

COVID-19 Impact Survey Results by Local United Way Footprint

United Way of North Carolina



Modern Metrics Barn
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United Way of North Carolina

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Executive Summary

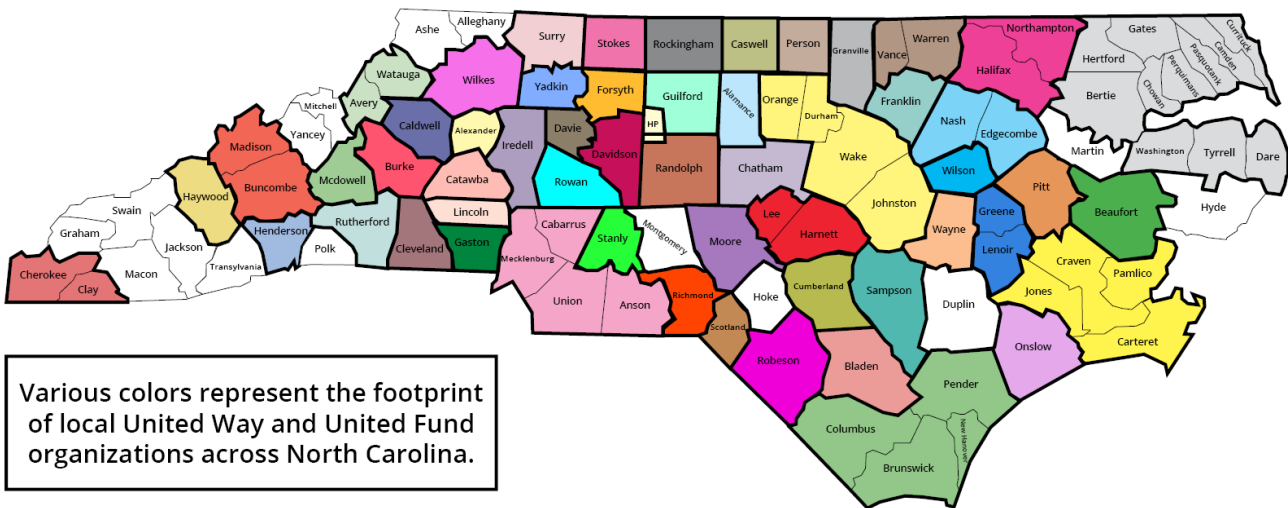
For decades, United Way organizations across North Carolina have embraced the pillars of financial stability, healthy living, and education as the foundation on which to build their strategies and form investment priorities to meet community needs. In 2020, a year filled with economic challenges and enormous health concerns, the United Way network conducted a survey from July 27 to August 31 to better understand how individuals and families were faring amid job loss or reduction in hours, child care changes, at-home education, work-from-home mandates, and more. Of the 8,583 respondents to the COVID-19 Impact Survey, 19 United Way footprints had more than 150 respondents allowing for a deeper dive into community level needs expressed. The statewide summary findings have already been completed and are available [here](#).

Using data gleaned from the [Self-Sufficiency Standard 2020](#), the NC State Center for Health Statistics, and the North Carolina Institute of Medicine, each of the 19 United Way footprints have specific community-level data revealing the concerns of their survey respondents, financial condition, poverty status, insurance and healthy food needs, and changes in childcare arrangements including technology needed and internet accessibility.

While the statistics offered do not reflect the totality of needs in a local United Way footprint, survey results do confirm and support facts that are already known or offer new information that can lead to unique problem-solving and resource investment.

EXHIBIT 1

North Carolina United Way Footprints



Data Available

Four sources of data were culled to provide a broader picture for each SDOH region and illustrate insights into the needs of these communities.

United Way of North Carolina Self Sufficiency Standard

The Self-Sufficiency Standard For North Carolina 2020 (SSS) tracks the true cost of living faced by North Carolina families today. It highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by many families. The SSS also allows for comparisons of family composition, geographic location, and historical trends documentation. The family structure used for this report analyses is two adults, one school-aged child, one preschool child, and one infant. This family unit of five allowed for the greatest variety of cost items. More information on the SSS can be found [here](#).

EXHIBIT 2

Self-Sufficiency Standard Estimated Cost by Category: Two Adults, One School-Aged Child, One Preschooler, One Infant

SDOH Region	Housing Cost	Child Care	Food	Transportation	Health Care	Annual Income Threshold	Population
1	981	1,734	854	510	677	68,696	234,263
2	1,137	1,955	803	515	690	74,809	747,803
3	1,002	1,974	833	522	622	72,219	899,452
4	1,312	2,457	859	558	587	86,729	2,483,863
5	1,213	2,305	881	529	627	82,867	1,515,438
6	1,076	1,894	827	551	687	73,666	809,103
7	1,367	2,544	883	539	614	89,784	1,735,319
8	1,121	1,909	845	543	732	75,683	959,644
9	1,099	1,765	874	519	684	71,996	259,142
10	1,071	1,982	824	535	694	74,910	620,849

North Carolina Social Determinants of Health

The [North Carolina State Center for Health Statistics](#) provides regional-level data available through a useful user interface. Throughout this report, maps ([found here](#)) are used to visually reflect associated data points. The ten regions were created by the [North Carolina Association of Local Health Directors](#) and are used to examine Social Determinants of Health (SDOH) at a regional level. These health indicators are outside of physical health yet contribute to overall wellness. The [Centers for Disease Control and Prevention](#) define social determinants of health as “conditions in the places where people live, learn, work, and play that affect a wide range of health risks and outcomes.”

North Carolina Institute of Medicine

For more than 30 years, the [North Carolina Institute of Medicine](#) (NCIOM) has shaped health policy in North Carolina by identifying solutions to its health challenges. The goal of NCIOM is to improve health through evidence-based solutions. NCIOM created a database of county-level measures from various sources available [here](#). For the purposes of this project, the data points below were selected to describe living conditions in each North Carolina county.

Data from the SSS and the NCIOM was available on a county level. When the evaluated area covers multiple counties (i.e., region or United Way), estimates were produced by creating an average of the counties adjusted by population size. This method allows counties with a larger population to have a bigger impact than sparsely populated counties.

EXHIBIT 3

Data Points Selected NCIOM

<i>Variable</i>	<i>Year</i>	<i>Description</i>	<i>Source</i>
<i>Financial Stability</i>			
<i>Poverty</i>	2016	% of individuals living in poverty (100% Federal Poverty Level)	US Census - Small Area Income and Poverty Estimates
<i>Unemployment</i>	2017	Unemployment rate (%)	US Department of Labor
<i>Food Insecurity</i>	2015	% of population that is food insecure	Feeding America
<i>Low Access to a Grocery Store</i>	2015	% of population with low access to a grocery store (more than one mile in an urban area and ten miles in a rural area.	USDA Economic Research Service
<i>Housing Cost Burden</i>	2013-2017	% of households spending 30% or more of household income on housing costs (Owner and Renter)	US Census - American Community Survey
<i>Health</i>			
<i>Uninsured Adults</i>	2016	% of adults age 18 to 64 years without health insurance	US Census - Small Area Health Insurance Estimates
<i>Uninsured Children</i>	2016	% of children age 18 and under without health insurance	US Census - Small Area Health Insurance Estimates
<i>Education</i>			
<i>High School Graduation</i>	2016-2017	% of high school students who graduate on time	NC Department of Instruction
<i>Early Reading Proficiency</i>	2016-2017	% of third-grade students reading at grade-level	NC Department of Instruction
<i>Population</i>	2017		US Census - Population Estimates Program

Regional estimates were produced by creating an average of the counties adjusted by population size. This method allows counties with a larger population to have a bigger impact than sparsely populated counties. The results should reflect the approximate average for the SDOH region by family unit.

EXHIBIT 4

Measures of Financial Stability by Region

<i>SDOH Region</i>	Poverty	Unemployment	Food Insecurity	Low Grocery Store Access	Housing Cost Burden
1	17%	4.7%	15%	12%	21%
2	15%	4.2%	13%	21%	23%
3	17%	4.3%	15%	22%	24%
4	13%	4.3%	15%	19%	25%
5	16%	4.4%	16%	20%	27%
6	18%	5.5%	18%	21%	27%
7	13%	4.6%	20%	15%	26%
8	19%	5.2%	16%	18%	27%
9	18%	5.7%	18%	17%	27%
10	19%	4.8%	18%	16%	28%
State	15.4%	4.6%	15.4%	N/A	25.6%

EXHIBIT 5

Health Care Measures by SDOH Region

<i>SDOH Region</i>	Uninsured Adults	Uninsured Children
1	18%	6%
2	16%	5%
3	16%	5%
4	14%	5%
5	15%	5%
6	16%	4%
7	13%	4%
8	17%	5%
9	15%	5%
10	16%	5%
State	15.1%	4.7%

EXHIBIT 6

Education Measures by SDOH Region

<i>SDOH Region</i>	High School Graduation	Reading Proficiency
1	88%	61%
2	89%	61%
3	88%	58%
4	89%	59%
5	86%	53%
6	83%	55%
7	87%	60%
8	85%	55%
9	86%	51%
10	85%	53%
State	86.5%	57.8%

United Way of North Carolina COVID-19 Survey

The [United Way of North Carolina](#) produced the [COVID-19 Impact Survey](#). This survey offers results on how North Carolina families, who responded to the survey, have been impacted by COVID-19 and provides data for comparison by location in the state, race and ethnicity, age groups, and other demographics. Survey respondents were recruited from across the state and results are reported based on individual respondents. Some categories were not reported with small sample size.

The **COVID-19 impact measure** was achieved by adding the 14 categories of concerns and 9 categories of needs reported by the respondents. Respondents reporting the most concerns and needs (27% statewide) were determined to have a “high impact” of the pandemic.

The initial list of **concerns** were consolidated for area and subgroup reports. First, “fear of self or loved-one” was so prevalent that it remained its own category. The remaining concerns were consolidated into four groups, including medical (mental health, other medical, & obtaining prescriptions), money/resources (other bills, food supplies, & rent/mortgage), child issues (my children, remote learning, child care, & summer camp) and community (reopening & economic health).

No home internet resulted from two questions. Respondents first indicated that they had no home broadband and second indicated that they did not buy new internet capacity to respond to the pandemic.

Findings by United Way Footprint

The following section discusses the notable findings unique to each local United Way Footprint that received more than 150 survey responses. For the statewide report, [click here](#).

Albemarle Area United Way

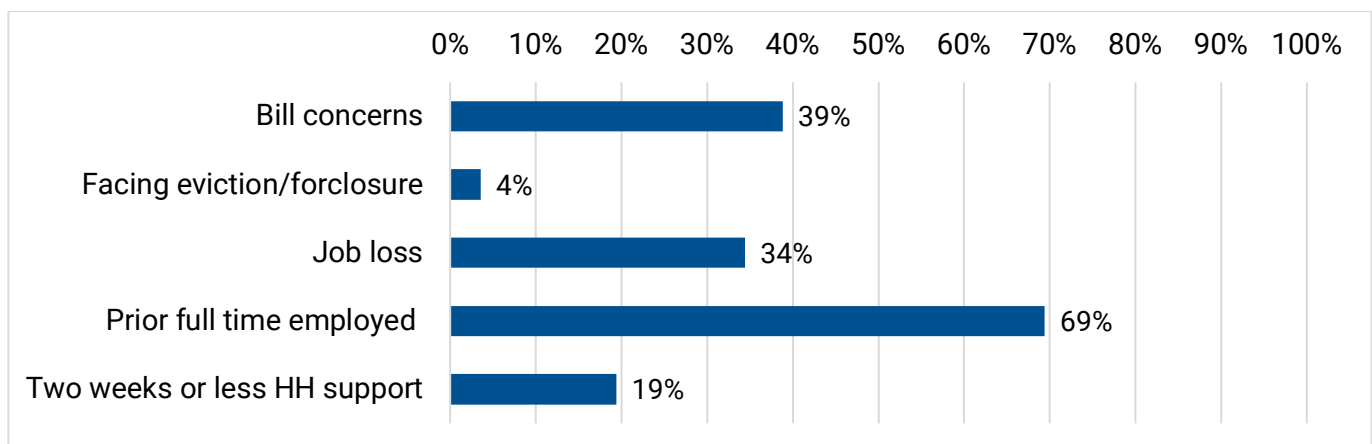
Albemarle Area United Way serves several counties on the northeast coast in Region Nine, including Dare, Tyrrell, Washington, Bertie, Hertford, Gates, Chowan, Perquimans, Pasquotank, Camden, and Currituck. Albemarle Area United Way serves a population of over 211,000 residents. According to SSS measures, the counties served have higher than average housing (\$1138) and food costs (\$844). SDOH measures indicate a higher-than-average housing cost burden (27%) and unemployment rate (5.6%) before the pandemic. The result is that 21% of survey respondents reported a high impact of COVID-19.

Financial Stability

Of the 170 Albemarle Area respondents to the survey, pre-pandemic conditions were below average. Only 69% of the pre-pandemic jobs were full-time. For 19% of responding households, financial reserves would last two weeks or less. In the spring and summer of 2020, 34% of pre-pandemic jobs were lost or reduced. At the same time, 4% of the respondents were facing eviction or foreclosure. Results indicate reasonable concern for financial stability, with 39% worried about paying their bills.

EXHIBIT 7

Financial Stability Key Indicators

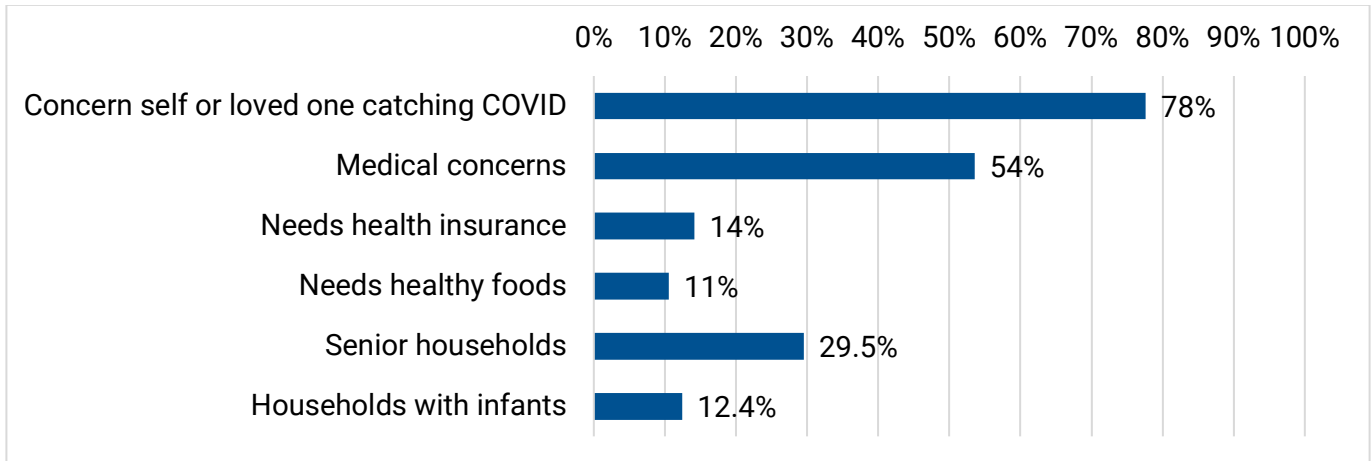


Health

The primary health concern across the state, and in this service area, is the possibility that the respondent or their loved ones will catch COVID (78%). However, other medical and mental health issues also present concerns for 54% of respondents. The need for medical insurance (14%) is greater than the average for the state – reflecting the smaller than average percent of full-time employment and the relatively high unemployment rate in the area. Healthy food is a concern for 11% of the population. The respondents to the survey represent a much higher than average proportion of senior households (29.5%), and 12.4% of the households had children under five.

EXHIBIT 8

Health and Wellness Key Indicators



Education

Among the area’s survey respondents, 46% were concerned with issues affecting children, while 40% of the households had at least one member under 18. Also, 17% of the respondents were single-parents.

Among area households with at least one child, 45% purchased technology to deal with stay-at-home orders, including 30% that purchased high ticket items like computers, tablets, and cell phones. In these homes, 13% reported having no internet service, which is well above the state average.

EXHIBIT 9 Key Education Indicators

All Area Respondents

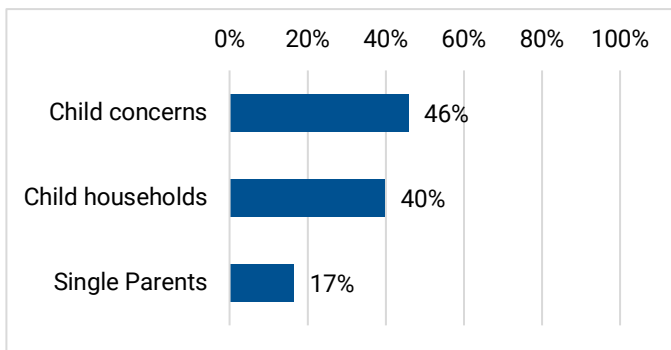
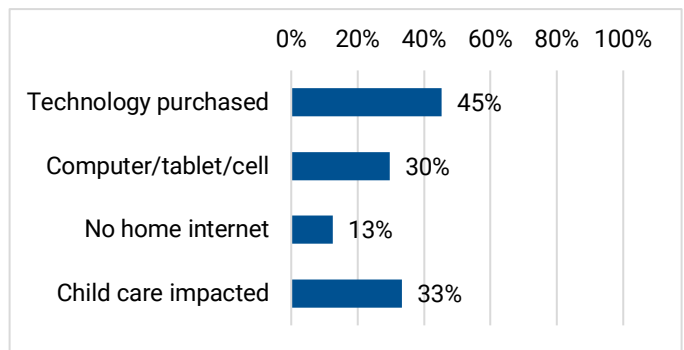


EXHIBIT 10

Households with at least one person under one



Summary

Data indicate that this area is home to a large group of underemployed people in need. The Albemarle Area has higher than average housing and food costs compounded by a higher unemployment rate. The survey respondents reflected the issues associated with lower-than-normal full-time employment, and one out of three jobs in the area were either lost or reduced. In addition, one out of five households had two weeks or less financial reserves. The tenuous employment situation reflected a higher percentage of people needing health insurance and concerned about getting healthy food. While the households in the area were less likely to buy technology to survive the pandemic, the households were nearly twice as likely to have no internet. These challenges create a subclass of people unable to work fully, so they are less likely to support their health and children's education.

United Way of Asheville and Buncombe County

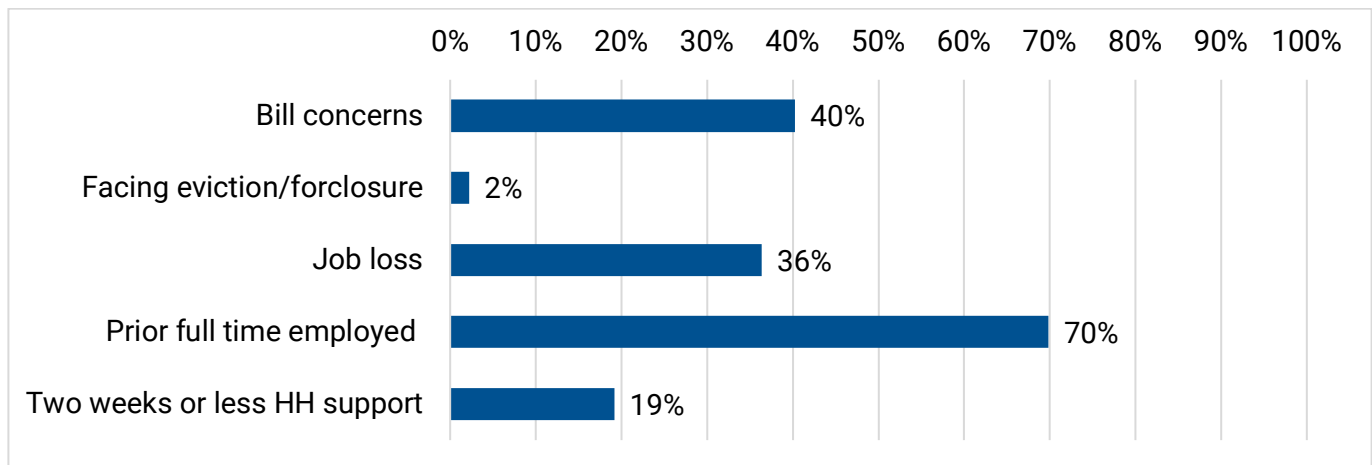
The United Way of Asheville and Buncombe County serves western counties of Madison and Buncombe in SDOH Region Two with a projected population of over 277,000. Many of the SDOH measures are below average for the state, including food insecurity (13%), unemployment (3.6%), adults without insurance (14%), and poverty (14%). At the same time, United Way's SSS indicates higher costs in many areas, including housing (\$1,357), childcare (\$2,306), and projected SSS threshold (\$85,230). Only transportation costs (\$510) are below state averages.

