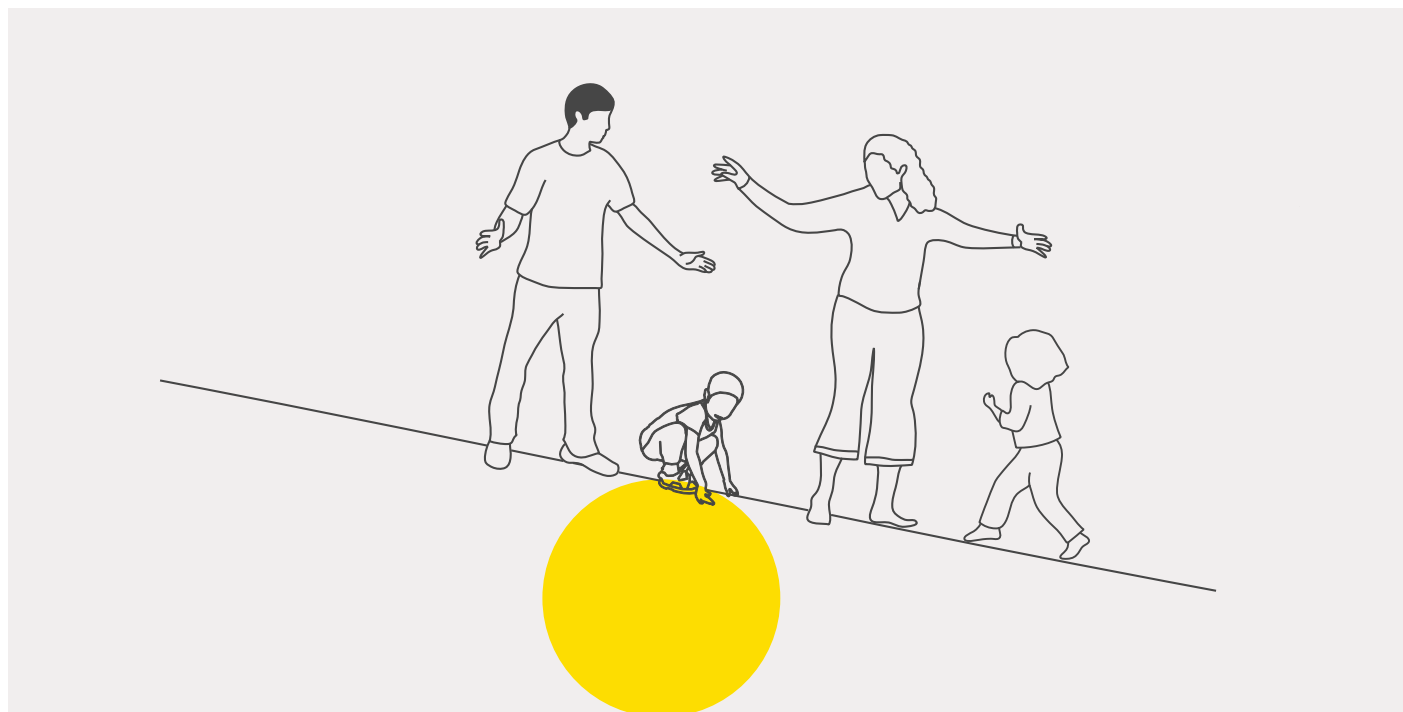


ON SHAKY GROUND: UNPREDICTABILITY IN ABILITY TO PAY FOR BASIC NEEDS AFFECTS FAMILY WELL-BEING

Being able to provide basic needs for one's family consistently week to week is a protective factor for caregivers and their children. When families' financial circumstances are unpredictable, it leads to emotional distress for both parents and children.

Families with young children have been experiencing high levels of material hardship unpredictability, which is affecting parents' and children's socio-emotional experiences and well-being above and beyond the impact of material hardship levels and pre-pandemic household income.



designbysoapbox.com

We measured material hardship by looking at the number of basic needs that families have difficulty paying for including food, housing, utilities, healthcare, child care, and social & emotional needs. Households' material hardship unpredictability was assessed via a metric called the **coefficient of variance** (the standard deviation divided by the mean of hardship numbers

assessed at multiple time-points during the pandemic) among participants with multiple survey responses.

