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TRENDS IN HARDSHIP AND MENTAL HEALTH IN THE UNITED STATES AT THE END OF 2020

By Patrick Cooney and H. Luke Shaefer[a]

INTRODUCTION

In late March of 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a nearly $2 trillion spending bill that included income support provisions to U.S. households to reduce hardship. Faced with historically high rates of unemployment early in the pandemic, the CARES Act was equally historic, larger in scale than annual stimulus spending following the Great Recession or the Great Depression.[1] Through a mix of stimulus checks, expanded unemployment assistance, aid to state and local governments, and protections from eviction and foreclosure, the CARES Act was able to blunt the potentially catastrophic economic impact of the COVID-19 pandemic.[2]

However, the CARES Act stimulus checks (Economic Impact Payments) were one-time payments, and the $600 weekly supplement the federal government provided to all recipients of unemployment assistance expired at the end of July, leading many observers to predict an increase in hardship in the fall. At the same time, by August the economy was showing signs of improvement, with the unemployment rate on a steady decline, potentially mitigating a further rise in hardship.[3]

This brief analyzes nationally representative survey data from August through December of 2020, to better understand changes in material hardship after the expiration of CARES Act major income support provisions, and prior to a second relief package. In the final months of 2020, we find increasing rates of material hardship in the forms of food insecurity and missed housing payments, as well as increasing rates of depression and anxiety. Rates are particularly high for households with children, with these households reporting food insecurity and housing hardship 70 to 100 percent higher than households without children. Rates of hardship began to rise after October, when COVID-19 infection rates began their rapid rise, and the economic recovery stalled.[4]

We also look at a new round of data from mid-January 2021, to understand how reported hardship changed following the COVID-19 economic relief bill passed in late December, which included a new but smaller round of stimulus payments and federal unemployment supplements. Changes in survey response rates lead us to believe that hardship may be underreported in the January survey, making these data less comparable to estimates from the previous month. With this caveat in mind, the results from mid-January show some mixed signs of declining hardship in some measures following passage of the relief bill.

Taken in sum, these data add to the body of research suggesting income support provisions during the COVID crisis are necessary to prevent increased hardship. Going forward, we propose that Congress should pass a relief package in which income supports are tied to improvements in the labor market, rather than arbitrary deadlines. Further, given the much higher rates of hardship faced by families with children, we recommend provisions that explicitly target them, such as the Biden administration's proposal to expand and make fully refundable the child tax credit.

KEY TAKEAWAYS

- Across a number of measures, hardship rose significantly in the final months of 2020.
- Adults with children reported food insecurity and housing hardship at a rate 70 to 100 percent higher than adults without children.
- January data suggest the relief bill passed in late December may have helped to stabilize households, although changes in survey response rates makes us cautious with this conclusion.
- Going forward, more aid should be targeted directly to households with children, and relief measures tied to economic indicators, rather than arbitrary deadlines.

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THE CENSUS HOUSEHOLD PULSE SURVEY AND MATERIAL HARDSHIP

Since late April, the U.S. Census Bureau has fielded the Household Pulse survey to better understand how American households are dealing with the public health and economic impacts of the COVID-19 pandemic.[5] Surveys include a battery of questions related to employment, income, savings, spending, financial stability, food security, and mental health. In late July, we published an analysis of Pulse data from May through July (phase 1 of the survey), in which we found that hardship, though high, was largely stable through the early months of the pandemic, despite double-digit unemployment. This was suggestive of the effectiveness of CARES Act income support provisions in stabilizing U.S. households in the midst of a global pandemic.

Our analysis was consistent with findings from a Federal Reserve survey fielded in July of 2020, a supplement to their annual Survey of Household Economics and Decisionmaking (SHED). That survey found the share of adults doing "at least okay" financially in July was 77 percent, higher than the 75 percent who answered that question in the affirmative in October of 2019. In addition, 70 percent of adults responded that they could cover a $400 expense if they needed to, up from 63 percent in October of 2019.[6] Improvements were concentrated among low- and moderate-income families. In other words, amidst historic unemployment and a global pandemic, the SHED supplement suggests that U.S. households were in better financial shape in July 2020 than they were in the fall 2019, near the peak of a nearly decade-long economic recovery.

While the CARES Act was far from perfect — analysis suggests, for example, that the income support provisions had limited impact on households in deep poverty[7] — on the whole, it was remarkably successful at stabilizing U.S. households. However, many of the major income support provisions of the CARES Act — stimulus checks and expanded unemployment assistance — had expired by the end of July.

We return to the Household Pulse survey in this analysis to better understand the state of U.S. households from August 2020 to January 2021. We use the Pulse survey to measure hardship (e.g., the inability to afford enough food, or make on-time housing payments) directly, rather than relying on proxy measures such as employment and income. While a household's level of income and experience with 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.[8] Thus, measures of material hardship serve as a helpful indicator, along with income and employment measures, to gain a better understanding of the extent to which households are struggling. Such direct measures are particularly critical in the present crisis because diagnosing the financial health of American households is a rapidly moving target, as the economy expands and contracts based on the spread of the virus.[9]