Financial Stability

Of the 365 survey respondents, pre-pandemic financial conditions were not encouraging. Only 70% of pre-pandemic jobs were full-time – well below average for the state. For 19% of surveyed households, financial reserves would last two weeks or less. In the spring and summer of 2020, 36% of the pre-pandemic jobs were lost or reduced. Understandably, 40% of the respondents worried about paying necessary bills. Despite the higher housing cost, area respondents were significantly less likely to report facing eviction or foreclosure (2%).

EXHIBIT 11

Financial Stability Key Indicators

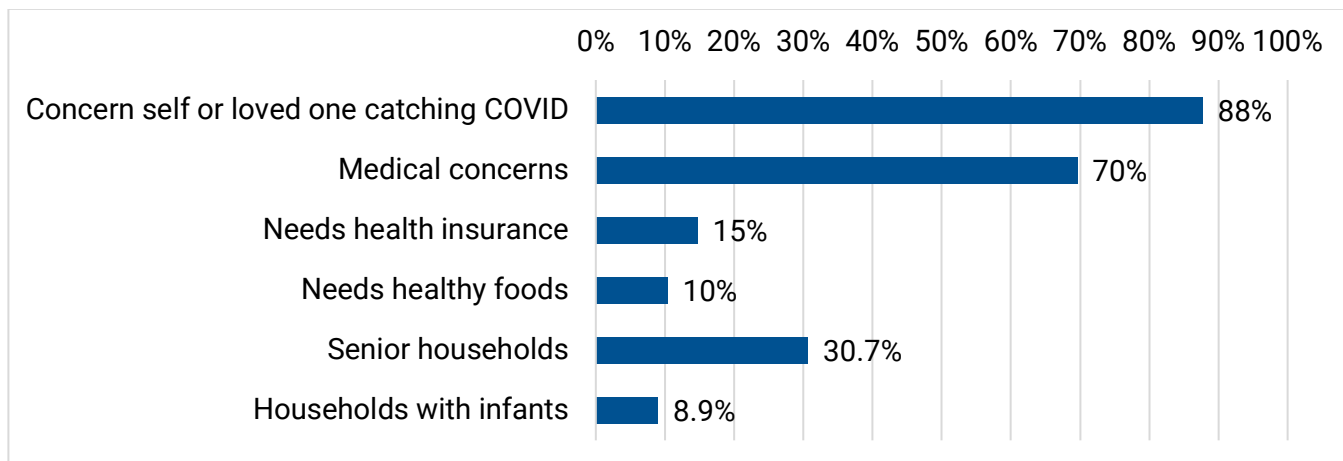


Health

The primary health concern across the state, and in this service, area is the possibility that the respondent or their loved one will catch COVID (78%). However, area respondents also expressed, well above state average, concern for other medical and mental issues (70%). Concern for other medical issues may be affected by the above-average senior household proportion (31%). Finally, this area expressed an above-average desire for health insurance (15%).

EXHIBIT 12

Health and Wellness Key Indicators



Education

For all respondents, 43% expressed concern for child-centered issues – well above average for the state. This concern is supported for a larger than average household percentage with children under 18 (31%) and single parents (13%).

After limiting respondents to households with children, we see that more than half of the households experienced impacts on childcare (52%). These families purchased technology to support at-home schooling and at a rate higher than the state average (46%), and high-cost items (computers, tablets, and cell phones 24%) were also higher than the state average. On the other hand, families with no home internet (3%) were well below average for the state.

EXHIBIT 13

All Area Respondents

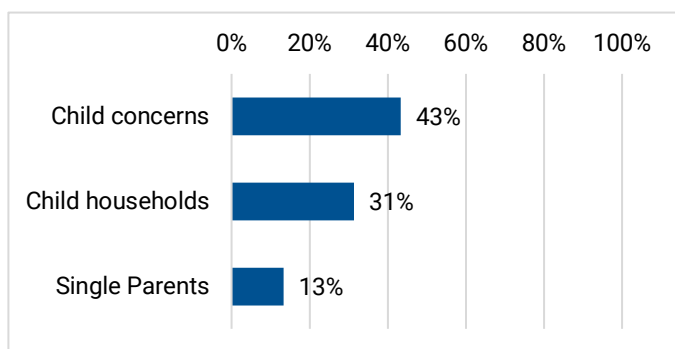
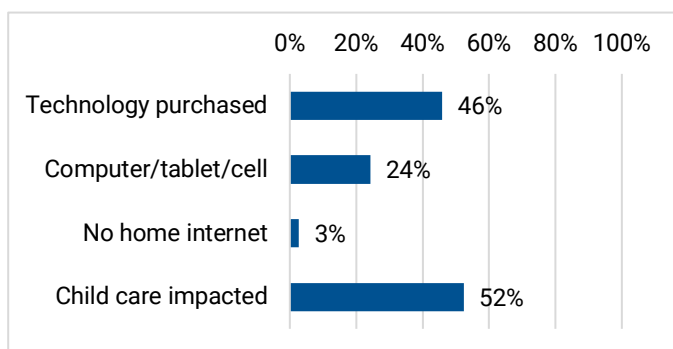


EXHIBIT 14

Households with at least one person under 18



Summary

The United Way of Asheville and Buncombe County footprint is characterized by higher costs but lower unemployment. Survey respondents indicate that much of that employment is part-time, and more than one in three lost work to the pandemic. Now, the area is worried about their health and needs health insurance. More than half of the homes with children have experienced disruptions in childcare, and nearly half have purchased technology to deal with the state’s mandated lockdown. The issues may be more related to understanding how to use the technology and targeting aid to those homes that still need access, so they do not fall behind.

United Way of the Cape Fear Area

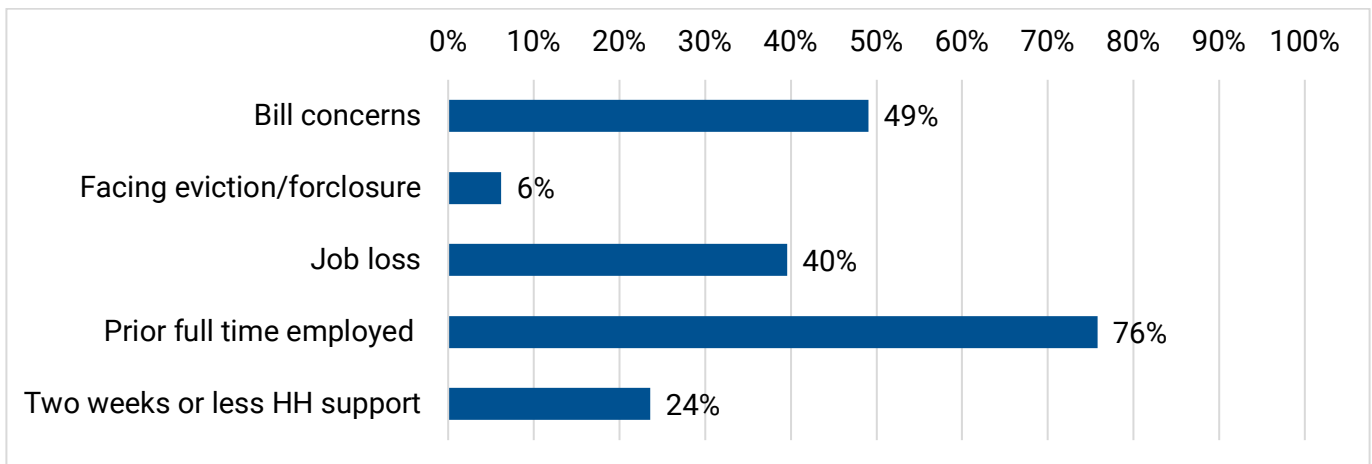
The Cape Fear Area United Way serves 476,000 people in southeast counties of North Carolina, namely Brunswick, Columbus, New Hanover, and Pender. The area has an above-average housing cost (\$1,191) and a high percentage of families with a housing burden (29%). Other costs are also high, including food (\$911), transportation (\$542), and health care (\$741). The SSS threshold for the five-member family (\$80,000) is also above average for the state.

Financial Stability

Of the 322 United Way of the Cape Fear survey respondents, pre-pandemic conditions were below average. Only 76% of the jobs were full-time. 24% of the households had financial reserves of two weeks or less. Spring and summer of 2020, 40% of the pre-pandemic jobs were lost or reduced, and 6% were facing eviction or foreclosure. The result was a concern for financial stability, with 49% worried about paying their bills.

EXHIBIT 15

Financial Stability Key Indicators

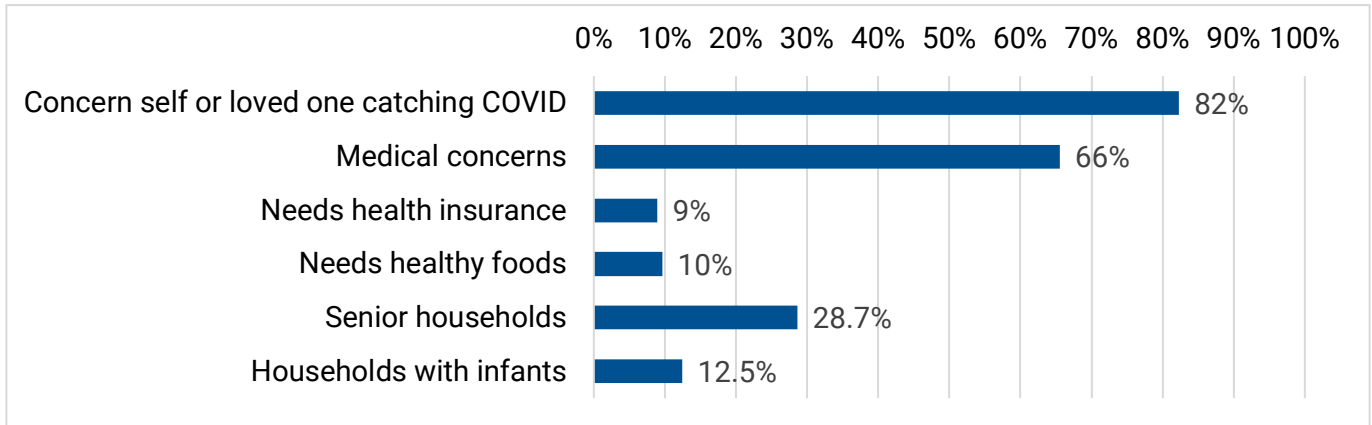


Health

The primary health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (82%). However, other medical and mental health issues also present concerns (66%) for the respondents. Health insurance was named as a need by 9% of the respondents. Among the survey respondents, 29% were from senior households, and 13% included preschool-aged children. Healthy food is a concern for 10% of the population.

EXHIBIT 16

Health and Wellness Key Indicators



Education

Households with children under 18 accounted for 38% of the area respondents, while 53% expressed concern for issues about children. The SDOH data indicates that the high school graduation rate (84%) was low compared to the rest of the state.

Half of the homes where children are present purchased technology (50%) to deal with stay-at-home orders. More concerning, the area had an above-average percentage of homes that purchased more expensive items like computers, laptops, and cell phones. Simultaneously, an above-average percentage of homes did not have internet (11%) – even for stay-at-home times. Single-parent households accounted for 17% of all area families. At the same time, 51% of the families with children experienced disruptions in childcare.

EXHIBIT 17

All Area Respondents

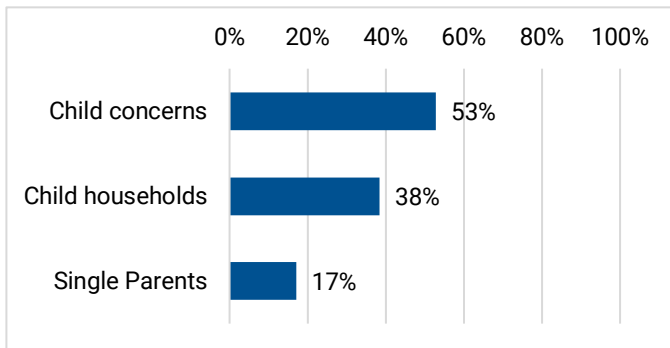
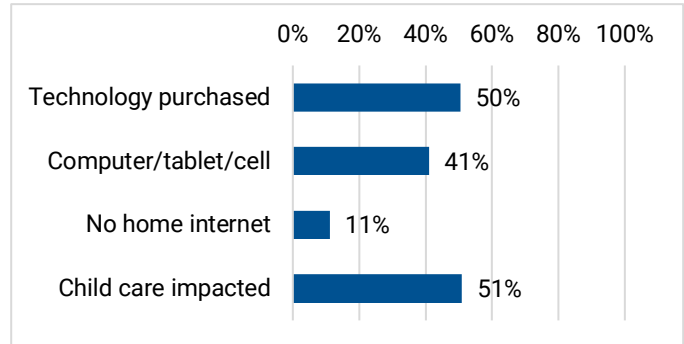


EXHIBIT 18

Households with at least one person under 18



Summary

The United Way of the Cape Fear Area footprint is a relatively high-cost zone with a SSS threshold of \$80,000 for a family of five. The poverty rate is 17%, and there are other indicators of impacts on families. Almost one in three families are burdened by housing costs, and 6% face eviction or foreclosure. One out of four pre-pandemic jobs were part-time, and two out five jobs were lost or reduced. There is a problem with healthy foods for one out of every ten families. Technology products were purchased at a higher-than-average rate, and too many homes were without internet capability. There are clear areas of great need within a relatively populated and prosperous area.

Catawba County United Way

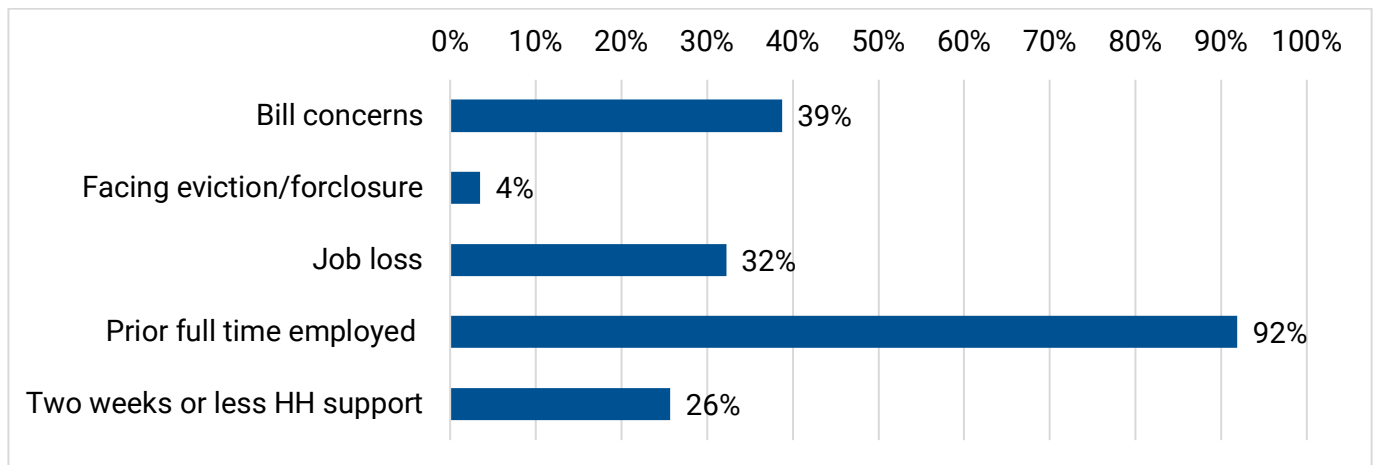
Catawba County United Way serves the single county of Catawba with 157,000 in population within SDOH Region Four. Health care costs are higher than the state average for this county, yet the SSS threshold for a family of five is close to average (\$71,000). Many SDOH measures are in the good range for this area. Housing cost burden (20%), unemployment (4.2%), poverty (13%), uninsured children (4.4%), and food insecurity (13%) are all below average compared to the state, while the high school graduation rate (92%) is higher than average. The one exception is low access to groceries (22%) is above average for the state.

Financial Stability

The 284 Catawba County survey respondents indicate some possibly conflicting results. The pre-pandemic proportion of full-time jobs (92%) was above average for the state, but so was the percentage of families with two weeks or less of financial resources (26%). While many families are facing some tough times financially, the percentage of respondents worried about paying bills (39%), experiencing job loss (32%), and facing eviction/foreclosure (4%) were all about average for the state.

EXHIBIT 19

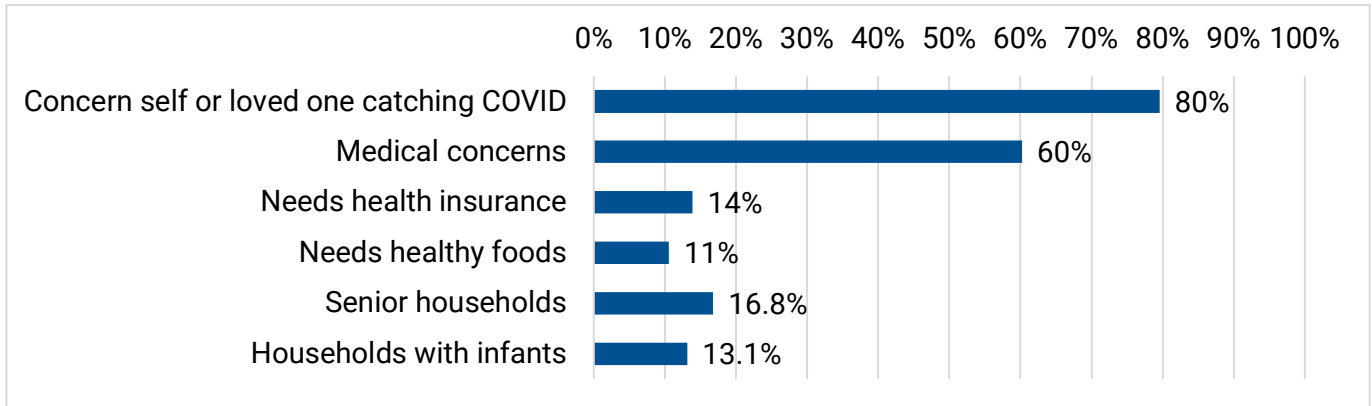
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (80%). However, other medical and mental health issues also present concerns (60%) for the respondents. The need for medical insurance (14%) is greater than the average for the state and 11% expressed a need for healthy food. The respondents to the survey included a lower percentage of senior households (17%), and 13% had children under five.

Health and Wellness Key Indicators



Education

Among the county’s survey respondents, 60% were concerned with issues affecting children, while 43% of the households had at least one member under 18. Also, 19% of the respondents were single-parents. After limiting the respondents to those with at least one child (under 18), Catawba County was significantly less likely to purchase technology (46%) or purchase high-value technology (computers/tablets/cell, 26%) than the rest of the state. Childcare was impacted negatively in 44% of homes with children, and 5% of these homes had no internet access.

EXHIBIT 21

All Area Respondents

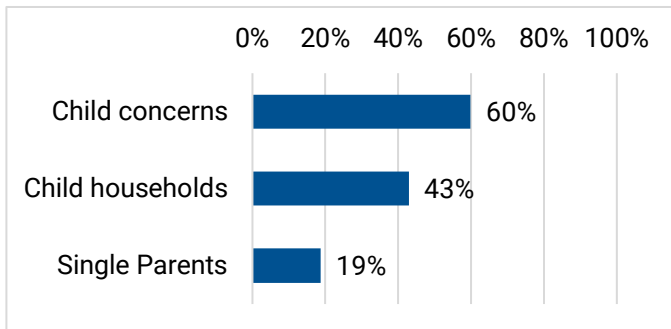
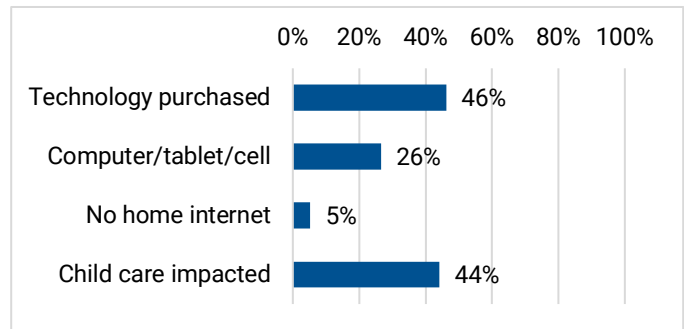


EXHIBIT 22

Households with at least one person under 18



Summary

While in many ways Catawba County is doing better than most, there are still areas of concern. First, there is a food security issue for a targeted group of residents. While the County enjoyed low unemployment and survey respondents indicated 92% of pre-pandemic jobs were full-time, significantly more of the respondents kept less than two weeks of financial reserves going into the shutdown. Also, one-in-three jobs were lost during the spring and summer of 2020, so paying essential bills became a concern for 40% of the respondents.

