
EARLY CHILDHOOD POVERTY TRACKER



CENTER ON
POVERTY &
SOCIAL POLICY
at Columbia University



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ROBIN HOOD

POVERTY AND HARDSHIP AMONG FAMILIES WITH YOUNG CHILDREN BEFORE AND DURING THE PANDEMIC

KATHRYN NECKERMAN, JEANNE BROOKS-GUNN, JILL GANDHI,
YAJUN JIA, MATTHEW MAURY, JANE WALDFOGEL

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A row of dark blue silhouettes of children in various playful poses, including a boy holding hands, a girl with a jump rope, a child with a toy sword, a crawling child, and a boy with a toy car, set against a dark blue background.

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INTRODUCTION AND KEY FINDINGS

The COVID-19 pandemic has exacerbated inequality. The pandemic reduced employment, income, and assets, and impaired health and well-being among New Yorkers who were already struggling financially, making the gaps between the advantaged and disadvantaged wider and harder to remedy. These impacts are especially concerning for young children because disadvantage can have a profound effect on their subsequent health and development.

The Early Childhood Poverty Tracker (ECPT), a collaboration between Robin Hood and Columbia University, is a unique resource for understanding the impact of COVID on the youngest New Yorkers. The first half of this report draws on the first four years of ECPT surveys to describe the prevalence of poverty and disadvantage among families with young children in New York City. (Children enrolled in the study were ages 0-3 in 2017 when the study began, and ages 3-6 in the fourth year). This report is the first to leverage the distinctive strength of the Poverty Tracker: the collection of repeated measures of poverty, hardship, and health over time. These longitudinal data reveal the high prevalence of disadvantage when we consider families' experiences over several years. Additionally, they highlight the plight of young children who face disadvantage year after year.

In the second half of this report, we combine pre-COVID data on poverty and economic well-being with data from surveys conducted after the COVID-19 outbreak in 2020, when most children were ages 3-6. We present new information on earnings loss and hardship, changes in mothers' employment, the perceived safety and risks of school and child care, and remote school attendance. As this report describes, the pandemic amplified patterns of income and racial/ethnic inequality. Families and communities that have historically been disadvantaged bore the brunt of COVID's economic impact.

KEY FINDINGS INCLUDE:

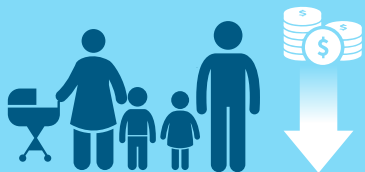
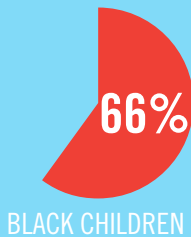


IN 2020,
**23% OF YOUNG CHILDREN
 IN NEW YORK CITY**
 lived below the poverty line.

BETWEEN 2017 AND 2020,

**OVER HALF (54%) OF ALL
 YOUNG CHILDREN IN NEW YORK CITY**
 spent at least a year in poverty, including
66% of Black children and **66%** of Latino children.

IN POVERTY



MORE THAN HALF

of all families with young children reported a loss of earnings due to the COVID-19 pandemic. Families below 200% of the poverty line were more likely than families above that level to lose earnings.

BY WINTER 2020-21,

nearly one in four families with young children owed back rent or mortgage, with an average debt of about \$5,000. At that time, only two in five were very confident they could pay their next rent or mortgage bill on time.

BETWEEN 2017 AND 2020,
87% OF YOUNG CHILDREN
 spent at least a year living below 200% of the poverty.

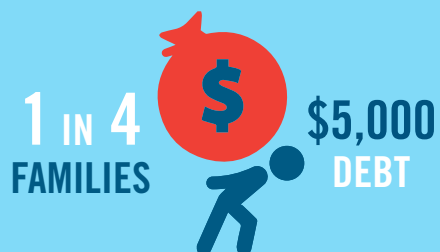
More than **TWO IN FIVE** young Black and Latino children lived below 200% of the poverty line every year of poverty every year between 2017 and 2020.



More than **A THIRD** of young children experienced some form of material hardship in 2020, with hardship about **TWICE** as common for Black and Latino children than for white children.



The share of families with young children reporting food hardship rose from 8% to 15% after the pandemic outbreak. Over the same period, the use of SNAP rose among low-income families and Black and Latino families. The use of pantries and other emergency food sources rose dramatically, with 44% of families using these sources within a year after the pandemic began.

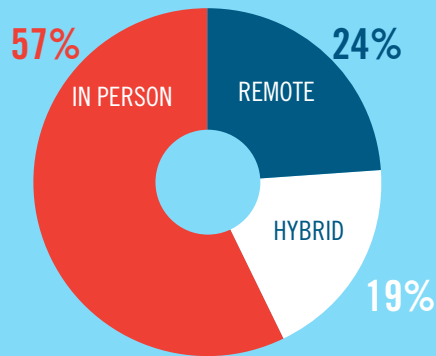


Many families with young children tapped savings accounts or delayed paying off their credit cards or other loans to cope with COVID-era financial problems. While such strategies helped alleviate hardship, the pandemic is likely to have left families with fewer resources to weather the next economic storm.



ONE IN FOUR WORKING MOTHERS OF YOUNG CHILDREN EXPERIENCED OTHER FORMS OF EARNINGS LOSS IN THE EARLY MONTHS OF THE PANDEMIC.

Among mothers of young children working before the pandemic began, about one in four were not working a year later, 10% had shifted from full- to part-time work, and one in four experienced other forms of earnings loss in the early months of the pandemic. Black and Latina women were more likely than white women to have stopped working.



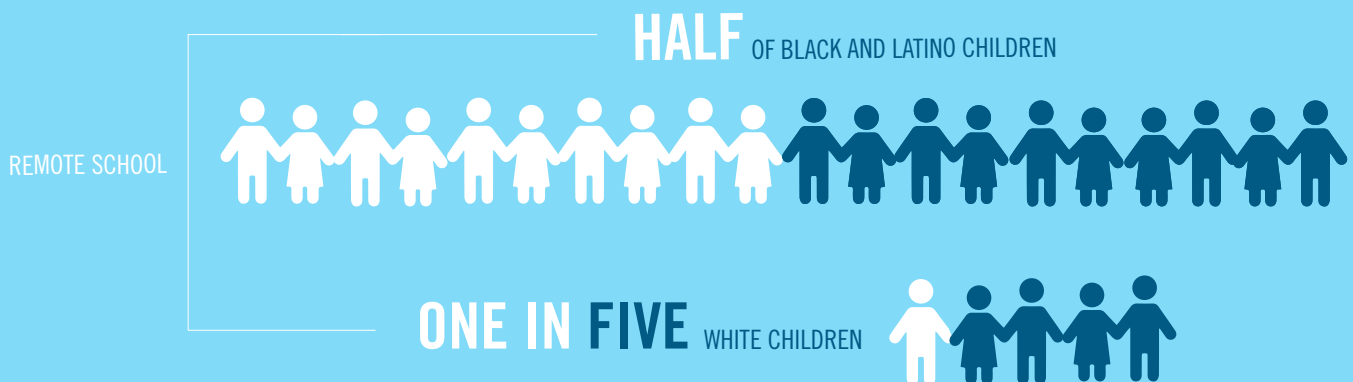
By the winter of 2020-21, 24% of mothers of young children who worked did so remotely, 19% had hybrid schedules, and 57% worked in person. White women and those living above 200% of poverty were more likely to work remotely or on a hybrid schedule.

PARENTS WITH YOUNG CHILDREN

were more confident in the COVID-19 safety of informal child care arrangements than of schools and child care centers; for instance, 17% rated public schools as “very safe,” while 36% rated a paid babysitter as “very safe.”

Compared with white parents, Black and Latino parents were less confident in the safety of all types of school and child care.

Among young children who were in school, about half of Black and Latino children attended remotely during the fall of 2020 compared with one in five white children. Remote schooling was also more common among lower-income than higher-income children.



ABOUT THE EARLY CHILDHOOD POVERTY TRACKER

The Early Childhood Poverty Tracker (ECPT), a collaboration between Robin Hood and Columbia University, is a longitudinal study of New York City families with young children. Launched in 2017 when the children were between the ages of 0 and 3, this study is following a representative sample of families with young children in New York City, using repeated surveys to provide a detailed description of the challenges and resources that shape the development of children during the critical early years of life. The ECPT study uses repeated surveys with the same parents to understand how families' circumstances change as their children grow and develop. The baseline survey included 1,576 parents, each of whom reported on a "focal child" who was 0-35 months old in June 2017 or was born in the subsequent year. Since the baseline survey, parents have been surveyed several times per year about the focal child's health and development, enrollment in school or child care, and family circumstances including economic conditions, health, and wellbeing. The figures presented in this report exclude families who have moved out of New York City and are weighted statistically to be representative of children born in and living in New York City. The report draws on the baseline, 12-month, 24-month, and 36-month annual follow-up surveys (fielded from 2017 to 2021), along with surveys fielded in the summer and fall of 2020 and the winter of 2021. For more detail about the methods used in the Early Childhood Poverty Tracker study, and for a profile of our sample, see our baseline report.¹

¹ Neckerman, Brooks-Gunn, Doran, Kennedy, Maury, Waldfogel, and Wimer (2019).

ABOUT THIS REPORT

The report draws primarily on the 2017, 2018, 2019, and 2020 annual surveys. Like the Poverty Tracker, the Early Childhood Poverty Tracker (ECPT) examines three core measures of disadvantage.



The first, **income poverty**, is measured using the supplemental poverty measure (SPM poverty), an improved measure of poverty developed by the Census Bureau which accounts for cash income and benefits, non-cash benefits such as SNAP (food stamps) and housing subsidies, medical and work expenses, taxes and tax credits, and differences in cost of living. This report considers both families living in poverty (below 100% of the poverty line) and those who are low-income (below 200% of the poverty line).



The second is **material hardship**, which captures whether families can afford basic expenses such as food or housing. This measure is based on five types of hardship: food hardship, housing hardship, financial hardship, bills hardship, and medical hardship.



The third is **health problems**, which include poor self-rated health or a work-limiting disability.

Each of these kinds of disadvantage is measured annually and refers to the 12 months prior to the survey. If a parent reports any of these three kinds of disadvantage — SPM poverty, material hardship, or a health problem — over the past 12 months, the family is said to have experienced disadvantage.

In addition, we include data on COVID-19 from surveys fielded in the summer of 2020 and the winter of 2020-21. The **summer 2020** survey collected information on short-term impacts of COVID-19 including changes in parent employment as well as child care and experiences with remote schooling during spring 2020. The **winter 2020-21** survey repeated questions about parents' employment, child care, and school, allowing us to assess longer-term employment impacts and learn about parents' perceptions of the safety of school and child care venues, difficulties finding child care, and how these difficulties affected their work lives.

