OF PANDEMICS, POLICIES, AND CULTURE CHANGE: FAMILY ECONOMICS AND THE WELL-BEING OF YOUNG CHILDREN

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(With additional thanks to Lia Fernald, Monica Ellwood-Lowe, Mahesh Srinivasan and their co-authors)
THREE TOPICS

1. How government pandemic policies relevant to young children and families coincided with rates of material hardship on a national survey

2. Associations between material hardship and parenting, parent wellbeing, and child development & well-being

3. How what we know might inform policy, and how culture change research might inform and increase the impact of our efforts
The U.S. Built a European-Style Welfare State. It’s Largely Over.

By Claire Cain Miller and Alicia Parlapiano  April 6, 2023
Most Safety Net Programs Started During the Pandemic Have Ended

A much more generous safety net was rapidly constructed, starting in 2020, but most of the programs have ended or are set to expire soon.

**Unemployment**

All of the major unemployment program changes, which expanded eligibility and smoothed differences between state programs, ended by September 2021, though many states stopped providing expanded benefits before that.

<table>
<thead>
<tr>
<th>Program Duration</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits for self-employed</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Including gig workers</td>
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<tr>
<td>Relaxed rules</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Work searching not required</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extra weeks of benefits</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 53 additional</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Extra $600 per week</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Extra $300-$400 per week</td>
<td></td>
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<tr>
<td>Depending on the state</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Extra for self-employed</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>$100 more per week</td>
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<tr>
<td>Extra $300 per week</td>
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</tr>
</tbody>
</table>
Most Safety Net Programs Started During the Pandemic Have Ended

A much more generous safety net was rapidly constructed, starting in 2020, but most of the programs have ended or are set to expire soon.

**Children and Families**

Many of these policies expanded existing programs, but it was the first time the federal government added a paid leave requirement for certain employers.

**PROGRAM DURATION**

- **Child care system grants**
  Additional funding
  - Through Sept. 2024

- **Required paid leave**
  For illness or to care for child
  - '20 - '21

- **Stimulus checks**
  Three rounds of payments
  - '20 - '21

- **Child tax credit expansion**
  Including money for the poorest
  - '20 - '22

- **E.I.T.C. expansion**
  For workers without children
  - '20 - '24

- **Child care provider grants**
  - '20 - '24

Note: E.I.T.C. refers to the earned-income tax credit.
Most Safety Net Programs Started During the Pandemic Have Ended

A much more generous safety net was rapidly constructed, starting in 2020, but most of the programs have ended or are set to expire soon.

**Food Assistance**

One pandemic-era benefit that will continue: Around the time that states were ending an increase in the maximum food stamp benefit, the Biden administration prompted a lasting increase by revising the program’s nutrition standards.

**Program Duration**

- **Emergency food benefits**
  - Gave all households maximum
  - **Program Duration:** 2020

- **Free school meals**
  - For all children
  - **Program Duration:** 2020

- **Remote WIC services**
  - Waived need to appear in person
  - **Program Duration:** Through Sept. 2026

- **Paused work requirement**
  - For adults without kids
  - **Program Duration:** 2020

- **Meals outside of school**
  - Summer meals made permanent
  - **Program Duration:** 2020

- **Increase in max. benefit**
  - By 15% at first, then 21%
  - **Program Duration:** 2020

- **WIC benefit increase**
  - For fruit and vegetables
  - **Program Duration:** No expiration

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Note: WIC refers to the Special Supplemental Nutrition Program for Women, Infants and Children. States may choose to continue some policies, like the suspension of the food benefit work requirement, after the federal policy lapses.
Most Safety Net Programs Started During the Pandemic Have Ended

A much more generous safety net was rapidly constructed, starting in 2020, but most of the programs have ended or are set to expire soon.

**Health Care**

A policy that did not allow Medicaid enrollees to lose coverage during the pandemic **began phasing out this week**, though states could take up to 14 months to redetermine who is eligible.

