



# Stories of Hardship from Families with Young Children as the COVID-19 Pandemic Persists

*Elaine Waxman and Poonam Gupta*

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During the pandemic, the disrupted lives of families with school-age children have been widely featured in the media<sup>1</sup> as parents have struggled with the fallout from school shutdowns, a switch to virtual learning, and reduced access to school-based activities and school meals. Amid recent debates about the extent of learning loss and challenges of returning to in-person school attendance, the prevalence of hardships among families with younger children has been less visible to the public eye. Six months into the pandemic, the Urban Institute's Coronavirus Tracking Survey found that approximately 4 in 10 parents living with children under age 6 reported their families had experienced negative economic impacts during the pandemic and the related recession (Waxman, Gupta, and Gonzalez 2020). An extensive body of research on childhood development<sup>2</sup> indicates that the significant upheaval and hardship experienced by many young children and their families during 2020 may have a host of long-term consequences if strong, sustained efforts are not made to rebuild resilience and stability.

To learn more about families with young children and their well-being during the pandemic, we interviewed 16 parents who both had at least one child under age 6 and reported in the September 2020 Coronavirus Tracking Survey that their households experienced food insecurity in the previous 30 days. The parents we spoke with are among the more than one in five parents with young children whose households have struggled to afford an adequate diet among many other challenges encountered during the pandemic, including job loss, reduced work hours, disruptions in family and social connections, uncertainties around child care, and rising costs of basic essentials. Their stories shed light on how they have coped throughout 2020 with myriad pressures and why additional economic relief under way from the American Rescue Plan<sup>3</sup> as well as sustained commitments to families with young children will be critical to buffering the potential adverse outcomes that can persist for years.

## How We Interviewed Families

In December 2020 and January 2021, our research team conducted telephone interviews with parents who responded to the September 2020 Coronavirus Tracking Survey and consented to be contacted for a follow-up interview. The interview recruitment pool consisted of 259 parents. We also intentionally sampled for parents who reported their ethnicity as Hispanic or Latinx and conducted two interviews in Spanish. All 16 parents we spoke with reported food insecurity in the 30 days prior to taking the survey and had a child under age 6 in the household. Interviews generally lasted 20 to 30 minutes and included questions about the family's eating and access to food as well as the impact of the pandemic on their economic well-being, child care, health care, and overall family life.

TABLE 1

### Interviewees' Demographic Characteristics

	Number of interviewees
<b>Interview language</b>	
Spanish	2
English	14
<b>Age</b>	
25–34	5
35–44	7
45–54	2
55–64	2
<b>Gender</b>	
Male	5
Female	11
<b>Race or ethnicity</b>	
Hispanic or Latinx	6
Black, non-Hispanic or Latinx	8
White, non-Hispanic or Latinx	2
<b>Marital status</b>	
Married	7
Divorced	5
Never married	4
<b>Educational attainment</b>	
Less than high school	2
High school	5
Some college	5
Bachelor's degree or higher	4

**Sources:** Interview language preference was indicated to Ipsos KnowledgePanel members during scheduling. All other characteristics come from Ipsos's panel profile questions, which respondents complete when they first join the KnowledgePanel and are updated annually.

## What We Learned from Families

*Unemployment statistics alone do not capture the economic hardships experienced by many families with young children during the pandemic.*

Although policymakers and media closely monitor weekly jobless claims to assess the health of the economy, and the rate of these claims shows stable or decreasing unemployment nationwide,<sup>4</sup> these statistics fail to capture the hardships experienced by many families with young children throughout 2020. Approximately one in eight parents of young children (12.2 percent) participating in the September 2020 Coronavirus Tracking Survey reported that they or a spouse/partner had lost a job at some point during the pandemic. However, more than twice as many parents of young children (28.1 percent, or more than one in four) had experienced some other type of negative economic impact, including someone in the family being furloughed or having reduced work hours, other loss of income from work or a business, and/or the loss of a job by a child under age 19. Among the 16 parents we spoke with in follow-up interviews, four households had a parent who had lost a job, and only one of these had found a new one (albeit with fewer hours). Another eight parents reported experiencing reduced work hours or work-related income during the pandemic, and only one of these indicated that they had returned to normal prepandemic work hours by the end of 2020.<sup>5</sup> Underemployment has become the norm for these families, with one remarking, “Most of the jobs cut people’s hours down during this summer. Just recently, over the (winter) holidays, it was only 13 hours a week.”

Four households had not experienced a change in work status during the pandemic; two of these were single working mothers who maintained employment, and two were stay-at-home parents because of a disability in the household. All of these households struggled with food insecurity in the 30 days before the survey.

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#### BOX 1

##### **Anna: Keeping a Job, But Going Uninsured in a Pandemic**

Anna, a single mother living with her 2-year-old toddler and her 19-year-old son, has felt lucky to have kept her job during the pandemic. Nevertheless, the family still juggled many challenges during 2020. Early in the pandemic, the in-home day care program her toddler attended closed, leaving her scrambling for a new solution. Anna's sister, who lives nearby, was laid off from her job, and while she was unemployed, Anna paid her to take care of her young child. “I just took him there so that I could continue to work. I would pay her basically the same thing because ... it was already in my budget. I would just pay her to help out her and her family because she was losing her income.” This arrangement had an unexpected benefit for the toddler, who was underweight and had been receiving supplemental nutrition. At home all day with his aunt, the child ate more frequently, began gaining weight, and was taken off the special formula. Anna viewed the arrangement as “a blessing of sorts” as her child's health improved, and she was able to help her sister with some income. By the time her sister got a job again, day care was back in operation.

Anna's older son has had a part-time job delivering food for a restaurant, a position that is dependent on having access to a working car. Anna commented that the spring stimulus payment arrived at an important time: her son's car had broken down, and the repair cost was large. Anna reflected that without the stimulus payment, she would have had to take on significant debt to fix the car so that her son could keep his job.