Before the pandemic, about one in eight residents were food insecure (approximately equal to the poverty rate). About one in nine survey respondents indicated a need for food assistance. Reduced childcare choices impacted families with children. Families in the County did not purchase as much technology as the rest of the state. It is worth investigating if they could not afford new technology or did not need it.

United Way of Central Carolinas

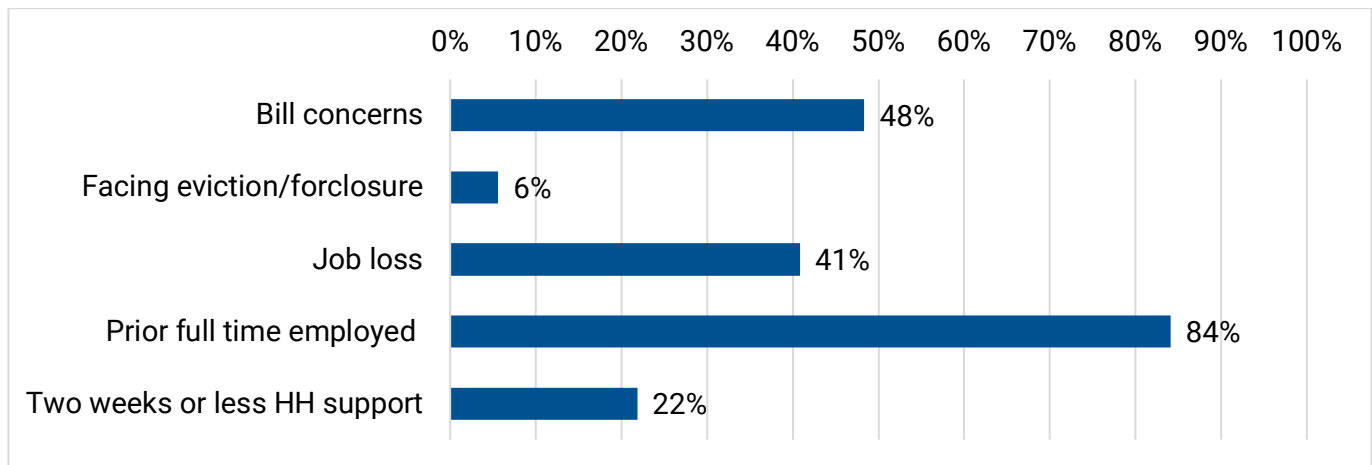
United Way of Central Carolinas serves three counties in SDOH Region Four, including Cabarrus, Mecklenburg, Union Counties, and also serves Anson County in SDOH Region six. The 1.5 million residents of this service area experience some of the state's highest SSS estimated costs for housing (\$1,475), childcare (\$2,727), food (\$903), and transportation (\$568). Only health care costs (\$561) are lower than the state average. Naturally, SDOH projected a higher-than-average housing cost burden (27%) yet a lower-than-average rate for poverty (12%) and uninsured adults (14%). Finally, there is a higher than the state's average rate for high school graduation (90%).

Financial Stability

The 697 survey respondents for the United Way of Central Carolinas footprint indicated that 84% of the jobs were full time and 22% of the families had two weeks or less of financial reserves going into the pandemic. In spring and summer of 2020, there was a higher than state average job loss (41%) and 6% of the respondents indicate facing eviction or foreclosure.

EXHIBIT 23

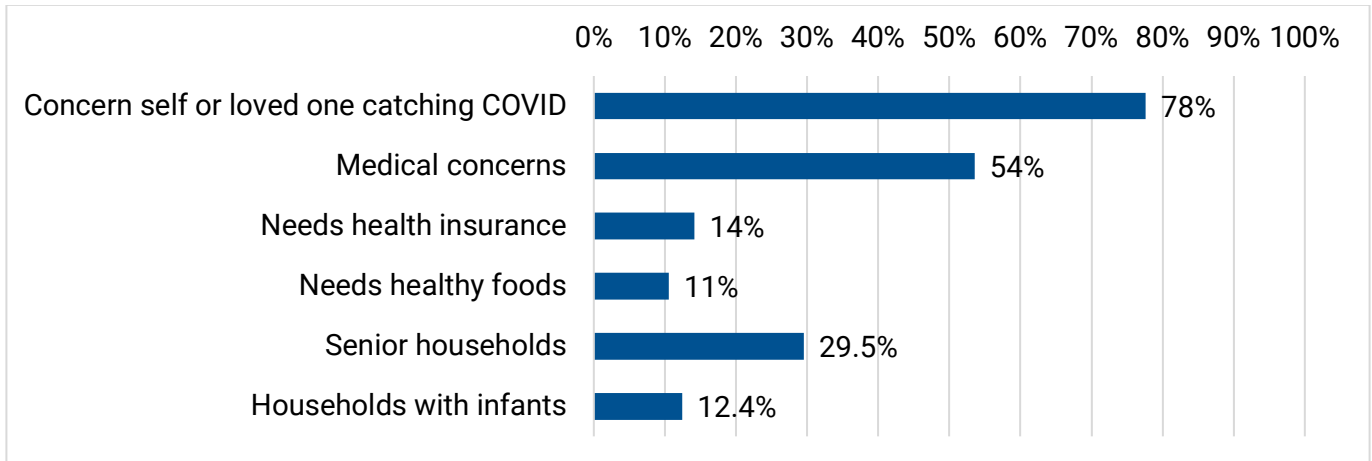
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (79%). However, other medical and mental health issues also present concerns (66%) for the respondents. The need for medical insurance (11%) is about average for the state. Healthy food is a concern for 10% of the population. The respondents to the survey represent a lower-than-average proportion of senior households (17.7%), and 12.2% of the households had children under 5.

Health and Wellness Key Indicators



Education

Among all area survey respondents, 55% were concerned with issues affecting children, while 43% had at least one member under 18. Also, 21% of the respondents were single-parents.

By limiting the respondents to the 43% who have children below the age of 18, it is possible to look at education issues. In the United Way of Central Carolinas service area, 59% of these families purchased technology, and 41% (above state average) purchased the higher cost items of computer, tablet, or cell phone. Slightly above the state average of 4% had no home internet. The closure of childcare centers impacted 53% of the households in this service area.

EXHIBIT 25

All Area Respondents

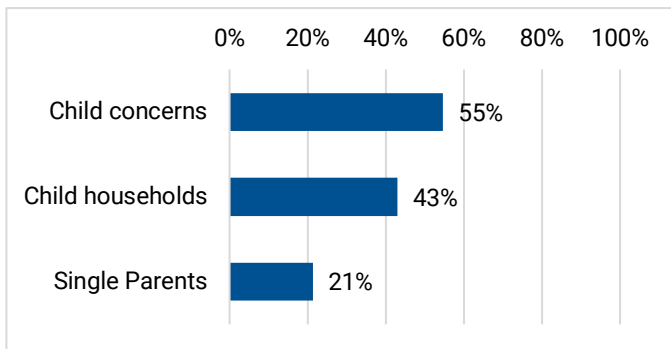
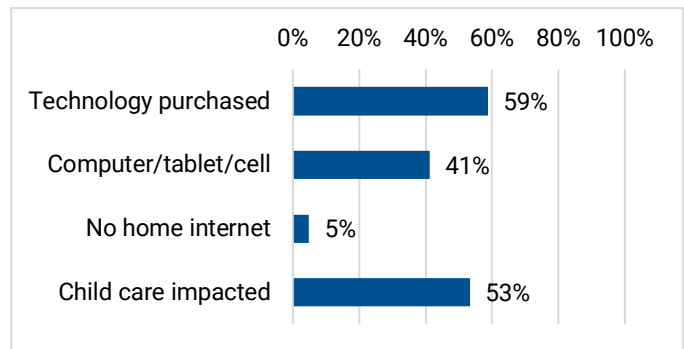


EXHIBIT 26

Households with at least one person under 18



Summary

The footprint of United Way of Central Carolinas is overall a higher-cost area of the state. This characteristic can result in income disparities – particularly in times of economic stress. One in five families in this area did not have adequate financial reserves to last more than two weeks, while two out of five jobs were lost or reduced.

The impact on childcare is clear, with more than half of the families losing access to essential care. Nearly three out of five families with children purchased technology, and two-thirds of those purchased high-cost items to deal with stay-at-home orders.

United Way of Coastal Carolina

United Way of Coastal Carolina serves four counties in SDOH Region Ten, including Carteret, Craven, Jones, and Pamlico. The 194,000 residents of this service area experience above the state's average SSS estimated costs for housing (\$1,174), and food (\$909). Transportation (\$525) and health care costs (\$688) are near the state average. The projected SSS benchmark of income for a family of five (\$76,000) is above average, indicating an overall higher cost area.

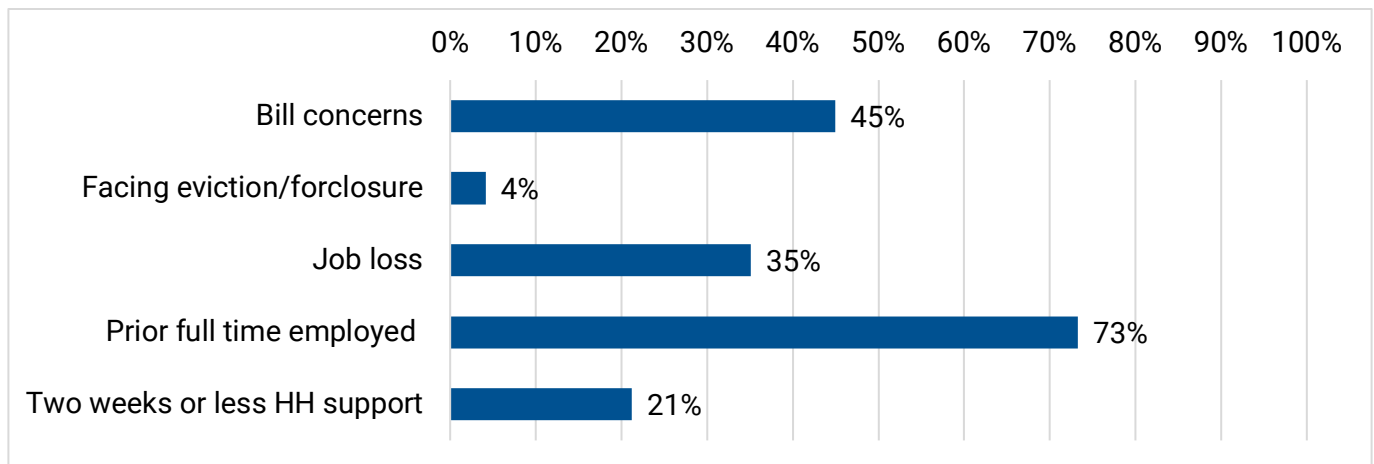
SDOH data indicate that 26% of the area's families experience housing costs burdens. There is a combined 4.6% poverty rate and 15% poverty rate. 24% of families in the area have low access to groceries which is higher than the state's average. Yet, adults without health insurance (15%) are close to the state average. Education measures for this area include a high school graduation rate that is about average at 87% and early reading proficiency (63%) above the state average.

Financial Stability

Of the 218 Coastal Carolina survey respondents indicate some financial insecurity. Of the pre-pandemic jobs, only 73% were full-time (below the state average), and 21% held two weeks or less of family financial reserves. Respondents indicate that 35% of the jobs were lost or reduced, with 45% worried about paying necessary bills and 4% in danger of eviction or foreclosure.

EXHIBIT 27

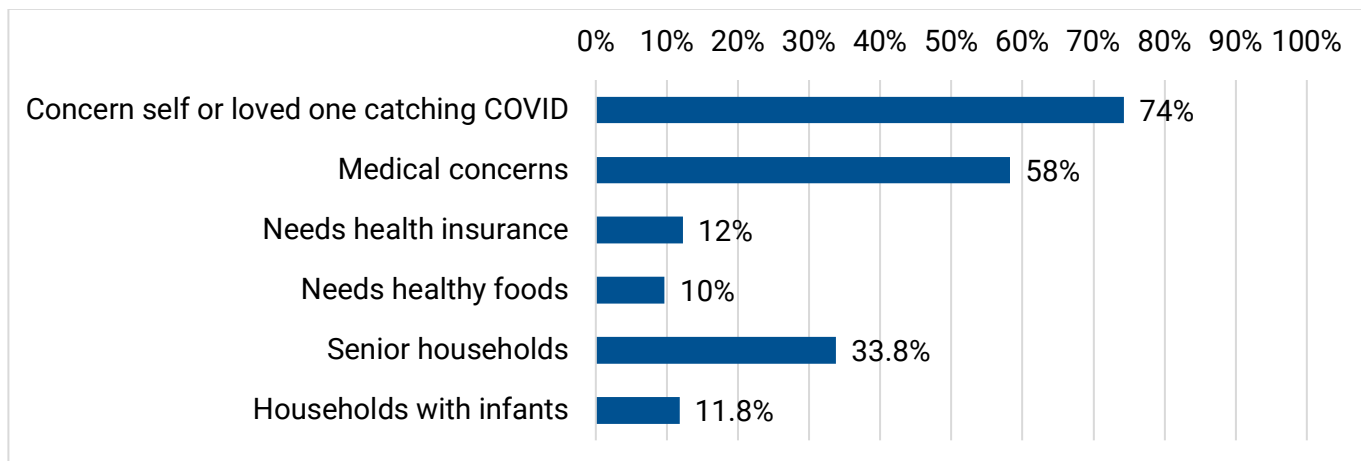
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (74%). However, other medical and mental health issues also present concerns (58%) for the respondents. Respondents indicated specific needs, including 12% in need of health insurance and 10% in need of healthy foods. It should be noted that the respondents included an above the state average group of senior households (34%).

Health and Wellness Key Indicators



Education

While only 33% of the area’s families included children under 18, 49% of the respondents worried about child issues. The area’s respondents included 18% who are single parents.

When limited to just respondents with children, 50% experienced a disruption to childcare, and 9% had no home internet. There was a buildup of technology in these homes, with 51% purchasing some technology to prepare for in-home school and work and 33% purchasing high-cost items (computers, tablets, and cell phones).

EXHIBIT 29

All Area Respondents

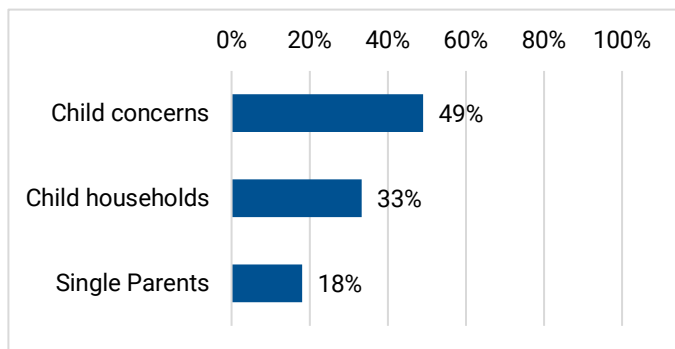
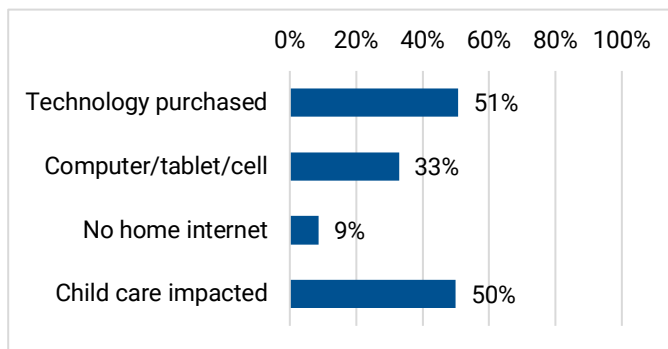


EXHIBIT 30

Households with at least one person under 18



Summary

There is evidence that the United Way of Coastal Carolina footprint may be experiencing income disparity issues. As a high-cost section of the state, there remain issues with access to food. SDOH data indicate one in four households experience low access to grocery stores. Survey respondents repeat this concern, with 10% requesting food assistance. Households with children were especially challenged. Half of the households with children lost childcare, and half also purchased technology to deal with the stay-at-home orders. Lack of full-time school may threaten the progress made in early reading proficiency.

United Way of Cumberland County

United Way of Cumberland County serves the 333,000 residents in SDOH Region Six. The county residents experience some of the state's highest SSS estimated costs for housing (\$1,188), transportation (\$567), and health care (\$705). In addition, childcare (\$1,981) and food (\$825) costs are close to the state's average. The result is an above-average SSS threshold for the family of five (\$78,000).

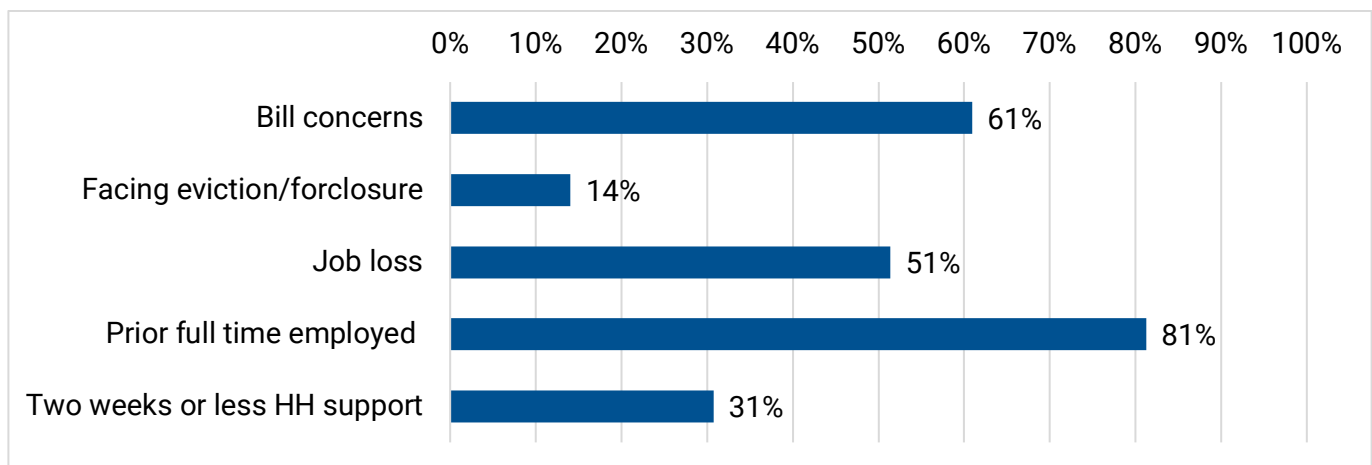
SDOH projects several challenges for Cumberland County residents. The area hosts a higher-than-average unemployment rate (5.8%) and housing cost burden (32%). The county poverty rate (19%) is a little higher than the state average. There has been a lower percentage of uninsured adults and children than the state average. However, access to food has been an issue. Both low access to groceries (30%) and individuals suffering from food insecurity (19%) are above the state average. Education could be a concern. The high school graduation rate (82%) is below the state average.

Financial Stability

Of the 192 Cumberland County respondents to the survey, 38% experienced a high impact of COVID-19. The respondents reported pre-pandemic conditions that were less than ideal, with an above state average of 31% of the families with two weeks or less of financial reserves, and only 81% of the jobs were full-time. It is not surprising that COVID-19 brought on some of the state's harshest conditions, with 51% of jobs lost or reduced, 61% concerned about paying bills, and 14% facing eviction or foreclosure.

