

Understanding Family Financial and Emotional Well-being During the Pandemic

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Introduction

The COVID-19 pandemic was stressful for most people, a response exacerbated by pandemic-era family interactions and changes in the home.¹ In the first months of the pandemic, families experienced emergency shutdowns and stay-at-home orders, record unemployment, housing instability, and an economic recession. Then, late 2020 and early 2021 marked a new phase of the pandemic, with the introduction of pandemic-related economic relief programs, the development of COVID-19 vaccines, a return to school, economic recovery, and a recovering workforce—but also increasing inflation rates.² Across both phases of the pandemic, many parents also faced job losses, reduced work hours, or changes to child care that further strained their finances and opportunities for work and increased social isolation, leading to heightened levels of stress and anxiety.³

In this study, we focus on the pandemic-related experiences of non-Hispanic Black and Hispanic families with young children (birth to age 5) and low incomes. Families with low incomes were overrepresented among the unemployed populations in most U.S. metropolitan areas, with upwards of 19 percent unemployment during the peak of the pandemic.⁴ Additionally, a higher percentage of non-Hispanic Black and Hispanic workers with low incomes were displaced for work compared to their mid- to higher-earning counterparts.⁴ Apart from employment and financial stressors, these families had a heightened sense of anxiety, with more concerns about illness and death, and were more likely to experience abuse, domestic violence, and divorce during the pandemic.^{5,6,7} The pandemic also caused several changes to many households' routines due to stay-at-home orders and school and child care closures. These disruptions led to home schooling and working parents without child care reporting a greater reduction in mental health.⁸ Collectively, these changes created a unique family experience, with many challenges remaining well beyond the height of the pandemic.

Family Stress Model

To understand the family experience, this study relied on The Family Stress Model (FSM),¹⁵ which focuses on the interrelated dynamics of poverty, financial stress, mental and emotional health, and interfamilial relationships.¹⁶ In this model, poverty and economic hardship are linked to less optimal parental mental health outcomes, such as depression, which in turn relates to family relationship dynamics and children's behavior and well-being. There are also individual, family, or community influences that either add to or mitigate this process¹⁶—such influences include the COVID-19 pandemic, supportive extended family environments, and individual coping mechanisms. In our conversations with the families who participated in this study, parents spoke not only about their financial challenges during and after the pandemic, but also about how these challenges influenced their mental and emotional health and family relationships.

Financial stressors are strongly tied to mental health and well-being outcomes, negatively impacting child development. In contrast, financial support can facilitate resilience. Throughout the pandemic, a number of relief programs were designed to mitigate the impacts of the economic recession and positively impact child and family outcomes. Many families were eligible to receive direct economic relief or “stimulus” payments, extended unemployment insurance, expanded child tax credits, and emergency rental assistance from the federal government. In addition, many local community agencies and programs provided various forms of relief and connections to services.⁹

Recent research has begun to study the factors that drive successful implementation of these governmental and community economic relief programs and their impact on family outcomes.^{10,11} However, there has been limited research on understanding the perceptions of families participating in these programs, particularly non-Hispanic Black and Hispanic families with children. Given that economic hardships are strongly tied to mental health and well-being, with implications for child development, this study aimed to understand the experiences of families with young children during the COVID-19 pandemic (2020 – 2023), both before and after the distribution of pandemic relief funds.

In this brief, we first offer a high-level overview of the study’s key findings. We then describe our methodology and data sources in more depth before presenting our full findings. Next, we discuss both our findings and our research-based recommendations for policymakers and programs that serve families with low incomes. We conclude with a review of the limitations of the current study.

Key Findings

Our study’s key findings describe the experiences of families who participated in our focus groups (see Methodology and Data section) who had low incomes during the pandemic, and how pandemic relief influenced their mental health and well-being.

- **The pandemic exacerbated families’ hardships related to finances, health, and emotional well-being.** However, families discussed their strategies for navigating these challenges: Many made strategic decisions around spending, paid minimum balances on utilities, or piecemealed work opportunities and resources to make ends meet.
- **A subset of recent immigrant families faced additional burdens of acclimating to a new country while navigating the pandemic and available resources.** These respondents described feelings of embarrassment and shame when asking for support and did not always know where to go for financial support.
- **Families emphasized the importance of receiving support through trusted community and federal programs, which provided stress and financial relief.**
- **Although the pandemic exacerbated financial stressors and impacted family relationships, parents used several coping strategies.** For example, many families increased communication with their children to foster greater understanding of the pandemic, financial hardships, and emotional well-being needs. Many also sought external support to mitigate their stress, such as counseling, support groups, mindfulness practices, and community and federal financial support.

- Despite ongoing financial barriers, many families expressed a desire for self-sufficiency, which requires sustained, all-encompassing services—especially because getting ahead requires more than financial aid.