The children enrolled in the study were ages 0-3 at the time of enrollment (2017) and ages 3-6 when the pandemic began. This report highlights the circumstances of young children during the critical years when they are entering preschool or kindergarten.

In this report, we refer to Black non-Latino and white non-Latino New Yorkers as Black and white New Yorkers, respectively. In addition, when we say, "New Yorkers," we are referring to adults in New York City. Asian American parents are included in the sample, but due to sample size limitations, we are unable to provide separate estimates for Asian American parents in this report.



INEQUALITY BEFORE AND DURING THE COVID-19 PANDEMIC

The first section of this report examines income poverty, material hardship, and health problems among families with young children during the three years before the COVID-19 outbreak and the year following the outbreak. As analyses of the Poverty Tracker have found, many more New Yorkers face poverty or disadvantage over several years than in a single year. For instance, 23% of young children in the Early Childhood Poverty Tracker (ECPT) lived below the poverty line in 2020 but over half faced poverty in at least one year between 2017 and 2020.

This report focuses on how disadvantage is intertwined with race and ethnicity. The patterns of inequality documented here are powerfully shaped by structural racism, which impedes opportunity for families in many ways — through unequal opportunity in school and the labor market, in housing and community resources, and access to wealth. While we do not study these sources of inequality directly, our results are a reminder of their impact.

Inequality is also patterned by family type, nativity, and parent education. The appendix to this report describes how income poverty, hardship, and health problems vary by these characteristics.

INCOME POVERTY IN NEW YORK CITY

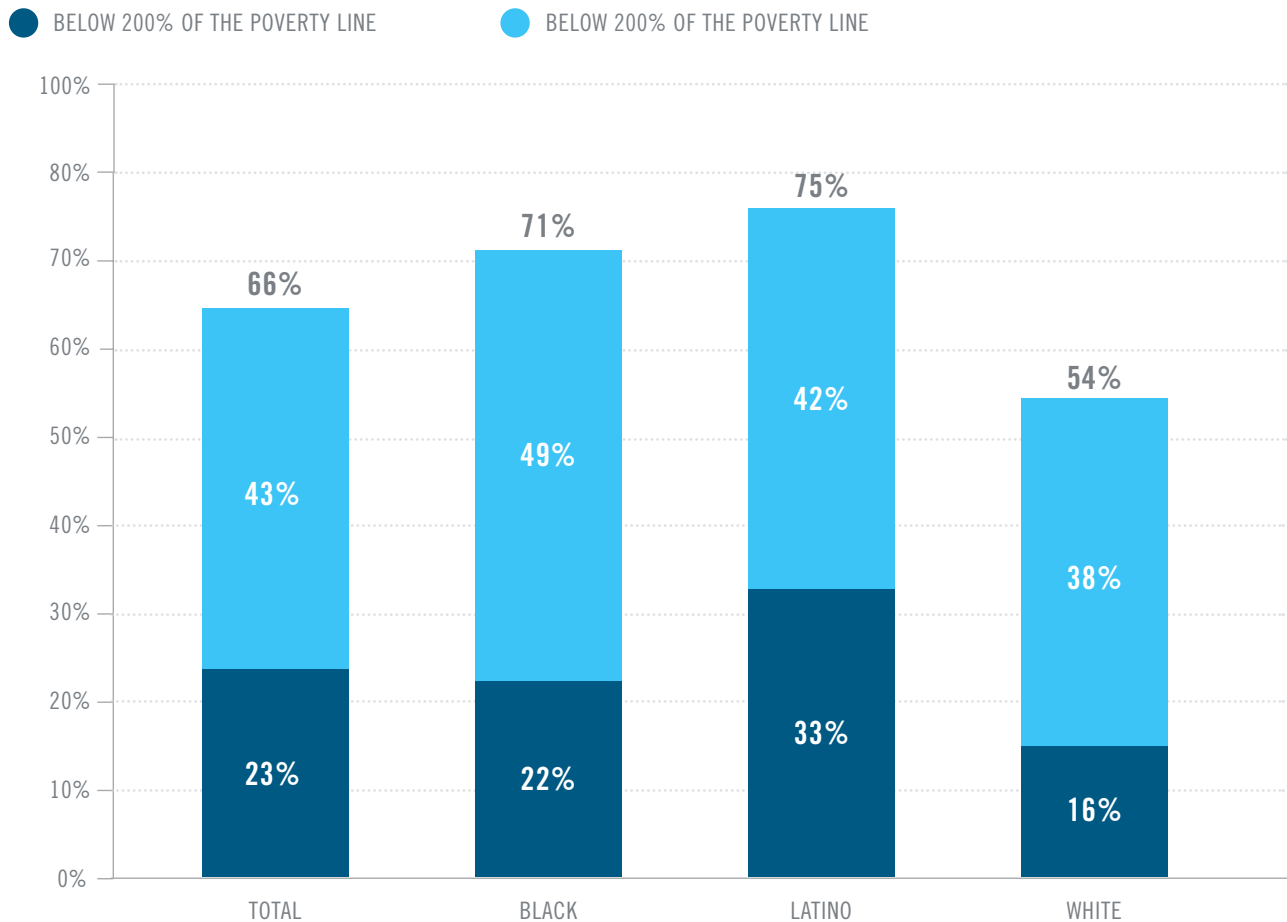
Here we focus on families living in poverty (income below the poverty line) and on low-income families (with income below 200% of the poverty line). For families with two children, the 2020 poverty threshold was \$31,813 for a household with one adult and \$38,316 for a household with two adults.² In that year, 200% of the poverty threshold was \$63,626 for a household with two children and one adult, and \$76,632 for a household with two children and two adults.

² *These poverty thresholds are for renters; thresholds for homeowners are slightly different.*

In 2020, more than one in five young children in New York City lived in poverty, and almost two-thirds lived below 200% of the poverty line (Figure 1). Young Black and Latino children had higher rates of both poverty and low income. About three in four young Black and Latino children lived below 200% of poverty, compared to more than half of young white children.

FIGURE 1

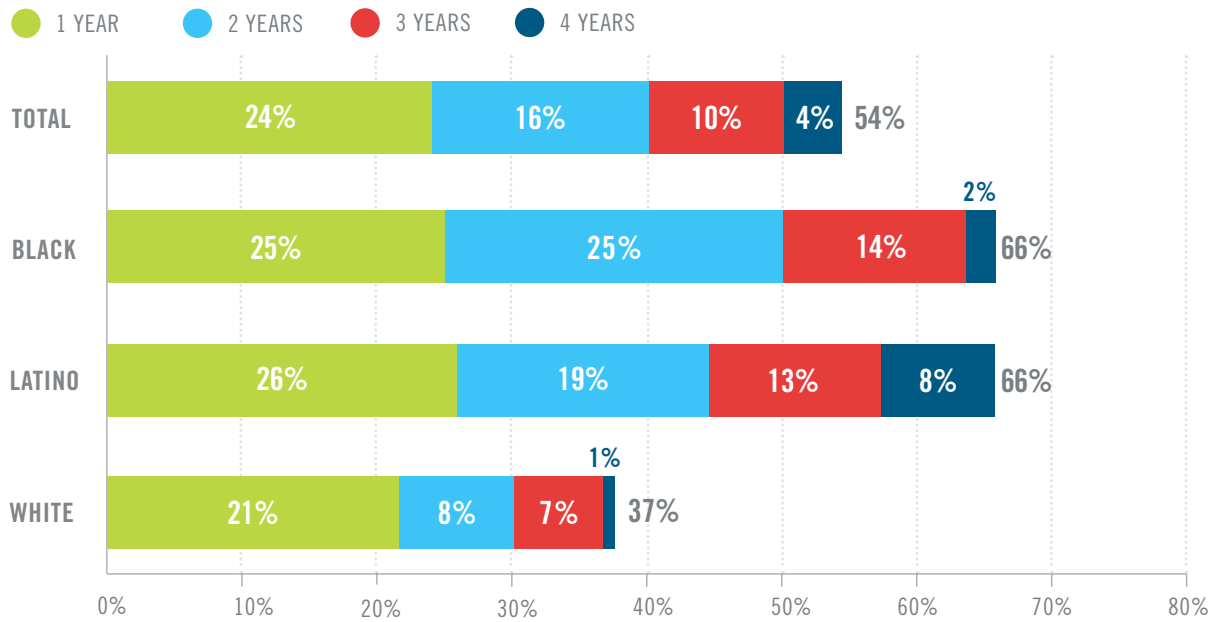
Percentage of children by poverty level in 2020, overall and by race/ethnicity



Source: Tabulations from ECPT 2020 annual follow-up survey, N=896

FIGURE 2

Number of years living in poverty, 2017-20, overall and by race and ethnicity

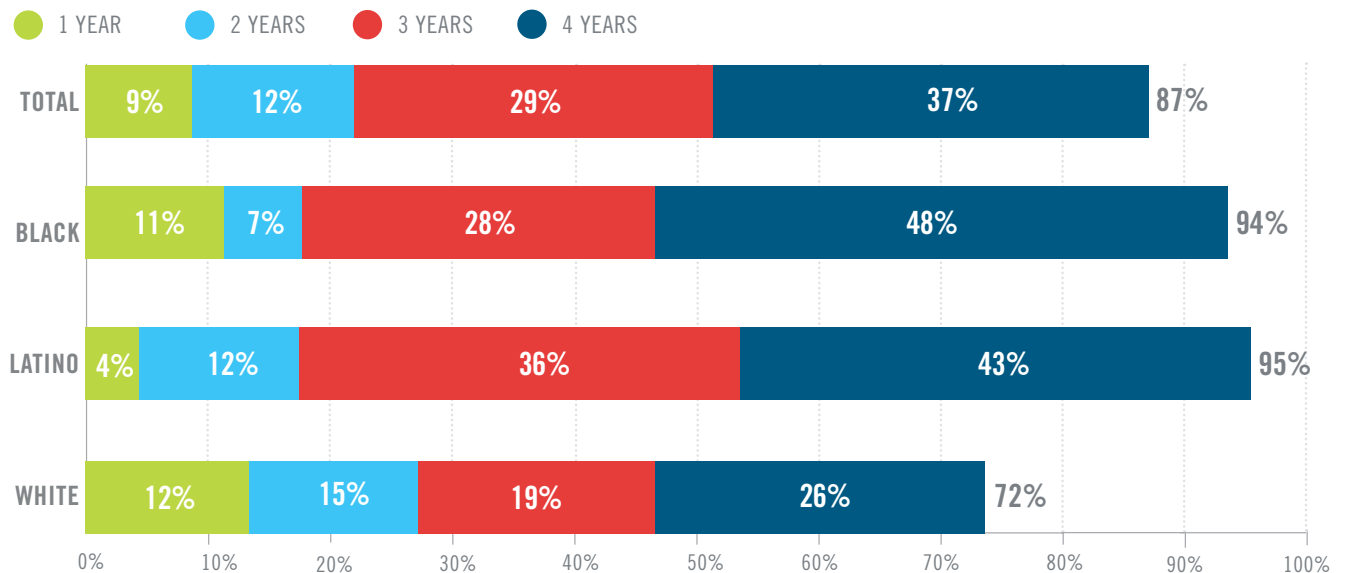


Source: Tabulations from ECPT 2017-20 annual surveys, N=839

Over the first four years of the study, more than half of young children faced at least one year of poverty (Figure 2). Only 37% of young white children lived in poverty at any point during those four years, compared with 66% of young Black and Latino children.