EXHIBIT 31

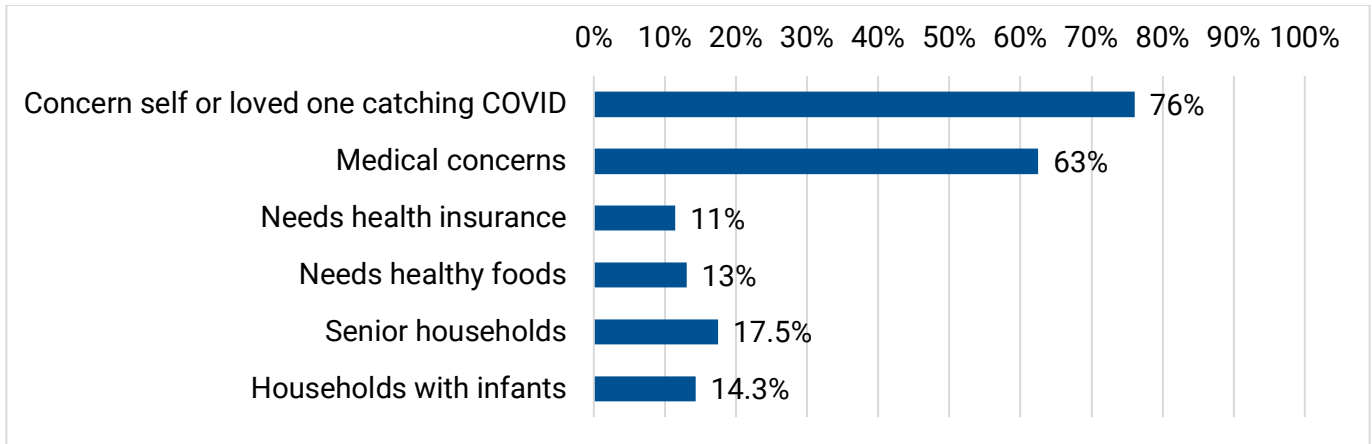
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (76%). However, other medical and mental health issues also present concerns (63%) for the respondents. The need for medical insurance (11%) reflects the smaller than average percent of full-time employment and the relatively high unemployment rate in the area. County residents' desire for healthy food (13%) is also above average for the state.

Health and Wellness Key Indicators



Education

The Cumberland County respondents to this survey represent the state’s highest percentage of single-parent households (28%), and 47% of all respondents live with children under 18. For all respondents, 56% expressed concern for child-related issues.

Among families with children, 53% experienced disruption in childcare (above the state average). Stay-at-home orders caused 65% of households to buy technology and 47% to buy the more expensive hardware, including computers, tablets, and cell phones (both above the state average). Finally, 5% of the households had no home internet service.

EXHIBIT 33

All Area Respondents

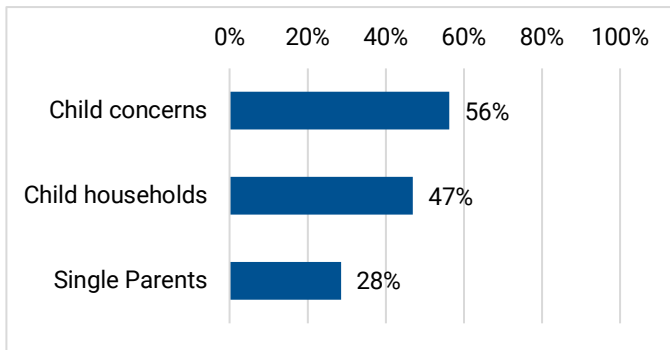
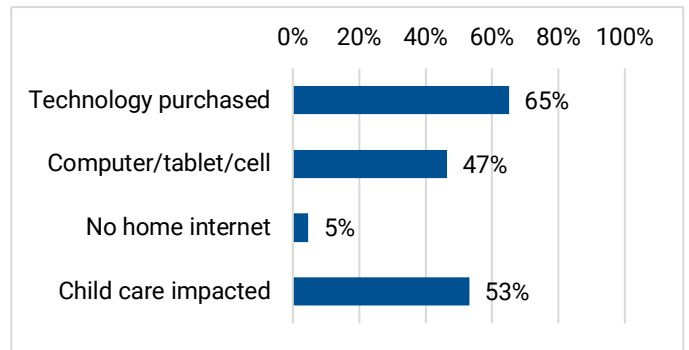


EXHIBIT 34

Households with at least one person under 18



Summary

Cumberland County continues to face some challenges as it deals with COVID-19. High unemployment, poverty, and housing cost burden seem to be exasperated by the current conditions. Three out of five survey respondents worry about paying bills, and about one out of seven face eviction or foreclosure. Job losses after the start of the pandemic are some of the highest in the state. Access to healthy food was an issue before the pandemic, and it stays above average for the state. Almost one in eight survey respondents from Cumberland County said that access to healthy food would make a difference to their families. Simultaneously, more than half of the families with children have disrupted childcare, and two-thirds have had to buy technology to deal with stay-at-home orders. The result is a situation that may further reduce the County’s high school graduation rate.

United Way of Davidson County

United Way of Davidson County serves a population of 165,000 in SDOH Region Three. The county enjoys near state average cost in most areas and below-average costs for food (\$749) and health care (\$609) for a projected family of five (\$70,599).

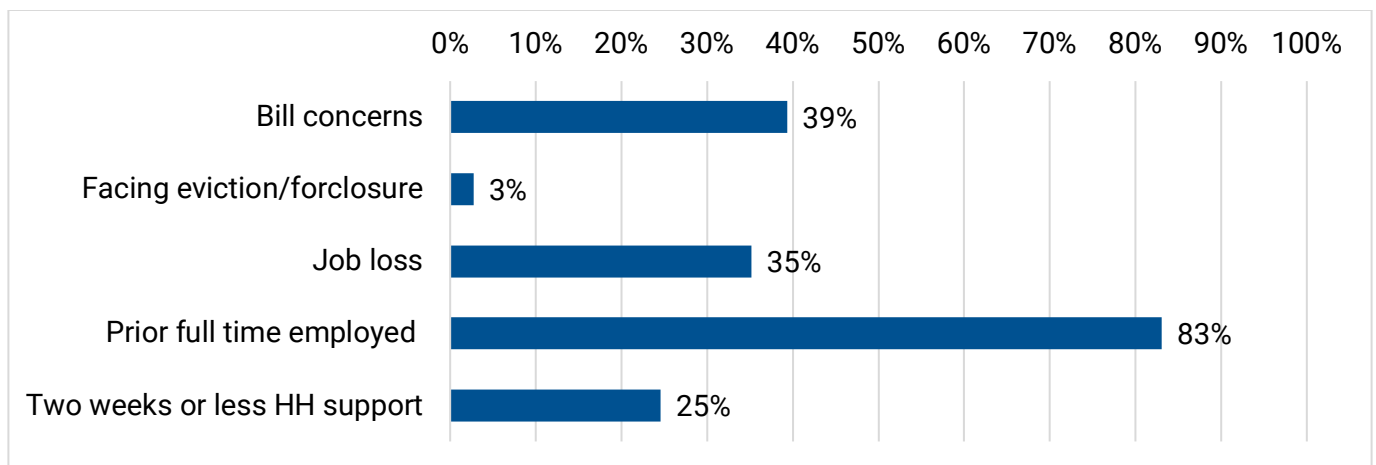
SDOH data project near-average rates of most measures. Poverty was 15%. The unemployment rate was 4.3%, and 23% experience a housing cost burden. Correlated with below-average food costs, the county has a below-average level of food insecurity. The high school graduation rate is near the state average at 88%, but early reading proficiency is above average at 62%.

Financial Stability

Of the 183 Davidson County respondents, financial stability measures were consistently just a little better than the state average. The pre-pandemic full-time employment was 83%, while 25% of respondents reported two weeks or less of financial reserves with job loss or reduction at 35% of all pre-pandemic jobs. Paying needed bills concerned 39% of the respondents, and 3% report facing eviction or foreclosure.

EXHIBIT 35

Financial Stability Key Indicators

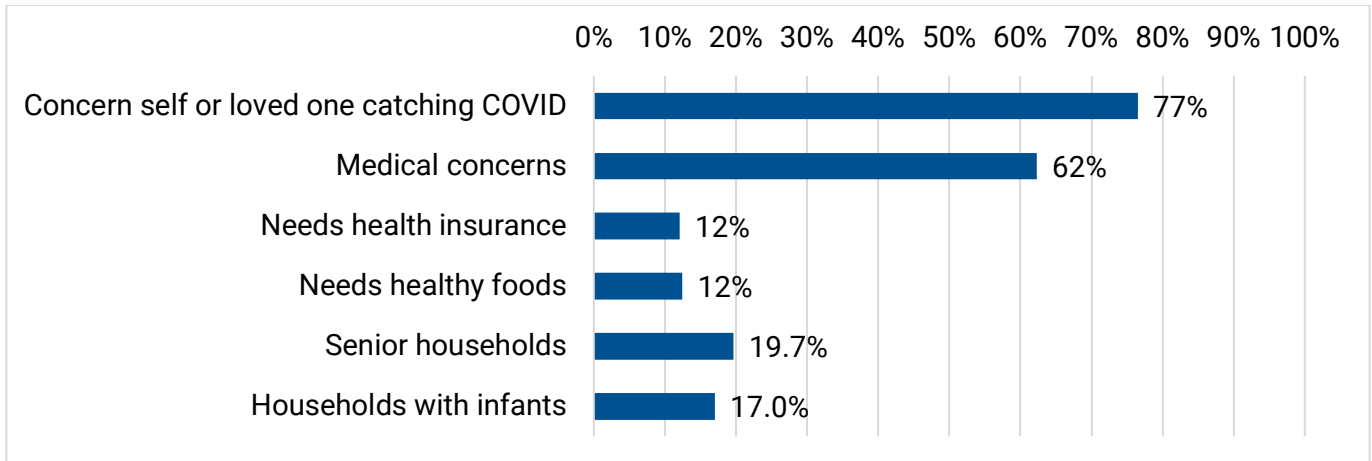


Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (77%). However, other medical and mental health issues also present concerns (62%) for the respondents. The survey respondents included 17% of households with infants well above the state average, which may be related to an above-average desire to acquire healthy foods (12%).

EXHIBIT 36

Health and Wellness Key Indicators



Education

Child issues concerned 53% of the survey respondents in Davidson County even though 42% were in families with children under 18. Single parent households accounted for 13% of the Davidson County respondents.

As hard as COVID-19 is on everyone, Davidson County is faring better than most of the state. Childcare changes impacted 38% of the parents. Parents with children were a little less likely to purchase technology (47%) to deal with the stay-at-home orders and less likely to buy high-priced items like computers, tablets, and cell phones (33%). In addition, only 3% of all households with children report being without internet capability.

EXHIBIT 37

All Area Respondents

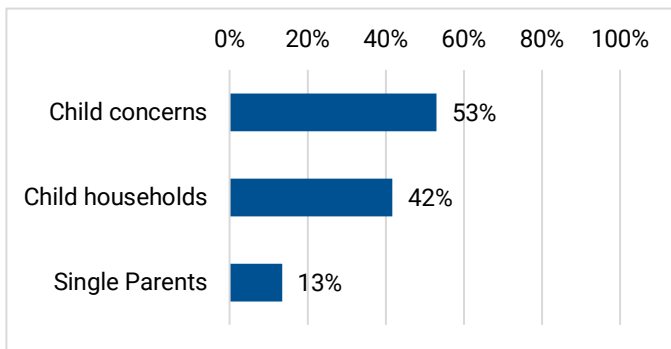
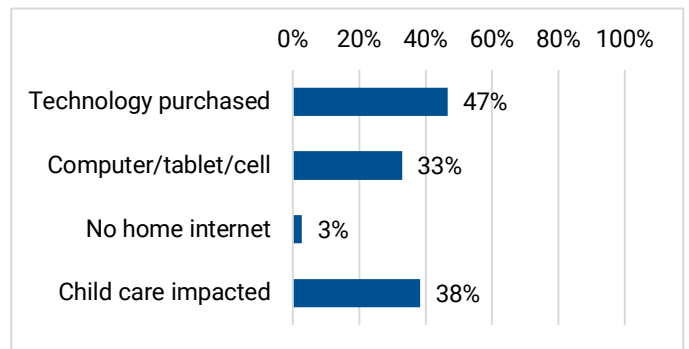


EXHIBIT 38

Households with at least one person under 18



Summary

While conditions are challenging in Davidson County, they are, for the most part, consistent with the rest of the state. More than one in three jobs have been lost or reduced since the start of the pandemic. Two out of five respondents are having problems paying their bills. Nearly two-thirds are worried about their medical care and over half are worried about their children. Unique to Davidson County is the possibility that single parents face more issues getting healthy foods for their children. The disruptions in childcare and schools may threaten the above-average early childhood reading proficiency scores.

United Way of Forsyth County

United Way of Forsyth County serves 375,000 residents in SDOH Region Four. According to the SSS benchmark of income for a family of five, Forsyth County has higher than average childcare costs (\$2,107) and lower than average health care costs (\$609). The projected SSS threshold is near the state average of \$75,333.

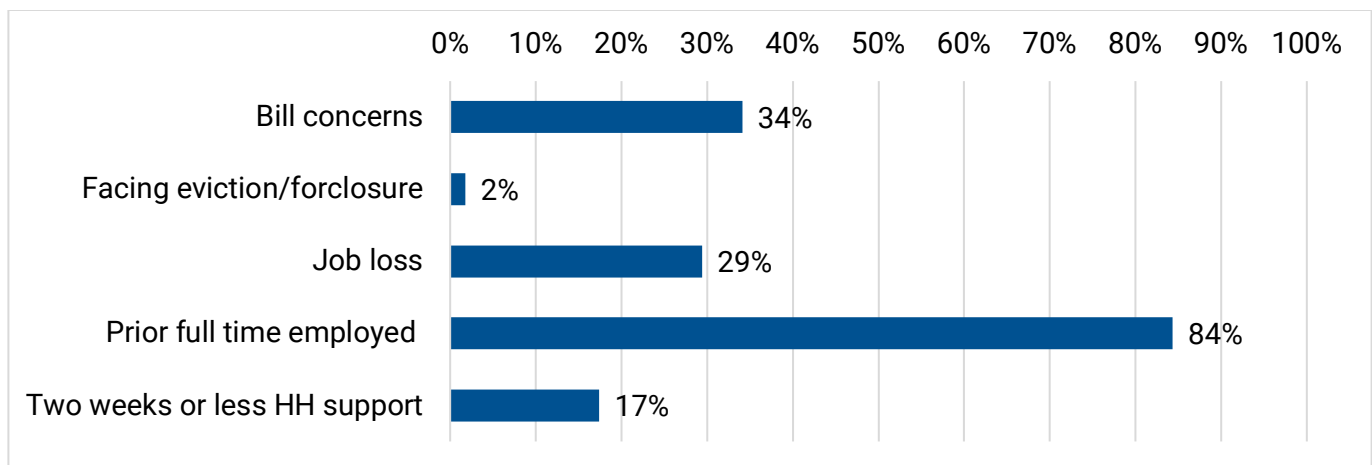
The SDOH data reports an unemployment rate of 4.4%, and poverty at 18%. The SDOH estimate of 27% facing housing cost burden confirms the SSS housing cost. In addition, 37% of the county residents have low access to a grocery store.

Financial Stability

The 557 survey respondents from Forsyth County were less likely to express concern over financial issues (34%) than other parts of the state. Prior to the pandemic, 84% of the jobs were full-time, and 17% of the families had two weeks or less financial reserves. After the start of the lockdown, 29% of the jobs were lost or reduced. 34% of the respondents were concerned about paying essential bills, and 2% were facing eviction or foreclosure. As bad as these numbers seem, they are all well below state averages.

EXHIBIT 39

Financial Stability Key Indicators

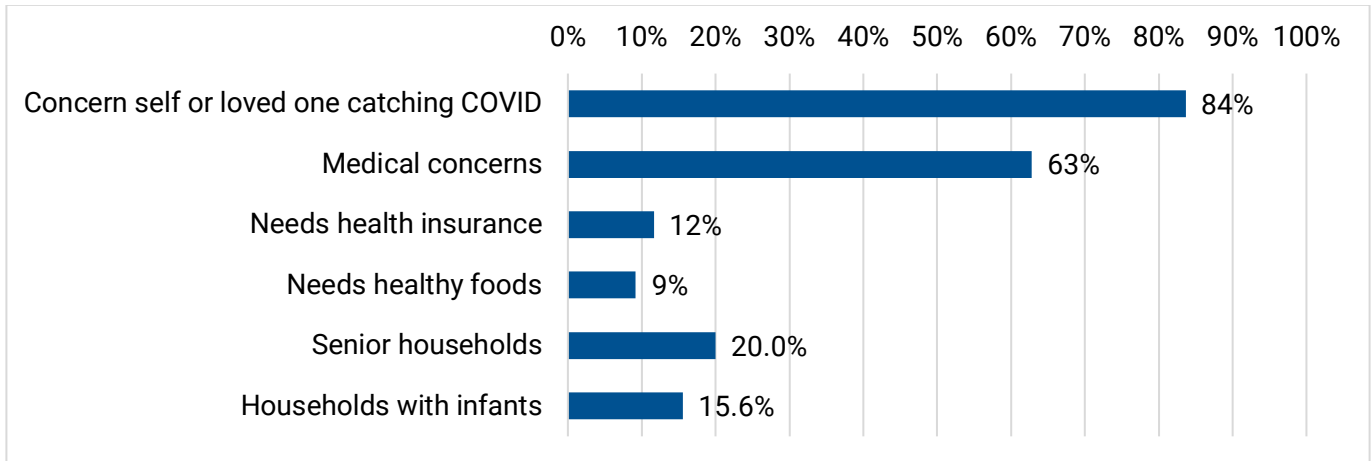


Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (84%). However, other medical and mental health issues also present concerns (63%) for the respondents. The sample from Forsyth County included 20% senior households and 16% homes with young children. Respondents requesting help with healthy food (9%) were below average for the state.

EXHIBIT 40

Health and Wellness Key Indicators



Education

Of the Forsyth County survey respondents, 61% were concerned with issues affecting children while 52% of the households had at least one member under 18. In addition, 17% of the respondents were single parents.

Among area households with at least one child, 54% purchased technology to deal with stay-at-home orders, including 37% that purchased high ticket items like computers, tablets, and cell phones. In these homes with children, 4% of families reported having no internet service – well below the state average.

EXHIBIT 41

All Area Respondents

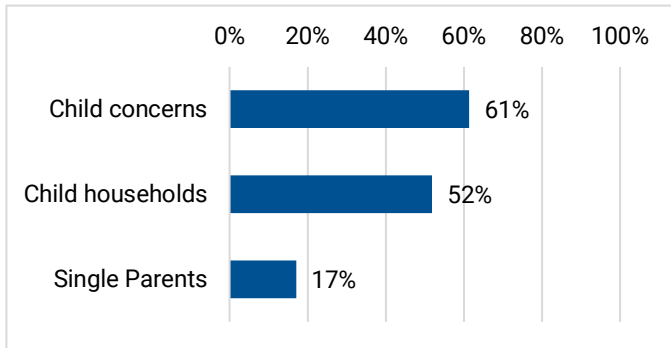
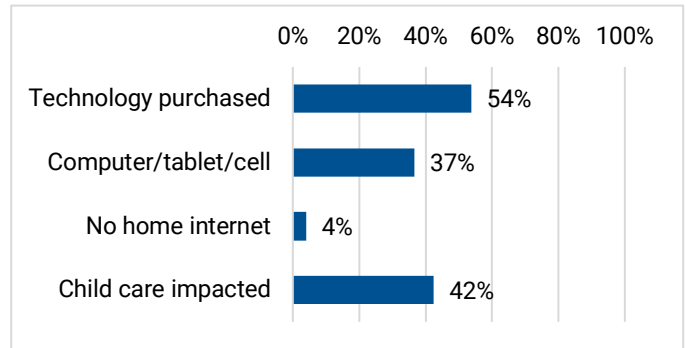


EXHIBIT 42

Households with at least one person under 18



Summary

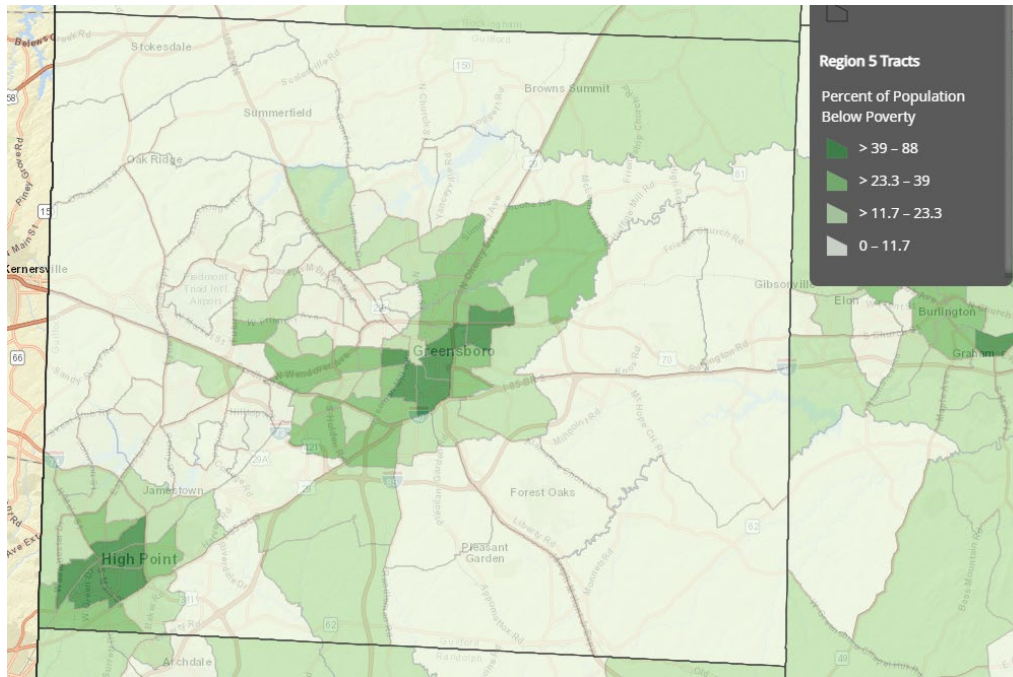
The issues faced by Forsyth County are typical too much of the state. Nearly one in three jobs have been lost, and the same proportion is worried about paying bills. Two-thirds of the residents are worried about obtaining standard medical care, and one in eight need health insurance. Children are a primary concern for this county, as two-thirds of the respondents worried about their care and education. Two out of five homes with children have experienced childcare disruptions. More than half of families have had to purchase technology to deal with stay-at-home orders.

