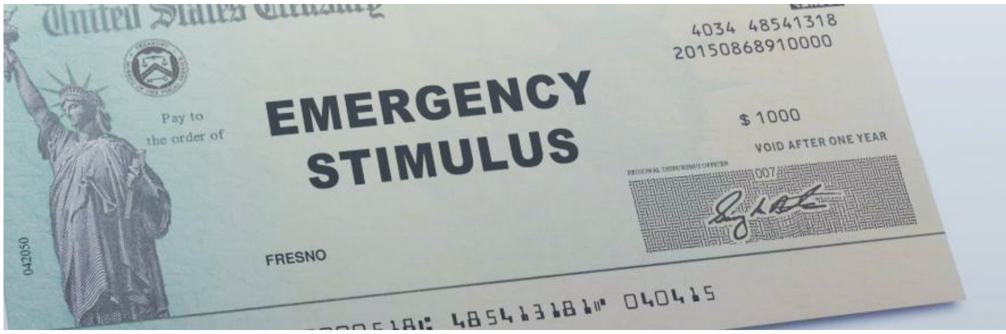

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HARDSHIP AND WELL-BEING IN THE UNITED STATES AFTER THE CARES ACT

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Since the COVID-19 outbreak began in early March, the U.S. economy has ground to a halt. With businesses shuttered, many schools and child care providers closed, and many forced to stay home, the share of Americans out of work has reached levels not seen since the Great Depression.[1] In late March, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a nearly $2 trillion spending bill that included provisions to provide income support to U.S. households in an effort to reduce hardship. Congress is currently debating a second relief package, as critical provisions in the CARES Act expire.

The purpose of this brief is to review a variety of data, including nationally representative surveys that seek to measure material hardship directly, in an effort to assess the current state of material hardship in the United States, in the midst of the COVID crisis, but after the implementation of the CARES Act. Dozens of news articles (see Appendix A) since the crisis began paint a picture of widespread hardship, with accounts of households struggling to access government relief, unable to afford basic necessities, and experiencing long lines at food pantries and other private charities. On the other hand, recent studies offer evidence based on simulations that CARES Act measures may have stabilized, or even reduced, annual income poverty rates compared to pre-COVID levels.[2]

Relying on evidence from numerous sources — the U.S. Census Bureau's Household Pulse Survey,[3] the COVID-19 Impact Survey, fielded by NORC at the University of Chicago,[4] and the Urban Institute's Coronavirus Tracking Survey[5] — we see that high rates of material hardship have persisted throughout the pandemic, long after the implementation of CARES Act measures. Rates of hardship are particularly high among households with children. While hardship remains high, it is impossible to assess the exact degree to which measures of material hardship have *risen* in the COVID era because of differences in measures and survey administration.

There is also considerable evidence that CARES Act provisions have been critical in preventing hardship from increasing to levels far higher than we see today. The best evidence suggests that this historic influx of federal aid has, at best, helped stabilize US households at pre-pandemic levels of hardship, which were already quite high. Yet with unemployment still in double-digits, the vast majority of one-time economic impact payments already delivered, unemployment provisions set to expire, and many state and local eviction moratoriums lifted, we can expect significantly heightened hardship to emerge unless new assistance is comparable to that in the CARES Act. Further, it is evident that even with this relief, high numbers of individuals and families continue to struggle, warranting a closer look at policies that further expand assistance.

KEY FINDINGS

- Some evidence indicates that rates of some hardships have stabilized or declined from their peak after implementation of key CARES Act provisions, yet hardship remains high
- Throughout the pandemic, more than 1 in 6 households have reported not being able to afford food when needed
- Currently roughly 10 percent of adults report failing to make timely rent or mortgage payments and 17 percent have slight or no confidence in their ability to pay next month's rent
- Households with children report considerably higher rates of hardship than those without
- Elevated levels of hardship demonstrate the need for expanded federal income support to ensure the material well-being of families

1 The views expressed in this paper are those of the authors and do not necessarily represent those of the University of Michigan, the Federal Reserve Bank of Boston, the Federal Reserve System, or its Board of Governors.

THE CARES ACT AND ITS IMPACT ON WELL-BEING

The CARES Act provided two important forms of income support for American households. The first is an Economic Impact Payment (EIP), often referred to as a stimulus check, worth $1,200 for each eligible adult and $500 for every dependent under 17, sent to most American households.[2] The second is a dramatic expansion in unemployment benefits, which both increases the share of American workers who qualify for benefits, and provides an additional $600 weekly benefit for all claimants, through the end of July.[3] As many as 32 million Americans have received unemployment assistance in recent weeks, more than twice the previous high in the history of the program.

