

# **Economic Insecurity in Children's Lives**

*Changes Over the Course of the Great Recession*

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September 2013

Low-Income Working Families  
Discussion Paper 4

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This report is part of the Urban Institute's Low-Income Working Families project, a multiyear effort that focuses on the private- and public-sector contexts for families' success or failure. Both contexts offer opportunities for better helping families meet their needs. The Low-Income Working Families project is currently supported by the Annie E. Casey Foundation.

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## **Economic Insecurity in Children's Lives**

Families face economic insecurity when their resources are insufficient to meet their needs or when they face a sudden economic shock that is not buffered by a financial or social safety net. Over the course of the Great Recession, economic insecurity increased as the unemployment rate went from 5 percent in December of 2007 to 9.5 percent in June of 2009. Although the recession technically ended at that point, unemployment did not peak until October 2009, when it hit 10 percent.<sup>1</sup> As a result, the child poverty rate increased from 18 percent in 2007 to 22 percent in 2010 and remained about the same in 2011.<sup>2</sup>

Children are especially vulnerable in tough economic times because family resources often need to be diverted away from promoting child health and development to meeting minimum basic needs (Hayes and Hartmann 2011). In addition, parents face more emotional stresses, potentially altering their ability to be responsive to their children's emotional needs.

A large body of literature on the negative consequences of families' economic insecurity on child health, development, and achievement began with research on the Great Depression, includes research on the effects of poverty, and incorporates new evidence from neuroscience. In general, economic insecurity is thought to affect children's health and development through a number of pathways.<sup>3</sup> One is that low levels or unplanned reductions in income leave families with fewer economic resources to spend on the foundations needed for child health and development (Brooks-Gunn and Duncan 1997; Mistry et al. 2012; Yeung, Linver, and Brooks-Gunn 2002). Another pathway is that economic shocks, such as unemployment, alter parenting patterns that are associated with positive child health and development, in turn producing negative externalizing and internalizing behaviors among children and an inability to perform in school (Sandstrom 2013; Wickrama, Conger, and Abraham 2005; Yeung et al. 2002). Parental unemployment can further negatively affect child development if it results in housing and child care instability (Sandstrom 2013).

More recent evidence on the impact of toxic stress on young children suggests that strong, frequent, or prolonged levels of stress that activate the body's stress response system without protective relationships that help the child bring the body back to equilibrium can have both cumulative and latent effects on children's health and cognitive and behavioral development. Such

stress can result from unresponsive parenting and neglect, emotional and physical abuse, and the accumulated burdens of economic hardship, and other sources (Shonkoff and Phillips 2000). Finally, research in the health care arena suggests that low-income children in families with economically stressful circumstances are less likely to use health care and that low-income insured children with uninsured parents, which can occur when a family member loses a job, and are less likely to receive both curative and well-child visits than children with insured parents (Davidoff et al. 2003; Fairbrother et al. 2005).

Given the high stakes for children living in economically insecure families, it is important to document how many children are living in such circumstances, how economic insecurity has changed over the course of the Great Recession, and which children were most affected. It is also critical to consider whether children are receiving public program benefits that provide monetary or in-kind support to economically insecure families, how this support has changed over the course of the Great Recession, and whether these programs appear to be meeting the needs of families with children. This paper analyzes these issues by exploring how children's circumstances changed between 2007 and 2010.

While this paper focuses on economic insecurity, a number of the pathways to economic insecurity stem from instability—unplanned adverse situations in which the family lacks choice, such as job loss, the poor health of a parent, and in divorce. If there is more economic insecurity among children over the course of the Great Recession, this suggests that more children are facing instability in their lives.

## **Data and Methods**

Data from the Current Population Survey were used to create variables that characterize children and the family circumstances in which they are living. For the purpose of this analysis, children included all people age 18 and under. For each child, two indexes were developed: an index of family economic insecurity and an index of social benefit receipt targeted to families.<sup>4</sup> Changes over time in these indices, and their components in aggregate and separately for different groups of children, were examined.

This analysis draws on data from the Current Population Survey (CPS), which is jointly sponsored by the US Census Bureau and the Bureau of Labor Statistics (BLS). The CPS provides representative national and state estimates on person-, family-, and household-level characteristics of the civilian non-institutionalized population monthly and in annual supplements covering the preceding calendar year. The nation's primary data source for tracking monthly employment and labor force trends in the United States, it is made up of about 57,000 households monthly.

The majority of this analysis draws on data from the Annual Supplement on Economic Conditions (ASEC) to the March 2008 and 2011 CPS, which provides information about family characteristics, household composition, marital status, educational attainment, health insurance, work experience, income, noncash benefits, poverty, program participation, and mobility for the previous calendar years (2007 and 2010). Data from the Food Security Supplement (FSS) to the December CPS for 2007 and 2010 are also used to examine changes in food security. The December supplement asks interviewees about food expenditure, minimum food spending needed, food program participation, food sufficiency, and how individuals coped in households that did not have enough food. Answers are used in conjunction with each other to create scaled measures of food security.

The index of economic insecurity was adapted from a previous index developed to measure family's economic stress under other Urban Institute projects (Fairbrother et al. 2005; Moore and Vandivere 2001).<sup>5</sup> A count of indicators, it includes the following components: economic hardship (living in poverty, having low or very low family food security, having low or very low child food security);<sup>6</sup> employment (either parent unemployed or receiving unemployment compensation during the year, either parent looking for work for more than six months, either parent underemployed); housing hardship (more than one family in the household, family living in rental housing, child moved in the past year); family structure (having only one parent in the household, having no parents in the household, living without parents or relatives); and parental health and insurance coverage (either parent in fair or poor health, either parent disabled, either parent uninsured).

Some of these indicators are clear markers of economic insecurity, while others are more tangential. For example, indicators in the economic hardship and employment instability groups are clear markers of economic insecurity. Other indicators, such as those in the housing hardship group, represent only a potential vulnerability. For example, renting and moving can both have positive or negative effects on children, depending on the exact situation or context. Indicators in the family structure and parental health and insurance coverage components are markers of the absence and

vulnerabilities of the family safety net, which is essential to weathering economic storms. Together these indicators create a robust picture of the economic insecurity, or vulnerability, of children's families. Increasing insecurity, as measured by these indicators over time, is viewed as increasing vulnerabilities and instability in children's lives.

The index of social program participation was developed to examine how use of the social safety net changed over the course of the recession. The index measures how many social benefits the family received and includes whether the family received assistance with food (Supplemental Nutritional Assistance Program [SNAP] benefits and whether any child in the household received free lunches), income support (public assistance and unemployment insurance benefits), housing or energy assistance (public housing assistance and the Low-Income Energy Assistance Program) and health insurance (whether a parent was covered by Medicaid, as well as whether the child was enrolled in Medicaid or the Children's Health Insurance Program [CHIP]).

Some of these social safety net programs are underreported on the Current Population Survey (Wheaton 2007). For example, an estimated 25 percent of all children were receiving SNAP in 2010, but only 18 percent reported receipt on the CPS.<sup>7</sup> The underreporting of benefit receipt on the CPS clearly understates the levels of, and potentially the increase in, benefit use reported in this paper. For the purpose of this paper, it is assumed that the extent of underreporting does not change over time. By not correcting for this underreporting, however, benefit receipt in both periods will be understated.

The change between 2007 and 2010 in each component of the indexes and between the two indexes themselves was examined and tested for significance. Children were then grouped based on two dimensions of socioeconomic status (parental education and the child's race), and changes in the indexes and their components were analyzed separately to determine how specific groups of children were affected by the recession. Finally, whether the disparities that existed across different groups of children before the recession grew over the course of the recession was tested.<sup>8</sup>

Parent's educational attainment was used as a measure of children's economic status. Since many families' place in the income distribution changed dramatically between 2007 and 2010 as a result of the recession, using income or income as a percentage of the federal poverty level was problematic. Parental education was used to categorize economic status rather than current income because income fluctuated over the course of the recession and was not necessarily indicative of "permanent" income. At the same time, parental education is highly correlated with income.



Children were grouped based on the highest education level attained by their parents or by the head or the spouse of the related family they lived with if no parents were present in the household.<sup>9</sup> Five education categories were examined: no high school diploma, high school diploma or some college, associate's degree, bachelor's degree, and master's degree or higher. Children for whom this information was missing (294 children or 0.23 percent of the sample) were excluded from the analysis by education.

Children were grouped into four different racial and ethnic categories for the analysis: white non-Hispanic ("white"), black non-Hispanic ("black"), Hispanic, and Asian/Hawaiian/Pacific Islander ("Asian"). Children identified in the survey by two or more races or who did not fall into any of the four categories used (i.e., American Indian, Alaska Native) were excluded from the race group analysis. The excluded children were a very heterogeneous group racially, and they could neither fit easily into one of the groups analyzed nor be easily analyzed together.<sup>10</sup> In total, 5,676 children, or 4.5 percent of all children in the dataset, were excluded from race and ethnicity analysis.

The two CPS data years analyzed here represent cross-sections of the nation's children at a two separate points in time. Since the CPS is not a longitudinal survey, changes in the circumstances of individual children cannot be observed. Rather, the analysis presented here assumes that changes at the population level in static measures indicate that change or instability has occurred in individual children's lives. Importantly, this strategy will understate the extent to which children were touched by the recession if some families recovered from the economic downturn before 2010.

## **Results**

Results are presented here for the components of the economic insecurity and the social program participation indexes and then for each summary index. The appendix tables contain the detailed results for each component of both indexes, including tests of statistical significance.

### ***Economic Insecurity Index***

The economic insecurity index is designed to capture whether children are facing vulnerabilities connected to their economic situation. Economic insecurity arises not only when a family's financial resources are inadequate to meet its needs, such as families in poverty, but also when a family faces a sudden economic shock (such as unemployment of a parent) and does not have adequate financial or social safety to weather the storm. The index has five components: economic hardship,

employment instability, housing hardship, family structure, and parental health and insurance coverage.

*Economic hardship.* Between 2007 and 2010, children faced increased economic hardship that substantially increased disparities that existed before the recession. Overall, the share of children in families with incomes below the federal poverty level (FPL) increased by 4 percentage points, from 18 percent to 22 percent (table 1). Disparities in poverty also increased over the course of the recession (figure 1).