FIGURE 3

Number of years living below 200% of the poverty line, 2017-20, by race and ethnicity

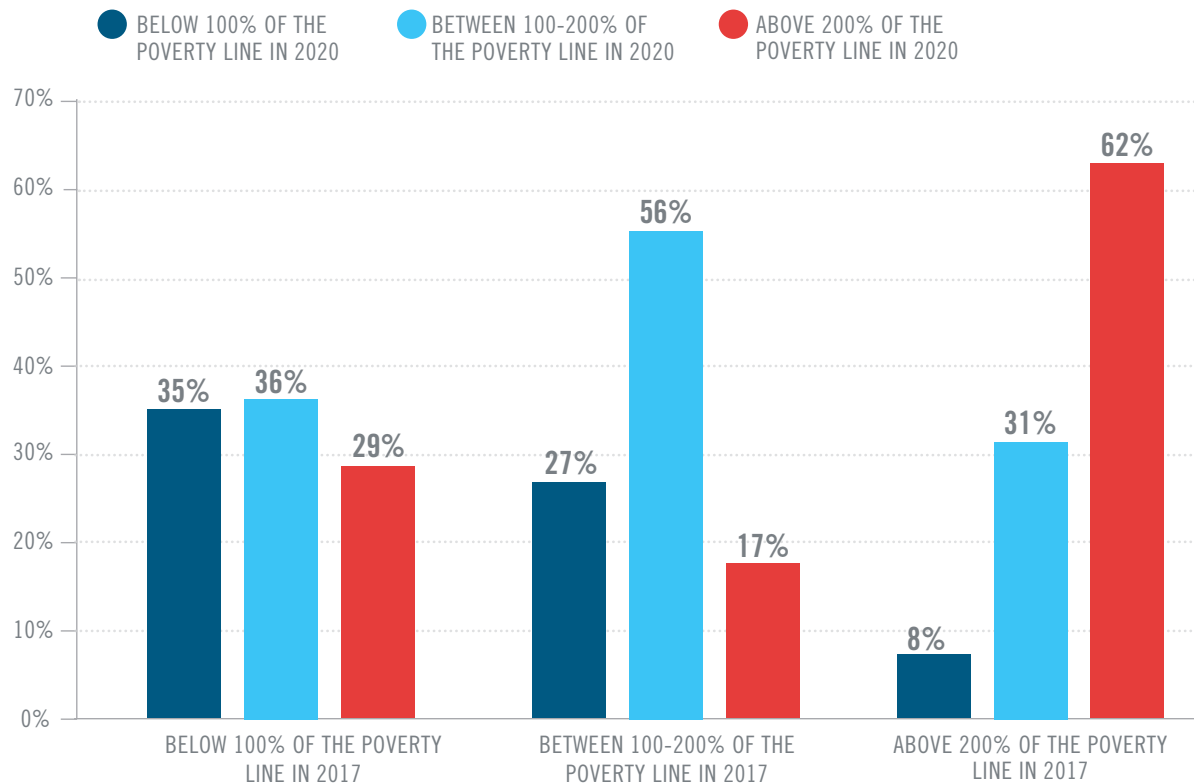


Source: Tabulations from ECPT 2017-00 annual surveys, N=896

Most young children lived below 200% of the poverty line for at least a year between 2017 and 2020 (Figure 3). More than two in five young Black and Latino children and a quarter of young white children lived below 200% of poverty in *all four years*.

FIGURE 4

Comparing poverty status in 2017 and 2020








Source: Tabulations from ECPT 2017 and 2020 annual surveys, N=896

Among young children living in poverty in 2017, about a third continued to live in poverty three years later, and almost three in ten lived above 200% of the poverty line (Figure 4). Among young children living at or above 200% poverty in 2017, only 8% lived in poverty three years later.

As shown in the appendix, young children living in single-parent families were at higher risk of poverty, as were young children with a parent who was less educated. There was little difference in poverty rates over time between children of immigrant parents and children of U.S.-born parents, but children of immigrant parents had a higher rate of poverty in 2020 than their peers with U.S.-born parents.

MATERIAL HARDSHIP IN NEW YORK CITY

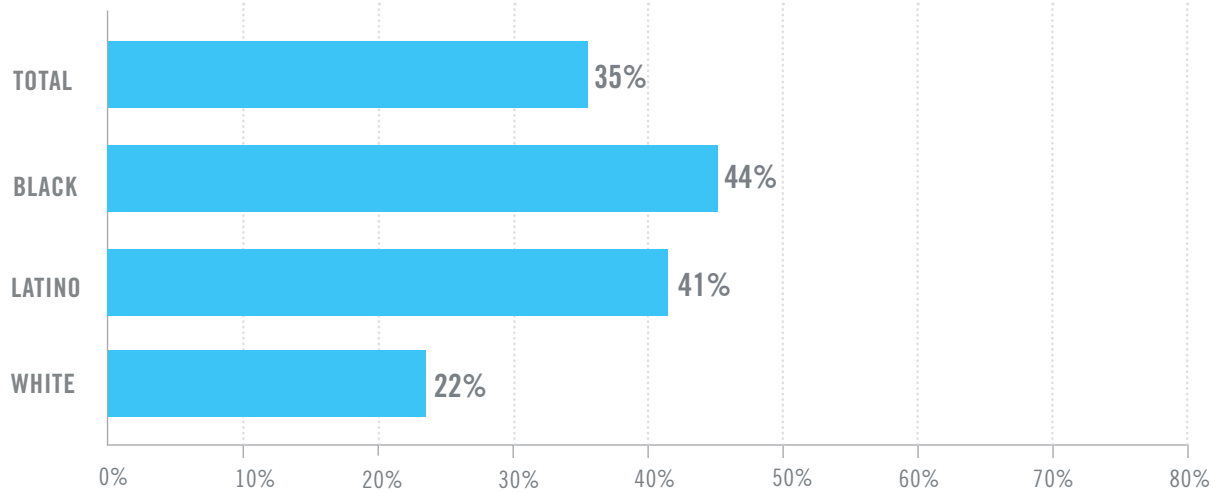
Material hardship is another critical dimension of economic disadvantage. Even families above the poverty line can struggle to afford basic needs such as food, housing, or medical care. The Early Childhood Poverty Tracker measures material hardship in five domains: food, housing, bills, financial, and medical care (see text box for definitions). New Yorkers who face one or more of these forms of hardship in a year are identified as having faced material hardship.

POVERTY TRACKER MEASURES OF MATERIAL HARDSHIP	
 FOOD HARDSHIP OR FOOD INSECURITY	Running out of food or often worrying food would run out without enough money to buy more.
 HOUSING HARDSHIP	Having to stay in a shelter or other place not meant for regular housing, or having to move in with others due to costs.
 BILLS HARDSHIP	Having utilities cut off due to a lack of money.
 FINANCIAL HARDSHIP	Often running out of money between paychecks or pay cycles.
 MEDICAL HARDSHIP	Not being able to see medical professional due to the cost.

In 2020, more than a third of young children in New York City lived in families that experienced at least one type of material hardship over the past year. More than two in five young Black and Latino children lived in families facing hardship in 2020; hardship was about twice as common for young Black and Latino children as for young white children (Figure 5).

FIGURE 5

Percentage of young children living with hardship in 2020, overall and by race/ethnicity

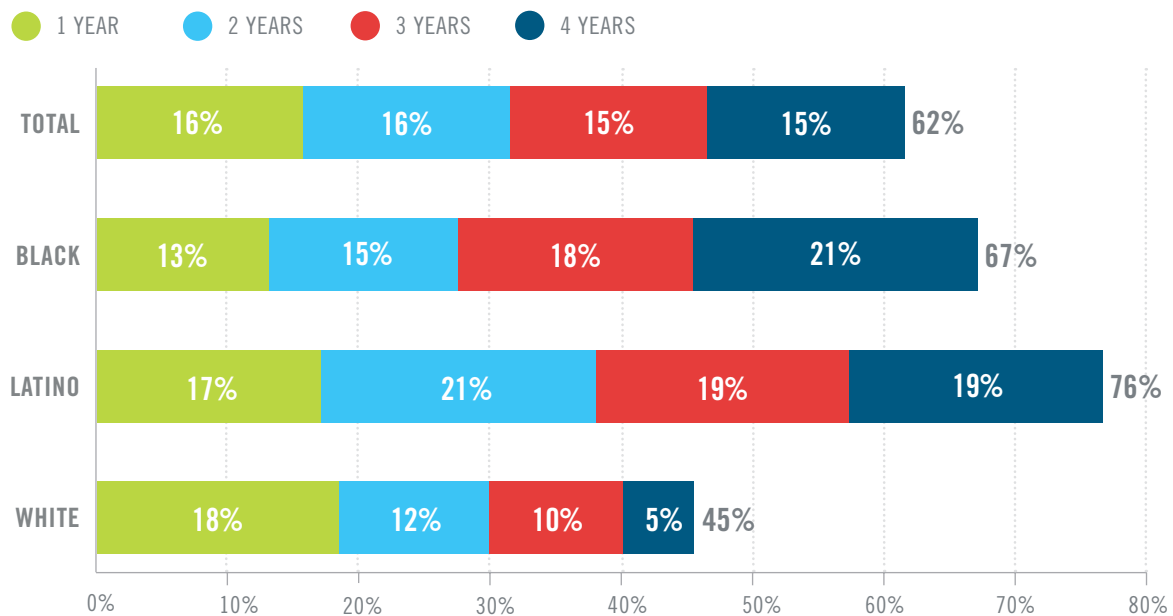


Source: Tabulations from ECPT 2020 annual survey, N=896

In the first four years of the study, three in five young children faced hardship in at least one year, with 15% experiencing hardship in all four years (Figure 6). About one in five Black and Latino children faced hardship every year over the first four years of the study, compared with only one in twenty white children. Three in four Latino children experienced hardship in at least one of those four years.

