



July 20, 2020

## LIFT Voices Describe Hardships Among Black and Latina Mothers in Pandemic

By LaDonna Pavetti, CBPP, and Helah Robinson, LIFT<sup>1</sup>

Black and Latina women have long faced high rates of poverty, unemployment, poor health conditions, and material hardship, due largely to institutional racism and sexism, and the current health and economic crises have exacerbated these conditions. On top of the stress from trying to put enough food on the table and pay the rent and utility bills, many now live in fear of contracting the coronavirus and must take on greater responsibility for educating their children. Black and Latino people are about *three times as likely* as white people to contract COVID-19. Almost two-thirds of Latina women and more than half of Black women with incomes below \$35,000 report losing employment income since the pandemic started; about a third of Black and Latina women missed their rental payment in May or paid it late, and even larger shares feared not being able to pay June's rent, according to data from the Census Bureau's Household Pulse Survey for the week ending June 23.

Key relief measures enacted so far during the pandemic, such as expansions of unemployment insurance and food assistance and stimulus payments, have mitigated hardship for some families but left others behind because they are ineligible or haven't successfully navigated the complicated processes to receive them. LIFT — a human service agency that uses a goal-oriented, holistic approach to partner with members to increase their income and wealth over the long term — has provided over \$1 million cash assistance to nearly 800 member families to reduce economic hardship. For some families, this is the only cash assistance they have received during the pandemic.

A volunteer career coach for LIFT describes how the pandemic has affected many LIFT members:

*"It has been hard to hear from members about being furloughed or losing jobs, being unable to continue their own education in sacrifice of their children's needs, or falling back into debt"*

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<sup>1</sup> We would like to thank LIFT members and staff for sharing their experiences with us. Their candor helped to put a human face on the hardship data in this report. We'd also like to acknowledge the contributions of Jazmin Jimenez-Estrada, an intern at CBPP who translated and transcribed interviews with LIFT members and helped analyze the hardship data, and Claire Zippel, a senior research analyst at CBPP who extracted the data from the Census Household Pulse Survey data for the quantitative analysis.

*after successfully staying on top of bills. For many, the pandemic has looked like a lot of long and hard work being significantly set back. The need for financial assistance, resources, and support has significantly increased, and many long-term educational and career goals have had to be set aside in order to address immediate financial needs. Many members have had to make really difficult choices and sacrifices and it has kept my heart heavy to sit with and support them through this time.”*

A LIFT member at home with her three children who lost her job and had to wait five weeks for unemployment insurance describes how she felt before receiving help to pay her bills:

*“At one point, I had a brief thought of suicide because I felt so much pressure. . . . I didn’t know how I was going to make it through. . . . I am sure everyone didn’t have the benefit of someone like LIFT there when they were panicking.”*

This paper combines the experiences of LIFT members, volunteer coaches, and staff with Household Pulse Survey data for female respondents with household incomes under \$35,000 for the week ending June 23 to document the impact of the health and economic crisis on families who were already struggling before the pandemic. It also documents LIFT members’ experience with accessing key relief measures and the important role of LIFT’s cash payments in filling in gaps. It focuses on Black and Latina women, who have been among those hardest hit by the pandemic and represent the majority of LIFT members.

**“Women of color are fighting tooth and nail to access the same opportunities that white people have, but systems that are racist and sexist by design are holding them back.”**

**Michelle Rhone-Collins, LIFT CEO**

LIFT’s experience provides important insights into what the pandemic has meant for its members and what families will need going forward. While LIFT and other human service organizations have an important role to play in helping families and individuals weather the crisis, additional government assistance targeted to those with the lowest incomes is needed to reach all those who are struggling to put food on the table, pay their rent and utilities, and buy diapers, clothes, and school supplies for their children.