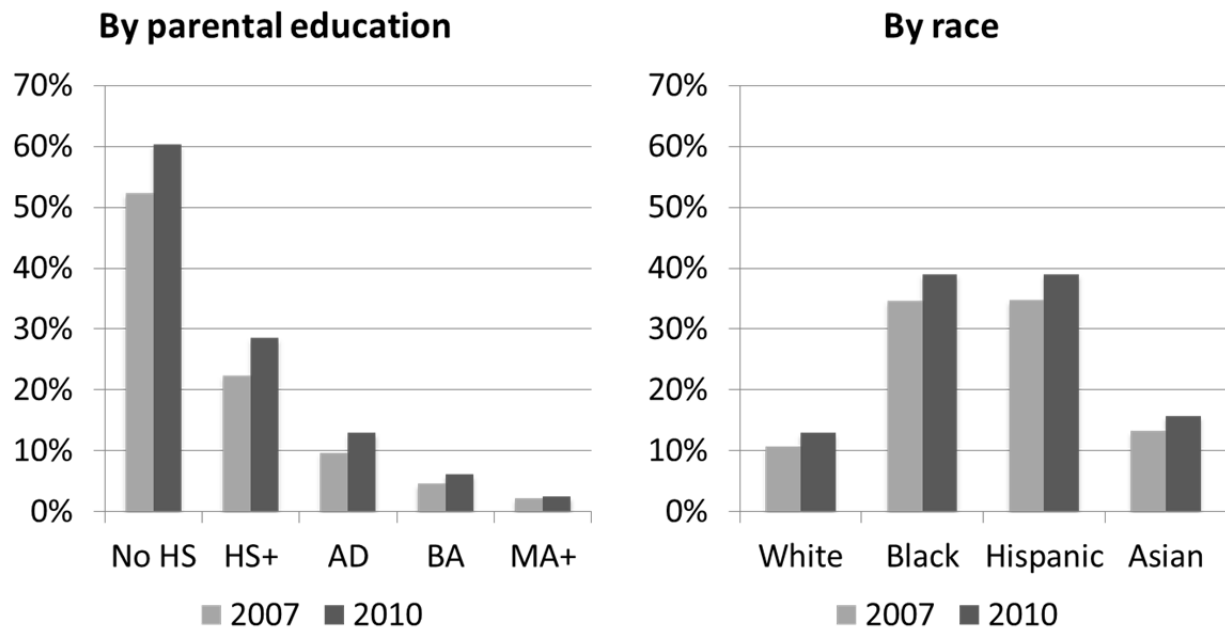
**Table 1. Economic Insecurity Indicators**

	2007 (%)	2010 (%)	Change (% pt.)
<b>Economic hardship</b>			
In poverty	18.2	22.2	4.0*
Food insecure (children)	6.8	11.1	4.3*
Food insecure (family)	12.6	21.5	8.8*
<b>Employment instability</b>			
Parent unemployed	5.7	10.1	4.4*
Parent unemployed or receiving UI	8.8	16.1	7.3*
Parent long-term unemployed (27 wks.+)	1.9	4.4	2.5*
Parent underemployed	3.9	6.3	2.4*
<b>Housing hardship</b>			
More than one family in household	15.8	18.3	2.5*
Child lived in rented home	32.9	37.3	4.4*
Child moved in last year	11.7	12.5	0.8*
Family structure			
Single-parent household	24.9	25.6	0.8
No parents in household	3.6	3.7	0.1
Living with no relatives	1.0	0.9	-0.1
<b>Parental health and insurance coverage</b>			
Either in fair/poor health	11.2	11.8	0.6
Either disabled	6.4	6.5	0.1
Either uninsured	19.9	22.7	2.8*

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Figure 1. Share of Children in Poverty, 2007 and 2010**



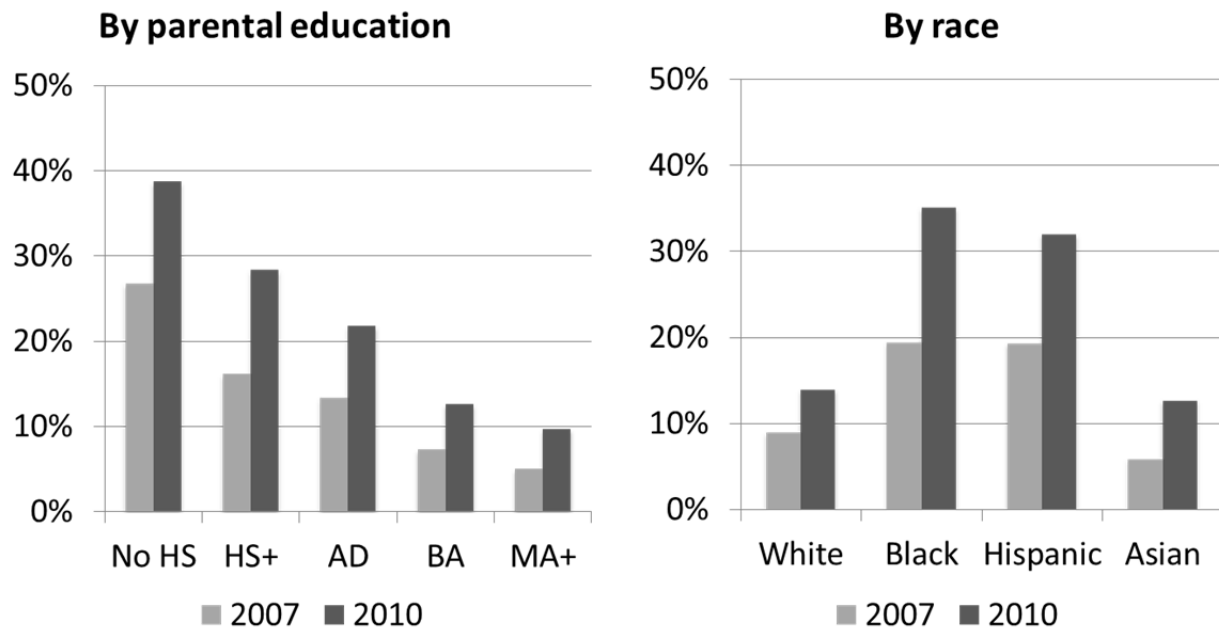
Before the recession, child poverty rates ranged from 52 percent for children whose parents lacked a high school education to 2 percent for children whose parents had a master’s degree or higher education. Over the course of the recession, the poverty rate increased 8 percentage points for children whose parents lacked a high school education, 6 percentage points for those whose parents had a high school diploma or some college, 3 percentage points for those whose parents had an associate’s degree, and 2 percentage points for those whose parents had a bachelor’s degree. Each of these increases was statistically significant and, with the exception of children whose parents had a bachelor’s degree, statistically different than the experience of children whose parents had a master’s degree or higher education.

Increases in the share of children in poverty by race showed similar patterns of greater increases among groups with the highest poverty levels before the recession. While the share of white children living in poor families increased 2 percentage points, the share of blacks increased 4 percentage points and the share of Hispanics increased 6 percentage points. Although the increase in family poverty for blacks did not differ significantly from the increase for whites, the increase for Hispanics did.

Both household and child food insecurity increased over the course of the recession. Households and children are considered food insecure if there was low or very low family food security and if one or more children in the family had low or very low food security. Both household and child-specific measures of food insecurity were examined because parents with limited resources may first assure that children in the household have adequate food and then meet their own food needs. As a result, the household food insecurity measure may better reflect economic strain. Between 2007 and 2010, the share of children living in food-insecure households increased 9 percentage points, from 13 percent to 22 percent. The share of children who were food insecure increased from 7 percent to 11 percent.

Over this period, disparities in food insecurity increased (figure 2). While household and child food insecurity increased for all groups of children examined, the impact was greatest for children in families with low educational attainment and for blacks and Hispanics. The share of children living in food-insecure households increased about 12 percentage points among those whose parents had less than an associate's degree compared with 5 percentage points among those with a master's degree or higher. The share of black children living in food-insecure households increased 16 percentage points, and the share of Hispanic children increased by 13 percentage points; these increases differed significantly from the 5 percentage point increase for whites. Similar patterns were found for child food insecurity.

**Figure 2. Share of Children in Food-Insecure Households, 2007 and 2010**

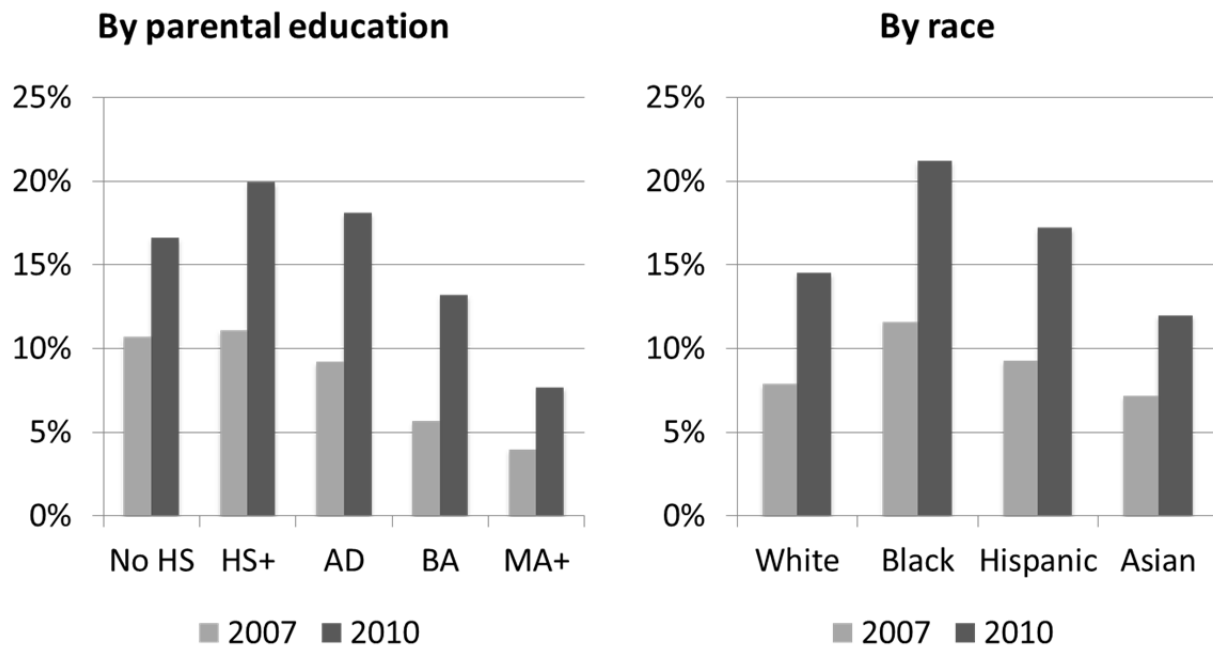


*Employment instability.* Between 2007 and 2010, the share of children who had an unemployed or underemployed parent increased substantially (see table 1). The overall share of children with a parent who was either unemployed or received unemployment insurance during the year increased 7 percentage points, from 9 percent to 16 percent.

