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Bolstering Family Income Is Essential to Helping Children Emerge Successfully From the Current Crisis

By Claire Zippel and Arloc Sherman

Tens of millions of people, especially in households with children, are struggling to put food on the table, make rent, or cover basic expenses. At least 10 million children have a family member who is unemployed or who lacks paid work because of the pandemic. Children’s alarming rates of food and housing hardship risk inflicting sustained harm to the well-being and potential of a generation, but a strong package of income support policies can lower this risk and help more children realize their potential. While relief measures enacted last year have helped, it is clear that throughout the crisis millions of families with children have struggled and that without more help, hardship will remain high for months to come.

Providing support to children experiencing hardship now can make an important difference in their lives now and in the long term. Nutrition assistance, for example, can not only help with children’s immediate needs but can also lead to long-term improvements in health and longevity. And compelling evidence links income support with better outcomes from healthier birthweights and lower maternal stress to better academic test scores and higher rates of high school graduation and college entry.

The dangers of failing to provide adequate support, on the other hand, are substantial. Even short periods of food insecurity pose long-term health and developmental risks for children. Housing insecurity contributes to stress on parents and children, and can result in frequent moving and disrupted schooling. Intense financial worries can interfere with parenting, adversely influence children’s mental health and behavior, and in some cases contribute to toxic stress, which is associated with measurable changes in brain structure, cognitive damage, and worse health.

Rates of household hardship — and therefore risks of future negative consequences — are high for all racial and ethnic groups but far higher for some than others. Black and Latino adults disproportionately work in low-paying industries that have suffered the largest job losses in the pandemic, and they have fewer assets to fall back on, due in significant part to inequities driven by structural racism and discrimination in education, housing, employment, and health care, and other areas. In recent weeks, Census data have shown that children in Black or Latino households are more than three times as likely as children in white households to live in a household where children didn’t get enough to eat because the household couldn’t afford it. Children in American Indian, Alaska Native, Native Hawaiian, Pacific Islander, and multiracial households taken together (the

Census Bureau combines these groups in this survey) are more than twice as likely as children in white households to live in households where children didn't eat enough. For these children in households of color — and in all households experiencing hardship — it is imperative that policymakers provide assistance that rises to the current challenges, both to reduce hardship today and to reduce the long-term harm done by this crisis.

10 Million-Plus Children Have a Family Member Sidelined in Pandemic Economy

In early 2021 the economy remains weakened from the effects of the COVID-19 pandemic, with strong impacts on children. Nearly 28 million people either met the official definition of unemployed or lived with an unemployed family member in January, including nearly 7 million children, we find using Census Bureau survey data.¹ While these figures are down from April 2020 (when there were nearly 13 million children in families with an unemployed person) they remain significantly above pre-pandemic levels (4.6 million children in January 2020). And the number of children living with a *long-term* unemployed person out of work for 27 weeks or more rose to 2.2 million in January, up from about 600,000 in April 2020.

Moreover, official unemployment statistics badly understate the number of workers deprived of pay amid the pandemic. They only count people who actively looked for work in the last four weeks or reported being on temporary layoff. This omits some 4.7 million workers in January who did not look for work “because of the coronavirus pandemic,” according to the Labor Department.² It also omits nearly 800,000 workers who reported they had a job but were absent from work without pay and lost pay in the last four weeks “because their employer closed or lost business due to the coronavirus pandemic,” we calculate.³

When family members are considered, at least 40 million people in January, including nearly 10 million children, lived in a family where at least one adult did not have paid work in the last week because of unemployment or the pandemic, we estimate.⁴

Hardship Rates Are High

The Census Bureau's Household Pulse Survey, launched in April 2020, has provided nearly real-time data on how the unprecedented health and economic crisis is affecting the nation. The survey shows widespread hardships including insufficient food, inability to pay rent, and difficulty covering expenses. According to the most recent Pulse data, collected February 3-15, 2021:

- Some 24 million adults (11 percent) reported their household didn't get enough to eat sometimes or often in the last seven days.
- Some 9 to 14 percent of adults with children reported that their children sometimes or often didn't eat enough in the last seven days because they couldn't afford it.⁵
- An estimated 13 million adult renters (18 percent) reported their household was not caught up on rent.⁶
- Some 81 million adults (35 percent) reported it was somewhat or very difficult for their household to pay for usual expenses such as food, rent or mortgage, car payments, medical expenses, or student loans in the last seven days.

Food Needs Have Risen Sharply, Especially Among Children

Available data indicate food hardship worsened significantly in the pandemic. We can see how much higher these figures are than before COVID-19 thanks to similar questions in the Household Pulse Survey and the December 2019 Current Population Survey Food Security Supplement (CPS-FSS). While the two surveys differ in survey design, implementation, and reference periods, they offer the best available comparison point between pre-pandemic and current conditions.⁷ Other data and research show that far more families with children than before are struggling to buy enough food.⁸

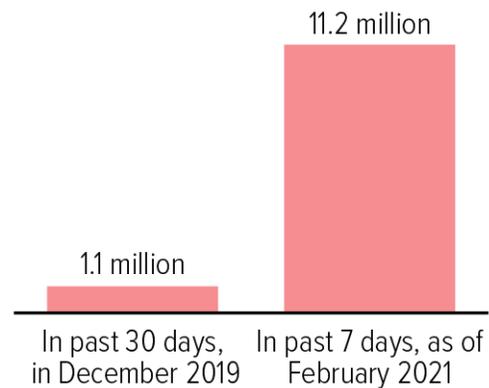
In Pulse data collected February 3-15, 11.4 percent of adults reported their household had “not enough to eat” sometimes or often in the last seven days, compared to 3.4 percent of adults reporting this problem in at some point over the full 12 months of 2019 in the CPS-FSS.

Particularly alarming is the sharp increase in food hardship apparent among children since before the pandemic. In Pulse data collected January 20-February 1, 2021 (the latest available for this measure), as many as 11.2 million children lived in a household where children weren’t eating enough because the household couldn’t afford it in the last seven days⁹ — about ten times the number of children in households where children were sometimes or often not eating enough because the household couldn’t afford it at some point in the last 30 days in December 2019 (1.1 million). (See Figure 1.)