As federal policymakers consider the next major relief package, they should prioritize policies that would lessen the severe burdens on families with very low incomes and communities of color, including:<sup>2</sup>

- **Creating a flexible emergency assistance fund** of at least \$10 billion that states could use to provide monthly cash payments, emergency assistance grants, or subsidized jobs (when it is

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<sup>2</sup> For details on these policy recommendations, see Chye-Ching Huang and Chuck Marr, “Failed Reopenings Highlight Urgent Need to Build on Federal Fiscal Support for Households and States,” CBPP, July 9, 2020, <https://www.cbpp.org/research/federal-budget/failed-reopenings-highlight-urgent-need-to-build-on-federal-fiscal-support>.

safe to do so) to help families and individuals left out of previous relief measures to meet basic needs and avert crises that would result in even greater hardship.

- **Providing more funding for housing assistance.** Already facing high housing burdens, large numbers of households with low incomes are struggling to pay their rent and utilities. An investment of \$26 billion could fund 500,000 new Housing Choice Vouchers to help families rent housing they find in the private market.<sup>3</sup> Additional funding for the Department of Housing and Urban Development’s Emergency Solutions Grants program could help households avoid eviction and assist individuals and families who are already homeless.
- **Increasing nutrition assistance.** A 15 percent increase in the SNAP (food stamp) maximum benefit would give all SNAP households, including those with the lowest incomes, additional resources to purchase food. The increase would amount to about \$100 per month for a family of four. Studies show that SNAP benefits are too low even during better economic times; this is particularly problematic during downturns because many participants will be out of work or earning very low pay for longer periods and receive less help from their extended families.
- **Extending important expansions in jobless benefits.** The CARES Act expanded the group of workers eligible for jobless benefits, increased unemployment benefit levels, and increased the number of weeks that workers could receive jobless benefits. These expansions are particularly important for low-paid workers who often are ineligible for standard unemployment benefits and receive low benefits when they do qualify. The next package needs to continue both eligibility expansions and benefit improvements and needs to provide access to additional weeks of jobless benefits.
- **Including immigrants in relief measures.** Immigrants, including those who have lost jobs and those whose jobs place them at heightened risk for contracting COVID-19, have unfairly been excluded from relief measures to date; they should not be left out of future measures that could help them put food on the table, pay their rent, and meet their health care needs.

## LIFT Families Experiencing Significant Hardship

LIFT works with parents to improve their personal well-being, increase their social connections, and strengthen them financially through coaching and direct financial assistance. Volunteer coaches, many of whom are students pursuing master’s degrees in social work, provide support directly to LIFT members. A unique feature of LIFT’s service model is its Family Goal Fund, which provides cash to families to help them achieve their personal goals. Prior to the pandemic, participating families received \$150 every three months. Parents interviewed after the pandemic hit said they needed \$1,100 to meet their basic needs, so LIFT provided an additional one-time payment of \$1,400-\$1,950, with families who were ineligible for other relief measures receiving higher payments.

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<sup>3</sup> CBPP, “Policy Basics: The Housing Choice Voucher Program,” updated May 3, 2017, <https://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>.

LIFT operates in underserved neighborhoods with extremely high poverty rates in Chicago, Los Angeles, New York City, and Washington, D.C. In Chicago and Washington, D.C., LIFT serves mostly Black families. In Los Angeles, LIFT serves mostly Latino families, 50 percent of whom do not have a legal right to work and nearly 50 percent of whom are monolingual-Spanish-speaking. About half of the LIFT families in New York City are English-language learners. About 90 percent of LIFT parents are female and nearly all are women of color; most have a high school education or less. They work when their home and family responsibilities allow, mostly in retail, hospitality, child care, home health care, and the gig economy and in jobs that generally offer low pay and changing and uncertain hours. Most of these jobs don't come with paid sick leave or health insurance and can't be done remotely; some are deemed essential, so these workers are at higher risk of exposure to COVID-19.

