COVID-19 Community Impact Survey:
Impact of COVID-19 on Women and Non-binary People’s Financial Well-Being in
Western MA
(for the Women’s Fund of Western MA)

Data Analysis and Summary Prepared by the Public Health Institute of Western MA, Western MA
CCIS Technical Assistance Provider

About the CCIS Survey

In response to the ongoing COVID-19 pandemic, the Massachusetts Department of Public Health (MDPH) conducted the COVID-19 Community Impact Survey (CCIS) in the fall of 2020 to better understand the needs of populations that have been disproportionately affected by the pandemic, including social and economic impacts. MDPH intentionally sought to reach key populations such as people of color, LGBTQ+ individuals, people with disabilities, and older adults. Throughout this report, we highlight relevant findings for female and non-binary respondents primarily in Western MA and Hampden County where possible.

Please note that for findings disaggregated by race and ethnicity, race and ethnicity are not mutually exclusive. This means that an individual who is both Latinx and Black will be counted in both categories. Caution should be used when interpreting the survey results; these findings are only representative of those who participated in the survey and may not be representative of the experiences of everyone in the region.

This summary includes select findings that highlight the impact of COVID-19 on women and non-binary people in the following topic areas:

- Employment
- Basic Needs and Expenses:
  - Housing
  - Internet
  - Food and Nutrition
  - Child and Dependent Care
- Mental Health

Who participated in the survey among women and non-binary respondents?

In Western MA, there were 4,211 female and non-binary survey respondents.
- 18% identified as a non-white race or ethnicity.
- 12% identified as LGBTQ+.
- 13% spoke a language other than English at home.
- 19% had an income below $35,000.
- 41% lived in a rural area.

In Hampden County, there were 1,800 female and non-binary survey respondents.
- 29% identified as a non-white race or ethnicity.
- 11% identified as LGBTQ+.
- 22% speak a language other than English at home.
- 21% had an income below $35,000.
- 9% live in a rural area.
COVID-19’s Impact on Employment

In Western Massachusetts, 77% of women and non-binary respondents were employed either full-time, part-time, or self-employed (n=3657). This was similar for Hampden County (81%, n=1,528). Due to the COVID-19 pandemic, almost 70% of these respondents experienced a change in their employment, which was either a change in nature to their job, a reduction in their work hours, a paid or unpaid leave from their job, or a job loss (n=2726).

The top five occupation types were:
- Education, training, & library occupations (17%)
- Community & social services occupations (17%)
- Healthcare practitioners & technical occupations (15%)
- Management occupations (14%)
- Office & administrative support occupations (13%)

Of women and non-binary people who experienced a change in their employment due to the pandemic, one in four experienced a reduction in their work hours, needed to take a leave from their job, or experienced a job loss (25%, n=2,726). This was similar for women and non-binary people in Hampden County (23%, n=1,226). Non-binary respondents, low-income respondents (annual household income less than $35k), and respondents with a disability were disproportionately impacted by pandemic related job losses, reduction in hours, or leave (41%, 42%, and 39% respectively; compared to 25% of respondents overall).

For women and non-binary respondents, meeting their childcare needs was an important factor in being able to maintain employment during the pandemic. Almost one in five respondents reported a change in their employment due to needing to take care of their children (18%, n=2,004). Of these respondents, 60% experienced a job loss, reduction in hours, or needed to take a leave (n=362). This was similar for women and non-binary people in Hampden County (61%, n=150).

Population Spotlight: Low Income Women and Non-Binary People

About one in five women and non-binary respondents reported an annual household income of less than $35,000 (19%, n=3,996). This was similar for Hampden County (21%, n=1,706). For the purposes of this brief, respondents with an annual household income of less than $35,000 per year are classified as low income. More than twice as many Latinx respondents were low income (n=415) than non-Latinx respondents even though Latinx respondents (71%, n=376) were employed at almost the same rate as non-Latinx respondents (73%, n=3,281). Respondents with a disability and Black respondents also more frequently reported low incomes (36%, 27% respectively) compared to 18% of respondents overall.