ASSESSING WELL-BEING IN AMERICAN HOUSEHOLDS FROM AUGUST 2020 TO JANUARY 2021

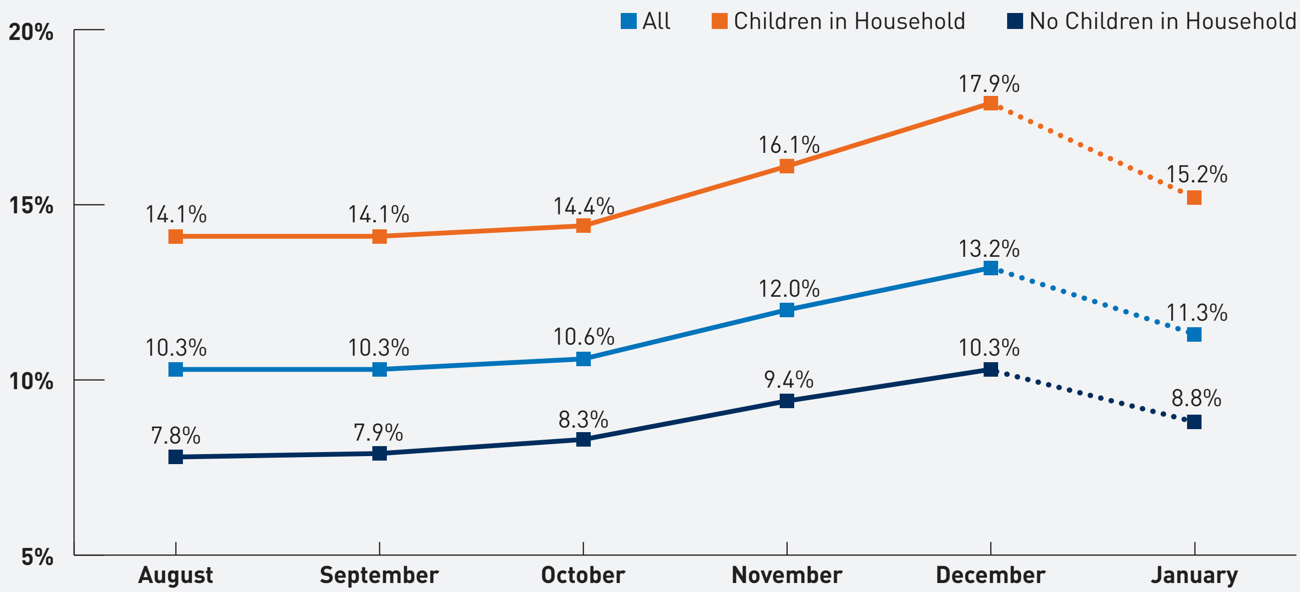
Using a series of questions from the Household Pulse Survey, we track reported food insecurity, financial stability, housing hardship, and symptoms of depression and anxiety, from mid-August 2020 through mid-January 2021. Surveys are deployed every two weeks, starting on August 19, and each data collection period lasts for two weeks.[10] To better identify broad trends, we report results by month, averaging point estimates for survey periods over a given month.[11] For each measure, we report results for all adult respondents, adults with children in the home, and adults without children in the home.

FOOD INSECURITY

For our measure of food insecurity, we rely on a single question from the Pulse survey, which asks all respondents: ***In the last 7 days, which of these statements best describes the food eaten in your household?*** Respondents then choose between (a) Enough of the kinds of food (I/we) wanted to eat; (b) Enough, but not always the kinds of food (I/we) wanted to eat; (c) Sometimes not enough to eat; (d) Often not enough to eat. We counted as food insecure all those who responded there was sometimes or often not enough to eat in the prior seven days.

The share of adults reporting that they sometimes or often did not have enough to eat in their household over the past seven days increased from roughly 10.3

FIGURE 1: **SHARE OF ADULTS REPORTING SOMETIMES OR OFTEN NOT HAVING ENOUGH TO EAT IN THE PAST SEVEN DAYS**



Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

percent in August, to 13.2 percent in December, a nearly 30 percent increase. For adults with children in the household, this figure rose from 14.1 percent to nearly 18 percent. For both groups, food insecurity remains steady from August through October, before rising sharply in November and December. Throughout this period, the incidence of reported food insecurity is on average roughly 75 percent higher for adults with children in the household than for those without.

Though a large gap remains in reported food insecurity between those with children and those without, food insecurity drops sharply for all groups in the January survey, following the rollout of some income support provisions in the December 2020 economic relief bill. However, available evidence suggests the high rate of nonresponse in the January survey may bias these numbers downward.[12]

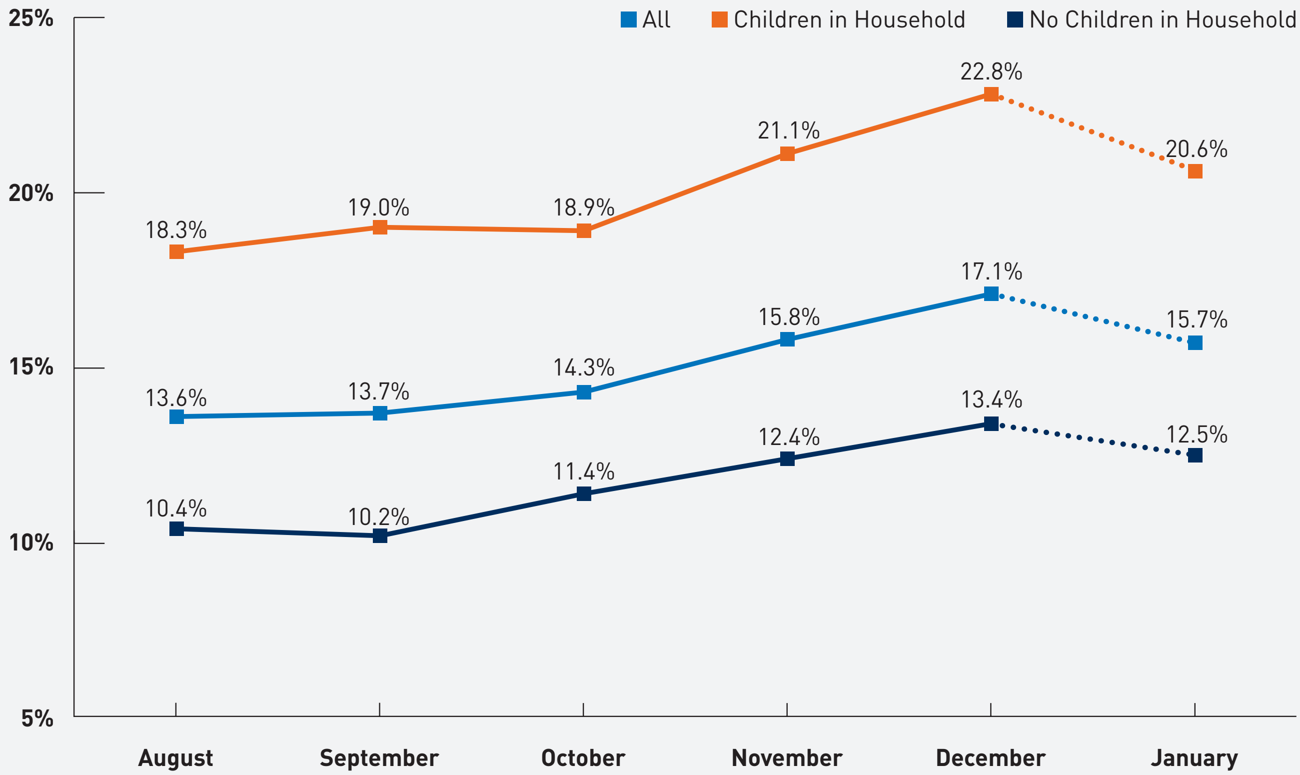
Respondents who report some form of food insecurity are also asked follow-up questions on the Pulse survey, to obtain more information on why they have not had enough to eat. Responses range from not being able to afford more food, to being worried about going to the grocery store, to being unable to get food delivered. Respondents can select any option that applies to them, and can report more than one option. Among those who report our measure of food insecurity (sometimes or often not having enough to eat), over 80 percent report cost as a reason for their food insufficiency.