While the CARES Act represents an unprecedented level of federal relief, it also excludes many US households from support, a disproportionate share of whom have low incomes. An estimated 30 million income-eligible individuals will not receive economic impact payments, either because they are over the age of 17 but are still claimed as dependents, or because they are, or live in a household led by, an undocumented immigrant.[6] In addition, roughly 7 million undocumented workers will be unable to access expanded unemployment assistance.[7] Even among those who qualify for both forms of assistance, reports suggest that the EIP and unemployment assistance have been slow to reach many in need.[8]

Despite these shortcomings, recent studies find that the CARES Act is making a real difference for U.S. households by some measures. Parolin, Curran, and Wimer, for example, conclude that due to federal relief efforts, annual poverty rates could hold stable at pre-crisis levels, depending on the extent to which households are able to access relief.[9] And Chetty et al. use private sector data from credit and debit card transactions and find that after the implementation of CARES Act measures, spending for low-income households began to approach pre-COVID levels by early May.[10] Yet at the same time, recent reports from news outlets across the country continue to paint a picture of widespread hardship, well after the passage of the CARES Act.

USING MATERIAL HARDSHIP TO ASSESS WELL-BEING

The official way to measure poverty in the United States is through income poverty. The idea behind such a measure is that if you determine how much money flows into a household, you can assess whether or not the household is able to meet basic needs. As such, measures of income poverty are indirect, rather than direct measures of well-being.[11]

An alternative and more direct way to measure well-being is by simply asking respondents themselves about their experience of material hardship such as not being able to afford enough food or make rent or mortgage payments, dispensing with proxies like income. The intuition behind material hardship is straightforward: when demands on a household's resources (income, savings, credit, favors, social assistance benefits, and so on) exceed what is available, the result is some form of material hardship.[12]

While income poverty and material hardship are correlated, even in normal times the number of families experiencing material hardship extends far beyond those with incomes below the poverty line, while some households in income poverty do not report hardship.[13] In part for this reason, measures of material hardship serve as a helpful indicator, along with income poverty, to gain a better understanding of the extent to which households are struggling. Such multidimensional approaches that take into account income poverty as well as material hardship measures are common in other affluent countries.[14] Hardship measures can provide policymakers with quality information on the state of well-being in American households. In addition, hardship indicators can serve as an additional check on income poverty estimates.[15]

FOOD INSECURITY DURING THE CRISIS

A primary measure of material hardship is food insecurity, a metric that the Federal Government reports annually. For our analysis of food insecurity, we begin by drawing data from the COVID Impact Survey,[4] a nationally representative survey conducted by NORC at the University of Chicago on behalf of the Data Foundation. The COVID Impact Survey asks two questions related to food security, which are a validated and shortened version of questions asked in the Current Population Survey Food Security Supplement (FSS) used in clinical settings. The survey asks households if the following statements were often or sometimes true over the past 30 days:

- We worried our food would run out before we got money to buy more; and

2 To qualify for the full EIP, an individual or couple must earn less than $75,000 annually (if a single filer), $112,500 (if filing as head of household), or $150,000 (if filing jointly). The EIP phases out at a rate of 5 percent.

3 Expanded unemployment insurance takes the form of three separate programs: Pandemic Unemployment Assistance (PUA), which expands eligibility to groups not normally covered by state unemployment insurance programs, like self-employed workers, gig economy workers, and those with low earnings; Pandemic Emergency Unemployment Compensation (PEUC), which extends unemployment benefits by up to 13 weeks (most state programs offer 26 weeks); and Federal Pandemic Unemployment Compensation (FPUC), which provides all eligible unemployed workers with an additional $600 per week.

4 The Household Pulse Survey also asks a question about food hardship but the language in the item is not consistent with other food insecurity items. Still, an analysis by Diane Schanzenbach and Abigail Pitts indicates that the Pulse items yield estimates that are "very similar to those found in the COVID Impact Survey" and "indicate that food insecurity rates have at least doubled from their previous levels" see https://www.ipr.northwestern.edu/documents/reports/ipr-rapid-research-reports-pulse-hh-data-1-june-2020.pdf

- The food that we bought just didn't last, and we didn't have money to get more

While both questions offer helpful context on the extent to which US households are facing material hardship, we focus primarily on the second question, which measures material hardship directly, rather than a household's perception of concern over future conditions.