Children whose parents had earned less than a bachelor’s degree saw rises in parental unemployment between 6 and 9 percentage points, bringing the share of children with unemployed parents close to 20 percent for these groups (figure 3). Though children whose parents had a bachelor’s degree also saw an increase in unemployment (of about 7 percentage points), the overall share of children in this group with an unemployed parent was lower than for children with less-educated parents, at 13 percent. The increase in unemployment among parents of all these children was statistically different than that for children of parents with a master’s degree or higher.

Changes in the share of children with an unemployed parent also varied by the child’s race. The share increased 7 percentage points for white children, 10 percentage points for black children, 8 percentage points for Hispanic children, and 5 percentage points for Asian children. All these increases were significant, but only the change for black children was statistically different from the change for white children.

**Figure 3. Share of Children in Households with an Unemployed Parent, 2007 and 2010**



Long-term unemployment among parents, measured by the BLS as lasting 27 weeks or longer, also increased. Overall, the share of children with a parent who was long-term unemployed increased 2 percentage points between 2007 and 2010. The increase in the share of children with a long-term unemployed parent was greatest—between 2 and 4 percentage points—among children whose parents have a bachelor’s degree or less education (see table A.2). These increases were all statistically greater than the increase for children whose parents had a master’s degree or more. The share of white and Asian children with a long-term unemployed parent increased about 2 percentage points, while the share of Hispanic children increased almost 4 percentage points, which was statistically different than the increase for whites. The increase for black children was about 2 percentage points.

In addition, the share of children with a parent who was underemployed—defined as working part time for economic reasons but available for full-time work—increased. Between 2007 and 2010, the share of children with an underemployed parent increased from 4 percent to 6 percent (see table 1). As with the other measures of economic turbulence, the greatest increase in underemployment was among children with parents who had the least education; children whose parents had associate’s degrees showed significantly different increases in rates of underemployment. Increases

in underemployment did not vary much by race, although Hispanic children did see increases that were greater than those for white children (see table A.2).

*Housing hardship.* Over the 2007 to 2010 period the living circumstances of children changed modestly (see table 1). Three measures of living circumstances of children were examined: whether the child was living in a household with more than one family (or “doubling up”), whether the child was living in a rented home, and whether the child had moved in the past year. There was a small increase (2 percentage points) in the share of children doubling up, from 16 percent to 18 percent. The increases were greatest among children whose parents had low educational attainment levels, but all groups of children had greater increases in doubling up than did children whose parents had a master’s degree or higher (see table A.3). While white children saw an increase in doubling up of about 1 percentage point, the total increase was driven by the 5.4 percentage point increase in doubling up among Hispanic children.

There was also a shift toward children living in rental properties during this period. Overall, the share of children living in households that rented increased 4 percentage points, moving from 33 percent to 37 percent (see table 1). This increase was concentrated among children whose parents had a high school degree or some college and those whose parents had an associate’s degree. Among these two groups, the share of children living in rented households increased by 6 and 8 percentage points, respectively, which differed significantly from the 3 percentage point increase for children whose parents had a master’s degree or more education (see table A.3). While significant increases occurred in the share of children in renting households for all but Asian children, the changes across races were not statistically different.

Only small changes were observed in children moving in the past year. Overall, there was less than a 1 percentage point increase, with no significant changes for the different education and race/ethnicity groups. This suggests that the much of the housing turbulence that was seen over the period occurred before rather than in 2010 and is therefore not captured in this analysis. Among those children who moved in 2010, 1.4 percent did so as a result of foreclosure or eviction.

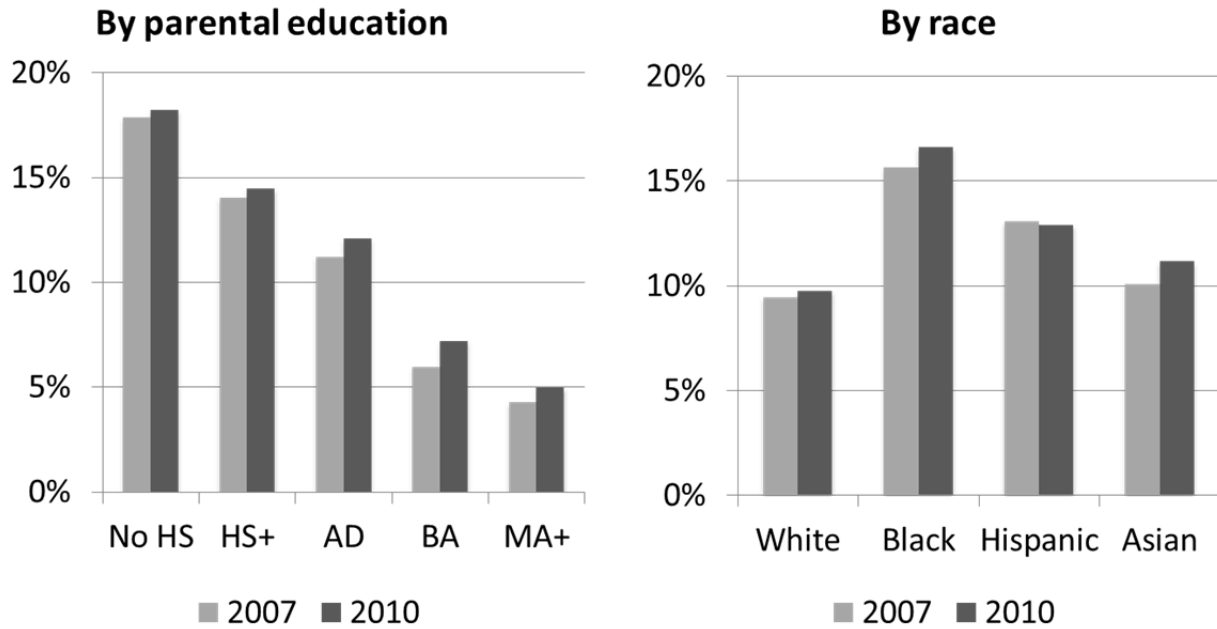
*Family structure.* Between 2007 and 2010, the family structures in which children were living remained relatively constant (see table 1). The share of children living in single-parent households increased from 25 percent to 26 percent during this period, a small and not significant increase, and the share living with relatives and with no relatives remained constant at about 4 and 1 percent, respectively. Whether children were living with only one parent varied substantially by parents’

education status and by race: those whose parents had less education and who were not white were less likely to live with both parents. With two exceptions, the patterns of change over the period were not statistically different when examined along these dimensions. However, children whose parents had a high school degree and some college showed a 1.5 percentage point increase in being in a single-parent household and Hispanic children showed a 3 percentage point increase (see table A.4).

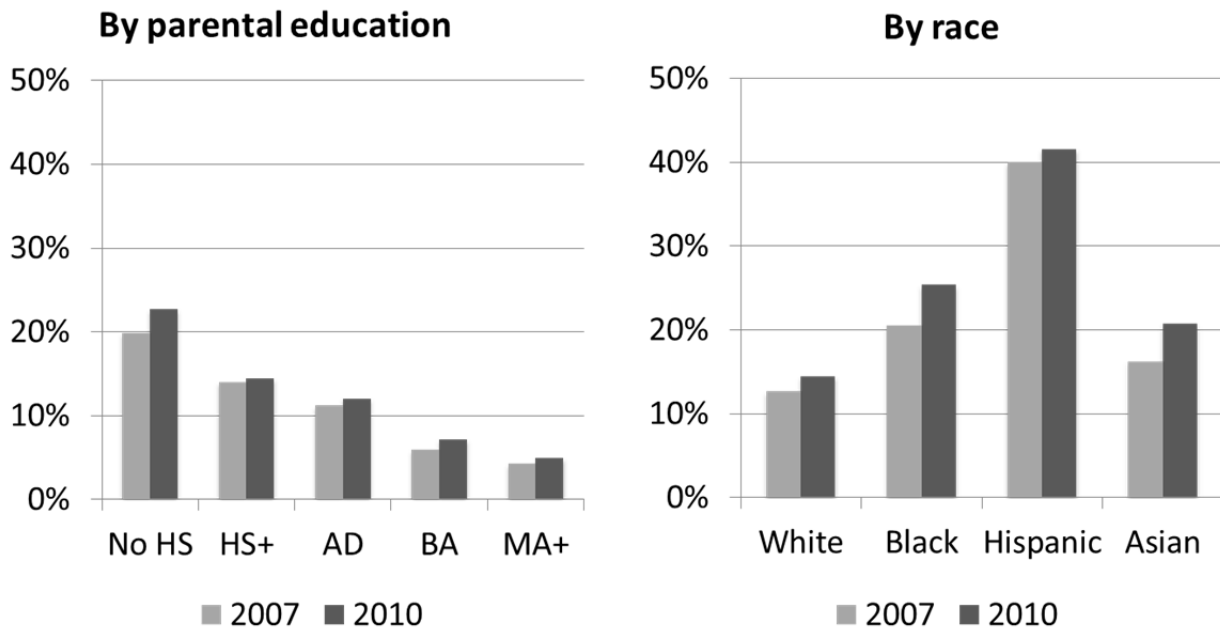
*Parental health and insurance status.* Parental health status remained relatively constant over the 2007 to 2010 period (see table 1). There were no significant increases in having a parent in fair or poor health or a disabled parent, but large disparities in parental health status remained among children in different parental education and race/ethnicity groups (figure 4). The share of children with an uninsured parent increased from 20 percent to 23 percent. The increased likelihood of having an uninsured parent was greatest for children whose parents had a high school degree or some college with a 4 percentage point increase, followed by those whose parents had an associate's degree and those whose parents had a bachelor's degree, each at about 3 percentage points (see table A.5). Increases in parental uninsurance also varied by race of the child (figure 5). Although the share of children with an uninsured parent increased across all races, the only increase that was significantly different than that for white children was for black children, whose share increased 4.8 percentage points.



