Yes	45.8%	56.7%	47.3%	38.6%	39.0%	39.7%
No	43.1%	28.4%	40.0%	45.5%	58.5%	58.6%
Not sure	11.1%	14.9%	12.7%	15.9%	2.4%	1.7%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How long could/can you cover your basic bills from your savings both before and after COVID-19?

There was an increase in the number of respondents that could cover basic bills for one week or less (10.4% to 17.8%), two weeks (6.4% to 10.8%), and three weeks (2.4% to 3.7%) after the COVID-19 pandemic began compared to before COVID-19. Also, a slightly higher number of respondents were unsure of how long their savings could cover basic bills after the COVID-19 pandemic began (10.8%) compared to before COVID-19 (9.8%).



Income Breakout (Before COVID-19):

	Before (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
One week or less	10.4%	23.9%	14.5%	9.1%	4.9%	1.7%
Two weeks	6.4%	9.0%	10.9%	9.1%	2.4%	3.4%
Three weeks	2.4%	4.5%	0.0%	4.5%	2.4%	1.7%
One month	16.8%	22.4%	29.1%	11.4%	14.6%	6.9%
Two months	10.4%	10.4%	4.4%	9.1%	17.1%	10.3%
Three months	10.1%	9.0%	3.6%	11.4%	12.2%	13.8%
4 or more months	33.7%	10.4%	32.7%	34.1%	34.1%	62.1%
Not sure	9.8%	10.4%	3.6%	11.4%	12.2%	0.0%



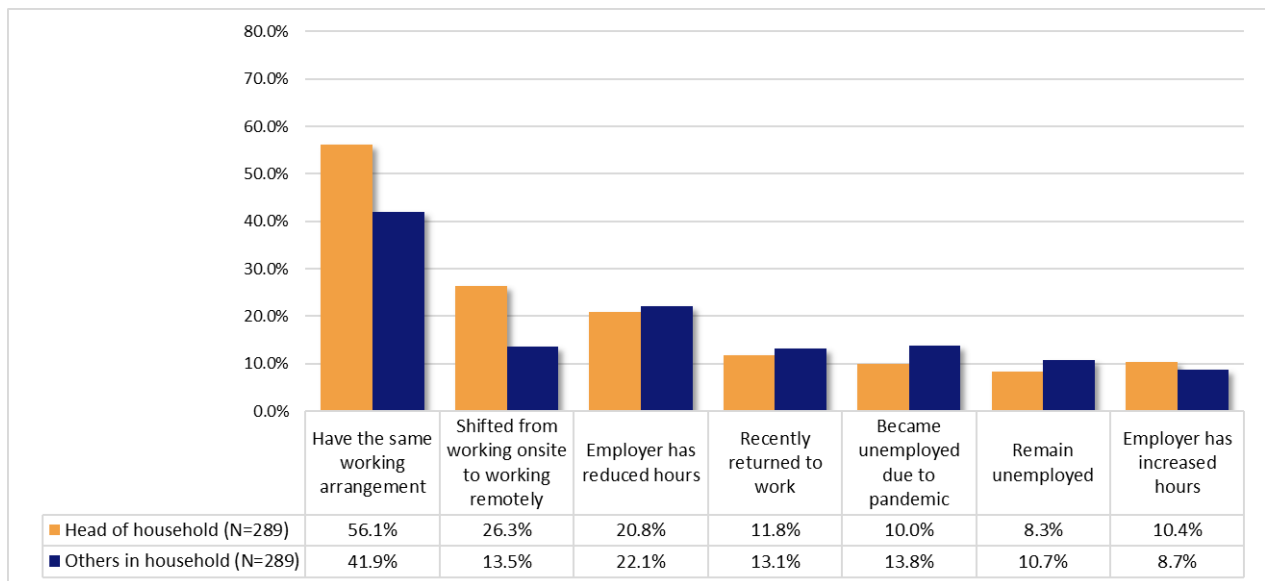
COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Income Breakout (After COVID-19):

	After (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
One week or less	17.8%	37.3%	21.8%	18.2%	4.9%	5.2%
Two weeks	10.8%	16.4%	21.8%	2.3%	14.6%	1.7%
Three weeks	3.7%	6.0%	9.1%	2.3%	0.0%	0.0%
One month	13.5%	13.4%	9.1%	25.0%	9.8%	15.5%
Two months	7.1%	1.5%	3.6%	9.1%	14.6%	8.6%
Three months	9.4%	10.4%	1.8%	6.8%	9.8%	15.5%
4 or more months	26.9%	6.0%	25.5%	25.0%	34.1%	51.7%
Not sure	10.8%	9.0%	7.3%	11.4%	12.2%	1.7%

How has the coronavirus pandemic impacted the working arrangements for your household?

56.1% of respondents reported the head of the household has the same working arrangement, followed by a shift to working remotely (26.3%). 39.1% of heads of households working arrangements were negatively impacted by the pandemic with 20.8% working reduced hours, 10.0% becoming unemployed, and 8.3% remaining unemployed. As for others in the household, 41.9% have the same working arrangement, followed by a shift to working remotely (13.5%). 46.6% of other members working arrangements were also negatively impacted by the pandemic with 22.1% working reduced hours, 13.8% becoming unemployed, and 10.7% remaining unemployed.



Income Breakout (Head of household):

	Head of household (N=289)	Below FLP (N=63)	ALICE (N=54)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Have the same working arrangement	56.1%	36.5%	68.5%	54.5%	68.3%	58.6%
Shifted from working onsite to working remotely	26.3%	11.1%	16.7%	36.4%	26.8%	41.4%
Employer has reduced hours	20.8%	44.4%	20.4%	15.9%	12.2%	8.6%
Recently returned to work	11.8%	25.4%	7.4%	13.6%	9.8%	1.7%
Became unemployed due to pandemic	10.0%	22.2%	7.4%	4.5%	4.9%	1.7%
Remain unemployed	8.3%	14.3%	11.1%	11.4%	7.3%	0.0%
Employer has increased hours	10.4%	15.9%	9.3%	6.8%	12.2%	6.9%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

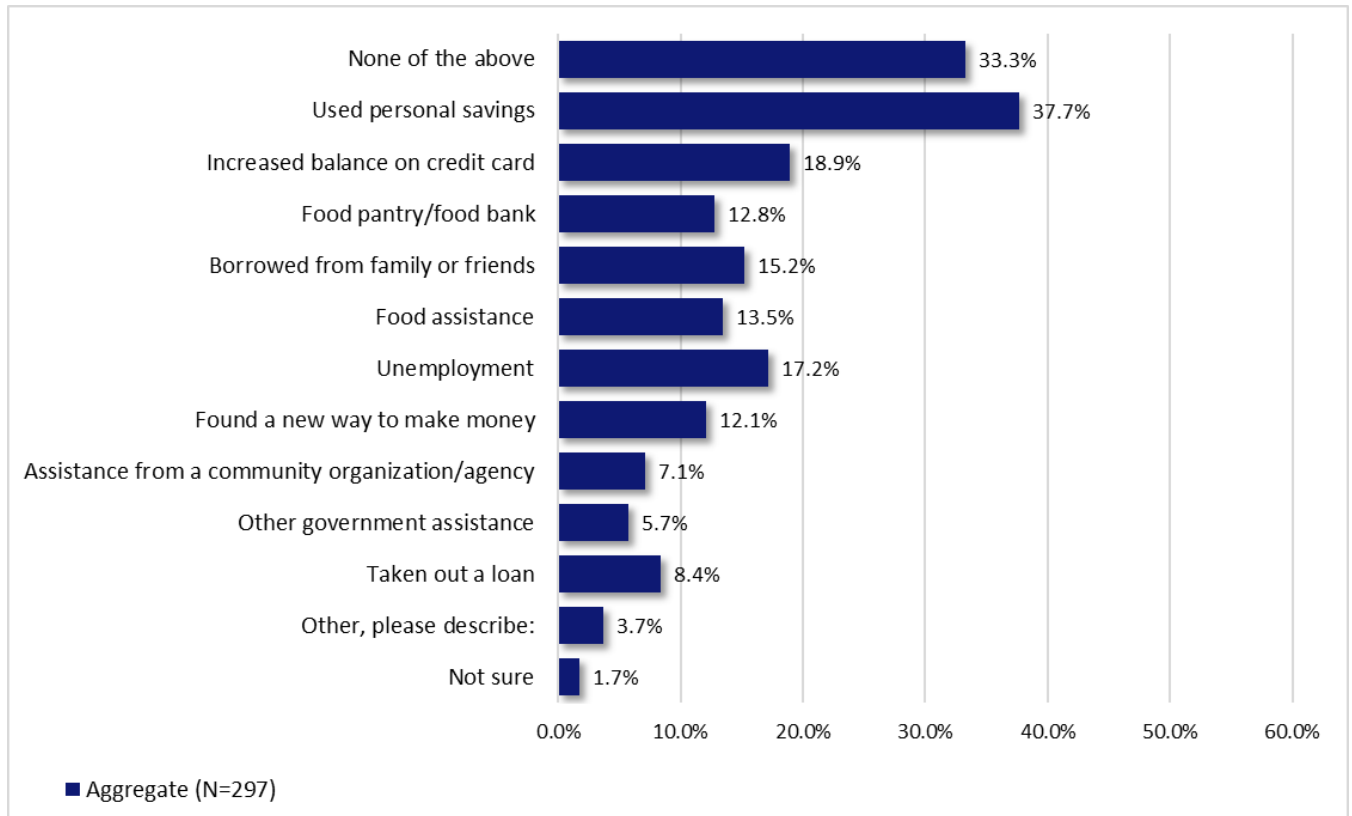
Income Breakout (Others in household):

	Others in household (N=289)	Below FLP (N=63)	ALICE (N=54)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Have the same working arrangement	41.9%	23.8%	37.0%	50.0%	58.5%	46.6%
Shifted from working onsite to working remotely	13.5%	9.5%	3.7%	9.1%	14.6%	29.3%
Employer has reduced hours	22.1%	30.2%	16.7%	22.7%	19.5%	12.1%
Recently returned to work	13.1%	12.9%	10.0%	6.9%	11.9%	2.4%
Became unemployed due to pandemic	13.8%	19.0%	13.0%	22.7%	4.9%	8.6%
Remain unemployed	10.7%	12.7%	20.4%	6.8%	7.3%	6.9%
Employer has increased hours	8.7%	11.1%	5.6%	11.4%	12.2%	3.4%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any?

One-third of respondents reported using none of the following resources to continue meeting household needs (33.3%). The most used resources include personal savings (37.7%), an increased balance on credit cards (18.9%), and unemployment (17.2%).



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
None of the above	33.3%	4.5%	20.0%	36.4%	56.1%	56.9%
Used personal savings	37.7%	46.3%	47.3%	40.9%	24.4%	29.3%
Increased balance on credit card	18.9%	20.9%	34.5%	20.5%	12.2%	8.6%
Food pantry/food bank	12.8%	29.9%	18.2%	6.8%	0.0%	3.4%
Borrowed from family or friends	15.2%	37.3%	18.2%	18.2%	2.4%	0.0%
Food assistance	13.5%	32.8%	21.8%	9.1%	0.0%	1.7%
Unemployment	17.2%	25.4%	23.6%	18.2%	12.2%	6.9%
Found a new way to make money	12.1%	20.9%	10.9%	11.4%	9.8%	5.2%
Assistance from a community organization/agency	7.1%	23.9%	3.6%	4.5%	0.0%	0.0%
Other government assistance	5.7%	14.9%	7.3%	2.3%	0.0%	1.7%
Taken out a loan	8.4%	16.4%	10.9%	9.1%	4.9%	3.4%
Other, please describe:	3.7%	4.5%	1.8%	4.5%	4.9%	1.7%
Not sure	1.7%	1.5%	0.0%	4.5%	2.4%	0.0%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

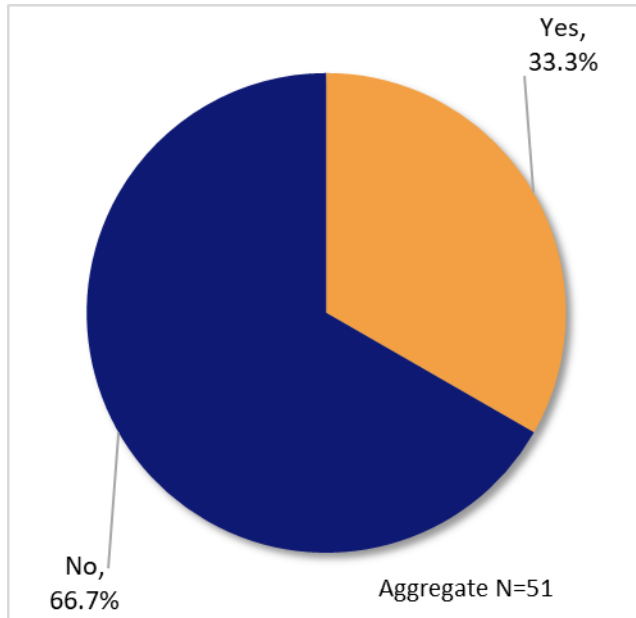
Other reported responses included:

- Borrowed from 401K (2)
- Credit card cash back points saved up
- Fip
- Forbearance on mortgage
- I have been the provider. I gave my stimulus check and money to family for assistance. To meet their bills
- Income from retirement savings
- Maxed out credit cards and can't pay them now
- Pulled children from daycare
- Refinanced house and took extra money out
- Taxes
- Used all my savings
- We planned for emergencies and limited our debt. Didn't change anything.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Are you still receiving unemployment payments?

33.3% of respondents reported that they are still receiving unemployment payments.