FIGURE 6

Number of years living with hardship, 2017-20, overall and by race/ethnicity








Source: Tabulations from ECPT 2017-20 annual surveys, N=840

As shown in Table 1, the most common type of hardship in 2020 was financial hardship (18%), followed by medical hardship (15%), bills hardship and food hardship (9%), and housing hardship (5%). Over one in three young children lived in families that faced financial hardship (36%) or medical hardship (36%) at some point between 2017 and 2020; the rate was three in ten for bills hardship over that period.

Table 1

Type of hardship in 2020 and over past four years, 2017-20

	2020	IN LAST 4 YEARS	NUMBER OF YEARS FACING HARDSHIPS			
			1 YEAR	2 YEARS	3 YEARS	4 YEARS
ANY MATERIAL HARDSHIP	35%	62%	16%	16%	15%	15%
 FINANCIAL HARDSHIP	18%	36%	15%	10%	6%	5%
 MEDICAL HARDSHIP	15%	36%	14%	11%	8%	3%
 BILLS HARDSHIP	9%	29%	11%	12%	5%	1%
 FOOD HARDSHIP	9%	22%	14%	5%	2%	1%
 HOUSING HARDSHIP	5%	20%	13%	4%	2%	1%

Source: Tabulations from ECPT 2017-20 annual surveys, N=896

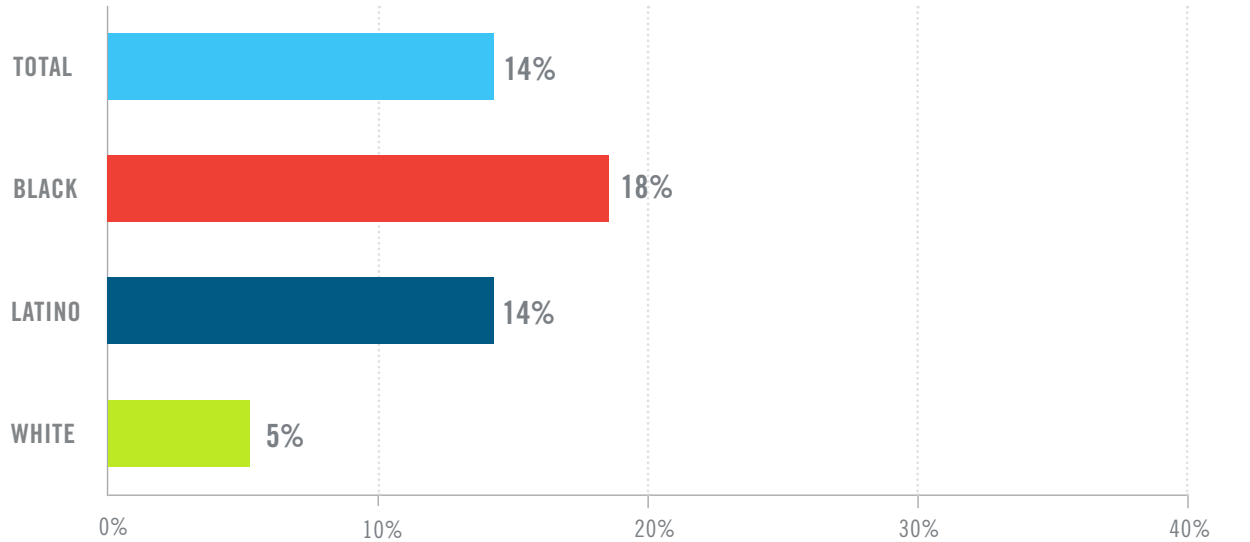
As shown in the appendix, children living in single-parent families were at higher risk of material hardship, as were children with a parent who did not have a college degree. There was little difference in rates of hardship between children of immigrant parents and children of U.S.-born parents.

HEALTH PROBLEMS IN NEW YORK CITY

The third indicator of disadvantage is health problems. The Early Childhood Poverty Tracker (ECPT) measures self-reported health for the survey respondent, most often the child’s mother, and also asks whether the respondent has a work-limiting disability. Parents who report having poor health or a work-limiting disability are classified as having health problems. Because parental health and well-being are important factors in caregiving, this measure provides insight into how families with young children are faring.

Health problems were uncommon, most likely because parents of young children were relatively young, with most in their 30s. About 14% of young children lived in families in which the parent reported a health problem in 2020 (Figure 7). Reflecting health disparities more generally, Black children are more than three times as likely, and Latino children nearly three times as likely, as white children to have a parent who was in poor health or had a work-limiting disability.

FIGURE 7
Percentage of young children with a parent with a health problem in 2020, overall and by race and ethnicity

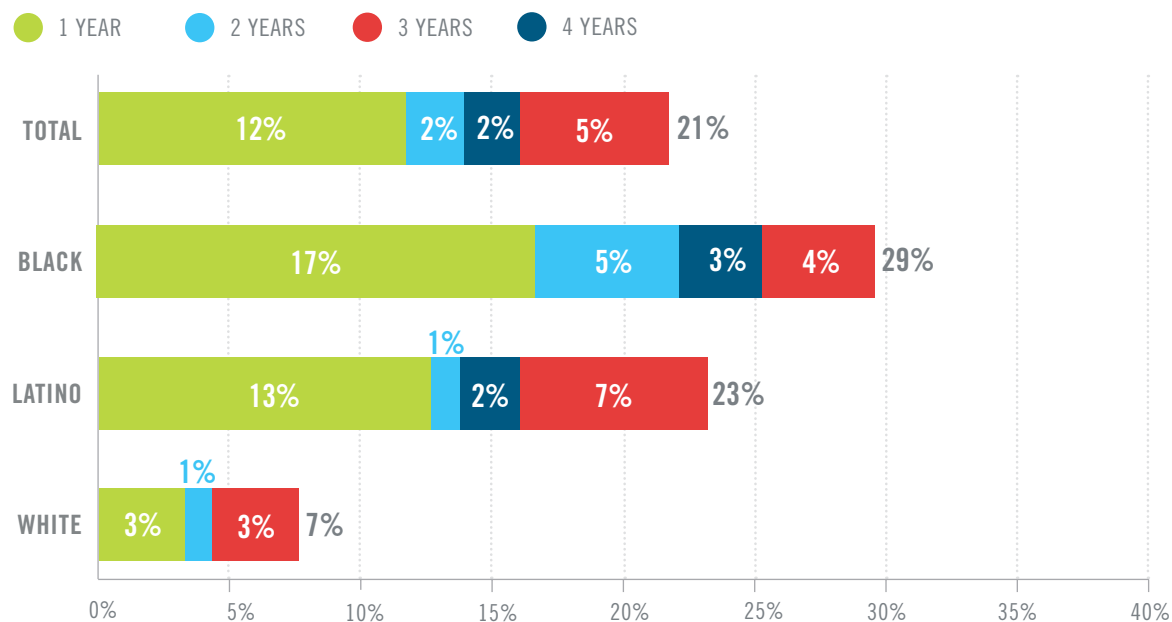


Source: Tabulations from ECPT 2020 annual survey, N=896

About one in five young children had a parent who experienced health problems at some point between 2017 and 2020 (Figure 8). Black children were more than four times as likely, and Latino children more than three times as likely, to live with parents experiencing such problems.

FIGURE 8

Number of years with a parent with a health problem, 2017-20, overall and by race and ethnicity



Source: Tabulations from ECPT 2017-20 annual surveys, N=840

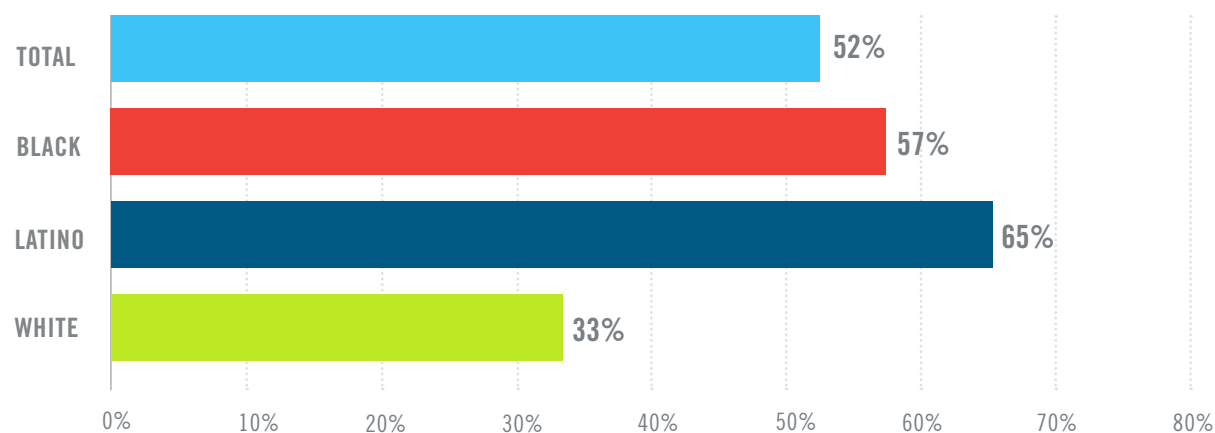
Health problems were more common among single parents than among parents with a spouse or partner; over one in three single parents had at least one year with a health problem over the first four years of the study, compared with one in ten among partnered parents (see Appendix).

DISADVANTAGE IN NEW YORK CITY

In 2020, about half (52%) of all young children lived in families with at least one type of disadvantage — income poverty, material hardship, or parent health problems (Figure 9). Black children were nearly twice as likely, and Latino children were twice as likely, as white children to live in families facing disadvantage.