**Figure 4. Share of Children with a Parent in Fair or Poor Health, 2007 and 2010**



**Figure 5. Share of Children with an Uninsured Parent, 2007 and 2010**



## *Index of Social Program Participation*

The social safety net available to families with children is a patchwork of initiatives. Eligibility requirements and funding streams vary across programs and, sometimes, across states. Some programs, such as SNAP and Medicaid, are entitlements, so people who meet the eligibility criteria will receive benefits regardless of the state of the economy. Eligibility for entitlements, however, usually increases in an economic downturn. These programs expanded dramatically during the Great Recession. While states administer and determine eligibility for both these programs, SNAP is financed completely by the federal government, while Medicaid is financed jointly by the federal government and the states. Other programs—such as CHIP, the Low-Income Heating Assistance Program (LIHEAP), Temporary Assistance for Needy Families (TANF), and public housing subsidies—are not entitlements, and not all individuals who meet the eligibility criteria have to or can be served.

*Supplemental Nutritional Assistance Program.* SNAP provides nutritional assistance to low-income families and individuals. Over the course of the recession, the share of children in families receiving SNAP increased 6 percentage points from 12 percent to 18 percent (table 2).

**Table 2. Social Program Participation**

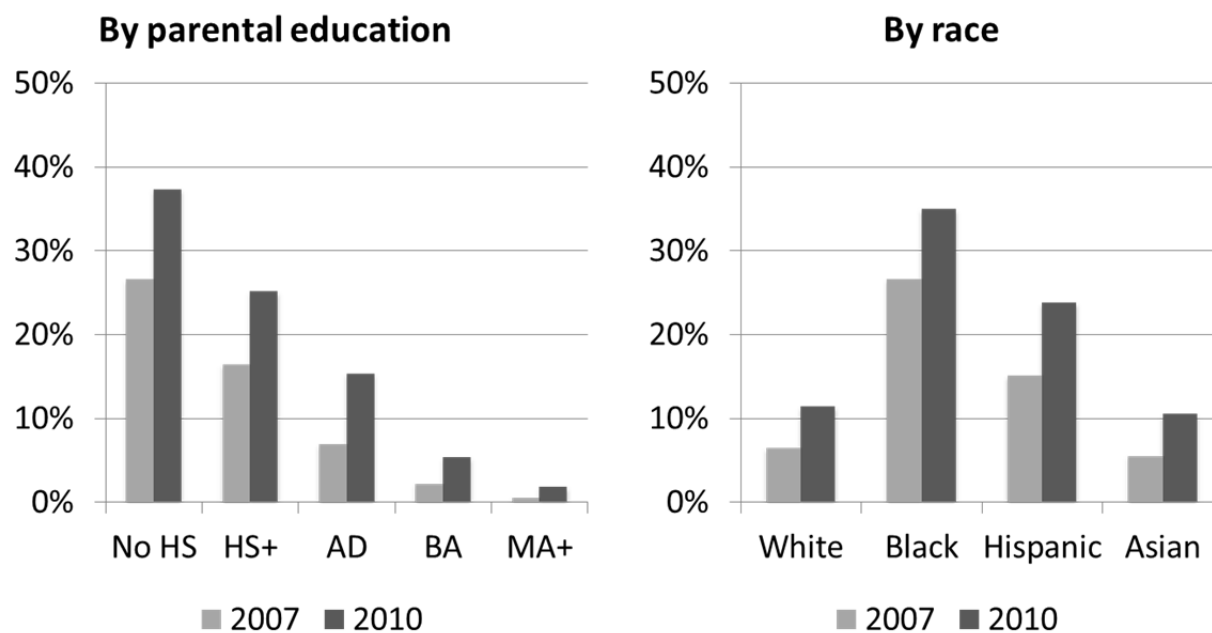
	2007 (%)	2010 (%)	Change (% pt.)
<b>Food assistance</b>			
SNAP	11.6	18.1	6.4*
Free lunch	23.2	26.8	3.6*
<b>Income support</b>			
Public assistance (TANF)	3.3	4.1	0.8*
Unemployment Insurance	4.5	10.8	6.2*
<b>Housing and energy assistance</b>			
Public housing	5.0	5.4	0.4
LIHEAP	3.2	4.9	1.6*
<b>Health insurance coverage</b>			
Either parent on Medicaid	13.2	15.9	2.7*
Child on Medicaid	27.7	34.1	6.5*

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

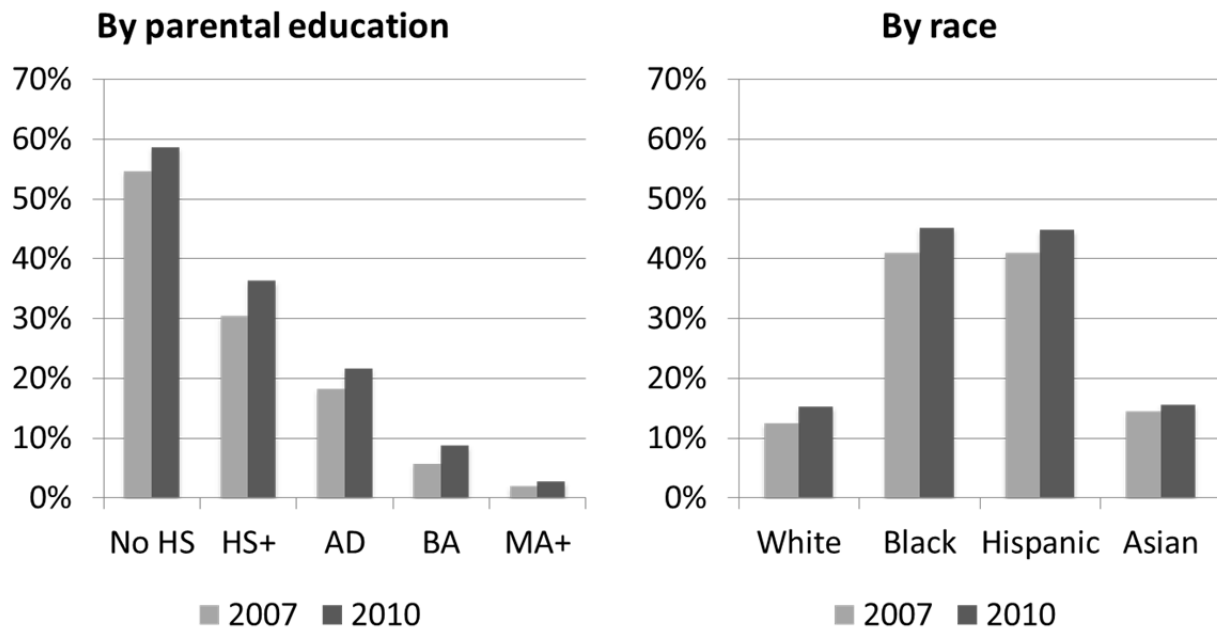
The increases in SNAP receipt varied based on the educational attainment of children’s parents (figure 6). Children whose parents lacked a high school degree saw a 10.8 percentage point increase in SNAP receipt; children whose parents had a high school diploma or an associate’s degree experienced about an 8 percentage point increase, and children whose parents had a bachelor’s degree experienced a 3 percentage point increase (see table A.6). Each of these increases differed significantly from the 1 percentage point increase in SNAP participation among children with parents with a master’s degree or higher. While SNAP participation by families grew about 5 percentage points for white and Asian children, it grew about 8 to 9 percentage points for black and Hispanic children.

**Figure 6. Share of Children in Families Receiving SNAP, 2007 and 2010**



*Free school lunches.* The share of children receiving free lunches at school increased 4 percentage points, from 23 percent to 27 percent. Children in all the parental educational groups below master’s degrees saw significant increases in participation in the school lunch program, and these increases differed significantly from the increase among children in the highest parental education group (figure 7). While children of all races except Asian children saw increases in free lunch participation, the increases were not significantly different.

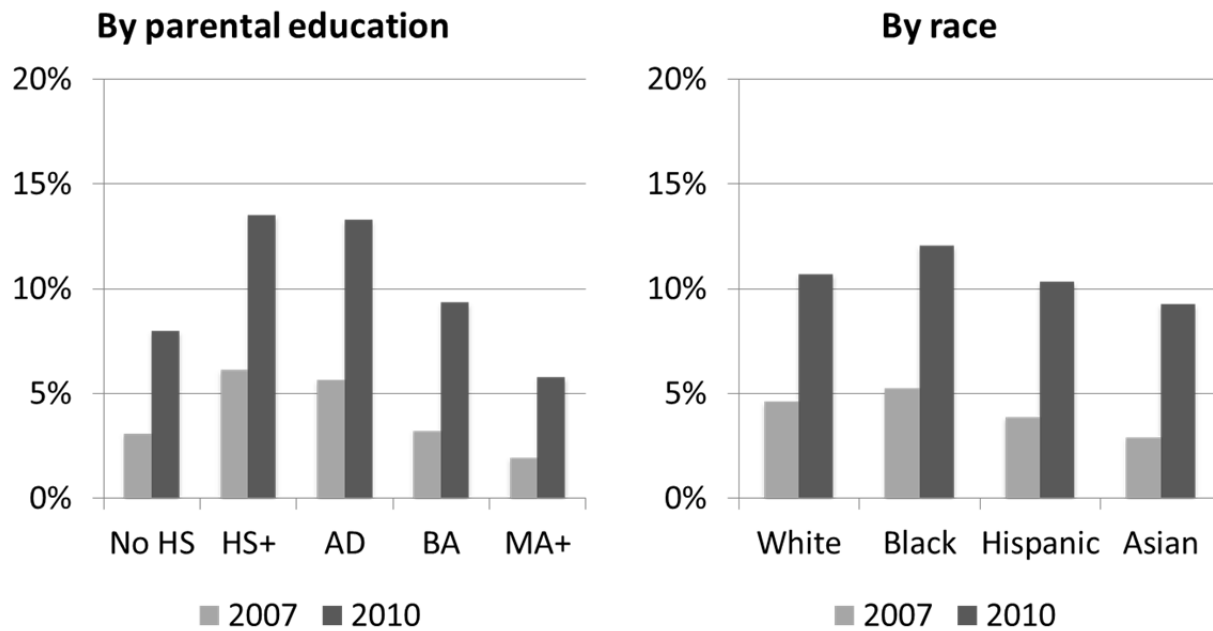
**Figure 7. Share of Children Receiving Free Lunch at School, 2007 and 2010**



*Public assistance.* Families with children can receive financial support in times of need through TANF, which is a federal block grant to states. The share of children receiving TANF and other cash assistance increased 0.8 percentage points between 2007 and 2010, rising from about 3 to 4 percent. While this increase seems small given the economic shock to the economy, it represents a 27 percent increase in public assistance receipt. The small share of children receiving public cash assistance is not surprising, considering the low eligibility thresholds for TANF and the median state benefit of 28 percent of FPL for a single parent with two children. There were significant increases over the period for children whose parents had less than a high school degree (2 percentage points), children whose parents had a high school diploma and some college (1 percentage point), and children whose parents had a bachelor’s degree (0.5 percentage points; see table A.6). The only racial group for which children showed a significant increase in public assistance receipt was Hispanics. Receipt of public assistance among Hispanic children increased nearly 2 percentage points, which translates into a nearly 40 percent increase.

