

# Keeping a Finger on the Pulse: COVID-19's Lingering Effects on Florida Families

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#### Summary

Florida families are continuing to experience hardship caused by the COVID-19 pandemic, according to a new Florida Policy Institute (FPI) report that highlights U.S. Census Bureau Household Pulse Survey data derived from the National KIDS COUNT® Data Center.

FPI highlights the following survey data, which was collected in January and February 2022, from adult respondents who live in households with children:

- Twenty percent reported having lost income in the four weeks preceding the date of the survey. When examined by race and ethnicity, 28 percent of Black adults, 27 percent of Hispanic adults, and 13 percent of non-Hispanic white households reported such a loss of income.
- Twenty-three percent reported little or no confidence in their ability to pay their next rent or mortgage payment. This includes 38 percent of Black families, 26 percent of Hispanic families, and 17 percent of non-Hispanic white families.
- Nearly one in three reported "feeling anxious, nervous or on edge for more than half the days in the preceding week."
- Twelve percent reported having no health insurance.
- Fourteen percent reported that there "sometimes or often" was not enough to eat in preceding week.

To mitigate this hardship and equitably improve child well-being so that all of Florida's children thrive, FPI recommends:

- Making the American Rescue Plan Act's expanded Child Tax Credit permanent and expanding access to child care and universal pre-K;
- Making the Summer Electronic Benefit Transfer permanent nationwide and reauthorizing the Child Nutrition and WIC Programs to continue to support child nutrition;
- Extending the recertification period for the Supplemental Nutrition Assistance Program from six months to 12 months;

- Expanding Medicaid, which would close the health care coverage gap for over 400,000 Floridians who are uninsured; and
- Expanding access to behavioral health care.

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#### Introduction

Floridians continue to feel the effects of the COVID-19 pandemic. To date, there have been nearly 6 million people infected with the disease in Florida with more than 70,000 deaths. Not only is this an unprecedented public health crisis, but it has had far reaching economic, educational, and social impacts that are still being felt. Fortunately, before the pandemic struck, Florida had already been building a foundation of healthy children living in strong families.

Just before the onset of COVID-19, Florida was making progress on several indicators of child well-being. Between 2010 and 2019, there were significant decreases in child poverty. Students were doing better in reading and math, there were fewer overweight and obese teens, and there were more families in which the head of household had their high school diploma.<sup>2</sup>

COVID-19, however, brought immense hardship for families and children, jeopardizing the progress that Florida had made toward improved outcomes. The extent of COVID-19's impact cannot be measured with many commonly used indicators of child well-being, as they are still not available for the pandemic period. To address this, the U.S. Census Bureau, in partnership with other federal agencies, launched its Household Pulse Survey in April 2020 to obtain timely information to inform pandemic response in areas including childcare, education, employment, and food security. This survey is administered to a sample of Floridians on a biweekly basis.<sup>3</sup>

The survey data suggests that the pandemic interrupted the progress that had been made in prior years, particularly concerning children and families of color. This report highlights findings from the survey data collected between Dec. 29, 2021, and Feb. 7, 2022, for employment, housing, health, food insecurity and education.

## While Florida has Started to Recover, Many Families Still Suffer from a Loss of Income, Especially Black Families

According to the survey data, 20 percent of Florida households with children reported having lost income in the preceding four weeks. When examined by race and ethnicity, 28 percent of Black adults, 27 percent of Hispanic households, and 13 percent of non-Hispanic white adults with children reported such a loss of income. This income loss occurred even though 60 percent of survey respondents

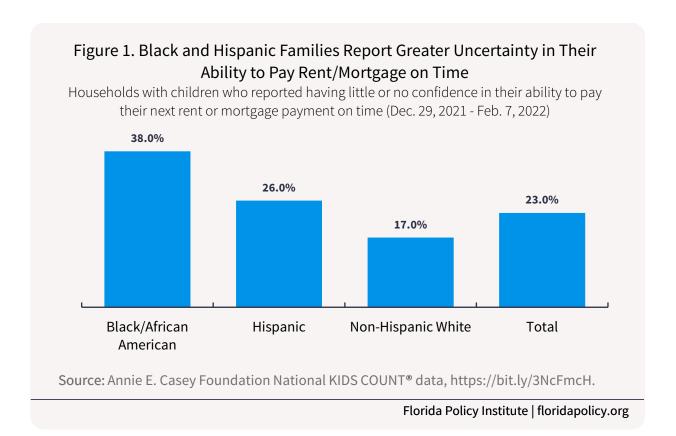
reported working in the previous week. As with loss of income, there were disparities by race and ethnicity. Fifty-nine percent of Black respondents, 54 percent of Hispanic respondents, and 65 percent of white respondents reported they had worked for pay in the previous week.<sup>5</sup>

There were 600,000 more Floridians working in December 2021 than in December 2020. However, women disproportionately left the workforce, especially women with school-aged children, as compared to men and women without children. Women have been more severely affected than men because they disproportionately work in high contact service jobs that cannot be conducted remotely, including leisure, hospitality and service sectors or they cannot work because they are caring for their children. Even when women are able to telecommute, they spend disproportionately more time caring for and educating their children than men, and they may have had decreased productivity. Exacerbating this, the number of child care agencies has not rebounded to pre-pandemic levels.