Methodology and Data

This brief highlights select findings on parents' mental and emotional well-being in the context of federal and community support. These findings come from a larger study^a that aimed to understand perceptions among non-Hispanic Black and Hispanic parents and caregivers about the degree to which (and how) Emergency Rental Assistance (ERA) programs and other governmental and community economic relief programs addressed their basic needs, food security, and financial well-being during the COVID-19 pandemic.

The Child Trends team conducted focus groups with the goal of exploring three primary research questions:

1. How have families with young children experienced family interactions and well-being throughout the pandemic?
2. How do participants perceive the role of ERA and other governmental economic relief programs in addressing their housing, basic needs, and financial well-being before, during, and after receiving those program benefits?
3. What are the continued housing and financial needs of governmental economic relief programs' participants as the assistance ends?

The protocol questions aimed to solicit information on how financial supports addressed families' basic needs and financial well-being, focusing on their perceptions about the ERA program and application process, challenges affecting food security and financial well-being, and any changes in their financial well-being as the ERA programs end.

Although not an *a priori* research question, focus group discussions included families' experiences with mental and emotional well-being during and after the COVID-19 pandemic. This research brief summarizes results related to these themes.

We conducted six focus groups with a total of 23 mothers of young children (birth to age 5) who received pandemic-related rental and/or utility assistance from 2021 to 2023 served by Community Action Project of Tulsa County (CAP Tulsa; a community-based child care program serving families with low incomes in Tulsa, Oklahoma):

- 3 English-speaking focus groups (n = 11): Group 1 had 3 participants, Group 2 had 3 participants, Group 3 had 5 participants
- 3 Spanish-speaking focus groups (n = 12): Group 1 had 3 participants, Group 2 had 2 participants, Group 3 had 7 participants

^a The larger study focused on the Emergency Rental Assistance (ERA) program and the reach of ERA on food insufficiency. These findings are detailed in another brief in this series titled, "How Emergency Rental Assistance Might Protect Households With Children From Food Insufficiency." The brief focuses on the experiences of families receiving ERA relief and related pandemic relief on food- and housing-related outcomes.

Emergency Rental Assistance

The federal government responded to the mounting crisis of pandemic housing insecurity by allocating an unprecedented \$46 billion in emergency rental assistance. Funds were distributed to state and local housing agencies and community organizations to provide financial assistance for the payment of rent/utilities, rental/utility debt, housing stability services, other affordable rental housing, and eviction prevention activities.

All participants were female, most fell below the federal poverty line, and most were non-Hispanic Black or Hispanic. They ranged in age from 25 to 53 years and had one to six children (three on average). Table 1 shows more information about participants' backgrounds collected by CAP Tulsa staff throughout the pandemic based on when participants received services.

Table 1. Demographic and family characteristics of focus group participants

	Count (%)	Average (min - max)
Age		34 (25 - 53)
Gender (female)	23 (100%)	
Income (% poverty level)		
Up to 50%	12 (52%)	
51 - 75%	3 (14%)	
76 - 100%	4 (17%)	
101 or more %	4 (17%)	
Type of pandemic emergency assistance received		
Rent	9 (39%)	
Utility	14 (61%)	
Average amount of assistance (in USD)		\$773 (\$210 - \$1,617)
Rent		\$1,010 (\$600 - \$1,617)
Utility		\$622 (\$210 - \$1,251)
When received most recent assistance		
First half of 2023	6 (26%)	
Second half of 2023	17 (74%)	
Employment status		
Unemployed	13 (56%)	
Employed part time	5 (22%)	
Employed full time	5 (22%)	
Other benefits received		
SNAP	16 (70%)	
WIC	15 (65%)	
Education		
No high school diploma	4 (17%)	
High school graduate or equivalency	13 (57%)	
Some post-secondary	5 (22%)	
2 or 4 yr college graduate	1 (4%)	
Race/ethnicity		
Hispanic or Indigenous	14 (61%)	
Black, Non-Hispanic	6 (26%)	
White, Non-Hispanic	3 (13%)	
Number of children in household		3 (1-6)
Age of children (years)		6.6 (2 - 15)
Youngest child's age (years)		2.7 (0 - 5)
Oldest child's age (years)		11 (3 - 22)

The interviews were conducted in January and February 2024 using Microsoft Teams in a hybrid format, with either an in-person or virtual facilitator and notetaker present. Each focus group lasted about 90 minutes and was recorded and transcribed with participants' consent. The study team developed a coding system to categorize topics relevant to the research questions. Two team members independently coded the responses, discussing any discrepancies to reach consensus. After finalizing the codes, the team reviewed excerpts to identify themes and address the primary research questions. For more details about the methods and analyses, see the Appendix.

Findings

Based on our analysis of interviews with parents, we identified key themes that offer contextual information for our original research questions from the larger study. In this section, we present an overview of the high-level themes related to families' experiences during the pandemic, their use of pandemic relief funds, and family well-being, along with specific examples and context for each theme.

The COVID-19 pandemic exacerbated the hardships of families with low incomes related to finances, health, and emotional well-being.