*Unemployment insurance.* Unemployment insurance (UI) benefits are available to certain individuals who lose jobs through no fault of their own. Receipt of UI compensation in families with children more than doubled between 2007 and 2010 (table 2). The share of children with a family member receiving unemployment insurance grew from 5 percent to 11 percent.

**Figure 8. Share of Children with a Parent Receiving Unemployment Insurance, 2007 and 2010**



Receipt of UI varied in ways that were relatively similar to the patterns of unemployment (figure 8). While children whose parents who did not have a high school diploma experienced the greatest increase in unemployment, these children saw an increase in UI receipt of only 5 percentage points (see table A.6). In contrast, children whose parents had at least a high school diploma but not a master’s degree showed an increase in the rate of UI receipt of 6 to 8 percentage points. Children whose parents had a master’s degree saw unemployment compensation receipt increase 4 percentage points. There were no significantly different increases in the share of children in families receiving UI by race.

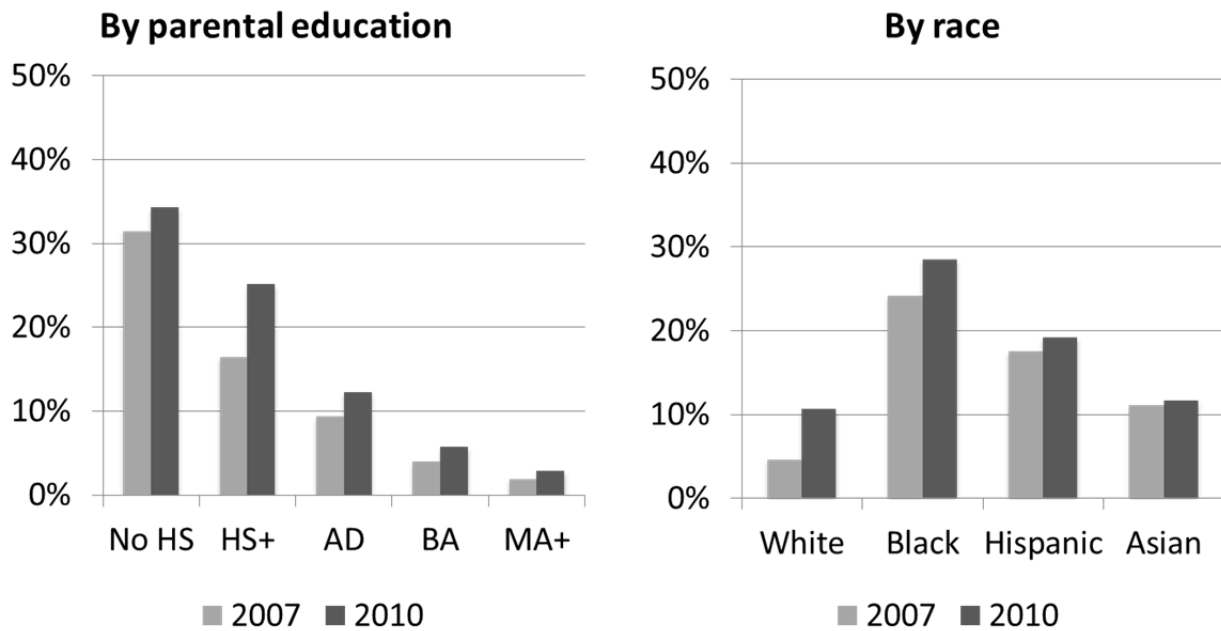
*Public housing subsidies.* Public housing subsidies can take the form of public housing or vouchers to reduce the cost of private housing. Similar to public assistance, only a small share of children lives in families that receive public housing subsidies. Overall, the share of children in families receiving public housing subsidies did not increase significantly, and the predictable differences based on educational attainment of parents remained. There was a small but significant increase in public subsidy receipt among children whose parents had an associate’s degree. Similarly, the large differences by race and ethnicity in the share of children who receive public housing subsidies stayed constant, with no significant changes over time.

*Low-Income Heating Assistance Program.* LIHEAP provides funds to low-income household to help them meet their energy needs. A small share of children lived in families that received LIHEAP in 2007 (3 percent), and this share increased 2 percentage points between 2007 and 2010. Increases in LIHEAP participation ranged from 3 percentage points for children whose parents do not had a high-school diploma to 1 percentage point for children whose parents have a bachelor's degree. The share of white children in families that received LIHEAP increased 1 percentage point. However, the share of black children that received LIHEAP increased 4 percentage points, while the share of Hispanic children increased 2 percentage points, differences that were statistically different from the increase for white children.

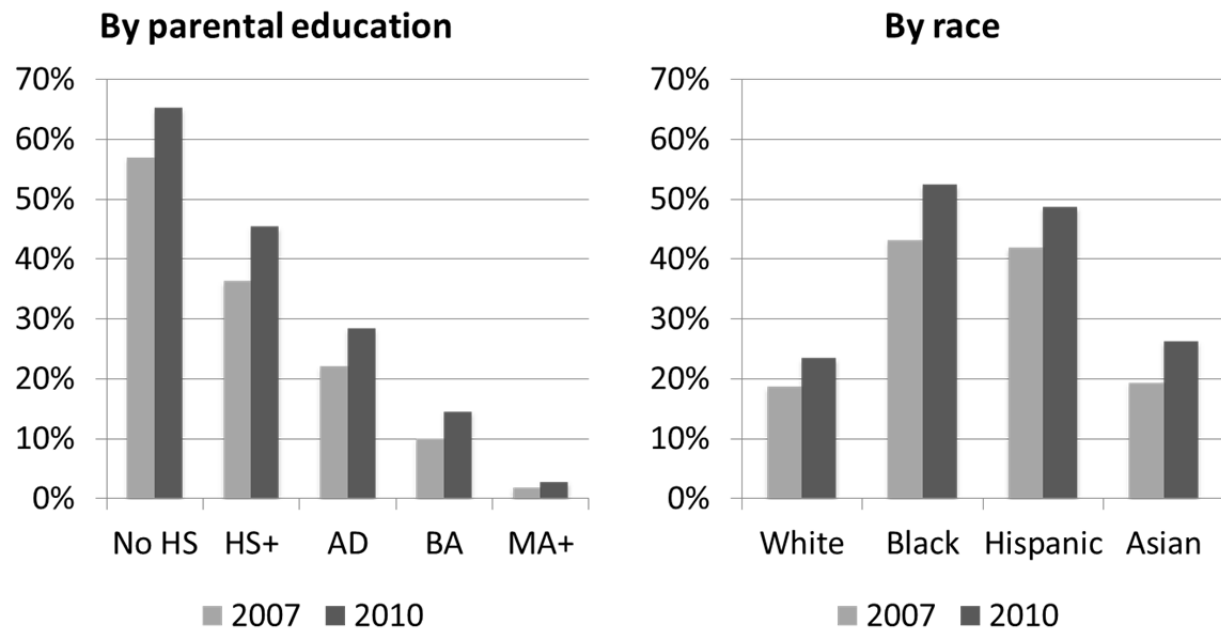
*Medicaid coverage of parents.* Children are eligible for Medicaid and CHIP at much higher income levels than their parents are. While the median eligibility threshold for children across states is 235 percent of FPL, the median threshold for parents is 61 percent of FPL for those who are working and 37 percent for the jobless.<sup>11</sup> Parental coverage of Medicaid is examined here because it is a marker for whether the family, rather than just the children, is eligible for subsidized health insurance coverage. The share of children with a parent receiving Medicaid coverage grew 3 percentage points, from 13 percent to 16 percent, between 2007 and 2010. The share of children whose parents had a high school diploma or some college with a parent covered by Medicaid increased 4 percentage points, which differed significantly from the roughly 1 percentage point increase for children whose parents had a master's degree or higher (figure 9). While increases in the share of children with a parent covered by Medicaid was 3 percentage points for whites and 4 percentage points for blacks, these estimates were not significantly different from each other.

*Medicaid and CHIP coverage of children.* The share of children with Medicaid or CHIP coverage rose 6 percentage points, from 28 percent to 34 percent. Increases in Medicaid and CHIP coverage were concentrated in groups of children whose families were hit hardest by unemployment. The share of Medicaid- or CHIP-covered children increased 8 to 9 percentage points among those whose parents had less than an associate's degree, 5 to 6 percentage points among those whose parents had an associate's or bachelor's degree, and 3 percentage points among those whose parents had a master's degree (figure 10). There was an increase in Medicaid coverage of 5 percentage points for white children, 9 percentage points for black children, 7 percentage points for Hispanic children, and 7 percentage points for Asian children. Only the increase for black children differed significantly from the increase for white children.

**Figure 9. Share of Children with a Parent Enrolled in Medicaid, 2007 and 2010**



**Figure 10. Share of Children Enrolled in Medicaid or CHIP, 2007 and 2010**



## *Changes in the Economic Security and Social Program Participation Indexes*

Between 2007 and 2010, the share of children with no indicators of economic insecurity decreased 6 percentage points, from 35 percent to 29 percent (table 3). The share of children living in families with three or more markers of economic insecurity increased 6 percentage points, from 28 percent to 34 percent of children. The increases in economic insecurity indicate that more children faced instability in their lives over the course of the Great Recession.

The overall patterns, not surprisingly, varied based on the educational attainment of the children's parents. In 2007, there was a clear gradient in the share of children with three or more indicators of economic insecurity: 65 percent of children whose parents had no high school diploma had three or more markers, compared with 3 percent of children whose parents had a master's degree (figure 11). Increases in the share of children with three or more indicators of economic insecurity over the three-year period were concentrated among children whose parents had lower education levels. Among children whose parents lacked a college degree, the share of children with three or more stressors increased 8 to 9 percentage points. The share of children with three or more indicators of insecurity and whose parents had a bachelor's degree increased 4 percentage points. All increases were significantly greater than those for children whose parents had a master's degree or more, for whom the increase was 2 percentage points.