Like other families around the country, Anna and her children have experienced a lot of changes in the way they access food and their family's eating habits. Anna's sister helped her get set up to order groceries online so that she could pick them up curbside at the local grocery store. Sometimes they

combine orders and she picks up the food from her sister's house. Anna and her children have struggled with food insecurity, but getting help from food pantries is difficult. She has a long commute to work and has to pick up her child, and pantries are not typically open in the evenings. But she occasionally gets food from another family member who has been picking up free groceries from a food pantry and has leftover items. Anna's toddler is enrolled in the federal Special Supplemental Nutrition Program for Women, Infants and Children, commonly known as WIC, which is designed to provide nutrition counseling and benefits that can be redeemed for certain foods to pre- and postpartum mothers and their infants and children up to age 5. It's been helpful, and she has appreciated that WIC appointments can be done over the phone now. "They've made it easier actually because I'm a single mom and I work so far away, making those WIC appointments was a burden... Now, because of the pandemic, they have done it telephonically. I can do it while at work. That's been convenient. I wish they could continue to do that."

Because money is tight and they have been avoiding exposure to COVID-19, they have cooked at home more than before (although her son sometimes brings food home from work). Anna commented that the shift to more home cooking has unexpectedly made them more conscious about what they're eating, and she feels they have a healthier diet now.

Anna notes that many of their current challenges are less about the pandemic and more "just a single-income household type of stress." Even though her son has been working, his income doesn't do much to alleviate the financial stress. But she feels fortunate to have had work during this year and to "have kept the lights on."

One thing she hasn't been able to manage is health care coverage for herself and her older son. Neither have health insurance through their employment, and although the toddler had coverage through the state's Children's Health Insurance Program, Anna's older son has aged out of coverage, leaving two of three family members uninsured during a pandemic. They have been very careful to avoid exposure for themselves or others, especially family members with chronic health conditions. As a result, their social support network has been limited. "We're a big Hispanic family and like to get together a couple of times a year as a big family. That has been completely canceled for the last year. Even Christmas and New Year's."

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***Closed schools and disrupted child care arrangements mean families have had to adapt as children spend more time at home.***

Several parents reported that their young children had previously been in some type of child care arrangement outside of the home, but pandemic-related closures required families to take on more care responsibilities at home. One parent described, "My job hours were reduced and I was off work for a month because my kids weren't in school. I work while they're in school. When school closed in March or April, I was out of work for a month or a month and a half. When I went back, I was only able to work certain hours because I don't have child care all day. It's just been really frustrating." Even when child care programs or schools reopened, parents were sometimes reluctant to send their children back to a group setting. One father reported that they decided not to return to their previous child care center because of concerns about the difficulty of avoiding exposure to the virus. For a while, the children's grandmother helped out with child care, but she passed away during the pandemic, so the child's mother has delayed returning to work for now. Another mom summed up her decision to keep her children out of formal child care for now: "Long story short, child care, everything

is closed because of the pandemic ... The ones that they were taking, somebody wound up getting sick in there, so they wound up closing it back. Then I just chose not to take my kids back right now at all, none of them.”

Affording child care with reduced income was also a problem for some families. One single father arranged for a cousin to watch his child when he was at work and used a combination of cash and in-kind services to pay for the care. “I pay them a little something. They know my situation. I pay them whatever I can when I can... If they need help with something, maybe they need furniture moved, or maybe they need something cleaned or the yard cut. That’s what I do.” Another father reported that his wife would have returned to the workforce from maternity leave by now, but because of reduced hours in his job, they couldn’t afford child care for their young son. The father stated, “He would be in some kind of child care to help us to keep the family going. Right now, I can’t even afford child care now.”

***Reduced income and children spending more time at home takes a toll on family food budgets. Parents have navigated additional barriers to buying enough food for their families, including store closures, transportation challenges, and rising food prices.***

Households across the US have grappled with food shortages and limited hours at many food stores during the pandemic, especially in the early months.<sup>6</sup> But these food-insecure families with young children have faced additional challenges with food access because they have limited resources to navigate the new realities. In some cases, the closure of neighborhood food stores means that parents find themselves traveling farther to get food and incurring more expenses to get there.

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*“Well, the stores closed in our neighborhood, yes. Because they had to cut the staff, and then they had to keep cutting, so finally, they closed down. We don’t have a supermarket in our area.”—Single mother with her job hours cut*

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Transportation also posed a barrier to many families. Those with working cars could adapt and travel to stores farther away or to multiple stores when hunting for scarce items more easily than those who relied on taxis, ride shares, or other public transportation. One mother reported that the cost of the Uber ride she had normally relied on to get to and from the grocery store had more than doubled (box 2). Another relayed the challenges of trying to bring four children and groceries on public transportation during the pandemic when the family’s car broke down and they lacked funds to repair it (box 3). A single father without a car reported that he previously used a combination of bus and ride shares to get groceries at a larger grocery store outside of his neighborhood; faced with reduced income, he described relying more heavily on the limited food options at corner stores unless he could find a ride with someone he knew.

During the pandemic, online grocery ordering, curbside pick-up, and home delivery became important tools for food access while many families were homebound because of social distancing mandates.<sup>7</sup> These families varied in their ability to take advantage of these strategies. Some parents made the switch to online ordering, but this was usually among those who had access to a car and could use curbside pickup. During the pandemic, the US Department of Agriculture (USDA) significantly expanded the state option to allow retail stores to accept Supplemental Nutrition Assistance Program (SNAP) benefits in online transactions,<sup>8</sup> which had originally begun as a limited pilot in April 2019 and is now available in 46 states and the District of Columbia.<sup>9</sup> However, benefits cannot be used to pay for any additional fees, such as delivery, service, or convenience fees, and only certain grocery stores are approved for online benefit redemption, creating barriers for families with limited means to use the service. One parent noted that the \$20 delivery fee at the one large grocer approved in her area for online SNAP ordering was out of reach for her, although another parent reported she was able to use a preexisting Amazon Prime membership to avoid the grocery delivery fee.