United Ways of Greater Greensboro and Greater High Point

The United Way of Greater Greensboro and United Way of Greater High Point serve Guilford County in SDOH Region Five. High Point extends into Randolph County, but overall, they serve similar areas to the availability of comparable statewide data. The 528,000 residents of Guilford County are distributed into the two major cities with poverty centers in both areas.

EXHIBIT 43

Areas of Concentrated Poverty in SDOH Region Five



Note. From NC Department of Health & Human Services, Division of Public Health, State Center for Health Statistics.

According to SSS data, Guilford County is a high-cost area with above state average costs for housing (\$1,149), childcare (\$2,228), food (\$854), and transportation (\$540). The projected SSS threshold for a family of five is \$80,943. Understandably, SDOH data indicate a large percentage of families with a high-cost burden (29%).

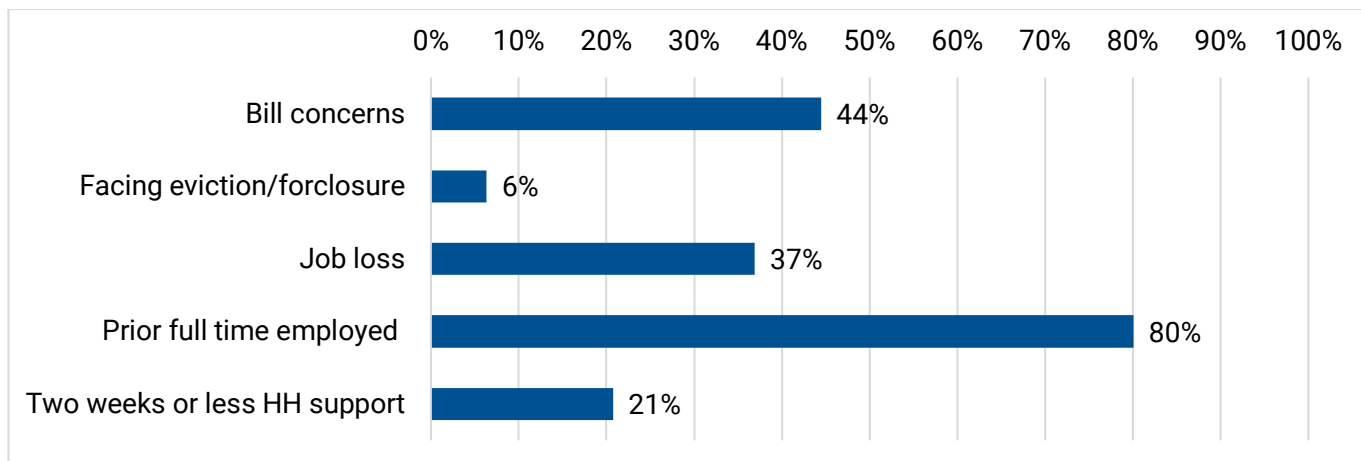
The SSS cost area that is close to the state average is health care (\$677). SDOH data indicate that adults without insurance (14%) and children without insurance (4%) are below the state average. The SSS high cost of food is reflected in the SDOH food insecurity (18%) greater than the state average.

Financial Stability

The 396 Guilford County survey respondents indicate that 80% of the pre-pandemic jobs were full-time and that 21% of the families had two weeks or less financial reserves. After the start of COVID-19, 37% of the jobs were lost or reduced. Bills concerned 44% of the respondents, and 6% were facing eviction or foreclosure.

EXHIBIT 44

Financial Stability Key Indicators

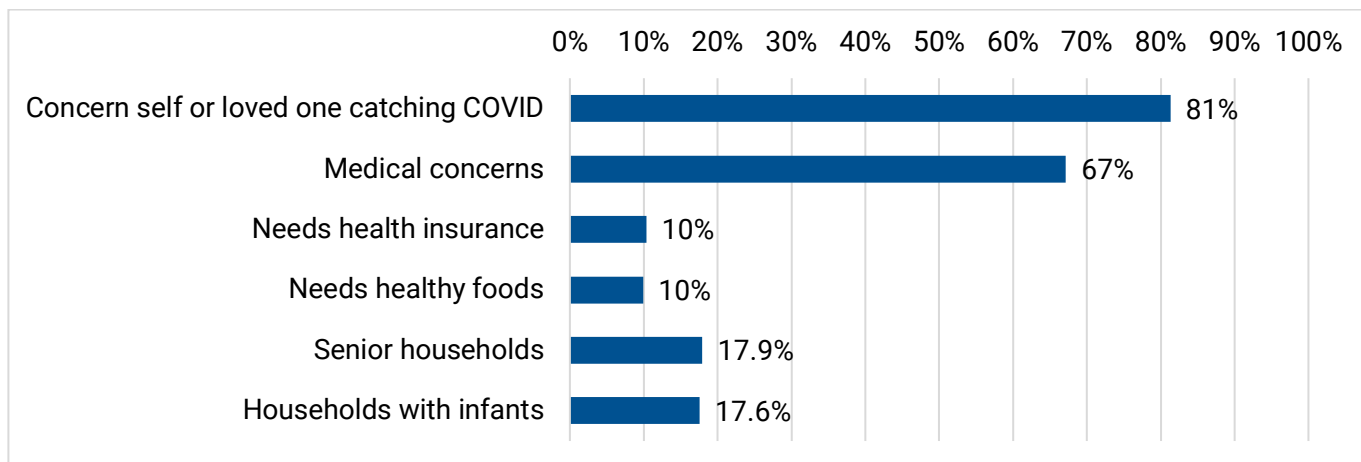


Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (81%). However, other medical and mental health issues also present concerns (67%) for the respondents. The ongoing need for medical insurance (10%) is less than average for the state. Healthy food is a concern for 10% of the population.

EXHIBIT 45

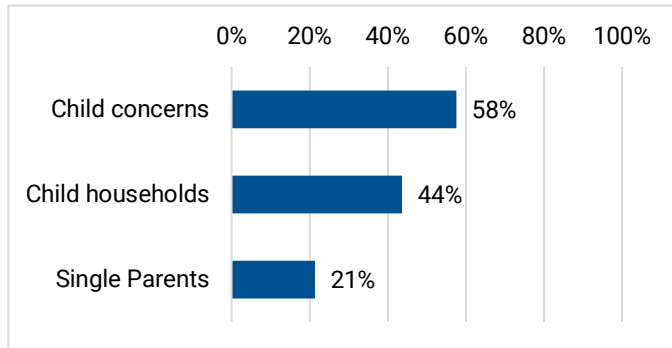
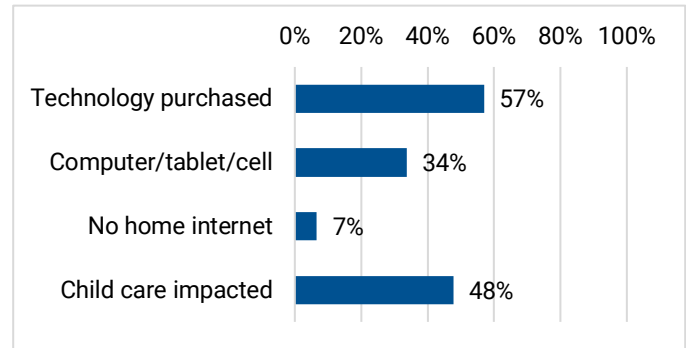
Health and Wellness Key Indicators



Education

Of the Guilford County survey respondents, 58% were concerned with issues affecting children while 44% of the households had at least one member under 18. In addition, above the state average, 21% of the respondents were single parents.

By limiting the sample to families with children, it is possible to better understand the experience of parents. From this group, 48% experienced a disruption in childcare. Technology was purchased by 57% to deal with distance education and remote work, including 34% that purchased hardware items like computers, tablets, and cell phones. Finally, 7% of families with children did not have home internet.

EXHIBIT 46*All Area Respondents***EXHIBIT 47***Households with at least one person under 18***Summary**

Guilford County, the home to United Ways of Greater Greensboro and Greater High Point, is a high-cost area of the state. There are indicators that COVID-19 has exasperated financial stability issues in the area. Before, nearly one-third of households were living with a housing cost burden. At the time of the survey, one out of seventeen respondents were facing eviction or foreclosure. In a county where food insecurity was already high, one in ten families needed help with healthy food after the start of COVID-19. Guilford County enjoys a high school graduation rate of 90%, yet more than one-third of the parents had to buy computers or similar devices to deal with distance education. Internet may still become an issue as one in fifteen homes with children did not have internet access.

United Way of the Greater Triangle

United Way of the Greater Triangle serves residents in SDOH Regions Five and Seven, covering four counties, including Durham, Orange, Johnston, and Wake. The high-cost area includes 1.7 million people with a SSS threshold for a family of five of \$97,000. Housing (\$1,489), childcare (\$2,795), food (\$935), and health care (\$599) costs are all above average for the state.

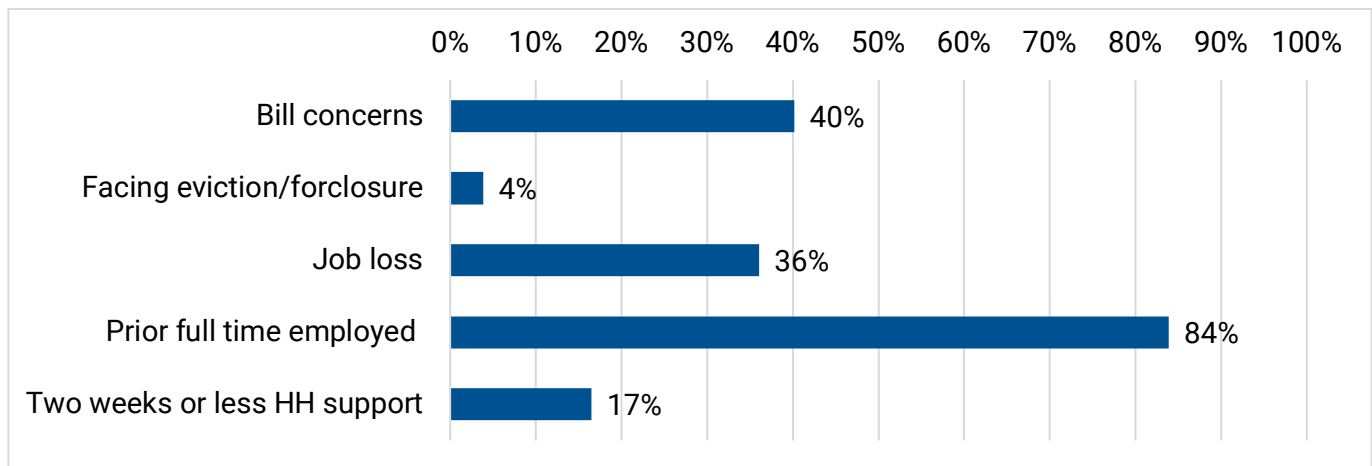
SDOH data supports the picture created by the SSS data. With high housing costs, it is understandable that 26% of the population face a housing cost burden. Food costs are high, and so is food insecurity (20%). The bright spots are that poverty (11%), and unemployment (4.0%) are lower than the state average. Education has been fairly successful, with a high school graduation rate of 88% and an early reading proficiency rate of 61%.

Financial Stability

The 1,242 area survey respondents indicate that 84% of the pre-pandemic jobs were full-time and that 17% of the families had two weeks or less financial reserves. After the start of COVID-19, 36% of the jobs were lost or reduced. The ability to pay necessary bills concerned 40% of the respondents and 4% were facing eviction or foreclosure. As concerning as these numbers may be, they are mostly better than typical for the state.

EXHIBIT 48

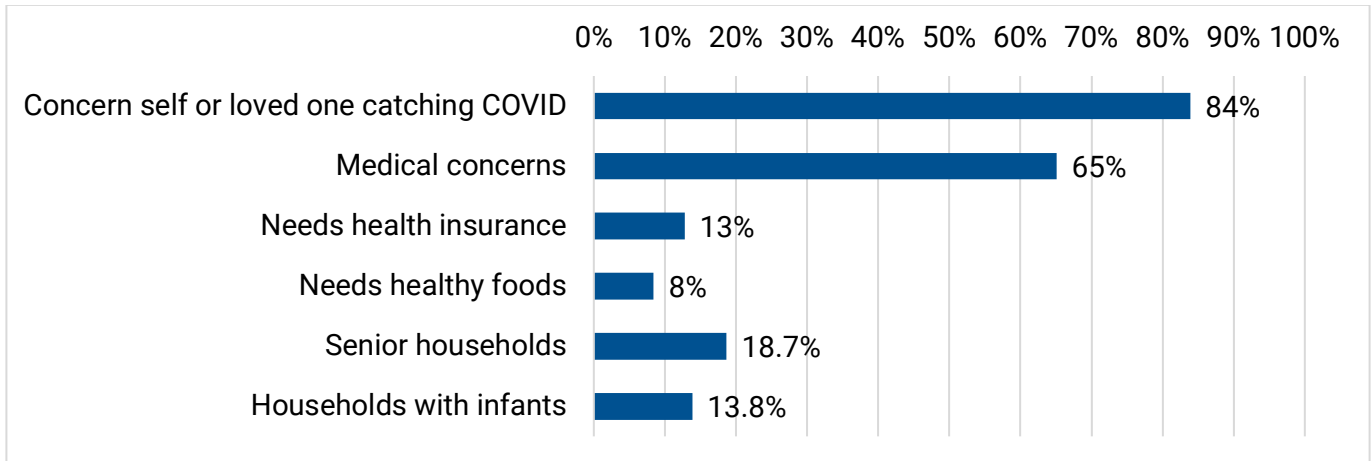
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (84%). However, other medical and mental health issues also present concerns (65%) for the respondents. The ongoing need for medical insurance (13%) is close to average for the state. Despite the area food costs, only 8% of the respondents requested support for healthy food.

Health and Wellness Key Indicators



Education

52% of the Greater Triangle survey respondents were concerned with issues affecting children while 40% of the households had at least one member under 18. In addition, above the state average, 13% of the respondents were single parents.

By limiting the sample to families with children, it is possible to better understand the experience of parents. From the group of parents responding, 55% experienced a disruption in childcare. Technology was purchased by 61% to deal with distance education and remote work, including 39% that purchased hardware items like computers, tablets, and cell phones. Finally, 6% of families with children did not have home internet.

EXHIBIT 50

All Area Respondents

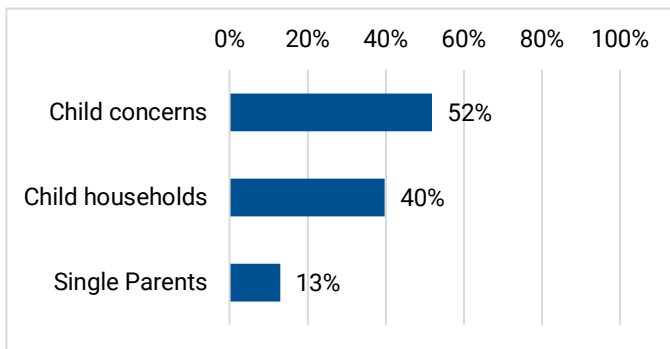
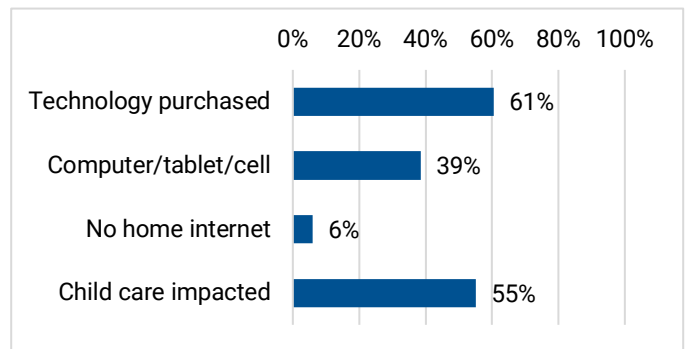


EXHIBIT 51

Households with at least one person under 18



Summary

The Greater Triangle area is meeting the medical and economic challenges brought on by COVID-19. Despite being a high-cost area, they went into the pandemic with lower unemployment, poverty, and more of the population with medical insurance. As of August 2020, two out of five were concerned about paying necessary bills, but that is better than the state average.

Education is the issue that is of greatest concern to the area residents. With 6% having no home internet, at-home learning could be diminished and impact a student’s ability to meet learning benchmarks. As well, a significant impact on childcare could result in less preparation for entering school ready to learn.

United Way of Henderson County

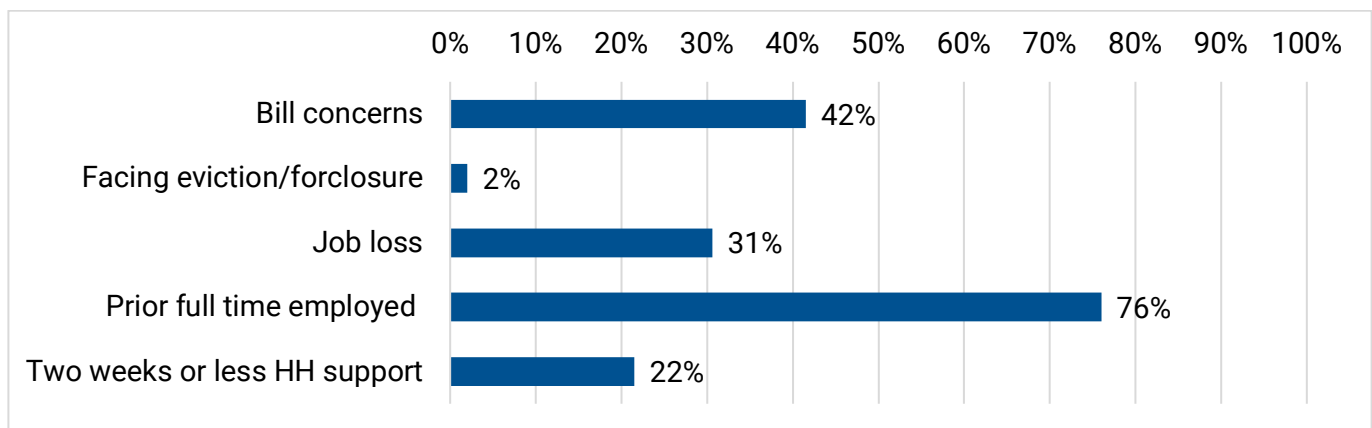
United Way of Henderson County serves 115,000 people in SDOH Region Two. This service area experiences higher than average housing costs and a SSS benchmark of \$77,000 for a family of five. Compared to the state average, the area has a relatively low poverty rate (12%), unemployment (3.9%), and food insecurity (11%). However, there are high percentages of uninsured adults (18%) and people with low access to food (22%). The school systems have been successful with a 93% high school graduation rate and early reading proficiency of 65% -- both above state average.

Financial Stability

The 396 Henderson County survey respondents indicated that 76% of the pre-pandemic jobs were full-time and that 22% of the families had two weeks or less financial reserves. After the start of COVID-19, 31% of the jobs were lost or reduced. Bill payment concerned 42% of the respondents, and 2% were facing eviction or foreclosure.