As with the educational attainment, there were large disparities in economic insecurity and increased instability across racial and ethnic groups. In 2007, only 17 percent of white children and 19 percent of Asian children lived in families that had three or more indicators of economic insecurity, compared with 50 percent of black children and 41 percent of Hispanic children (see table A.8). Hispanic children saw the largest increase in having three or more indicators (9 percentage points), followed by black children (7 percentage points) and white and Asian children (4 percentage points).

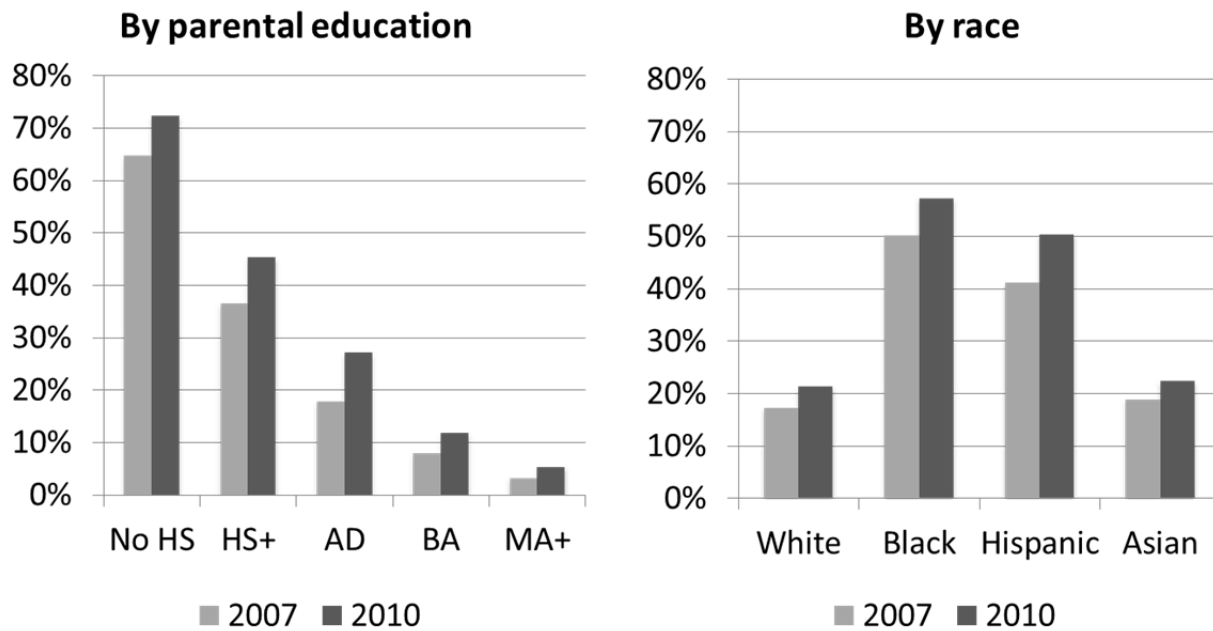
**Table 3. Economic Insecurity Index**

<b>Number of economic insecurity indicators</b>	<b>2007 (%)</b>	<b>2010 (%)</b>	<b>Change (% pt.)</b>
None	35.2	29.1	-6.1*
One or two	37.2	37.0	-0.2
Three or more	27.7	33.9	6.2*

\* Difference is statistically significant at the  $p < 0.10$  level.



**Figure 11. Share of Children with Three or More Indicators of Economic Insecurity, 2007 and 2010**



Program participation also increased between 2007 and 2010 (table 4). In 2007, 60 percent of children lived in families that did not receive free school lunches, SNAP, public assistance (TANF), UI benefits, or LIHEAP assistance; did not have parents or children covered by Medicaid; and did not live in public or subsidized housing. By 2010, only 51 percent of all children lived in families not receiving any of these benefits, a reduction of 9 percentage points. The share of children receiving one or two of these benefits increased 3 percentage points, and the share of children receiving three or more of these benefits increased 6 percentage points.

**Table 4. Social Program Participation Indices**

Number of economic insecurity indicators	2007 (%)	2010 (%)	Change (% pt.)
None	60.0	51.0	-9.2*
One or two	25.0	29.0	3.3*
Three or more	14.0	20.0	5.9*

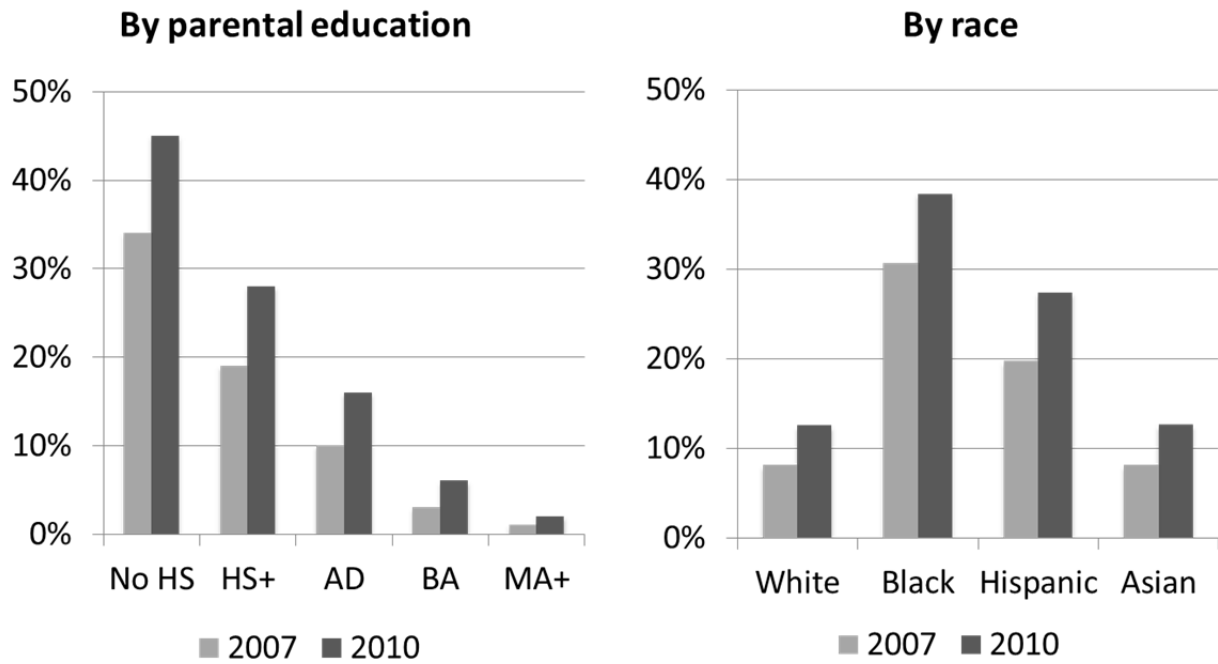
Note: Change does not equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

Changes in social benefit participation also varied by educational attainment of parents, as did the levels of benefit use. Children whose parents had a high school degree or some college, an associate's degree, or a bachelor's degree saw increases of more than 10 percentage points in receipt of at least one social benefit. Each of these increases differed significantly from the 7 percentage point increase for children whose parents had a master's degree (see table A.9). There was a clear pattern by educational status in the increase in children living in families receiving three or more benefits: children whose parents had low educational attainment levels experienced a 7 percentage point increase in receiving three or more benefits (figure 12). While there was tremendous variation in benefit use by race, *increases* in benefit use were similar across races.

The data indicate that safety net programs were responsive to changes in economic circumstances. It is complicated to assess how well the benefit use was targeted to those with the greatest need in the aftermath of the recession. Generally speaking, children in groups that experienced the greatest increases in economic insecurity had the greatest increases in benefit use. In addition, among children in families participating in three or more programs, 77 percent had three or more indicators of economic insecurity. At the same time, almost a quarter of children in families with three or more markers of insecurity were receiving no benefits at all. These patterns varied predictably by educational status and race/ethnicity, but the overall patterns remained (data not shown).

**Figure 12. Share of Children in Families Receiving Three or More Social Benefits, 2007 and 2010**



## Conclusions

The Great Recession took an enormous toll on children's lives. In 2010, fully 22 percent of children were living in poverty, 16 percent had a parent who was unemployed or who had received unemployment insurance in the past year, and 21 percent lived in families that were food insecure. Each of these indicators increased significantly from before the recession. Children were also more likely to be living in rental housing, less likely to be living in owner-occupied housing, and more likely to be doubling up with other families. In addition to the overall increased economic insecurity that occurred with the Great Recession, the large disparities that existed before the recession were exacerbated.

Use of public programs designed to ameliorate the effects of economic insecurity in families with children also increased from 2007 to 2010. Moreover, increases in benefit use were greatest among populations that experienced the greatest need, suggesting that benefits were well targeted, though whether they provided an adequate safety net for those who used them is unanswerable. In addition, many children lived in families that were facing multiple markers of economic insecurity and received no public benefits. While social benefit use is underreported, as mentioned previously, it is unlikely to explain the lack of any benefit use among the quarter of children in families with three or more markers of economic problems that received no public benefits.

It is worth mentioning that this analysis minimizes how strongly children were touched by the recession because it provides data for two snapshots in time and the change between them. Other children were also affected by the recession before 2010 whose families may have been doing better in 2010, and others will be affected afterward in the continuing economic stagnation. Also, many aspects of economic insecurity and instability are not examined here. For example, in addition to increases in unemployment and poverty over the course of the recession, families experienced large losses in wealth. Like the other effects of the recession, these losses were not evenly felt. While white families saw their wealth decline by 11 percent, Hispanic families had losses of 40 percent and black families had losses of 31 percent, again exacerbating the enormous disparities in wealth accumulation that existed before the recession (McKernan et al. 2013).

The work presented here addresses only how many children were touched by economic insecurity during this period and how many were affected by instability in their circumstances. It does not investigate the impact of the recession on the health and development of the cohort of

children who have spent the past six years living through the Great Recession and the subsequent long recovery. A recent review of the literature on instability by Sandstrom (2013) suggests that as a society we should be concerned about these children. The increase in child poverty during the recession means that more children faced inadequate material resources and increased challenges to their well-being and cognition that derive from living in poverty. These challenges are particularly salient for preschool-age children who have been shown to be most sensitive to the deprivation of poverty. Further, the recession put many children at greater risk for negative academic outcomes, such as grade retention, and behavioral problems due to their parents' unemployment. It is critical that the effect of these changes on children's health and development be documented and addressed.