Parents reported tighter food budgets with more people in the household during the day due to workplace, child care, and school closures. Commented one mom, “The kids eat more because they are home all day and they don’t have anything to do but eat.” Increased need for food cooked at home has been complicated by the rising food prices during the pandemic. Another parent observed, “The price of foods have changed. It’s much higher. It’s much higher than it used to be, and you don’t get as much.”

Although some of the early spikes in food prices due to supply chain disruptions subsided over time, overall food prices increased 3.8 percent during 2020, well above the prior 20-year average of 2.0 percent annually.<sup>10</sup> Parents felt this increase, with one noting: “Now of course all the stores seem like their prices was extra high now ... so it’s got a limit to what you can get and what you can’t.” Prepandemic research has found that dairy and protein were two categories that food-insecure families already struggled to purchase relative to their food-secure counterparts (Gregory, Mancino, and Coleman-Jensen 2019); prices for dairy products and proteins such as poultry, fish, beef, and pork increased more than other categories during 2020, averaging 4.4 percent for dairy and 9.6 percent for beef.<sup>11</sup> The combination of reduced income and higher prices made it more difficult to stock up on items, a challenge that families often mentioned when discussing their coping strategies. It also potentially meant more trips to the grocery store if a family could only buy the immediate items they needed.

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## BOX 2

### **Gloria: Navigating the Pandemic with Few Resources and a Child with Special Needs**

Gloria, who before the pandemic was staying at home with her children, including one with special needs, has faced a slew of challenges during 2020, exacerbating preexisting hardship and food insecurity. The family largely gets by on cash assistance through the Temporary Assistance for Needy Families program and SNAP benefits, plus some miscellaneous income she can generate from home. The first stimulus payment was largely spent paying back others whom she had borrowed from earlier in the year.

Just getting to a grocery store has become more difficult for Gloria. The family lives several miles from the nearest retail outlet that accepts SNAP benefits, and she doesn't have a car. Gloria has typically relied on a taxi or Uber for shopping trips. But a trip that used to cost \$7 now costs \$15 to \$20. Online ordering and delivery with SNAP benefits are available at one store in the area, but the delivery fees are too expensive for her. Recently some of her SNAP benefits have gone unused because the only store nearby doesn't accept SNAP. Shopping at corner stores within walking distance means having to contend with limited fresh food offerings, which affects her ability to cook healthy meals. Because one of her children has special needs and requires specific foods, she has paid cash rather than using SNAP benefits to order those and have them shipped to the house.

Food pantries have been a helpful resource during the pandemic, both through the school and church, but it's difficult to carry everything home without access to transportation and with children in tow. She tries to make a game out of their pantry visits to keep them engaged. Gloria suggests that having mobile food distributions or “healthy food vans” coming around the neighborhood would be very convenient and make it much easier to access healthy food.

During the pandemic, the family's stove broke. Getting a maintenance worker to come in was difficult because of social distancing requirements, and the landlord was unresponsive. To compensate, Gloria purchased an air fryer and microwave, but it's still been difficult to prepare food, and she worries that all of these challenges have had “a huge effect” on her children's diet. She emphasizes that she will choose to pay for food over rent every time to take care of her children, but she is worried this may affect her in the future if the landlord decides to take her to court.

Gloria describes the experience of monitoring virtual schooling for her older children as very difficult: “Teaching falls heavily on the parent.” And having to manage school at home has also taken time away from her son with special needs, which is challenging. She reported that spending so much time at home was taking a toll on the children, and she expressed concern that they were taking the holiday season especially hard. She sums their current situation, saying, “I could cry right now, but we are definitely making it.”

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***Families utilized common food-coping strategies, such as reducing dietary variety, increasing purchase of shelf-stable foods, and using charitable food resources such as food pantries—a resource some newly food insecure families used for the first time during the pandemic.***

Parents have struggled to make sure that kids had enough to eat. Common strategies included cutting out snack and comfort foods and reducing the variety in their diets. One mom reported, “My kids love snacks, but I had to cut down on that. I would get food that would last longer, like to make spaghetti or something that would last at least three days. Things that can last in the pantry longer.” Another mom reported that they only buy basic foods, such as beans and rice. The majority of parents deferred other basic expenses to ensure that their young children had an adequate diet and described feeling a responsibility to shield children from food insecurity.

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*“I feed my family before I worry about bills. That’s probably wrong, but my family’s got to eat.”—Mother of two on WIC*

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In some cases, parents cut back on their own consumption to make sure their kids had an adequate diet. One father commented, “my wife and I are eating less so that my son can eat properly.”

Families were mixed on the impact of reduced budgets on diet quality. With few opportunities to eat out and little income available for treats, some parents felt that their families’ diets were somewhat healthier. Others worried that their diets were degraded. In some cases, families were also eating differently because of the loss of small ethnic grocery stores in their neighborhoods. One family noted that when their local African foods store closed, they could no longer find core dietary items that were central to their culture, including specific fruits and vegetables that weren’t available in larger grocery stores.

Families with young children were sometimes able to turn to family members for help when circumstances were particularly dire. “I would borrow from family, and I was—sometimes, they would have food to spare, and they would give it to me, or they would go get groceries for me.” But many parents noted that during the pandemic, their contact with family and friends was significantly reduced, which may have limited these informal coping strategies.

Eleven of the 16 parents reported turning to food pantries as a vital source of groceries to feed their families, including large drive-through food distribution centers. For some of these parents, accessing food pantries was a coping strategy they had used before the pandemic but began to use more frequently during this time. “We go to the pantry about three times a week. We do the drive (through) now, which is good. ... We used to go once a week every Tuesday night. Now, they got it almost every day ... because the pandemic, they opened up more pantries. I haven’t had a problem because I got a car. You just have to go and wait in a long line. Some time you in that line for an hour or two.” Accessing charitable food distributions was more challenging for those who didn’t have a car. A mom who struggled with chronic obstructive pulmonary disease and lacked reliable transportation reported, “That’s the reason I don’t go very often. It’s only when somebody can come and give me a ride because I don’t have a car.”