**“Our parents are resilient and hardworking, focused on doing whatever it takes for their children to succeed, but face barriers including limited job skills, lack of child care, and weak support systems.”**

**Michelle Rhone-Collins, LIFT CEO**

LIFT parents' circumstances prior to the pandemic, heavily affected by systemic racism and gender discrimination, made them extremely vulnerable to the virus' economic, health, and social impacts. A survey of LIFT families shortly after the pandemic hit revealed that 92 percent had lost some or all of their income and 93 percent lacked sufficient resources to cover their rent, food, or utilities. In their own words:

*“Frankly, I’m scared. I’m an asthmatic with no health insurance who recently just started back working in January. I’m trying to catch up and now this.”*

*“It has been challenging as far as finances. I panicked in the beginning because I did not know how I was going to provide for all of us. I panicked hard.”*

*“I’ve spent money buying extra food, medicine, cleaning supplies, and basic essentials in case we go on lockdown. Money that was to go toward bills and rent.”*

*“I cannot earn income. The shop where I work closed for the next three to five weeks.”*

*“What is going to happen when the food we stored runs out? We have little space at home which makes it more difficult, all of us at home in a small space, but it’s a situation that we’re just trying to live through. God willing, it will be over soon.”*

## **Large Job Losses Don't Capture Pandemic's Full Economic Impact**

Nationally, Black and Latina women have suffered a disproportionate loss of employment income in the current crisis due to their overrepresentation in retail and other service jobs, many of which ended abruptly when the pandemic started. About 3 in 5 Latina women and more than half of Black women in households with incomes below \$35,000 report that someone in their household lost employment income since March 13. (See Figure 1.) Latina women were 16 percentage points likelier than white women in the same income category — and Black women 12 percentage points likelier — to report loss of employment income in their household.

FIGURE 1

## Black and Latina Women With Household Incomes Under \$35,000 Report Higher Rates of Employment Income Loss

Share of respondents saying they or someone in their household lost employment income since March 13, 2020

### Incomes under \$35,000



### All income levels



Source: Analysis of U.S. Census Bureau Household Pulse Survey for week ending June 23, public use file.

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But these data do not tell the full story of how labor-market changes have affected women of color with low incomes. Discrimination in the labor market also plays a role; Black and Latina women have higher-than-average unemployment even during periods of economic growth. The precariousness of the low-wage labor market, including frequent job loss and unpredictable hours, means that a number of low-wage workers are between jobs at any given time.<sup>4</sup> Others are out of the workforce due to individual or family challenges that keep them from working, such as health or mental health issues, or are working in informal jobs or are undocumented and thus do not qualify for unemployment insurance if laid off. In February 2020, about 5 million people were actively seeking work but not employed.

The situations of several LIFT members illustrate the circumstances of individuals who were not employed when the pandemic started or were employed but ineligible for unemployment insurance:

<sup>4</sup> Kristin F. Butcher and Diane Whitmore Schanzenbach, “Most Workers in Low-Wage Labor Market Work Substantial Hours, in Volatile Jobs,” CBPP, July 24, 2018, <https://www.cbpp.org/research/poverty-and-inequality/most-workers-in-low-wage-labor-market-work-substantial-hours-in>.

- **Dealing with health issues.** A LIFT member with multiple sclerosis who works as a bus driver for the Chicago Transit Authority was on unpaid medical leave when the pandemic hit, leaving her with no income. She shares, *“I couldn’t get unemployment because technically I’m not unemployed, I just have to take time off for my health issues. If I wanted unemployment, I would have to apply for disability and that would take too long.”*
- **In between jobs.** A LIFT member who enrolled in nursing school while waiting for her nursing license to transfer from Puerto Rico left a home health care job before the pandemic hit and was looking for another job, but had to turn down an opportunity because her son is at high risk. She shares, *“I missed an employment opportunity due to COVID because the contract said you couldn’t live with someone who is considered high-risk.”*
- **In the hiring process.** A LIFT member raising three children alone (ages 12, 5, and six months) was in school and was in the hiring process for a new job but had not yet received an offer when the pandemic hit. The hiring process was put on hold, leaving her without a paycheck and ineligible for unemployment insurance.
- **Undocumented.** A married LIFT member who is enrolled in school relied on income from her husband’s job to pay the family’s bills. After working at a restaurant for 15 years, he lost his job. Because he is undocumented, he is ineligible for unemployment insurance or stimulus payments. They are getting by for now using savings, help from family and friends, and cash assistance from LIFT.