FINANCIAL INSTABILITY

For our measure of financial stability, we use the question: ***In the last 7 days, how difficult has it been for your household to pay for usual household expenses, including but not limited to food, rent or mortgage, car payments, medical expenses, student loans, and so on?*** We chart the share of adults who say it has been very difficult to pay for usual household expenses.

The observed pattern of financial instability is similar to what we see with our measure of food insecurity, increasing for all adults from August to December, with a particularly sharp increase occurring in November, before falling in early January. Again, adults with children in the household report financial instability at a rate roughly 75 percent higher than adults without children.

FIGURE 2: **SHARE OF ADULTS WHO FOUND IT VERY DIFFICULT TO PAY FOR USUAL HOUSEHOLD EXPENSES IN THE PAST SEVEN DAYS**



Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

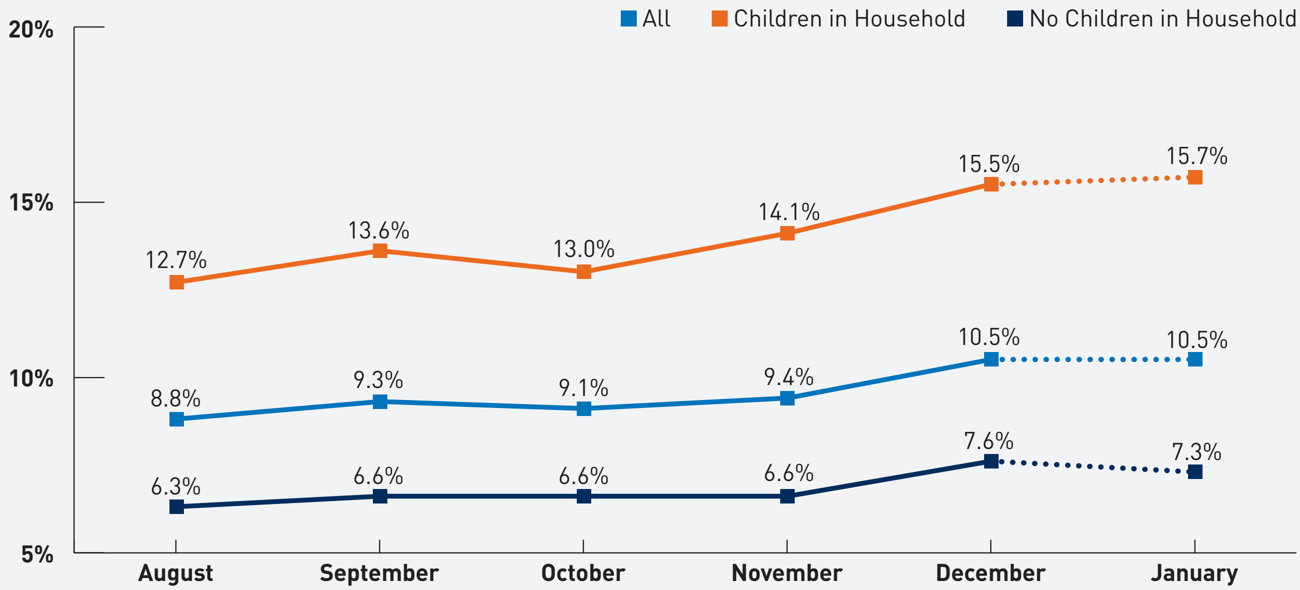
HOUSING HARDSHIP

For our measure of housing hardship, we use the question: ***Is this household currently caught up on rent/mortgage payments?*** We look at both the share of adults who are not caught up on either rent or mortgage payments, and we also look separately at the renting population, as renters are more likely to have lower incomes and be subject to the ill effects of an economic downturn.[13]

As with food insecurity and financial instability, a similar pattern persists in housing hardship, though with a few key differences. From October to December, the increase in the share of adults reporting hardship is not as steep as in other forms of hardship, perhaps a function of housing payments taking precedence amongst household spending priorities. Still, there is a notable uptick in housing hardship beginning in November. Adults with children report housing hardship at a rate roughly 100 percent higher than adults without children.