EXHIBIT 52

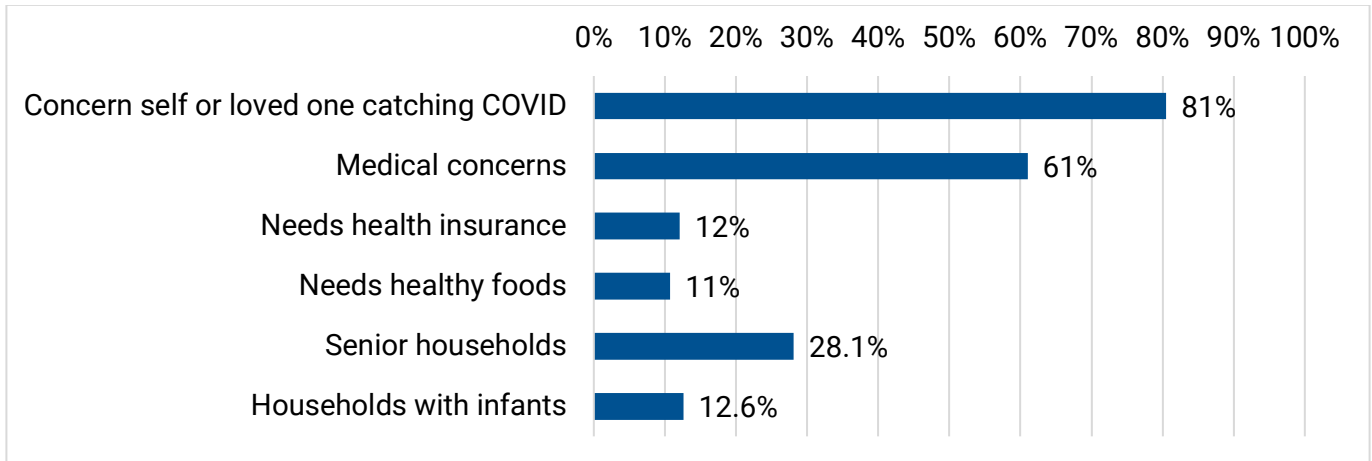
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (81%). However, other medical and mental health issues also present concerns (61%) for the respondents. The ongoing need for medical insurance (12%) is average for the state. Healthy food is a concern for 11% of the population.

Health and Wellness Key Indicators



Education

Of the Henderson County survey respondents, 54% were concerned with issues affecting children while 40% of the households had at least one member under 18. In addition, above the state average, 14% of the respondents were single parents.

By limiting the sample to families with children, it is possible to better understand the experiences of parents. From this group, a high percentage, 66%, experienced a disruption in childcare. Technology was purchased by 55% to deal with distance education and remote work, including 44% that purchased hardware items like computers, tablets, and cell phones – well above average for the state. Finally, 8% of families with children did not have home internet.

EXHIBIT 54

All Area Respondents

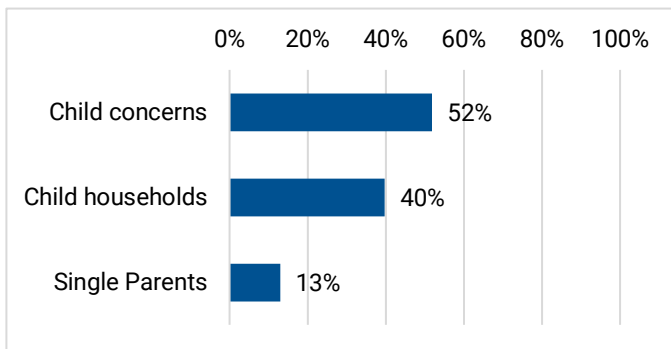
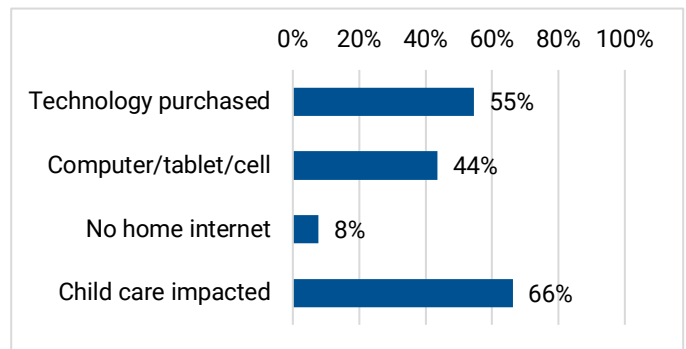


EXHIBIT 55

Households with at least one person under 18



Summary

Henderson County went into the pandemic in an economically strong position with low unemployment and poverty. By August 2020, the area lost fewer jobs than much of the state. Still, two out of every five people worried about paying their bills. A strong impact was felt on education as before the pandemic, the region was doing very well on key education indicators. When stay-at-home orders went into effect, two-thirds lost childcare and nearly half had to purchase high ticket items for learning from home. The fact that 8% do not have access to home internet is concerning for continued learning.

United Way of Iredell County

United Way of Iredell County serves the 176,000 residents in SDOH Region Four. The county has higher than state average costs for housing (\$1,170), childcare (\$2,450), food (\$856), and health care (\$735). The estimated SSS threshold for a family of five (\$86,231) is above the state average as well.

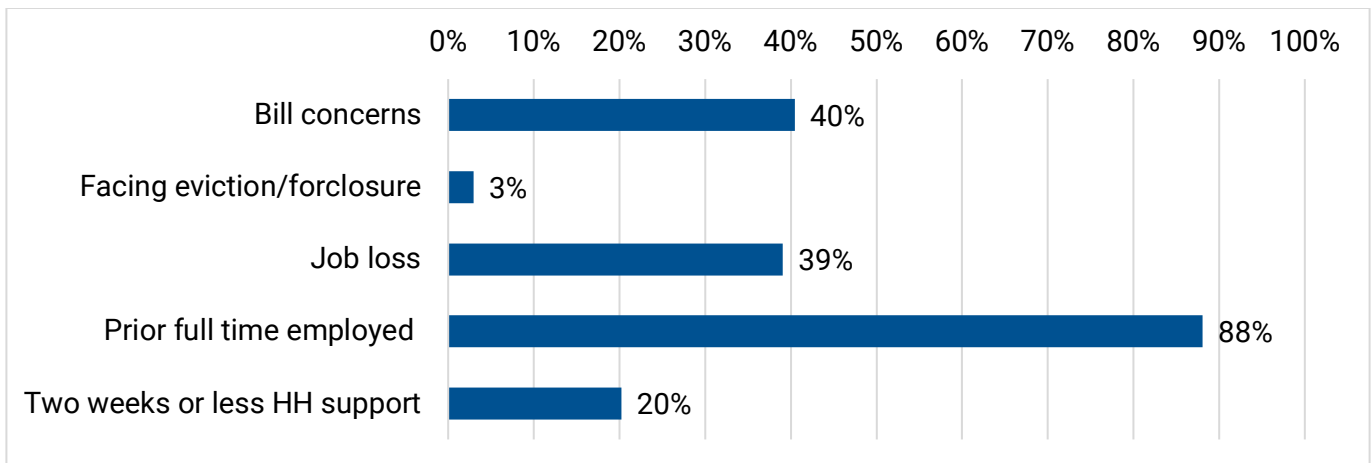
While SSS costs are high, the SDOH indicates a below-average poverty rate of 11%, unemployment of 4.3%, and housing cost burden of 22%. Health issue measures include 15% uninsured adults and above-average rate of uninsured children of 15%. Food insecurity was below the state average at 13%. Education measures are high as well, with a high school graduation rate of 87% and an early reading proficiency of 60%.

Financial Stability

Of the 168 Iredell County survey respondents indicate that 88% of the pre-pandemic jobs were full-time and that 20% of the families had two weeks or less financial reserves. After the start of COVID-19, 40% of the jobs were lost or reduced. Bill payment concerned 40% of the respondents, and 3% were facing eviction or foreclosure.

EXHIBIT 56

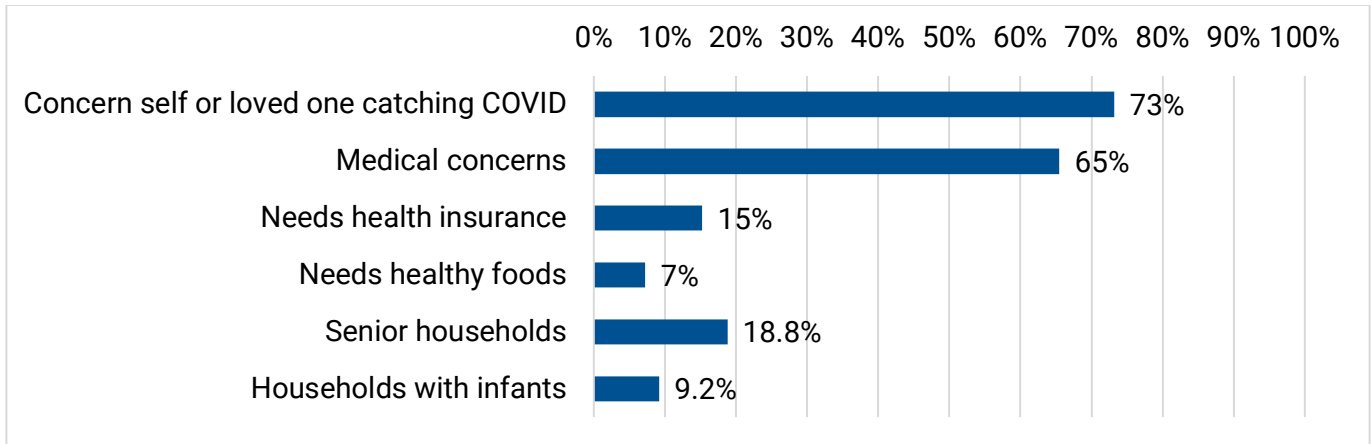
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (73%). However, other medical and mental health issues also present concerns (65%) for the respondents. The ongoing need for medical insurance (15%) is more than average for the state. Healthy food is a concern for 7% of the population.

Health and Wellness Key Indicators



Education

59% of Iredell County survey respondents are concerned with issues affecting children while 42% of the households had at least one member under 18. In addition, above the state average, 13% of the respondents were single parents.

By limiting the sample to families with children, it is possible to better understand the experience of parents - 35% experienced a disruption in childcare (below the state average) - technology was purchased by 49% to deal with distance education and remote work, including 33% that purchased hardware items like computers, tablets, and cell phones. Finally, 1% of families with children did not have home internet.

EXHIBIT 58

All Area Respondents

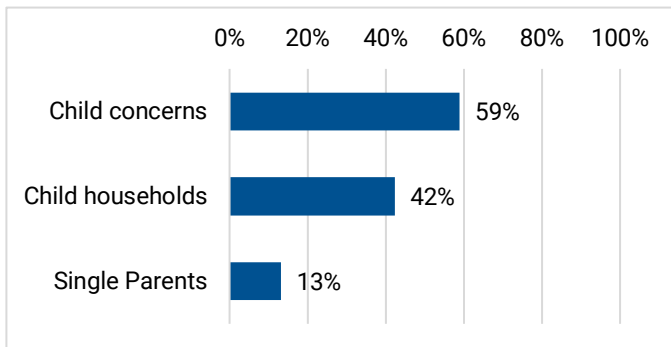
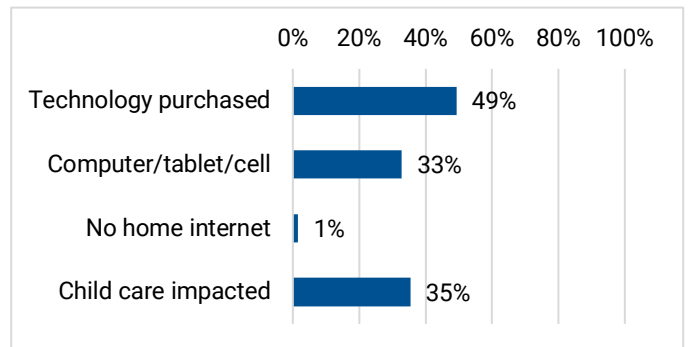


EXHIBIT 59

Households with at least one person under 18



Summary

Iredell County has higher costs than the state average. However, they have managed well with relatively low poverty, unemployment, and food insecurity. Two in five jobs have been lost or reduced since the start of the pandemic. While everyone has suffered as a result of COVID-19, the County is near average for the state. As in all areas, there is a great fear of COVID and the medical issues that may result. The County has more than the state average of people needing health insurance, with one in seven requesting this help. Iredell County has an excellent record for academic success, but school and childcare disruption may interfere with the county's success. Over one in three parents have lost some access to childcare, and half have purchased technology to deal with stay-at-home orders.

United Way of Lee County

United Way of Lee County serves both Lee and Harnett Counties in SDOH Region Six. The 193,000 residents of this service area experience most costs near average for the state except transportation (\$544, above state average). The projected SSS threshold for a family of five in this region would be \$72,000.

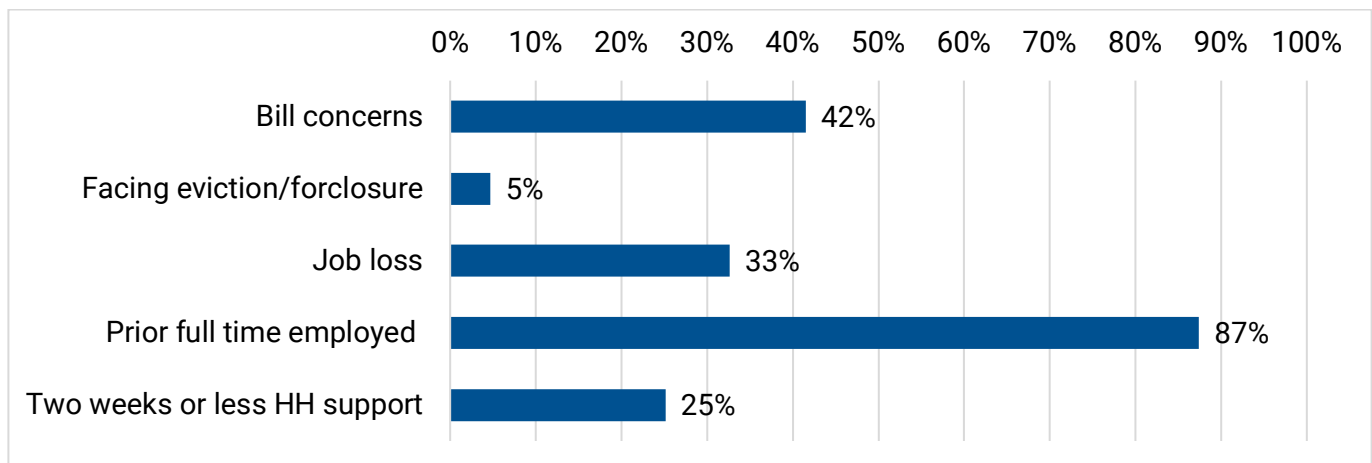
The SDOH reports a lower-than-average high school graduation rate (84%), but the rest of the reviewed measures are closer to the state average. Unemployment was 5.1% with poverty at 16%. For the area, 24% of families are living with a housing cost burden.

Financial Stability

The 342 Lee and Harnett County survey respondents indicated that 87% of the pre-pandemic jobs were full-time, and 25% of the families had two weeks or less financial reserves. After the start of COVID-19, 33% of the jobs were lost or reduced. Bill payment concerned 42% of the respondents, and 5% were facing eviction or foreclosure.

EXHIBIT 60

Financial Stability Key Indicators

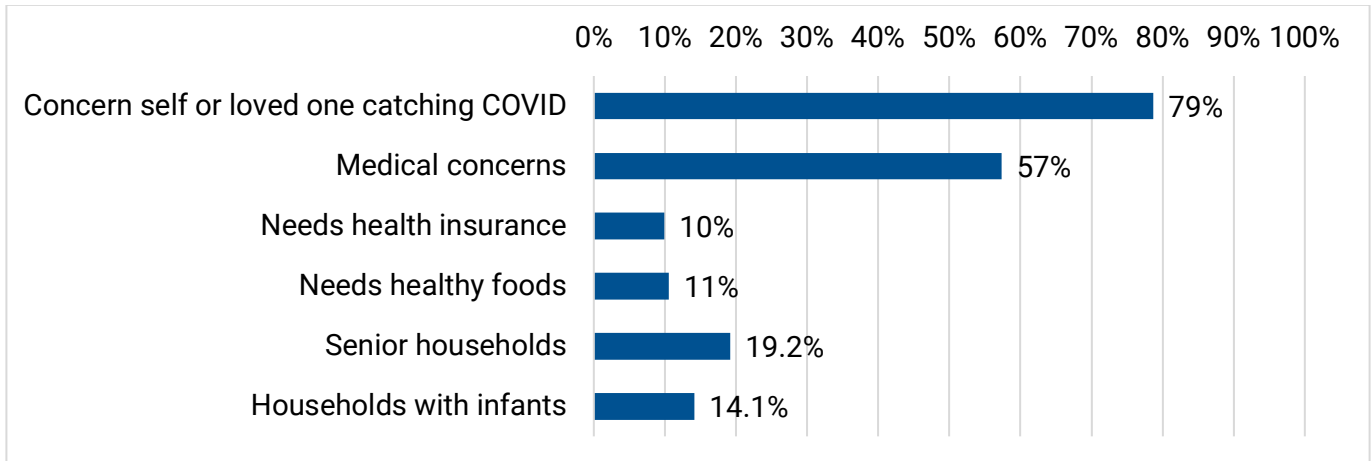


Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (79%). However, other medical and mental health issues also present concerns (57%) for the respondents. The ongoing need for medical insurance (10%) is less than average for the state. Healthy food is a concern for 11% of the population.

EXHIBIT 61

Health and Wellness Key Indicators



Education

Lee and Harnett County area survey respondents were concerned about children’s issues. While 52% of the households had at least one member under 18, 64% were concerned with children's issues which is higher than the state average. These findings may be affected by the 17% of the single parent respondents.

By limiting the sample to families with children, it is possible to better understand parent experiences. From this group, 47% experienced a disruption in childcare. Technology was purchased by 54% to deal with distance education and remote work, including 38% that purchased hardware items like computers, tablets, and cell phones. Finally, 8% of families with children did not have home internet.

EXHIBIT 62

All Area Respondents

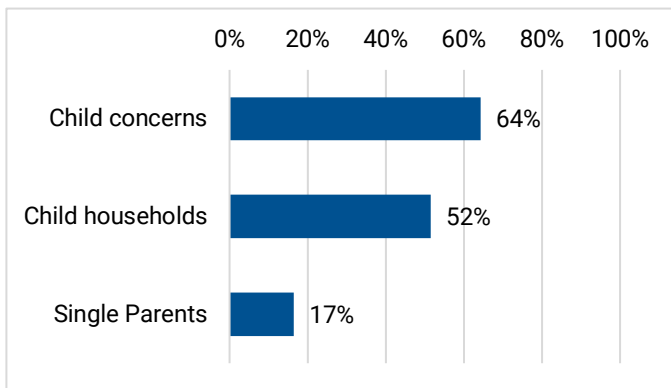
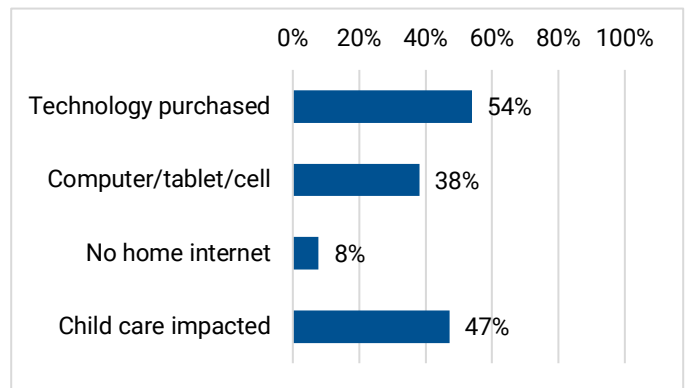


EXHIBIT 63

Households with at least one person under 18



Summary

Lee and Harnett Counties are typical for the state. The main economic concerns include one-third of area jobs have been lost or reduced, and one out of twenty facing eviction or foreclosure. Health concerns include the one out of ten that need health insurance and/or healthy food. From an educational standpoint, nearly half of the parents may still need childcare, and one out of twelve has no home internet.

Lumber River United Way

Lumber River United Way serves Robeson County in SDOH Region Eight and Hoke County in Region Six. The 187,000 residents of this service area experience above-average transportation (\$560) and health care (\$705) costs but below-average housing (\$896) and food (\$739) costs. The total projected SSS threshold for a family of five in this area is \$67,000 – below average for the state.