Black and Latina women who continue to work often have jobs that put them at high risk of contracting COVID-19, such as nursing assistants, home health aides, grocery store clerks, and child care providers for essential workers. For example, nearly one-third of nursing assistants and home health aides are Black women, according to an analysis by the Center for American Progress.<sup>5</sup>

### “Triple Wealth Disadvantage” for Black and Latina Mothers Leads to Significant Hardship

When crises hit, households that are already struggling to make ends meet face agonizing choices such as whether to pay the rent or put food on the table. Mothers of color face a “triple wealth disadvantage” due to gender, racial, and motherhood wealth gaps, according to an Asset Funders Network analysis.<sup>6</sup> Among women without children, single Black women have a median wealth of \$200 and single Latina women \$100, or less than a penny for every dollar of wealth owned by single white men. Black and Latina mothers fare even worse, with median wealth of \$0 and \$50, respectively. The situation for LIFT families is even

**“The false ‘welfare queen’ stereotype has made direct cash payments unpalatable for a generation of families. That blind eye toward innovation stunted investment in our safety net, and we are acutely feeling it right now.”**

**Michelle Rhone-Collins, LIFT CEO**

<sup>5</sup> Jocelyn Frye, “On the Frontlines at Work and at Home: The Disproportionate Economic Effects of the Coronavirus Pandemic on Women of Color,” Center for American Progress, April 3, 2020, <https://www.americanprogress.org/issues/women/reports/2020/04/23/483846/frontlines-work-home/>.

<sup>6</sup> Mariko Chang, Ph.D., “Women and Wealth: Insights for Grantmakers,” Asset Funders Network, 2015, [https://assetfunders.org/wp-content/uploads/Women\\_Wealth\\_-\\_Insights\\_Grantmakers\\_brief\\_15.pdf](https://assetfunders.org/wp-content/uploads/Women_Wealth_-_Insights_Grantmakers_brief_15.pdf).



more precarious than these statistics suggest: the average mother comes to LIFT with over \$14,000 in debt and a yearly income of just about \$15,700. This lack of wealth among Black and Latina women means that when the pandemic hit, they had limited resources to draw upon to meet their basic needs, including paying their rent and buying food. Hardship due to income losses and increased costs exacerbates the already high stress levels for Black and Latina women.

In their own words:

*“When you are in a state of survival, the only thing you are worried about is your needs at that moment.”*

*“Even something as basic as laundry soap we don’t have. We cannot go to the store where it is cheaper because supermarkets are very expensive so I’m using back-up powdered soap.”*

*“I am struggling to pay bills, I owe \$90 something on one, \$70 on another. I’ve used the money, strictly on what is necessary, paying the bills even just partially because I don’t want them to accumulate.”*

*“Because we are undocumented we don’t qualify to receive relief for our children even though they were born here.”*

## **High Levels of Food Need Risk Families’ Long-Term Well-Being**

Households already struggling to put food on the table are finding this even more difficult due to lost income, limited savings, substantially higher food prices, and new expenses that their tight budgets could not account for.<sup>7</sup> About a quarter of Black women and 20 percent of Latina women in households with incomes under \$35,000 reported their household sometimes or often did not have enough to eat in the last seven days, according to the Household Pulse Survey, compared to 14 percent of white women in this income group. (See Figure 2.) A New York City study also found significant racial and ethnic disparities in food hardship among households that have lost work: 67 percent of Latino and Black respondents reported running out of food or worrying about running out of food, compared to 39 percent of all respondents.<sup>8</sup>

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<sup>7</sup> Joseph Llobrera, “Rising Food Prices Means Rising Need for Aid,” CBPP, June 18, 2020, <https://www.cbpp.org/blog/rising-food-prices-means-rising-need-for-aid>.