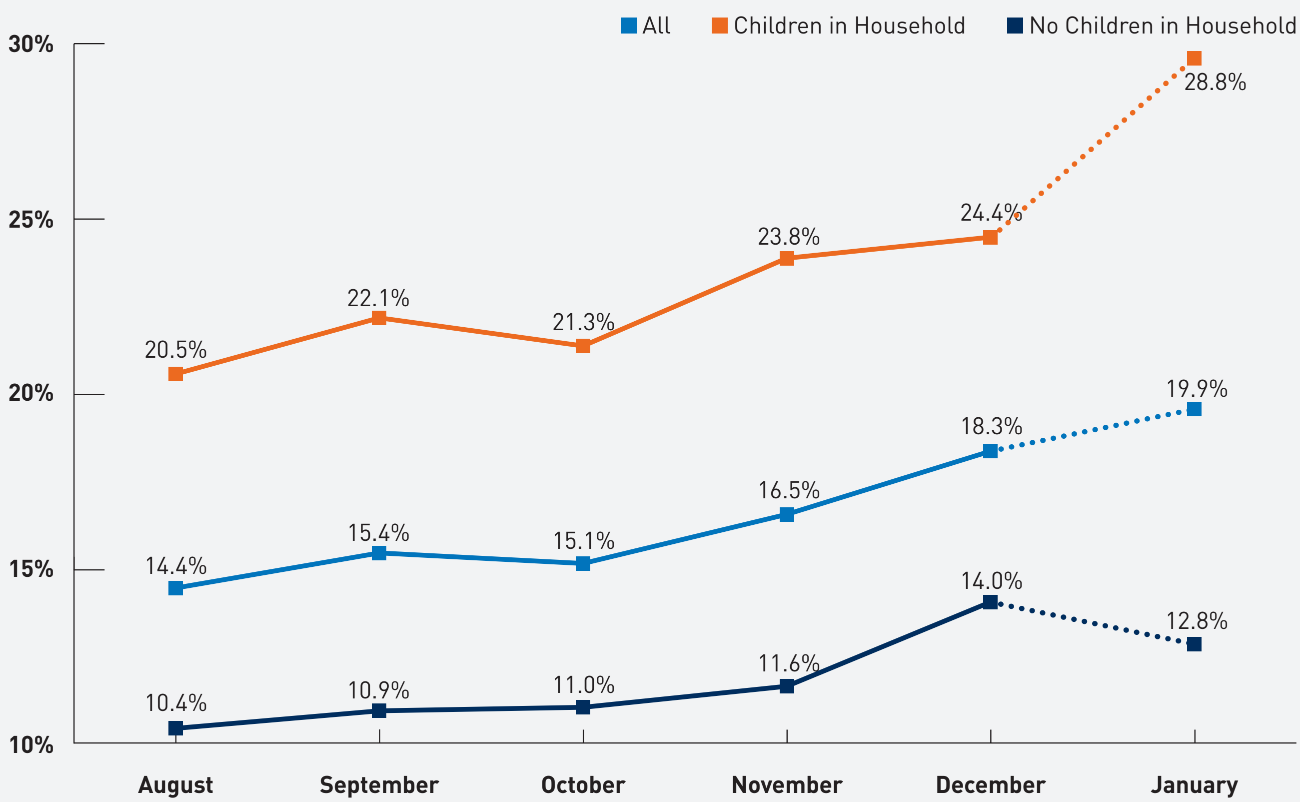
Perhaps more significantly, whereas we see a decline in other forms of hardship in January following the passage of the December economic relief bill, housing hardship stays relatively stable. If we restrict our analysis to only renters, we get a sense as to what is driving this trend. As we can see in the chart below, the share of renters with children who are behind on payments shoots up in early January, driving the increased rate of housing hardship for all renters, and the stable rate for all adults. Aside from the January spike for renters with children, the same pattern of reported hardship exists for renters from August to December as is seen for all adults, though with a higher share of renting adults reporting delinquency in each month.

FIGURE 3: **SHARE OF ADULTS NOT CAUGHT UP ON HOUSING PAYMENTS**



Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

FIGURE 4: **SHARE OF ADULTS NOT CAUGHT UP ON RENT**



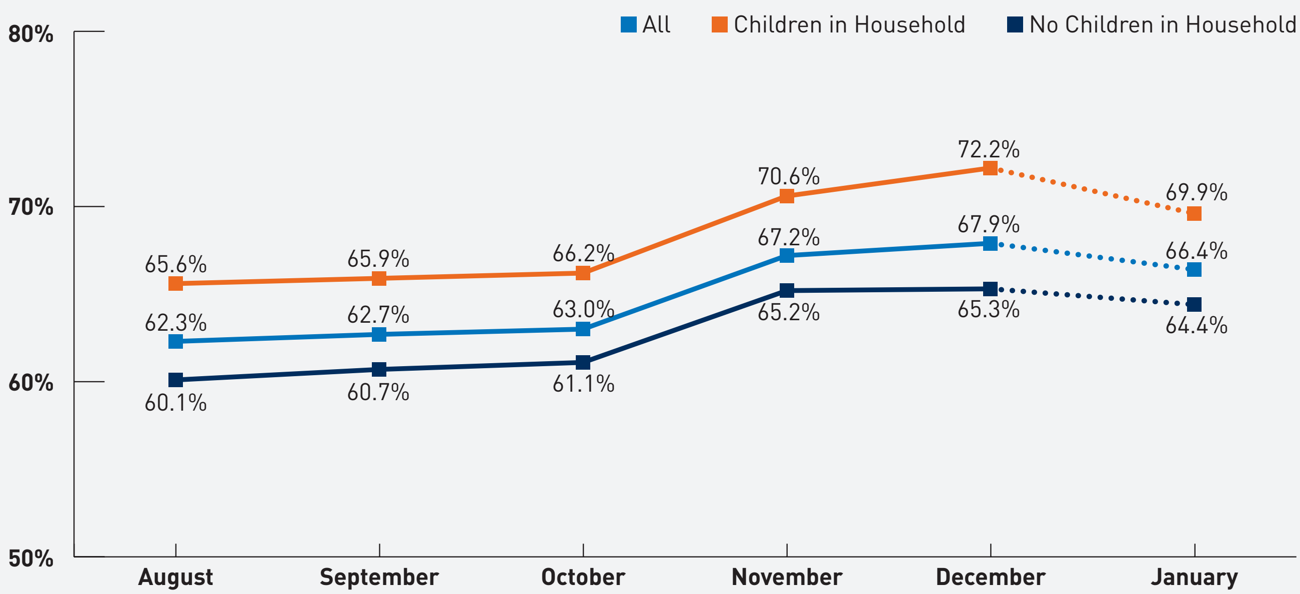
Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