How the pandemic exacerbated financial hardships

Even at the onset of the pandemic, all participants felt they were behind on certain bills or rent payments. Additionally, when the pandemic began, most experienced either job loss or significant changes to their own or their partner's employment status, including in job type or workload. These adjustments notably escalated the stress and fatigue levels among families with young children, particularly related to long-term financial security. The following quotes are from participants working multiple jobs to make ends meet after experiencing job loss.

"I lost my job. My husband did not, but I lost mine and it made stuff really tight."

"I mean it's like I can barely afford it. I did work for [company], but I'll do a lot of [delivery services] to literally just support what we need day-to-day. So, it's not like we would ever really go without, but we also didn't have much. I mean, we're literally down to our last dollar a day. We didn't have any money, and our bills were all past due."

Strategies to navigate financial hardships and employment challenges

Several factors contributed to families' inability to maintain regular employment amidst the COVID-19 crisis, including limited access to child care, pandemic-induced job loss or reduced hours, personal illness, or the need to attend to an ailing family member. About half of the mothers in our focus groups discussed losing their jobs when they required time off due to COVID-related circumstances, exacerbating their challenges in securing subsequent employment or sufficient work. The presence of children at home because of pandemic-related school or care closures further constrained employment options, compelling some to assume the role of a stay-at-home mother. Participants described resorting to piecemeal employment opportunities and innovative strategies—such as leveraging community resources like church food banks or offering personal services such as cooking and cleaning for pay—to navigate financial hardships and bridge financial gaps. The following two quotes represent the various hardships two parents faced with employment and how COVID-19 illness affected their ability to work.

“So, when I got pregnant again during COVID, that’s when I was looking for a job for a while, but I was able to get a job at Walmart. I was like six months pregnant and then I caught COVID. And then I had to be out for, I think it was like 3 weeks. I was super sick, like I couldn’t taste, smell, or eat, was throwing up. It was terrible, but then I was able to go back to work and right when I was going back to work, my husband’s mom died, and we had to go to Arkansas. And then I lost my job while we were going through all that again. It was very much of a struggle.”

“I have noticed that when people have their own business they tend to make more money, but the majority of people who work on their own were left without work and we were very affected in that area. They cut off my gas, and then they almost shut off the water, too.” -Translated from Spanish

These pandemic-related employment changes significantly affected how households make financial choices. First, mothers found themselves grappling with numerous financial choices, often perceiving them as burdensome due to the need to prioritize what to buy. Many recounted adopting a more cautious approach to spending, such as restricting purchases to essentials and meticulously allocating available funds. Some reported allocating only partial amounts toward specific bills to cover essential needs such as food, albeit at the risk of accruing fees and accumulating debt. Despite the potential consequences, such measures were necessary to keep their housing or pay for essential items like food. For more information on these participants’ financial hardships, see Table 2 in the appendix.

Health impacts and emotional well-being

The pandemic was a challenging time for most participants, and many were going through major life changes that added to their hardships. In addition to the pandemic, most participants were experiencing some sort of personal hardship, such as divorce, pregnancy, sickness, or death in the family, and a subset experienced migration to a new country (about 40% of the Spanish-speaking participants specifically mentioned their recent immigration). These added challenges prompted mothers to make changes in their lives or find new ways of doing things. For example, many mothers in these focus groups were in the process of ending a relationship with the father of their children. This change in relationship status led to difficulties in receiving child support payments and the need to find a better job, despite still being the primary caretaker of their children. In another example, a mother described how her pregnancy and the COVID-19 sickness she experienced led to job changes, forcing her to seek additional support.

Others mentioned health as a major factor that added to their stress and well-being. About half of the focus groups discussed getting severely sick during the pandemic—requiring major operations and frequent medical appointments for chronic conditions—which meant they lost work time or their jobs due to lack of sick leave. Several families struggled with an increase in family medical bills, particularly those with children who had special needs or health concerns. These parents often had to make accommodations for the child with special needs, which impacted their other children. In some cases, they relied on their other children to help more around the household or take care of household needs.

“I ended up catching COVID, and was really sick, and I was pregnant at the time. So, everything shut down and with me being pregnant and having COVID, I lost everything and had to stay with my mom.”

All parents shared that their children noticed and felt their stress. Many described trying to hide their stress and negative emotions or finding small moments for themselves to persevere through challenging times. The pandemic added to their base level of stress and several found it challenging to implement healthy coping strategies without external support.

“Like I just lock myself in a room and when they’re sleeping, I just cry and let my anger out because there’s days I can’t take it anymore. They’re still babies. I have my one year old, two year old, and the eight year old, but the one and the two year old doesn’t understand, but my eight year old is a little spy.”

She's like 'Mom, why are you sad, it's okay. You're gonna have a better tomorrow.' She's like, 'When I become rich, you're gonna have a big house' ... I'm like, I wish I could buy you that. So, it makes me sad because she's like, 'Yeah, it's, it's ok you don't have to cry.' And I'm like that's why I don't like crying in front of her. I just wait for her to go to sleep and then I just take all my frustration out because I'm just like, don't know how I'm gonna do it this month. Paying rent, paying bills."