<table>
<thead>
<tr>
<th>Program</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep Medicaid coverage</td>
<td>For enrollees as of March 2020</td>
</tr>
<tr>
<td>Expanded subsidies</td>
<td>Premium tax credits</td>
</tr>
<tr>
<td>Subsidized COBRA</td>
<td>Fully subsidized insurance</td>
</tr>
<tr>
<td></td>
<td>Through Dec. 2025</td>
</tr>
</tbody>
</table>

**Housing**

The government started a new rent and utility assistance program during the pandemic, but the funds expire in September 2025.

<table>
<thead>
<tr>
<th>Program</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure moratorium</td>
<td>For federally backed mortgages</td>
</tr>
<tr>
<td>Eviction moratorium</td>
<td></td>
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<tr>
<td>Rental assistance</td>
<td>New emergency program</td>
</tr>
<tr>
<td>Housing vouchers</td>
<td>Additional funding</td>
</tr>
<tr>
<td></td>
<td>Through Sept. 2025</td>
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</tbody>
</table>

Note: While funding for emergency housing vouchers is available through September 2030, vouchers cannot be issued to new households after September of this year.
The comments section is closed. To submit a letter to the editor for publication, write to letters@nytimes.com.

AnneW  
Seattle | April 8
$ National Debt

$ 8,000,000,000,000 Middle East Wars for Oil since W Bush

$ 1/2 of the discretionary portion of every annual budget goes toward the military

55 Corporations paid no federal income taxes on 2020 profits (numbers of non-paying corporations varies yearly often exceeding 55)

Bradley  
The World | April 11
We can have a more comprehensive welfare state if...

We lower unskilled immigration.

Heavily increase taxes.

Centralize services to reduce complexity and bloat.

Change the average citizen's mind that these will benefit them.

Good luck!
How have these policies been affecting the economic circumstances and well-being of families with young children?

https://rapidsurveyproject.com
ABOUT RAPID

https://rapidsurveyproject.com

Bearing witness: Continuing national surveys of adults in the lives of young children.

RAPID launched in April 2020 to understand and address the experiences and challenges that caregivers of young children were facing during the COVID-19 pandemic.

In 2023, we continue to field monthly national surveys and elevate the voices of adults in the lives of young children, to provide timely, actionable data to advocates, researchers, practitioners, and policymakers.
OVERVIEW OF RAPID NATIONAL SURVEYS

- Ongoing, monthly survey. Households with at least one child under age 6. Began April 6, 2020
- Added parallel national child care provider/ECE survey in 2021
- 15-minute paid questionnaires completed via computer or smartphone in English or Spanish
- Quantitative and open-ended questions
- National sample in terms of geography, income and race/ethnicity
- 16,000+ households and 3,200+ providers in all 50 states
- Over 100 surveys launched to date

RAPID cycle

0-5 focus
RAPID SURVEY CORE CONTENT

- Child Well-Being
- Material Hardship
- Childcare
- Healthcare
- Parent Well-Being
MATERIAL HARDSHIP

- Increasingly used as an alternative or supplemental measure to income and FPL
- Material hardship measures families’ ability to meet basic needs
- Income measures may lack reliability (especially in lower income, more occupationally volatile contexts)
- Income measures don’t take into account wealth, debt, ability to obtain credit (all of which are associated with structural racial inequalities)
- Changes in income are not always associated with changes in hardship

https://aspe.hhs.gov/reports/measures-material-hardship
MATERIAL HARDSHIP

• RAPID asks about families’ difficulties paying for basic needs in the prior month within the following domains:
  Food
  Utilities
  Housing (Rent/Mortgage)
  Child Care
  Healthcare
  Other basic needs

https://aspe.hhs.gov/reports/measures-material-hardship
MATERIAL HARDSHIP OVER TIME

We measure material hardship by asking families to indicate whether they are having difficulty paying for basic needs in one or more of the following categories:

- Food
- Housing (mortgage or rent)
- Utilities
- Childcare
- Medical Care
- Other

We present the percentage of participants who select one or more hardship.