In the wake of the Great Recession, Congress passed the American Recovery and Reinvestment Act (ARRA), which, among other things, buffered social safety net programs from deep cuts due to state budget shortfalls. ARRA funds are no longer flowing to states, despite the fact that the economy has not fully recovered. Unfortunately, many children now face the dual threat of diminished parental resources and reduced government resources. Efforts to ameliorate the negative consequences of the recession on children will take additional resources and creative thinking, but this investment is likely critical to the economic future of the country.

## Appendix Tables

**Table A.1. Economic Hardship**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
In poverty	52.2	60.3	8.1	*	*
Food insecure (children)	16.9	23.1	6.2	*	*
Food insecure (family)	26.7	38.7	12.0	*	*
<b>High school or some college</b>					
In poverty	22.3	28.4	6.1	*	*
Food insecure (children)	8.2	14.3	6.1	*	*
Food insecure (family)	16.0	28.3	12.3	*	*
<b>Associate's degree</b>					
In poverty	9.5	12.8	3.3	*	*
Food insecure (children)	7.4	9.7	2.3	*	
Food insecure (family)	13.3	21.8	8.5	*	*
<b>Bachelor's degree</b>					
In poverty	4.4	5.9	1.5	*	
Food insecure (children)	3.7	6.3	2.6	*	
Food insecure (family)	7.2	12.5	5.3	*	
<b>Master's degree or higher</b>					
In poverty	2.1	2.3	0.2		-
Food insecure (children)	2.3	5.1	2.8	*	-
Food insecure (family)	5.0	9.6	4.7	*	-
<b>Race</b>					
<b>White</b>					
In poverty	10.5	12.8	2.3	*	-
Food insecure (children)	4.5	6.3	1.8	*	-
Food insecure (family)	8.9	13.9	5.0	*	-
<b>Black</b>					
In poverty	34.6	38.9	4.3	*	
Food insecure (children)	9.9	18.6	8.6	*	*
Food insecure (family)	19.5	35.1	15.6	*	*
<b>Hispanic</b>					
In poverty	28.7	35.1	6.4	*	*
Food insecure (children)	11.7	18.3	6.6	*	*
Food insecure (family)	19.3	32.0	12.7	*	*
<b>Asian/Pacific Islander</b>					
In poverty	13.1	15.6	2.5		
Food insecure (children)	2.8	6.7	3.9	*	
Food insecure (family)	5.8	12.7	6.8	*	

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.2. Employment Instability**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
Parent unemployed	9.7	13.9	4.2	*	*
Parent unemployed or receiving UI	10.7	16.6	6.0	*	*
Parent long-term unemployed (27 wks.+)	2.1	5.9	3.8	*	*
Parent underemployed	7.0	9.9	2.9	*	
<b>High school or some college</b>					
Parent unemployed	7.0	12.6	5.6	*	*
Parent unemployed or receiving UI	11.1	19.9	8.7	*	*
Parent long-term unemployed (27 wks.+)	2.7	5.1	2.5	*	*
Parent underemployed	4.8	7.5	2.7	*	
<b>Associate's degree</b>					
Parent unemployed	4.7	9.8	5.1	*	*
Parent unemployed or receiving UI	9.2	18.1	9.0	*	*
Parent long-term unemployed (27 wks.+)	1.7	4.5	2.9	*	*
Parent underemployed	3.5	6.9	3.4	*	*
<b>Bachelor's degree</b>					
Parent unemployed	3.4	7.2	3.9	*	*
Parent unemployed or receiving UI	5.7	13.2	7.4	*	*
Parent long-term unemployed (27 wks.+)	1.2	3.4	2.3	*	*
Parent underemployed	2.2	3.7	1.6	*	
<b>Master's degree or higher</b>					
Parent unemployed	2.6	4.2	1.7	*	-
Parent unemployed or receiving UI	4.0	7.7	3.7	*	-
Parent long-term unemployed (27 wks.+)	1.0	2.4	1.4	*	-
Parent underemployed	1.5	3.1	1.7	*	-
<b>Race</b>					
<b>White</b>					
Parent unemployed	4.6	8.2	3.6	*	-
Parent unemployed or receiving UI	7.9	14.5	6.7	*	-
Parent long-term unemployed (27 wks.+)	1.6	3.8	2.1	*	-
Parent underemployed	3.2	4.8	1.7	*	-
<b>Black</b>					
Parent unemployed	8.4	14.8	6.4	*	*
Parent unemployed or receiving UI	11.6	21.2	9.6	*	*
Parent long-term unemployed (27 wks.+)	3.0	5.1	2.1	*	
Parent underemployed	4.1	6.0	1.8	*	
<b>Hispanic</b>					
Parent unemployed	7.0	12.3	5.4	*	*
Parent unemployed or receiving UI	9.3	17.2	7.9	*	
Parent long-term unemployed (27 wks.+)	2.1	5.6	3.5	*	*
Parent underemployed	6.3	9.8	3.6	*	*
<b>Asian/Pacific Islander</b>					
Parent unemployed	5.0	6.9	1.9		
Parent unemployed or receiving UI	7.2	12.0	4.7	*	
Parent long-term unemployed (27 wks.+)	1.3	3.6	2.3	*	
Parent underemployed	2.6	6.1	3.4	*	

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.3. Housing Hardship**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
More than one family in household	33.1	38.7	5.5	*	*
Child lived in rented home	61.9	64.7	2.8	*	
Child moved in last year	18.0	17.8	-0.2		
<b>High school or some college</b>					
More than one family in household	20.1	23.5	3.4	*	*
Child lived in rented home	42.1	47.9	5.8	*	*
Child moved in last year	14.1	15.1	1.0		
<b>Associate's degree</b>					
More than one family in household	11.1	13.2	2.1	*	
Child lived in rented home	24.8	32.4	7.6	*	*
Child moved in last year	10.1	11.5	1.4		
<b>Bachelor's degree</b>					
More than one family in household	6.4	8.1	1.7	*	*
Child lived in rented home	15.5	19.2	3.8	*	
Child moved in last year	7.5	8.4	0.9		
<b>Master's degree or higher</b>					
More than one family in household	4.1	4.4	0.2		-
Child lived in rented home	10.6	13.6	3.0	*	-
Child moved in last year	6.3	7.3	1.0		-
<b>Race</b>					
<b>White</b>					
More than one family in household	12.4	13.6	1.2	*	-
Child lived in rented home	19.9	22.9	3.0	*	-
Child moved in last year	9.9	10.2	0.4		-
<b>Black</b>					
More than one family in household	19.4	20.4	1.0		
Child lived in rented home	57.5	63.2	5.7	*	
Child moved in last year	16.7	18.1	1.3		
<b>Hispanic</b>					
More than one family in household	21.9	27.4	5.4	*	*
Child lived in rented home	50.4	54.7	4.3	*	
Child moved in last year	13.5	13.7	0.2		
<b>Asian/Pacific Islander</b>					
More than one family in household	16.1	18.0	2.0		
Child lived in rented home	34.3	36.4	2.1		
Child moved in last year	11.2	13.7	2.5		

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.



**Table A.4. Family Structure**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
Single-parent household	36.4	36.8	0.4		
No parents in household	10.6	10.7	0.1		
Living with no relatives	6.6	6.2	-0.4		
<b>High school or some college</b>					
Single-parent household	34.0	35.5	1.5	*	
No parents in household	3.9	4.0	0.0		
Living with no relatives	0.3	0.3	0.0		
<b>Associate's degree</b>					
Single-parent household	22.2	24.5	2.3		
No parents in household	2.2	2.5	0.3		
Living with no relatives	0.0	0.0	0.0		
<b>Bachelor's degree</b>					
Single-parent household	12.5	13.3	0.8		
No parents in household	1.2	1.2	0.0		
Living with no relatives	0.0	0.0	0.0		
<b>Master's degree or higher</b>					
Single-parent household	7.4	7.4	0.1		-
No parents in household	0.8	1.2	0.4		-
Living with no relatives	0.0	0.0	0.0		-
<b>Race</b>					
<b>White</b>					
Single-parent household	18.4	18.6	0.2		-
No parents in household	2.5	2.8	0.3		-
Living with no relatives	1.0	1.0	0.0		-
<b>Black</b>					
Single-parent household	51.1	52.1	1.0		
No parents in household	7.6	6.9	-0.7		
Living with no relatives	1.4	1.0	-0.5		
<b>Hispanic</b>					
Single-parent household	25.1	27.9	2.8	*	*
No parents in household	3.7	3.7	0.0		
Living with no relatives	1.2	0.9	-0.2		
<b>Asian/Pacific Islander</b>					
Single-parent household	11.9	10.5	-1.4		
No parents in household	2.5	2.1	-0.5		
Living with no relatives	1.4	0.8	-0.5		

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.5. Parental Health and Insurance Status**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
Either in fair/poor health	17.9	18.2	0.4		
Either disabled	8.6	9.6	1.0		
Either uninsured	44.6	45.8	1.2		
<b>High school or some college</b>					
Either in fair/poor health	14.1	14.5	0.4		
Either disabled	8.5	8.5	0.0		
Either uninsured	24.9	29.3	4.5	*	*
<b>Associate's degree</b>					
Either in fair/poor health	11.2	12.1	0.9		
Either disabled	6.4	6.5	0.1		
Either uninsured	15.2	18.2	3.0	*	
<b>Bachelor's degree</b>					
Either in fair/poor health	6.0	7.2	1.2	*	
Either disabled	3.6	3.3	-0.3		
Either uninsured	7.6	10.6	3.0	*	*
<b>Master's degree or higher</b>					
Either in fair/poor health	4.3	5.0	0.7		-
Either disabled	2.3	2.4	0.1		-
Either uninsured	4.3	5.3	0.9		-
<b>Race</b>					
<b>White</b>					
Either in fair/poor health	9.5	9.8	0.3		-
Either disabled	6.4	6.2	-0.2		-
Either uninsured	12.7	14.5	1.8	*	-
<b>Black</b>					
Either in fair/poor health	15.6	16.6	1.0		
Either disabled	9.1	9.3	0.2		
Either uninsured	20.6	25.3	4.8	*	*
<b>Hispanic</b>					
Either in fair/poor health	13.1	12.9	-0.2		
Either disabled	4.9	5.4	0.5		
Either uninsured	40.0	41.6	1.6		
<b>Asian/Pacific Islander</b>					
Either in fair/poor health	10.1	11.2	1.1		
Either disabled	4.3	3.4	-0.9		
Either uninsured	16.3	20.7	4.5	*	