<sup>8</sup> Robin Hood and Columbia Population Research Center, “Poverty Tracker Spotlight: COVID-19, Poverty & Food Hardship,” <https://mailchi.mp/robinhood/one-shock-away-nearly-half-of-new-yorkers-couldnt-cover-a-400-emergency-expense-with-cash-966854?e=3fa145485b>.

FIGURE 2

## Black and Latina Women With Household Incomes Under \$35,000 Report Higher Rates of Food Insecurity

Share of respondents saying their household sometimes or often did not have enough to eat in the last seven days

### Incomes under \$35,000



### All income levels



Source: Analysis of U.S. Census Bureau Household Pulse Survey for week ending June 23, public use file.

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LIFT members describe how the pandemic has led to increased food need:

*“The little that we have saved has been used up . . . as you know food prices have spiked, cupones de comida [food stamps] aren’t enough. Sometimes we run out of money after 20 days, so the food pantry helps us. I give the kids a lot of fruits and vegetables but sometimes we have to go a week or so without yogurt for the kids, waiting for SNAP to come in.”*

*“Maintaining my sons’ diet and accessing nutrition has been a challenge. He requires special milk, iron supplements, and a diet in high protein.”*

*“The children, now that they are home, they are using more electricity. They are eating more. I spent almost \$500 at the grocery store.”*



Increased food insecurity among children is especially troubling, as the negative consequences can extend far into their futures.<sup>9</sup> Food insecurity may have *tripled* among households with children in April, while doubling among households overall.<sup>10</sup>

## Inability to Afford Rent Weighs Heavily on Parents

LIFT parents, like many households with lower incomes, are having an especially hard time paying their rent and have little confidence that they will be able to pay it next month. In their words:

*“Last month with the cash assistance we received from you guys [LIFT] and some of our savings we were able to cover the costs, but this month . . . well we used to receive \$500 a week from his job which we are no longer getting, and since we are undocumented, we aren’t receiving any help from the government. . . . We have money but not enough for the rent this month or for next month either.”*

*“The impact has been more on the economic side: the rent and monthly payments. Last month we were able to cover the bills, but we are trying to figure out what to do next. We have enough to eat because we have food coupons [SNAP] but it’s been a little hard.”*

*“I paid the essential bills. I made sure my rent was paid. The rental office sent notices that they were going to put people out and they even raised my rent.”*

*“It was rough trying to pay the rent. They put notices on the door saying the rent was due on the first of the month.”*

Situations like these are widespread, especially among households in which Black and Latina women live, according to Household Pulse Survey data. (See Figure 3.) About 1 in 3 Black and Latina women in households with incomes under \$35,000 reported not being able to pay the previous month’s rent on time. And about half of Black and Latina women reported having little or no confidence that they would be able to pay next month’s rent, compared to less than a third of white women.

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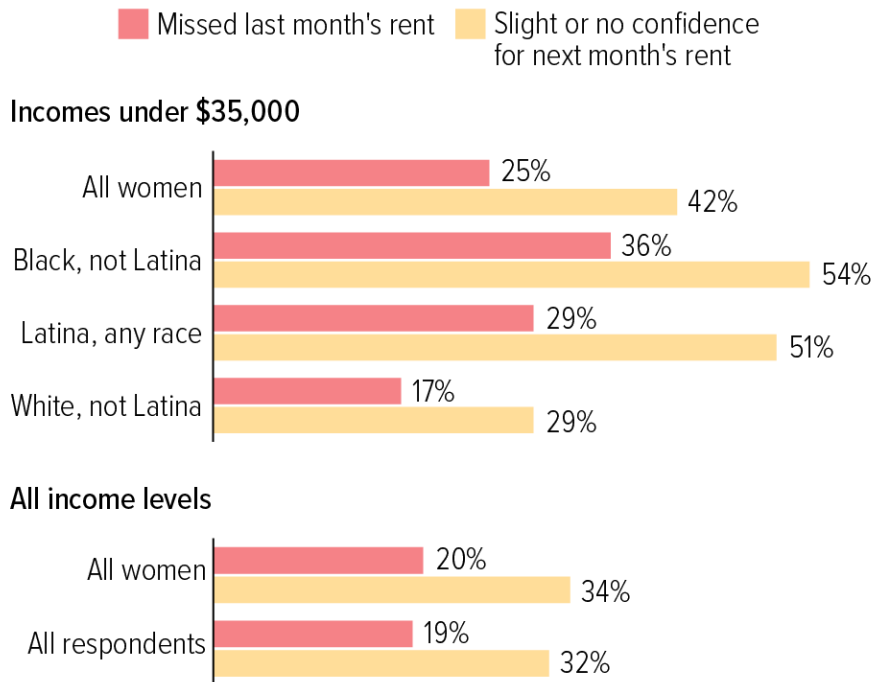
<sup>9</sup> John Cook, Ph.D. and Karen Jeng, “Child Food Insecurity: The Economic Impact on our Nation,” Feeding America and the ConAgra Foods Foundation, 2009, <https://www.nokidhungry.org/sites/default/files/child-economy-study.pdf>.