April 2020: 32% of families

Percent of households reporting hardship

At least one hardship
PERSISTENT EVIDENCE OF STRUCTURAL RACIAL/ETHNIC INEQUALITIES IN EXPERIENCES OF MATERIAL HARDSHIP

Trend of material hardship rate by race/ethnicity
DISPARITIES IN HARDSHIP ALSO BASED ON PRE-PANDEMIC INCOME LEVELS

Trend of material hardship rate by income levels

- Rate Below 200% FPL
- Rate 200% - 400% FPL
- Rate Above 400% FPL
ALIGNING RAPID TREND DATA AND POLICY TIMELINES*

*Disclaimer: VISUALIZATION ≠ CAUSATION
Material Hardship Trend Over Time

RAPID DATA

We measure material hardship by asking families to indicate whether they are having difficulty paying for basic needs in one or more of the following categories:
- Food
- Housing (mortgage or rent)
- Utilities
- Childcare
- Medical Care
- Other
We present the percentage of participants who select one or more hardship.

POLICY TIMELINE

**Unemployment**
- Self-employed qualify
- Relaxed rules
- Extended duration
- Extra $600/week
- Extra $300-$400/week
- Extra for self-employed
- Extra $300/week

**Children and Families**
- Stimulus checks
- Child tax credit expansion
- E.I.T.C. expansion

From January 2020
RAPID DATA

We measure housing hardship by asking families to indicate whether they are having difficulty paying housing expenses, including rent and mortgage. Percentages of participants who indicated housing hardships are reported in this chart.

POLICY TIMELINE

**Housing**

- Foreclosure moratorium
- Eviction moratorium
- Rental assistance
- Housing vouchers

Through September 2025

Through September 2030
Food Hardship & Hunger Trend Over Time

RAPID DATA

Food Hardship
We measure food hardship by asking families to indicate whether they are having difficulty paying for food. Percentages of participants who indicated food hardships are reported in this chart.

Hunger
We measure food insecurity using the USDA Food Insecurity 6-item scale. For each household, we calculated a total score on these six items and classified participants as experiencing hunger if they reported two or more of these experiences. (i.e., if they have a score equal to or greater than 2).

POLICY TIMELINE

Food Assistance
Emergency food benefits
Free school meals
Remote WIC services
Paused work requirement
Meals outside of school
Food benefit increase
WIC increase
Through September 2020
Through June 2020
Re-expansion
Re-expansion
Through September 2020
Among households with young children, onset and offset of pandemic-related government policies appear to coincide with rates of material hardship:

- *Some* pandemic-related unemployment and child & family-based assistance policies coincided with reduced overall material hardship rates.
- *Some* housing policies (especially those involving financial assistance) coincided with reduced housing hardship rates.
- *Some* food assistance benefits coincided with reduced hunger and food insecurity.
MOREOVER, OVER THE LONG TERM...

**Expanded Safety Net Drives Sharp Drop in Child Poverty**

With little public notice and accelerating speed, child poverty fell by 59 percent from 1993 to 2019, according to a comprehensive new analysis that shows the critical role of increased government aid.

When Stacy Tallman’s family in Marlinton, W.Va., had a financial crisis, the government safety net allowed her to weather it without her child falling into poverty.

By Jason DeParle  Photographs by Maddie McGarvey

For this article, the reporter worked closely for five months with researchers from a nonpartisan group to document the decline in child poverty and the forces pushing it lower.

Sept. 11, 2022

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**The Downward Trajectory of Child Poverty**

Millions fewer children are considered poor today than were a quarter-century ago, according to the Supplemental Poverty Measure, a rate calculated by the Census Bureau that best takes government aid into account.