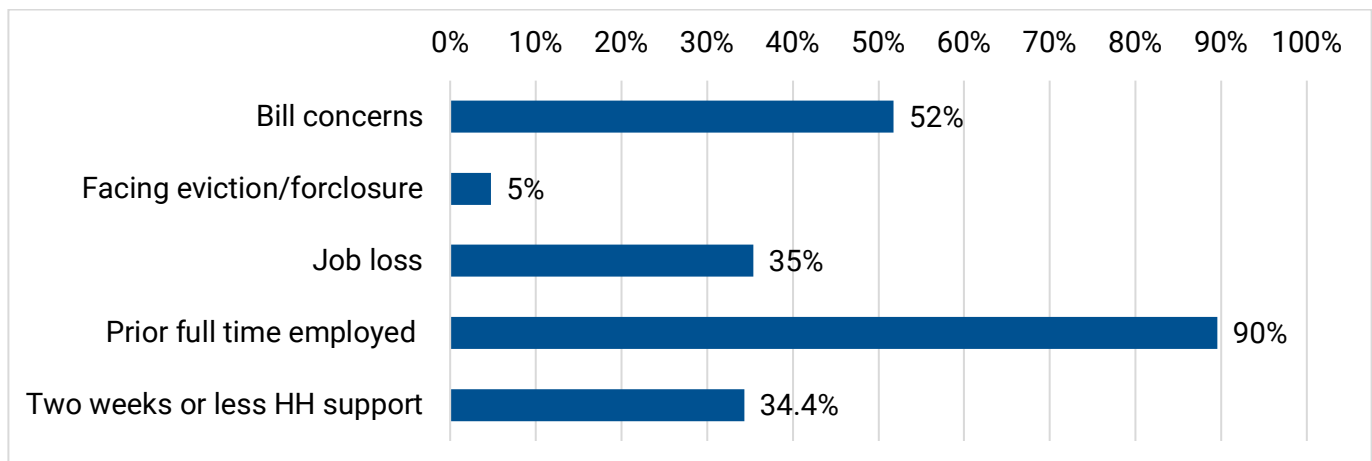
SDOH projected higher than the state average for poverty (25%) and unemployment (6.4%). There was a higher than state average percentage of uninsured adults (23%) and food insecurity (20%). Finally, early reading proficiency was below average at 42%.

Financial Stability

The 192 respondents from this area indicated that 90% of the pre-pandemic jobs were full-time. 34% of the families had two weeks or less financial reserves– this was very high compared to the state. After the start of COVID-19, 35% of the jobs were lost or reduced. Also, 52% of the respondents were concerned about paying bills, and 5% were facing eviction or foreclosure.

EXHIBIT 64

Financial Stability Key Indicators

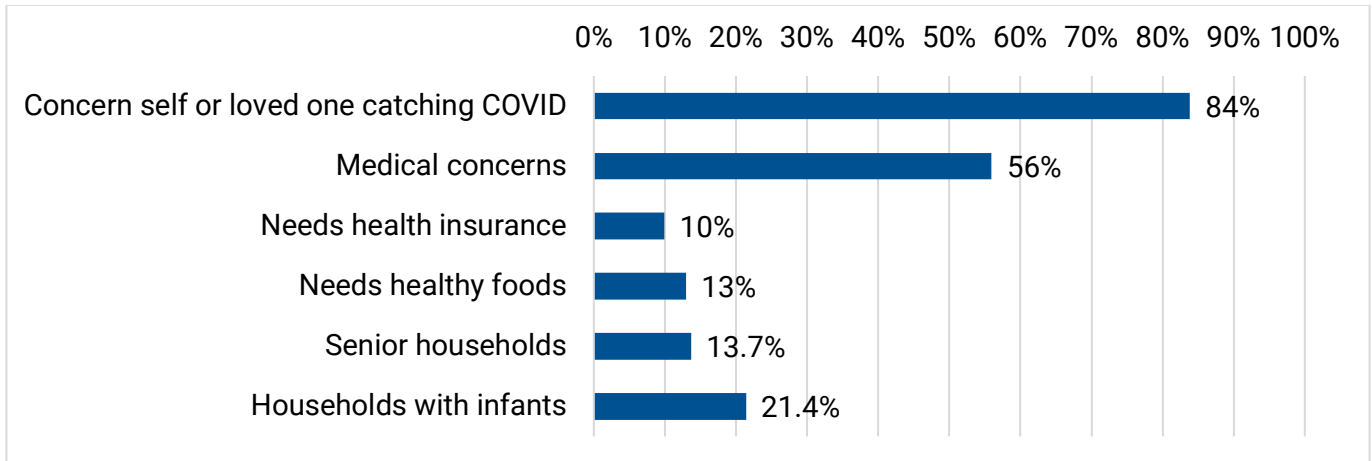


Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (84%). However, other medical and mental health issues also present concerns (56%) for the respondents. The ongoing need for medical insurance (10%) is less than average for the state. Healthy food is a concern for 13% of the population.

EXHIBIT 65

Health and Wellness Key Indicators



Education

Of the Lumber River survey respondents, 49% of the households had at least one member under 18, and 23% of the respondents were single parents. 58% were concerned with issues affecting children.

By limiting the sample to families with children, it is possible to better understand parent experiences. From this group, 49% experienced a disruption in childcare. Technology was purchased by 54% to deal with distance education and remote work, including 42% that purchased hardware items like computers, tablets, and cell phones. Finally, 18% of families with children did not have home internet.

EXHIBIT 66

All Area Respondents

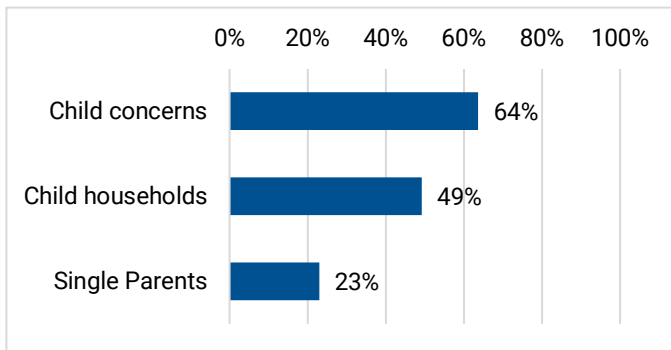
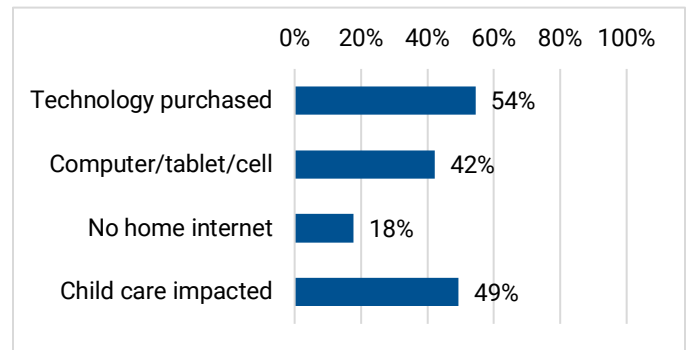


EXHIBIT 67

Households with at least one person under 18



Summary

The Lumber River United Way footprint accounts for a fairly large population compared to other United Ways in the state. The area has moderate costs, but poverty is high. One-quarter live in poverty with high unemployment, and 35% of the jobs have been lost or reduced. Understandably, the population was not ready for the pandemic, with more than one-third of the population without financial reserves for more than two weeks. Food insecurity was high before, but now one in eight need food support. Before COVID-19, nearly one-quarter of the adults lacked health insurance, and now one in ten are asking for insurance. Education cannot move forward without more support for distance learning, and now, nearly one out of five homes with children lack internet services.

United Way of Person County

United Way of Person County in SDOH Region Five serves 39,000 residents. Most of the SSS costs are similar to the rest of the state, with estimated health care (\$518) below average. The SSS threshold for a family of five would be lower than the state’s average (\$65,000).

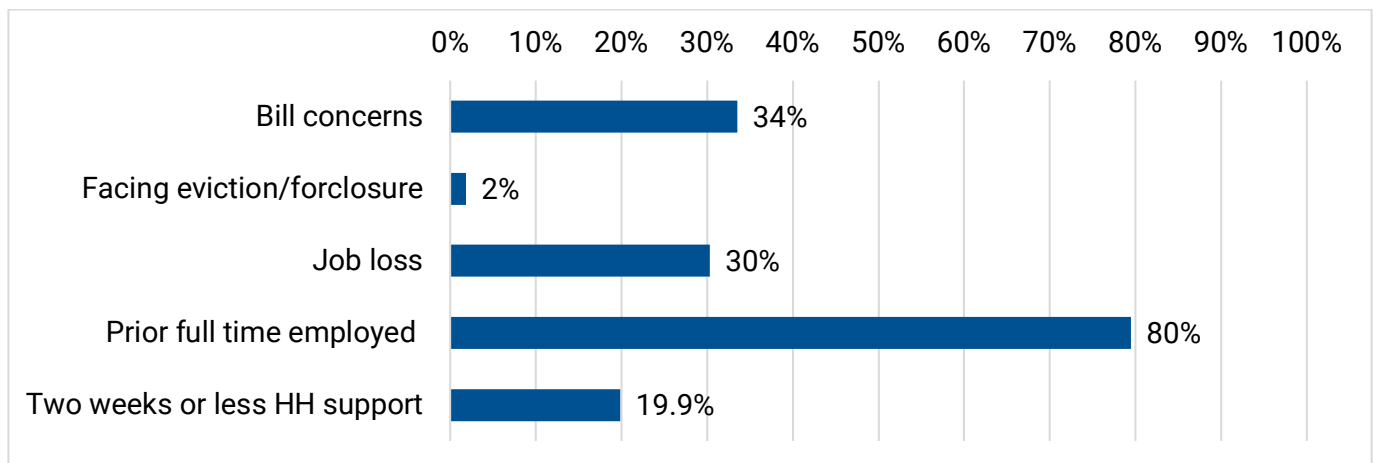
SDOH measures are mostly near average for the state. The unemployment rate was 4.7%, the poverty rate was 15%, and the housing cost burden 26%. Health measures include uninsured adults (15%), and uninsured children (5%). Education measures are low for the state, with a 79% high school graduation rate and 58% early reading proficiency.

Financial Stability

Person County survey respondents indicate that 80% of the pre-pandemic jobs were full-time and that 20% of the families had two weeks or less financial reserves. After the start of COVID-19, 30% of the jobs were lost or reduced. Bill payment concerned 34% of the respondents, and 2% were facing eviction or foreclosure. Overall, financial stability measures for Person County are better than the state.

EXHIBIT 68

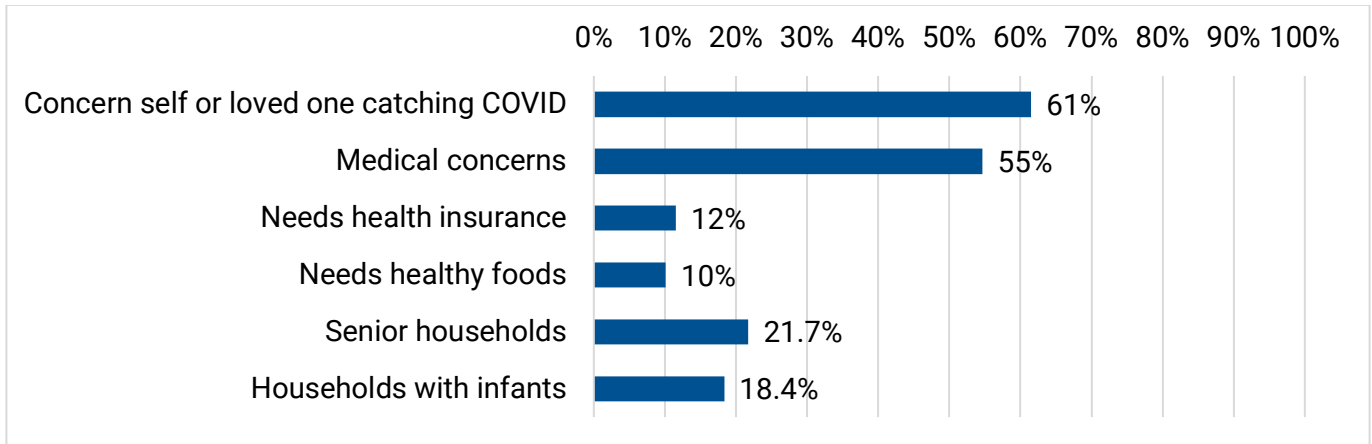
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (61%). However, other medical and mental health issues also present concerns (55%) for the respondents. The ongoing need for medical insurance (12%) is less than average for the state. Healthy food is a concern for 10% of the population. Again, the health measures are better than state averages.

Health and Wellness Key Indicators



Education

Person County survey respondents included 54% of households with people under 18 and 19% of the respondents were single parents. Out of all respondents, 57% were concerned with issues affecting children.

By limiting the sample to families with children, it is possible to better understand parent experiences. Overall, the measures were better than the state averages. From this group, 35% experienced a disruption in childcare. Technology was purchased by 42% to deal with distance education and remote work, including 29% that purchased hardware items like computers, tablets, and cell phones. The one measure of concern is homes without internet. Among families with children, 15% did not have home internet – twice the state average.

EXHIBIT 70

All Area Respondents

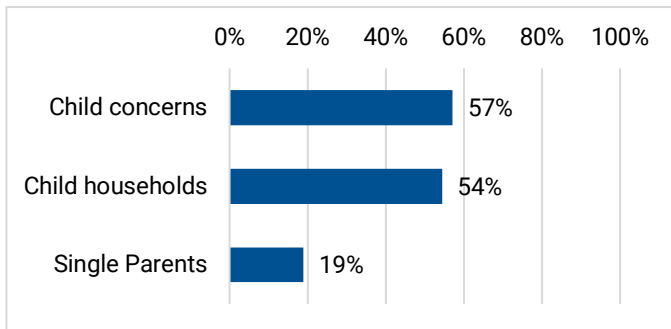
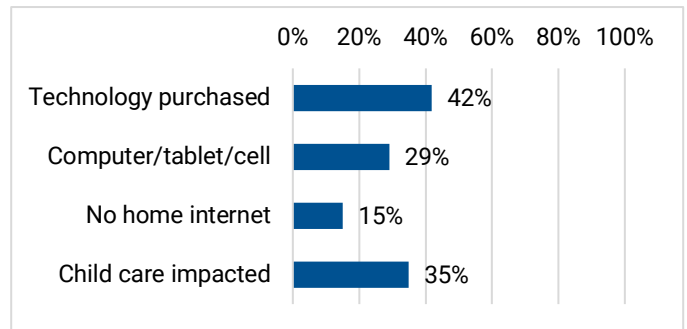


EXHIBIT 71

Households with at least one person under 18



Summary

In many ways, the residents of Person County are not as affected by COVID-19 as the rest of the state. The biggest issue is that almost one out of seven homes with children may be without internet service. It is difficult to improve on education achievement under these conditions.

Despite having less impact than other areas of the state, the numbers are still concerning. Three out of ten pre-pandemic jobs were lost or reduced, while one out of five households had resources for more than two weeks. One out of eight people need medical insurance, and one out of every three families lost day care.

United Way of Pitt County

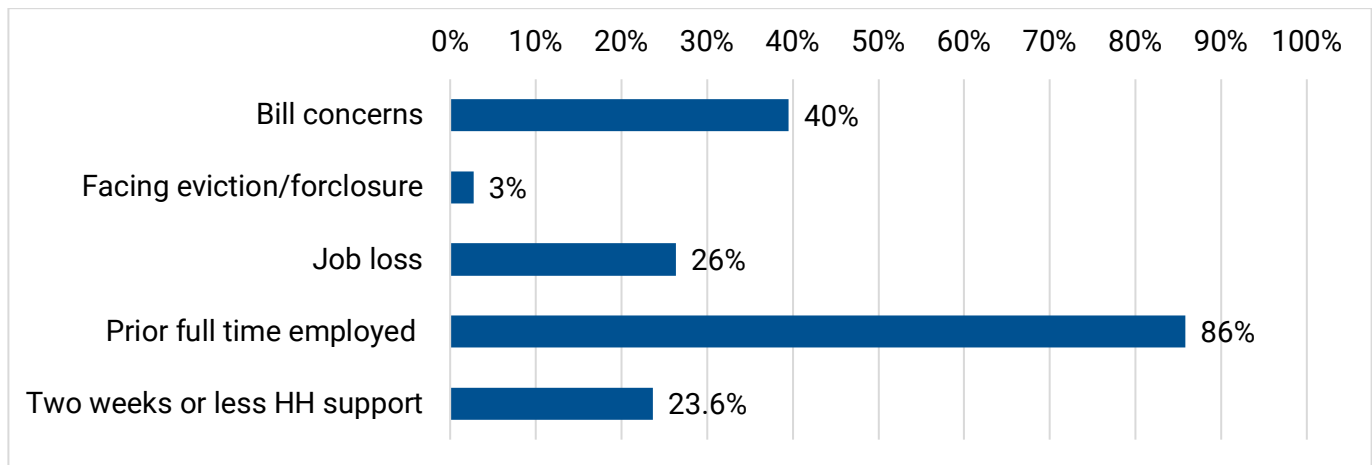
United Way of Pitt County serves the 178,000 residents in SDOH Region Four. This service area experienced above the state's average SSS estimated costs for childcare (\$2,236) and transportation (\$544). The SSS threshold for a family of five was above the state average at \$79,725. SDOH projected a higher-than-average housing cost burden (32%) and poverty rate (22%). The unemployment rate was 4.9%, and uninsured adults was 15%. The food insecurity rate was above average as well at 21%. The high school graduation rate of 86% was near average for the state. However, early reading proficiency was low at 50%.

Financial Stability

The 296 Pitt County survey respondents indicated that 86% of the pre-pandemic jobs were full-time and that 24% of the families had two weeks or less financial reserves. After the start of COVID-19, 26% of the jobs were lost or reduced. Bill payments concerned 40% of the respondents, and 3% were facing eviction or foreclosure.

EXHIBIT 72

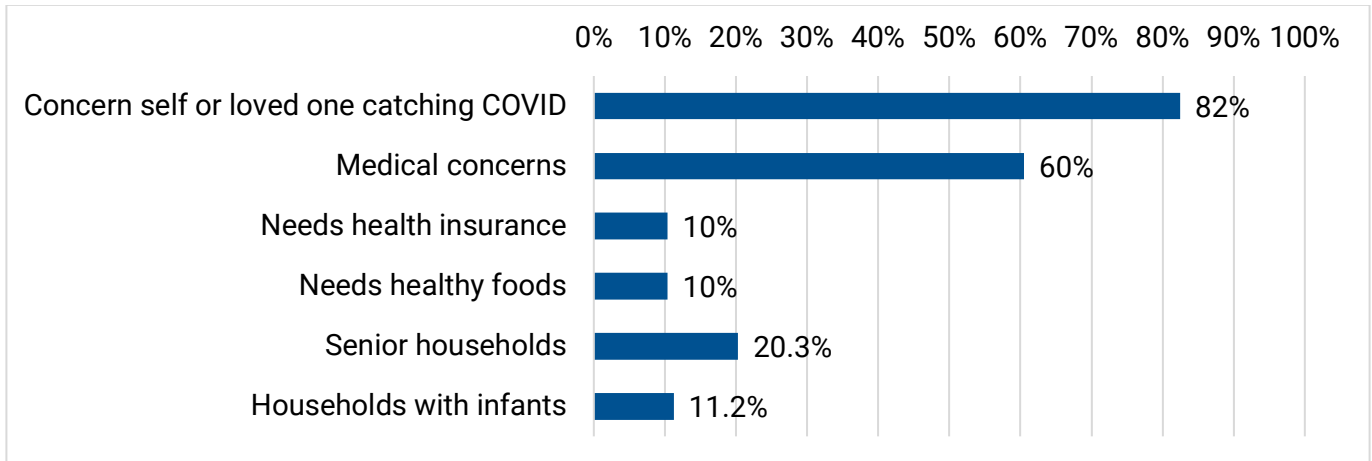
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (82%). However, other medical and mental health issues also present concerns for 60% of respondents. The ongoing need for medical insurance (10%) is less than average for the state. Healthy food is a concern for 10% of the population. In all, health measures are a little better than average for the state.

Health and Wellness Key Indicators



Education

Pitt County survey respondents included 44% of the households with at least one child under 18, while 21% were single parents. Yet, 57% were concerned with issues affecting children.