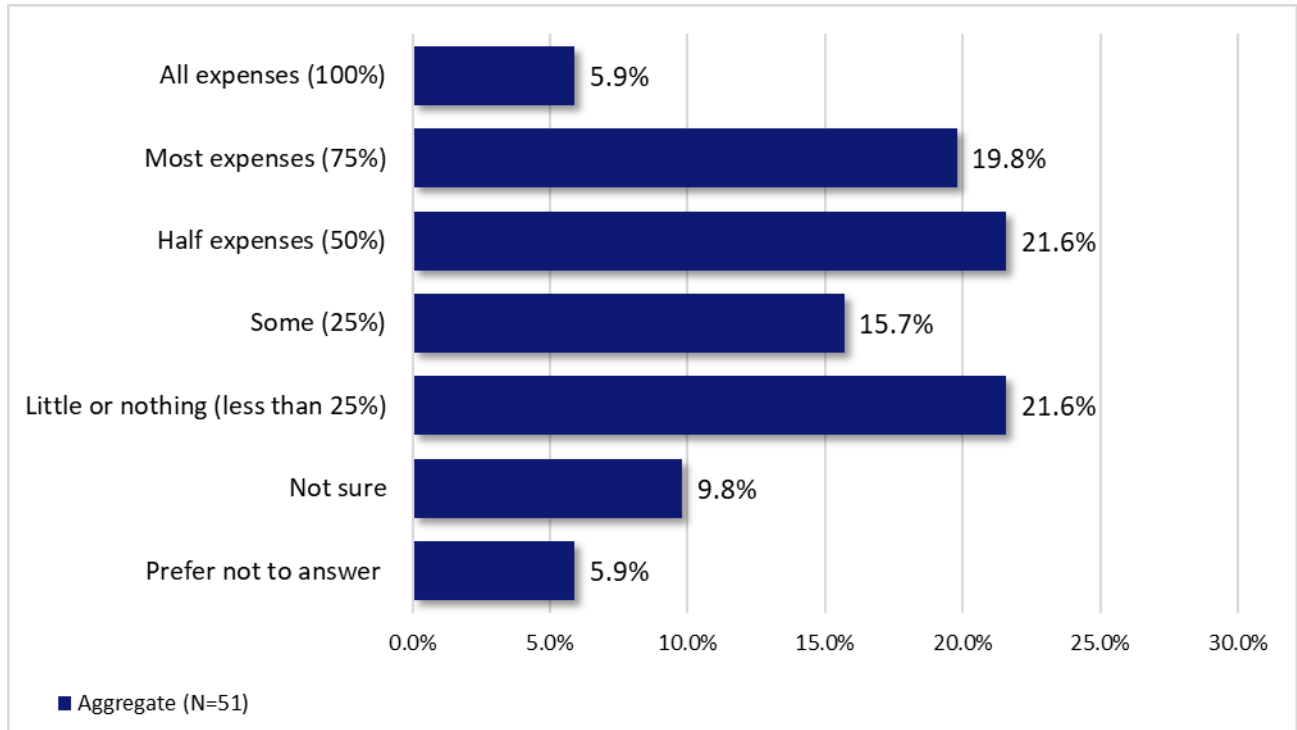
Income Breakout:

	Aggregate (N=51)	Below FLP (N=17)	ALICE (N=13)	Sufficient (N=8)	Stable (N=5)	Very Stable (N=4)
Yes	33.3%	17.6%	47.1%	35.3%	0.0%	0.0%
No	66.7%	82.4%	38.5%	25.0%	100.0%	100.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

What percentage of your monthly expenses does this payment cover?

21.6% of respondents reported that the unemployment payments cover less than 25 percent of their monthly expenses, followed by half of their expenses (21.6%), most of their expenses (19.8%), and 25% of their expenses (15.7%). 5.9% of respondents reported that the unemployment payments cover all of their expenses.



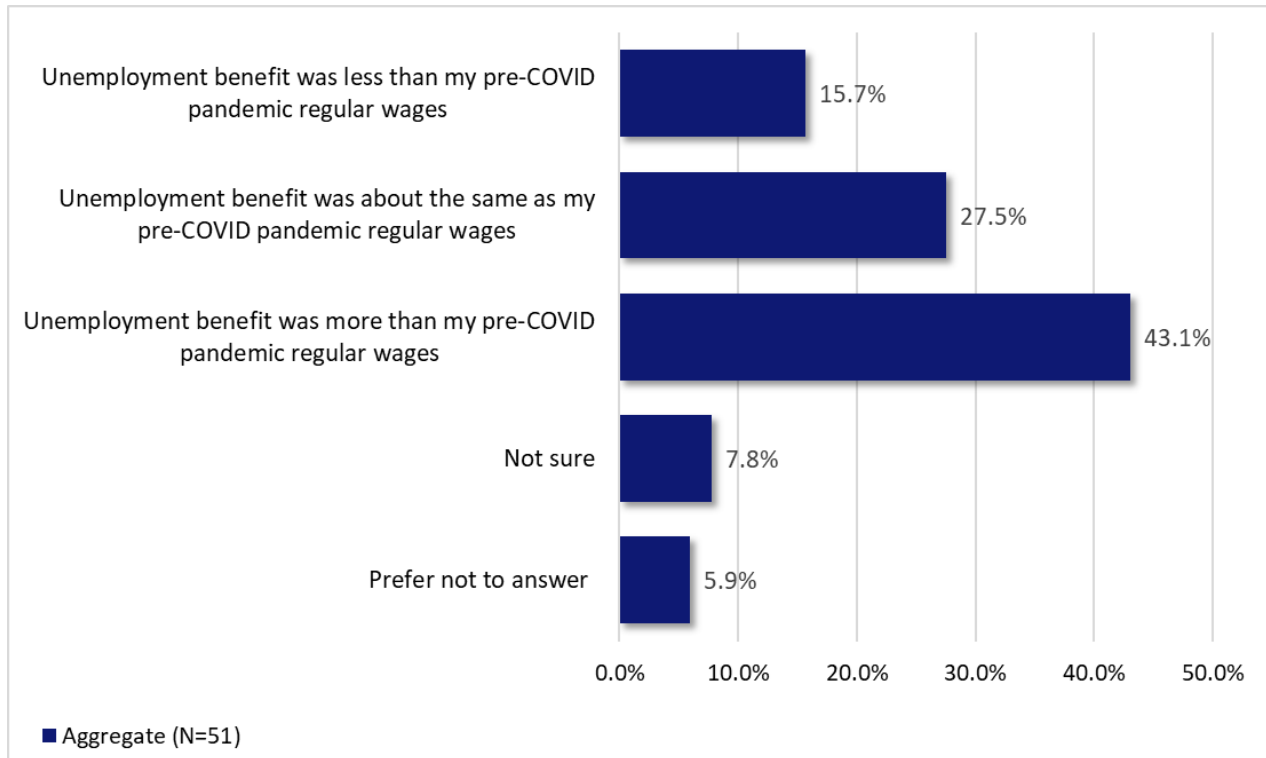
Income Breakout:

	Aggregate (N=51)	Below FLP (N=17)	ALICE (N=13)	Sufficient (N=8)	Stable (N=5)	Very Stable (N=4)
All expenses (100%)	5.9%	7.7%	0.0%	20.0%	0.0%	0.0%
Most expenses (75%)	19.8%	38.5%	37.5%	0.0%	0.0%	0.0%
Half expenses (50%)	21.6%	0.0%	37.5%	20.0%	50.0%	50.0%
Some (25%)	15.7%	30.8%	0.0%	20.0%	0.0%	0.0%
Little or nothing (less than 25%)	21.6%	15.4%	25.0%	40.0%	0.0%	0.0%
Not sure	9.8%	0.0%	0.0%	0.0%	50.0%	50.0%
Prefer not to answer	5.9%	7.7%	0.0%	0.0%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID pandemic) wages?

Just over two-fifths of respondents reported that their unemployment benefits were greater than their pre-COVID pandemic regular wages (43.1%). 27.5% reported their unemployment benefit was the same as their pre-COVID pandemic regular wages.



Income Breakout:

	Aggregate (N=51)	Below FLP (N=17)	ALICE (N=13)	Sufficient (N=8)	Stable (N=5)	Very Stable (N=4)
Unemployment benefit was less than my pre-COVID pandemic regular wages	15.7%	5.9%	15.4%	12.5%	20.0%	50.0%
Unemployment benefit was about the same as my pre-COVID pandemic regular wages	27.5%	23.5%	30.8%	37.5%	20.0%	50.0%
Unemployment benefit was more than my pre-COVID pandemic regular wages	43.1%	52.9%	38.5%	50.0%	40.0%	0.0%
Not sure	7.8%	17.6%	0.0%	0.0%	20.0%	0.0%
Prefer not to answer	5.9%	0.0%	15.4%	0.0%	0.0%	0.0%

About the Household

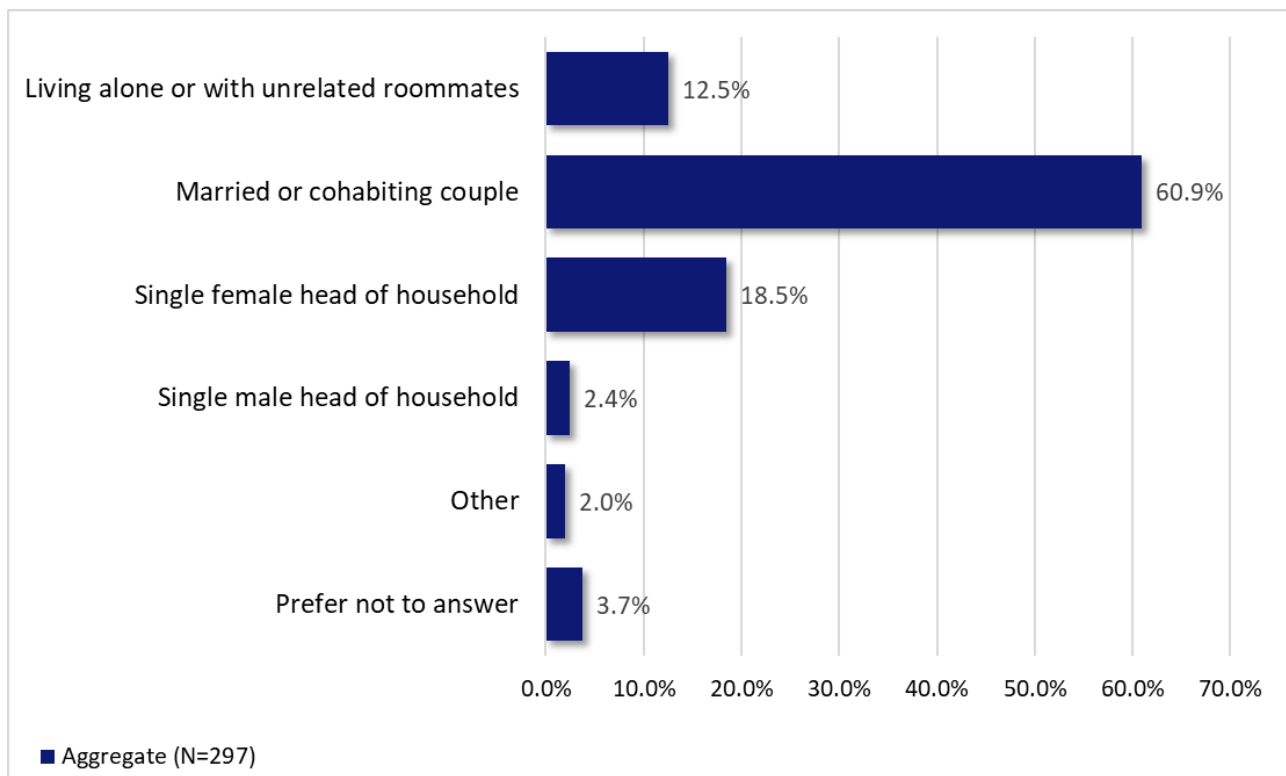
How many members are a part of your household?

Because the median is less than the mean for the children under 5, children 5 to 12, children 13 to 17, and seniors 65 and over categories the data is skewed to the right. Since the Median is greater than the mean for the adults 18-64 category the data is skewed left, but only slightly.

	Aggregate Mean	Median	Sum
Children under 5 N=56	0.16	0.00	56.00
Children 5 to 12 N=54	0.45	0.00	154.00
Children 13 to 17 N=55	0.28	0.00	97.00
Adults 18-64 N=261	1.78	2.00	614.00
Seniors 65 and over N=35	0.24	0.00	83.00

How would you describe your household?

A majority of respondents reported that they are married or a cohabiting couple (60.9%).





COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Living alone or with unrelated roommates	12.5%	26.9%	10.9%	13.6%	7.3%	0.0%
Married or cohabiting couple	60.9%	29.9%	45.5%	63.6%	85.4%	96.6%
Single female head of household	18.5%	34.3%	32.7%	15.9%	4.9%	1.7%
Single male head of household	2.4%	3.0%	5.5%	4.5%	0.0%	0.0%
Other	2.0%	1.5%	3.6%	0.0%	2.4%	1.7%
Prefer not to answer	3.7%	4.5%	1.8%	2.3%	0.0%	0.0%

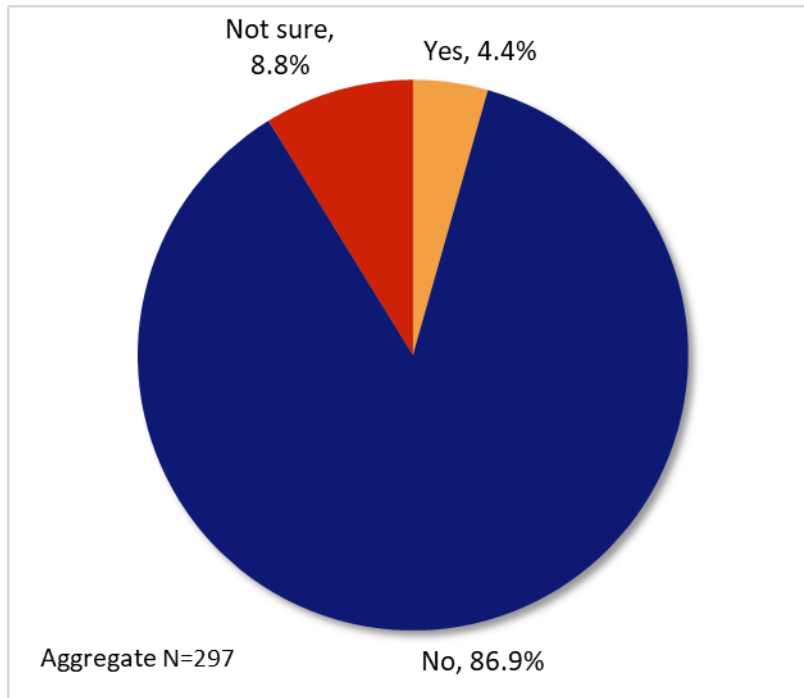
Other reported household descriptions included:

- Family of 4
- Female living with parents
- I'm married but separated and 3 kids that live with me
- living alone with boyfriend
- Living with parents and siblings
- Living with roommate that is my brother
- Married.
- Me, my two sons and fiancé
- Myself and my parents
- Single i live alone
- Son living with my parents
- With family

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Since March 16, 2020, has someone in your home called or texted 211 for information or help?