FIGURE 1

Children Not Getting Enough to Eat 10 Times Higher Than in December 2019

Children in households where children weren’t eating enough because household couldn’t afford it



Note: These estimates are approximations; the Pulse Survey was designed to provide data on adult well-being, not precise counts of children. The Current Population Survey Food Security Supplement (CPS-FSS) asks about food sufficiency experiences over the past 30 days and Household Pulse over the past 7 days. Differences in collection methods mean the two figures may not be precisely comparable.

Source: CBPP analysis of December 2019 CPS-FSS and Household Pulse Survey public use file for January 20-February 1, 2021

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Hardship Rates Remain Above Late-September Levels

Hardship spiked at the close of 2020. This followed the expiration of the \$600 weekly supplemental unemployment payments over the summer and coincided with a marked slowdown in job growth in December.¹⁰ And by year-end, stimulus payments provided earlier in the year were likely largely spent by families facing economic struggles. In Pulse data collected December 9-21, the share of adults without enough food and the share reporting difficulty covering household expenses — both of which had been generally rising since September — each reached the highest level seen in comparable Pulse data available back to late August.¹¹

There have been modest improvements in early 2021. In January, following adoption of a modest relief package the month before, the share of adults without enough food and the share having

difficulty covering expenses ticked downward from the levels seen in December. Still, the share of adults without enough food remained several times above the most comparable pre-pandemic estimate (as described in the previous section). All three measures of hardship are significantly above late-September levels.

The year-end package’s increase in SNAP benefits, \$600-per-person stimulus payments, and \$300-per-week federal unemployment benefit supplement should help bring down hardship some more in coming weeks as these measures reach families. But, given the high rates of hardship in early February, it is clear that more needs to be done to help families weather this crisis. Allowing expansions in jobless benefits to end in mid-March and additional SNAP benefits to end in June, as will occur without congressional action, would risk driving the number of families facing hardship upward again.

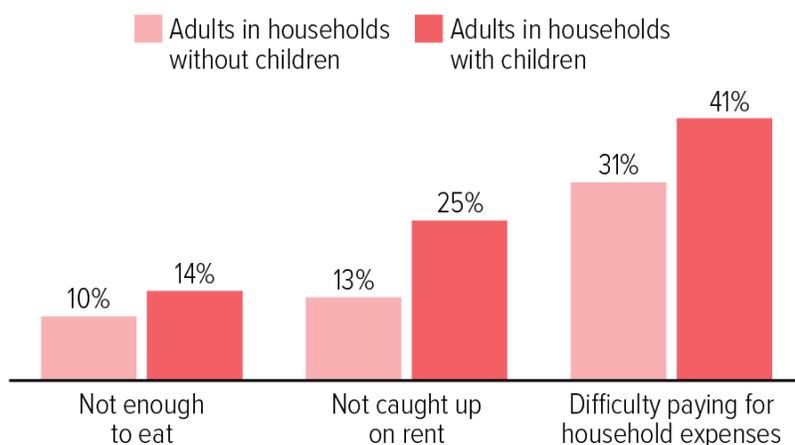
Children Face High Hardship Rates

Adults who are parents or otherwise live with children are likelier to report hardship than adults without children. They are more than a third likelier to report their household did not have enough to eat, and about a third likelier to report difficulty paying for usual expenses. Renters with children are twice as likely as renters without children to report their household is not caught up on rent. (See Figure 2.)

FIGURE 2

Adults With Children Face Higher Household Hardship

February 3–15



Note: Not enough to eat = sometimes or often not enough to eat in last 7 days. Difficulty paying for household expenses = somewhat or very difficult to pay for usual household expenses in last 7 days. Percentages exclude individuals who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for February 3–15, 2021

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Partly because expenses are higher for families with more children than for families with fewer, children are likelier than adults with children to be in a household experiencing hardship, according

to our analysis of more detailed Pulse data for collected January 20-February 1. The following hardship numbers, also shown in Figure 3, are approximations (the Household Pulse Survey was designed to provide data on adult well-being, not precise counts of children).

- An estimated 7 to 11 million children (11 to 17 percent of all children) live in a household in which the children were not eating enough because the household couldn't afford it.¹² Food hardship among children indicates that food needs have become so severe that parents are no longer able to shield their children from disruptions to their food intake; typically, households first scale back on food for adults before cutting back on what children have to eat.¹³ Children who don't get enough to eat are at risk of worse developmental, health, and even economic outcomes down the road.¹⁴
- More than one-fourth of children in rental housing — 5 million children — live in a household that is not caught up on rent. While eviction moratoriums are protecting many households for the time being, renters who cannot afford to pay rent accrue debt that may lead to a wave of evictions once the moratoriums end.¹⁵ Evictions and other housing instability exacerbate financial hardship and can have other harmful consequences for families and children over the long term.¹⁶
- Children in renter households, which tend to have lower incomes and savings than households with a mortgage, also face high rates of food hardship. Over 1 in 4 children living in rental housing live in a household that didn't have enough to eat, and more than 4 in 10 children living in rental housing live in a household that either isn't getting enough to eat or is not caught up on rent.¹⁷
- Some 31 million children (43 percent) live in a household that reported difficulty covering usual expenses such as food, rent or mortgage, car payments, medical expenses, or student loans. Struggles paying for food and other bills are linked to worse child outcomes.¹⁸

To be sure, we cannot measure the increase in some hardship measures due to the pandemic, though as noted above, there is strong evidence that food hardship has increased substantially from pre-pandemic levels. And according to some data, more renters are having trouble paying rent during the pandemic. By the end of January, one association of landlords reported that rent payment rates for more than 11 million renters hit its lowest point in the pandemic; 6.2 percent had not paid rent by the end of the month, up by one-half from 12 months earlier.¹⁹

FIGURE 3

Millions of Children in Households Struggling to Afford the Basics



Source: CBPP analysis of Census Bureau Household Pulse Survey public use file for January 20-February 1, 2021

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The year-end relief package's SNAP and unemployment benefit increases and emergency rental assistance funding should help. But the delay in enacting these measures last year took a toll on families, some relief measures are inadequate and will expire soon, and some measures, such as rental assistance, will take time to reach households that need it. Had these measures been enacted earlier in the year, we may have been able to avoid some of the increases in hardship that occurred late in the year.