A subset of recent immigrant families faced additional burdens of acclimating to a new country while navigating available pandemic resources.

Several families participating in the Spanish-speaking focus groups recounted their recent migration and immigration experiences to the United States. For these parents, the transition to a new country and the task of securing employment posed significant challenges, impacting their ability to support their children and locate necessary resources. In turn, they became hesitant to seek assistance due to feelings of embarrassment or shame. However, all families in our study received significant support through CAP Tulsa, a comprehensive child care service. These families described being proactively asked if they needed financial support for bills or rent, which provided them the support needed to keep their house or utilities running.

"In my case, they (CAP Tulsa) helped me with the electricity bill. And the person who is there, at school, where I take my daughter, we start sharing and she is very kind, and I also start talking to her and I like it because they always send a message asking me: 'Are you okay, you need something?' Right? So, one time I walked in, and she said, 'Are you okay, do you need anything?' 'Oh, yes, I need a million dollars,' I tell her, 'Oh, me too, but no, do you really need something?' she says. I say, 'Why, will you help with something?' I didn't know. 'Yes' she tells me and then asks, 'Do you have any problems with rent or electricity?' because I can never finish paying the electricity bill in full and it was accumulating, because I could only pay it part by part and at that time, I reached almost 400 dollars in debt and think where am I going to pay for this. And I even told the person who was helping me, 'Look, well I have this utility they are going to disconnect and I worry about the children, because without electricity in the house in the middle of this heat.' Then she says to me, 'Do you want me to help you?' I say, 'Alrighty then!' I began to provide all the information they ask for, and, thank God, then I was able to look at the application status on my phone and thank God my bills were paid." - Translated from Spanish

"But I would like to comment that there are many people who sometimes feel ashamed to ask. It feels like a burden and sometimes we deprive ourselves of that help. Yes, CAP Tulsa offers help, but many people deprive themselves. I have met many people who [say], 'No, they are not going to help me. No this or no that,' and I was one of them and it was very hard for me to ask for help. But I was on the verge of having them shut off my utilities and so I had to ask and with my shame and everything I finally asked for some help." - Translated from Spanish

"Well the same thing happened to me, we were behind on rent, and I just didn't know what to do, or how to ask or how we were going to make it. And my husband said, 'You have to try asking because there is nothing else we can do. Either we ask or we are out on the street.'" - Translated from Spanish

Families valued receiving support through trusted community and federal programs, which provided stress and financial relief.

Community and federal aid programs

Many participants reported assistance for rent or utilities, food, and other basic needs, or other supports from federal programs and community-based organizations. While this support offered some relief and hope for the future, it did not fully alleviate families' financial difficulties. Nevertheless, many respondents said they would have been evicted or had their utilities shut off without this support. Pandemic-related relief programs were meant to support families but not completely eradicate their financial needs, and all families highlighted the positive benefits of these programs. The assistance felt like a temporary reprieve, as it was typically provided once or annually for two or three years.

"Well, in the moment you receive help, you say, 'It makes me want to persevere.' And maybe, if it happens to you again tomorrow, you think, 'Well hopefully they can help me again'. But yes. You don't just let yourself fall right there. In other words, you keep moving forward to get ahead." -Translated from Spanish

In addition to rental and/or utility assistance, most participants benefited from the Supplemental Nutrition Assistance Program (SNAP); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC; see Table 1 for more information); or access to food banks. Over half also received gas or grocery store gift cards from CAP Tulsa. Many also sought community services that provided a wide range of support, including child care, clothing drives, holiday gifts, and social support through faith-based organizations. Most participants reported that it often required courage to admit they needed help and to reach out. Since no single source of support fully alleviated financial difficulties, participants continually sought creative solutions. They reached out to these community programs and were able to support their families by coordinating appropriate services.

Families also helped each other share resources and options for community support. Even during the focus groups, participants referred each other to resources and programs and shared recommendations on working toward financial stability.

Successes and limitations of these supports

Although all families received some extra support throughout the pandemic, a few still felt a heightened sense of anxiety and depression caused or exacerbated by their financial struggles. Federal and community support were essential to families' well-being and ultimately delivered on their purpose of providing temporary support for acute needs, as described in the findings above. However, many participants felt burdened by the constant need to seek multiple forms of assistance and navigate complex application processes. Many experienced rejection or delays in government financial support, adding to their stress, discomfort, anxiety, or depression. Although some managed to obtain mental health support, such as therapy, most relied on small personal indulgences to cope with stress.

