



# Material Hardship in Washington State During the COVID-19 Pandemic

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## THIS WINTER, 1 IN 6 WASHINGTONIANS FACED FOOD, HOUSING, OR FINANCIAL HARDSHIP

The new Household Pulse Survey from the U.S. Census Bureau tracks how American households are faring in the wake of the COVID-19 pandemic. The survey includes **measures of material hardship**, like food insufficiency and housing instability. Measures of material hardship gained popularity in the 1990s as an alternate to the official poverty measure, which is known to underestimate the number of people experiencing daily hardship as a result of economic deprivation<sup>1</sup>. Food, housing, health care, and general financial hardship are the common domains of material hardship currently used in poverty research<sup>2</sup>. The domains of material hardship are directly related to the U.S. social safety net—food, housing, cash—and consequently provide a sense of how responsive programs are to the rapidly evolving material needs of people in the wake of the coronavirus pandemic.

For this analysis, we define material hardship as follows:

- > **Food Hardship.** Not enough to eat in last 7 days.
- > **Housing Hardship.** Deferring or behind on payments, no confidence in ability to pay next month, and/or any chance of eviction in next 2 months.
- > **Financial Hardship.** Very difficult to pay for usual expenses in last 7 days.
- > **Any Material Hardship.** Experienced food, housing, and/or financial hardship.

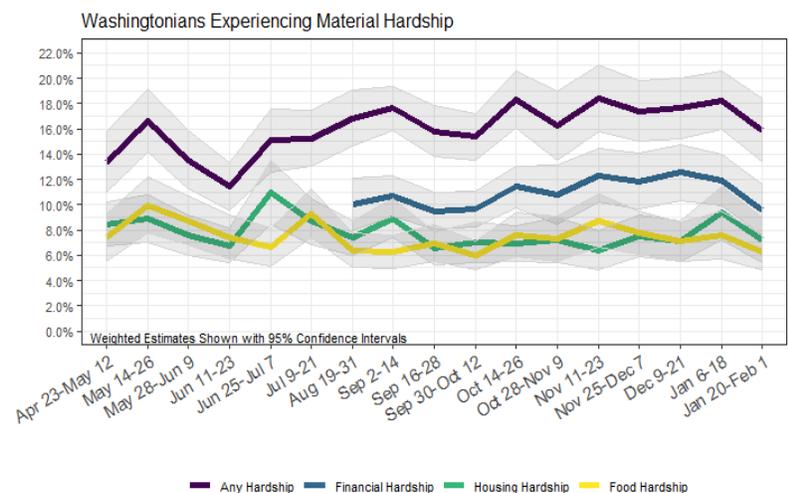
Food and housing hardship are considered two of the most severe forms of economic deprivation because of their direct impact on health, but scholars also believe indicators of financial hardship can act as early warning signs of increased hardship down the road<sup>3</sup>. We exclude health care hardship from this analysis because the pandemic disrupted health care for many, regardless of ability to pay.

Household Pulse Data from the U.S. Census Bureau from December 9, 2020 through February 1, 2021 reveal:

- > 8% of Washingtonians experienced **food hardship**
- > 12% experienced **financial hardship**
- > 12% experienced **housing hardship**
- > 17% of experienced **one or more hardship**

## MATERIAL HARDSHIP IN WASHINGTON HAS NOT DECREASED SINCE APRIL 2020

We find a steady prevalence of housing and food hardships since April 2020, with about 1 in 10 Washingtonians experiencing either hardship at any given time. Overall, the proportion of Washingtonians experiencing material hardship has risen from about 14 to 17 percent since the beginning of the pandemic, although some of this increase may be due to the inclusion of the financial hardship measure (“difficulty paying expenses”) and an additional housing security question (“any chance of eviction”) beginning in August.