A majority of respondents reported that they did not call or text 211 for information help (86.9%).



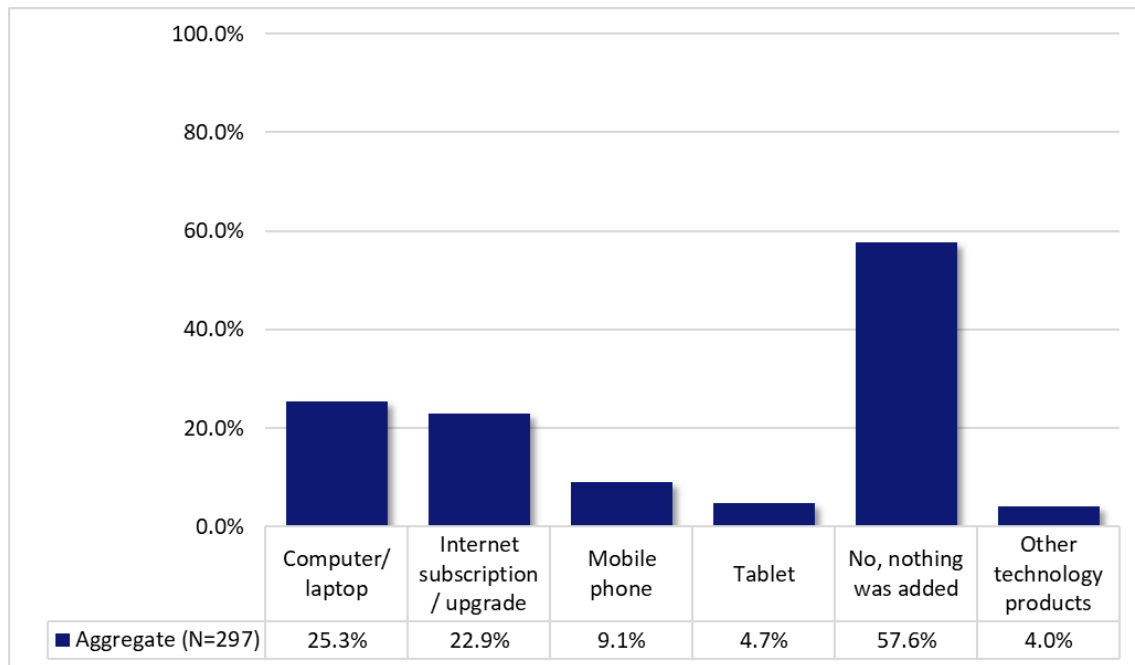
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Yes	4.4%	10.4%	5.5%	0.0%	2.4%	1.7%
No	86.9%	73.1%	90.9%	86.4%	95.1%	94.8%
Not sure	8.8%	16.4%	3.6%	13.6%	2.4%	3.4%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Have you purchased any of the following to adapt to a stay-at-home order and/or school closures?

Almost 60 percent of respondents reported that they did not purchase anything to adapt to a stay-at-home order and/or school closures (57.6%). 25.3% of respondents purchased a computer/laptop and 22.9% of respondents purchased an internet subscription/upgrade. 9.1% purchased mobile phones. 4.7% purchased tablets. 4.0% purchased other technology products.



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Computer/ laptop	25.3%	42.8%	29.1%	20.5%	9.8%	17.2%
Internet subscription/ upgrade	22.9%	28.4%	32.7%	22.7%	7.3%	17.2%
Mobile phone	9.1%	9.0%	14.5%	9.1%	0.0%	5.2%
Tablet	4.7%	7.5%	9.1%	2.3%	2.4%	1.7%
No, nothing was added	57.6%	43.3%	54.5%	59.1%	80.5%	60.3%
Other technology products	4.0%	1.5%	1.8%	2.3%	2.4%	8.6%

Other most frequently reported technology related purchases included:

- Monitor (3)
- Printer (3)
- Keyboard (2)
- Computer broke so I actually had to buy 2, plus computer mouse and headphones
- I already had these things I just used them ALOT more
- Mouse, web camera, Ethernet cables, wall adapters
- Software, ring light
- Upgraded cell phone plan
- Webcam

Children Related Questions

Which of the following childcare arrangements did your household utilize for each of the three time periods shown in the box below?

	Before COVID 19 Pandemic (N=97)	During COVID 19 Pandemic (N=97)	Current (N=97)
None of these	25.8%	39.2%	28.9%
Friend or relative	21.6%	24.7%	21.6%
Child care center	25.8%	6.2%	16.5%
School based program	17.5%	0.0%	14.4%
In-home child care	18.6%	19.6%	18.6%
At-home child care provider	11.3%	13.4%	14.0%
Iowa's Childcare Assistance program	7.2%	3.1%	4.1%
Head Start or Early Head Start program	8.2%	4.1%	7.2%
Other	0.0%	6.2%	1.0%
Not sure	2.1%	2.1%	2.1%

The use of child care centers dropped significantly from 25.8%, before the COVID-19 pandemic, to 6.2%, during the COVID-19 pandemic, and is at 17.1%. The use of school-based programs also dropped significantly from 17.5%, before the COVID-19 pandemic, to 0.0%, during the COVID-19 pandemic, and has

almost returned to pre-COVID levels (currently at 14.0%). There were no significant changes to in-home child care over the three time periods. An at-home child care provider was the only arrangement to have an increase in use (11.3% to 13.4% to 14.0%).

Income Breakout (Before COVID-19):

	Before COVID 19 Pandemic (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
None of these	25.8%	16.7%	25.0%	30.8%	7.1%	35.0%
Friend or relative	21.6%	33.3%	20.0%	23.1%	35.7%	0.0%
Child care center	25.8%	25.0%	20.0%	23.1%	28.6%	40.0%
School based program	17.5%	4.2%	30.0%	30.8%	21.4%	15.0%
In-home child care	18.6%	20.8%	5.0%	15.4%	21.4%	30.0%
At-home child care provider	11.3%	12.5%	15.0%	0.0%	28.6%	5.0%
Iowa's Childcare Assistance program	7.2%	8.3%	10.0%	7.7%	0.0%	10.0%
Head Start or Early Head Start program	8.2%	20.8%	10.0%	0.0%	0.0%	5.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Not sure	2.1%	0.0%	5.0%	7.7%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Income Breakout (During COVID-19):

	During COVID 19 Pandemic (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
None of these	39.2%	29.2%	40.0%	38.5%	21.4%	45.0%
Friend or relative	24.7%	29.2%	35.0%	23.1%	35.7%	10.0%
Child care center	6.2%	4.2%	0.0%	7.7%	21.4%	5.0%
School based program	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
In-home child care	19.6%	16.7%	5.0%	30.8%	14.3%	40.0%
At-home child care provider	13.4%	16.7%	10.0%	7.7%	28.6%	10.0%
Iowa's Childcare Assistance program	3.1%	4.2%	0.0%	0.0%	0.0%	10.0%
Head Start or Early Head Start program	4.1%	8.3%	0.0%	0.0%	0.0%	10.0%
Other	6.2%	4.2%	5.0%	0.0%	21.4%	5.0%
Not sure	2.1%	0.0%	5.0%	7.7%	0.0%	0.0%

Income Breakout (Current):

	Current (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
None of these	28.9%	25.0%	15.0%	23.1%	28.6%	35.0%
Friend or relative	21.6%	29.2%	25.0%	23.1%	21.4%	10.0%
Child care center	16.5%	16.7%	10.0%	7.7%	14.3%	30.0%
School based program	14.4%	4.2%	20.0%	23.1%	28.6%	10.0%
In-home child care	18.6%	12.5%	5.0%	38.5%	21.4%	30.0%
At-home child care provider	14.0%	4.2%	15.0%	0.0%	28.6%	5.0%
Iowa's Childcare Assistance program	4.1%	8.3%	0.0%	0.0%	0.0%	5.0%
Head Start or Early Head Start program	7.2%	12.5%	10.0%	0.0%	0.0%	10.0%
Other	1.0%	0.0%	5.0%	0.0%	0.0%	0.0%
Not sure	2.1%	0.0%	5.0%	7.7%	0.0%	0.0%

Other reported responses included:

- **Before COVID 19**
 - School (3)
 - I owned an in-home daycare, he just stayed with me.
 - My mom baby sat
- **During COVID-19**
 - Daycare was closed. Had to ask different people to watch my son each time I had to work.
 - Did not utilize since I was working from home
 - Family Assistance
 - I got a new job back in healthcare for 1st shift, my child's father went to 3rd shifts in healthcare so we could keep our child home because we couldn't afford care.
 - I stayed at home some of the time
 - I stayed home
 - Kept home due to safety/health
 - Me
 - No sitter...mom was scared to get covid due to her age and illness.



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

- One adult had to take leave to care for our children.
 - Parent working remotely
 - Pulled children from childcare
 - Stayed at home with me while I worked
 - Stayed home with Dad
 - Stayed home with my child when daycare closed down
 - We worked remotely and then paid a college student to help at our home for June and July.
- **Now**
 - At daycare 3 days out of a week.
 - Do not utilize since I still work from home
 - Family
 - No sitter. Can't afford child care
 - Parent working remotely
 - Pulled child out of daycare during summer. Home with brother.
 - School
 - Stay-at-home spouse
 - Virtual schooling and stay home parent
 - Working remotely with oldest son who is participating in virtual school.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown in the box below?

There was a significant decrease in the percentage of those that reported no impact before the COVID-19 pandemic (84.5%) compared to during the COVID-19 pandemic (45.4%). Currently, 55.7% of respondents reported no impact to their income/ability to work, which is roughly 30 percentage points below pre-COVID levels. The greater impact to household income/ability to work can be explained by an increase in the number of respondents working reduced hours due to child care issues (14.4% from 5.2%), working similar hours with new in-home child care (9.3% from 3.1%), and not being able to work due to child care issues (5.2% from 0.0%) currently compared to before the COVID-19 pandemic.

	Before COVID-19 Pandemic (N=129)	During COVID-19 Pandemic (N=129)	Current (N=129)
No impact	84.5%	45.4%	55.7%
Not sure	5.2%	8.2%	7.2%
Working reduced hours due to child care issues	5.2%	16.5%	14.4%
Working similar hours with new in-home child care	3.1%	13.4%	9.3%
Working similar hours with a new outside of the home child care provider	1.0%	2.1%	8.2%
Not able to work due to child care issues	0.0%	18.6%	5.2%
Other	2.1%	3.1%	4.1%

Income Breakout (Before COVID-19):

	Before COVID 19 Pandemic (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
No impact	84.5%	70.8%	80.0%	84.6%	100.0%	90.0%
Not sure	5.2%	12.5%	0.0%	15.4%	0.0%	0.0%
Working reduced hours due to child care issues	5.2%	4.2%	10.0%	0.0%	0.0%	10.0%
Working similar hours with new in-home child care	3.1%	4.2%	5.0%	0.0%	0.0%	5.0%
Working similar hours with a new outside of the home child care provider	1.0%	0.0%	5.0%	0.0%	0.0%	0.0%
Not able to work due to child care issues	0.0%	26.4%	22.0%	14.3%	15.4%	22.0%
Other	2.1%	8.3%	0.0%	0.0%	0.0%	0.0%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Income Breakout (During COVID-19):

	During COVID-19 Pandemic (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
No impact	45.4%	33.3%	35.0%	38.5%	71.4%	50.0%
Not sure	8.2%	16.7%	5.0%	15.4%	7.1%	0.0%
Working reduced hours due to child care issues	16.5%	20.8%	30.0%	23.1%	7.1%	5.0%
Working similar hours with new in-home child care	13.4%	0.0%	10.0%	7.7%	14.3%	40.0%
Working similar hours with a new outside of the home child care provider	2.1%	4.2%	5.0%	0.0%	7.1%	0.0%
Not able to work due to child care issues	18.6%	33.3%	20.0%	15.4%	14.3%	5.0%
Other	3.1%	0.0%	5.0%	0.0%	0.0%	5.0%

Income Breakout (Current):

	Current (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
No impact	55.7%	58.3%	35.0%	53.8%	71.4%	55.0%
Not sure	7.2%	20.8%	0.0%	15.4%	0.0%	0.0%
Working reduced hours due to child care issues	14.4%	12.5%	40.0%	15.4%	0.0%	5.0%
Working similar hours with new in-home child care	9.3%	4.2%	5.0%	7.7%	7.1%	25.0%
Working similar hours with a new outside of the home child care provider	8.2%	0.0%	10.0%	0.0%	14.3%	15.0%
Not able to work due to child care issues	5.2%	4.2%	15.0%	7.7%	0.0%	0.0%
Other	4.1%	4.2%	0.0%	0.0%	7.1%	10.0%

Other most frequently reported household income/ability to work descriptions included:

- **Before COVID 19**
 - Had to move to get childcare from a relative due to COVID
 - I owned a daycare, child stayed home with me
 - My mother watches my child
 - Stay home mom
- **During COVID-19**
 - I switched jobs 2 times just to accommodate because I couldn't afford daycare I went to 1st shift and my child's father went to 3rd shifts so somebody was home with baby at all times
 - My mother watches my child
 - Send child to family if possible to save money
 - Spouse quit job which we perceived as too high risk. We pulled children from daycare.
 - Worked same, changed job site location to work closer to home and check on kids.
 - Working longer hours with in-home child care
 - Working similar hours with no child care
- **Now**
 - School
 - Send child to family if possible to save money
 - Spouse quit job which we perceived as too high risk. We pulled children from daycare.
 - They're in school



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

- Work at my college
- Working longer hours with in-home child care
- Working same. No daycare used
- Working similar hours with no childcare
- Working unless closure. So far, daycare has closed for one week. That week I did not work.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which of the following best describes your child /children’s return to school plan at this time?