"I feel my energy and my mood has changed because we've spent more time inside [during the pandemic] where, you know what I'm saying, as opposed to being able to spend more time with them [children] and interact with them in a more positive way. And even like my five-year-old is like, 'Mommy, why are you so mean sometimes?' And it's like, I don't try to be a mean mommy. It's just my voice, you know, and I try to tell her that but it's like they are kids and they're gonna remember that and I feel like the pandemic's really gonna leave an imprint on them, you know what I mean? Like how I've been with them and it's not even me, it's like the whole situation that we're in, you know, and as I mentioned, we got evicted, you

know, so it was either go to an apartment and pay the same thing I would pay as a mortgage. So, I was like, let me just get all my savings out and get a house. And now it's my electric bill in the summer this last summer was \$800 dollars. And was like, oh my God. And it's just rough, you know."

"I feel [my mental health] affects them [my children] 100 percent. And I know that for a fact. So therefore, yeah, I have to take care of myself first."

Although the pandemic exacerbated financial stressors and impacted family relationships, parents used several coping strategies.

While the support helped families with their acute needs, ongoing financial and emotional struggles often continued to affect participants and their children. Participants still felt the stress of the pandemic and worried about how it would affect their children. Most mentioned that their ability to explain their issues and concerns about the pandemic and their financial well-being depended on their children's age. Older children were particularly sensitive to their parents' financial stress, leading to increased tension. Explaining financial constraints to younger children was challenging, but often necessary due to children's requests for food items or toys. These challenges created a cycle of misunderstanding between children and parents, which contributed to parents' stress. Despite the challenges, parents were often able to calmly talk children through the situation and shield them from stress when possible.

"In my case, for example, we go to the store and they say, 'Mommy, I want this toy, I want you to buy me this one and that,' so I try to talk to them as calmly as possible and tell them words that they can understand that at this moment it is not possible, because daddy does not have enough, what we have to do is buy food, and yes we need it for clothes or shoes. So sometimes the older kids seem to understand more and then I say, 'Next time, yes, yes we are going to buy it next time.'" - Translated from Spanish

"I was able to, you know, give them a little treat here or there or something, or like get my boy some pizza or something. So, it's not, you know, something big but as long as I can pay the rent."

A few parents identified positive coping mechanisms to improve their well-being and better support their children. Several participants reported going to mental health counseling or support groups, incorporating time to decompress from their day if possible, and/or practicing mindfulness. Parents who managed to cope well with stress felt that they were better able to engage positively with their children.

"I feel like the coping stuff that they've taught me in therapy and it has really helped me. I'm more mindful even with the kids. Like, I always make sure in the mornings that we at least start off our day good, and be mindful and doing things like, what do we see on our way to school guys and we'll sing a song, you know, kind of like an 'I love you' ritual. They say at CAP Tulsa that the routine helps them feel safe and to give them affirmations and stuff that they can think of. So, I've been trying to, that's what's helped me cope."

"I reached out to Family and Children's Services so I can get counseling for myself. So, they've been working with me. I see the therapist every two weeks, for an hour and I've seen them for a year now. You know how they do the survey about your anxiety and depression. So, I improved like at least 80% since I've been able to talk to somebody."

Many families desire to move toward self-sufficiency, which requires sustaining, all-encompassing services.

While assistance was helpful for participants, most reported ongoing financial struggles and barriers in moving toward self-sufficiency. Some even described facing greater financial challenges after the COVID-19 pandemic relief funds ended; these respondents noted that they had at least received extra support during the pandemic. Most participants expressed a desire for consistent assistance with bills and rent, along with access to resources for specific needs, such as medical support, mental health, social support, job search assistance, career development, and immigration and legal support.

“I felt broke (throughout the pandemic). But I mean it’s no different now, well actually it was a little better during the pandemic because they were giving money away to help, and now I think it’s honestly harder now.”

Several participants desired self-sufficiency as a long-term goal but emphasized their need for support while working toward self-sufficiency. Most found it difficult to cobble together work, find flexible work schedules that allowed them to take care of their family, and obtain various forms of assistance to make ends meet—factors that made them want to pursue further education or career advancement to get ahead financially. Support toward self-sufficiency could include job search assistance, career development with schooling options (e.g., vocational training or certificate programs, support for higher education), and continued support to tackle daily challenges.

“I wanna go back to college but then I look at all my student loans that I already owe. Now I look at all the debt that I’m in and I’m just like, do I get in more? You know, because nobody is gonna hire you without a degree, but then you get the degree, you don’t have the experience, you’re not good at it either. It’s like you already have to have one foot in the door where you wanna be. It’s hard. It’s really hard.”

Such support might also include mental health counseling to manage daily stressors. Mental health support could include social support, such as opportunities to build relationships with other families facing similar struggles; many respondents felt encouraged through their social networks (e.g., faith-based groups) and appreciated opportunities to build friendships.

“I feel like even like these little support groups would help too because even just right now I feel like we all were able to share about touchy subjects that we haven’t talked about and I think that would help the community or even just the families, like a support group.”