The top 4 professions of low-income Latinx women and non-binary people (n=89) were:
- Community and social services occupations (26%)
- Office and administrative services occupations (20%)
- Education, training, and library occupations (9%)
- Personal care and service occupations (9%)

Resource Need: More than 1 in 3 respondents requested financial and health benefits and help applying to them such as unemployment, health insurance, federal subsidies, etc. (38%, n=2,334). This was twice as high for non-binary respondents (64%, n=72). Additionally, almost 50% of respondents were interested in knowing their rights as an employee (n=2,334).
Meeting Basic Needs & Expenses

Employment and income, as well as other barriers presented by the COVID-19 pandemic, impact a person’s ability to meet their basic needs and afford their necessary expenses. Women and non-binary respondents across Western Massachusetts reported the following needs and concerns exacerbated by the COVID-19 pandemic (See Figure 1):

**Food:** More than one in four respondents worried about getting food/groceries for themselves and their families (27%, n=3,820). This concern was almost twice as high for Black and Latinx respondents (43%, n=167; 49%, n=395 respectively). For respondents in Hampden County, one in three had this concern (33%, n=1,620). For resource needs, more than 50% of respondents requested free or cheaper food and supplies (56%, n=2,334).

**Internet access:** About one in five respondents worried about getting internet access (19%, n=3,289). This concern was almost twice as high for Black respondents (36%, n=135). Additionally, twice as many Black respondents reported worrying about getting a computer or tablet for themselves or their families (12%, n=135), compared to non-Black respondents (6%, n=3,673). Concern about internet access was similar for respondents in Hampden County compared to western MA overall (22%, n=1,360).

**Healthcare Access:** More than one in five respondents worried about getting medical care or treatment (22%, n=3,424). Non-binary, Black, and Latinx respondents more frequently reported this concern (38%, 27%, and 34% respectively). One-third of Latinx respondents also reported being worried about getting needed medication (34%, n=348; compared to 14% of non-Latinx respondents, n=3,076). In Hampden County, almost one in four respondents worried about getting medical care or treatment (24%, n=1,415).

**Childcare Needs:** About one in eight respondents worried about getting available and affordable childcare (13%, n=3,202). This need was greater among non-binary, Black, and Latinx respondents (20%, 20%, and 17% respectively) and was similar for Hampden County (13%, n=1,323).

**Housing and Housing-Related Expenses:** More than one in four respondents worried about housing expenses which include mortgage, rent, property taxes etc. (28%, n=3,679). One in four also worried about upcoming utility related expenses including cable, cellphone, electricity, water, etc. (25%, n=3,679). Disparities in expense needs exist among low-income residents, Black or Latinx respondents, parents, and caregivers (see figures below). For Hampden County respondents, one in three worried about housing- and utility-related expenses (33% and 31% respectively, n=1,602).

Affordability of housing expenses is an important factor for maintaining stable housing; however, the COVID-19 pandemic presented additional challenges. Respondents most frequently reported the following three reasons for worrying about moving: concern about a family member getting COVID-19, experiencing conflict with a family member or roommate, and themselves or a family member going to jail. Overall, 17% of respondents were worried about having to move out of their homes in the upcoming months (n=760). This concern was greater for respondents with a disability (30%), Black respondents (30%), Latinx respondents (30%), low-income respondents (annual household income less than $35k), and LGBTQ+ respondents (24%).

**Resource Need:** Almost 50% of Non-Binary respondents were interested in knowing their rights as a renter (n=72).
Financial Wellbeing and Mental Health

The pandemic has impacted not only respondent’s employment, income, responsibilities as parents and caregivers, and many other experiences, but it has also impacted their mental health. It is important to consider that many of these impacts are interrelated and that recovery approaches should encompass all these factors. **One in two** women and non-binary respondents who experienced a pandemic-related job loss, reduction in hours, or had to take leave from work experienced 15 or more poor mental health days in the past 30 days (51%, n=640). Similarly, 49% of low-income respondents reported experiencing 15 or more poor mental health days in the past 30 days, n=630.

Most Requested Mental Health Resources:

- Talking to a health professional over video chat
- Using an application or mobile phone/tablet for mental health support
- Meeting in person with a health professional
- Information on how to see a therapist
- Talking to a health professional over the phone

Population Spotlight: Intimate Partner Violence

Survey respondents were asked to share their experience of two forms of intimate partner violence (IPV): 1) physical violence, and 2) controlling behaviors from either someone they were dating or married to. Physical violence included being shoved, slapped, hit, kicked, punched, strangled, forced into sexual activity, or anything that could have caused an injury. Controlling behaviors included being monitored on the cell phone, calling or texting a lot to ask where they were, being stopped from doing things with friends, preventing them from going to school or work (including remotely), etc.