Finally, we also look at the state of mental health. The Pulse survey asks four questions related to mental health, two of which they categorize as relating to symptoms of anxiety, and two relating to symptoms of depression. The questions ask: ***Over the last 7 days, how often have you been bothered by the following problems…***

- Feeling nervous, anxious, or on edge? (anxiety)
- Not being able to stop or control worrying? (anxiety)
- Having little interest or pleasure in doing things? (depression)
- Feeling down, depressed, or hopeless? (depression)

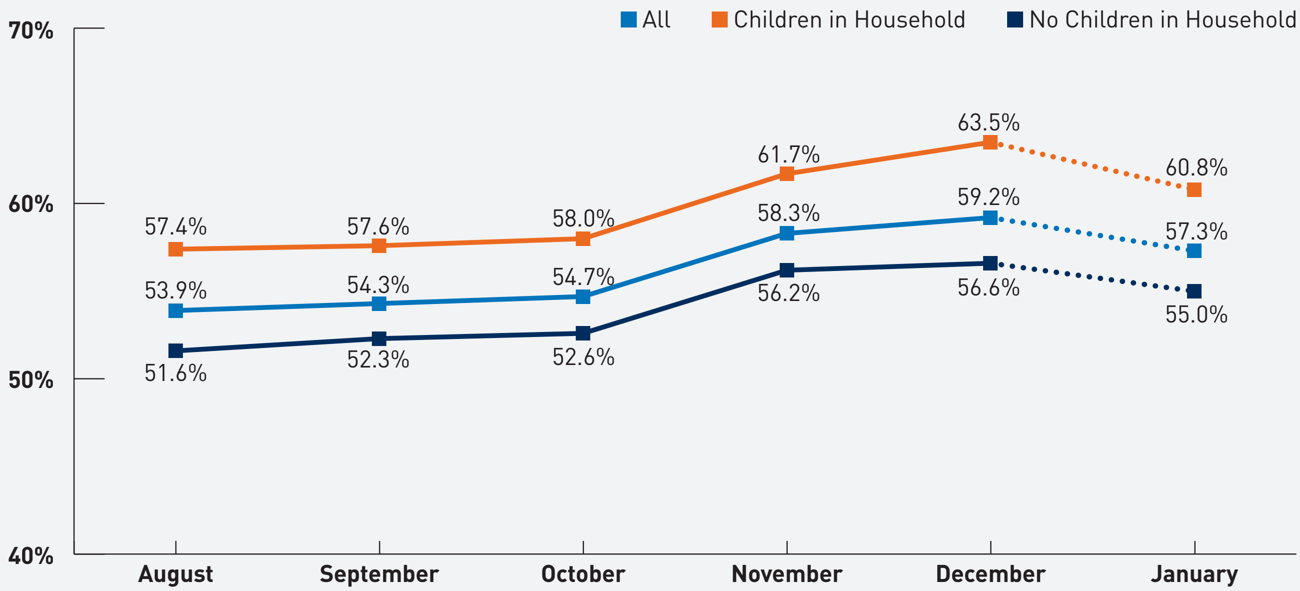
Respondents can choose between none at all, several days, more than half the days, or nearly every day. We look at the share of adults who reported being bothered by these problems several days or more out of the past seven. The first two charts below track responses to the questions relating to symptoms of anxiety, while the second two look at symptoms of depression.