For some parents, accessing charitable food was a new experience. One father reported that he had begun picking up food at a community center after his work hours were reduced but felt ill at ease seeking assistance: “Regardless, I have to do it, but I’m not really comfortable doing that. At this period, you just have to.” When asked why it was uncomfortable, the father remarked, “Because it’s not something I’m used to. Before, I was able to provide everything we need. ... but now, like I said, because of our reduced income, you’re just out of your comfort zone.”



Another mom started accessing food pantries after being urged by a friend to go. “Yeah. I go to the food pantry a lot now. ... At first, I didn’t want to go because I felt like it was for the people with the most need ... Then my girlfriend told me, “You really need to go ahead. You trying to be—you aren’t better than anybody else. You need stuff too. This’ll help you so you won’t have to spend so much money at the store trying to find this and this, and this have it, the kale, the lettuce, and stuff. You’ll have the stuff you need. They have it at the pantry.” She particularly appreciated that the pantry offered access to hand sanitizers, dishwashing liquid, and detergent. “It helped a lot. I’m not so stressed out.”

Although many families found charitable food to be a lifeline during 2020, they sometimes expressed concern about its potential impact on children’s diets. One mom commented: “You eat more of the wrong food ... You’re not eating healthier foods now ... They give you vegetables and stuff, but you’re going to get more cakes and pies and things like that, and breads and stuff.” Another mother who had sometimes skipped meals because of a lack of resources stated she preferred not to go to pantries because she had health problems and was concerned they wouldn’t have the kinds of food she needed to eat.

***Adaptations to federal nutrition programs such as SNAP and WIC have made a positive impact on families experiencing food insecurity and their overall budgets, but fears of public charge rules and delays in Pandemic-EBT (P-EBT) rollout were still barriers for some.***

The Families First Coronavirus Response Act authorized states to use emergency SNAP allotments to provide eligible households maximum benefits, which were automatically approved for all states for the first two months of the pandemic, and states could request extensions.<sup>12</sup> The December relief package, the Consolidated Appropriations Act, 2021, also included a 15 percent increase in SNAP’s maximum benefit through June 2021.<sup>13</sup> Several families were enrolled in SNAP, although not everyone qualified for the program (such as those with higher work-related income). Two families who were participating in SNAP also experienced a disruption of these benefits at some point during the pandemic because of problems with required paperwork. Though these lapses are common, during the pandemic they produced especially dire need. One mother reported that she and her children were relying on food stamps to eat so she would have money to pay other bills. Until the benefits were restored, she skipped some meals so that her kids could eat, and sometimes her children did not eat three meals a day during that period.

The previous administration’s public-charge rules expanded the criteria through which immigrant applicants may be denied green cards for having received noncash public benefits or being deemed likely to receive noncash public benefits in the future. In at least one case, a family with a young child was avoiding public benefits such as SNAP because one parent was undocumented and concerned about possible ramifications of the public-charge rule.

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*“The thing is that my husband is a United States resident, but I am not. By the time he can process the paperwork for me, we are afraid that having applied for assistance might affect us.”—Unemployed mother fearful of applying for any nutrition benefits*

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This mom had lost her job because the business she worked for had closed, and the family was struggling to get by on reduced income from her spouse's job. She reported, “My husband's hours have been reduced, so now we only have my husband's small salary, and the few savings are gone, the credit cards have increased, the debts, all of that.” Immigration status had also limited this family's ability to receive the first round of stimulus payments in spring 2020<sup>14</sup> because the husband and wife filed taxes jointly and the CARES Act did not permit payments to legal US residents/citizens if a member files taxes using an Individual Taxpayer Identification Number or files jointly with a spouse who does not have a Social Security number. She noted that the husband had received the second stimulus payment of \$600 after the December 2020 relief,<sup>15</sup> which lifted this restriction.

The Families First Coronavirus Response Act also authorized the USDA to grant waivers to states to provide flexibilities for WIC, with the most common being to waive the requirement that participants are physically present for WIC appointments (Shah, Roesler, and Shoaibi 2020). A total of 52 states and territories have approved this waiver.<sup>16</sup> Several families with young children reported participating in WIC, and as discussed in box 1, the switch to remote WIC counseling appointments made it possible for families to retain benefits during the pandemic without having to make in-person visits.

Congress through the Families First Coronavirus Response Act also enacted P-EBT, a program that allows states to supplement families' food budgets by providing benefits roughly equivalent to the value of meals lost during K–12 school closures last spring. A few families reported receiving P-EBT benefits for an older child last spring. However, these benefits were primarily issued in late spring and summer 2020.<sup>17</sup> Although Congress had authorized states in October to implement a new round of P-EBT benefits for the 2020–21 school year,<sup>18</sup> a delay in guidance to states from USDA and confusion over how to establish benefits for varying modes of instruction (e.g., virtual or hybrid learning formats) resulted in a very slow rollout of benefits. At the time of these interviews, none of these families had received new benefits for their eligible children, although school had been in session for several months. In October 2020, Congress extended the P-EBT program to include a new type of benefit for children under age 6 who had lost access to meals in child care settings because of program closures or reduced availability. However, the initial legislation was confusing, and USDA initially declined to accept plans from states for providing benefits to children in child care settings. In late December 2020, the Continuing Appropriations Act, 2021 provided additional clarification on program implementation, and USDA guidance to states was finally issued in January 2021. As of April 1, 2021, only five states had received federal approval to begin issuing child care P-EBT, and no state had distributed benefits.

In addition to federal nutrition benefits, school-based “grab-and-go” meals were another source of food some parents were able to tap if their young child had been enrolled in a preschool or kindergarten program attached to a school that provided the National School Lunch Program, or if they also had an older child who was now attending school remotely. The USDA provided waivers early in the pandemic that allowed schools to distribute take-home meals to children as a replacement for meals usually served on site. This curbside pick-up option worked better for some families than others: those who lacked transportation or experienced conflicts between pick-up times and work or child care were less likely to access school food pick-ups. One mom reported, “Their school was doing the daily meals...their school would send out text messages saying when the meal pickups were for the next week, I would pick up lunch and breakfast meals, it was enough to last for the week. But I wasn’t always able to go get (it) because it was when I was at work, and it’s first come, first served. They ran out a lot of the time, even if I was able to go.”