Participants generally reported positive interactions with CAP Tulsa staff, from whom they learned about most available resources. However, some participants—and especially Hispanic and Spanish-speaking individuals—wished for more direct communication about available services, as described in the section on recent migration impacts. These respondents suggested that explicit offers of financial support would be more effective than general inquiries about their well-being.

Discussion of Findings

In this qualitative study of families with young children and low incomes who received federal emergency rental and/or utility assistance and other community supports during the pandemic, parents shared that the pandemic had created tremendous challenges that impacted their financial, emotional, and relational well-being.

Families relayed struggles with job interruption because of their own illness, new life challenges (e.g., divorce), and the need to stay at home due to lack of child care and school. Parents already behind on bills described how major life changes, including pandemic-related disruptions, impacted their financial well-being. Many parents discussed the strain of relationship changes or being single parents, which added to the difficulties of finding sources of income, garnering child support, and finding child care. One coping strategy was to piecemeal work opportunities, but this also disrupted family routines. Another recurring challenge was parents' own illnesses, which heightened their financial concerns as missed work led to job loss absences and the accumulation of large medical bills.

During this time, families reported that, in addition to receiving SNAP or WIC and free child care through CAP Tulsa, they received additional assistance in the form of gas cards, rental and/or utility assistance, and community resources. Some shared poignant stories of the difficulty of asking for additional support, describing a level of desperation required to overcome the barrier of needing to ask. Once they received assistance from a trusted social services worker, they were grateful for both the help and kindness of local workers connecting them to resources. However, since the assistance was temporary, difficult to access, and required family outreach, it was not enough to ensure their long-term well-being, mental health, or even financial security. Families shared several challenges, including late fees, overdue bills, and a need for far greater social support. The pandemic exacerbated hardships and families continue to face challenges that hindered their self-sufficiency.

In short, the pandemic was a difficult time for families with young children and low incomes, with each challenge triggering further difficulties in a cascading effect. A key antidote to these challenges came in the form of temporary and ongoing federal subsidy programs and resources (e.g., ERA, WIC, SNAP) offered by a trusted local partner who proactively reached out to screen for needs and connect families to resources. However, because ERA was designed to be temporary, families were unable to address underlying pre-pandemic housing insecurity and financial precarity. Participants recommended sustained assistance for rent and utilities, along with support for specific needs, including mental health resources and employment.

Policy and Program Recommendations

Considering our findings alongside families' challenges during the pandemic, policymakers and community leaders can explore targeted strategies to improve access to resources, reduce barriers, and ultimately provide more effective and compassionate support for families during similar emergency situations and to advance their self-sufficiency. This section outlines key policy and program recommendations aimed at addressing the specific needs identified through our research. The following strategies can help ensure that support systems are both accessible and responsive to the needs of families with low incomes who experienced housing challenges during the pandemic, or those who require similar emergency interventions in future situations.

1. **Provide transitional support:** We encourage community organizations and state-level programs to continue collaborating with families to provide transitional support to address the abrupt end of services following the pandemic. This study suggests that ERA programs, community support (e.g. food banks, clothing drives), and other relief aid—even if temporary—helped households avoid eviction or having their utilities shut off.¹ However, after the peak of the pandemic, families continued to struggle with catching up on their bills and paying their debts, making it hard to afford other needed items and services. Helping families plan for the future, especially when temporary relief ends, could mitigate the challenges faced with continued financial hardships. Community organizations like CAP Tulsa have played a role in planning for sustainability by providing various resources even as pandemic relief funds ended to connect families to food services or other relief and assistance options.

2. **Offer employment and self-sufficiency support:** More specifically, we encourage community organizations and state-level programs to work with families to support their employment and career advancement, as a way of investing in their ongoing economic well-being. Families are working hard to make ends meet and improve their children’s future, but many struggled to find flexible employment that met their families’ needs. While these families aspire to economic mobility and self-sufficiency, they could benefit from support to help them reach these goals. Many families desired assistance in finding jobs that accommodated their schedules, offered benefits like sick leave, or guidance toward further education. Other support is also necessary to maintain these types of employment or pursue further education, including access to child care and transportation. Community organizations can discuss these goals with families and provide referrals to support that can address their needs, such as supporting the application process for further education, applying to child care subsidy programs, or looking for jobs and providing assisting with applications.
3. **Engage in proactive outreach:** We recommend that program, state, and caseworker staff employ trusted community members to conduct proactive screenings and outreach so that families do not have to ask for support when they are struggling. Families described how helpful it was when programs took the initiative to reach out and directly ask what support they needed. Many families can struggle to ask for support, often feeling embarrassed or ashamed. Approaching them first and normalizing their hardships can reduce their feelings of shame and embarrassment, leading to better-connected services. In organizations serving families, this outreach could involve intake forms designed to assess families’ needs and areas where they might need support, or yearly clinics to better understand current needs in the community and provide referrals.
4. **Support emotional well-being:** We recommend providing subsidized mental health counseling, as well as social support opportunities and mechanisms to build trust within the community. Parents valued sharing resources with their peers, learning strategies from each other, and sharing their life experiences—as they did in the focus groups. Throughout our findings, we have provided examples of parents’ increased stress during the pandemic due to financial burdens and additional life challenges. While some families sought mental health support, many wanted additional resources to help them deal with stressors. Providing a variety of opportunities to support parents’ mental health and emotional well-being—through counseling, support networks (e.g., peer groups or parent events), educational resources on common mental health concerns and strategies, community-building events, referrals to services, and opportunities to share and discuss current stressors—could alleviate the added pressures parents experience and promote their self-sufficiency.