Children in Black and Latino Households Face Even Higher Household Hardship Rates

Though hardship has been widespread throughout the pandemic for all racial and ethnic groups, it is particularly prevalent among Black and Latino²⁰ adults, who are often on the fault lines of the pandemic's worst health and economic effects. Inequities, driven by structural racism and discrimination in education, housing, employment, and health care, among other factors, mean that Black and Latino workers disproportionately work in low-paying industries that have suffered the largest job losses,²¹ and such households have fewer assets to fall back on in hard times.²²

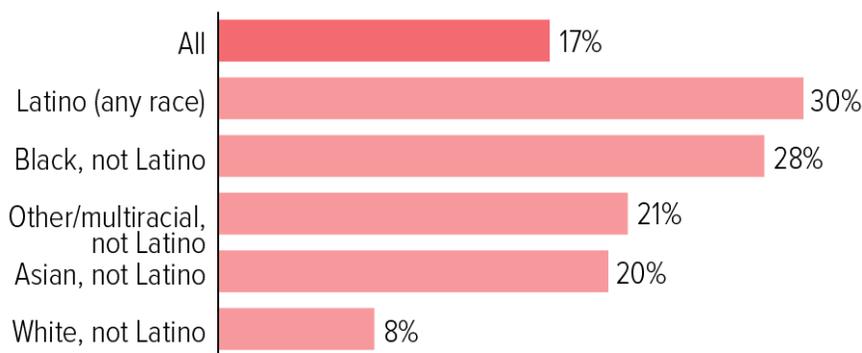
Black and Latino adults were more than twice as likely as white adults to report that their household did not get enough to eat. Some 3 in 10 Black renters, 1 in 5 Latino renters, and 1 in 6 Asian renters said they were not caught up on rent, compared to 1 in 8 white renters. Nearly half of Black adults and of Latino adults reported difficulty covering expenses, compared to 33 percent of Asian adults and 29 percent of white adults. Although the Pulse survey does not provide data for other individual racial groups, American Indian, Alaska Native, Native Hawaiian, Pacific Islander, and multiracial adults taken together also face exceptional hardship rates.²³

Food hardship is disproportionately affecting children in Black and Latino households (which we identify in the Pulse data based on the race or ethnicity of the adult respondent). Up to 28 percent of children in Black households and up to 30 percent of children in Latino households live in households where the children didn't eat enough in the last seven days because the household couldn't afford it, compared to up to 8 percent of children in white households. (See Figure 4.)

FIGURE 4

Children’s Risk of Not Getting Enough to Eat Varies Widely by Race

Share of children in households where the children didn’t eat enough in the last 7 days because the household couldn’t afford it



Note: These estimates are approximations; the Pulse Survey was designed to provide data on adult well-being, not precise counts of children. Race/ethnicity is based on that of the adult respondent. Other/Multiracial not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Percentages exclude individuals who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey public use file for January 20-February 1, 2021

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Some 6 out of 10 children in Black households and in Latino households live in ones having difficulty covering usual expenses. By contrast, 3 in 10 children in Asian households and in white households are in households having trouble covering expenses.

Hardship and Financial Strain Can Take a Lasting Toll on Children

A large body of research links hardships such as inability to afford adequate food or housing to worse child outcomes. The effects of such hardships, which range from nutrient deficiency to disrupted schooling when families move frequently from home to home, can have lifelong consequences.

Part of what makes these and similar hardships dangerous for children, experts say, is stress. Researchers tracking parents’ stress levels during the pandemic worry about the cascading, long-term effects on children.

These hardships harm not just individuals but the nation as a whole, because the country loses out on the full potential of all of its children. Luckily, studies have found that many forms of assistance can reduce these negative outcomes and better position all children to realize their potential, as we detail below.

Hardship-Related Stress, Which Can Damage Children’s Well-Being, Is Alarmingly High

Intense worry about meeting a family’s urgent needs can preoccupy parents or other caregivers, hindering them from giving the kind of steady and reassuring parenting that helps children thrive. When that happens, children tend to fare worse in school and on a range of emotional and behavioral outcomes such as acting out.²⁴

Moreover, when a parent’s stress is strong and sustained early in their child’s life or even during pregnancy, it may result in what is known as “toxic stress” for the child, which is associated with measurable changes in brain structure and later cognitive damage and reduced health.²⁵ One study found that temporary spells of low income in pregnancy tended to coincide with a rise in the mother’s stress hormone cortisol. High cortisol in pregnancy, in turn, was associated with “a year less schooling, a verbal IQ score that is five points lower and a 48 percent increase in the number of chronic [health] conditions” for the exposed children, compared to their own siblings born when the family had lower stress (and, usually, higher income).²⁶

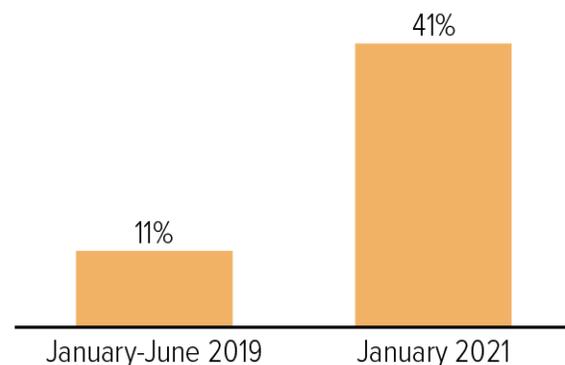
Researchers report that the pandemic and the economic strain it has caused have brought reduced mental health and well-being. The share of all adults reporting symptoms of anxiety or depression at levels shown to be associated with diagnoses of generalized anxiety disorder or major depressive disorder was several times higher in early January 2021 than in January-July 2019, according to a Kaiser Family Foundation analysis.²⁷ (See Figure 5). Both hardship and rates of mental health symptoms rose late in 2020 in Pulse data (although they may have eased slightly following the December relief legislation).²⁸

