

A Bulwark Against the Storm

The unequal impact of COVID relief policies on families with young children

Summary of Findings

While overall rates of food insecurity across the country remained stable between 2019 and 2020 – likely a result of robust investments in relief programs – families with young children, families of color, and immigrants faced increased economic hardship during the pandemic.¹ New longitudinal research from Children's HealthWatch shows that compared to pre-pandemic levels,

food insecurity and being behind on rent increased significantly for families with young children from September 2020 to March 2021. Compared to pre-pandemic levels/baseline, families with immigrant mothers had higher odds of increased economic hardship during the pandemic than those with US-born mothers. Federal Economic Impact Payments significantly reduced odds of food

insecurity during the pandemic for all families, but families with immigrant mothers reported lower receipt of the payments and lower rates of participation in the Supplemental Nutrition Assistance Program (SNAP) than families with US-born mothers. Equitable policies that reduce economic hardships for families most impacted during the pandemic are urgently needed.

Throughout the COVID-19 pandemic, families with young children have struggled

to afford basic needs like food and rent, a struggle which presages poor long-term health and development for children.² National data show that historically marginalized communities have taken the brunt of the economic fallout caused by the pandemic³ - a reflection of the persistent inequities that result from structural racism and xenophobia.4 As a result, Black, Latinx, immigrant, and indigenous families have experienced even higher rates of economic hardships than overall averages for the nation as a whole. COVID-19 relief policies were put in place to address economic hardships, but the programs have had widely varying eligibility and duration. While relief measures have been critical resources for many, families have reported that uncertainty and fluctuations in employment,

child care access, and government relief programs have made increased stress among parents and financially planning for basic expenses difficult (see call-out box below).

Children need consistent access to basic needs to develop healthy brains, but economic hardships threaten healthy development

For families with young children, rising rates of economic hardship, including food insecurity and housing instability, and stress during the COVID-19 pandemic are particularly concerning.⁵ The rapidly developing brain of an infant or toddler requires consistent high quality nutrition and stable housing in an emotionally supportive environment.⁶ When parents worry about how they will afford enough food and rent on top of other pandemic-related stressors, it becomes much more difficult to nurture the child the way every parent desires. Research shows that even brief periods of hardship and parental stress during this critical window of development may have lifelong consequences for children.⁷



Household food insecurity – When families lack access to food for all members to lead active, healthy lives.



Child food insecurity – When children experience reductions in the quality and/or quantity of meals because parents can no longer buffer them from inadequate household food resources.



Behind on rent – When a family reports inability to pay rent or mortgage on time in the past year (baseline) or since the start of the pandemic (follow-up).

Early COVID relief measures mitigated hardship for families across the United States, but exclusionary policymaking and implementation limited their ability to promote equity

In response to the pandemic, Congress passed five relief packages between March 2020 and March 2021 allocating trillions of dollars to programs designed to mitigate hardships experienced by families across the country. These rapid response efforts helped put food on the table and money in the pockets of families to blunt the effects of the crisis. Among the largest investments directly supporting families were streamlined access to and boosted benefit levels of the Supplemental Nutrition Assistance Program

Key themes emerging from parents with lived experience

ONE FAMILY INC. COMMUNITY PARTNERSHIP

Children's HealthWatch partnered with One Family Inc.'s Advocacy Team (A-Team) to shape the analyses, frame the interpretation of results, and inform the policy recommendations for this study. The A-Team is composed of former participants in the One Family Scholar's Program and the One Family Credential to Career Program, which support parents with low-incomes to obtain college degrees and workforce credentials, respectively. The A-Team leaders are experts in the ways in which economic hardships and assistance policies affect their own lives and the lives of their communities.

