

The Parent Trap: Work, School, and Parenting Are Putting Low-Income Parents In an Impossible Bind

While the pandemic has impacted all parents of school-age children across the country, the struggles of low-income families are even more pronounced. In this brief, we'll explore the disparate impact of the pandemic on the parents we surveyed.

Jamila spent two years training to become a phlebotomist so she could provide a better life for her children. When the pandemic hit, not only were her hours cut, but she had to figure out a way to manage remote schooling for her younger children. Jamila now relies on her older children to help her make ends meet.



“It’s been awful having them all displaced from school and their childcare program.”

— Jamila



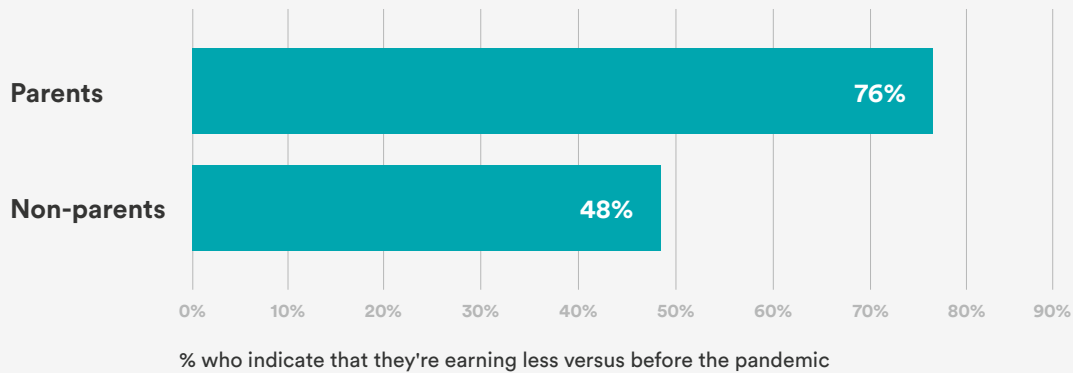
Profile of SaverLife Relief Fund Recipients

Median Income in 2020	\$35,000	White	39%
Female	79%	Hispanic/Latino	9%
Between ages of 22-44	57%	Black	36%

Less paid work means less income

Households with dependent children are faring worse economically than those without children—seventy-six percent of parents report earning less money now compared to pre-pandemic. This is a 57% increase vs. non-parents.

Families With Children Are 57% More Likely to Earn Less Due to the Pandemic



Sixty-eight percent of parents say their children aren't attending school in-person—making it increasingly difficult to earn income.

[Half of all American children are still learning virtually](#), and even schools that are “open” are often not running at full capacity—utilizing smaller cohorts and shorter schedules to adhere to public health guidelines. That means more children are home, and have been for almost a year—creating an untenable situation for their parents.

When comparing the parents of remote-schooled children to parents whose children attend school in-person¹, **the parents of remote-learning children are 35% more likely to say caring for children is making it more difficult to earn money.**

1 | This brief compares the results of parents who indicate their children are attending school in person, versus those learning remotely. In order to make the comparison, this brief ignores parents who indicated their children are learning in a hybrid model of both in-person learning and remote learning.

These parents include single moms like Laurynn, whose in-home daycare business was decimated when the pandemic began. Although she found a remote office job, she had to quit because of the difficulties of juggling working from home and taking care of her two children. She's had to make ends meet through odd jobs and side hustles.