61.9% of respondents have children receiving 100% in-person instruction at school. 18.6% of respondents have children receiving some form of online education (e.g. hybrid, online instruction, homeschooling, etc.).

	Aggregate (N=97)
100% in-person instruction at school	61.9%
Hybrid - Provided by school district	4.1%
100% at home/distance/online instruction provided by school district	9.3%
100% homeschooling provided by parent or other resource	5.2%
Other	17.5%
Unsure	2.1%

Income Breakout:

	Aggregate (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
100% in-person instruction at school	61.9%	66.7%	50.0%	61.5%	57.1%	75.0%
Hybrid - Provided by school district	4.1%	4.2%	10.0%	0.0%	0.0%	5.0%
100% at home/distance/online instruction provided by school district	9.3%	16.7%	5.0%	7.7%	7.1%	10.0%
100% homeschooling provided by parent or other resource	5.2%	25.0%	25.0%	0.0%	25.0%	25.0%
Other	17.5%	12.5%	37.5%	18.8%	25.0%	6.3%
Unsure	2.1%	0.0%	0.0%	7.7%	0.0%	0.0%

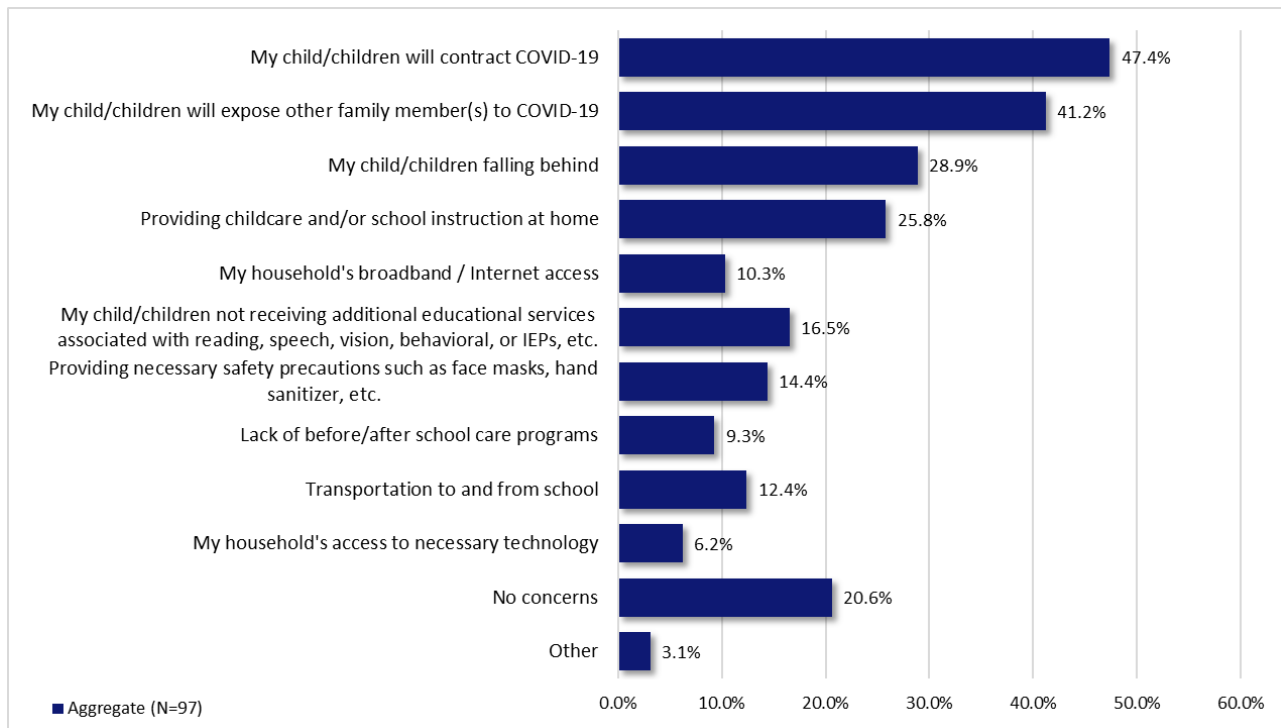
Other reported return to school plans included:

- Not in school (8)
- Online 1 in person
- Daycare at this time
- Home infant care
- I have 2 in school every day, 1 every other day, and 2 virtual
- My high school student is hybrid and two middle school students are 100% in person.
- Preschooler 100% in person; Freshman--Hybrid
- She's only 4 months old
- Some are 100% in person, others are hybrid
- Staying home

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Please mark any concerns below you have about your child's/children's upcoming school year and education.

Respondents are most concerned that their child/children will contract COVID-19 (47.4%), followed by their child/children exposing other family member(s) to COVID-19 (41.2%) and their child/children falling behind (28.9%). 20.6% of respondents reported that they have no concerns about their child's/children's upcoming school year and education.



Income Breakout:

	Aggregate (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
My child/children will contract COVID-19	47.4%	50.0%	45.0%	69.2%	28.6%	50.0%
My child/children will expose other family member(s) to COVID-19	41.2%	33.3%	40.0%	38.5%	35.7%	60.0%
My child/children falling behind	28.9%	41.7%	25.0%	46.2%	14.3%	15.0%
Providing childcare and/or school instruction at home	25.8%	20.8%	20.0%	7.7%	35.7%	45.0%
My household's broadband / Internet access	10.3%	12.5%	10.0%	7.7%	14.3%	5.0%
My child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs, etc.	16.5%	20.8%	10.0%	38.5%	14.3%	10.0%
Providing necessary safety precautions such as face masks, hand sanitizer, etc.	14.4%	20.8%	15.0%	7.7%	7.1%	15.0%
Lack of before/after school care programs	9.3%	4.2%	15.0%	15.4%	14.3%	0.0%
Transportation to and from school	12.4%	20.8%	10.0%	7.7%	14.3%	5.0%
My household's access to necessary technology	6.2%	4.2%	10.0%	0.0%	7.1%	10.0%
No concerns	20.6%	20.8%	25.0%	15.4%	21.4%	20.0%
Other	3.1%	4.2%	0.0%	0.0%	7.1%	5.0%



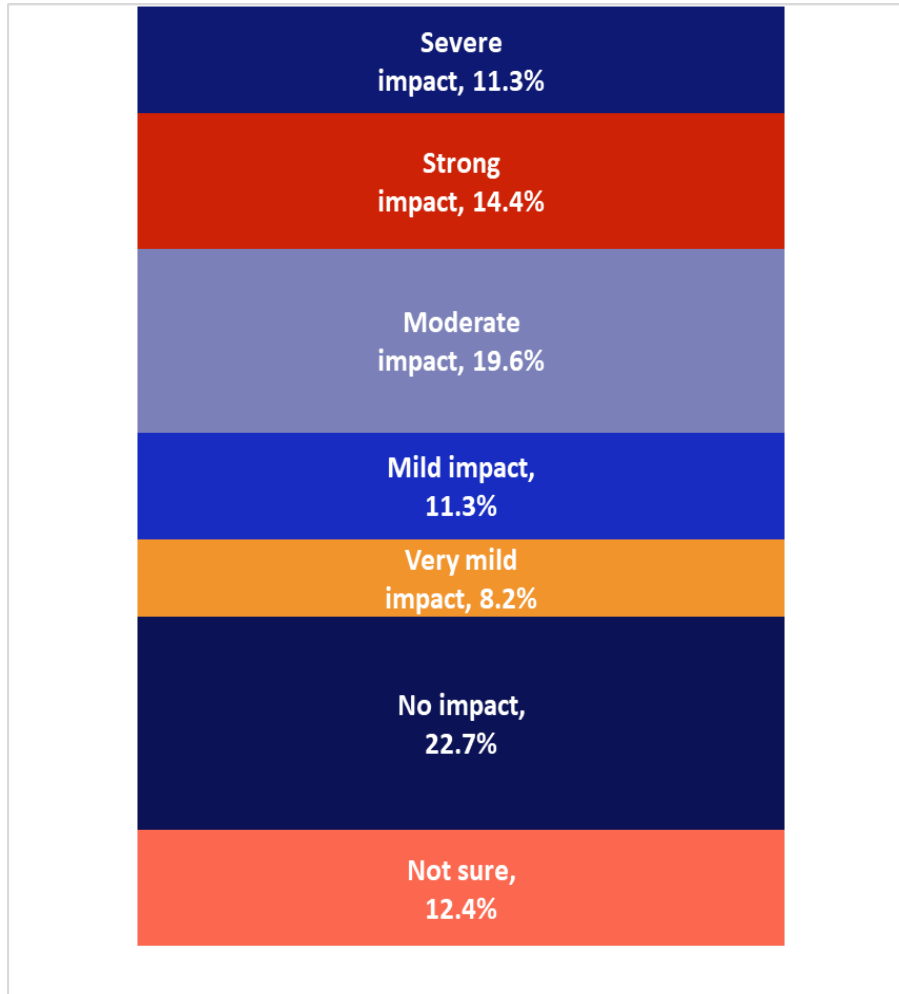
COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Other reported upcoming school year/education concerns included:

- Food expense with being home more
- Lack of social interaction with virtual school option.
- My kids don't go to school
- Schools closing
- Son now has to walk to school alone.

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How would at least partial at home/distance/online instruction for your child/children impact your household's financial situation?



25.6% of respondents reported partial at home/distance/online instruction for their child/children would have no impact on their household's financial situation, while 24.0% reported a severe or strong impact. 17.8% of respondents reported a mild impact to their financial situation and 14.0% of respondents reported a moderate impact to their financial situation.

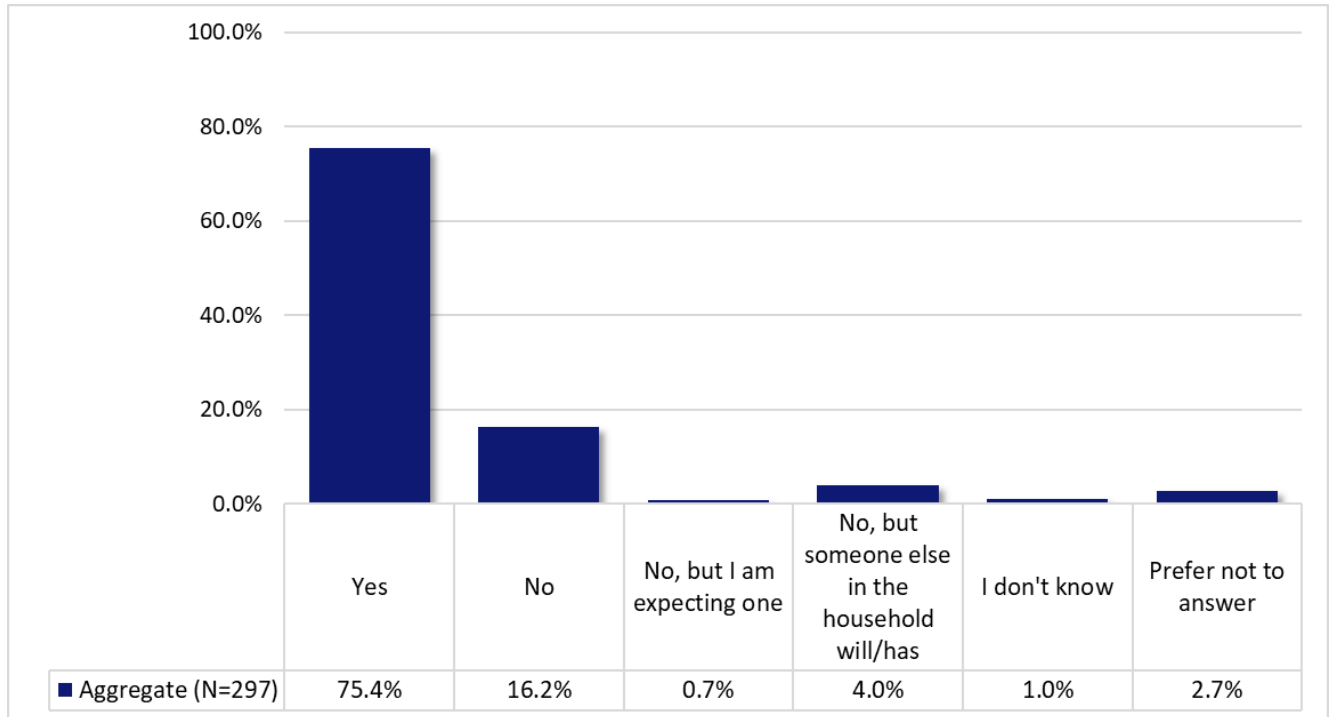
Income Breakout:

	Aggregate (N=97)	Below FLP (N=24)	ALICE (N=20)	Sufficient (N=13)	Stable (N=14)	Very Stable (N=20)
Severe impact	11.3%	16.7%	15.0%	7.7%	21.4%	0.0%
Strong impact	14.4%	29.2%	10.0%	15.4%	7.1%	5.0%
Moderate impact	19.6%	12.5%	20.0%	23.1%	21.4%	30.0%
Mild impact	11.3%	12.5%	10.0%	0.0%	7.1%	20.0%
Very mild impact	8.2%	0.0%	0.0%	23.1%	7.1%	20.0%
No impact	22.7%	29.2%	25.0%	7.7%	28.6%	15.0%
Not sure	12.4%	0.0%	20.0%	23.1%	7.1%	10.0%

Federal Stimulus Check Questions

Did you receive a stimulus payment from the federal government?