By limiting the sample to families with children, it is possible to better understand parent experiences. From this group, 52% experienced a disruption in childcare. Technology was purchased by 58% to deal with distance education and remote work, including 42% that purchased hardware items like computers, tablets, and cell phones. Finally, 7% of families with children did not have home internet. In all, these education measures are slightly more challenging than the state’s averages.

EXHIBIT 74

All Area Respondents

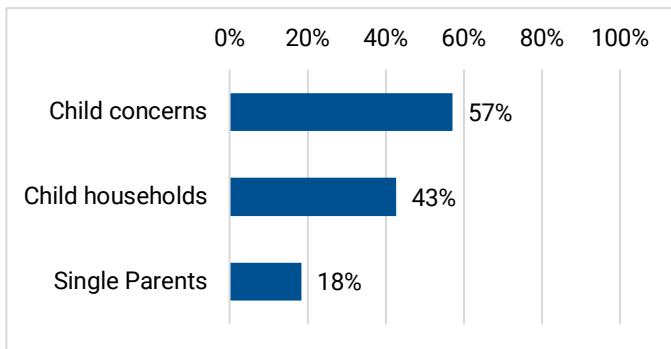
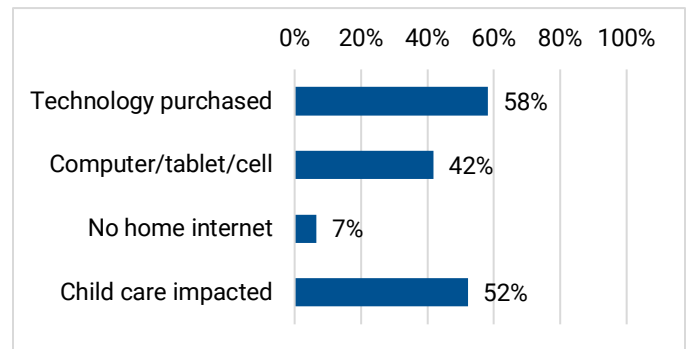


EXHIBIT 75

Households with at least one person under 18



Summary

The biggest area of concern for Pitt county were children and education issues. Pre-pandemic education measures were either low or below average for the state. Post-pandemic, more than half of the families with children lost some access to childcare, and nearly two out of three families had to buy technology for distance learning or remote work.

In addition to education, one-quarter of all jobs were lost or reduced, and more than one out of five families had less than two weeks of financial reserves. Despite COVID-19, one out of every ten respondents needed health insurance and/or healthy foods.

United Way of Wayne County

United Way of Wayne County serves 187,000 residents in SDOH Region Ten. The County has near the state average costs for housing (\$1,012), childcare (\$1,980), and health care (\$699). Food costs (\$774) are below average, and transportation costs (\$540) are above average. The SSS threshold for a family of five is \$73,124.

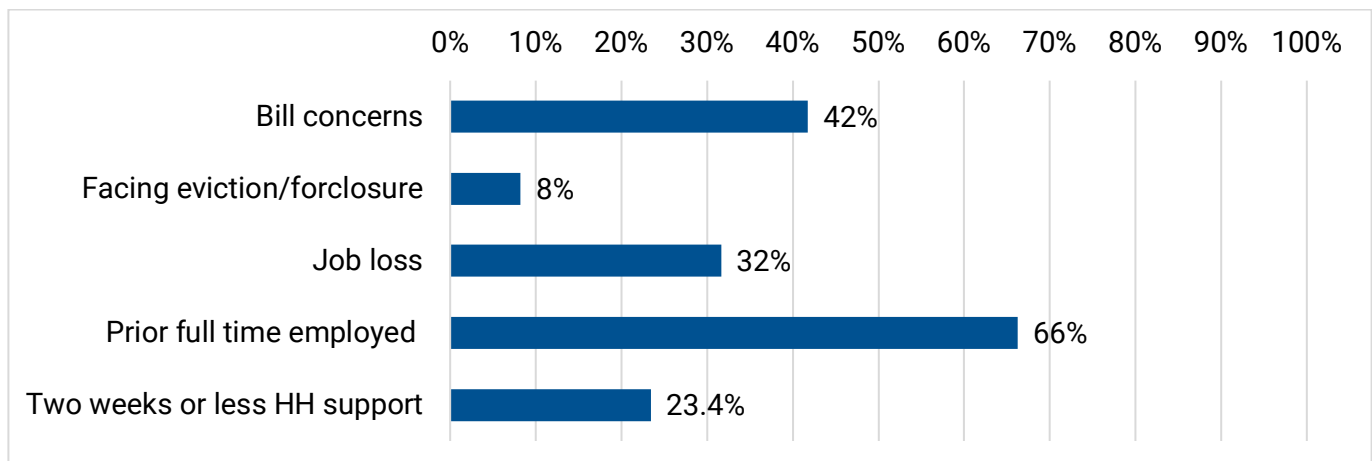
According to SDOH, Wayne County's poverty level (21%) was above the state's average. The unemployment rate was 5.1%, and the housing cost burden was 26%. Above the state average 19% of adults are uninsured and 18% experience food insecurity.

Financial Stability

The 158 Wayne County survey respondents indicated that 66% of the pre-pandemic jobs were full-time and that 32% of the families had two weeks or less financial reserves. The percentage of full-time jobs is extremely low for the state and will affect stability. After the start of COVID-19, 32% of the jobs were lost or reduced, and 6% were facing eviction or foreclosure. Bill payment concerned 42% of the respondents.

EXHIBIT 76

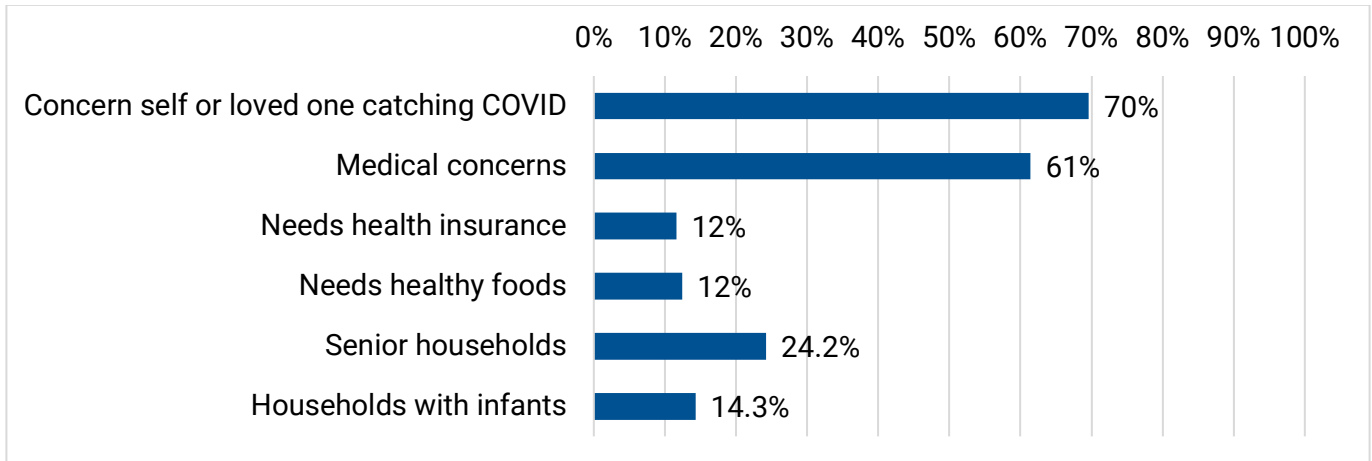
Financial Stability Key Indicators



Health

The major health concern across the state, and in this service area, is the possibility that the respondent or their loved one will catch COVID (70%). However, other medical and mental health issues also present concerns (61%) for the respondents. The ongoing need for medical insurance (12%) is less than average for the state. Healthy food is a concern for 12% of the population – high compared to the state average.

Health and Wellness Key Indicators



Education

Of the Wayne County survey respondents, 51% were concerned with issues affecting children. Among all respondents, 48% of the households had at least one member under 18. Also, 21% of the respondents were single parents – above the state average.

By limiting the sample to families with children, it is possible to better understand parent experiences. From this group, 44% experienced a disruption in childcare. Technology was purchased by 57% to deal with distance education and remote work, including 33% that purchased hardware items like computers, tablets, and cell phones. Finally, 7% of families with children did not have home internet.

EXHIBIT 78

All Area Respondents

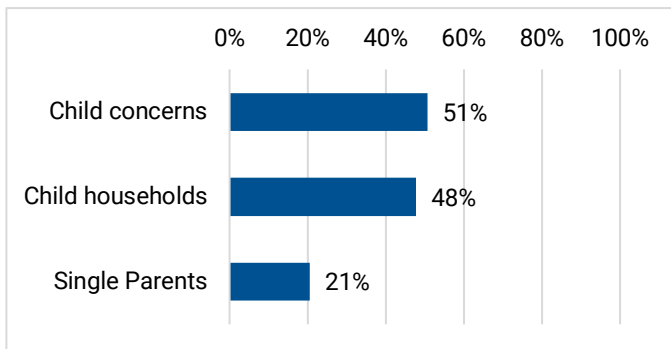
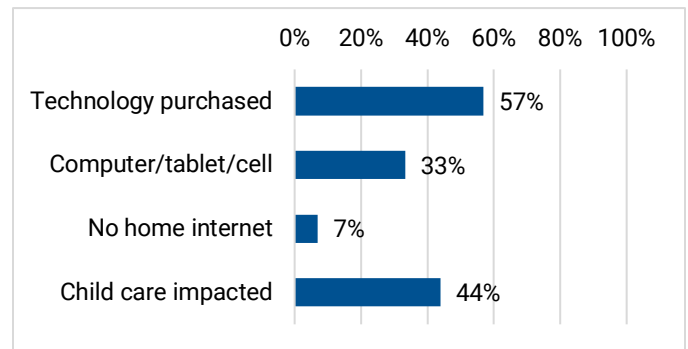


EXHIBIT 79

Households with at least one person under 18



Summary

Wayne County is a region of moderate costs, yet more than one out of five live in poverty. One-third of the pre-pandemic jobs were part-time, while the area saw one-third of its jobs lost or reduced. Health issues continue to present a challenge for the region as one out of eight needs insurance and/or healthy foods. Childcare was disrupted for more than two out of five households with children. Finally, one in fourteen homes with children do not have internet access despite the majority needing to buy technology for distance learning and remote work.

Summary Tables

Self-Sufficiency Standard Estimates: Two Adults, One School-Age Child, One Preschooler, and One Infant

<i>United Way</i>	Housing	Child Care	Food	Transportation	Health care	Annual
<i>Albemarle Area</i>	1,138	1,747	884	518	684	72,510
<i>Asheville and Buncombe</i>	1,357	2,306	840	510	677	85,230
<i>Cape Fear Area</i>	1,191	2,015	911	542	741	80,112
<i>Catawba</i>	931	1,861	808	535	735	70,749
<i>Central Carolinas</i>	1,475	2,727	903	568	561	94,847
<i>Coastal Carolina</i>	1,174	1,890	909	525	688	76,301
<i>Cumberland</i>	1,188	1,981	825	567	705	77,728
<i>Davidson</i>	966	2,007	749	531	609	70,599
<i>Forsyth</i>	1,047	2,107	842	525	609	75,333
<i>Greater High Point/ Greater Greensboro</i>	1,149	2,228	854	540	677	80,943
<i>Greater Triangle</i>	1,489	2,795	935	538	599	96,999
<i>Henderson</i>	1,306	1,932	814	510	677	77,246
<i>Iredell</i>	1,170	2,450	856	534	735	86,231
<i>Lee/Harnett</i>	1,047	1,879	839	544	646	72,230
<i>Lumber River</i>	896	1,737	739	560	705	66,592
<i>Person</i>	969	1,753	803	522	518	65,332
<i>Pitt</i>	1,100	2,236	800	544	699	79,725
<i>Wayne</i>	1,012	1,980	774	540	699	73,124

Normalized for multiple counties by population.

NC Social Determinants of Health Estimates: Financial Stability

<i>United Way</i>	Housing Cost Burden	Unemployment	Poverty
<i>Albemarle Area</i>	27%	5.6%	17%
<i>Asheville and Buncombe</i>	26%	3.6%	14%
<i>Cape Fear Area</i>	29%	4.8%	17%
<i>Catawba</i>	20%	4.2%	13%
<i>Central Carolinas</i>	27%	4.3%	12%
<i>Coastal Carolina</i>	26%	4.6%	15%
<i>Cumberland</i>	32%	5.8%	19%
<i>Davidson</i>	23%	4.3%	15%
<i>Forsyth</i>	27%	4.4%	18%
<i>Greater High Point/ Greater Greensboro</i>	29%	4.8%	18%
<i>Greater Triangle</i>	26%	4.0%	11%
<i>Henderson</i>	25%	3.9%	12%
<i>Iredell</i>	22%	4.3%	11%
<i>Lee/Harnett</i>	24%	5.1%	16%
<i>Lumber River</i>	22%	6.4%	25%
<i>Person</i>	26%	4.7%	15%
<i>Pitt</i>	32%	4.9%	22%
<i>Wayne</i>	26%	5.1%	21%

Normalized for multiple counties by population.

NC Social Determinants of Health Estimates: Health Indicators

<i>United Way</i>	Uninsured Adults	Uninsured Children	Low access grocery	Food Insecurity
<i>Albemarle Area</i>	15%	4.9%	17%	17%
<i>Asheville and Buncombe</i>	14%	4.6%	20%	13%
<i>Cape Fear Area</i>	15%	4.6%	20%	15%
<i>Catawba</i>	16%	4.4%	22%	13%
<i>Central Carolinas</i>	14%	4.9%	18%	16%
<i>Coastal Carolina</i>	15%	4.8%	24%	14%
<i>Cumberland</i>	14%	3.7%	30%	19%
<i>Davidson</i>	16%	4.9%	17%	13%
<i>Forsyth</i>	16%	4.5%	37%	16%
<i>Greater High Point/ Greater Greensboro</i>	14%	4.0%	20%	18%
<i>Greater Triangle</i>	13%	4.4%	19%	20%
<i>Henderson</i>	18%	5.0%	22%	11%
<i>Iredell</i>	15%	5.2%	15%	13%
<i>Lee/Harnett</i>	17%	5.0%	11%	15%
<i>Lumber River</i>	23%	4.9%	13%	20%
<i>Person</i>	15%	5.0%	10%	17%
<i>Pitt</i>	15%	4.1%	9%	21%
<i>Wayne</i>	19%	5.1%	18%	18%

Normalized for multiple counties by population.

NC Social Determinants of Health Estimates: Education Measures

<i>United Way</i>	High School Graduation	Reading Proficiency
<i>Albemarle Area</i>	88%	54%
<i>Asheville and Buncombe</i>	88%	60%
<i>Cape Fear Area</i>	84%	59%
<i>Catawba</i>	92%	56%
<i>Central Carolinas</i>	90%	60%
<i>Coastal Carolina</i>	87%	63%
<i>Cumberland</i>	82%	57%
<i>Davidson</i>	88%	62%
<i>Forsyth</i>	87%	53%
<i>Greater High Point/ Greater Greensboro</i>	90%	53%
<i>Greater Triangle</i>	88%	61%
<i>Henderson</i>	93%	65%
<i>Iredell</i>	87%	60%
<i>Lee/Harnett</i>	84%	54%
<i>Lumber River</i>	85%	42%
<i>Person</i>	79%	58%
<i>Pitt</i>	86%	50%
<i>Wayne</i>	84%	48%

Normalized for multiple counties by population.

Survey Findings for Financial Stability

United Way	Bill concerns	Eviction or foreclosure	Job loss	Prior full time employed	Two weeks or less HH support
<i>Albemarle Area</i>	39%	4%	34%	69%	19%
<i>Asheville and Buncombe</i>	40%	2%	36%	70%	19%
<i>Cape Fear Area</i>	49%	6%	40%	76%	24%
<i>Catawba</i>	39%	4%	32%	92%	26%
<i>Central Carolinas</i>	48%	6%	41%	84%	22%
<i>Costal Carolinas</i>	45%	4%	35%	73%	21%
<i>Cumberland</i>	61%	14%	51%	81%	31%
<i>Davidson</i>	39%	3%	35%	83%	25%
<i>Forsyth</i>	34%	2%	29%	84%	17%
<i>Greater High Point/ Greater Greensboro</i>	44%	6%	37%	80%	21%
<i>Greater Triangle</i>	40%	4%	36%	84%	17%
<i>Henderson</i>	42%	2%	31%	76%	22%
<i>Iredell</i>	40%	3%	39%	88%	20%
<i>Lee/Harnett</i>	42%	5%	33%	87%	25%
<i>Lumber River</i>	52%	5%	35%	90%	34.4%
<i>Person</i>	34%	2%	30%	80%	19.9%
<i>Pitt</i>	40%	3%	26%	86%	23.6%
<i>Wayne</i>	42%	8%	32%	66%	23.4%
<i>All</i>	44%	4%	37%	82%	21.3%

Survey Findings for Health Indicators

United Way	Catching COVID-19	Medical concerns	Needs health insurance	Needs healthy foods
<i>Albemarle Area</i>	78%	54%	14%	11%
<i>Asheville and Buncombe</i>	88%	70%	15%	10%
<i>Cape Fear Area</i>	82%	66%	9%	10%
<i>Catawba</i>	80%	60%	14%	11%
<i>Central Carolinas</i>	79%	66%	11%	10%
<i>Costal Carolinas</i>	74%	58%	12%	10%
<i>Cumberland</i>	76%	63%	11%	13%
<i>Davidson</i>	77%	62%	12%	12%
<i>Forsyth</i>	84%	63%	12%	9%
<i>Greater High Point/ Greater Greensboro</i>	81%	67%	10%	10%
<i>Greater Triangle</i>	84%	65%	13%	8%
<i>Henderson</i>	81%	61%	12%	11%
<i>Iredell</i>	73%	65%	15%	7%
<i>Lee/Harnett</i>	79%	57%	10%	11%
<i>Lumber River</i>	84%	56%	10%	13%
<i>Person</i>	61%	55%	12%	10%
<i>Pitt</i>	82%	60%	10%	10%
<i>Wayne</i>	70%	61%	12%	12%
<i>All</i>	80%	63%	12%	10%

Survey Findings for Education Measures (All Respondents)

United Way	Child concerns	HH with Children	Single Parent
<i>Albemarle Area</i>	46%	40%	17%
<i>Asheville and Buncombe</i>	43%	31%	13%
<i>Cape Fear Area</i>	53%	38%	17%
<i>Catawba</i>	60%	43%	19%
<i>Central Carolinas</i>	55%	43%	21%
<i>Costal Carolinas</i>	49%	33%	18%
<i>Cumberland</i>	56%	47%	28%
<i>Davidson</i>	53%	42%	13%
<i>Forsyth</i>	61%	52%	17%
<i>Greater High Point/ Greater Greensboro</i>	58%	44%	21%
<i>Greater Triangle</i>	52%	40%	13%
<i>Henderson</i>	54%	40%	14%
<i>Iredell</i>	59%	42%	13%
<i>Lee/Harnett</i>	64%	52%	17%
<i>Lumber River</i>	64%	49%	23%
<i>Person</i>	57%	54%	19%
<i>Pitt</i>	57%	43%	18%
<i>Wayne</i>	51%	48%	21%
<i>All</i>	55%	42.9%	17%

Survey Findings for Education Measures (Only Households with Children)

United Way	Technology purchased	Computer tablet cell purchase	No home internet	Childcare impacted
<i>Albemarle Area</i>	45%	30%	13%	33%
<i>Asheville and Buncombe</i>	46%	24%	3%	52%
<i>Cape Fear Area</i>	50%	41%	11%	51%
<i>Catawba</i>	46%	26%	5%	44%
<i>Central Carolinas</i>	59%	41%	5%	53%
<i>Costal Carolinas</i>	51%	33%	9%	50%
<i>Cumberland</i>	65%	47%	5%	53%
<i>Davidson</i>	47%	33%	3%	38%
<i>Forsyth</i>	54%	37%	4%	42%
<i>Greater High Point/ Greater Greensboro</i>	57%	34%	7%	48%
<i>Greater Triangle</i>	61%	39%	6%	55%
<i>Henderson</i>	55%	44%	8%	66%
<i>Iredell</i>	49%	33%	1%	35%
<i>Lee/Harnett</i>	54%	38%	8%	47%
<i>Lumber River</i>	54%	42%	18%	49%
<i>Person</i>	42%	29%	15%	35%
<i>Pitt</i>	58%	42%	7%	52%
<i>Wayne</i>	57%	33%	7%	44%
<i>All</i>	55%	37%	7%	49%