Numerous sources* report that families and individuals have been experiencing increased levels of financial instability and unpredictability related to employment and income challenges during the pandemic.

Note

There is extensive prior scientific research showing experiences of unpredictability and uncertainty is highly stressful for individuals.

UNPREDICTABILITY ADDS TO THE EMOTIONAL DISTRESS FAMILIES WITH MATERIAL HARDSHIP EXPERIENCE

Our RAPID-EC survey of households with young children provides strong evidence that material hardship unpredictability has negative impacts on families' emotional well-being.

– Instability in the ability to pay for basic needs is associated with increased parental emotional distress (a composite of depression, anxiety, stress, and loneliness symptoms).

– Material hardship unpredictability is also linked to increased behavioral problems (a composite of fear/anxiety and fussiness) among young children.

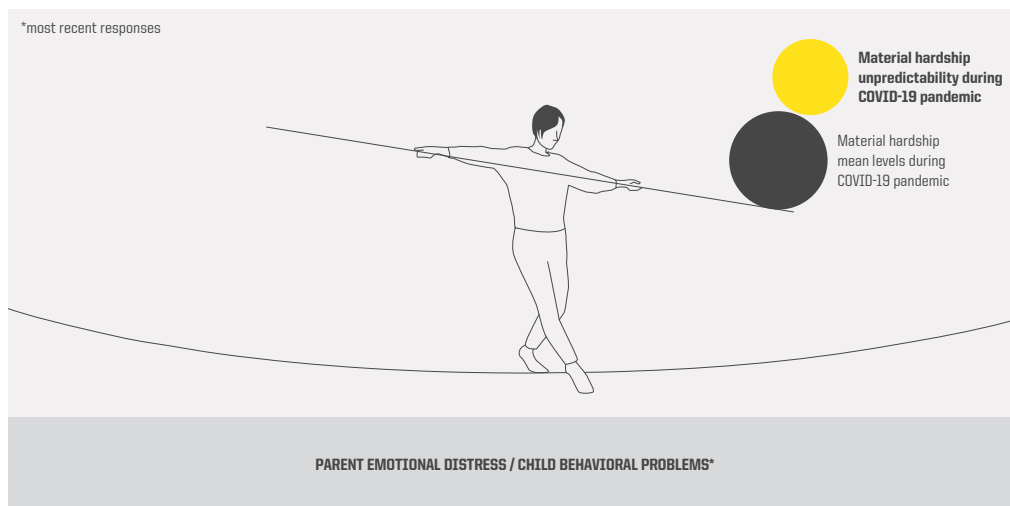
– These significant influences of material hardship unpredictability on parents' and children's emotional well-being are over and above the effects of hardship amount and pre-pandemic household income.

“Child care and child care uncertainty due to quarantines etc. puts so much stress on me.”

Parent in MA

“The middle class is living with constant financial instability. My family is always living paycheck to paycheck and my husband getting furloughed was a big hit to our financial well-being. We NEED universal healthcare and child care. The expenses are out of control and I will probably need to quit my job instead of trying to pay for a full time babysitter or daycare.”