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### Instability in Housing Persists in Florida

Housing instability has adverse consequences for young children and their caregivers, including fair or poor maternal health; maternal depression<sup>10</sup>; child problem behaviors, inattention,<sup>11</sup> and depression; and arrests and smoking in adolescents.<sup>12</sup> Heading into the pandemic, more than one in three Florida households were spending more than a third of household income on housing.<sup>13</sup> While this had improved over the previous 10 years — in 2009, 49 percent of households spent more than a third of income on housing — families were still struggling before COVID hit. As recently as February 2022, 23 percent of adults living in households with children reported little or no confidence in their ability to pay their next rent or mortgage payment.<sup>14</sup> When the survey data is broken down by race and ethnicity, 38 percent of Black families, 26 percent of Hispanic families, and 17 percent of non-Hispanic white families reported an inability to pay. (See *Figure 1*.) For all groups, uncertainty about their ability to pay rent or mortgage was greater than in June 2021, when these data were first collected. Compounding the high housing cost burden is the dearth of available housing. Prior to the pandemic, Florida had a deficit of 384,743 rental homes that were affordable and available for extremely low-income renters.<sup>15</sup>



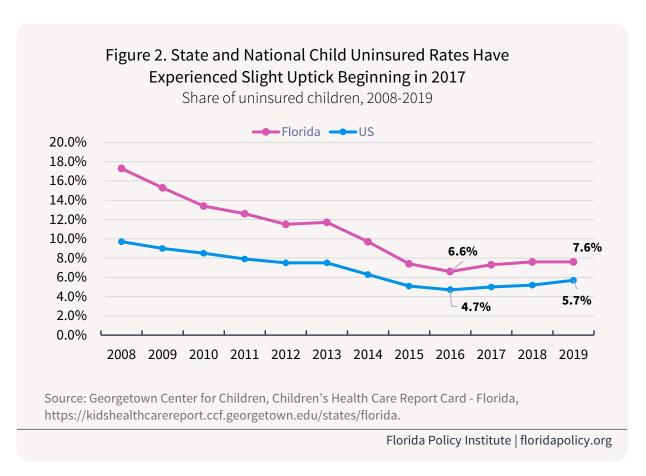
More Than 10 Percent of Florida's Children are Food Insecure

Similar to the effects of housing instability, food insecurity has adverse consequences for children's physical and mental well-being. Food insecurity in early childhood has been associated with hyperactivity, conduct problems and problems in learning, <sup>16</sup> as well as poor health and developmental risks. <sup>17</sup> Food insecurity was an issue before the pandemic struck, especially for children of color. The percent of households with children reporting that there sometimes or often was not enough to eat in the past week was at 16 percent of households in February, 2022 <sup>18</sup> – a similar level to that reported to 2020. <sup>19</sup> Reports from the Pulse data and other data sources <sup>20</sup> show similar patterns of food insecurity before and after the onset of COVID-19, demonstrating the success of the federal stimulus efforts and the Child Tax Credit. Lessons from the Great Recession of 2008-2009 suggest that reducing benefits will result in an increase in food insecurity. <sup>21</sup> Nevertheless, too many Florida children are food insecure. If supports are removed, many more children are likely to become food insecure as well.

## Florida is Losing Ground in Reducing the Rate of Uninsured Children

Florida has the second highest number of uninsured children in the nation.<sup>22</sup> Heading into the pandemic, the share of uninsured children had been declining; however, there was an upward tick beginning in 2017. (See *Figure 2*.) Before the pandemic, in 2019, 8 percent of children in Florida were uninsured.<sup>23</sup> According to Pulse survey data, 12 percent of adults in Florida households with children reported that they have no health insurance.<sup>24</sup> As with food insecurity, COVID-related federal benefits

such as health coverage increases through Medicaid and the Healthcare Marketplace helped to offset loss of employer coverage<sup>25</sup> and helped to lower the uninsured rate slightly from 15 percent at the very start of the pandemic.<sup>26</sup> The rate at which benefits like health insurance were accessed may also be relatively unchanged because those that were ineligible for unemployment insurance before the pandemic, remained ineligible during the pandemic. This is particularly true for those in low wage jobs.<sup>27</sup>



## Nearly One-Third of Adults in Households with Children are Experiencing Feelings of Anxiousness

Florida is ranked 35th out of 50 states in access to mental health care based on unmet need for mental health services, insurance rates, and workforce availability. <sup>28</sup> The pandemic has made the need to ensure access more acute because of the stresses experienced by many Floridians, including the disruption of daily life, loss of income, and changes to remote work and school, as well as grief and loss of friends and family members to COVID-19. Almost one in three adults in households with children reported feeling anxious, nervous or on edge for more than half the days in the preceding week, <sup>29</sup> while 22 percent reported feeling down, depressed, or hopeless in the past week. <sup>30</sup> Even before the pandemic, the prevalence of mental illness among youth and adults was increasing, and unmet need for youth with major depressive disorders was 67.3 percent. <sup>31</sup>