A majority of respondents received a stimulus payment from the federal government (75.4%).



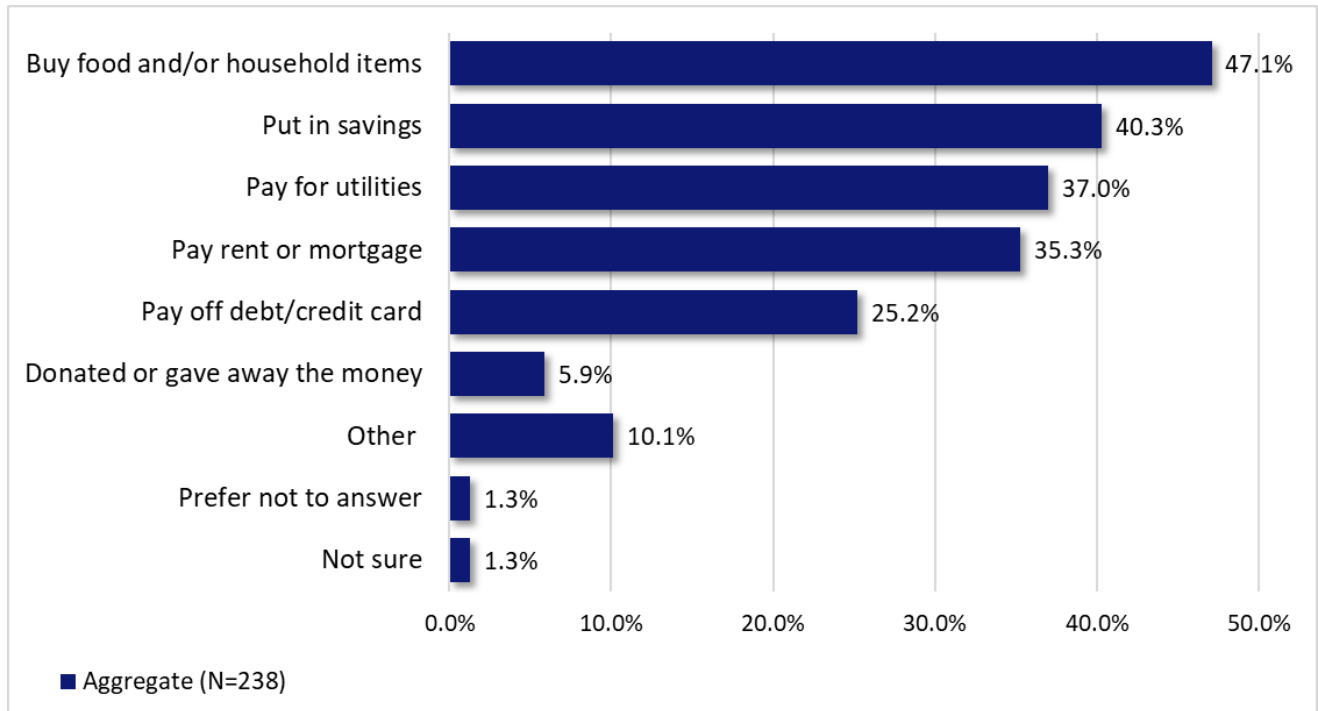
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Yes	75.4%	62.7%	85.5%	81.8%	92.7%	72.4%
No	16.2%	29.9%	9.1%	11.4%	4.9%	19.0%
No, but I am expecting one	0.7%	0.0%	0.0%	0.0%	2.4%	1.7%
No, but someone else in the household will/has	4.0%	4.5%	3.6%	2.3%	0.0%	5.2%
I don't know	1.0%	0.0%	1.8%	0.0%	0.0%	0.0%
Prefer not to answer	2.7%	3.0%	0.0%	4.5%	0.0%	1.7%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

If you received a stimulus payment from the government, how did you or do you plan to spend the money?

Almost half of respondents did or will buy food and/or household items (47.1%). Just over two-fifths of respondents did or will put the stimulus payment in their savings (40.3%), and 37.0% of respondents did or will pay for utilities. 10.1% of respondents reported they plan to use or used the stimulus payment for other things.



Income Breakout:

	Aggregate (N=238)	Below FLP (N=45)	ALICE (N=49)	Sufficient (N=37)	Stable (N=39)	Very Stable (N=46)
Buy food and/or household items	47.1%	84.4%	49.0%	56.8%	25.6%	30.4%
Put in savings	40.3%	17.8%	51.0%	29.7%	43.6%	54.3%
Pay for utilities	37.0%	77.8%	46.9%	32.4%	20.5%	13.0%
Pay rent or mortgage	35.3%	73.3%	42.9%	24.3%	20.5%	19.6%
Pay off debt/credit card	25.2%	17.8%	26.5%	37.8%	25.6%	23.9%
Donated or gave away the money	5.9%	0.0%	4.1%	5.4%	10.3%	10.9%
Other	10.1%	8.9%	6.1%	5.4%	12.8%	15.2%
Prefer not to answer	1.3%	0.0%	0.0%	2.7%	0.0%	2.2%
Not sure	1.3%	0.0%	2.0%	2.7%	0.0%	0.0%

Other reported stimulus spending included:

- Car
- Emergency Needs
- Fixed household things
- Help local economy-spend locally
- Helped adult child
- Home improvement projects
- I bought the laptop to study online



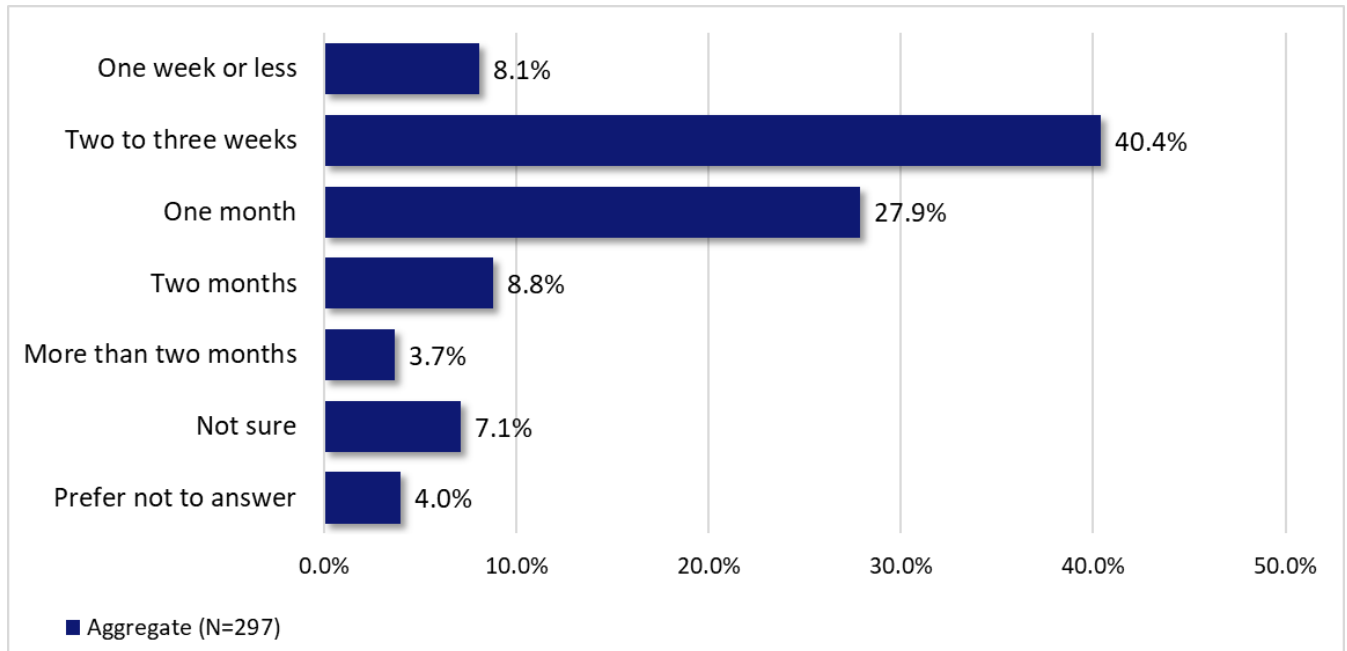
COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

- Invested in college savings accounts.
- Made needed repairs
- New water heater
- Offset loss of prepaid trip.
- Paid Federal taxes
- Paid for House Repair Need
- Paid income taxes
- Pay off some student loans
- Pay taxes due from 2019
- Pay the additional taxes I will have to pay to cover this unnecessary government program.
- Pay the necessary bills and put some away in savings
- Put some in savings and put towards bills and extra groceries
- Stock up on diapers/wipes, clothing
- Tires
- Tuition
- Unexpected expenses
- Upgraded computer
- Used for an emergency repair for our house
- Used for home improvements
- Used it to cover some of the start-up expenses for a new business.
- Used toward purchase of exercise bike

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How many weeks of expenses, on average, would a stimulus payment cover for your family/household?

Over 60 percent of respondents reported a stimulus payment would cover two weeks to one month of their expenses (68.3%). 8.1% reported a stimulus payment would cover one week or less of their expenses.

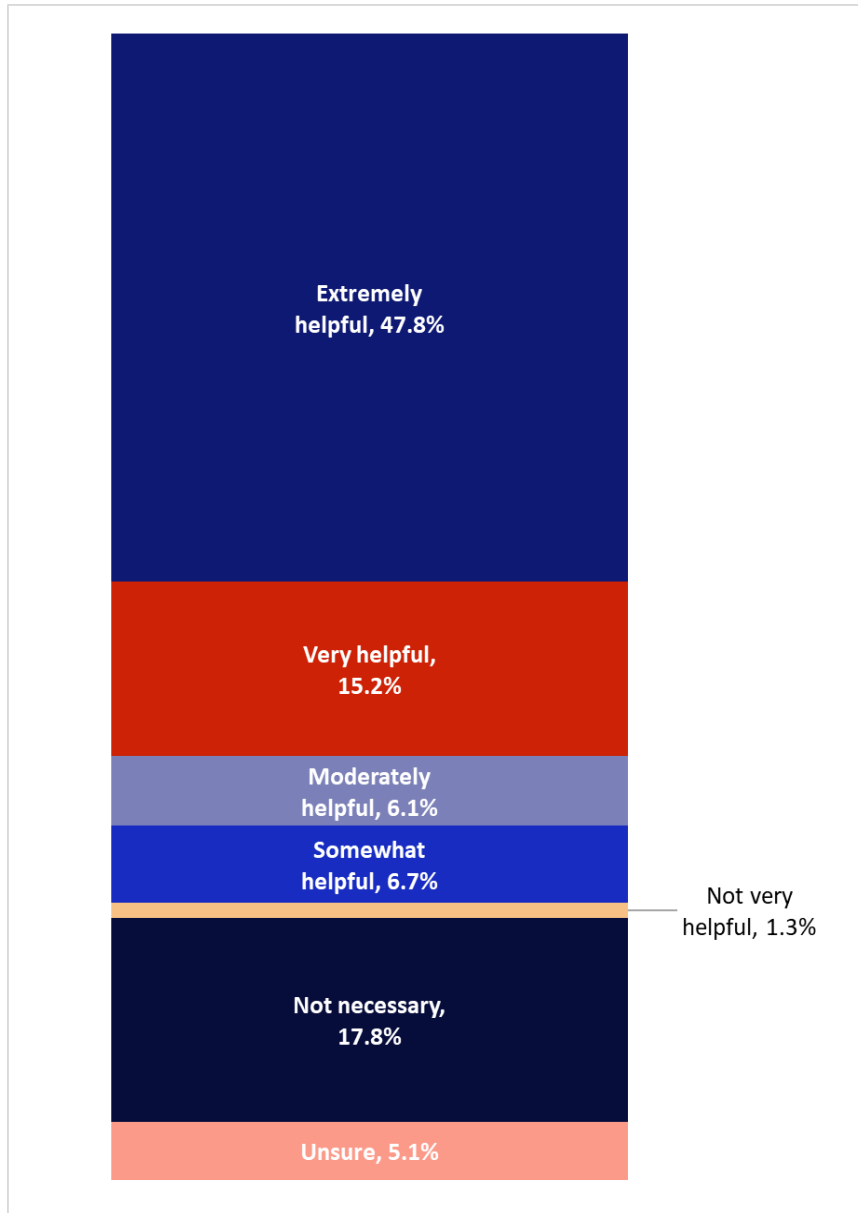


Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
One week or less	8.1%	4.5%	5.5%	18.2%	0.0%	13.8%
Two to three weeks	40.4%	29.9%	38.2%	45.5%	53.7%	51.7%
One month	27.9%	28.4%	45.5%	18.2%	29.3%	17.2%
Two months	8.8%	20.9%	7.3%	2.3%	4.9%	3.4%
More than two months	3.7%	9.0%	0.0%	4.5%	4.9%	0.0%
Not sure	7.1%	4.5%	3.6%	9.1%	7.3%	5.2%
Prefer not to answer	4.0%	3.0%	0.0%	2.3%	0.0%	8.6%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

How helpful would a second stimulus payment be for your household in meeting your expenses at this time?



75.8% of respondents reported that a second stimulus payment would be help their household meet expenses at this time. 1.3% reported it would not be very helpful, and 17.8% of respondents reported that a second stimulus payment is not necessary.