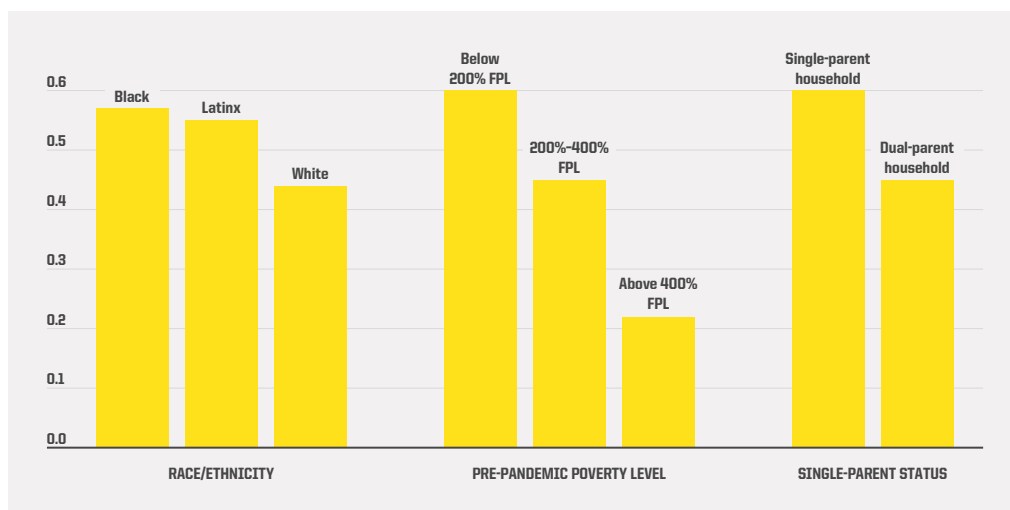
Parent in NY



STRUCTURAL INEQUALITIES IN MATERIAL HARDSHIP UNPREDICTABILITY

Not all families are experiencing the same levels of unpredictability in their abilities to pay for basic needs. Data from our national survey show evidence for structural inequality based on race/ethnicity, income, and family structure.

- Black and Latinx families experience higher levels of material hardship unpredictability than White families.
- Lower-income families have higher hardship unpredictability compared to higher-income families.
- Single-parent households also experience more unpredictability in material hardship.



“[My biggest challenge is] uncertainty. Fear of what will happen financially when unemployment runs out.”
Parent in WA

“Our biggest concern is not being able to meet our everyday bills. Also being a family of 7 (2 adults and 5 children) can be financially challenging being as only one adult can work, other sources of income have dried up, and work hours have been reduced.”
Parent in PA

***Sources on financial instability:**

Sharma, S. V., Chuang, R. J., Rushing, M., Naylor, B., Ranjit, N., Pomeroy, M., & Markham, C. (2020). Peer Reviewed: Social Determinants of Health-Related Needs During COVID-19 Among Low-Income Households With Children. Preventing chronic disease, 17.

Karpman, M., Zuckerman, S., Gonzalez, D., & Kenney, G. M. (2020). The COVID-19 pandemic is straining families’ abilities to afford basic needs. Washington, DC: Urban Institute, 500.

Jones, H. E., Manze, M., Ngo, V., Lamberson, P., & Freudenberg, N.

(2021). The impact of the COVID-19 pandemic on college students’ health and financial stability in New York City: Findings from a population-based sample of City University of New York (CUNY) students. Journal of Urban Health, 98(2), 187-196. Note: college students sample

Carroll, N., Sadowski, A., Laila, A., Hruska, V., Nixon, M., Ma, D. W., & Haines, J. (2020). The impact of COVID-19 on health behavior, stress, financial and food security among middle to high income Canadian families with young children. Nutrients, 12(8), 2352. Note: Canadian sample.

***Sources on housing instability:**

Chun, Y., Roll, S., Miller, S., Larimore, S., Lee, H., & Grinstein-Weiss, M. (2020). Racial and Ethnic Disparities in Housing Instability during the COVID-19 Pandemic: The Role of Assets and Income Shocks. Available at SSRN 3742097.

ABOUT THE RAPID-EC PROJECT

RAPID-EC is under the direction of Philip Fisher, PhD, Director of the Center for Translational Neuroscience at the University of Oregon

The RAPID-EC project is an early childhood family well-being survey designed to gather essential information in a continuous manner regarding the needs, health promoting behaviors, and well-being of children and their families during the COVID-19 outbreak and recovery in the United States. The survey focuses on better understanding child development (and parents' concerns about development over time), caregiver mental health and well-being, and caregiver needs and utilization of resources.

RAPID-EC collects data from 1,000 caregivers in all 50 states twice per month. The survey collects snapshots of data across time with the ability to assess trends longitudinally.

The team regularly posts data and analyses of survey findings, including policy recommendations and resources for additional reading.

1,000+

surveyed
bi-weekly

67

surveys

10,000

unique
households

50

US states