Through their own experiences and current work on advocacy issues that seek to respond to the realities of families with low incomes, the A-Team provided critical feedback during the course of this work. Their input is incorporated throughout this policy brief – from the analyses to policy recommendations and their insights will continue to be explored in future analyses. In the context of this brief, several themes emerged as critically important:



- Families with low incomes struggled to afford basic needs and multiple factors – including a lack of child care – contributed to increased hardships.
- 2. Immigrant families particularly those with undocumented members experienced significant barriers in accessing assistance. When assistance was legally available to them, many were fearful to apply for or accept help. Exclusionary policies and harmful rhetoric during the previous presidential administration exacerbated hardships for these families.
 - a. Individuals with limited English proficiency faced additional barriers to accessing programs and were often confused by the wording of notifications alerting them about program requirements.
- The lack of coordination in eligibility requirements across relief programs, specifically in treatment of income and other benefit receipt, made accessing and retaining necessary benefits difficult.
- 4. The temporary and uncertain nature of many relief policies – many with arbitrary end dates – made budgeting and planning for the future difficult for families, which in turn increased stress.
- **5.** Economic Impact Payments (EIP, also known as stimulus checks) were helpful for families, but the changes in eligibility between each EIP for immigrant families and older dependents made accessing payments challenging.

(SNAP) - our nation's largest anti-hunger program - and rapid deployment of Economic Impact Payments (EIP) - also known as "stimulus checks." These two programs reached millions of people. During the pandemic, SNAP enrollment increased from 36 million people in 2019 to 44 million in 2020 as the program expanded, as designed, to meet the needs of people experiencing food insecurity during an economic crisis.8 Further, the Internal Revenue Service (IRS) disbursed 167 million EIPs to over 92 percent of households in the US since the start of the pandemic, providing \$391 billion in much needed economic relief for people across the country.9 Data show families, especially those with lower incomes, used these payments to afford basic needs, potentially mitigating economic hardships.¹⁰

While these policies were critical supports for millions of families and individuals, they included multiple *de jure* (by law) and *de facto* (by practice) exclusions in their structure and implementation. These exclusions are rooted in structural racism and xenophobia. Multiple relief program policies, including SNAP and EIPs, excluded immigrants with a range of documentation statuses, included several barriers to participation for families with low incomes, and were inadequate for responding to families with the greatest needs. Notably, the first

round of EIPs excluded nearly three million U.S. citizens and lawfully present immigrants due to the ban on mixed status families (de jure). The EIPs were also administered through the tax code, creating barriers for over 12 million households whose incomes were so low they are not required to file taxes and for families and individuals without bank accounts or a stable address to receive the payments (de facto).^{11,12}

Similarly, initial changes to SNAP benefits also fell short. Pre-existing eligibility requirements in SNAP meant that some lawfully present immigrants who arrived in the U.S. within the past five years remained ineligible for the program (de jure). Further, the initial benefit boost to ensure all families received the maximum allotment for their household size meant that families with the lowest incomes and, therefore, already receiving the highest allotment of benefits, did not experience an increase in benefits (de facto).13,14 All of these barriers and exclusions disproportionately impacted families of color and immigrant families. Coupled with the 2019 public charge rule and the ensuing chilling effect, in addition to other anti-immigrant policies and rhetoric, the confusing and changing rules meant that many families did not have access to public benefits that could have helped to alleviate some of their financial burdens.15

	Economic Impact Payments	Supplemental Nutrition Assistance Program
De jure exclusions	Exclusion of mixed status families due to Social Security Number requirements	Five-year bar on certain lawfully present immigrants otherwise eligible for SNAP
De facto exclusions	Tax filing requirement and direct deposits into bank accounts created barriers for unbanked families and those are not required to file taxes	Initial boost in SNAP benefits did not reach families with the lowest incomes already receiving the maximum benefit allotment



New research from Children's HealthWatch highlights hardships experienced by families with young children during the pandemic and shows immigrant families suffered disproportionate harm

New longitudinal research from Children's Health-Watch illuminates dramatic increases during the pandemic in economic hardships for all families with young children living with low incomes, and disparities by nativity. From September 2020 to March 2021, we recontacted via telephone caregivers (predominately parents) of young children whom we previously interviewed face-to-face between January 2018 and March 2020 in hospital emergency departments and primary care settings in 5 US cities (Baltimore, Boston, Minneapolis, Little Rock, and Philadelphia). During this time, 1,162 of these families completed a follow-up phone survey

in English or Spanish. Families interviewed were disproportionately low income and largely Black, Latinx, and immigrant.