Study Limitations

There are important limitations to consider when interpreting the findings of this study. The findings represent the views of a localized context of people with low incomes and young children in Tulsa, Oklahoma and are not representative of all potential perspectives of families who received rental and/or utility assistance. Additionally, we were connected to parents and caregivers through staff at CAP Tulsa who had received rental and/or utility assistance from 2021 to 2023. Early recipients of rental and/or utility assistance may have aged out of the CAP Tulsa program. As such, participants’ responses and experiences may not represent early pandemic experiences based on when relief programs were granted. While we did not directly ask about mental health, the topic emerged during the discussions. Thus, we were unable to draw in-depth conclusions on the connection between pandemic relief support and mental health. Despite these limitations, this study provides initial insights into parents’ and caregivers’ experience of the COVID-19 pandemic and the influence of financial support on their family life and well-being.

Acknowledgments

The authors thank the Robert Wood Johnson Foundation Healthy Eating Research program for their generous support of this study [grant numbers 80767 and 119755]; Community Action Project of Tulsa County, Oklahoma (CAP Tulsa) for their effective partnership on collection of qualitative data for this study; Drew France (CAP Tulsa), Sarah Gallagher (National Low Income Housing Coalition), Heather Hanna (National Conference of State Legislatures), and Lillian Singh (Strength) for serving on the Advisory Panel for this project and for their helpful feedback on development of this research; Sara Amadon, Dana Thomson, and Kristen Harper (Child Trends) for their thoughtful review of the draft brief; and Brent Franklin for careful copyediting and Lisa Kim for citation checks. We would also like to thank the families who participated in this study and their willingness to share openly about their experiences.

Suggested Citation

Villegas, E., Kissela, L., Piña, G., Leifheit, K., Chen, Y., & Perrin, E.M. (2024). Understanding family financial and emotional well-being during the pandemic. *Child Trends*. DOI: 10.56417/928a5462y

Appendix

Expanded methodology

The Child Trends team conducted focus groups with the goal of exploring three primary research questions:

1. How have families with young children experienced family interactions and well-being throughout the pandemic?
2. How do participants perceive the role of Emergency Rental Assistance (ERA) and other governmental economic relief programs in addressing their housing, basic needs, and financial well-being before, during, and after receiving those program benefits?
3. What are the continued housing and financial needs of governmental relief programs' participants as the assistance ends?

Child Trends partnered with CAP Tulsa, a community-based program serving families with low incomes in Tulsa, Oklahoma, with a range of wraparound services. Since the COVID-19 pandemic began, CAP Tulsa's services have expanded, serving more families eligible for public assistance (increased from 23% to 37% from 2021 to 2022). There was also a 9 percent increase in households with incomes at or less than 25 percent of the Federal Poverty Line. Tulsa also has some of the highest rates of homelessness in the nation coupled with a long and complex history of racial segregation.^{12,13} In a recent study of parents with young children in Tulsa, Hispanic parents reported more economic hardship than other racial and ethnic groups, which was associated with increased emotional and behavioral problems among children in these families.¹⁴

Due to the increasing economic hardships faced by families in Tulsa, we collaborated with CAP Tulsa to connect with and understand these families' needs. We worked closely with CAP Tulsa and an Advisory Panel of experts—chosen based on their knowledge about ERA, food insecurity, and state and local policy—to draft interview questions guided by the study's research questions. Specifically, Advisory Panel members had expertise in food insecurity, housing stability, economic mobility, legislative policy, income assistance, and the study population in Tulsa. Each expert received an honorarium of \$300 as a thank you for their time and contributions over the course of the project. Interview questions aimed to solicit information on how pandemic-related economic support addressed families' basic needs and financial well-being, their perceptions of the ERA program and application process, the challenges that affected their food security and financial well-being, and whether and how there might be changes in their financial well-being as these ERA programs end.

In collaboration with CAP Tulsa, we identified participant eligibility as those who had received rental and/or utility assistance from 2021 to 2023 and who had children from birth to age 5. To recruit participants, CAP Tulsa conducted phone call outreach, asking eligible participants to indicate their interest. The CAP Tulsa team coordinated with participants to sign up for a focus group time. CAP Tulsa sent up to five reminders to parents who expressed interest or who had not yet declined. Parents who participated in a focus group received a \$50 gift card as an appreciation for their time.