# 1 IN 3

## BLACK, HISPANIC, MULTIRACIAL, AND OTHER NON-WHITE WASHINGTONIANS HAVE RECENTLY EXPERIENCED HARDSHIP

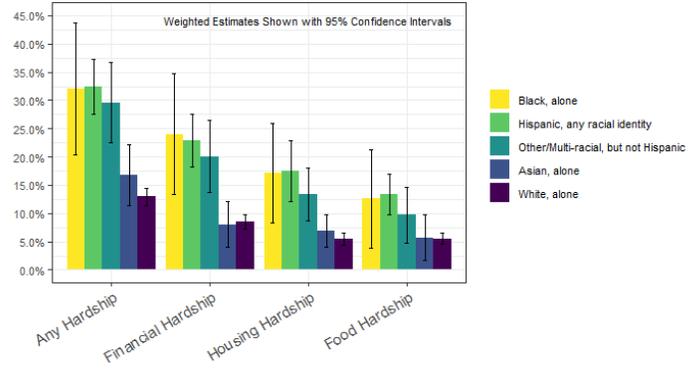
From December, 2020 through January 2021, non-white Washingtonians were significantly more likely to experience material hardship than white and Asian Washingtonians. As shown in the Appendix table, **Black men face the highest material hardship rate of 42 percent**—although small sample sizes in the data mean this estimate may be over or understated and should be interpreted with caution. Black women saw lower material hardship rates during this time, at 23 percent. The hardship rate among Hispanic Washingtonians was 32 percent, and roughly the same for men and women. The Census Bureau does not release data allowing us to group respondents who identify as Indigenous, Native American, or Alaska Native<sup>4</sup>; rather public data combine these populations with those who identify as multi-racial or as another racial/ethnic category not reported. For this broad group, more women experienced hardship (33 percent) than men (26 percent). Asian-identifying Washingtonians have a much lower material hardship prevalence than other non-white Washingtonians (17 percent for both men and women). White men and women in Washington are significantly less likely to experience any material hardship than any other racial or ethnic group except Asian Washingtonians, with an average hardship prevalence of 13 percent. These patterns repeat across all types of hardship.

## RENTERS AND HOUSEHOLDS WITH KIDS FACE HIGHER HARDSHIP RISK

In addition to the racial/ethnic disparities in material hardship, several other groups report heightened levels of material hardship. In December and January, **one-third of those who rent instead of own their homes experienced hardship**, with 19 percent of renters having housing-specific hardship: that they are behind on payments, worried about their ability to pay next month, and/or at risk of eviction in the next two months. In contrast, only 8 percent of homeowners faced housing hardship.

**People living with children in the household have an overall hardship prevalence rate of 22 percent**, and a housing hardship prevalence rate of 15 percent. Supplemental analyses (available upon request) show households with children consistently face higher hardship rates than adults-only households when intersected with other demographic characteristics like age of householder. Adults aged 18 to 64 have material hardship rates more than twice those of adults aged 65 and above. **Hardship is highest among those aged 25 to 44.**

Hardship Types by Race/Ethnicity  
December 9, 2020 through February 1, 2021



## HARDSHIP DISPARITIES DURING COVID-19 EXACERBATE PRE-PANDEMIC INEQUALITY

While the COVID-19 pandemic has created new hardships for many, examining pre-pandemic earnings levels shows that the pandemic has exacerbated long-standing inequalities. **Material hardship is almost entirely concentrated among people who earned below Washington's median income of \$74,073 in 2019.** More than one-quarter of people with lower incomes prior to the pandemic have recently faced material hardship, with nearly 20 percent experiencing housing hardship. Only 6 percent of those who earned above Washington's median in 2019 have recently experienced any hardship.

### 1 in 3 Washington Renters

Didn't have enough to eat (**food hardship**), are behind on housing payments, uncertain about ability to pay next month, and/or worried about eviction (**housing hardship**), and/or had a very difficult time paying for usual household expenses (**financial hardship**) in December 2020 and January 2021.

## METHODS

In this brief, we used the Household Pulse Survey Public Use Files from the U.S. Census Bureau to report Washington-specific estimates of material hardship over time and cross-sectionally. The cross-sectional estimates are taken from the most recent three waves of the Household Pulse Survey, which span December 9, 2020 through February 1, 2021. Estimates are weighted at the person level, with standard errors based on replicate weights provided by the U.S. Census Bureau. Some supplemental analyses are available upon request.

## CONTACT

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## DATA LIMITATIONS

The limited demographic identifications available in the Public Use Files do not allow us to capture the diversity of Washington residents. With these data we cannot provide detail on hardship faced by Indigenous communities. The Household Pulse Survey does not ask about nonbinary gender identities or sexual identity. People who are incarcerated, homeless, or in institutionalized care settings are not represented in these data.

For more information about the Household Pulse Data, please visit: <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>

## ACKNOWLEDGEMENTS

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## SUGGESTED CITATION

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## ENDNOTES

<sup>1</sup> Mayer, S. E., & Jencks, C. (1989). Poverty and the Distribution of Material Hardship. *The Journal of Human Resources*, 24(1), 88–114. JSTOR. [/doi.org/10.2307/145934](https://doi.org/10.2307/145934)

<sup>2</sup> Beverly, S. G. (2001). Measures of Material Hardship. *Journal of Poverty*, 5(1), 23–41. [/doi.org/10.1300/J134v05n01\\_02](https://doi.org/10.1300/J134v05n01_02)

<sup>3</sup> Ouellette, T., Burstein, N., Long, D., & Beecroft, E. (2004). Measures of Material Hardship. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. <https://aspe.hhs.gov/report/measures-material-hardship-final-report>

<sup>4</sup> This “data erasure” of Indigenous persons is found across different levels of public data in the pandemic era, despite Native communities facing higher-than-average risks from Covid-19. See, for example, Wade, L. (2020). COVID-19 data on Native Americans is ‘a national disgrace.’ *Science*. September 24. [/doi.org/10.1126/science.abe9552](https://doi.org/10.1126/science.abe9552)