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.6. Benefit Receipt**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
SNAP	26.6	37.4	10.8	*	*
Free lunch	54.6	58.6	4.0	*	*
Public assistance (TANF)	9.0	11.3	2.3	*	*
Unemployment Insurance	3.1	8.0	4.9	*	
Public housing	12.4	11.8	-0.5		
LIHEAP	5.7	9.1	3.4	*	*
<b>High school or some college</b>					
SNAP	16.5	25.1	8.6	*	*
Free lunch	30.5	36.3	5.7	*	*
Public assistance (TANF)	4.3	5.2	0.9	*	
Unemployment Insurance	6.1	13.5	7.4	*	*
Public housing	7.0	7.9	0.9		
LIHEAP	4.8	7.1	2.2	*	*
<b>Associate's degree</b>					
SNAP	7.0	15.4	8.4	*	*
Free lunch	18.2	21.7	3.5	*	*
Public assistance (TANF)	1.7	2.2	0.5		
Unemployment Insurance	5.7	13.3	7.6	*	*
Public housing	2.6	4.0	1.4	*	
LIHEAP	2.4	4.5	2.0	*	*
<b>Bachelor's degree</b>					
SNAP	2.2	5.4	3.2	*	*
Free lunch	5.7	8.8	3.1	*	*
Public assistance (TANF)	0.6	1.0	0.5	*	
Unemployment Insurance	3.3	9.3	6.1	*	*
Public housing	0.9	0.9	0.1		
LIHEAP	0.9	1.6	0.6	*	*
<b>Master's degree or higher</b>					
SNAP	0.6	1.9	1.3	*	-
Free lunch	2.1	2.8	0.7		-
Unemployment Insurance	2.0	5.8	3.8	*	-
Public assistance (TANF)	0.2	0.3	0.1		-
Public housing	0.1	0.4	0.3	*	-
LIHEAP	0.2	0.3	0.1		-
<b>Race</b>					
<b>White</b>					
SNAP	6.5	11.5	4.9	*	-
Free lunch	12.5	15.3	2.7	*	-
Public assistance (TANF)	1.6	1.8	0.3		-
Unemployment Insurance	4.6	10.7	6.1	*	-
Public housing	1.7	1.8	0.1		-
LIHEAP	2.6	3.6	1.0	*	-

**Table A.6. (cont.)**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Black</b>					
SNAP	26.6	35.0	8.3	*	*
Free lunch	40.9	45.2	4.2	*	
Public assistance (TANF)	8.7	9.3	0.6		
Unemployment Insurance	5.3	12.1	6.8	*	
Public housing	16.5	17.4	1.0		
LIHEAP	5.9	9.7	3.8	*	*
<b>Hispanic</b>					
SNAP	15.1	23.8	8.7	*	*
Free lunch	41.0	44.8	3.8	*	
Public assistance (TANF)	4.2	5.8	1.6	*	*
Unemployment Insurance	3.9	10.3	6.4	*	
Public housing	5.9	6.6	0.6		
LIHEAP	2.8	4.9	2.0	*	*
<b>Asian/Pacific Islander</b>					
SNAP	5.6	10.6	5.0	*	
Free lunch	14.5	15.6	1.1		
Public assistance (TANF)	2.1	2.6	0.5		
Unemployment Insurance	2.9	9.3	6.3	*	
Public housing	3.0	3.1	0.0		
LIHEAP	1.7	2.4	0.7		

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.7. Health Insurance Coverage**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
Either parent on Medicaid	31.5	34.3	2.8		
Child on Medicaid	56.9	65.2	8.2	*	*
<b>High school or some college</b>					
Either parent on Medicaid	16.9	21.1	4.2	*	*
Child on Medicaid	36.3	45.4	9.1	*	*
<b>Associate's degree</b>					
Either parent on Medicaid	9.4	12.3	2.9	*	
Child on Medicaid	22.1	28.5	6.4	*	*
<b>Bachelor's degree</b>					
Either parent on Medicaid	4.0	5.7	1.7	*	
Child on Medicaid	10.0	14.6	4.6	*	
<b>Master's degree or higher</b>					
Either parent on Medicaid	1.9	2.9	0.9	*	-
Child on Medicaid	5.2	8.3	3.1	*	-
<b>Race</b>					
<b>White</b>					
Either parent on Medicaid	8.7	11.2	2.6	*	-
Child on Medicaid	18.7	23.5	4.8	*	-
<b>Black</b>					
Either parent on Medicaid	24.2	28.5	4.4	*	
Child on Medicaid	43.2	52.4	9.2	*	*
<b>Hispanic</b>					
Either parent on Medicaid	17.5	19.2	1.7		
Child on Medicaid	41.9	48.7	6.8	*	
<b>Asian/Pacific Islander</b>					
Either parent on Medicaid	11.1	11.7	0.6		
Child on Medicaid	19.4	26.3	6.9	*	

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.8. Economic Insecurity Indicators**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
None	4.6	3.0	-1.6	*	*
One or two	30.5	24.6	-6.0	*	*
Three or more	64.8	72.4	7.6	*	*
<b>High school or some college</b>					
None	21.6	15.1	-6.5	*	
One or two	41.8	39.5	-2.3	*	*
Three or more	36.6	45.4	8.8	*	*
<b>Associate's degree</b>					
None	39.1	30.3	-8.7	*	
One or two	43.1	42.5	-0.6		*
Three or more	17.9	27.2	9.3	*	*
<b>Bachelor's degree</b>					
None	57.8	48.9	-8.9	*	
One or two	34.1	39.2	5.1	*	
Three or more	8.0	11.8	3.8	*	*
<b>Master's degree or higher</b>					
None	67.2	60.7	-6.5	*	-
One or two	29.5	33.9	4.3	*	-
Three or more	3.3	5.4	2.2	*	-
<b>Race</b>					
<b>White</b>					
None	47.5	41.2	-6.4	*	-
One or two	35.1	37.4	2.3	*	-
Three or more	17.4	21.4	4.0	*	-
<b>Black</b>					
None	13.7	10.0	-3.7	*	*
One or two	36.0	32.7	-3.4	*	*
Three or more	50.2	57.3	7.0	*	*
<b>Hispanic</b>					
None	17.2	13.1	-4.1	*	*
One or two	41.7	36.6	-5.1	*	*
Three or more	41.1	50.4	9.2	*	*
<b>Asian/Pacific Islander</b>					
None	36.4	29.9	-6.6	*	
One or two	44.7	47.7	3.0		
Three or more	18.9	22.5	3.6		

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

**Table A.9. Social Program Participation—Children**

	2007 (%)	2010 (%)	Change (% pt.)	Year	DinD
<b>Parental education</b>					
<b>No high school diploma</b>					
None	23.0	18.0	-5.2	*	
One or two	43.0	38.0	-5.5	*	*
Three or more	34.0	45.0	10.7	*	*
<b>High school or some college</b>					
None	48.0	37.0	-11.8	*	*
One or two	32.0	26.0	3.5	*	*
Three or more	19.0	28.0	8.3	*	*
<b>Associate's degree</b>					
None	66.0	56.0	-10.4	*	*
One or two	24.0	28.0	4.1	*	
Three or more	10.0	16.0	6.3	*	*
<b>Bachelor's degree</b>					
None	84.0	74.0	-10.5	*	*
One or two	13.0	21.0	7.7	*	
Three or more	3.0	6.0	2.8	*	*
<b>Master's degree or higher</b>					
None	92.0	85.0	-6.6	*	
One or two	8.0	13.0	5.7	*	
Three or more	1.0	2.0	0.9	*	
<b>Race</b>					
<b>White</b>					
None	73.1	64.4	-8.7	*	
One or two	18.8	23.1	4.3	*	
Three or more	8.0	12.5	4.4	*	
<b>Black</b>					
None	39.5	29.6	-9.9	*	
One or two	29.9	32.0	2.1		
Three or more	30.6	38.4	7.8	*	*
<b>Hispanic</b>					
None	39.4	32.0	-7.4	*	
One or two	40.9	40.7	-0.2		*
Three or more	19.7	27.3	7.7	*	*
<b>Asian/Pacific Islander</b>					
None	71.7	62.1	-9.5	*	
One or two	20.3	25.3	5.0	*	
Three or more	8.0	12.6	4.5	*	

Note: Change does not always equal difference between 2010 and 2007 because of rounding.

\* Difference is statistically significant at the  $p < 0.10$  level.

## Notes

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<sup>1</sup> See

[http://data.bls.gov/timeseries/LNU04000000?years\\_option=all\\_years&periods\\_option=specific\\_periods&periods=Annual+Data](http://data.bls.gov/timeseries/LNU04000000?years_option=all_years&periods_option=specific_periods&periods=Annual+Data) and <http://data.bls.gov/timeseries/LNS14000000>.

<sup>2</sup> “Historical Poverty Tables – People,” US Census Bureau, <http://www.census.gov/hhes/www/poverty/data/historical/people.html>.

<sup>3</sup> Economic insecurity can arise from both low levels of resources or from instability in parents’ employment, health, or marital status. For a review of the evidence on instability, conceptualized as the experience of an adverse situation in which an individual lacks choice or control over the matter, and child development, see Sandstrom (2013).

<sup>4</sup> Data on children’s circumstances are developed at the CPS family level, which is a smaller unit than the household. Most children live with one or both parents, and information on parents, such as education and work experiences, were attached to each child’s record. Some children, however, do not live with their parents but rather live with other relatives. For these children, the characteristics of the head and spouse in the family were used as characteristics of the “parents.” Unmarried children with children living with a parent or relative, 0.15 percent of all children, were given the characteristics of their parent(s) or head/spouse relative(s) despite being in a different CPS family. Married children and children living on their own or with nonrelatives, 1.1 percent of all children, were analyzed based on their own and, when present, their spouse’s characteristics.

<sup>5</sup> The National Survey of America’s Families was last conducted in 2002.

<sup>6</sup> Food insecurity is examined as a separate component but is not included in the index because it is obtained from the December supplement to the CPS, for which there is no overlap in individuals surveyed in the March supplement.

<sup>7</sup> Author’s calculation of data from US Department of Agriculture (2011).

<sup>8</sup> Replicate weights provided by the Census Bureau are used to calculate the standard errors of the estimates for variables from the ASEC. Standard errors were calculated using b factors for variables from the FSS as provided by the Census Bureau.

<sup>9</sup> Children who were married or living without relatives were given the educational characteristics of themselves and/or their spouse.

<sup>10</sup> In addition, these groups could not be analyzed separately because of small sample sizes.

<sup>11</sup> “Median Medicaid/CHIP Eligibility Thresholds, January 2013,” Kaiser Family Foundation, <http://kff.org/medicaid/slide/median-medicicaidchip-eligibility-thresholds-january-2013/>.



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