- **19.4 million children** in 1993: Large expansion of earned-income tax credit for low-wage workers
- **28%** in 1996: President Clinton signs a law restricting cash welfare
- **2008 to 2012**: Despite the Great Recession, the safety net prevents a major rise in child poverty
- **2017**: Expansion of child tax credit for low-income families
- **11%** in 2019

Source: Child Trends analysis of data from the Census Bureau and the Center on Poverty and Social Policy at Columbia University  By Alicia Pastorino
AND YET...

RAPID data show that many of the observed impacts of pandemic related economic policies on families with young children were subsequently mitigated as expanded CTC ended and by other economic forces (esp. steep rise in cost of consumer goods) beginning in fall/winter 2021.

And...
WHY SHOULD WE BE CONCERNED WITH RATES OF MATERIAL HARDSHIP IN FAMILIES WITH YOUNG CHILDREN?
WHY SHOULD WE BE CONCERNED ABOUT MATERIAL HARDSHIP RATES AMONG FAMILIES WITH YOUNG CHILDREN
Two pre-registered studies to test whether experiencing financial scarcity can suppress caregivers’ speech to their children.

Study 1 suggests that higher-SES caregivers who are prompted to reflect on scarcity—particularly those who reflect on *financial* scarcity—speak less to their 3-year-olds in a subsequent play session, relative to a control group.

Study 2 suggests that mid- to higher-SES caregivers engage in fewer back-and-forth exchanges with their children at the end of the month—when they are more likely to be experiencing financial hardship—than the rest of the month. These studies provide preliminary evidence that—above and beyond caregivers’ individual characteristics—structural constraints may affect how much parents speak to their children.
What causes the word gap? Financial concerns may systematically suppress child-directed speech

Monica E. Ellwood-Lowe, Ruthe Foushee, Mahesh Srinivasan
WHY ELSE SHOULD WE BE CONCERNED ABOUT MATERIAL HARDSHIP RATES AMONG FAMILIES WITH YOUNG CHILDREN
MORE HARDSHIP = MORE DISTRESS

Level of parent/child emotional distress by the number of material hardships

- Caregiver's emotional distress
- Children's behavioral problems

Emotional distress 0-100 scale

0 hardship | 1 hardship | 2 hardships | 3 hardships | 4 or more hardships
A CHAIN REACTION OF HARDSHIP

FINANCIAL AND MATERIAL HARDSHIP → CAREGIVER DISTRESS → CHILD DISTRESS
MATERIAL HARDSHIP AND FINANCIAL INSTABILITY HAVE ADDITIVE EFFECTS ON BOTH ADULT AND CHILD DISTRESS

Material hardship level and unpredictability in relation to U.S. households’ family interactions and emotional well-being: Insights from the COVID-19 pandemic

Sihong Liu *, Maureen Zalewski b, Liliana Lengua c, Megan R. Gunnar c, Nicole Giuliani b, Philip A. Fisher a

![Diagram showing relationships between material hardship, unpredictability, and emotional distress during the pandemic.](image-url)
Early experience unpredictability in child development as a model for understanding the impact of the COVID-19 pandemic: A translational neuroscience perspective

Sihong Liu*, Philip A. Fisher

Center for Translational Neuroscience, Department of Psychology, University of Oregon, Eugene, OR, United States

A predictable home environment may protect child mental health during the COVID-19 pandemic

Laura M. Glynn*, A.R. Elyia Poggi Coss*, I. Joan L. Luby*, Tali Te"e, Bara M. K. E. Curt A. Sandman*

Fig. 1. Conceptual model of the impact of unpredictable and adverse early experiences on child development in the context of the COVID-19 pandemic.
CONCLUSION #2

We should be concerned about high rates of material hardship among families with young children because...