The COVID Impact Survey has been deployed three times: April 20-April 26; May 4-May 10; and May 30-June 8. The timing of the survey waves allows us to examine hardship relatively early in the pandemic—when government relief may not have reached as many households—and more recently, when we can assume more eligible households have received EIPs and unemployment assistance.[5]

Table 1 shows that in survey waves administered in late April and early May, roughly 22 percent of all households reported that they often or sometimes lacked money to buy more food when needed over the prior 30 days. By early June, we see modest improvement, with roughly 20 percent of households reporting that they often or sometimes lacked money to buy food when needed.

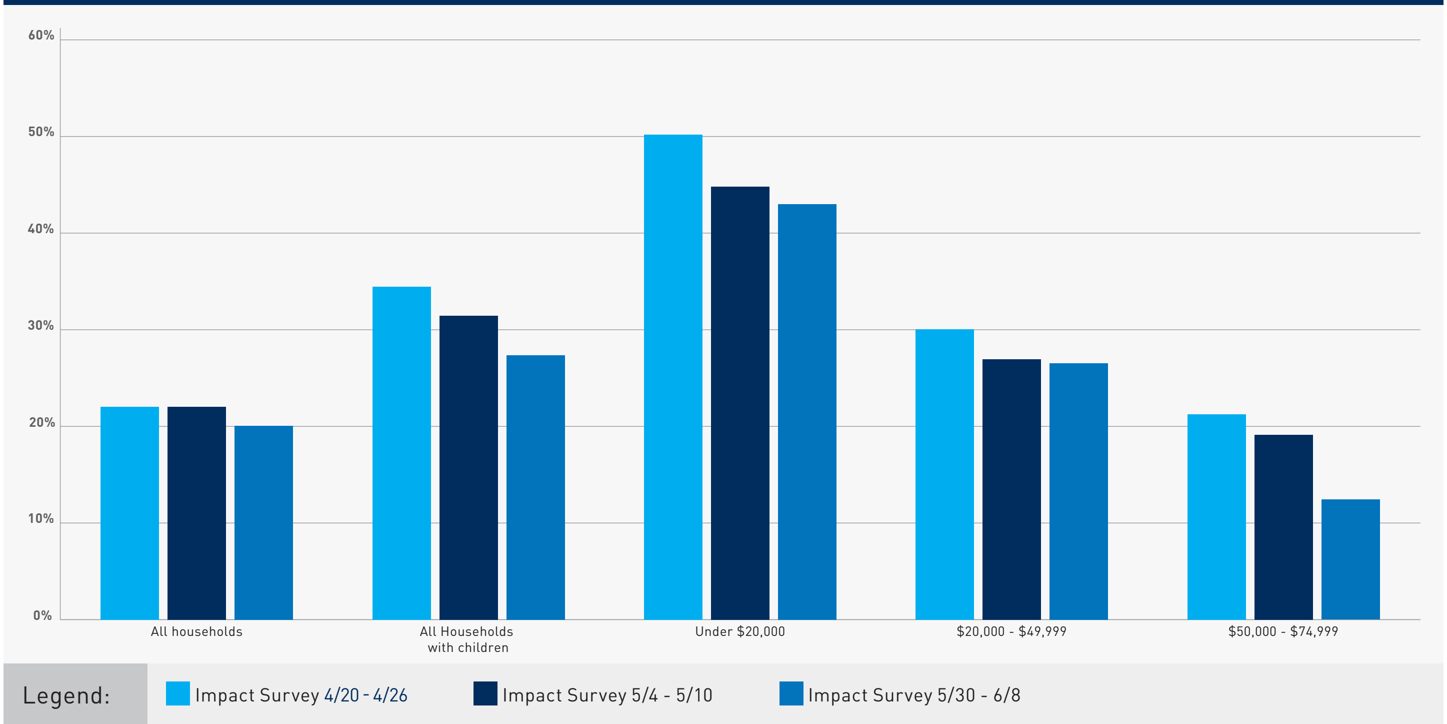
TABLE 1: COMPARING FOOD INSECURITY ACROSS IMPACT SURVEY

OVER THE PAST 30 DAYS, THE FOOD WE BOUGHT JUST DIDN'T LAST, AND WE DIDN'T HAVE MONEY TO GET MORE (SHARE THAT RESPONDED "OFTEN" OR "SOMETIMES")