***Stimulus payments helped families catch up on bills and pay for essentials, but material hardship persisted as the months wore on.***

Most families reported receiving at least the first stimulus payment, and they described its arrival as a helpful resource during the early months of the pandemic.<sup>19</sup> Because many families had not lost jobs but were still coping with reduced hours, the stimulus payment provided a short-term buffer to offset the sudden drop in income. Several parents commented that they used the payment to catch up on bills; other uses included paying back others from whom they had borrowed, buying clothes for children, buying gas to go to medical appointments, and dealing with unexpected car repairs. One father raising an infant on his own reported that he did not receive the first stimulus payment because he was behind in child support payments for his other children not in his custody. Legislation authorizing second and third stimulus payments subsequently changed the practice of garnishing the payment for those who had child support arrears.<sup>20</sup>

Although stimulus payments helped some people catch up on bills, most families reported continuing to struggle to cover basic needs. “So far we haven’t had to stop paying anything, but we haven’t purchased anything else such as clothes, shoes—all of that is ... nothing, we don’t have the luxury of buying anything else. And we’re living day to day, we can’t save—on the contrary, we actually have debts.”

Parents described higher utility expenses with everyone staying at home, and several parents reported that they were behind on these payments or sometimes making only partial payments. One father explained: “What I do is, maybe I don’t really pay the full amount. Say I have a \$100 utility bill, I will end up paying 40 or 50 bucks out of it, so it keeps on accumulating.” Some states have enacted moratoriums on utility shutoffs throughout the pandemic, but their approaches vary, and in general, bills have continued to accumulate that will eventually come due.<sup>21</sup>

A few families also reported they were struggling with rent payments. At the time of these interviews, Congress had not yet passed the American Rescue Plan, which includes emergency rental assistance and funds to aid homeowners behind on their mortgage payments.<sup>22</sup> Although a national

public health emergency declaration prevented most evictions in 2020,<sup>23</sup> at least one family had been threatened with eviction in recent months (box 4). The parent facing the most significant housing distress reported that she hadn't been able to pay rent in three months and that she had been reaching out (with no success) to several organizations to find help catching up with the payments. She was also behind on utility and water bills. "They cut my water off last night, but ... my family's helping me to get it back on."

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### BOX 3

#### **Elena: "One Moment You Could Be Up, and the Next Moment..."**

Elena lives with her husband and has four children, two of whom she shares with her former partner. Elena's husband has been working during the pandemic, but her hours "were totally chopped and shortened." She works as an independent contractor and is working only on an on-call basis now. "It's not like something I can totally depend on." Their income has been cut significantly and she explains her options have also been limited by a significant health condition, which has led her doctors to advise her to minimize contact with others during the pandemic.

Elena struggled to explain how it made her feel to be unsure of how she would feed her family. "I felt kind of bad about that because you don't know where the next meal's going to really come from. You're down to your wit's end. I don't know how to explain that. It sounds terrible and embarrassing as a parent because you try to do over and beyond for your children so they ... don't have to experience these things, but you never know how life hits you. One moment you could be up, and the next moment you'll fall right quickly back down as much you went up. There's times when I would look in my freezer—and I'm, like, "Oh, God. We only got thing of ground beef in here, one thing of chicken ... What am I going to do? It's just so much—felt bad. How are we going to get this stuff to stretch out?"

Following the spring shutdown, the family's child care center was no longer available, and school for her older children moved entirely online. Elena worried about how having everyone at home all the time was going to affect their utility bills. She tried different strategies to keep the costs down. She turned the lights off earlier at night, figuring that the kids wouldn't understand the difference. "I didn't cook as much, ... a lot of things I did outside when we could, out in our backyard. That ... kind of helped keep our bills a little low ... They got to experience outdoor cooking for the spring, summer, when we had those good days."

Elena used their stimulus payment to pay bills, get essential items such as toilet paper, buy gas to get to doctor's appointments, and get clothes for the kids. Based on their drop in income, the family was able to qualify for SNAP benefits. "We had to get some type of help or source to help us, as far as our food was concerned. We've been doing that [SNAP] now for a while, and that's been very beneficial." The family's caseworker also referred them to food banks in the area. At first, she wasn't comfortable seeking charitable assistance. "I felt kind of embarrassed in a sense, but then they make you feel right at home, like "wait a minute, why are you so embarrassed? You're not the only person that's going through this."

The family's car broke down, and they had to go a few months without a vehicle because they couldn't afford the repair. "I have four children. It's kind of hard to tote the kids to each store with you, including when you have to buy cab fare or public transportation, because I had to learn to do all of that, learn all the trains ... what's going which way at certain times." Carrying groceries home on public transportation was challenging, especially given Elena's health problems. The lack of a car meant the family could not participate in the school meal distributions at their local school, because they had no way to pick up the food in the drive-through. Elena was grateful when the school began offering delivery, noting that both transportation and health challenges can make it hard for many people to

access resources in the community. “It’d be really nice if you could open up a delivery system for... food banks or whatever. It’s not easy to get to all of them, especially if you don’t have reliable transportation.”

Things improved for the family when Elena was able to sign up to order groceries online with their SNAP benefits through Amazon. The family had an Amazon Prime membership, which meant that they could have groceries shipped to the house without a delivery fee. She was aware that a couple of local retailers had begun offering online SNAP ordering as well, but switching to a local option would cost more because of delivery fees.