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

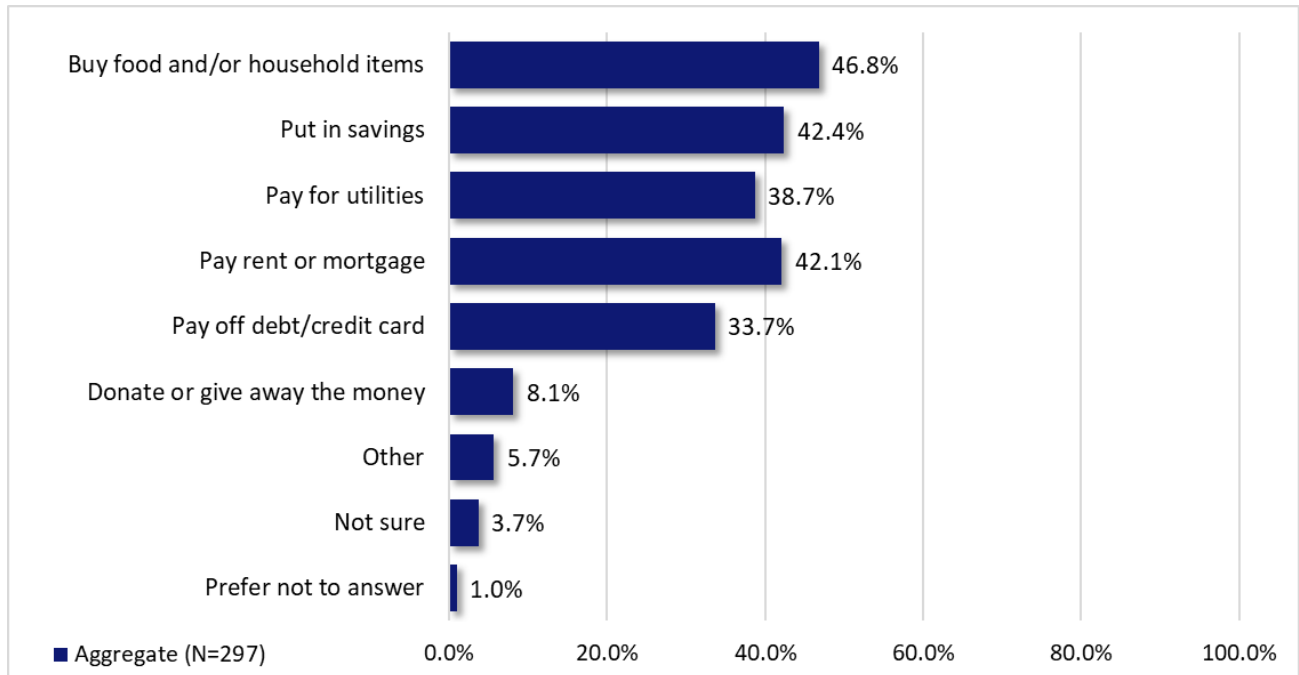
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Extremely helpful	47.8%	80.6%	65.5%	38.6%	36.6%	17.2%
Very helpful	15.2%	4.5%	14.5%	31.8%	19.5%	13.8%
Moderately helpful	6.1%	6.0%	1.8%	11.4%	2.4%	6.9%
Somewhat helpful	6.7%	1.5%	1.8%	9.1%	14.6%	8.6%
Not very helpful	1.3%	0.0%	0.0%	0.0%	0.0%	6.9%
Not necessary	17.8%	1.5%	10.9%	4.5%	24.4%	43.1%
Unsure	5.1%	6.0%	5.5%	4.5%	2.4%	3.4%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

If you received a second check from the government, how would you plan to spend the money?

Over two-fifths of respondents would put the stimulus payment in their savings (43.1%). Roughly one-third would buy food and/or household items (32.4%), and almost 30 percent of respondents would pay off debt/credit card (29.1%). 6.6% of respondents reported they would use the stimulus payment for other things.



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)
Buy food and/or household items	46.8%	74.6%	56.4%	50.0%	31.7%
Put in savings	42.4%	46.3%	30.9%	38.6%	51.2%
Pay for utilities	38.7%	74.6%	41.8%	38.6%	22.0%
Pay rent or mortgage	42.1%	77.6%	45.5%	40.9%	24.4%
Pay off debt/credit card	33.7%	25.4%	47.3%	45.5%	29.3%
Donate or give away the money	8.1%	0.0%	1.8%	4.5%	9.8%
Other	5.7%	6.0%	7.3%	2.3%	4.9%
Not sure	3.7%	1.5%	1.8%	4.5%	0.0%
Prefer not to answer	1.0%	0.0%	0.0%	0.0%	0.0%

Other reported second stimulus payment spending included:

- Help family (3)
- Pay student loans (3)
- Car repairs
- Donate to those in need
- Home improvement projects
- I'd rather not receive one as i do not want to pay more taxes resulting from it.
- Left over put in saving to pay for childcare
- Paid for needed repairs



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

- Pay borrowed money
- Pay for dental bills
- Pay for my dog's cancer med. Would relieve the stress of always living paycheck to paycheck.
- Purchase another laptop for online teaching
- Put in savings incase something like remote learning or loss of hours occurred
- Save the money.
- Stimulate local economy via purchases from local establishments
- Transportation
- Use it to pay the increased taxes to cover the expenses.
- Use toward car purchase
- We would not receive a check



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Demographics

What is your 5-digit zip code?

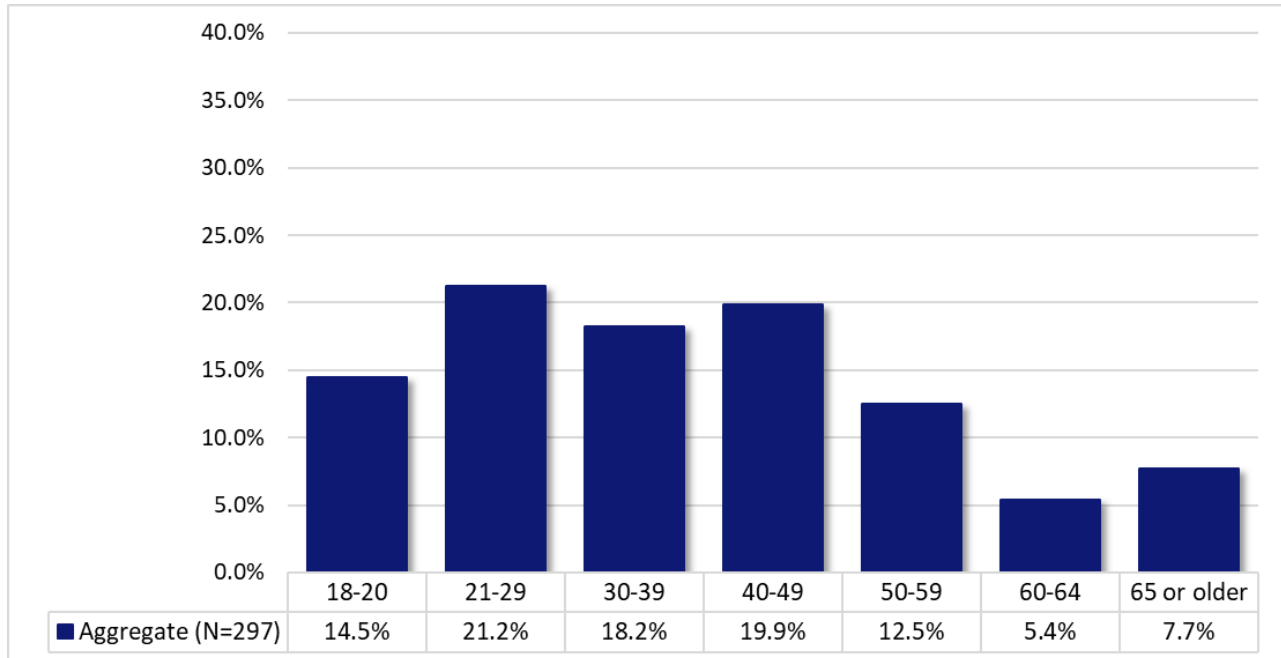
Over one-third of respondents live within the 50613 zip code area (34.0%), followed by the 50634 zip code (30.0%), and the 50701 zip code (29.3%).

	Aggregate (N=297)
50613	34.0%
50614	0.3%
50626	1.3%
50634	30.0%
50643	2.7%
50651	3.4%
50667	1.3%
50701	29.3%
50702	10.8%
50703	11.8%
50707	4.7%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which category below includes your age?

50.6% of respondents were between the ages of 30 and 59.



Income Breakout:

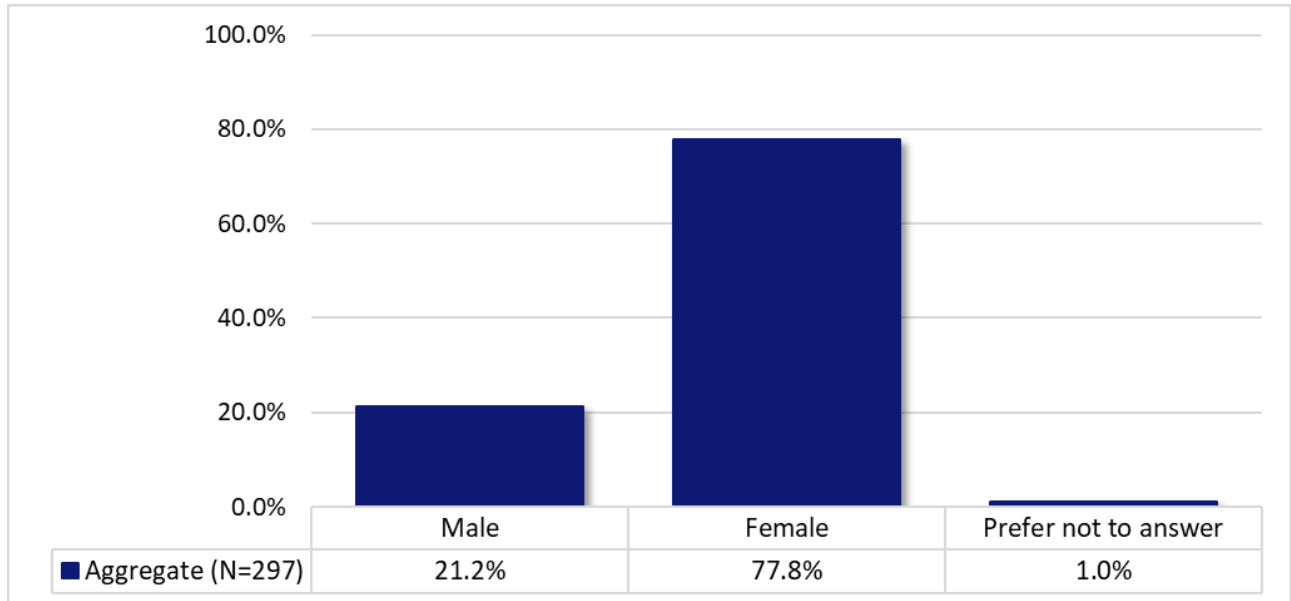
	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)
18-20	14.5%	26.9%	14.5%	13.6%	4.9%
21-29	21.2%	44.8%	18.2%	13.6%	14.6%
30-39	18.2%	9.0%	25.5%	20.5%	22.0%
40-49	19.9%	10.4%	16.4%	22.7%	26.8%
50-59	12.5%	6.0%	14.5%	11.4%	4.9%
60-64	5.4%	1.5%	7.3%	6.8%	12.2%
65 or older	7.7%	1.5%	3.6%	11.4%	14.6%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which category below best describes your gender?

A majority of respondents is female (77.8%).



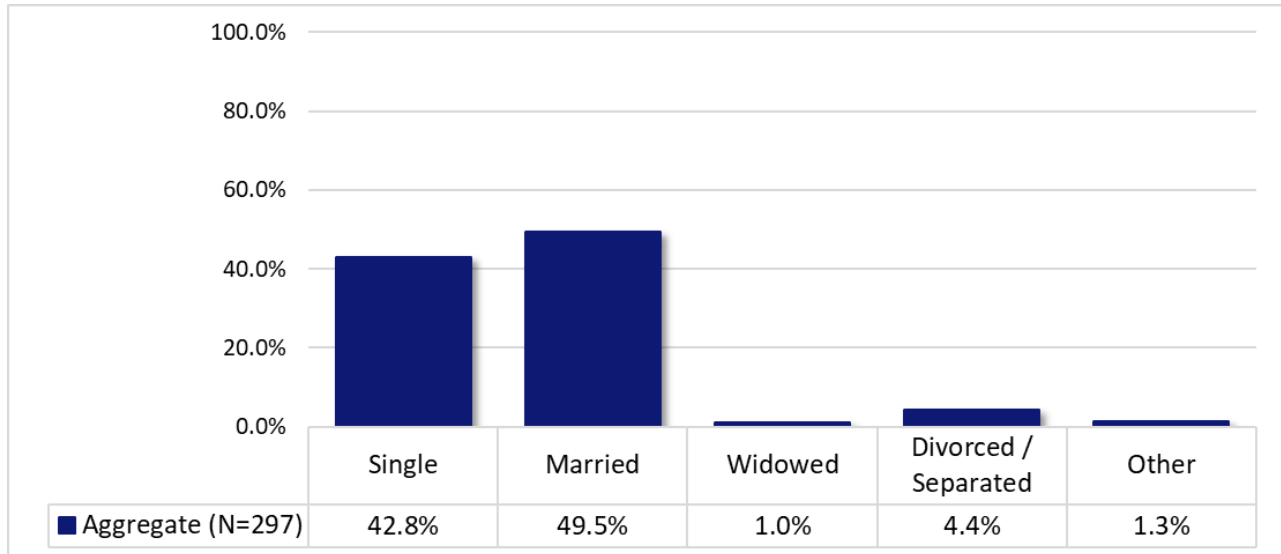
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Male	21.2%	19.4%	18.2%	25.0%	9.8%	32.8%
Female	77.8%	80.6%	80.0%	75.0%	90.2%	67.2%
Prefer not to answer	1.0%	0.0%	1.8%	0.0%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which of the following best describes your marital status?