FIGURE 9

Percentage of children living with disadvantage in 2020

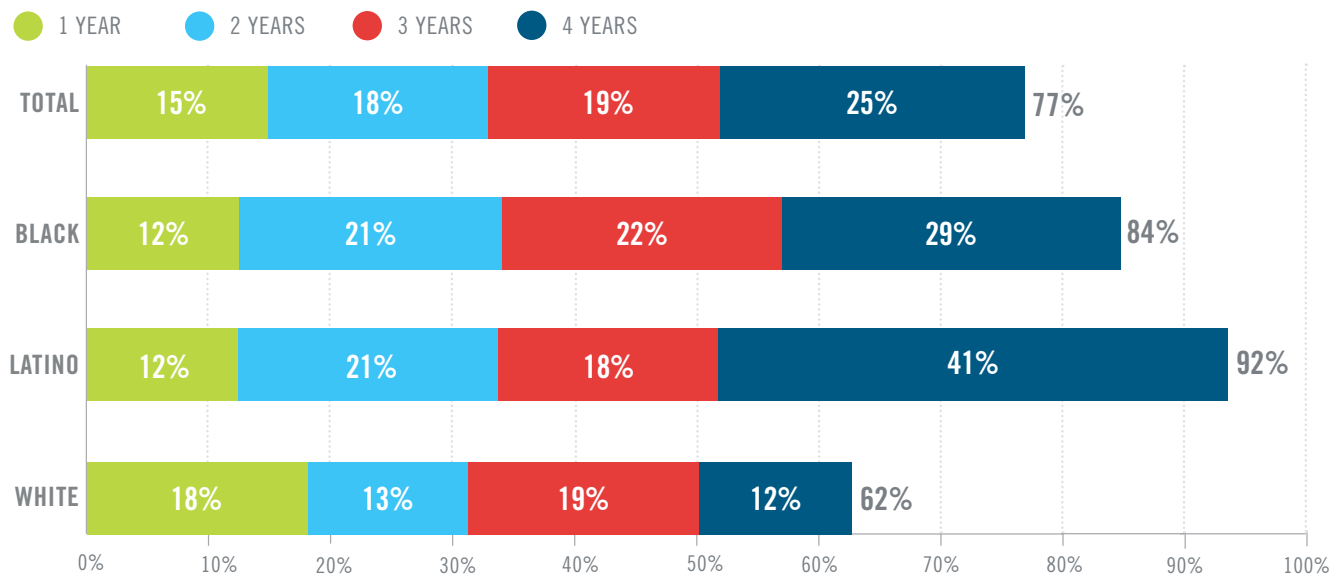


Source: Tabulations from ECPT 2020 annual survey, N=896


Over the first four years of the study, about three out of four young children faced some form of disadvantage in at least one year, and about one in four experienced disadvantage for all four years (Figure 10). Two in five Latino children faced some form of disadvantage in all four years.

FIGURE 10

Number of years living with disadvantage, 2017-20, overall and by race and ethnicity



Source: Tabulations from ECPT 2017-20 annual surveys, N=83



INEQUALITY IN WORK, HARDSHIP, AND WELL-BEING DURING THE PANDEMIC

Even before the COVID-19 pandemic, most New York City families with young children lived below 200% of the poverty line, making them financially vulnerable in the event of unexpected economic shocks. Drawing on surveys fielded in 2020 and early in 2021, this section describes how families with young children ages 3-6 fared during the pandemic, with a focus on differences by pre-pandemic poverty levels and by race and ethnicity.³

In general, pre-pandemic patterns of inequality were amplified after the COVID outbreak. Low-income families (below 200% of the poverty line) were more likely than higher-income families to experience loss of earnings and hardship. Black and Latino parents were also more likely than white parents to face material hardship.

We also consider impacts that could have longer-term consequences for families with young children. First, many families coped with the pandemic in ways that are likely to reduce their net worth: they tapped savings accounts, relied on credit cards more than usual, or delayed paying off loans. Second, many working mothers faced disruptions to their employment, raising concern about labor market “scarring” — the risk that a prolonged period out of the labor force may damage women’s longer-term employment prospects.⁴ Last are the pandemic-era disruptions of children’s schooling and social lives. As we describe in this section, these impacts were most severe among low-income families and in communities of color.

LOSS OF EARNINGS

We counted families as experiencing an earnings loss if the respondent or their spouse or partner had a job in March 2020 but was no longer working at the time of the survey; if the respondent or spouse/partner was unable to work because of COVID-19 but was not paid for all the days of work they lost; or if they reported losing income due to the pandemic. (Note that these figures may not capture all income loss due to COVID-19.)⁵

Nearly three in five families with working parents reported some kind of earnings loss within 6-8 months after the COVID-19 outbreak (Figure 11). Although earnings loss was widespread across social and economic groups, families with pre-pandemic income below 200% of poverty were more likely than higher-income families to report losing earnings.

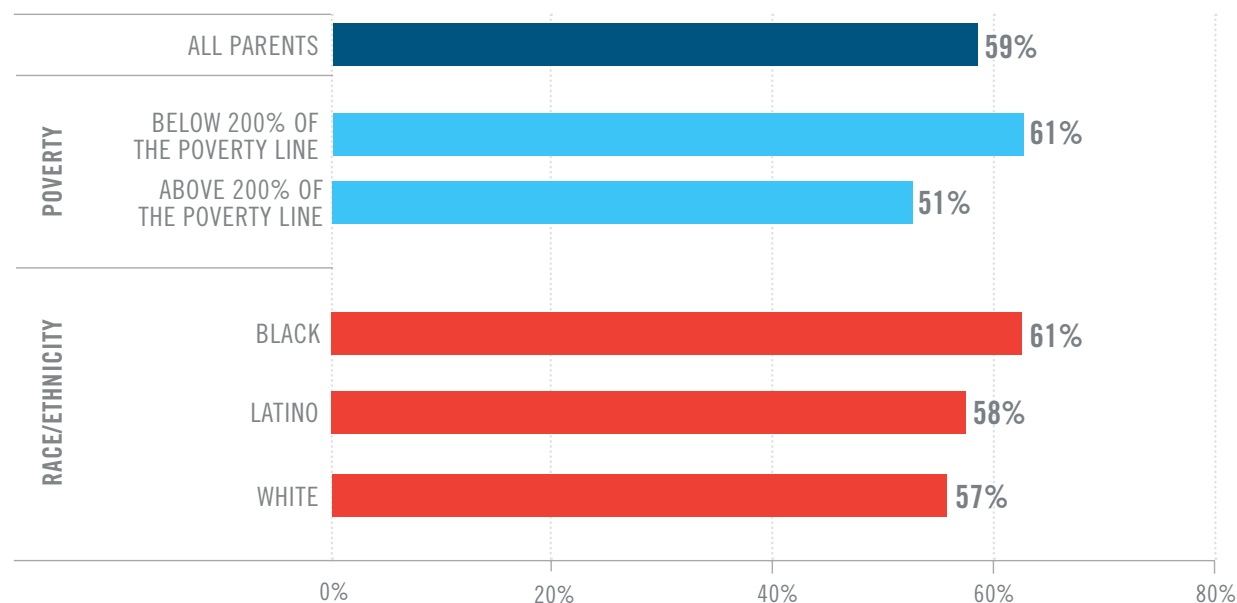
³ Other ECPT reports also include data about the impact of COVID-19; see Neckerman, Brooks-Gunn, Collyer, Doran, Jia, Kennedy, Maury, Wimer, and Waldfogel (2021).

⁴ Bauer (2021).

⁵ Earnings loss was measured in the summer 2020 survey, completed by most families between July and October 2020. Examples of income loss not captured by this measure include reduction in child support if a non-resident parent was unable to make payments and loss of earnings experienced by family members other than the respondent and their spouse or partner.

FIGURE 11

Percentage of parents with young children reporting a loss of earnings due to COVID-19, overall and by poverty level and race and ethnicity



Source: Tabulations of ECPT 2019 annual and summer 2020 surveys, N=874

Note: Figure excludes families in which neither the respondent nor the spouse or partner was working prior to the COVID-19 outbreak.

MATERIAL HARDSHIP

Before the pandemic, fewer than one in ten families with young children reported experiencing food hardship⁶ over the previous 12 months (Table 2). Although one in four young children lived below poverty, receipt of SNAP (Supplemental Nutrition Assistance Program, or food stamps) and Women, Infants, and Children (WIC) benefits and, to a lesser extent, use of food pantries and other emergency food sources kept food hardship rates relatively low.

By the winter of 2021, food hardship had increased, with 15% of parents of young children reporting that they had faced food hardship at some point since March 2020. The share of parents reporting receipt of SNAP and use of food pantries also rose, suggesting that without these resources, food hardship would have increased much more substantially.⁷

⁶ Our measure of food hardship captures whether respondents reported they often worried whether their food would run out before they got the money to buy more, or that it was often the case that the food they bought just didn't last and they didn't have money to buy more.

⁷ This pattern is consistent with national studies of material hardship during COVID-19, which found stability in hardship rates during the summer of 2020 and rising hardship during the fall as aid began to expire; hardship began to drop after additional aid programs went into effect in the winter of 2021. Substantial increases in use of charitable food at the national level are documented in Waxman, Gupta, and Gonzalez (2021).

Table 2

Food hardship and receipt of SNAP, WIC, or free food from pantry, 2017-21

	IN PAST 12 MONTHS			SINCE MARCH 2020
	2017	2018	2019	2021
Experienced food hardship	9%	7%	8%	15%
Received SNAP	36%	30%	29%	37%
Received WIC	39%	25%	21%	—
Received free food from pantry	11%	12%	15%	44%

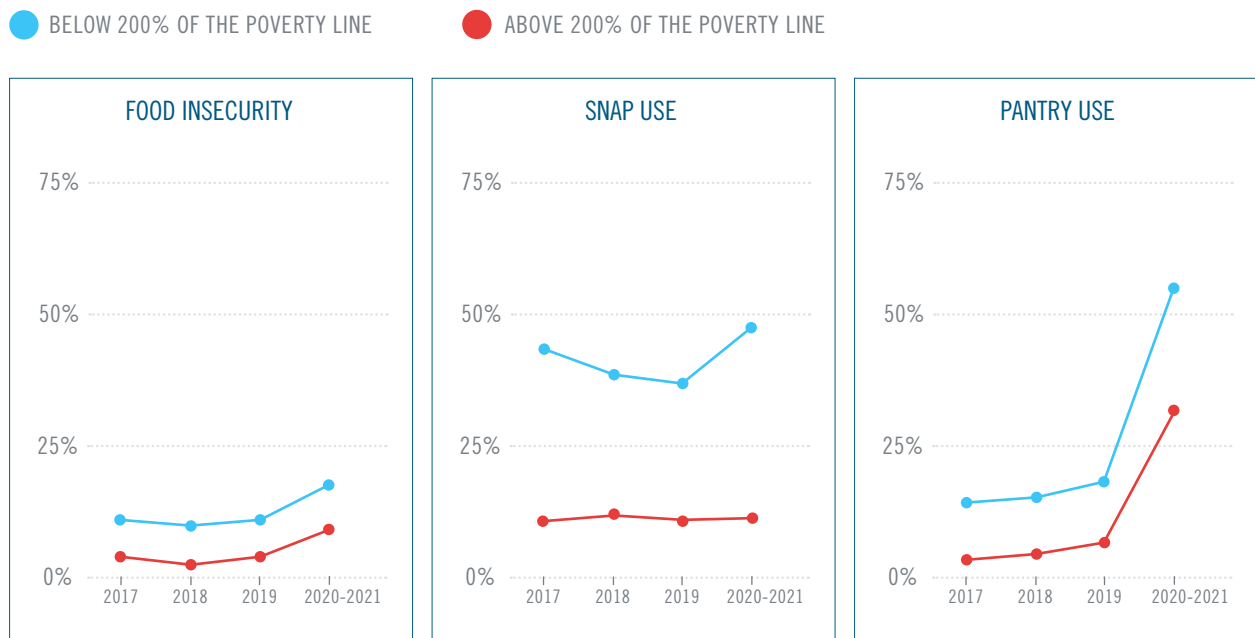
Source: Tabulations of ECPT 2017-19 annual surveys and winter 2020-21 survey, N=891

Note: Data on WIC receipt were not available from the winter 2021-21 survey.