	COVID IMPACT SURVEY		
	(1) 4/20 - 4/26	(2) 5/4 - 5/10	(3) 5/30 - 6/8
All households	22.7%	21.6%	20.4%
All Households with children	34.4%	31.4%	27.3%
Under $20,000	50.1%	44.7%	42.9%
$20,000 - $49,999	30.0%	26.9%	26.5%
$50,000 - $74,999	21.2%	19.1%	12.4%
$75,000 - $99,999	12.1%	11.6%	11.0%

Source: Figures for all households were obtained from COVID Impact Survey topline national findings. Figures for households with children and income categories were obtained from analysis of COVID Impact Survey microdata.[16]

FIGURE 1: COMPARING FOOD INSECURITY ACROSS IMPACT SURVEY WAVES



Source: Figures for all households were obtained from COVID Impact Survey topline national findings. Figures for households with children and income categories were obtained from analysis of COVID Impact Survey microdata.[17]

Note: Matching food insecurity rates for income brackets reported in the COVID Impact Survey not available in the Food Security Supplement.

5 By the end of April, all states had implemented expanded unemployment insurance, and by the end of May, the number of Americans receiving unemployment assistance had risen to over 30 million.

Rates of food insecurity for households with children are considerably higher than the rates for households without. In the first two waves of the survey, more than 30 percent of households with children reported sometimes or often being unable to purchase food when needed. In a promising sign, the food insecurity rate for households with children declines to 27.3 percent in the third wave fielded at the beginning of June. Still, this latest figure indicates that more than one in four households with children were food insecure as of early June.

When stratifying responses by different income categories as done in Figure 1,[6] a clearer picture emerges for how government relief may be impacting U.S. households. For some households, government aid appears to be making a difference, though rates of food insecurity remain high. For households earning less than $20,000, the share reporting food insecurity went from roughly 50.1 percent in late April to 42.9 percent in early June, a decline of 14.4 percent. The larger decline was among households with annual incomes between $50,000 and $75,000, for whom food insecurity dropped from over 21.2 percent to 12.4 percent, a decline of just over 40 percent. Thus, the income bracket experiencing the biggest decline since the peak rates in the COVID era is not the poorest Americans, but those who might be considered middle income.

In addition to the COVID Impact Survey, we also have food insecurity estimates from the Urban Institute's Coronavirus Tracking Survey, a nationally representative internet-based survey administered from May 14th through May 27th.[18] Using a broader set of questions to measure food insecurity, Waxman et al. find slightly lower, though still high rates of food insecurity, with 17.7 percent of all adults reporting food insecurity, and 21.8 percent of adults with children reporting food insecurity. Both of these rates were down roughly 3 percentage points from a survey administered in late March/early April, roughly matching the declining rates we see in the COVID Impact data.

While it would be ideal to compare these rates to pre-COVID levels to understand how food insecurity has changed during the crisis, there are many differences in data sources measuring food insecurity related to survey questions and administration, making such comparisons difficult. In one important example, most pre-COVID surveys relied on interviewers to record the answers of respondents by phone or through in-person interactions, while post-COVID surveys are all self-administered. Karpman et al posit that "social desirability bias" may mean that the former method leads to lower rates of recorded food insecurity as respondents want to avoid embarrassment.[19] The end result of this would be that prior estimates of food insecurity may be somewhat downwardly biased. Another challenge is that most pre-COVID food insecurity items ask respondents to report on the previous year, rather than previous 30 days, as done during the COVID era.

Yet even when considering these technical differences, taken together, the weight of the evidence from previous studies suggests that food insecurity has increased since the onset of COVID and remains high.[20] There are some indications that CARES Act provisions are stabilizing or reducing rates, as these data show some improvements since the peak of recorded rates in late April. However, these estimates also indicate that food insecurity remained high as of early June compared to rates pre-pandemic, despite the roll-out of the CARES Act income support provisions.

HOUSING STABILITY DURING THE CRISIS

In addition to food security, housing stability has been a pressing concern throughout the crisis. Fearing widespread evictions and foreclosures for the nonpayment of rent and mortgage payments, states and localities across the country implemented moratoriums on rental evictions, and the CARES Act provided protections for federally backed mortgages. The ability to make timely housing payments is an indicator of financial stability, and understanding household circumstances in this regard is an important, if incomplete, test of whether or not CARES Act funding is helping to stabilize U.S. households. Stable housing is also crucial to the physical and emotional well-being of individuals.