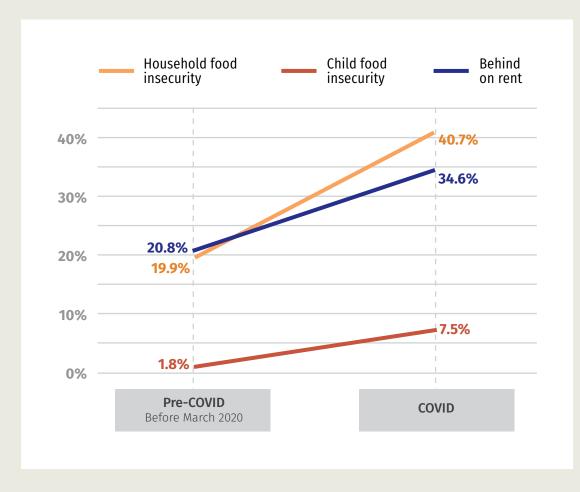
Pre-pandemic, parents reported on hardships over the past year (being behind on rent, household food insecurity, child food insecurity) and their race, ethnicity, nativity, age, educational level, marital status, and household employment. During the COVID follow-up survey, parents also reported on hardships and employment as well as participation in multiple federal relief programs since the start of the pandemic. We analyzed these data to understand pandemic-related experiences of hardships and changes from pre-pandemic times among families with young children overall and by nativity as well as the potential impact of federal relief policies on these outcomes.

Prevalence of food insecurity and being behind on rent increased significantly during the pandemic for families with young children

First, we examined overall changes in the rate of each economic hardship before and during the pandemic among families with young children. The prevalence of each hardship increased from the pre-pandemic to pandemic period (Figure 1). Specifically:

- Household food insecurity doubled from 19.9% to 40.7%
- Child food insecurity more than quadrupled from 1.8% to 7.5%
- Being behind on rent increased by more than half from 20.8% to 34.8%

FIGURE 1 During COVID, families with young children experienced an increase in overall rates of household and child food insecurity and being behind on rent



Source: Children's HealthWatch data 2018-2021.

Note: The Children's HealthWatch dataset predominantly composed of families with low incomes, women of color and immigrants – has historically demonstrated higher rates of hardship than nationally representative datasets. FIGURE 2 Compared to the pre-COVID period for each group and hardship, families with immigrant mothers experienced greater increases during COVID in household food insecurity and behind on rent than families with US-born mothers.



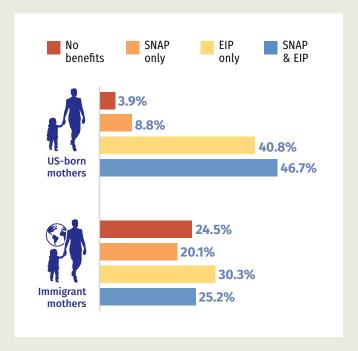
Source: Children's HealthWatch data, 2018-2020.

Note: Each box represents a comparison of hardships in the COVID period to the relevant nativity group (US-born or immigrant) in the pre-COVID period.

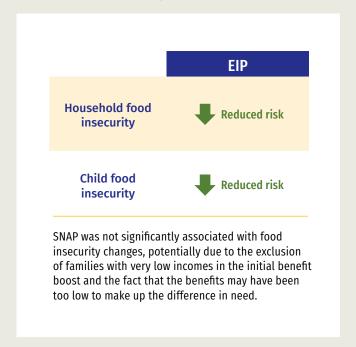
We next examined families' experiences longitudinally to understand if pandemic-related experiences differed for families by maternal nativity. We found that while all families experienced increases in economic hardships compared to their pre-pandemic baseline, increases in household food insecurity and being behind on rent were larger among families with immigrant mothers (Figure 2). Specifically, compared to pre-COVID hardships for each group respectively:

- Families with US-born mothers had 44% greater odds of reporting household food insecurity during COVID while families with immigrant mothers had double the odds of reporting household food insecurity during COVID.
- Families with US-born mothers had two times the odds of being behind on rent during COVID while families with immigrant mothers had four times the odds of being behind on rent during COVID.
- Increases in child food insecurity did not vary by maternal nativity.

mothers more likely to miss out on benefits from SNAP and Economic Impact Payments (EIP).