Families with children that are struggling financially tend to report particularly high levels of anxiety and depression. In Pulse data collected January 20-February 1, adults with children who reported difficulty paying for household expenses were nearly twice as likely as their peers who did not struggle to cover expenses to report symptoms of anxiety, and more than twice as likely to report symptoms of depression.²⁹

The connection between economic hardship and worse mental health stands out even at a time when families are experiencing many strains (and the pandemic has often made it more difficult to access or afford mental health care). In households that include children and that did not have enough to eat sometimes or often in the last seven days, fully half (52 percent) of Pulse adults said they felt symptoms of anxiety and depression “nearly every day.”³⁰ (See Figure 6.) While many

FIGURE 5

Rates of Depression and Anxiety Are Several Times Higher Than Before the Pandemic



Note: Percentages are based on composite scores shown to be associated with diagnoses of major depressive disorder or generalized anxiety disorder. Figure for January-June 2019 is from the National Health Interview Survey. Figure for January 2021 is from the Household Pulse Survey.

Source: Panchal et al., “The Implications of COVID-19 for Mental Health and Substance Use,” Kaiser Family Foundation, 2021.

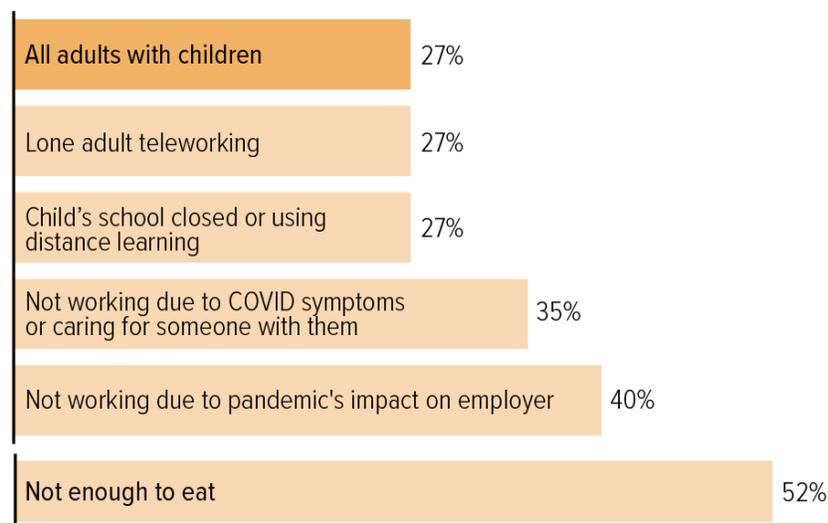
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factors are at play, this rate was notable even by comparison with adults who live with children and are struggling with other potential challenges of the pandemic, such as school closures or distance learning; the isolation of living with no other adults and working from home; not working due to the pandemic’s impact on one’s employer; or even missing work due to being ill with coronavirus symptoms or caring for someone with them.

FIGURE 6

Half of Adults With Children in Households With Not Enough to Eat Have Symptoms of Anxiety or Depression Nearly Every Day

Share of adults who live with children and reported nearly daily symptoms, in last 7 days



Note: Symptoms of depression or anxiety = feeling nervous, anxious, or on edge; not being able to stop or control worrying; having little interest or pleasure in doing things; and/or feeling down, depressed, or hopeless. Not working due to pandemic's impact on employer = laid off, or employer experienced a reduction in business, closed temporarily, or went out of business. Not enough to eat = household had not enough to eat sometimes or often in last seven days.

Source: CBPP analysis of Census Bureau Household Pulse Survey public use file for January 20-February 1, 2021

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An estimated 26 million children as of late January 2021 (44 percent) live in a household where the *adult* respondent reports symptoms of anxiety or depression at levels shown to be associated with diagnoses of generalized anxiety disorder or major depressive disorder.³¹ The Pulse survey does not collect information on the mental health of children themselves, but other studies have done so. High hardship-related stress levels for adult caregivers in the current crisis are associated with emotional distress for children, note University of Oregon researchers, who have been interviewing families with young children every two weeks since the start of the pandemic. “These results show that when caregivers feel stress and uncertainty about paying their bills and providing the basics for

their families, negative emotional effects cascade downstream to their children,” the researchers find.³²

“As we’ve followed families over time,” says University of Oregon neuroscientist and psychology professor Philip A. Fisher, “we have learned that if you want to know how young children are doing, you can work backward by first assessing how their parents are doing. And how parents are doing is very closely tied to whether they are able to meet their basic needs. If parents report not having enough money to put food on the table or to pay their rent or utilities, that often is followed by reports of increased levels of stress, anxiety, depression, and loneliness. That is followed by parents reporting greater concerns about their children, including greater stress, more acting out, and more fussiness.”³³

Fisher worries that some of the distress may be strong and prolonged enough to have lasting impacts. “The experiences that young children have lived through with the pandemic have created a perfect storm for what we refer to as toxic stress — high levels of stress that have significant and long-term consequences,” he warns.

Poverty-Reducing Interventions Can Help Children’s Future Opportunities

Hardships worsened when relief funding under the CARES Act of March ran out, Fisher noted, adding, “Additional resources to help families meet their basic needs are critical.” Providing more food, housing, income, and other relief is linked with a range of long-term positive outcomes for children.