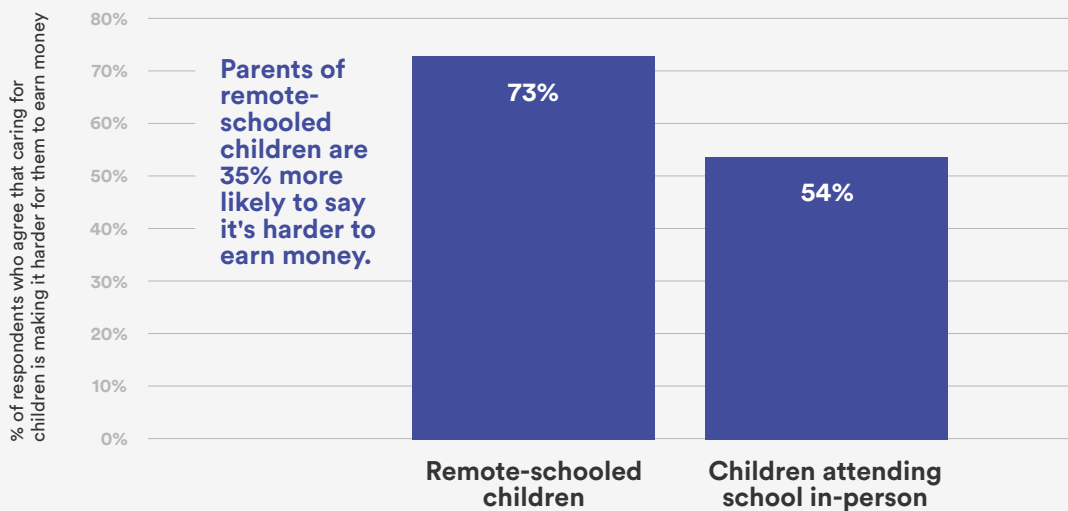


“I couldn’t do the 9-5 because of the kids, but I work hard.”

— Laurynn

Remote Schooling Makes It Harder for Parents to Earn Money

Is caring for children making it harder to earn money?



When we compare how much less people are earning, those with **remote-learning children are 47% more likely to say they're earning at least \$500 less per month than they were earning before the pandemic** vs. parents whose children are attending school in-person.

Compounding the problem: remote-schooling means higher costs

Income is going down and expenses are rising. Parents with remote-schooled children are 46% more likely to say their expenses have increased during the pandemic compared to non-parents, and 19% more likely compared with parents whose children are learning in-person.

When the pandemic began, Rhiannon started working remotely, and her husband took a leave of absence to care for their two young children. With four people at home, the family's grocery and utility bills nearly doubled.

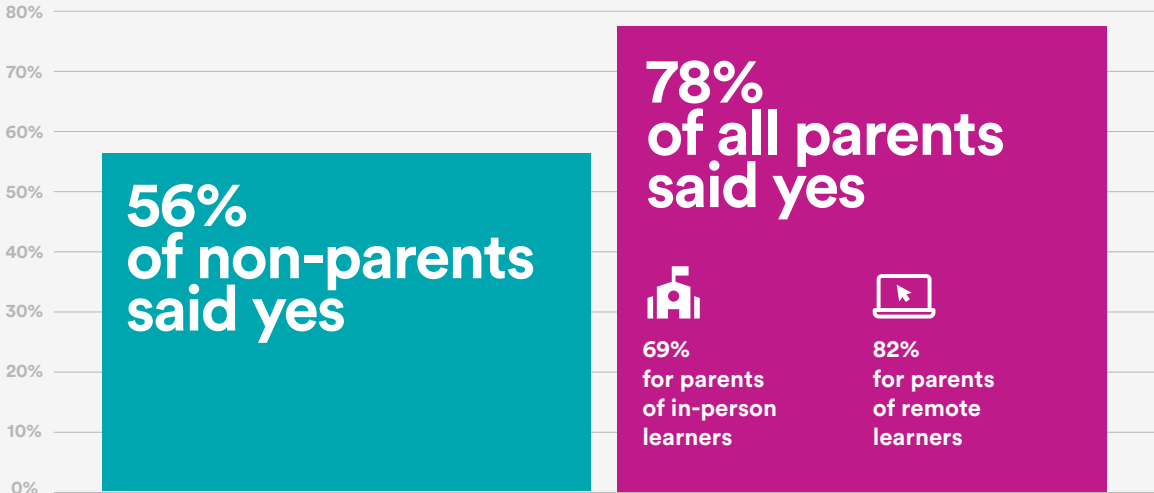


“We were spending more on groceries than normal. We used credit cards and saved everything we could. We didn’t do any unnecessary spending.”

— Rhiannon

Have Your Expenses Increased Since the Pandemic Began?