Respondents were asked about their experience with IPV since the pandemic started which included new, ongoing, and past experiences. About 5% of women and non-binary respondents reported ever experiencing either forms of IPV either currently or in the past (n=3,262). This was more than twice as high for non-binary respondents (13%, n=88). Two in three respondents with any experience of IPV reported that they were experiencing intimate partner violence at the time of the survey that was either a new experience or ongoing at similar or worse levels compared to before the pandemic (66%, n=164). It is important to note that conditions during the pandemic may have exacerbated the experience of people experiencing IPV, impacted their ability to participate in the survey, and/or respondents may have been afraid to respond honestly. Therefore, this estimate may be an under representation of people’s experience in the region.

For survey respondents who have experienced IPV:

- A third experienced a job loss, a reduction in hours, or had to take leave (33%, n=127)
- 42% worried about their housing- or utility-related expenses (n=162)
- Respondents requested online resource help for the following IPV-related topics:
  - Reporting abusive behavior to authorities
  - Dating violence and or domestic violence
  - Services for people who have been abusive toward their partner
Figure 1. Expense Concerns by Demographics

Note: Survey respondents were asked “Which types of expense or bills are you most worried about paying in the next few weeks? Select all that apply”.

- Housing Rent, mortgage, property taxes, condo fees
- Utilities: Cable, cell, electricity, water, gas
- Lease, car loan payment, car insurance
- Debt: Credit card debt, student loan debt, bank
- Insurance: Health insurance, disability insurance, life
- School tuition / Daycare cost

All respondents (n=3,679)
- Housing Rent, mortgage, property taxes, condo fees: 28%
- Utilities: Cable, cell, electricity, water, gas: 28%
- Lease, car loan payment, car insurance: 25%
- Debt: Credit card debt, student loan debt, bank: 24%
- Insurance: Health insurance, disability insurance, life: 23%
- School tuition / Daycare cost: 18%

Female (n=3,672)
- Housing Rent, mortgage, property taxes, condo fees: 28%
- Utilities: Cable, cell, electricity, water, gas: 28%
- Lease, car loan payment, car insurance: 25%
- Debt: Credit card debt, student loan debt, bank: 24%
- Insurance: Health insurance, disability insurance, life: 23%
- School tuition / Daycare cost: 18%

Non-binary (n=97)
- Housing Rent, mortgage, property taxes, condo fees: 29%
- Utilities: Cable, cell, electricity, water, gas: 29%
- Lease, car loan payment, car insurance: 30%
- Debt: Credit card debt, student loan debt, bank: 38%
- Insurance: Health insurance, disability insurance, life: 30%
- School tuition / Daycare cost: 15%

Black (n=165)
- Housing Rent, mortgage, property taxes, condo fees: 33%
- Utilities: Cable, cell, electricity, water, gas: 33%
- Lease, car loan payment, car insurance: 32%
- Debt: Credit card debt, student loan debt, bank: 39%
- Insurance: Health insurance, disability insurance, life: 32%
- School tuition / Daycare cost: 21%

Latinx (n=389)
- Housing Rent, mortgage, property taxes, condo fees: 34%
- Utilities: Cable, cell, electricity, water, gas: 34%
- Lease, car loan payment, car insurance: 33%
- Debt: Credit card debt, student loan debt, bank: 48%
- Insurance: Health insurance, disability insurance, life: 33%
- School tuition / Daycare cost: 17%

Less than $35k annual household income (n=693)
- Housing Rent, mortgage, property taxes, condo fees: 33%
- Utilities: Cable, cell, electricity, water, gas: 33%
- Lease, car loan payment, car insurance: 32%
- Debt: Credit card debt, student loan debt, bank: 48%
- Insurance: Health insurance, disability insurance, life: 33%
- School tuition / Daycare cost: 16%

Parent of child with special needs (n=110)
- Housing Rent, mortgage, property taxes, condo fees: 28%
- Utilities: Cable, cell, electricity, water, gas: 28%
- Lease, car loan payment, car insurance: 27%
- Debt: Credit card debt, student loan debt, bank: 38%
- Insurance: Health insurance, disability insurance, life: 16%
- School tuition / Daycare cost: 15%

Caregiver of adult with special needs (n=41)
- Housing Rent, mortgage, property taxes, condo fees: 39%
- Utilities: Cable, cell, electricity, water, gas: 39%
- Lease, car loan payment, car insurance: 27%
- Debt: Credit card debt, student loan debt, bank: 44%
- Insurance: Health insurance, disability insurance, life: 16%
- School tuition / Daycare cost: 15%