More Food Assistance: A Promising Strategy to Boost Children’s Lifetime Health, Earnings

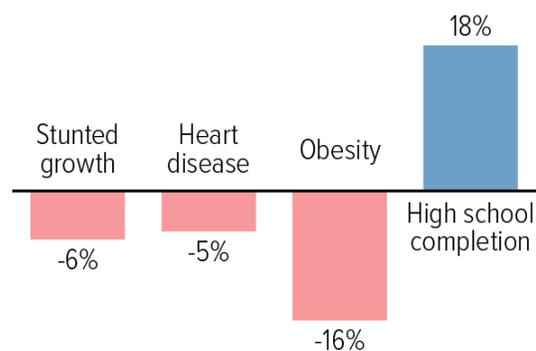
Studies link food insecurity among children with reduced intake of some key nutrients, health problems such as iron deficiency (which is linked with long-term neurological damage), and behavioral issues and mental health conditions. These problems, in turn, can lower children’s test scores, their likelihood of graduating from high school, and their earnings in adulthood.³⁴ Even short periods of food insecurity pose long-term risks for children.

Conversely, interventions that provide access to affordable food and reduce food insecurity have been linked to better health for young children as well as long-term improvements in health and longevity; greater high-school completion; and higher earnings and self-sufficiency in adulthood, whether by improving nutrition or reducing harmful stress.³⁵

FIGURE 7

Children With Access to SNAP Fare Better Years Later

Percentage-point change in outcomes for adults with access to SNAP as children, compared to those without access



Note: The study compared adults who had access to SNAP (then food stamps) through age 5 after its introduction in the 1960s and early 1970s to similar children who spent none of these years in a food stamp county.

Source: Hoynes, Schanzenbach, and Almond, “Long-Run Impacts of Childhood Access to the Safety Net,” *American Economic Review*, April 2016.

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A study of the introduction of food stamps (later renamed the Supplemental Nutrition Assistance Program or SNAP) found that children from disadvantaged families that had access to food stamps in utero or early childhood had better health outcomes as adults and were more likely to graduate from high school than their peers in counties that had not yet implemented SNAP.³⁶ (See Figure 7.)

Housing Assistance Can Provide Stability at Home and in School

Loss of housing often causes families with few resources to move into crowded housing with family or friends, to different communities that require their children to change schools, or, for those with the fewest resources, to experience homelessness. Studies find that children in crowded homes score lower on reading tests and complete less schooling than their peers. Moving frequently is also linked with attention and behavioral problems for preschoolers, can result in an inability to concentrate in school and trigger gaps in learning because schools cover material in a different order, and has been tied to completing fewer years of education and lower work and earnings.³⁷

By reducing housing instability, overcrowding, and poverty, rental assistance may help children avoid the adverse effects these problems have on their health, development, and education.³⁸ Housing assistance can also prevent homelessness, which leaves children more likely than other low-income children to drop out of school, repeat a grade, or perform poorly on tests.³⁹ In a multi-site, rigorous evaluation, low-income families that received housing vouchers were 52 percent less likely to live in overcrowded housing, 74 percent less likely to become homeless, and moved 35 percent less often than otherwise-similar low-income families that didn't receive housing assistance.⁴⁰

Income and Other Economic Supports Could Provide Lasting Gains for Next Generation

Bolstering economic supports can help children in low-income and financially struggling families catch up in a range of areas. As a congressionally chartered report issued in 2019 by a National Academy of Sciences (NAS) panel explained:

The weight of the causal evidence indicates that income poverty itself causes negative child outcomes, especially when it begins in early childhood and/or persists throughout a large share of a child's life. Many programs that alleviate poverty either directly, by providing income transfers, or indirectly, by providing food, housing, or medical care, have been shown to improve child well-being.⁴¹

Evidence links stronger assistance with healthier birthweights, lower maternal stress (measured by reduced stress hormone levels in the bloodstream), better childhood nutrition, higher school enrollment, higher reading and math test scores, higher high school graduation rates, higher rates of college entry, and other benefits.⁴² Providing economic supports to children with low family income can make an important difference in children's lives now and in the long term.

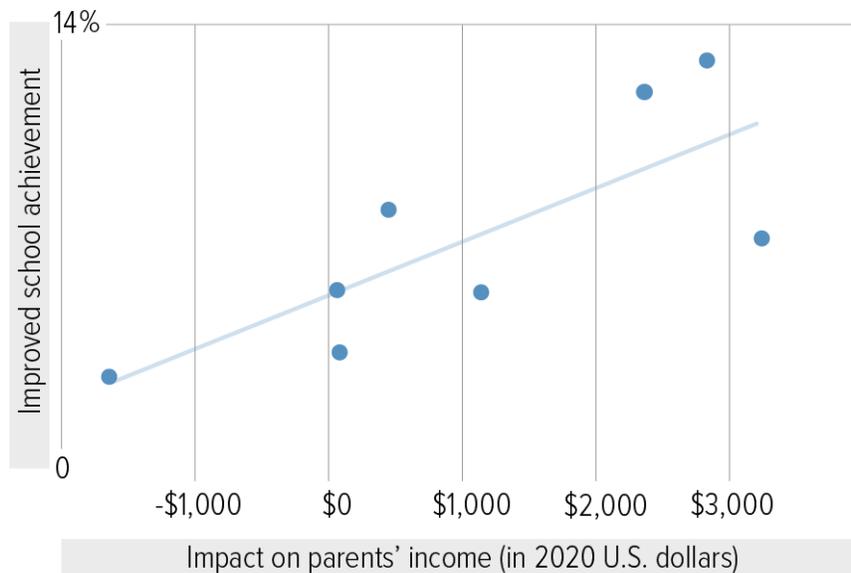
Particularly compelling evidence comes from a series of cross-program comparisons of several anti-poverty and "welfare-to-work" pilot programs in the United States and Canada in the 1990s. When programs provided more generous income assistance, the comparisons consistently showed better academic performance among young children starting school. The more the programs raised participating families' incomes, the more their children's academic achievement rose, relative to

peers assigned to a traditional, less generous assistance program. (See Figure 8.) The five most generous programs raised average income by \$1,700 a year.⁴³ In a related earlier study of several of the same interventions, participation in the more-generous programs raised low-income children’s average test scores from the equivalent of the 25th percentile to the 30th percentile.⁴⁴

FIGURE 8

The More Programs Raised Parents’ Income (When Children Were Ages 2 to 5), The More They Tended to Lift Children’s Later Achievement in School

Among 8 anti-poverty and welfare-to-work pilot programs



Note: The diagonal line shows the average relationship between the eight programs’ impacts on family income and on young children’s school achievement. For each \$1,000 added to average family income, programs tended to raise achievement by 6 percent of a standardized measure of academic achievement.

