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

Families with young children have been experiencing high levels of material hardship unpredictability, which is affecting parents’ and children’s socio-emotional experiences and well-being above and beyond the impact of material hardship levels and pre-pandemic household income.
We measured material hardship by looking at the number of basic needs that families have difficulty paying for including food, housing, utilities, healthcare, child care, and social & emotional needs. Households’ material hardship unpredictability was assessed via a metric called the coefficient of variance (the standard deviation divided by the mean of hardship numbers assessed at multiple time-points during the pandemic) among participants with multiple survey responses.

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

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**UNPREDICTABILITY ADDS TO THE EMOTIONAL DISTRESS FAMILIES WITH MATERIAL HARDSHIP EXPERIENCE**

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

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

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

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

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

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

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

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

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

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

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

*Sources on financial instability:

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

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

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

1,000+ surveyed bi-weekly
67 surveys
10,000 unique households
50 US states