FIGURE 5: **SHARE OF ADULTS REPORTING SEVERAL OR MORE DAYS IN PAST WEEK NERVOUS, ANXIOUS, ON EDGE (ANXIETY)**



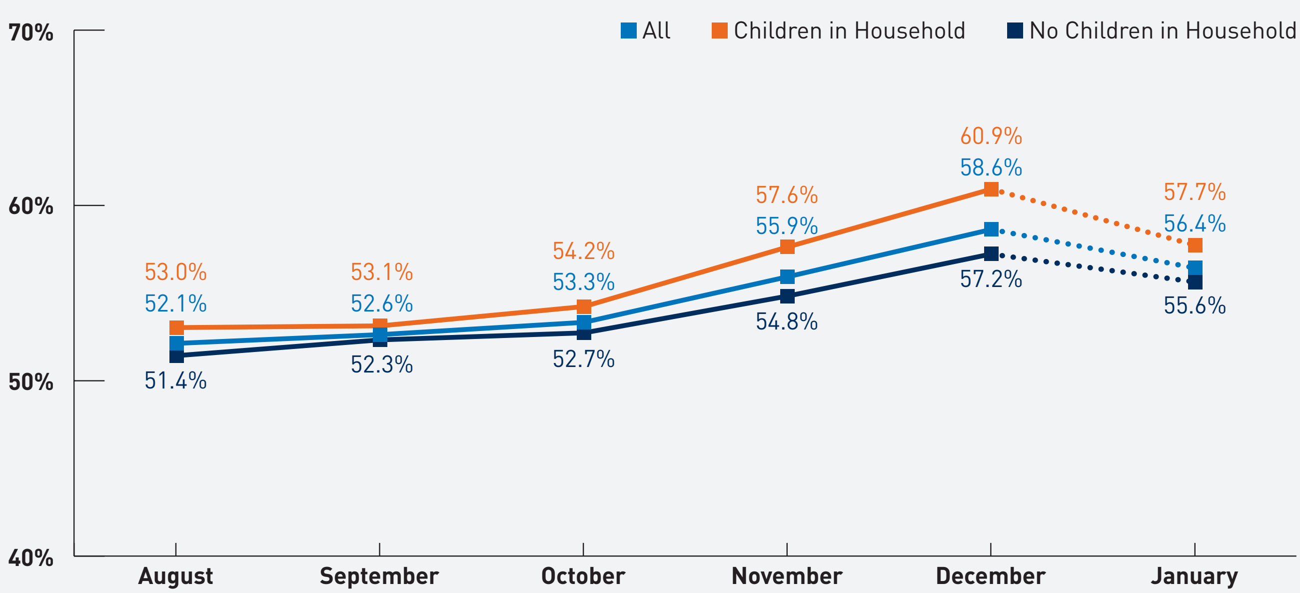
Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

FIGURE 6: **SHARE OF ADULTS REPORTING SEVERAL OR MORE DAYS IN PAST WEEK NOT BEING ABLE TO STOP WORRYING (ANXIETY)**



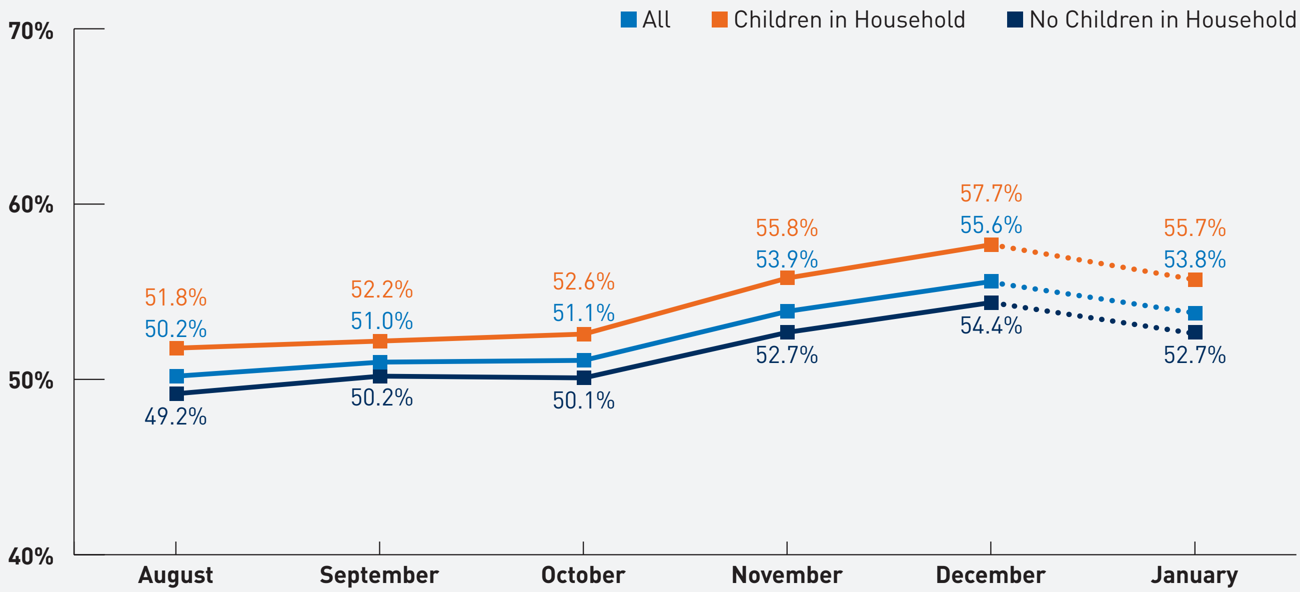
Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

FIGURE 7: **SHARE OF ADULTS REPORTING SEVERAL OR MORE DAYS HAVING LITTLE INTEREST OR PLEASURE IN DOING THINGS (DEPRESSION)**



Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

FIGURE 8: **SHARE OF ADULTS REPORTING SEVERAL OR MORE DAYS FEELING DOWN, DEPRESSED OR HOPELESS (DEPRESSION)**



Source: Authors' analysis of U.S. Census Bureau PULSE data. Dashed line reflects survey administration difference that may affect comparability of estimates.

As with reported material hardship, we see in each chart an increase in symptoms of anxiety and depression through the late fall, spiking sharply in November. Reported symptoms decline again in early January, following passage of the relief bill. Throughout all survey periods, the largest gaps between adults with children and those without are in the anxiety charts.