After the COVID outbreak, food hardship increased for both low-income and higher-income families with young children (Figure 12). SNAP use rose among families with incomes below 200% of the poverty line but changed little among more affluent families. The use of food pantries and other emergency food sources increased dramatically for both lower-income and higher-income families.

FIGURE 12

Rates of food hardship and receipt of SNAP or free food from a pantry, 2017-21, by poverty level

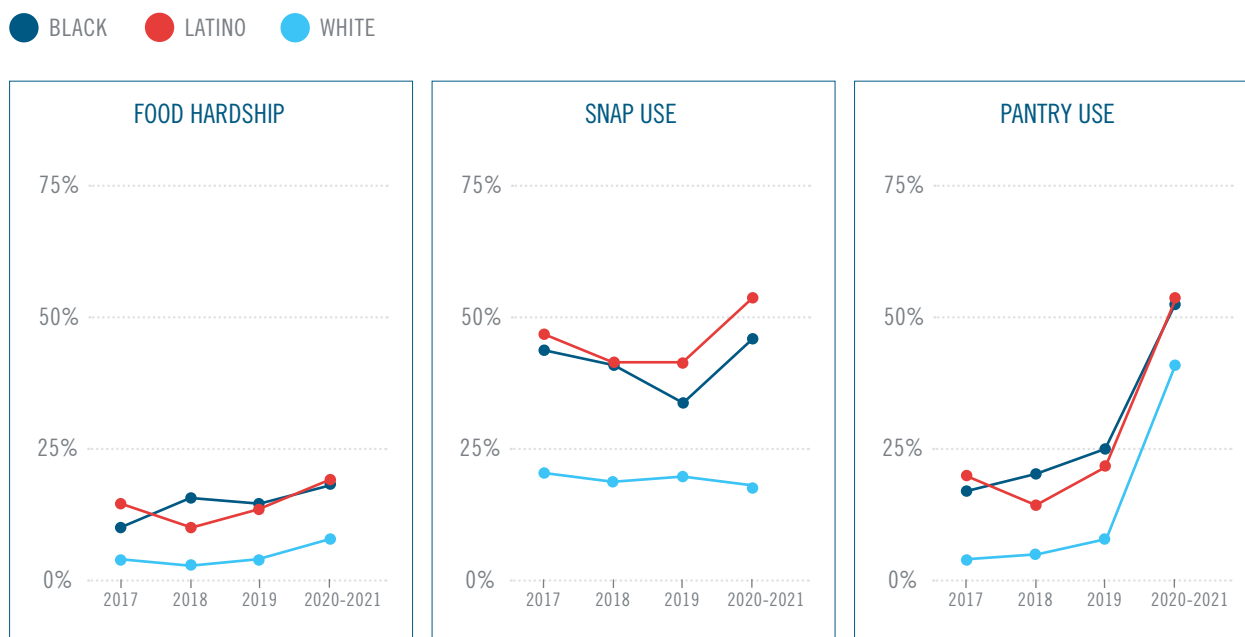


Source: Tabulations of ECPT 2017-19 annual surveys and winter 2020-21 survey, N=870

Food insecurity rose among all race/ethnicity groups. SNAP use expanded among Black and Latino families while pantry use increased greatly among all three groups (Figure 13).

FIGURE 13

Rates of food hardship and receipt of SNAP or free food from pantry in the past year, 2017-21, by race and ethnicity



Source: Tabulations of ECPT 2017-19 annual surveys and winter 2020-21 survey, N=919

When surveyed in winter 2020-21, a third of parents of young children had not paid their full rent or mortgage at some point since the COVID-19 outbreak (Table 3). More than one in five still owed at least some of their rent or mortgage bills, with an average debt of about \$5,000. One in four Black families and one in three Latino families still owed back rent or mortgage, compared with 9% of white families.

Table 3

Indicators of housing insecurity, 2020-21, overall and by poverty level and race and ethnicity

	DID NOT PAY FULL AMOUNT OF RENT OR MORTGAGE	VERY CONFIDENT THEY COULD MAKE NEXT HOUSING PAYMENT ON TIME	STILL OWED RENT OR MORTGAGE	AVERAGE RENT OR MORTGAGE OWED
All families	33%	41%	23%	\$5,046
Below 200% of the poverty line	42%	32%	28%	\$4,294
Above 200% of the poverty line	14%	60%	11%	\$9,220
Black	37%	37%	26%	\$3,075
Latino	44%	29%	32%	\$3,455
White	16%	61%	9%	—

Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=803

Families fell behind on other bills as well. Nearly one in three were unable to pay their utility bills in full at some point since March 2020 (Table 4). One in three had been unable to pay their phone or internet bills — a concerning pattern given that many children were dependent on the internet for their education. Families living below 200% of the poverty line were more likely to have been unable to pay these bills, as were Black and Latino families.

Table 4

Other hardships, 2020-21, overall and by poverty level and race and ethnicity

	UNABLE TO PAY UTILITY BILLS IN FULL	UNABLE TO PAY PHONE OR INTERNET BILLS IN FULL
All families	29%	33%
Below 200% of the poverty line	37%	41%
Above 200% of the poverty line	16%	17%
Black	37%	46%
Latino	38%	44%
White	18%	9%

Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=914

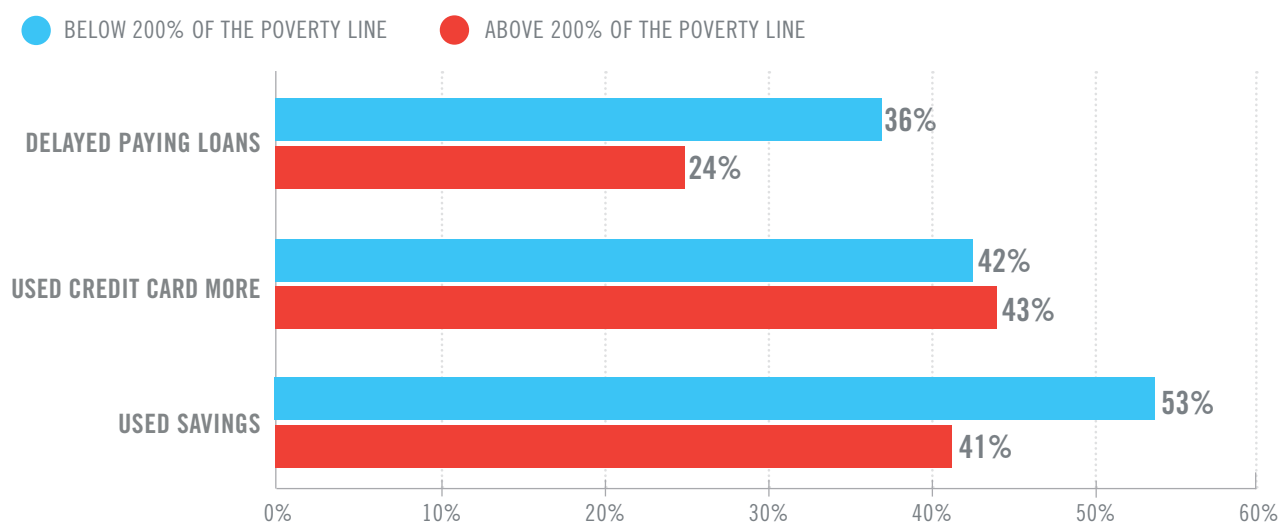
SAVINGS, DEBT, AND HARDSHIP

In the winter 2020-21 survey, we asked respondents about strategies they used to cope with financial difficulties during the pandemic. Families commonly dipped into savings (48%), relied more than usual on credit cards (42%), or delayed paying off credit cards or other loans (32%). Fewer than one in five parents said they relied on financial help from family or friends.

Families living below 200% of poverty were more likely to tap savings or delay paying off credit cards or other loans (Figure 14).

FIGURE 14

Financial strategies used during the pandemic, by poverty level

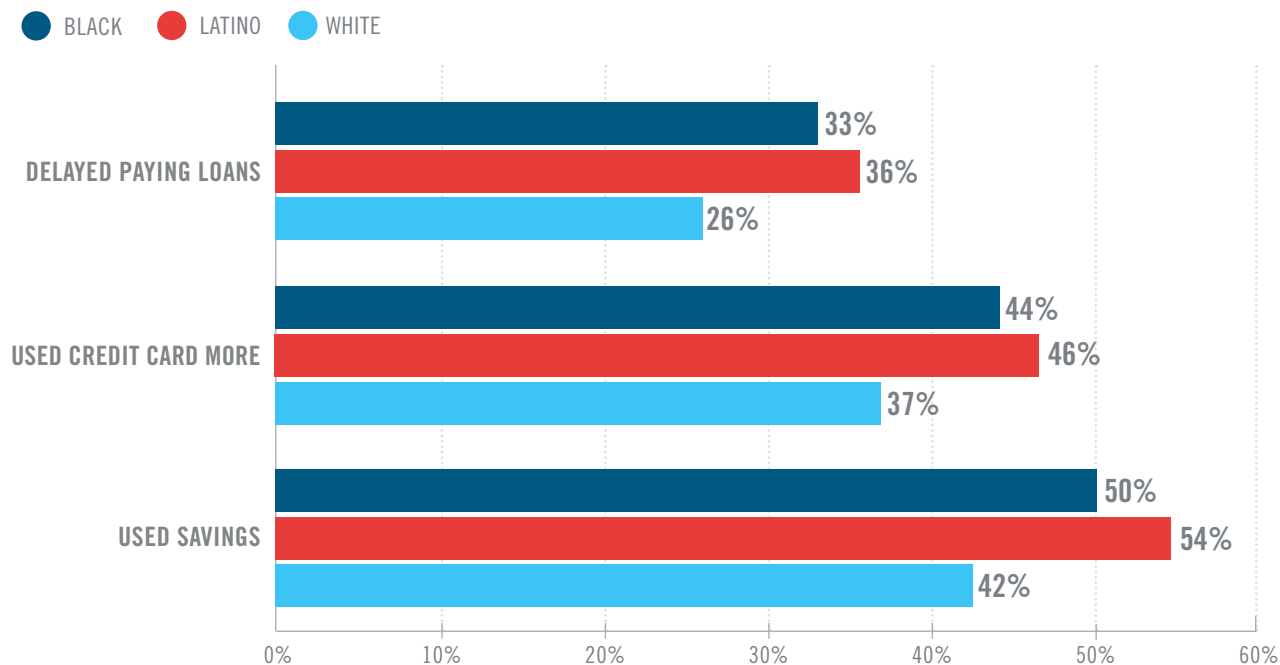


Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=895

Black and Latino families were also somewhat more likely than white families to use savings, use credit cards more than usual, or delay paying loans (Figure 15).