Two data sources suggest that extreme hardship has been blunted during the crisis, with rates of nonpayment and eviction filings close to pre-pandemic figures. Data from the National Multifamily Housing Coalition (NMHC) reports on rents collected by roughly 11 million units run by property management companies, finding that rates of nonpayment during the crisis may be only slightly down from this same time last year. In April, the share of units making on-time payments[7] was 5 percentage points lower than in April 2019. In May and June, however, on-time payment rates were down by just roughly 1 percentage point compared to the previous year, with the gap rising slightly to 2.3 percentage points in July. There was no difference in the proportion of tenants making any payment in June from the previous year. Yet the NMHC president noted that this "metric does not capture rent payments for smaller landlords" and "these excluded properties are the ones more likely to house residents experiencing financial stress."[21] Still, 11 million units represents roughly a quarter of all rental units in the U.S., and considering the widespread economic impact of the COVID crisis, one might expect rates of on-time payments to be much lower compared to 2019.

6 In the Impact Survey, households are asked to report their total household income for 2019.

7 On-time payment is defined as a full or partial payment made by the 6th of the month.

A second study, from the Federal Reserve Bank of Cleveland, analyzes formal eviction filings in 44 jurisdictions, all with differing levels of eviction protection, from January through early July, and compared these data to filing levels from the same time period in 2019.[22] They find that eviction filings in all jurisdictions have remained below 2019 levels, regardless of whether bans on eviction filings or hearings existed or not. In jurisdictions with eviction protections, filing rates were far below 2019 levels. In certain jurisdictions that had bans in place, there have been large spikes in evictions once those moratoriums expire. However, after an initial surge, filing rates drop back to or below pre-pandemic levels. The authors caution that these data do not capture extrajudicial eviction that do not proceed through the legal system, which, estimates suggest, may occur at twice the rate of formal, court-ordered evictions.[23] It is plausible that landlords, facing uncertainty in the legal system, would resort to extralegal means to evict tenants at even higher rates during the COVID-era. Even so, this study suggests that state and local eviction protections have played a significant role in reducing evictions during the pandemic, and other factors, such as expanded unemployment assistance, may also have kept evictions down during the crisis.

In contrast, a number of studies highlight the significant levels of housing hardship experienced by families during COVID, especially among people of color and with low income. The Urban Institute found that as of late March/early April, 8.1 percent of adults reported not paying the full amount of their rent or mortgage or making a late payment in the past 30 days.[24] A survey administered in late April and early May by the Social Policy Institute at Washington University in St. Louis found 10 percent of low and moderate-income households reported being behind on rent or mortgage payments in the early months of the crisis.[25] Another a nationally representative survey fielded in late May by the American Enterprise Institute found 12 percent of respondents reported falling behind on rent or mortgage since February.[26] All of these studies leveraged nationally representative, internet-based household surveys. Yet none offer good pre-COVID comparisons for these data.

We build on these earlier studies by analyzing housing hardship measures in every wave of the US Census Bureau's Household Pulse Survey, a nationally representative survey that has been fielded weekly since relatively early in the pandemic. The longitudinal nature of the survey enables us to see how rates of hardship may change after implementation of CARES Act income support provisions. The Pulse Survey includes a question about households' ability to make the prior month's rent or mortgage payment on time.

TABLE 2: ABILITY TO PAY PRIOR MONTH'S RENT OR MORTGAGE ON TIME

	5/14 - 5/19	6/11 - 6/16	7/9 - 7/14
All households	8.5%	8.5%	9.9%
All households with children	12.5%	12.9%	14.5%
Under $25,000	16.0%	16.5%	18.6%
$25,000 - $34,999	16.7%	13.2%	14.8%
$35,000 - $49,999	10.5%	10.5%	12.5%
$50,000 - $74,999	7.5%	8.8%	9.5%
$75,000 - $99,999	4.9%	6.1%	7.0%