Elena has continued to worry about food prices and how she can stretch their monthly SNAP allotment to meet their food needs. She expressed the hope that sharing her experiences could be helpful to others. “I think who’s over the SNAP program, they should look at—as far as the amount of people you have in the house versus ... what they give out. It’s not enough, but you make it work. I think that’s for every household, all over, not just for me.” She continued “They should give out a little more, if they can, instead of waiting until something like a pandemic happens, and then want to give you a big stimulus. No, you can give little increments. A little extra in somebody’s package, or if somebody’s not receiving it at all, at least \$100 a month towards a family that could use it. Something. You know what I mean? It helps. A little something helps each and every way.”<sup>24</sup>

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***Families’ lives have been altered significantly by the pandemic, leading to more limited environments for children and increased parental stress.***

Parents described the many ways that their connections to family and friends had been severely limited during the pandemic and how typical opportunities for recreation and stimulation for their children have been curtailed. A father described how one of their few attempts at a family outing was derailed by crowds that felt unsafe. “The day they opened the beaches we went to the beach and we didn’t even get out because people were desperate and the beaches were crowded, social distance wasn’t being observed, and people were basically on top of each other. We saw that and went back home because we weren’t about to put ourselves in that situation in the midst of a pandemic.” One mother commented how she felt she had to limit her children’s time outside if other children were around. “They do go out in the back yard and play, but if somebody comes out, because I live in apartments, so if anybody comes out in the yard, they have to come in just to be on the safe side.” A mother of four observed that while her kids had some understanding of why their world was so limited for now, “at the same time, it hurts them because they are like ‘Well, we’re not sick, why can’t we go play?’” She tells them that she understands their frustration but that “we have to protect ourselves because unfortunately ... we have lost a lot of people because of this pandemic.”

Parents pointed to more quality time together as a family as one positive aspect of the past several months, but they also reported that they struggled to find ways to occupy their children when confined at home. Commented one mother, “I wish I knew more ways to keep them occupied because my youngest son, he’s in kindergarten. The virtual learning is not his favorite thing at all...He’s getting frustrated and it’s making me frustrated and I’m trying not to be frustrated. I’m trying to figure out how to get him more excited to be online.” Some parents felt guilty that with fewer outlets, screen time increased for their kids. “Well to admit this, honestly, is awful, but she got a lot of screen time. She got to watch a lot of TV or play games on our phones to keep her occupied.”

The combination of economic stress, disruptions to family life and limited supports were taking a toll on all families, but some described more serious feelings of emotional distress. One parent described her own bout with COVID-19, which had required two hospitalizations and time in the intensive care unit. Another mom acknowledged that the cumulative stress “actually was triggering my depression a lot.”

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*“Mentally and psychologically, it’s been stressful. It’s so different, nobody was prepared for this. Really affecting the family big time.”*

*—A father coping with reduced work hours and a new baby*

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#### BOX 4

##### **Miguel: With Fewer Hours, Falling Behind and Eating Less**

Miguel reflects on how different life is with his wife and young child these days. Before the pandemic, the three of them would go to the beach or park, watch baseball and soccer games together, head to the mall, dine out, or enjoy family events. Now, “we barely go out, we don’t allow ourselves to eat out because obviously we can’t afford it. We spend very little time with family members.” But he observes that, in some ways, the intensive time at home has brought some benefits to their family. “In a sense, we could say it’s been good because we play more, we read more, we interact more. The interaction before was very limited. Now we interact more as a family.”

The economic fallout of the pandemic for the family has been challenging, however. Both Miguel and his wife worked regularly, but during 2020, he had significantly reduced hours, and his wife was sometimes off work when her workplace had to close down. “I am never late with my payments—car insurance, health care, rent, credit card bills, or car. However, because of the pandemic, I’ve been falling behind in many of these, especially car payments and rent, which are the higher ones ... I’ve fallen behind significantly, in fact at some point they sent me a letter saying that if I didn’t pay by December 23, we would be evicted from the apartment. That’s something that never happened to me because—on account of my job—I’ve always been a responsible individual, fulfilling all my obligations.”

Miguel estimated that the food budget for the family has decreased 50 percent; he and his wife are eating less to make sure their young son has enough to eat. They’ve also changed their shopping habits to buy only essential items and only those that are needed at that moment. “It’s not like before, you had one extra packet of rice and you’d buy one or two to have one in stock, so you didn’t have to go back to buy more. Now you buy one packet of rice, and when you see that it is almost empty, then you buy another.” When asked about what might help alleviate their food needs, Miguel replied “Honestly, a better job with better pay because as long as you have a job that is well paid, you’re going to have whatever food you want. I’m not the type of person that needs help in order to eat or pay my bills. I’m a person who, if they give me a job where I can be successful as an employee and earn enough money, I won’t be asking the government for anything.” For now, the family has turned to WIC and SNAP to help meet their food needs, and Miguel was able to borrow some money to catch up on back rent. But that is money he still owes and will have to pay back at some point.

## Discussion

Conversations with parents of young children highlight the breadth of material and economic hardship they have faced throughout the pandemic. Although data may point to a recovering economy, these families' stories demonstrate how instability in work hours, disruptions to child care, transitions to virtual learning, and barriers to food access have continued to greatly affect parents with young children. A significant body of literature also points to the concern that constant economic challenges and associated emotional stress can not only lead to short-term hardship but also affect longer-term well-being and child development.

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*“Many adult diseases should be viewed as developmental disorders that begin early in life and that persistent health disparities associated with poverty, discrimination, or maltreatment could be reduced by the alleviation of toxic stress in childhood.”*

*—American Academy of Pediatrics (Shonkoff and Garner 2012)*

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As evidenced by the families' increased use of charitable food resources, uptake of federal nutrition program benefits, and spending of stimulus checks, early action taken by policymakers has provided a helpful buffer to prevent even greater hardship. However, we've seen that these families have continued to struggle with basic needs, and although many have accessed safety-net resources and continued working, parents are bringing in less income and have access to fewer supports overall, and many families are experiencing prolonged stress.