<sup>10</sup> Diane Schanzenbach and Abigail Pitts, “Food Insecurity Triples for Families With Children During COVID-19 Pandemic,” Northwestern University Institute for Policy Research, May 13, 2020, <https://www.ipr.northwestern.edu/news/2020/food-insecurity-triples-for-families-during-covid.html>.

FIGURE 3

## Black and Latina Women With Household Incomes Under \$35,000 Report Higher Levels of Difficulty Paying Rent on Time

Share of respondents saying they had difficulty paying rent



Source: Analysis of U.S. Census Bureau Household Pulse Survey for week ending June 23, public use file.

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Housing consumes such a large share of low-income households' budgets that even before the pandemic, they sometimes had to forgo food, medicine, or other necessities to keep a roof over their heads. Some 10.7 million low-income households paid more than half their income in rent in 2019, and only 1 in 4 households eligible for rental assistance receive it due to funding limitations.<sup>11</sup> Eviction moratoriums have enabled some families who can't pay their rent to stay in their housing, but the moratoriums will eventually end and back-rent payments will come due, leaving families who are barely scraping by at high risk of losing their housing.

### Hardship, Fear, and Competing Demands Raise Stress Levels

In addition to its massive economic disruptions, the pandemic has heightened people's concerns about their health and their family's health, thrown parents into the role of educator, reduced families' ability to help each other, and forced parents to put many of their own goals on hold.

<sup>11</sup> Will Fischer, "Urgent Need for More Housing Vouchers, Other Rental Assistance Amid Pandemic," CBPP, April 24, 2020, <https://www.cbpp.org/blog/urgent-need-for-more-housing-vouchers-other-rental-assistance-amid-pandemic>.

These multiple and often competing demands have created considerable stress, LIFT members report:

*“Mental health has been a struggle, the therapist and psychiatrist call once a week so that’s been helpful, but I must ‘stay strong’ for the kids. I’ve stopped receiving physical therapy for myself because I don’t want to put the children at risk, and I don’t trust leaving my youngest with someone else who has potentially been exposed to the virus.”*

*“At one point I had a thought of suicide because I felt so much pressure. I didn’t know how I was going to make it through.”*

*“I’ll have my moments when I’m depressed because I don’t have any away time. At home with the kids, asking you to do stuff, and I’m busy doing this training and that training to keep my mind busy. I have thyroid disease too and when I’m stressed it gets worse so I need to get it together.”*

*“It’s one [nursing school] class but it has nine topics. They offer tutoring but it’s strenuous and it starts at 3:00 p.m., when my son is still in school. For my exams I have to read at least four chapters, complete a clinic. It’s impossible to find the time in a day.”*