Roughly, half of the respondents are married (49.5%).



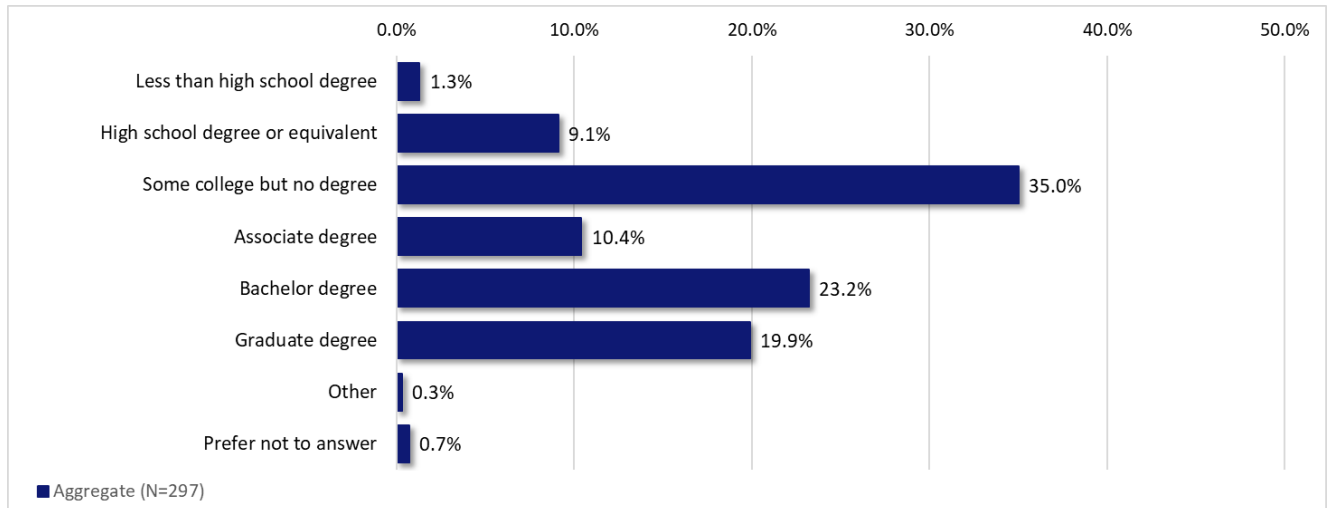
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Single	42.8%	80.6%	60.0%	36.4%	19.5%	5.2%
Married	49.5%	11.9%	32.7%	47.7%	75.6%	94.8%
Widowed	1.0%	1.5%	0.0%	2.3%	2.4%	0.0%
Divorced / Separated	4.4%	4.5%	7.3%	11.4%	0.0%	0.0%
Other	1.3%	1.5%	0.0%	0.0%	2.4%	0.0%
Prefer not to answer	1.0%	0.0%	0.0%	2.3%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

What is the highest level of school you have completed or the highest degree you have received?

Just over half of respondents have a college degree (53.5%).



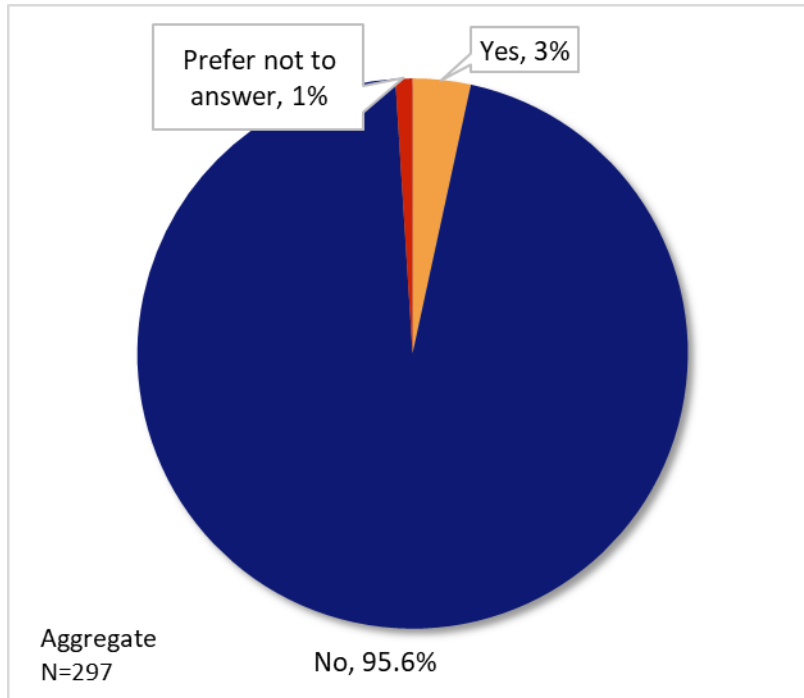
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Less than high school degree	1.3%	6.0%	0.0%	0.0%	0.0%	0.0%
High school degree or equivalent	9.1%	11.9%	5.5%	11.4%	9.8%	1.7%
Some college but no degree	35.0%	65.7%	54.5%	22.7%	19.5%	3.4%
Associate degree	10.4%	7.5%	9.1%	15.9%	9.8%	12.1%
Bachelor degree	23.2%	4.5%	25.5%	31.8%	34.1%	32.8%
Graduate degree	19.9%	4.5%	3.6%	15.9%	26.8%	48.3%
Other	0.3%	0.0%	0.0%	0.0%	0.0%	1.7%
Prefer not to answer	0.7%	0.0%	1.8%	2.3%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Do you consider yourself to be Hispanic or Latino?

A majority of respondents are not Hispanic or Latino (95.6%).



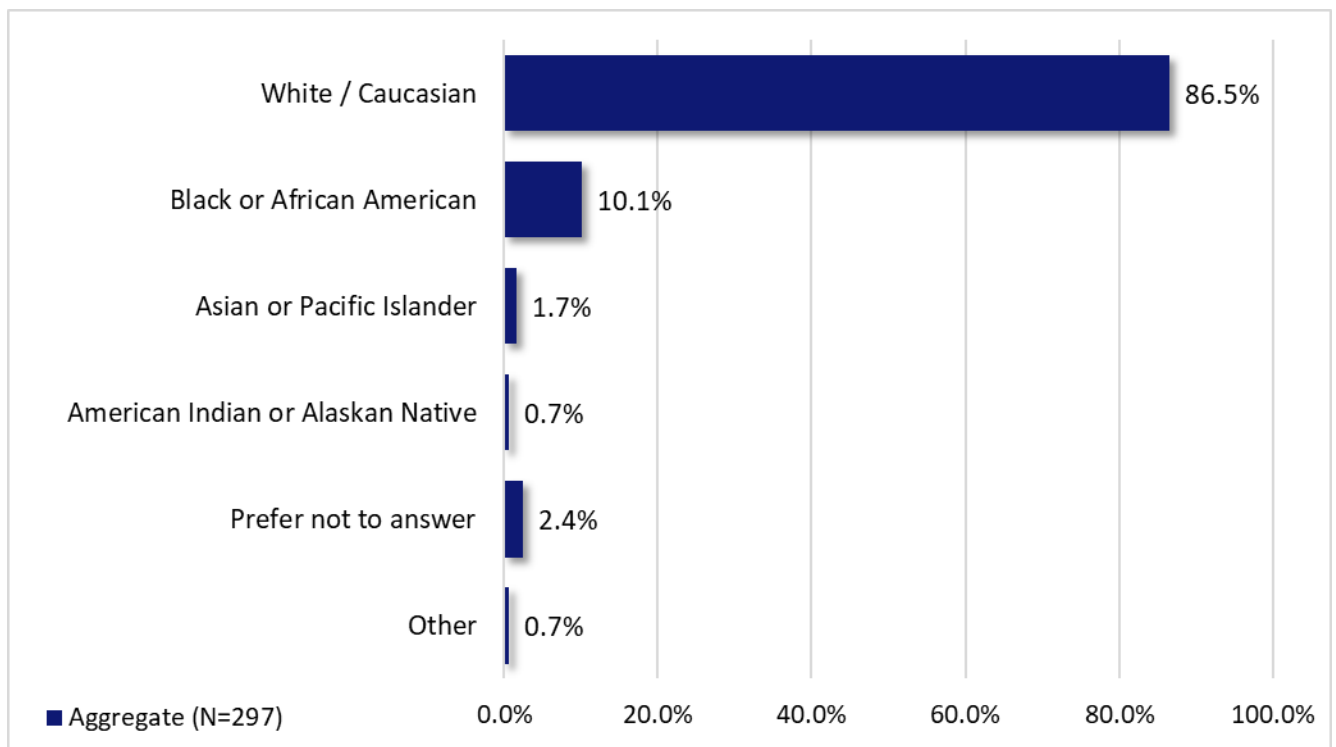
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Yes	3.4%	6.0%	7.3%	2.3%	0.0%	0.0%
No	95.6%	92.5%	90.9%	95.5%	100.0%	100.0%
Prefer not to answer	1.0%	1.5%	1.8%	2.3%	0.0%	0.0%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Which of the following best describe your race/ethnicity?

A majority of respondents are White/Caucasian (86.5%).



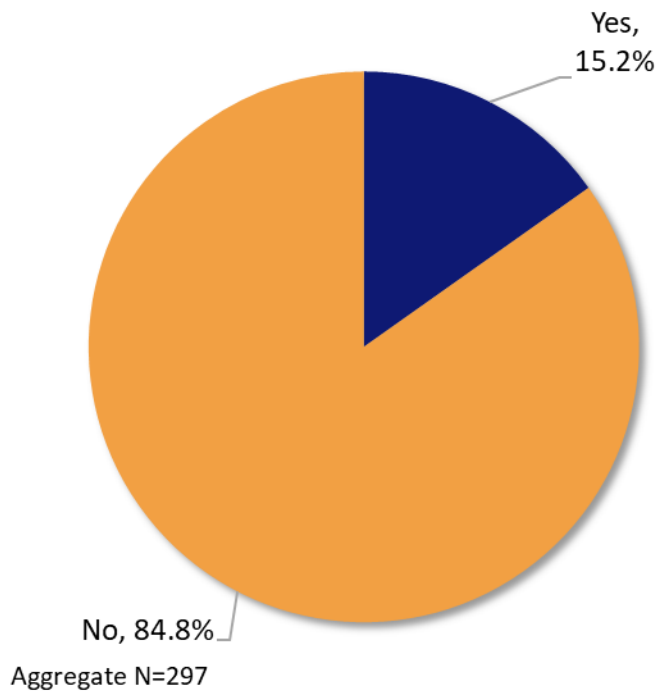
Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Other	0.7%	1.5%	0.0%	0.0%	0.0%	1.7%
Prefer not to answer	2.4%	3.0%	3.6%	2.3%	0.0%	0.0%
American Indian or Alaskan Native	0.7%	0.0%	1.8%	0.0%	0.0%	0.0%
Asian or Pacific Islander	1.7%	3.0%	1.8%	2.3%	0.0%	1.7%
Black or African American	10.1%	22.4%	12.7%	6.8%	2.4%	3.4%
White / Caucasian	86.5%	76.1%	81.8%	88.6%	97.6%	93.1%

COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Was your household impacted by the derecho?

15.2% of respondents were impacted by the derecho.



Income Breakout:

	Aggregate (N=297)	Below FLP (N=67)	ALICE (N=55)	Sufficient (N=44)	Stable (N=41)	Very Stable (N=58)
Yes	15.2%	20.9%	12.7%	15.9%	19.5%	6.9%
No	84.8%	79.1%	87.3%	84.1%	80.5%	93.1%



COVID-19 FINANCIAL IMPACT SURVEY 2020 – Cedar Valley United Way

Appendix A: Survey Cover Letter & Questions



September 28, 2020

Dear Fellow Iowans:

United Ways of Iowa brings together the power of Iowa's local United Way organizations and their communities to drive impact in education, financial stability and health. We are asking for your assistance to better understand the impacts of the COVID-19 (Coronavirus) pandemic and recovery on Iowa households.

We estimate the survey will take less than 10 minutes to complete. We know your time is valuable, but the few minutes you take to complete the questionnaire will provide essential feedback. Please return your completed questionnaire by **October 23, 2020** using the enclosed postage-paid envelope. The survey will be mailed to Strategic Marketing Services at the University of Northern Iowa, our research vendor. Surveys should NOT be mailed or returned to the United Way or any of our local community partners helping us distribute the survey. If you prefer, you can fill out the survey online at **www.sms.uni.edu/UW2020**.

While there are no direct benefits to you, the survey findings will help United Ways of Iowa and our local United Ways members in supporting Iowa families through long-term recovery and beyond. By participating in the survey, you may choose to enter a drawing for one of ten \$50 gift cards from your choice of HyVee, Fareway, Walmart or Casey's.

Your participation is 100% voluntary and confidential and there are no foreseeable risks to participate in this study. You may choose to discontinue participation at any time.

If you have any questions directly related to this survey, please contact Deann Cook at the United Ways of Iowa by email at exec@uwiowa.org or Christy Ryken at the University of Northern Iowa by email at christy.ryken@uni.edu. If you have any questions related to your rights as a research participant, please call UNI's Institutional Review Board at (319) 273-6148.

Thank you in advance for taking time to participate and help us better serve Iowans during this time. Your input is greatly appreciated!

Sincerely,

Deann Cook
Executive Director



If you have any questions
directly related to this survey,
email Christy Ryken at christy.ryken@uni.edu.

COVID Pandemic Concerns

Throughout the survey, please check the box or circle the number that corresponds with your response. Thank you!