Payment was associated with <u>reduced</u> <u>risk</u> of household and child food insecurity among all families.



Economic Impact Payments significantly reduced food insecurity, but lack of access to benefits for immigrant families may have lessened overall effectiveness

Next, we looked at the impact of SNAP and EIPs on economic hardships by maternal nativity. Families with immigrant mothers were less likely to participate in both programs than families with U.S-born mothers (Figure 3). In fact, more than six times (24.5% v 3.9%) as many families with immigrant mothers received neither SNAP nor EIP than families with U.S.-born mothers.

When we examine the impact of SNAP and EIPs on economic hardships for all families, regardless of maternal nativity, we found receipt of an EIP was related to lower risk of food insecurity for families. Participation in SNAP, however, did not significantly mitigate families' risk of hardships (Figure 4).

SNAP was not significantly associated with changes in food insecurity, potentially due to the exclusion of families with very low incomes in the initial benefit boost and the fact that the benefits may have been too low to make up the difference in need. Neither benefit was associated with changes in being behind on rent, likely due to the relative differences between benefit amounts and frequency of EIPs in relation to rental costs.

Policy solutions that reduce hardships for families with young children and advance equity for immigrant families are urgently needed

While providing direct payments to families in the form of EIPs reduced food insecurity overall for families of young children with low incomes, the effectiveness of these payments and boosts to the SNAP benefit among immigrant families may have been weakened by policy decisions that excluded immigrant families before and during the pandemic. Both benefits exclude specific types of immigrants from eligibility. Additionally, welldocumented chilling effects linked to changes in public charge, harmful rhetoric, and increased immigration enforcement decreased participation among eligible immigrant families for assistance programs and may have further reduced the effectiveness of relief policies.15 Among both US-born and immigrant families, the initial boost to SNAP benefits may have been less effective in reducing food insecurity since its implementation left out families with the lowest incomes, including many families in this study. De facto and de jure exclusions of immigrant families in EIPs and SNAP policy should be closely examined and addressed, particularly given that one in four children in the US have at least one immigrant parent.

It is vitally important to understand the impact of federal assistance programs on reducing economic hardships among families with young children and the implications of de jure and de facto exclusions within policies on persistent inequities to advance solutions that respond to the scale of the ongoing crisis and promote equity. Given the importance of growth and development in early childhood and the robust body of evidence linking even brief periods of hardship to harm to children's health, for research and evidence-based solutions that ensure all children have opportunities to thrive are urgently needed.

More work is necessary to fully eliminate inequities in public policy. Policymakers sought to reduce de facto and de jure exclusions through changes to EIPs and SNAP in the American Rescue Plan Act (ARPA) passed in March 2021. Specifically, they continued a 15 percent SNAP boost in benefits for all participants, including those with the lowest incomes and expanded eligibility for EIPs to include mixed status families previously excluded from the two previous payments. However, gaps still exist and immigrant and other communities need specific outreach to increase their confidence in the safety of accessing benefits.14 Without bold federal action to not only continue to reduce ongoing hardships but also undo the harm caused to immigrant families, inequities rooted in structural racism and xenophobia will continue to threaten the health of infants and toddlers. It is urgent to pass and implement inclusive policies that ensure all children - regardless of their or their parents' immigration status - can access critical supports.