Source: Obtained from US Census Bureau Household Pulse Survey

TABLE 3: SLIGHT OR NO CONFIDENCE IN ABILITY TO PAY NEXT MONTH'S RENT, IN EACH WAVE OF HOUSEHOLD PULSE SURVEY

	5/14 - 5/19	6/11 - 6/16	7/9 - 7/14
All households	16.8%	15.2%	17.4%
All households with children	24.9%	22.9%	24.1%
Under $25,000	33.2%	31.6%	33.9%
$25,000 - $34,999	31.6%	24.3%	30.5%
$35,000 - $49,999	22.3%	19.5%	20.5%
$50,000 - $74,999	13.8%	14.8%	15.0%
$75,000 - $99,999	9.6%	8.5%	11.5%

Source: Pulse Survey figures were obtained from analysis of US Census Bureau published data tables

Because the survey question asks about the prior month's rent or mortgage payment, and some respondents remain in the sample for multiple waves, Table 2 shows results for three survey waves over three separate months: May 14th – 19th; June 11th to 16th; and July 9th to 14th, the most recent survey. Through these three survey waves, between 8.5 and 9.9 percent of adult respondents reported that their household did not pay their rent or mortgage on time in the prior month.[8] Here we do not see any decline in this form of housing hardship over the study period. Rather, the highest value is in the most

8 Note that we included those who do not pay any mortgage or rent in the denominator (e.g., own a home outright) and omit those with deferred payments from the analysis. Alternative estimates including this group are shown in Appendix B.

recent wave in the second week of July, at 9.9 percent. While there is no decline, it is possible that CARES act provisions and other supports kept this hardship from increasing even further as the economic crisis continued. As with food insecurity, those in households with children report higher rates of this hardship than others, with a rate of 12.5 percent in mid-May and 14.5 percent in early July.

The clearest signs of housing hardship are evident among respondents living in households with income below $25,000 in 2019.[9] In wave 3 fielded in mid-May, 16 percent reported not paying their rent or mortgage on time in the prior month, and by wave 11 fielded in early July, the rate had jumped to 18.6 percent. For adults living in households with annual incomes between $25,000 and $34,999, rates initially rose to 16.7 percent by mid-May, before falling and ending at 14.8 percent in the most recent wave. While rates are lower in other income categories, they increase throughout the COVID era.

While it is impossible to know for certain what will happen in upcoming weeks, one Pulse survey measure asks respondents about their confidence in being able to pay the next month's rent or mortgage payment on time, perhaps offering some sense for how perceptions of financial stability are changing. Yet Table 3 shows that the results from this item are largely stable across survey waves. In mid-May, 16.8 percent of respondents reported only slight or no confidence in their ability to pay the next month's rent or mortgage payment on time; by early July, the share persisted at 17.4 percent. Once again, households with children appear at higher risk of hardship than households without: 24.9 percent had slight or no confidence in their ability to pay next month's rent in mid-May; this figure was down only slightly to 24.1 percent by early July.

Among households who earned under $25,000 in 2019, rates of slight or no confidence bounce between 30 and 34 percent, ending at 33.9 percent in the final wave. For the next income band a similar pattern emerges. Taken in sum, these rates indicate high levels of anxiety about the ability to pay next month's rent, not a promising sign with expanded unemployment assistance and many state moratoriums on eviction set to expire, and the economy showing few signs of recovery.

What sources of support are respondents drawing on to meet their housing and other essential needs? The last five waves of the Pulse survey ask respondents to identify the various resources they have used to meet spending needs over the previous 7 days. We stratify these data based on whether respondents made on-time rent or mortgage payments. These data demonstrate the state of financial distress of households that failed to make timely rent or mortgage payments, compared to

TABLE 4: SOURCES USED IN THE LAST SEVEN DAYS TO MEET SPENDING NEEDS HOUSEHOLD PULSE SURVEY 7/9-7/14*

	ADULTS IN HOUSEHOLDS THAT MADE ON-TIME RENT OR MORTGAGE PAYMENTS	ADULTS IN HOUSEHOLDS THAT FAILED TO MAKE ON-TIME RENT OR MORTGAGE PAYMENTS
Regular income	75.3%	46.4%
Credit cards or loans	25.2%	30.9%
Money from savings or selling assets	23.0%	24.5%
Borrowing from friends or family	8.4%	38.5%
Unemployment insurance	14.0%	18.3%
Economic Impact Payment	20.4%	28.3%
Money saved from deferred or forgiven payments	3.6%	7.8%