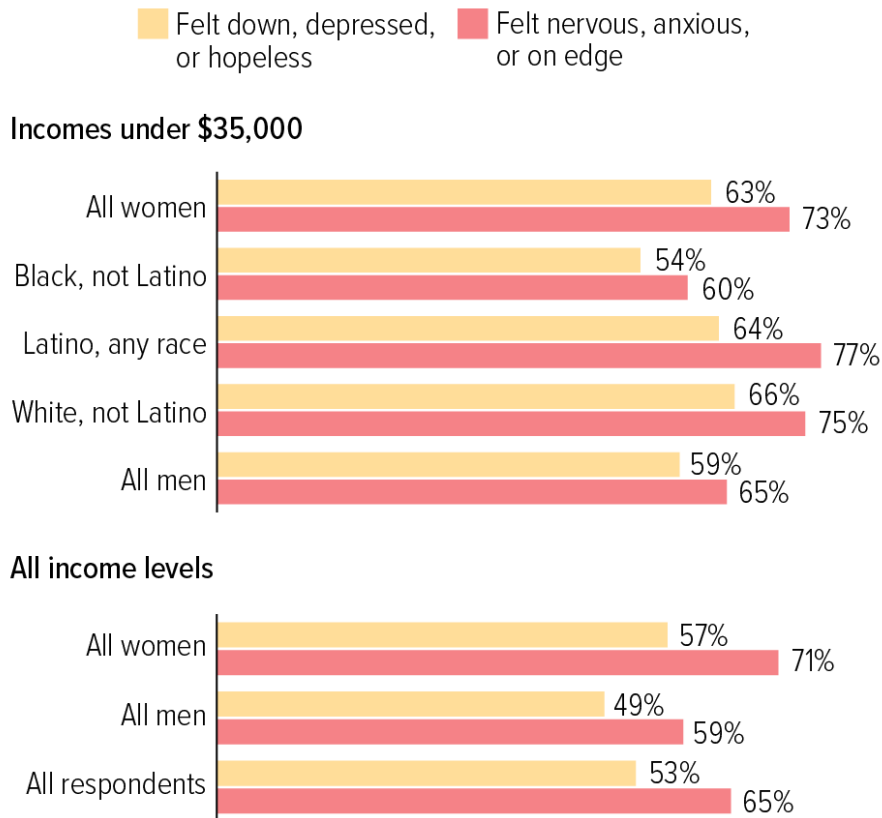
*“I have dealt with anxiety. I have acid reflux and I thought I had COVID. It creates a lot of anxiety because if you feel any types of symptoms you start to worry about whether you have COVID. I panicked. I still have anxiety but I try to not expose my kids to it. I have gone through depression. I just came out of a depressive state. I felt lonely.”*

LIFT members are not alone. Stress is high regardless of gender, ethnicity, or income, according to the Household Pulse Survey, though it is somewhat higher among women than men: about two-thirds of women with incomes under \$35,000 reported feeling nervous, anxious, or on edge (see Figure 4), compared to fewer than two-thirds of men. More serious forms of mental health issues are also common: almost three-quarters of women and almost two-thirds of men report feeling down, depressed, or hopeless.

FIGURE 4

## Pandemic Has Resulted in High Stress Levels

Share of respondents saying they experienced symptoms related to anxiety or depression for several days or more during the last seven days



Source: Analysis of U.S. Census Bureau Household Pulse Survey for week ending June 23, public use file.

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## Mothers Grateful for Assistance But More Needed

Without unemployment insurance, stimulus payments, and SNAP benefits, hardship would have been even worse among LIFT members. For LIFT members not eligible for those benefits, the cash payments LIFT provided made all the difference. Members used whatever help they got to meet basic needs such as paying rent and utilities, making car payments, and buying food, to purchase an occasional treat for their children, or to purchase items needed to continue pursuing their career goals. In their own words:

*“That money . . . reduced my anxiety about money because before I was like ‘what am I going to do?’ and that really put me in a depressive state. I shopped for the Great Depression, you know, rice and beans.”*

*“The funds from LIFT helped tremendously with our rent and our other bills (light and phone) which are the most important because we don’t have cable. I haven’t gone to the laundromat either to save money.”*