FIGURE 15

Financial strategies used during the pandemic, by race and ethnicity



Source: Tabulations of ECPT winter 2020-21 survey, N=950

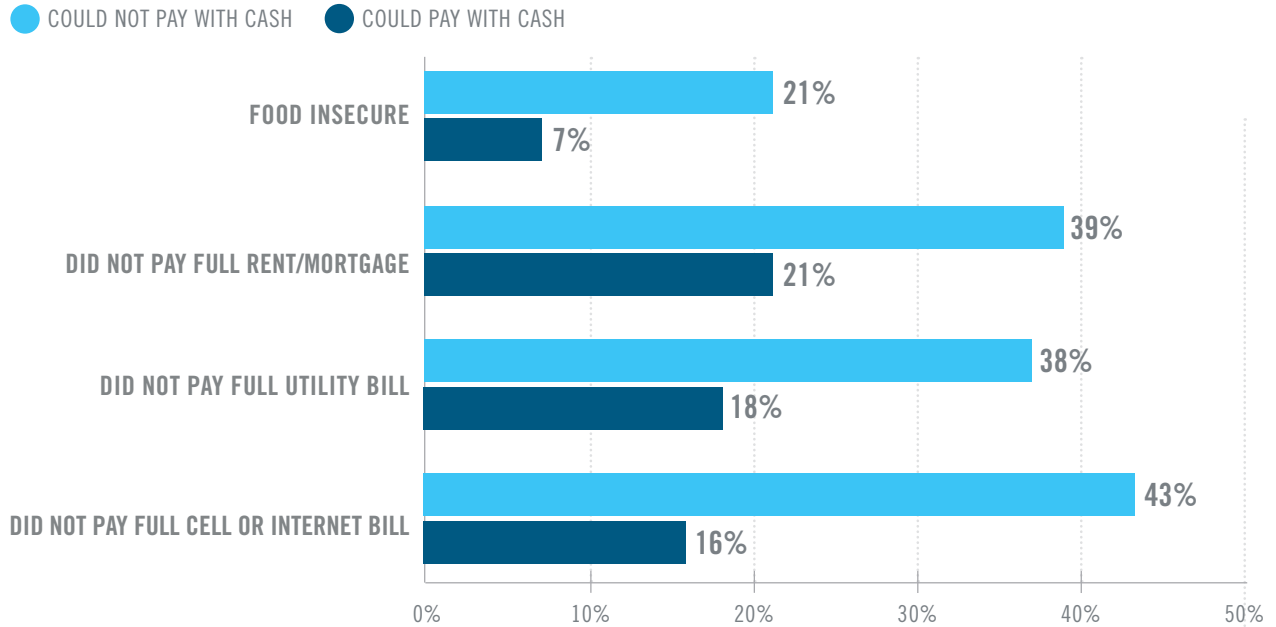
Families who could draw on savings to cover their expenses during the pandemic were less likely to suffer material hardship. Each year, parents are asked how they would handle an unexpected expense of \$400. We focus on whether respondents would be able to cover that expense with “cash or its equivalent” — using cash from a bank account or putting the expense on a credit card and paying it off in full the next month.⁸

Families who had cash on hand before the pandemic — as measured by how they would cover that \$400 expense — were much less likely to experience hardship during the pandemic, even after adjusting for poverty level (Figure 16).

⁸ These questions are from the Federal Reserve’s Survey of Household Economics and Decision making (SHED) and revealed just how many would struggle to pay even a modest unexpected expense of \$400: in 2019, 37 percent of adults could not pay such an expense without borrowing money or selling something they owned. See Board of Governors of the Federal Reserve System (2020).

FIGURE 16

Rates of hardship in 2020-21 among families with and without “cash on hand”



Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=796

Note: Estimates are adjusted for the poverty level.

While drawing down savings or delaying loan repayments can help families get through hard times, draining assets or increasing debt likely make families more financially vulnerable in coming years unless they can replenish these resources.

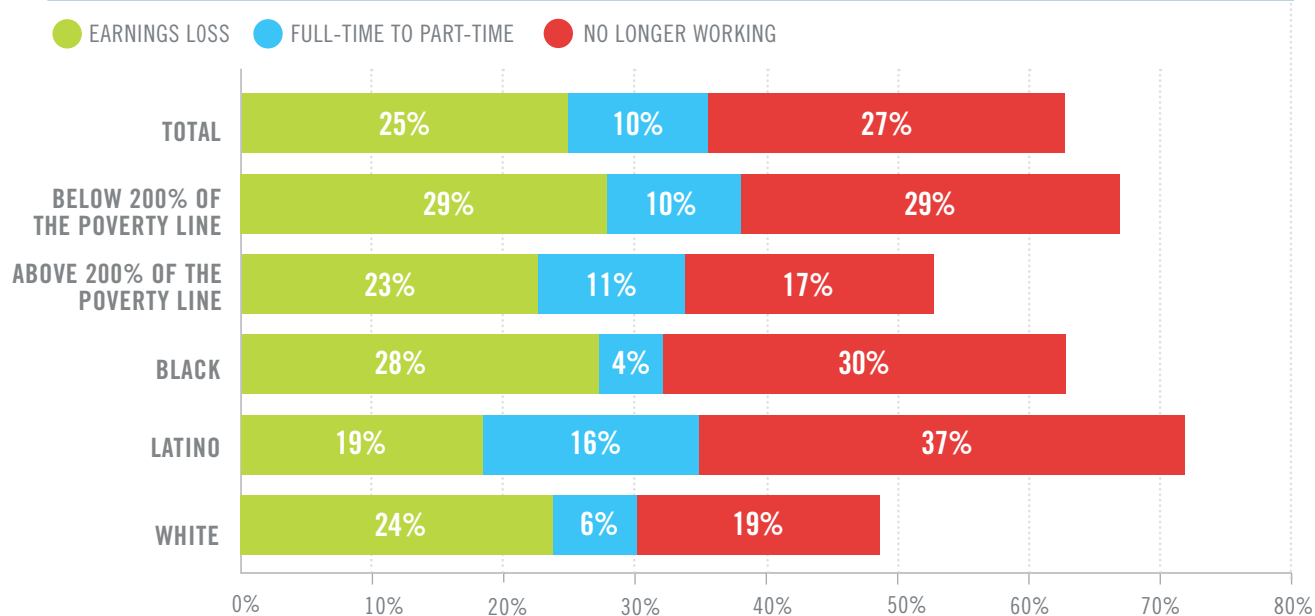
MOTHERS' EMPLOYMENT

In families with young children, COVID-19 had a particularly severe effect on mothers' employment. When child care centers closed and many schools shifted to remote instruction, the lack of child care and the need for parents to help their children with remote learning and supervise them during school hours increased demand on many parents' time. Although these disruptions affected all families with young children, families with more resources were better able to find solutions. In addition, women who could work remotely had flexibility in balancing work and family responsibilities.

Figure 17 describes changes in employment among mothers who were working before the pandemic. About one in four were no longer working in the winter of 2020-21, 10% had shifted from full-time to part-time, and one in four were still working but had lost earnings. Overall, these disruptions to mothers' employment were more common in families that were below 200% of the poverty line before the pandemic, and among Black and Latino women.

FIGURE 17

Disruptions to employment for women with young children working pre-COVID, overall and by poverty level and race and ethnicity



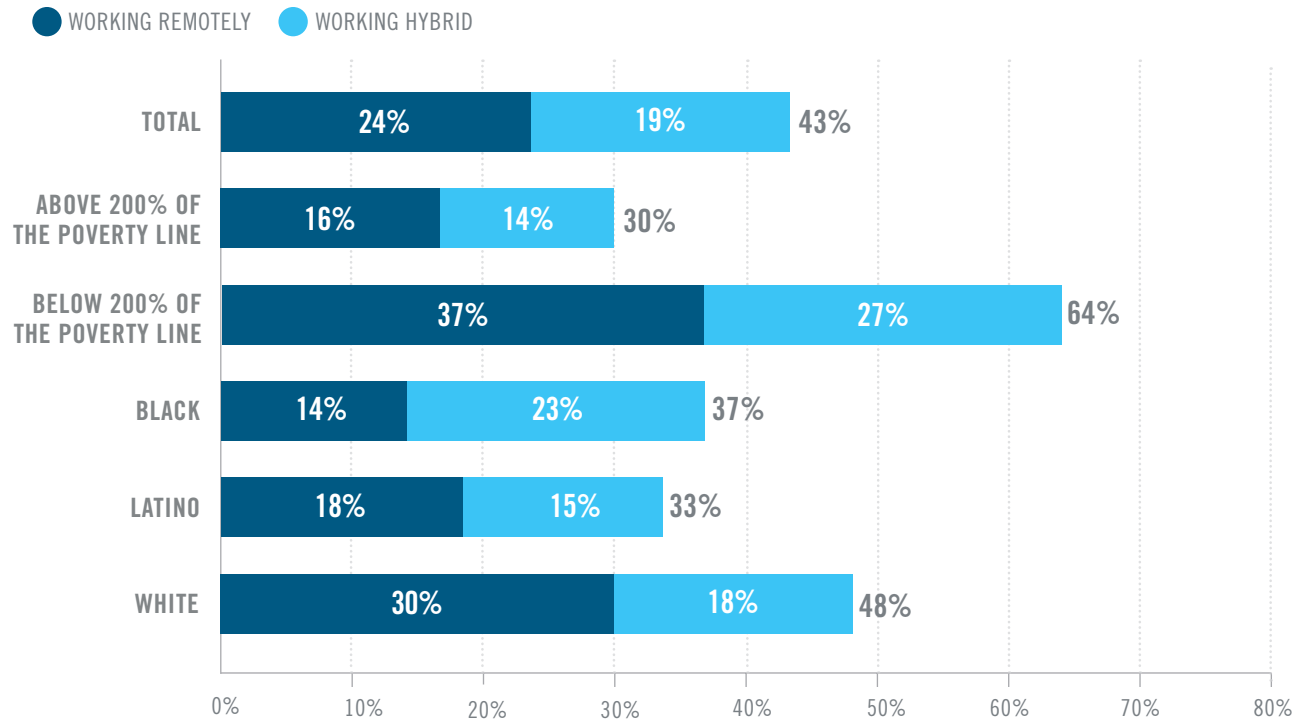
Source: Tabulations of ECPT 2019 annual survey and summer 2020 and winter 2020-21 surveys, N=539

Remote and hybrid work were more common for women in families above 200% of the poverty line (Figure 18). Among women in higher-income families, 37% worked remotely and another 27% had hybrid schedules. By contrast, among working mothers below 200% of the poverty line, 16% worked remotely and 14% had hybrid schedules. Among white women who worked, almost one in three were fully remote, and another 18% had a hybrid schedule. By contrast, only 14% of Black women and 18% of Latino women worked remotely, with another 23% of Black women and 15% of Latino women working on a hybrid schedule.⁹

⁹ These figures are consistent with information from national data; see Gould and Shierholz (2020) and U.S. Bureau of Labor Statistics (2020).