• Bad for parents’ well-being
• Bad for kids’ well-being (via impact on parents)
• Strong prior evidence from developmental science that environmental factors that disrupt parental social buffering of child stress exposure in the early years impacts brain and biological development, with lifelong implications for health and social emotional development

Unpredictability of material resources further exacerbates things

*Related conclusion, hardship may be a mechanism underlying the word gap observed in lower income households (i.e., interventions targeting language may not be sufficient)
WHAT CAN WE LEARN FROM THESE DATA TO INFORM FUTURE POLICY?
Alternatives to SNAP: Global Approaches to Addressing Childhood Poverty and Food Insecurity

- Universal basic income
- Targeted programs
- Conditional cash transfers
- Programs to promote work and earnings

Note. Authors’ analysis of data on social spending from the Social Expenditure Database of the OECD. Child poverty data represent country estimates from 2014 to 2016, and food security data represent estimates from 2014 to 2015. For full source information and variable definitions, see Appendix A, available as a supplement to the online version of this article at http://www.ajph.org.
Recommendations based on evidence from other countries:

• Increase SNAP and EITC benefits
• Establish additional benefits to support low-income families with young children
• Implement a universal child allowance
• Follow the examples of other high-income countries and increase US investments in families with children, particularly low-income families, including SNAP as well as support for tax credits, housing, and education.
## CASH PLUS...?

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<thead>
<tr>
<th></th>
<th>Use and extend RAPID as a child and family centered co-design tool</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Use systems minded approaches to develop solutions</td>
</tr>
<tr>
<td>3</td>
<td>Focus on place-based (community-level) solutions</td>
</tr>
<tr>
<td>4</td>
<td>Pre-RCT use rapid-cycle evaluation to determine whether targeted mechanisms are being impacted</td>
</tr>
<tr>
<td>5</td>
<td>Identify moderators and use adaptive designs to develop precision approaches</td>
</tr>
</tbody>
</table>
AN ADDITIONAL OPPORTUNITY: FRAMEWORKS’ RESEARCH ON CULTURAL MINDSETS

- Individualism
- Fatalism
- Other-ism
CULTURAL MINDSETS ON SPECIFIC ISSUES (INCLUDING CHILD AND FAMILY WELL-BEING) VARY ALONG THESE DIMENSIONS

- Individualism
- Contextualism
- Fatalism
- Pragmatism and Progress
- Other-ism
- Collectivism
1 big trend

systems thinking/individualism balance is in flux
Systems thinking is on the rise... but unevenly
Different issues, differing dominance

Racism
- Interpersonal
- Structural

Economy
- Market naturalism/bootstraps
- Economy as designed

Health
- Health individualism
- Ecological and systems thinking

Balance of dominance
How we communicate about issues can impact cultural mindsets

<table>
<thead>
<tr>
<th>Low Urgency</th>
<th>High Efficacy</th>
<th>Low Efficacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseline</td>
<td>Low Motivation</td>
<td></td>
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<tr>
<td>Fatalism</td>
<td>MAGIC</td>
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</tbody>
</table>
CONCLUSION #3

Culture IS volatile and changing

Changes present space to think in new ways about solutions

How we communicate about issues like early childhood poverty has potential to impact cultural mindsets for better or worse

But, taken together, understanding how to evidence-based family economic policies plus new approaches to designing and evaluating other supports together show great promise for impacting population-level outcomes
FUNDERS & PARTNERS

Current and past funders:
- Heising-Simons Foundation
- Pritzker Children’s Initiative
- Conrad N. Hilton Foundation
- W.K. Kellogg Foundation
- Imaginable Futures
- David & Lucile Packard Foundation
- Bainum Family Foundation
- Brady Education Foundation
- Buffett Early Childhood Fund
- Valhalla Foundation
- Schusterman Family Foundation

Key partners:
- Abriendo Puertas
- Center on the Study of Child Care Employment
- Child Care Aware of America
- Home Grown
- National Association for the Education of Young Children
- National Association for Family Child Care
- National Workforce Registry Alliance
- ParentsTogether
- RISER Network
- ZERO TO THREE