## APPENDIX

### Estimates of Recent Material Hardship in Washington State

December 9, 2020 - February 1, 2021

	Any Hardship		Financial Hardship		Housing Hardship		Food Hardship		Average Number of Hardships		Sample Size
	%	SE	%	SE	%	SE	%	SE	Mean	SE	N
<b>Washington Overall</b>	<b>17%</b>	<b>(1%)</b>	<b>12%</b>	<b>(1%)</b>	<b>12%</b>	<b>(1%)</b>	<b>8%</b>	<b>(0%)</b>	<b>0.26</b>	<b>(0.01)</b>	<b>7891</b>
<b>By Race/Ethnicity</b>											
Black, alone	32%	(6%)	25%	(5%)	29%	(6%)	15%	(5%)	0.54	(0.12)	194
Hispanic, any racial identity	32%	(2%)	24%	(2%)	28%	(4%)	15%	(2%)	0.54	(0.05)	537
Other/Multi-racial, but not Hispanic	30%	(4%)	21%	(3%)	19%	(3%)	11%	(3%)	0.43	(0.06)	374
Asian, alone	17%	(3%)	8%	(2%)	12%	(2%)	7%	(2%)	0.21	(0.03)	569
White, alone	13%	(1%)	9%	(1%)	8%	(1%)	6%	(0%)	0.19	(0.01)	6217
<b>By Binary-Identified Sex</b>											
Female	18%	(1%)	12%	(1%)	12%	(1%)	8%	(1%)	0.27	(0.01)	4642
Male	17%	(1%)	11%	(1%)	13%	(1%)	7%	(1%)	0.25	(0.02)	3249
<b>By Race/Ethnicity and Binary Sex</b>											
Black (alone) and Female	23%	(7%)	17%	(6%)	20%	(6%)	10%	(4%)	0.37	(0.12)	109
Black (alone) and Male	42%	(9%)	33%	(8%)	39%	(11%)	20%	(9%)	0.71	(0.21)	85
Hispanic (alone) and Female	32%	(3%)	24%	(4%)	30%	(5%)	17%	(3%)	0.54	(0.07)	308
Hispanic (alone) and Male	32%	(4%)	25%	(4%)	26%	(6%)	14%	(4%)	0.54	(0.09)	229
Other/Multi-racial (not Hispanic) and Female	33%	(4%)	21%	(4%)	22%	(5%)	12%	(4%)	0.46	(0.07)	230
Other/Multi-racial (not Hispanic) and Male	26%	(6%)	21%	(6%)	15%	(5%)	10%	(3%)	0.40	(0.10)	144
Asian (alone) and Female	18%	(4%)	9%	(2%)	13%	(4%)	8%	(4%)	0.23	(0.05)	297
Asian (alone) and Male	16%	(4%)	8%	(3%)	11%	(3%)	6%	(2%)	0.19	(0.05)	272
White (alone) and Female	13%	(1%)	10%	(1%)	7%	(1%)	7%	(1%)	0.21	(0.02)	3698
White (alone) and Male	13%	(1%)	8%	(1%)	9%	(1%)	5%	(1%)	0.18	(0.02)	2519
<b>By Age</b>											
18 to 24	20%	(3%)	13%	(3%)	14%	(3%)	10%	(2%)	0.28	(0.05)	278
25 to 34	23%	(2%)	18%	(2%)	13%	(2%)	11%	(1%)	0.36	(0.04)	986
35 to 44	22%	(2%)	14%	(2%)	15%	(2%)	12%	(2%)	0.36	(0.03)	1551
45 to 64	16%	(1%)	11%	(1%)	13%	(1%)	5%	(1%)	0.24	(0.02)	3032
65+	8%	(1%)	4%	(1%)	5%	(1%)	4%	(1%)	0.10	(0.02)	2030
<b>By Whether Children Present in Household</b>											
1+ Child in Household	22%	(1%)	15%	(1%)	16%	(1%)	10%	(1%)	0.34	(0.02)	2582
Adults-Only household	15%	(1%)	10%	(1%)	10%	(1%)	7%	(1%)	0.22	(0.01)	5309
<b>By Homeownership Status</b>											
Rents	32%	(2%)	22%	(2%)	19%	(2%)	15%	(2%)	0.55	(0.04)	1734
Owns home	13%	(1%)	7%	(1%)	8%	(1%)	5%	(0%)	0.17	(0.01)	5046
<b>By 2019 Income</b>											
Below Washington Median	27%	(1%)	18%	(1%)	18%	(1%)	12%	(1%)	0.43	(0.02)	3621
Above Washington Median	6%	(1%)	3%	(0%)	4%	(1%)	2%	(1%)	0.07	(0.01)	2892

Source: West Coast Poverty Center Estimates of U.S. Census Household Pulse Data.

<https://www.census.gov/programs-surveys/household-pulse-survey/datasets.html>