Source: Pamela Morris, Greg J. Duncan, Christopher Rodrigues, "Does Money Really Matter? Estimating Impacts of Family Income on Children’s Achievement with Data from Random-Assignment Experiments," (MDRC, April 2004), as cited in Morris, Gennetian and Duncan (2005).

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Investing in families and children through income supports benefits society as a whole. Researchers studied the impact of increasing the Child Tax Credit to \$3,000 (\$3,600 for children younger than 6) and making the full credit available to families with low or no incomes. By boosting the future earnings and tax payments of child beneficiaries, improving the health and longevity of parents and children, and reducing health care, child protection, and criminal justice costs, the Child Tax Credit expansion would likely provide large and lasting gains for the next generation, the researchers project.⁴⁵ (See Figure 9).

FIGURE 9

Child Tax Credit Expansion Would Provide Large Gains for Children and Society

-  Lower neo-natal mortality
-  Greater health and longevity for children and parents
-  Higher future earnings of child beneficiaries
-  Lower costs of protecting children from abuse & neglect
-  Greater safety from reductions in crime
-  Increased future tax payments by child beneficiaries
-  Reduced expenditures on children's and parents' health care costs

Source: Irwin Garfinkel et al., "The Costs and Benefits of a Child Allowance," Center on Poverty and Social Policy at Columbia University, 2021

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A focus on improving family income, much like making investments in underfunded schools, holds promise for rebuilding children's prospects of success, and will be a prudent policy even as the pandemic recedes.

¹ CBPP analysis of U.S. Census Bureau's basic monthly Current Population Survey (CPS) public use microdata files. Figures are not seasonally adjusted.

² U.S. Department of Labor, Bureau of Labor Statistics, Supplemental data measuring the effects of the coronavirus (COVID-19) pandemic on the labor market, Table 9, at <https://www.bls.gov/cps/effects-of-the-coronavirus-covid-19-pandemic.htm>.

³ CBPP analysis of U.S. Census Bureau's basic monthly CPS public use microdata and COVID-19 supplemental data files at www.census.gov/data/datasets/time-series/demo/cps/cps-supp_cps-repwgt/cps-covid.html. The Labor Department reports that, counting workers with paid absences from work, as well as those who lost some work in the last four weeks but still worked in the last week, a total of 14.8 million adults were unable to work at some point in the last four weeks because their employer closed or lost business due to the coronavirus pandemic.

⁴ These estimates may be conservative. The pandemic-related questions in the CPS focus prominently on the pandemic's impact on the employer and may not capture all virus-related reasons for missing work. The Household Pulse Survey asks a more detailed question about pandemic-related reasons for not working. Although the Pulse survey is not designed to produce precise counts of children, analysis of Pulse data from late January suggests roughly 2 million children live with an adult who did not do any paid work in the last seven days because the adult was sick with

coronavirus symptoms. For another 2 to 3 million children, the adult did not work because they were caring for children out of school (and the students' school was closed or used distance learning).

⁵ The range reflects the different ways to measure food hardship in the Household Pulse Survey. The survey asks two questions about not eating enough, one for the household as a whole, another for children. The second question is asked only of respondents whose answer to the first question was “enough, but not always the kinds of foods we wanted,” “sometimes not enough,” or “often not enough.” The lower end of the range we report is the share of respondents who said the *household* had not enough to eat “sometimes” or “often” *and* the children did not have enough to eat “sometimes” or “often.” The upper end of the range is the share of all respondents asked the second question who said the children did not have enough to eat “sometimes” or “often.”

⁶ To adjust for non-response in the Pulse survey, we apply the share not caught up on rent to the total number of adult renters in the March 2020 CPS to calculate an adjusted estimate. For more on item non-response to the housing questions in the Pulse Survey, see CBPP, “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships,” updated February 24, 2021, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>.

⁷ For more on the differences between the two surveys, see Sharon Parrott *et al.*, “More Relief Needed to Alleviate Hardship,” CBPP, July 21, 2020, <https://www.cbpp.org/research/poverty-and-inequality/more-relief-needed-to-alleviate-hardship>.

⁸ See Lauren Bauer, “The COVID-19 crisis has already left too many children hungry in America,” Brookings Institution, May 6, 2020, <https://www.brookings.edu/blog/up-front/2020/05/06/the-covid-19-crisis-has-already-left-too-many-children-hungry-in-america>; Lauren Bauer, “About 14 million children in the US are not getting enough to eat,” Brookings Institution, July 9, 2020, <https://www.brookings.edu/blog/up-front/2020/07/09/about-14-million-children-in-the-us-are-not-getting-enough-to-eat>; Diane Schanzenbach and Abigail Pitts, “Food Insecurity Triples for Families With Children During COVID-19 Pandemic,” Northwestern University Institute for Policy Research, May 13, 2020, <https://www.ipr.northwestern.edu/news/2020/food-insecurity-triples-for-families-during-covid.html>; Diane Schanzenbach and Abigail Pitts, “How Much Has Food Insecurity Risen? Evidence from the Census Household Pulse Survey,” Northwestern University Institute for Policy Research, June 10, 2020, <https://www.ipr.northwestern.edu/documents/reports/ipr-rapid-research-reports-pulse-hh-data-10-june-2020.pdf>.

⁹ This figure is the upper end of the range, as explained above.

¹⁰ Chad Stone, “Jobs Recovery Stalled in December, Highlighting Importance of Further Relief and Stimulus Measures,” CBPP, January 12, 2021, <https://www.cbpp.org/research/economy/jobs-recovery-stalled-in-december-highlighting-importance-of-further-relief-and>.