Source: Authors' analysis of Household Pulse Survey, week 11 (7/9-7/14), housing table 1a and 1b (https://www.census.gov/data/tables/2020/demo/hhp/hhp8.html)

* Percentages do not add to 100% because respondents were asked to select all sources of spending they have used in the past seven days.

those able to make payments on time. In the most recent Pulse survey, 75.3 percent of adults living in households who made timely payments are depending on the same income sources they had been prior to the pandemic, while just 46.4 percent of adults who failed to make timely payments are relying on these same sources. To make up the difference, this latter group is more likely to fall back on unemployment insurance or the economic stimulus payment than those making on-time payments. The bigger difference, however, is that they are much more likely to report turning to friends and family: while 8.4 percent of on-time respondents report borrowing from friends and family, 38.5 percent of those that failed to make timely payments are turning to their social networks. In fact, borrowing from family and friends was listed by more respondents than either unemployment insurance or economic impact payments.

CONCLUSION

What is the state of material well-being among American households more than three months after the passage of the CARES Act? Looking at multiple measures of hardship from three nationally-representative surveys, the picture that emerges is one of continued financial and material precarity.

9 Income brackets in the Pulse survey are determined by reported 2019 income.

Evidence indicates that federal income support measures have been critical to the financial well-being of US households. But, it appears that historic levels of government relief have, at best, only stabilized already high levels of material hardship, and rates are poised to increase should government aid be reduced.

Going forward, we urge policymakers to closely examine direct measures of material hardship alongside estimates of income poverty. Scholars have long understood household income to be an imperfect measure of well-being, failing to provide an accurate measure of the economic hardships households face.[27] This is particularly true in the current moment, when employment, wages, and government assistance are in flux. With so much uncertainty, special attention should be paid to data sources that seek to understand households' lived experiences.

Drawing from the hardship evidence presented here, we argue that further aid should place a greater emphasis on households with children, who experience the highest rates of hardship. These families have been doubly disadvantaged by employment losses and the loss of school-based support services prompted by school closures.

Once again, it is also worth emphasizing just how impactful the CARES Act seems to have been, in large part through the implementation of expanded unemployment insurance, which dramatically broadened the share of American workers that qualify for assistance, and substantially increased the payments unemployed workers receive. Tens of millions of Americans have lost work since the start of the pandemic, yet there is some evidence that some measures of material hardship, while still quite high, have stabilized as a result of expanded unemployment assistance. New research concludes that expanded assistance helped to prop up spending, especially among low-income families, giving unemployed workers cash that they would not have otherwise had, and likely preventing a much worse economic downturn.[28] Though elements of expanded unemployment assistance will remain in effect through the end of the year, unemployed workers are no longer receiving the additional $600 weekly payment from the federal government.

Despite the success of this historic intervention, federal lawmakers are now considering reductions to federal unemployment assistance in the next relief package, even as the daily average of new COVID-19 cases has more than tripled since late March,[29] and the unemployment rate remains above 11 percent.[30] The high rates of material hardship that we have reviewed here indicate that more assistance is needed, but at minimum lawmakers should continue expanded unemployment assistance at its current scale, given the extent to which it has blunted disastrous levels of material hardship thus far.

The available evidence provides strong support that more income support measures by the federal government are merited. A counterfactual world without the CARES Act is undoubtedly one with higher rates of income poverty and material hardship. Though high rates of hardship persist, current efforts appear to have blunted even more widespread hardship. Doing more will be critical. And given the success of other affluent democracies in containing the economic fallout of the pandemic, there is considerable reason to think that the United States can do even better than it has already.

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APPENDIX A

The following represent a sample of news articles from May and June that offer some sense for how the economic fall-out of COVID-19 is impacting families and individuals.

Two friends in Texas were tested for coronavirus. One bill was $199. The other? $6,408, from New York Times' The Upshot, June 29

Pre- and post-coronavirus unemployment rates by state, industry, age group and race, from Forbes, June 28

'Extreme inequality was the pre-existing condition': How COVID-19 widened America's wealth gap, from ABC News, June 28

'San Antonio Strong': The city's food bank has been a lifeline and a source of hope for many across Southwest Texas, from New York Times, June 27

Sheltering in place: Inside a Portland homeless camp built during the coronavirus pandemic, from Oregon Live, June 27

Treasury sent more than 1 million coronavirus stimulus payments to dead people, congressional watchdog finds, from Washington Post, June 25