*“I finally relaxed a little bit in May because the UI [unemployment insurance] came through, the food stamps came through. . . . You [LIFT] all helped me out a lot with the money you provided, eventually the stimulus came. I just got \$1,200 for me. They [the federal government] didn’t pay for the children’s part.*

*“I don’t want to leave my aspirations and goals behind, the license cost \$200, I bought a printer and ink [for nursing school].”*

*“We used [the money LIFT gave us] to pay for rent costs, water, toilet paper — all of that was very helpful. If we hadn’t received it, I don’t know what we would’ve done . . . because if not, we would’ve paid rent, but not the light or phone bill.”*

LIFT staff were disheartened by how hard it was for members to obtain benefits to which they were entitled. As one volunteer coach explained:

*“What the celebratory headlines about the CARES Act failed to mention was that after applying for the expanded benefits, it can take weeks or months for a family to get access to those supports. In the case of this parent, it took five weeks between submitting his application online and receiving his LINK [SNAP] card in the mail. . . . The expanded unemployment benefits were met with even more difficult realities for many of the parents in our coaching program. An overrun phone system meant that parents did not even have the option to wait on hold for hours if they wanted to — the overwhelmed phone line would cut off the call, the chat bot on the website would say that you needed to call and speak with a representative, and the frustrating cycle continued.”*

## Conclusion

The pandemic is far from over. While some LIFT families have returned to work, others are still waiting to be called back and some might never be called back. Those looking for work at the start of the pandemic now face a job market with far more limited prospects and likely will remain jobless for an extended period. LIFT has supported its members through the pandemic, but LIFT serves only a small fraction of the families in need, even in the neighborhoods in which it works.

**“A catastrophe like COVID-19 has unearthed the foundational racial and gender inequity built into our economy. Now is our chance to fix it.”**

**Michelle Rhone-Collins, LIFT CEO**

As federal policymakers consider their next major response package, they should prioritize policies that would lessen the burdens on families with very low incomes. Building on their experience, LIFT

staff and members recognize that more than anything, families and individuals need cash payments to meet their basic needs.

Giving more income to families struggling to afford the basics can relieve the stress from lack of resources, which research links to lasting harm for children’s brain development and physical health.<sup>12</sup> In addition, income support programs can improve children’s academic, health, and economic outcomes, the National Academies of Sciences’ report on reducing childhood poverty finds.<sup>13</sup> Even small infusions of cash can make a difference, according to an Urban Institute study — a finding that LIFT members’ experiences confirm.<sup>14</sup>

A flexible emergency fund of at least \$10 billion could help families left out of other relief measures meet their basic needs. In addition, funds for housing assistance would help families and individuals with high housing burdens avoid evictions, and a 15 percent increase in the monthly SNAP benefit would reduce food insecurity, especially among households with the most limited incomes. Continued expansions of unemployment insurance would help families to afford the basics until they are able to return to work.

Immigrants, including those who have lost jobs and those working in jobs that place them at heightened risk of COVID-19, should have equal access to relief provisions that could help them put food on the table, pay their rent, and meet their health care needs.

We know what it will take to reduce hardship during the pandemic and the long recovery that lies ahead. The time to act is now.

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<sup>12</sup> Arloc Sherman and Tazra Mitchell, “Economic Security Programs Help Low-Income Children Succeed Over Long Term, Many Studies Find,” CBPP, July 17, 2017, <https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-help-low-income-children-succeed-over>.

<sup>13</sup> National Academies of Sciences, Engineering, and Medicine, “How Much Do Current Programs in the United States Reduce Child Poverty?” 2019, <https://www.nap.edu/read/25246/chapter/2#7>.

<sup>14</sup> Caleb Quakenbush and Signe-Mary McKernan, “What Amount of Cash Can Help Buffer Families against COVID-19’s Economic Impacts?” Urban Institute, April 13, 2020, <https://www.urban.org/urban-wire/what-amount-cash-can-help-buffer-families-against-covid-19s-economic-impacts>.