These stories suggest that going forward, robust and sustained supports for families will be imperative to mitigate further harm. The American Rescue Plan, which was signed into law on March 11, 2021, represents a key investment, particularly by extending pandemic-related unemployment insurance benefits through September 2021, extending the maximum monthly SNAP benefit of 15 percent through September 2021, providing another \$1400 stimulus payment and an additional \$1400 for each dependent regardless of age, and (most importantly for families with children) making significant changes to the child tax credit program for 2021. These changes include increased benefits of \$3,600 per child under age 6 and \$3,000 per child age 6 and older, an increase in the age limit of eligible children to 17 (previously it was 16), and issuance of monthly advance payments to parents beginning in July 2021.

Taken together, these core elements of the American Rescue Plan are projected to reduce the poverty rate for children by more than half in 2021 and to reduce the share of the population with low family income from 45 to 38 percent.<sup>25</sup> These policies, and in particular the changes to the child tax



credit program, could make a significant difference to families with young children that have struggled to hold on this past year.

However, without further legislative action, the child tax credit will be available to families only through 2021, and all other federal benefit extensions are currently set to expire by the end of September 2021. Further, the CDC's current eviction moratorium is set to expire at the end of June 2021;<sup>26</sup> without further extension and timely distribution of housing assistance, many families who have prioritized feeding their children over rent payments this past year will face additional hardship and possible eviction as accumulated debts come due.<sup>27</sup> Although temporary assistance and extensions have been crucial for families struggling to make ends meet throughout the pandemic, robust policy around longer-term, sustained support is needed to avoid prolonged hardship and the long-term risks for young children's well-being that could persist well past the end of the pandemic.

## Data and Methods

Interview participants responded to the second wave of the Urban Institute's Coronavirus Tracking Survey, a nationally representative, internet-based survey of nonelderly adults designed to assess how the COVID-19 pandemic is affecting adults and their families and how those effects change over time. A total of 4,007 adults ages 18 to 64 participated in the second wave, which was fielded September 11 to 28, 2020; 91 percent of respondents completed the survey between September 11 and 17. The first wave of the tracking survey was fielded May 14 to 27. Respondents for both waves were sampled from the 9,032 adults who participated in the most recent round of the Health Reform Monitoring Survey (HRMS), which was fielded March 25 through April 10, 2020. The HRMS sample is drawn from Ipsos's KnowledgePanel, the nation's largest probability-based online panel. The panel is recruited from an address-based sampling frame covering 97 percent of US households and includes households with and without internet access. Participants can take the survey in English or Spanish. Additional information about the March/April 2020 HRMS and the questionnaires for the HRMS and first and second waves of the Coronavirus Tracking Survey can be found at [hrms.urban.org](https://hrms.urban.org).

For this brief, interviews were conducted over the phone and recorded with oral consent from the participant. All qualitative analysis was conducted in NVivo 12. Five randomized transcriptions were utilized to develop an initial bank of themes using a combination of an inductive and deductive approach. Examples of deductive codes that originated from the interview protocol included "effects of stimulus payments/unemployment insurance" and "charitable food use." Examples of inductive codes that arose during analysis included "mental health" and "family illness/death." After the initial themes had been reviewed and clarified, the finalized codebook contained seven codes and various subcodes. Interview respondents in this brief have been assigned pseudonyms to protect anonymity.

## Notes

<sup>1</sup> Claire Cain Miller, "'I'm Only One Human Being': Parents Brace for a Go-It-Alone School Year," *New York Times*, updated September 2020, <https://www.nytimes.com/2020/08/19/upshot/coronavirus-home-school->



- [parents.html](#); and “We’ve Been Cooped Up with Our Families for Almost a Year. This Is the Result,” *Washington Post*, February 16, 2021, <https://www.washingtonpost.com/road-to-recovery/2021/02/16/pandemic-togetherness-never-have-so-many-spent-so-much-time-with-so-few/>.
- <sup>2</sup> Yoshikawa, Hirokazu, Alice J. Wuermli, Pia Rebello Britto, Bernard Dreyer, James F. Leckman, Stephen J. Lye, Liliana Angelica Ponguta, Linda M. Richter, and Alan Stein. 2020. “Effects of the Global Coronavirus Disease-2019 Pandemic on Early Childhood Development: Short- and Long-Term Risks and Mitigating Program and Policy Actions.” *Journal of Pediatrics* 223: 188–193. [https://www.jpeds.com/article/S0022-3476\(20\)30606-5/pdf](https://www.jpeds.com/article/S0022-3476(20)30606-5/pdf).
  - <sup>3</sup> Estimates show that the American Rescue Plan will cut the child poverty rate by more than half from 2020 to 2021. See Wheaton et al. (2021). For more information on the bill, see “American Rescue Plan Act of 2021,” H.R. 1319, 117th Cong. (2021), <https://www.congress.gov/bill/117th-congress/house-bill/1319/text/>.
  - <sup>4</sup> See most recent weekly unemployment insurance claims report here: “Unemployment Insurance Weekly Claims,” Department of Labor, April 2021, <https://www.dol.gov/ui/data.pdf>.
  - <sup>5</sup> Employment information is based on reported information at the time of the interviews in December 2020 and January 2021, rather than respondents’ survey responses related to employment from September 2020.
  - <sup>6</sup> Russell Redman, “It’s a New Scene for Grocery Shopping as Pandemic Changes Behaviors,” *Supermarket News*, June 2020, <https://www.supermarketnews.com/consumer-trends/it-s-new-scene-grocery-shopping-pandemic-changes-behaviors>.
  - <sup>7</sup> Blake Morgan, “3 Lasting Changes to Grocery Shopping after COVID-19,” *Forbes*, December 2020, <https://www.forbes.com/sites/blakemorgan/2020/12/14/3-lasting-changes-to-grocery-shopping-after-covid-19/?sh=703d68d454e7>.
  - <sup>8</sup> “FNS Launches the Online Purchasing Pilot,” USDA Food and Nutrition Service, last updated March 2021, <https://www.fns.usda.gov/snap/online-purchasing-pilot>.
  - <sup>9</sup> “USDA Expands Access to Online Shopping in SNAP, Invests in Future WIC Opportunities,” USDA Food and Nutrition Service, November 2020, <https://www.fns.usda.gov/news-item/fns-001820>.
  - <sup>10</sup> “Consumer Price Index Summary,” Bureau of Labor Statistics, March 2021, <https://www.bls.gov/news.release/cpi.nr0.htm>.
  - <sup>11</sup> “Summary Findings: Food Price Outlook 2021,” US Department of Agriculture, last updated March 2021, <https://www.ers.usda.gov/data-products/food-price-outlook/summary-findings/>.
  - <sup>12</sup> “Families First Coronavirus Response Act of 2020, Pub. L. No. 116-127. The US Department of Agriculture has granted waivers to states allowing for emergency SNAP allotments every month of the pandemic. See “SNAP COVID-19 Emergency Allotments Guidance,” USDA Food and Nutrition Service, last updated March 2021, <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance>.
  - <sup>13</sup> *Consolidated Appropriations Act, 2021*, Pub. L. No. 116-260.
  - <sup>14</sup> The Coronavirus Aid, Relief, and Economic Security Act provided many US households with one-time stimulus payments to help mitigate the negative economic effects of the coronavirus pandemic between April-June 2020.
  - <sup>15</sup> *Consolidated Appropriations Act, 2021*, Pub. L. No. 116-260.
  - <sup>16</sup> “WIC-Physical Presence Waiver,” US Department of Agriculture, Food and Nutrition Service, updated August 2020.
  - <sup>17</sup> Last year, 20 states provided additional benefits for August and September 2020. See “States Are Using Much-Needed Temporary Flexibility in SNAP to Respond to COVID-19 Challenges,” Center on Budget and Policy Priorities, last updated March 2021, <https://www.cbpp.org/research/food-assistance/states-are-using-much-needed-temporary-flexibility-in-snap-to-respond-to>.
  - <sup>18</sup> See H.R. 8337, *Continuing Appropriations Act, 2021 and Other Extensions Act*, 116th Cong. (2020). See also the Legislative Timeline in Poonam Gupta, Emily Gutierrez, and Elaine Waxman, “State-by-State Guide to the 2020-21 Pandemic EBT Program,” Urban Institute, last updated April 2021, <https://www.urban.org/state-guide-pandemic-ebt>.