Child Trends conducted six focus groups with parents with children served by CAP Tulsa who had received assistance from CAP Tulsa:

- 3 English focus group (n = 11): Group 1 had 3 participants, Group 2 had 3 participants, Group 3 had 5 participants
- 3 Spanish focus groups (n = 12): Group 1 had 3 participants, Group 2 had 2 participants, Group 3 had 7 participants

All participants were female, were mostly non-Hispanic Black or Hispanic, and most had incomes below the federal poverty line. They were ages 25 to 53 and had from one to six children (three on average). See Table 1 for more demographic information.

The interviews took place in January and February 2024. We used Microsoft Teams in a hybrid approach, with either an in-person notetaker or facilitator and a virtual notetaker or facilitator, while all participants were present in person. All focus groups lasted approximately 90 minutes. Each focus group was recorded and transcribed, with participants' permission.

The focus group guide covered the following topics:

- Participants' experiences during the pandemic
- Participants' experiences with community and federal assistance during the pandemic, and with rental and/or utility assistance specifically
- Food consumption and household budget before and after receiving assistance
- Impact of rental and/or utility assistance on children's well-being and food security
- Barriers to receiving assistance
- Participants' continued needs

At the end of each focus group, we requested that participants answer a short, secure online survey. The same survey asked participants for consent to allow CAP Tulsa to share administrative records with the Child Trends team. These records include information, such as age, amount of rental and/or utility assistance received, and other public programs received (e.g., SNAP). Participants were also asked about their food security and household food behaviors over the past two years. Twenty to 40 percent of the participants said that, over the past two years, they had *often* struggled to get enough food (29%) or eat enough food they wanted to eat (21%), and that they did not feel confident they could pay their rent on time (42%). Furthermore, 83 to 92 percent said that the previous statements had been true at some point (either a few times, sometimes, or often) over the past two years as noted in the first three rows of Table 3. Seventy-one percent of participants noted that sometimes or often their children were not eating enough because they could not afford enough food. See Table 2 for more details.

Table 2. Frequency table of survey responses on household food and rental security

Statement	Yes, often	Yes, sometimes	Yes, a few times	No, never
Getting enough food can be a problem for some people. Thinking about the last two years, was there a time when you thought that your household did not have enough food to eat?	7 (29%)	4 (17%)	9 (38%)	4 (17%)
Also thinking about the last two years, was there a time when you thought that your household did have enough food, but not always the kinds of food you and your family wanted to eat?	5 (21%)	8 (33%)	9 (38%)	2 (8%)

Statement	Yes, often	Yes, sometimes	Yes, a few times	No, never
Also thinking about the last two years, was there a time when you did not feel confident that your household would be able to pay the next rent or mortgage payment on time?	10 (42%)	4 (17%)	6 (25%)	4 (17%)
	Often true	Sometimes true	Never true	
Also thinking about the last two years, please indicate whether the next statement was often true, sometimes true, or never true for the children living in your household who are under 18 years old. 'The children were not eating enough because we just couldn't afford enough food.'	4 (17%)	13(54%)	7 (29%)	

Analysis

To summarize the interview transcripts, the study team developed a list of *a priori* categories, referred to as codes, to identify topics in the interviews related to the research questions (see Table 3 for the main parent codes). The team then systematically assigned codes to each interview transcript using Dedoose. Excerpts or topics within the transcripts were assigned to multiple codes if the concept referred to several categories. We coded each transcript and discussed any discrepant codes to ensure coders were capturing content in a systematic manner. Once coding was complete, the team reviewed the excerpts for each code to identify themes and answer the study’s primary research questions. Several themes expanded the original research questions, and we were able to create this additional brief that highlighted additional findings.

Table 3. Parent codes

Codes	Description
Family structure	Used when participants described their family structure, their kids and partners, and their general household makeup,
Experiences	Used when participants described their experiences throughout the COVID-19 pandemic. We included several child codes to understand when participants had housing challenges, financial challenges, employment changes, sickness, relationship changes, immigration concerns, and other common experiences in this group.
Types of assistance	Used when participants described the types of assistance they received during the pandemic
Adjustments to finances	Used when participants described how they made adjustments to their finances, including their budget or lifestyle choices, because of finances, because of the pandemic relief, or because of changes due to the pandemic.
Changes to well-being	Used when participants described changes and/or challenges to their own or their families’ well-being because of the pandemic relief or because of changes due to the pandemic.

Codes	Description
Changes to child dynamics	Used when participants described changes and/or challenges with communication among the family, supporting their children’s needs, or parenting because of the pandemic relief or because of changes due to the pandemic.
Ongoing challenges	Used when participants described ongoing challenges in their life circumstances and additional supports that could be implemented because of the pandemic relief or because of changes due to the pandemic.
Recommendations	Used when participants described suggestions or recommendations to support the distribution of pandemic relief funds, current needs that can promote economic and general well-being, and other suggestions that could support their family related to the pandemic and its consequences.

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