¹¹ Claire Zippel, “Hardship Growing as Pandemic Enters 11th Month, New Census Figures Show,” CBPP, January 8, 2021, <https://www.cbpp.org/blog/hardship-growing-as-pandemic-enters-11th-month-new-census-figures-show>.

¹² The range reflects the different ways to measure food hardship in the Household Pulse Survey. See above.

¹³ Karla L Hanson and Leah M Connor, “Food insecurity and dietary quality in US adults and children: a systematic review,” *American Journal of Clinical Nutrition*, Vol. 100, No. 2, August 2014, <https://doi.org/10.3945/ajcn.114.084525>.

¹⁴ Brynne Keith-Jennings, “Boosting SNAP: Benefit Increase Would Help Children in Short and Long Term,” CBPP, July 30, 2020, <https://www.cbpp.org/blog/boosting-snap-benefit-increase-would-help-children-in-short-and-long-term>.

¹⁵ Erik Gartland, “Wave of Evictions Nears as Moratorium Set to Expire,” CBPP, December 9, 2020, <https://www.cbpp.org/blog/wave-of-evictions-nears-as-moratorium-set-to-expire>.

¹⁶ See Sonya Acosta, Anna Bailey, and Peggy Bailey, “Extend CARES Act Eviction Moratorium, Combine With Rental Assistance to Promote Housing Stability,” CBPP, updated July 27, 2020, <https://www.cbpp.org/research/housing/extend-cares-act-eviction-moratorium-combine-with-rental-assistance-to-promote>.

¹⁷ CBPP, “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships.”

¹⁸ Ajay Chaudry and Christopher Wimer, “Poverty is Not Just an Indicator: The Relationship Between Income, Poverty, and Child Well-Being,” *Academic Pediatrics*, Vol. 16, No. 3S, April 2016, [https://www.academicpediatrics.net/article/S1876-2859\(15\)00383-6/fulltext/](https://www.academicpediatrics.net/article/S1876-2859(15)00383-6/fulltext/); Elizabeth T. Gershoff *et al.*, “Income Is Not Enough: Incorporating Material Hardship Into Models of Income Associations With Parenting and Child Development,” *Child Development*, Vol. 78, No. 1, January/February 2007, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2835994/>; Joan P. Yoo, Kristen S. Slack, and Jane L. Holl, “Material Hardship and the Physical Health of School-Aged Children in Low-Income Households,” *American Journal of Public Health*, Vol. 99, No. 5, May 2009, <https://ajph.aphapublications.org/doi/pdfplus/10.2105/AJPH.2007.119776>; Afshin Zilanawala and Natasha V. Pilkauskas, “Material hardship and child socioemotional behaviors: Differences by types of hardship, timing, and duration,” *Children and Youth Services Review*, Vol. 34, No. 4, April 2012, <https://www.sciencedirect.com/science/article/abs/pii/S0190740912000230>.

¹⁹ National Multifamily Housing Council Rent Payment Tracker, updated February 9, 2021, <https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>.

These data come from a survey of 11.6 million professionally managed apartment units across the country. The survey does not represent all landlords, and in particular misses smaller landlords that may be more likely to rent to households with lower incomes.

²⁰ This report uses the term “Latino” to refer to people of any race who identify as Hispanic or Latino in Census surveys. The racial and ethnic categories used in this report are mutually exclusive and exhaustive.

²¹ Chad Stone, “Robust Unemployment Insurance, Other Relief Needed to Mitigate Racial and Ethnic Unemployment Disparities,” CBPP, August 5, 2020, <https://www.cbpp.org/research/economy/robust-unemployment-insurance-other-relief-needed-to-mitigate-racial-and-ethnic>.

²² Neil Bhutta *et al.*, “Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances,” Board of Governors of the Federal Reserve System, September 28, 2020, <https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>.

²³ CBPP, “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships.”

²⁴ Gershoff *et al.* See also April S. Masarik and Rand D. Conger, “Stress and Child Development: A Review of the Family Stress Model,” *Current Opinion in Psychology*, Vol. 13, pp. 85-90, https://scholarworks.boisestate.edu/cgi/viewcontent.cgi?article=1238&context=psych_facpubs; Rand D. Conger *et al.*, “Economic Stress, Coercive Family Process, and Developmental Problems of Adolescents,” *Child Development*, Vol. 65, No. 2, April 1994, <https://www.jstor.org/stable/1131401>; Rand D. Conger *et al.*, “Economic pressure in African American families: a replication and extension of the family stress model,” *Developmental Psychology*, Vol. 38, No. 2, March 2002, <https://pubmed.ncbi.nlm.nih.gov/11881755/>.

²⁵ National Scientific Council on the Developing Child, “Connecting the Brain to the Rest of the Body: Early Childhood Development and Lifelong Health Are Deeply Intertwined,” Working Paper No. 15, June 2020, <https://developingchild.harvard.edu/resources/connecting-the-brain-to-the-rest-of-the-body-early-childhood-development-and-lifelong-health-are-deeply-intertwined/>.

²⁶ Anna Aizer, Laura Stroud, and Stephen Buka, “Maternal Stress and Child Outcomes: Evidence from Siblings,” National Bureau of Economic Research Working Paper 18422, 2012, <https://www.nber.org/papers/w18422>.

²⁷ Nirmita Panchal *et al.*, “The Implications of COVID-19 for Mental Health and Substance Use,” Kaiser Family Foundation, February 10, 2021, <https://www.kff.org/report-section/the-implications-of-covid-19-for-mental-health-and-substance-use-issue-brief/>.

The authors calculated the share of adults with symptoms of anxiety or depression in January-July 2019 with the National Health Interview Survey (NHIS). The mental health questions in the Pulse survey were adapted from the NHIS.

Estimates are calculated using composite scores shown to be associated with diagnoses of major depressive disorder or generalized anxiety disorder. For adults with symptoms at these levels, evaluation by a clinician or other health professional is generally recommended. For more details, see Centers for Disease Control and Prevention, National

Center for Health Statistics, “Anxiety and Depression: Household Pulse Survey,” <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>.