FIGURE 18

Remote, hybrid, and in-person work among working mothers with young children in winter 2020-21, overall and by poverty level and race and ethnicity



Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=465

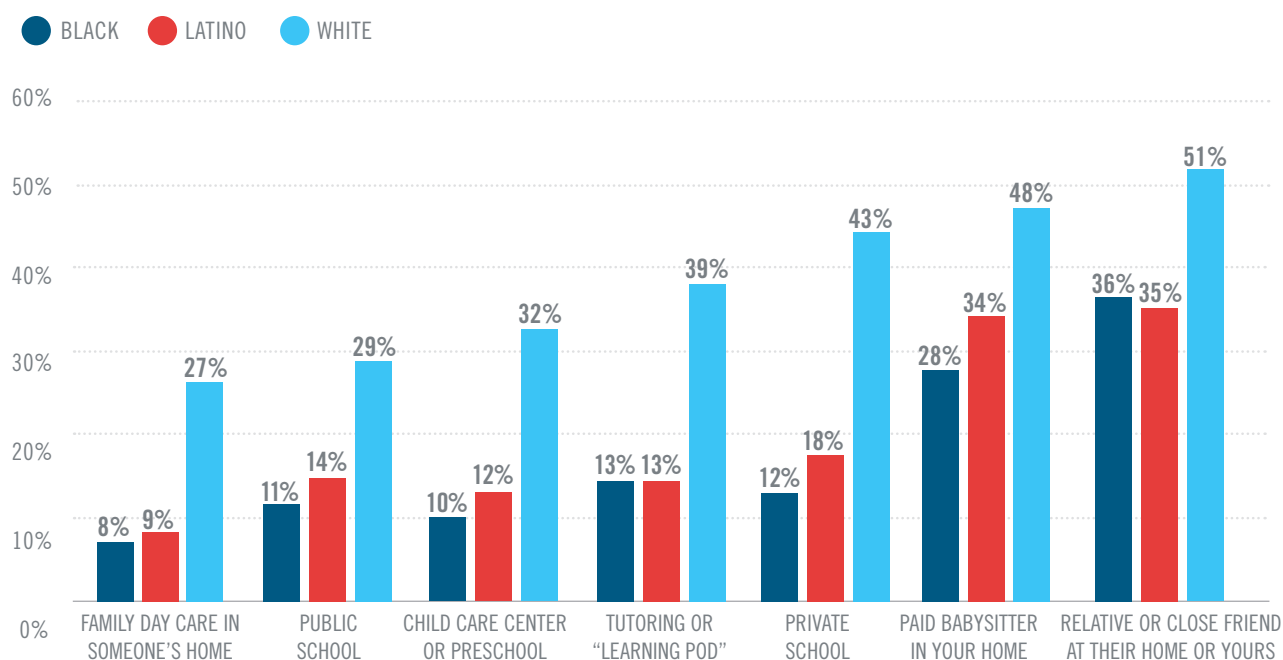
In families with young children, COVID-19 had a particularly severe effect on mothers' employment.

COVID-19 RISK AND SCHOOLING

Safety was a key concern for parents with young children. In the winter 2020-21 survey, we asked parents what they thought about the safety of different venues for school or child care. Parents were most confident about the safety of child care provided in their own home or in the home of a relative or close friend. They expressed much more caution about schools, child care centers, and “home-based care” (family day care or group care in someone’s home). Private schools were rated as very safe by 24% of parents and public schools by only 17%. Black and Latino parents were consistently more cautious than white parents about the safety of all types of school and child care including informal care.

FIGURE 19

Percentage of parents with young children considering school or child care venue “very safe” by race and ethnicity



Source: Tabulations of ECPT winter 2020-21 survey, N=935

These concerns may reflect the greater impact of COVID-19 on Black and Latino communities. It is well known that Black and Latino communities have been harder hit by COVID-19, with higher exposure and higher mortality rates.¹⁰ Schools and child care centers located in neighborhoods with higher COVID-19 infection rates may indeed have been higher-risk environments for children.

¹⁰ DiMaggio, Klein, Berry, and Frangos (2020).

In addition, COVID risk reflects household differences in exposure and vulnerability. Parents who go to work in person face a greater risk of exposure than those who work from home. Some households also include members who have chronic health conditions that put them at elevated risk from COVID infection. We asked parents about both of these:

RISK OF INFECTION AT WORK: In the summer 2020 survey, we asked parents how concerned they were that they or their partner would become infected with the coronavirus at work in the jobs they held in March. They responded on a scale from 0 to 10, with 10 indicating the highest risk.

PRE-EXISTING CONDITIONS: In the winter 2020-21 survey, we asked parents whether their child or anyone else in the household had a chronic health condition that put them at elevated risk if they contracted COVID-19.

Black and Latino parents and those from lower-income families reported higher infection risks at work (Table 5). Black and Latino children were also more likely to live with someone at elevated risk from COVID-19 infection due to a chronic health condition.

Table 5

Indicators of COVID-19 risk by race/ethnicity and poverty level

	TOTAL	RACE/ETHNICITY OF CHILD			POVERTY LEVEL	
		BLACK	LATINO	WHITE	200+% POVERTY	<200% POVERTY
At least one parent with perceived job risk of 10	42%	52%	45%	24%	34%	47%
At least one household member with chronic illness	29%	37%	36%	17%	26%	32%

Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=948

Given parent concerns about safety as well as indicators of household-level risk, it is not surprising that Black and Latino children were more likely to attend school remotely during the 2020-21 school year. Children from low-income families were also more likely to attend school remotely (Table 6).

Table 6

Schooling by race/ethnicity and income, Fall 2020

	IN PERSON	HYBRID	REMOTE
Below 200% of the poverty line	19%	33%	48%
Above 200% of the poverty line	36%	30%	34%
Black	21%	28%	51%
Latino	16%	30%	54%
White	41%	39%	21%

Source: Tabulations of ECPT 2019 annual survey and winter 2020-21 survey, N=894

Attending school remotely, of course, has substantial costs, not just for the parents whose work is disrupted, but for the children themselves, whose learning is compromised and whose connections to peers and social programs are severed. We do not yet know the full consequences of the extended period of remote learning that children experienced but the evidence we have thus far is worrying.

By the winter of 2020-21, 24% of mothers of young children who worked did so remotely, 19% had hybrid schedules, and 57% worked in person. White women and those living above 200% of poverty were more likely to work remotely or on a hybrid schedule.



CONCLUSION

For young children in the crucial early years of life, even a short spell of poverty can be detrimental to development. As this report shows, before the pandemic the experience of poverty was widespread among young children in New York City, with over half facing at least a year of poverty between 2017 and 2020. Many more lived just above the poverty line: in fact, 84% of children lived below 200% of the poverty line in at least one year between 2017 and 2020. Poverty was often accompanied by hardships that made a palpable difference in the lives of children and their families, such as food insecurity or inability to afford medical care or pay for utilities.

As our data make abundantly clear, poverty and disadvantage are in turn patterned by race and ethnicity. Compared with white children, Black and Latino children consistently faced higher rates of all forms of disadvantage.

The COVID-19 pandemic amplified these patterns of inequality. Families and communities that have historically been disadvantaged bore the brunt of COVID's economic impact. Over the short term, these families faced job loss and material hardships. Also concerning is the prospect of longer-term impacts stemming from the depletion of families' financial reserves such as savings accounts, disruption of mothers' employment, and the educational and mental health impacts of remote schooling. Addressing the mental health and educational consequences of the pandemic will be challenging, requiring sustained and thoughtful effort as children move through school and into adulthood.

At the same time, the social policies of recent months, such as the stimulus checks and the expanded Child Tax Credit (CTC), have shown how simple it can be to raise income and reduce hardship among families with young children. The Center on Poverty and Social Policy estimates that the CTC payments cut the child poverty rate in half.¹¹ Other studies have documented that the CTC expansions led to a decline in material hardship such as food insecurity.¹² In future reports, we will use data from the ECPT and the larger Poverty Tracker to assess the role that the CTC expansions have played in reducing poverty and hardship for families with children in New York, particularly for the most disadvantaged.

¹¹ Curran (2021).

¹² Perez-Lopez (2021).

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Poverty, Hardship, and Health Problems Across Social Categories

	2020	NUMBER OF YEARS WITH CHARACTERISTIC				
		AT LEAST 1 YEAR	1 YEAR	2 YEARS	3 YEARS	4 YEARS
POVERTY						
FAMILY TYPE						
Single parent	40%	79%	24%	30%	16%	9%
Partnered	18%	44%	23%	12%	7%	2%
NATIVITY						
Both parents U.S.-born	20%	52%	24%	13%	13%	2%
At least one parent foreign-born	26%	53%	23%	18%	7%	5%
EDUCATION						
College	13%	31%	16%	8%	4%	3%
Less than college	30%	66%	28%	22%	13%	4%
MATERIAL HARDSHIP						
FAMILY TYPE						
Single parent	55%	84%	12%	20%	26%	26%
Partnerd	27%	53%	17%	15%	11%	11%
NATIVITY						
Both parents U.S.-born	33%	60%	18%	13%	13%	16%
At least one parent foreign-born	35%	62%	13%	18%	16%	14%
EDUCATION						
College	23%	51%	16%	16%	12%	6%
Less than college	41%	68%	15%	16%	17%	20%
HEALTH PROBLEMS						
FAMILY TYPE						
Single parent	25%	36%	24%	4%	1%	7%
Partnerd	10%	15%	8%	1%	2%	4%
NATIVITY						
Both parents U.S.-born	14%	24%	16%	2%	2%	4%
At least one parent foreign-born	14%	18%	9%	2%	2%	5%
EDUCATION						
College	9%	13%	8%	1%	1%	3%
Less than college	17%	24%	14%	2%	2%	5%

Source: Tabulations from ECPT 2017-20 annual surveys, N=839

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