Policy solutions

Advancing racial health equity requires bold national action that seeks to undo harmful policymaking and rhetoric and implement solutions that respond to the realities of families. To reduce inequities and promote child and family well-being, policy makers should take the following steps toward addressing inequities:

APPLY A RACIAL EQUITY LENS TO POLICY MAKING AND IMPLEMENTATION THAT INTENTIONALLY ADDRESSES AND REVERSES DISPARITIES

→ Include immigrant families, families of color, and families with lived experience in the process of designing and evaluating policy solutions to better ensure inclusive policies and proactively identify and reduce barriers.

- → Design policies through cross-sector collaboration that uses an equity perspective to specifically examine and mitigate unintended consequences across programs.
- → Identify groups excluded from benefits or who face significant barriers to accessing benefits and engage leaders from each group individually to identify solutions that respond to their disparate experiences.
- → Fund community efforts that proactively seek to undo the chilling effect and harm caused by exclusionary and harmful policies and rhetoric, particularly within immigrant communities.
- → Allocate resources to community-based, people of color and immigrant-led organizations that are well-regarded to lead implementation of and outreach surrounding policies designed to alleviate economic hardship.

IMPLEMENT ROBUST, EVIDENCE-BASED POLICY SOLUTIONS THAT ADEQUATELY RESPOND TO THE NEEDS OF FAMILIES AND CHILDREN

- → Make policies that streamlined and increased access to federal nutrition assistance programs during the pandemic permanent.
- → Pass permanent and inclusive direct, recurring payments for children regardless of immigration status by building upon recent expansions to the Child Tax Credit in the American Rescue Plan Act to ensure changes to the credit are made permanent and eligibility is reinstated for the nearly 3 million immigrant children whose eligibility for the Child Tax Credit was revoked in 2017.
- → Boost benefits in SNAP by moving to the Low Cost Food Plan to reflect the real cost of a healthy diet and update eligibility requirements to ensure all families struggling to afford food can access benefits. Recent updates to the Thrifty Food Plan are an evidence-based and positive step toward this goal.¹⁷
- → Increase investments in emergency rental relief and rental assistance programs that directly

- seek to reduce housing instability and prevent families from falling behind on rent regardless of immigration status and ensure programs are effectively and equitably administered in communities.
- → Implement long-term policies that adequately respond to the needs of families without setting arbitrary end dates disconnected from economic or public health indicators, which create confusion and uncertainty.

INCREASE ACCESS TO PUBLIC ASSISTANCE PROGRAMS FOR ALL FAMILIES, ESPECIALLY IMMIGRANT FAMILIES

- → Remove the 5-year bar for immigrant families in SNAP and other assistance programs.
- → Mitigate multiple access barriers faced by immigrant families by offering culturally competent and linguistically inclusive services as well as reducing administrative and application burdens.
- → Coordinate eligibility, benefits, and application processes across programs.

Conclusion

Families of young children with low incomes struggled to afford basic needs including food and rent as a result of the economic fallout of the pandemic. Pre-existing inequities have deepened over the course of the pandemic. Families with immigrant mothers experienced greater odds of food insecurity and being behind on rent than families with US-born mothers while also having lower rates of

participation in relief programs due to exclusionary policies and structural barriers rooted in racism and xenophobia. Policies, investments, and practices that immediately respond to the scope and scale of current needs faced by families and seek to promote equity through structural change are urgently necessary. **About Children's HealthWatch** Children's HealthWatch is a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts. Our network is committed to improving children's health in America. We do that by first collecting data in urban hospitals across the country on infants and toddlers from families facing economic hardship. We then analyze and share our findings with academics, legislators, and the public. These efforts help inform public policies and practices that can give all children equal opportunities for healthy, successful lives.

Authors Allison Bovell-Ammon, MDiv; Stephanie Ettinger de Cuba, PhD, MPH; Félice Lê-Scherban, PhD, MPH; Lindsey Rateau, MPH; Cerlyn Cantave, MS, ALO; Charlotte Bruce, MPH; Richard Sheward, MPP; Deborah A. Frank, MD; Megan Sandel, MD, MPH

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For more information, please contact Allison Bovell-Ammon, allison.bovell-ammon@bmc.org or 617-414-3580

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