DISCUSSION

Across the measures we examine, a clear pattern emerges. Reported material hardship (food insecurity, financial instability, and housing hardship), though high, was fairly stable from August through October. The stable hardship rates align with an improving national economy. The national unemployment rate had been on a steady decline since the early months of the pandemic, before plateauing at 6.7 percent in the final months of the year. While a tremendous improvement from April, this is still quite high.[14] By December 2020, millions of Americans were still out of work, and overall employment gains had stalled.[15] In addition to the roughly 10.7 million who were officially unemployed in November and December, another roughly 4 million workers who had exited the labor force during the pandemic had yet to return.[16] All told, there were roughly 9 million fewer Americans working in December than there were in February.[17] Since the onset of the pandemic, there has also been a large increase in the number of "long-term unemployed" workers, who have been out of work for 27 weeks or longer.[18] Evidence from throughout the pandemic suggests that low-wage workers from low-wage industries are likely overrepresented among this vulnerable group, as well as the unemployed as a whole.[19]

The added $600 per week in unemployment assistance millions of Americans received through July may have helped households keep hardship at bay not just through July, but potentially through late summer and early fall. Early analyses of CARES Act income supports suggest that many households receiving expanded unemployment assistance during the early months of the pandemic actually had more income than through their previous wages.[20] The findings of the July 2020 supplemental SHED survey, which found that households were more financially secure than they were a year prior, yields a similar conclusion. Yet by November their savings from months of robust unemployment assistance may have run out, resulting in increased material hardship and adverse mental health conditions.[21]

A final piece of data that can help us understand the rise in hardship and symptoms of anxiety and depression in late fall of 2020 is the rise in COVID-19 cases. The increasing rates of hardship and adverse mental health symptoms align closely with the spike of COVID-19 cases that occurred in late October and early November.[22] To the extent that the increasing spread of COVID-19 impacts households in ways not captured by standard economic data — for instance, by limiting participation in the informal economy — the dramatic rise in cases in the late fall could help explain the rise in hardship as well as symptoms of anxiety and depression.

What can we make of the decline in hardship and adverse mental health symptoms in early January? This could suggest that the income supports from the December economic relief bill are having a meaningful impact on struggling households. Though disbursement of the second round of stimulus checks again has some complications, millions of Americans received a quick infusion of cash, which could have helped pay for food and other household expenses. In addition, by January 6, when the latest Pulse survey first went into the field, 24 states were already administering the new $300 weekly federal supplement to those receiving unemployment assistance, potentially adding further stability to household finances.[23] Perhaps this infusion of aid had an immediate impact.

It should be noted again, however, that in the January survey we also see the share of respondents who do not respond to certain hardship questions increase significantly, which could skew the results.[24] A report released in October by the Urban Institute looked at the non-response issue, and presented some evidence that respondents who did not answer certain hardship questions (which come later in the survey), were more likely to have experienced income loss.[25] As income loss is likely correlated with increased hardship, it is possible that resulting hardship figures could be biased downwards. The Center on Budget and Policy Priorities has also found that nonresponse is higher among groups more likely to experience hardship, again suggesting high nonresponse could result in a downward bias.[26] If this were the case in this latest survey wave, it would suggest that hardship has not eased as significantly as it appears. Thus, more analysis is needed to definitively answer whether or not this is the case.

RECOMMENDATIONS

The outcomes we examine indicate a clear pattern of increasing material hardship, as well as adverse mental health symptoms, in the final months of 2020. The picture is one in which an increasingly larger share of households are struggling to buy food, pay rent, and afford basic expenses. Those with children experience hardship at dramatically higher rates than those without. Symptoms of depression and anxiety rose in lock step during a period in which COVID cases also rose rapidly.

January Pulse data suggest that the relatively modest relief package passed by Congress at the end of December may have provided a necessary lifeline for many households, though we don't yet know if it will be enough to significantly reduce hardship. The income supports in December's economic relief bill were smaller in scale and scope than those implemented through CARES, and even those proved insufficient to durably reduce hardship in the face of a struggling economy.

Based on the success of the CARES Act, we argue that Congress should expand and extend supplementary federal unemployment assistance to support the low-wage workers who are most likely to experience long-term unemployment. Our prior research, as well as a number of other reports, conclude that the expanded unemployment assistance through the CARES Act — which included both broadening eligibility and adding a $600 weekly federal supplement for all recipients — was an effective anti-poverty effort. Because of the continued fragile state of the U.S. economy, this expanded unemployment assistance could also be indexed to specific economic indicators — for example, a certain threshold of the employment-to-population ratio — rather than expiring at an arbitrary date. The Biden administration has proposed to increase the weekly federal supplement to $400, expiring at the end of September.[27]

Second, the data presented here show that material hardship is far more prevalent amongst households with children than those without. Per a proposal taken up by the Biden Administration, Congress could expand the Child Tax Credit and make it fully refundable. The current Child Tax Credit fails to provide meaningful support to many low-income households with children — and particularly Black and Hispanic low-income households — because it is not fully refundable, meaning households with low or no earnings receive only a partial or no credit.[28] The Biden administration's stimulus plan calls for expanding the maximum credit from $2,000 to $3,000 ($3,600 for children under six), making it fully refundable, and distributing it to parents in monthly installments, rather than an annual lump sum.[29] This measure builds on work that a group of poverty scholars (including one of us) have been pursuing for years, and estimates suggest that expanding the Child Tax Credit in this fashion would reduce child poverty by 45 percent, reduce child poverty among Black children by 52 percent, and among Native American children by 62 percent.[30 31] Elements of an expanded Child Tax Credit have also gained bipartisan support, and Republican Senator Mitt Romney recently unveiled a proposal for a monthly child benefit that would actually be more generous than the Biden proposal, though would rely on cuts to other safety net programs and tax credits.[32]

CONCLUSION

Since June of 2020, we have been tracking material hardship using data from the U.S. Census Bureau's Household Pulse survey. In late July, we wrote about how this data suggested that, while hardship was still high, the income support provisions in the CARES Act were largely successful. We did not see huge spikes in hardship, and other studies found that, on the whole, U.S. households were in solid financial position.

Reviewing this same data for the final months of 2020, we come to a different conclusion. Hardship has risen significantly. In December of 2020, among adults with children, 18 percent sometimes or often did not have enough to eat in the prior seven days; 23 percent found it very difficult to pay for household expenses; a quarter were behind on rent; and a rapidly increasing share were frequently displaying symptoms of anxiety and depression. It appears from a first look at January data that the economic relief bill passed at the end of December may have provided meaningful relief, but hardship remains elevated, and more income supports are needed until the economy fully recovers. Taken as a whole, these data suggest the crisis is far from over, and American households need significant relief until the pandemic, at long last, subsides.