²⁸ Patrick Cooney and H. Luke Shaefer, “Trends in Hardship and Mental Health in the United States at the End of 2020,” University of Michigan Poverty Solutions, February 2021, <https://poverty.umich.edu/files/2021/02/PovertySolutionsMaterialHardshipEndof2020-Feb2021.pdf>.

²⁹ Those who struggle to pay bills may be more likely to experience these symptoms for a variety of reasons. Estimates are calculated using the composite scores described above. The share with symptoms of anxiety excludes respondents who did not answer one or both of the Pulse survey’s two questions about anxiety symptoms (21 of all respondents). The share with symptoms of depression excludes respondents who did not answer one or both of the survey’s two questions about symptoms of depression (also 21 percent of all respondents).

³⁰ These calculations exclude respondents who did not answer one or more of the Pulse survey’s four questions about depression or anxiety symptoms (21 percent of all respondents). Adults who identified as Black, Latino, Asian, or as American Indian, Alaska Native, Native Hawaiian, Pacific Islander, or multiracial were less likely than white adults to answer all four questions.

³¹ Estimates are calculated using the composite scores described above. These calculations exclude respondents who did not answer one or more of the Pulse survey’s four questions about depression or anxiety symptoms.

³² Rapid Assessment of Pandemic Impact on Development Early Childhood Household Survey Project, “A Hardship Chain Reaction,” University of Oregon, <https://medium.com/rapid-ec-project/a-hardship-chain-reaction-3c3f3577b30>.

³³ LaDonna Pavetti, “Children in Distress Due to Increased Hardship: An Interview With Dr. Philip A. Fisher,” CBPP, February 23, 2021, <https://www.cbpp.org/blog/children-in-distress-due-to-increased-hardship-an-interview-with-dr-philip-a-fisher>.

³⁴ Keith-Jennings.

³⁵ Hilary Hoynes, Diane Whitmore Schanzenbach, and Douglas Almond, “Long-Run Impacts of Childhood Access to the Safety Net,” *American Economic Review*, Vol. 106, No. 4, April 2016. An earlier version of the paper is at <http://www.nber.org/papers/w18535>. See also Martha Bailey *et al.*, “Is the Social Safety Net a Long-Term Investment? Large-Scale Evidence from the Food Stamps Program,” Goldman School of Public Policy Working Paper, April 2020, <https://gspp.berkeley.edu/assets/uploads/research/pdf/w26942.pdf>; Chloe N. East, “The Effect of Food Stamps on Children’s Health: Evidence from Immigrants’ Changing Eligibility,” *Journal of Human Resources*, September 2018, <http://jhr.uwpress.org/content/early/2018/09/04/jhr.55.3.0916-8197R2.abstract>; and Steven Carlson and Brynne Keith-Jennings, “SNAP Is Linked with Improved Nutritional Outcomes and Lower Health Care Costs,” CBPP, January 17, 2018, <https://www.cbpp.org/research/food-assistance/snap-is-linked-with-improved-nutritional-outcomes-and-lower-health-care>.

³⁶ Hoynes, Schanzenbach, and Almond.

³⁷ Mary Cunningham and Graham MacDonald, “Housing as a Platform for Improving Education Outcomes among Low-Income Children,” Urban Institute, May 7, 2012, <https://www.urban.org/research/publication/housing-platform-improving-education-outcomes-among-low-income-children>; Kathleen M. Ziol-Guest and Claire C. McKenna, “Early childhood housing instability and school readiness,” *Child Development*, 2013, <https://pubmed.ncbi.nlm.nih.gov/23534607/>; Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education,” MacArthur Foundation, March 2014, <https://housingmatters.urban.org/sites/default/files/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>.

³⁸ Will Fischer, Douglas Rice, and Alicia Mazzara, “Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families,” CBPP, December 5, 2019, <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>.

³⁹ David H. Rubin *et al.*, “Cognitive and academic functioning of homeless children compared with housed children,” *Pediatrics*, Vol. 97, No. 3, March 1996, <https://pubmed.ncbi.nlm.nih.gov/8604259/>. Rubin and colleagues found, after

controlling for differences in socioeconomic status, demographic characteristics, and schools, that homeless children scored lower on tests of reading, spelling, and math proficiency. Similar results have been found in more recent studies.

⁴⁰ Michelle Wood, Jennifer Turnham, and Gregory Mills, "Housing affordability and family well-being: Results from the housing voucher evaluation," *Housing Policy Debate*, Vol. 19, No. 2, January 2008, <https://www.tandfonline.com/doi/abs/10.1080/10511482.2008.9521639>. This study did not collect data on school outcomes.

⁴¹ National Academies of Sciences, Engineering, and Medicine, "A Roadmap to Reducing Child Poverty," National Academies Press, 2019, <https://www.nap.edu/read/25246>.

⁴² Arloc Sherman and Tazra Mitchell, "Economic Security Programs Help Low-Income Children Succeed Over Long Term, Many Studies Find," CBPP, July 17, 2017, <https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-help-low-income-children-succeed-over>.

⁴³ Pamela A. Morris, Lisa A. Gennetian, and Greg J. Duncan, "Effects of Welfare and Employment Policies on Young Children: New Findings on Policy Experiments Conducted in the Early 1990s," *Social Policy Report*, Vol. 19, No. 2, 2005, <http://www.srcd.org/sites/default/files/documents/spr19-2.pdf>.

⁴⁴ Pamela A. Morris, "The Effects of Welfare Reform Policies on Children," *Social Policy Report*, Vol. 16, No. 1, 2002, <http://srcd.org/sites/default/files/documents/spr16-1.pdf>.

⁴⁵ Irwin Garfinkel *et al.*, "The Costs and Benefits of a Child Allowance," Center on Poverty and Social Policy at Columbia University, February 18, 2021, <https://www.povertycenter.columbia.edu/news-internal/2021/child-allowance/cost-benefit-analysis>.