#### Substance Use and Overdoses are on the Rise

Increases were also seen in substance use and drug overdoses at the start of the pandemic — these accelerated 38.4 percent in the period between July 2019 to July 2020, consistent with national trends. <sup>32</sup> A recent report from the Government Accountability Office on the availability of behavioral health services also notes a rise in demand for substance abuse services during the pandemic. <sup>33</sup>

### Now is the Time to Build a Strong Foundation for Florida's Children and Families

The strategies needed to improve child well-being are well documented. To thrive, Florida's workforce needs access to job training and education to increase job skills. To keep those jobs, families need affordable, high-quality child care and education. Investments are needed to ensure that Florida's children have adequate nutrition, stable housing, and income supports. Part of that strong foundation includes access to affordable, integrated health care so that all of Florida's children grow up healthy and strong emotionally, mentally, and physically.

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FPI recommends the following to provide critical support for families and children:

- Making the expanded Child Tax Credit (CTC) included in ARPA permanent and expanding access to child care and universal pre-K. ARPA expanded the current CTC to all families, including those whose income does not necessitate filing their taxes and enables families to get their payments in monthly payments rather than waiting for lump sum payments once a year. Making the CTC changes in ARPA permanent for families with low income, as proposed in upcoming federal economic legislation, would help to lift families out of poverty and improve access to child care.
- Making the Summer Electronic Benefit Transfer (EBT) program permanent nationwide and reauthorizing the Child Nutrition and Special Supplemental Nutrition Program for Women, Infants, and Children programs. Summer EBT programs provide additional funds to feed families in summer months and allow for non-congregate meal sites so the food can go to the families, and it expands access to Free and Reduced Lunch for out of school time programs.
   Making them permanent would ensure that children have access to healthy, nutritious foods all year long.
- Extending the recertification period for the Supplemental Nutrition Assistance Program (SNAP) from six months to 12 months. Families need to recertify their eligibility for SNAP every six months. Increasing the recertification period to 12 months would help families avoid

losing their benefits due to "red tape," and it would reduce the administrative burden for the Department of Children and Families.<sup>34</sup>

- Expanding Medicaid, which would close the health care coverage gap for over 400,000 Floridians who are uninsured. Florida should join the 39 other states (including D.C.) that have expanded their Medicaid programs to include adults with income up to 138 percent of the poverty level. Expanding Medicaid would improve access to care for both primary and behavioral health services, and it would have a positive effect on the state economy. They expand their Medicaid programs. Accepting these provisions would generate revenue savings for Florida of \$1.95 billion dollars for the first two years and nearly \$200 million annually in subsequent years. There are still opportunities for federal legislative and administrative action in support of families. One way would be to make the Children's Health Insurance Program permanent, which would maintain coverage for Florida's 120,354 children enrolled in KidCare. Another solution to expand coverage would be to ensure continuous eligibility for the 1.6 million Medicaid-eligible children ages 6-18, so that all children under 19 have this benefit.
- Expanding Access to Behavioral Health Care. To address the unmet need for mental and behavioral health, the state should pursue strategies that expand availability and access through community-based services, further integration of primary and behavioral health care, continued expansion of mobile response, and the expansion of telehealth, especially in rural areas. Federal strategies to improve access to mental health care include substantially increasing community-based resources for mobile response services to those in crisis and expanding the certified community behavioral health clinic to all states to improve access to care.

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<sup>&</sup>lt;sup>1</sup>Florida Department of Health, "COVID-19 Weekly Situation Report: State Overview, February 25, 2002 – March 3, 2022," <a href="http://ww11.doh.state.fl.us/comm/">http://ww11.doh.state.fl.us/comm/</a> partners/covid19 report archive/covid19-data/covid19 data latest.pdf.

<sup>&</sup>lt;sup>2</sup> Annie E. Casey Foundation, "2021 KIDS COUNT Data Book: State trends in child well-being," <a href="https://www.aecf.org/resources/2021-kids-count-data-book">https://www.aecf.org/resources/2021-kids-count-data-book</a>.

<sup>&</sup>lt;sup>3</sup> United States Census Bureau, "Household Pulse Survey: Measuring Social and Economic Impacts during the Coronavirus Pandemic," December 20, 2021, <a href="https://www.census.gov/programs-surveys/household-pulse-survey.html">https://www.census.gov/programs-surveys/household-pulse-survey.html</a>.

<sup>&</sup>lt;sup>4</sup> Annie E. Casey Foundation, Households with Children Who Lost Income By Race / Ethnicity, 2022, <a href="https://datacenter.kidscount.org/data/tables/11134-households-with-children-who-lost-employment-income-by-race-">https://datacenter.kidscount.org/data/tables/11134-households-with-children-who-lost-employment-income-by-race-</a>

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