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[1] Matthews, D. "Congress's COVID-19 rescue plan was bigger than the New Deal. It's about to end," Vox (July 7, 2020).

[2] Shaefer, H.L, Cooney, P., Rodems, R., & Mattingly, M. (2020) Hardship and Well-Being in the United States After the CARES Act. Poverty Solutions at the University of Michigan. Ann Arbor, MI.

[3] Bureau of Labor Statistics. "The Employment Situation – December 2020," January 8, 2021.

[4] Corkery, M. "Retail Sales Drop in December for Third Straight Month," New York Times (January 15, 2021)

[5] U.S. Census Bureau. Household Pulse Survey Data Tables.

[6] Board of Governors of the Federal Reserve System. "Update on the Economic Well-Being of U.S. Households: July 2020 Results," September 23, 2020.

[7] Parolin, Z., Curran, M., Matsudaira, J., Waldfogel, J., & Wimer, C. (2020) Monthly Poverty Rates in the United States during the COVID-19 Pandemic. Center on Poverty & Social Policy at Columbia University Poverty and Social Policy Working Paper.

[8] Rodems, R. (2019) Hidden Hardship in the United States: Material Well-Being Above the Poverty Line. The Inequality Lab Discussion Paper 2019 – 3. Ann Arbor, MI.

[9] Casselman, B. "U.S. Economy Stumbles as Coronavirus Spreads Widely." New York Times (December 3, 2020).

[10] The August survey represents the start of Phase 2 of the Pulse Survey, with Phase 3 beginning in November.

[11] In August and January there is only a single survey period. For other months, we average the point estimates from the published Household Pulse tables, as these tables are already weighted to serve as population-level estimates.

[12] "COVID Hardship Watch." Center on Budget and Policy Priorities.

[13] Airgood-Obrycki, W. & Hermann, A. "Covid-19 Rent Shortfalls in Small Buildings." Joint Center for Housing Studies of Harvard University (May 26, 2020).
Airgood-Obrycki, W. "How Much Assistance Would It Take to Help Renters Affected by Covid-19?" Joint Center for Housing Studies of Harvard University (April 28, 2020).

[14] BLS, "The Employment Situation – December 2020"

[15] Casselman, B. "Job Recovery Goes Into Reverse as Pandemic Takes New Toll." New York Times (January 8, 2021).

[16] BLS, "The Employment Situation – December 2020"
Koeze, E. "How the Economy Is Actually Doing, in 9 Charts." New York Times (December 17, 2020)

[17] BLS, "The Employment Situation – December 2020"

[18] Bureau of Labor Statistics. Table A-12: Unemployed persons by duration of unemployment. January 8, 2021
Koeze, "How the Economy Is Actually Doing, in 9 Charts."
Engemann, K. "How Has the COVID-19 Pandemic Affected the U.S. Labor Market?" Federal Reserve Bank of St. Louis (October 14, 2020).

[19] Center on Budget and Policy Priorities. "Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships." January 28, 2021.

[20] Ganong, P., Noel, P., & Vavra, J. (2020) U.S. Unemployment Insurance Replacement Rates During the Pandemic. University of Chicago, Becker Friedman Institute for Economics Working Paper No. 2020 – 62.

[21] This conclusion is also consistent with other recent analyses that have sought to generate monthly poverty estimates, finding stable or even falling poverty following the CARES Act, but then rising poverty since the summer and into the fall. See:
Parolin, Z., Curran, M., Matsudaira, J., Waldfogel, J., & Wimer, C. (2020) Monthly Poverty Rates in the United States during the COVID-19 Pandemic. Center on Poverty & Social Policy at Columbia University Poverty and Social Policy Working Paper
Meyer, B. & Sullivan, J. "Near Real Time COVID-19 Income and Poverty Dashboard."

[22] Opportunity Insights Economic Tracker

[23] Liu, J. "These states are already paying out the new $300 unemployment boost." CNBC (January 5, 2021).

[24] For example, from August through December, the share of respondents who did not answer the financial stability question on the Pulse survey (how difficult was it to pay for usual household expenses…) was between 3.2 and 3.9 percent. In the January survey, however, nearly 8 percent of respondents failed to answer this question. Non-response rates rose for other hardship questions as well.

[25] Stern, A., Narayanan, A., and Su, Y. (2020) Tracking COVID-19's Effects by Race and Ethnicity: Phase 2, Technical Appendix. The Urban Institute.

[26] "COVID Hardship Watch." Center on Budget and Policy Priorities.

[27] Smialek, J. "A Look at What's in Biden's $1.9 Trillion Stimulus Plan." New York Times (January 14, 2021).

[28] Collyer, S., Harris, D., & Wimer, C. (2019) Left Behind: The One-Third of Children in Families Who Earn Too Little to Get the Full Child Tax Credit. Center on Poverty & Social Policy at Columbia University. Poverty and Social Policy Brief, 3(6).

[29] Matthews, D. "Joe Biden's latest pandemic plan: At least $3,000 in cash to parents for every child." Vox (September, 18, 2020)

[30] Shaefer, H.L., Collyer, S., Duncan, G., Edin, K., Garfinkel, I., Harris, D., Smeeding, T.M., Waldfogel, J., Wimer, C., and Yoshikawa, H. (2018). A Universal Child Allowance: A Plan to Reduce Poverty and Income Instability Among Children in the United States. Russell Sage Foundation.

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[32] Conservative Scholars and Leaders Call for Expanded EITC and CTC for Families," Institute for Family Studies. July 16, 2020.
"The Family Security Act"