1. What are your top 3 concerns about the upcoming weeks/months? (Check all that apply)

- ☐ A second wave of COVID-19 / re-closures
- ☐ Adequate child care and/or remote learning
- ☐ Affordable child care
- ☐ Attending church or other social gatherings
- ☐ Children's well-being
- ☐ Getting food and other necessities
- ☐ Medical issues other than COVID-19
- ☐ Mental health issue(s) (e.g., depression, addiction, anxiety)
- ☐ Paying other bills
- ☐ Paying rent/mortgage
- ☐ The economic welfare of my community
- ☐ Uncertainty of upcoming school year
- ☐ You or a loved one contracting COVID-19
- ☐ Other _____
- ☐ Not sure

2. Which of the following would make the most important difference to your household's finances at this time? (Check all that apply)

- ☐ Access to adequate child care
- ☐ Access to affordable child care
- ☐ Additional federal stimulus payment
- ☐ Assistance paying other bills
- ☐ Assistance paying rent/mortgage
- ☐ Extension of enhanced unemployment benefits
- ☐ Health insurance coverage
- ☐ New job opportunity for you or another adult in the household
- ☐ Paying health care bills relating to COVID-19
- ☐ Reinstatement of your job and/or a family member's job
- ☐ Tax cut
- ☐ Technology to assist with remote working and/or learning
- ☐ Other _____
- ☐ Nothing. We have no needs.
- ☐ Not sure

Household Income & Employment

3. Which one of the following industries did members of your household work in prior to March 16? (Check all that apply)

- ☐ Administrative Support and Waste Management and Remediation Services (includes administrative and support services, employment services, business support services, travel agencies, security services, janitorial services, landscaping services, waste management services)
- ☐ Accommodation and Food Services (includes hotels, bed and breakfasts, restaurants, bars, caterers, mobile food services, etc.)
- ☐ Agriculture, Forestry, Fishing and Hunting (includes farming, crop production, animal production, fishing, etc.)
- ☐ Arts, Entertainment and Recreation (includes performing arts, sports and fitness companies and facilities, artists, writers, performers, museums, tourism and historical sites, casinos, etc.)
- ☐ Construction
- ☐ Educational Services (includes elementary and secondary schools, colleges and universities, technical and trade schools, and educational support services)
- ☐ Finance and Insurance
- ☐ Health Care and Social Assistance (includes doctors and dentist offices, hospitals and clinics, home health services, nursing care facilities, family services, child care services)
- ☐ Information (includes newspapers, movie and sound recording, telecommunications, data processing and hosting)
- ☐ Management of Companies and Enterprises
- ☐ Manufacturing
- ☐ Mining, Quarrying, and Oil and Gas Extraction
- ☐ Other Services (includes automotive repair and services, equipment repair, barber/beauty shops, funeral services, dry cleaning, churches and religious organizations, civic and social organizations, business and professional associations, and labor union organizations)
- ☐ Professional, Scientific, and Technical Services (includes legal services, accounting services, architectural and engineering services, computer system design services, consulting, etc.)
- ☐ Public Administration (includes local, state and federal governments and organizations)
- ☐ Real Estate and Rental and Leasing
- ☐ Retail Trade (includes auto dealers, furniture stores, hardware stores, grocery stores, pharmacies, gas stations/convenience stores, clothing or jewelry stores, florists, office supplies, etc.)
- ☐ Transportation and Warehousing
- ☐ Utilities
- ☐ Wholesale Trade (includes purchase or sale of goods for resale)
- ☐ Self-employed: _____
- ☐ Other: _____
- ☐ Not sure

Household Income & Employment (continued)

4. What were the primary source(s) of income to meet your household expenses both before and since March 16? (Check all that apply)

	Before COVID-19 Pandemic	After COVID-19 Pandemic
Public Assistance	<input type="checkbox"/>	<input type="checkbox"/>
Salary paid job for 35 hrs/wk or more	<input type="checkbox"/>	<input type="checkbox"/>
Salary paid job for less than 35 hrs/wk	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed, contract/project or hourly paid job working less than 35 hrs/wk	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed, contract/project or hourly paid job working 35 hrs/wk or more	<input type="checkbox"/>	<input type="checkbox"/>
Social security	<input type="checkbox"/>	<input type="checkbox"/>
Unemployment checks	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>	<input type="checkbox"/>

5. What was your annual household income in 2019?

- ☐ Less than \$10,000 ☐ \$75,000 to \$99,999
☐ \$10,000 to \$14,999 ☐ \$100,000 to \$149,999
☐ \$15,000 to \$24,999 ☐ \$150,000 to \$199,999
☐ \$25,000 to \$34,999 ☐ \$200,000 and over
☐ \$35,000 to \$49,999 ☐ I prefer not to say
☐ \$50,000 to \$74,999 ☐ Not sure

6. Did your household experience a loss of income or unexpected expense as a direct result of COVID-19?

- ☐ Yes
☐ No
☐ Not sure

7. How long could/can you cover your basic bills from your savings both before and after COVID-19?

	Before COVID-19 Pandemic (March 16, 2020)	After COVID-19 Pandemic (March 16, 2020)
One week or less	<input type="checkbox"/>	<input type="checkbox"/>
Two weeks	<input type="checkbox"/>	<input type="checkbox"/>
Three weeks	<input type="checkbox"/>	<input type="checkbox"/>
One month	<input type="checkbox"/>	<input type="checkbox"/>
Two months	<input type="checkbox"/>	<input type="checkbox"/>
Three months	<input type="checkbox"/>	<input type="checkbox"/>
Four or more months	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>

8. How has the COVID pandemic impacted the working arrangements for your household? (Check all that apply)

	Head of Household	Others in Household
Have the same working arrangements	<input type="checkbox"/>	<input type="checkbox"/>
Employer has reduced hours	<input type="checkbox"/>	<input type="checkbox"/>
Employer has increased hours	<input type="checkbox"/>	<input type="checkbox"/>
Shifted from working onsite to working remotely	<input type="checkbox"/>	<input type="checkbox"/>
Became unemployed due to pandemic	<input type="checkbox"/>	<input type="checkbox"/>
Recently returned to work	<input type="checkbox"/>	<input type="checkbox"/>
Remain unemployed	<input type="checkbox"/>	<input type="checkbox"/>

9. Which of the following have you used or continue to use for meeting household needs as a result of the COVID-19 pandemic, if any? (Check all that apply)

- ☐ Assistance from a community organization/agency
☐ Borrowed from family or friends
☐ Food assistance (Food Stamps/SNAP)
☐ Food pantry/food bank
☐ Found a new way to make money (new job, gig, contract work)
☐ Increased balance on credit card
☐ Other government assistance
☐ Taken out a loan
☐ Unemployment
☐ Used personal savings
☐ Other: _____
☐ None of the above
☐ Not sure

10. Are you still receiving state unemployment payments? (Answer only if unemployment is selected in Q9)

- ☐ Yes ☐ No

11. What percentage of your monthly expenses does this payment cover? (Answer only if unemployment is selected in Q9)

- ☐ All expenses (100%) ☐ Most expenses (75%)
☐ Half of expenses (50%) ☐ Some (25%)
☐ Little or nothing (less than 25%)
☐ Not sure ☐ Prefer not to answer

12. How did your unemployment benefits (state plus additional \$600 federal benefit) compare to your regular (pre-COVID) pandemic wages? (Answer only if unemployment is selected in Q9)

- ☐ Less than regular wage ☐ About the same
☐ More than regular wage ☐ Not sure
☐ Prefer not to answer

About the Household

13. How many members are a part of your household?
(Please specify how many members in your household are in each age category)

____ Children under 5 ____ Adults 18 to 64
____ Children 5 to 12 ____ Seniors 65 and over
____ Children 13 to 17

14. How would you describe your household?

- ☐ Living alone or with unrelated roommates (with or without children)
☐ Married or cohabiting couple (with or without children)
☐ Single female head of household (with or without children)
☐ Single male head of household (with or without children)
☐ Other: _____
☐ Prefer not to answer

15. Since March 16, 2020, has someone in your home called or texted 211 for information or help?

- ☐ Yes
☐ No
☐ Not sure

16. Have you purchased any of the following to adapt to a stay-at-home order and/or school closures? (Check all that apply)

- ☐ Computer/laptop
☐ Internet subscription/upgrade
☐ Mobile phone
☐ Tablet
☐ No, nothing was added
☐ Other technology products: _____

Federal Stimulus Check Questions

In March the Federal Government passed a COVID-19 stimulus bill. It provided a stimulus payment for many Americans. The amounts were up to \$1,200 per adult and \$500 per child. This next set of questions are about that check, debit card or direct deposit.

17. Did you receive a stimulus payment from the federal government?

- ☐ Yes
☐ No (Skip to question 19)
☐ No, but I am expecting one
☐ No, but someone else in the household will/has
☐ I don't know (Skip to question 19)
☐ Prefer not to answer (Skip to question 19)

18. If you received a stimulus payment from the government, how did you or do you plan to spend the money? (Check all that apply)

- ☐ Buy food and/or household items
☐ Donated or gave away the money
☐ Pay for utilities
☐ Pay rent or mortgage
☐ Put in savings
☐ Other: _____
☐ Not sure
☐ Prefer not to answer

19. How many weeks of expenses, on average, would a stimulus payment cover for your family/household?

- ☐ One week or less ☐ More than two months
☐ Two to three weeks ☐ Not sure
☐ One month ☐ Prefer not to answer
☐ Two months

20. How helpful would a second stimulus payment be for your household in meeting your expenses at this time?

- ☐ Extremely helpful
☐ Very helpful
☐ Moderately helpful
☐ Somewhat helpful
☐ Not very helpful
☐ Not necessary
☐ Unsure

21. If you received a second check from the government, how would you plan to spend the money? (Check all that apply)

- ☐ Buy food and/or household items
☐ Donate or give away the money
☐ Pay for utilities
☐ Pay off debt/credit card
☐ Pay rent or mortgage
☐ Put in savings
☐ Other: _____
☐ Not sure
☐ Prefer not to answer

Children Related Questions

Please only answer this set of questions if your household reported children under 17 years of age in question 13.

22. Which of the following childcare arrangements did your household utilize for each of the three time periods shown below? (Check all that apply for your household for each time period)

	Before COVID-19 Pandemic (March 16, 2020)	During COVID-19 Pandemic (March 16 to July 31, 2020)	Now Currently
At-home child care provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child care center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friend or relative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Head Start or Early Head Start program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In-home child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iowa's Childcare Assistance program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School based program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None of these	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. How have your childcare arrangements impacted your household's income/ability to work for the following three time periods shown below?

	Before COVID-19 Pandemic (March 16, 2020)	During COVID-19 Pandemic (March 16 to July 31, 2020)	Now Currently
No impact (working similar hours with same child care arrangement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not able to work due to child care issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working reduced hours due to child care issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working similar hours with new in-home child care (self, household member)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working similar hours with a new outside of the home child care provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not sure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24. Which of the following best describes your child's/children's return to school plan at this time?

- ☐ 100% in-person instruction at school
- ☐ Hybrid—roughly half in-person instruction at school and half at-home/distance/online instruction provided by school district
- ☐ 100% at-home/distance/online instruction provided by school district
- ☐ 100% homeschooling provided by parent or other resource
- ☐ Other: _____
- ☐ Unsure

25. Please mark any concerns below you have about your child's/children's current school year and education. (Check all that apply)

- ☐ Lack of before/after school care programs
- ☐ My child/children falling behind
- ☐ My child/children not receiving additional educational services associated with reading, speech, vision, behavioral, or IEPs (Individual Educational Plans), etc.
- ☐ My child/children will contract COVID-19
- ☐ My child/children will expose other family members to COVID-19
- ☐ My household's access to necessary technology (laptops, tablets, etc.)
- ☐ My household's broadband / Internet access
- ☐ Providing child care and/or school instruction at home
- ☐ Providing necessary safety precautions such as face masks, hand sanitizer, etc.
- ☐ Transportation to and from school
- ☐ Other: _____
- ☐ No concerns

26. How would at least partial at-home/distance/online instruction for your child/children impact your household's financial situation?

- ☐ Severe impact
- ☐ Strong impact
- ☐ Moderate impact
- ☐ Mild impact
- ☐ Very mild impact
- ☐ No impact
- ☐ Not sure

Demographics

27. What is your 5-digit zip code?

28. Which category below includes your age?

- ☐ 18 to 20
☐ 21 to 29
☐ 30 to 39
☐ 40 to 49
☐ 50 to 59
☐ 60 to 64
☐ 65 or older
☐ Prefer not to answer

29. Which category below best describes your gender?

- ☐ Male
☐ Female
☐ Non-binary / third gender
☐ Prefer to self-describe: _____
☐ Prefer not to answer

30. Which of the following best describes your marital status?

- ☐ Single
☐ Married
☐ Widowed
☐ Divorced / Separated
☐ Other: _____
☐ Prefer not to answer

31. What is the highest level of school you have completed or the highest degree you have received?

- ☐ Less than high school degree
☐ High school degree or equivalent (e.g., GED)
☐ Some college but no degree
☐ Associate degree
☐ Bachelor degree
☐ Graduate degree
☐ Other: _____
☐ Prefer not to answer

32. Do you consider yourself to be Hispanic or Latino?

- ☐ Yes
☐ No
☐ Prefer not to answer

33. Which of the following best describes your ethnicity?

(Check all that apply)

- ☐ American Indian or Alaskan Native
☐ Asian or Pacific Islander
☐ Black or African American
☐ White / Caucasian
☐ Other: _____
☐ Prefer not to answer

34. Was your household impacted by the derecho that took place in Iowa on August 10th (i.e. loss of power, property damage, employment impact)?

- ☐ Yes ☐ No

Drawing

Thank you for your time and participation. If you wish to be entered in a drawing for a chance to win one of ten \$50 gift cards from your choice of HyVee, Fareway, Walmart or Casey's, please enter your name, phone number, or email below. Please note, all contact information will be held in strict confidence and not be used for any other purpose. Once winners are notified all contact information will be destroyed.

Name: _____

Phone Number: _____

Email Address: _____

Thank!
you!