- <sup>19</sup> The second round of stimulus payments were not issued until January 4, 2021, and because of the timing of our interviews, a number of families had not received a second payment when we spoke. See “Treasury and IRS Begin Delivering Second Round of Economic Impact Payments to Millions of Americans,” news release, Internal Revenue Service, December 2020, <https://www.irs.gov/newsroom/treasury-and-irs-begin-delivering-second-round-of-economic-impact-payments-to-millions-of-americans>.
- <sup>20</sup> “Questions and Answers about the Second Economic Impact Payment,” Internal Revenue Service, last updated March 2021, <https://www.irs.gov/coronavirus/second-eip-faqs>.
- <sup>21</sup> “Map of Disconnection Moratoria,” National Association of Regulatory Utility Commissioners, last updated March 2021, <https://www.naruc.org/compilation-of-covid-19-news-resources/map-of-disconnection-moratoria/>; Herman K. Trabish, “Utility Customers Owe up to \$40B in COVID-19 Debt, but Who Will Pay It?” *Utility Dive*, December 2020, <https://www.utilitydive.com/news/customers-owe-billions-in-covid-debt-to-their-utilities-and-somebody-has-to/589525/>.
- <sup>22</sup> “Housing Provisions in the American Rescue Plan Act of 2021,” Housing and Urban Development, [https://www.hud.gov/sites/dfiles/Main/documents/Factsheet\\_Housing\\_Provisions\\_American\\_Rescue\\_Plan\\_Act-2021.pdf](https://www.hud.gov/sites/dfiles/Main/documents/Factsheet_Housing_Provisions_American_Rescue_Plan_Act-2021.pdf).
- <sup>23</sup> “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19,” CDC, last updated March 2021, <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>.
- <sup>24</sup> USDA has granted waivers to states allowing for emergency SNAP allotments every month of the pandemic. See “SNAP COVID-19 Emergency Allotments Guidance,” USDA Food and Nutrition Service, last updated March 2021, <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance>. However, the maximum SNAP benefit was only increased in December 2020 via the [Consolidated Appropriations Act, 2021](#).
- <sup>25</sup> Estimates show that the American Rescue Plan will cut the child poverty rate by more than half from 2020 to 2021. See Wheaton et al. (2021). For more information on the bill, see “American Rescue Plan Act of 2021,” H.R. 1319, 117th Cong. (2021), <https://www.congress.gov/bill/117th-congress/house-bill/1319/text/>.
- <sup>26</sup> “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19,” Centers for Disease Control and Prevention, last updated April 2021, <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>.
- <sup>27</sup> Alex Brown, “‘Tidal Wave’ of Evictions, Utility Shutoffs Tests Lawmakers,” January 2021, *PEW Trusts*, <https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2021/01/28/tidal-wave-of-evictions-utility-shutoffs-tests-lawmakers>.

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## About the Authors

**Elaine Waxman** is a senior fellow in the Income and Benefits Policy Center at the Urban Institute. Her expertise includes food insecurity, nutrition, the food assistance safety net, and social determinants of health disparities, as well as broader issues affecting families and communities with low incomes. Waxman is part of the leadership team coordinating Urban's From Safety Net to Solid Ground initiative. She received her MPP and PhD from the University of Chicago, where she is currently a lecturer at the School of Social Service Administration.

**Poonam Gupta** is a research analyst in the Income and Benefits Policy Center, where she focuses on social safety net policy. She works on several projects related to federal nutrition programs, food insecurity, and food access overall. Gupta holds BAs in public health and Spanish from the Johns Hopkins University and an MSPH in international health from the Johns Hopkins School of Public Health.

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500 L'Enfant Plaza SW  
Washington, DC 20024

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