When is the right time for utilities to resume shutoffs?, from Pittsburgh Post-Gazette, June 21

'A downpour of difficulties': Food insecurity soars in Ohio, from Columbus Dispatch, June 15

Ripple effects of downturn show pandemic's early economic toll was just the beginning, from Washington Post, June 14

Frustrations rise over 340K frozen jobless claims, Michigan's lack of answers, from Bridge Magazine, June 10

Alabama's Black Belt — one of America's poorest places — struggles with COVID-19, unemployment, from AL.com, June 10

Unrest spotlights depth of Black Americans' economic struggle, from Bloomberg, June 2

Stockton (CA) extends its universal basic income pilot amid coronavirus, from City Lab, June 2

'I have no power': The New York renters who aren't protected from eviction, from Curbed New York, June 1

Small, rural businesses fight for bailout aid, from Daily Yonder, June 1

On the front lines, Latinos fight the coronavirus, poverty, vulnerability as contagion rages through Texas, from Dallas Morning News, May 28

Survey: Pandemic caused job losses for 4 in 10 Detroiters, from Associated Press, May 26

5 million student loan borrowers may see credit scores fall after CARES Act paused loan payments, from Market Watch, May 26

Pandemic worsens Detroit's housing crisis, affecting tenants and landlord, from WDET, May 20

Eviction anxiety grips renters in 'frightening environment,' from MLive, May 20

The journey of the jobless, from The American Prospect, May 20

She's racing to help homeless kids — but can't reach them during pandemic, from Detroit Free Press, May 16

$15M in rent relief claimed in less than two hours as tenant demand creates lag in response, from Houston Public Media, May 13

As demand for food skyrockets due to coronavirus, food banks play catch up, from Los Angeles Times, May 9

Our broken unemployment system is a national scandal, from VICE News, May 6

APPENDIX B

ALTERNATIVE ESTIMATES OF HOUSING HARDSHIP

In calculating the share of Pulse Survey respondents living in households that failed to make timely rent or mortgage payments in the prior month, we removed from our calculations respondents who reported that their rent or mortgage payment was deferred. Including this group in the numerator in our calculations did not necessarily seem appropriate — our goal was to get an understanding of financial hardship, and if a payment was deferred, that hardship was, at least temporarily, removed. That said, it is entirely possible that respondents receiving a deferment sought delayed payments because of the financial stressors they are currently facing.

Therefore, we present below two alternative estimates of our housing hardship indicator. The first brings the deferred group back into our calculations, but does not include them in the numerator. In this estimate, the deferred group are treated the same way as those that paid their rent or mortgage on time, as not facing a housing hardship. You will see from this table that bringing the deferred group into the calculations but keeping them only in the denominator alters our figures downward by just a few tenths of a percentage point, but does not change our overall findings.

The second estimate brings the deferred group into the numerator. In this estimate we are treating the deferred group the same way we are treating those that failed to make timely rent or mortgage payments, assuming that respondents sought a deferment because they are facing financial hardship. Under this alternative measure, our findings remain largely the same in terms of how rates change over time, but rates overall are far higher than our estimates in the text. The Pulse Survey estimates that in each survey wave, roughly 6 million American adults reported living in a household that deferred their rent or mortgage payment, adding between 2 and 3 percentage points to the share of respondents in each wave reporting housing hardship.

APPENDIX TABLE 1 (INCLUDING DEFERRED GROUP): ABILITY TO PAY PRIOR MONTH'S RENT OR MORTGAGE ON TIME

	5/14 - 5/19	6/11 - 6/16	7/9 - 7/14
All households	8.3%	8.2%	9.7%
All households with children	12.0%	12.4%	14.0%
Under $25,000	15.5%	16.0%	18.2%
$25,000 - $34,999	15.9%	12.8%	14.4%

Source: Authors' calculations of US Census Bureau Household Pulse Survey housing tables

APPENDIX TABLE 2 (DEFERRED GROUP IN NUMERATOR): ABILITY TO PAY PRIOR MONTH'S RENT OR MORTGAGE ON TIME

	5/14 - 5/19	6/11 - 6/16	7/9 - 7/14
All households	11.2%	11.1%	12.3%
All households with children	15.7%	16.3%	17.6%
Under $25,000	18.8%	19.0%	20.6%
$25,000 - $34,999	20.7%	15.3%	17.1%

Source: Authors' calculations of US Census Bureau Household Pulse Survey housing tables

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