Parents are 39% more likely to say that their expenses have risen during the pandemic vs. non-parents

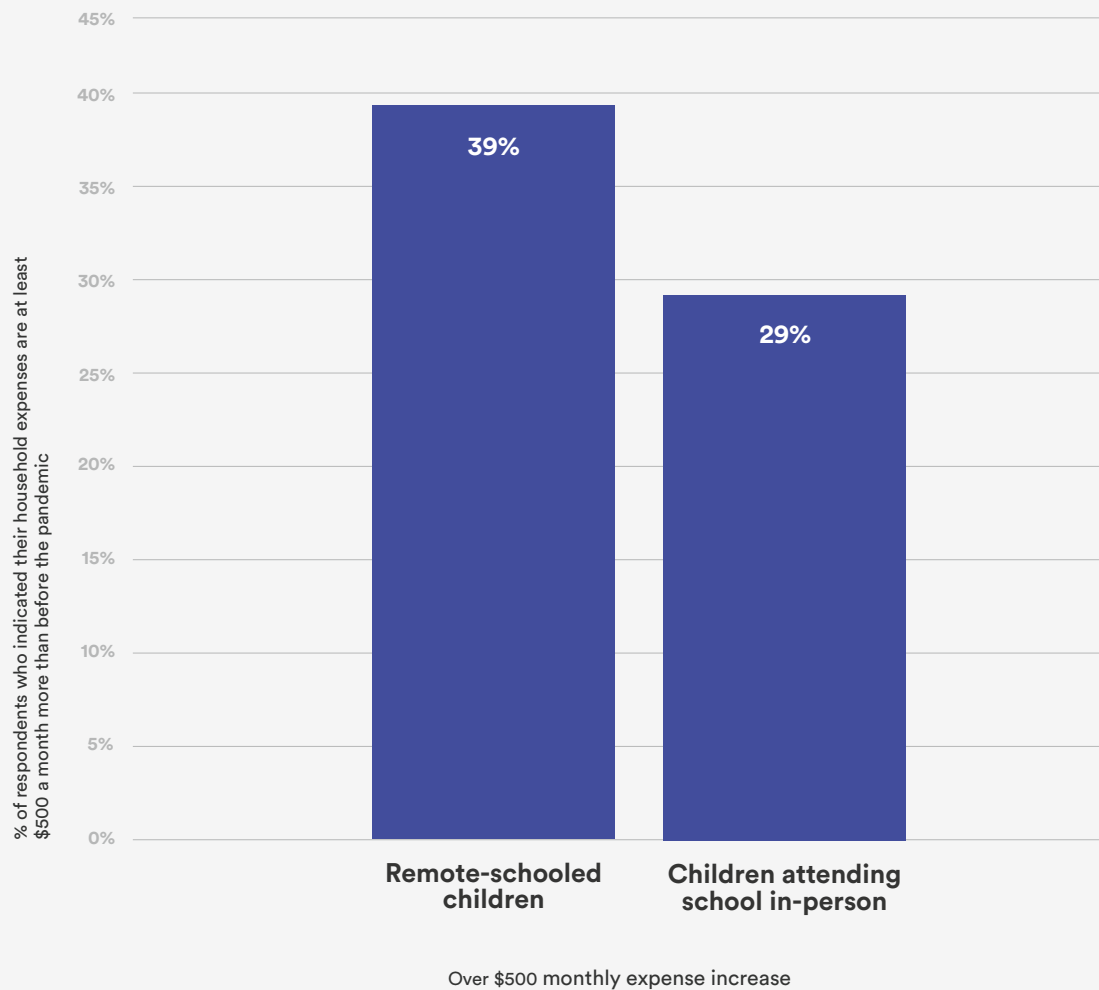


% of respondents who agree their expenses have increased because of the pandemic

These results are even more striking for people of color, as 82% of non-white members with children indicate that their expenses have increased during the pandemic (vs. 72% for white members).

The increases are significant. **Of the parents who indicated that their expenses were higher, those with remote-schooled children are 35% more likely to say their expenses have increased by \$500 or more a month than parents whose children attend school in-person.**

Parents of Remote-Learning Children Are 35% More Likely to Say Their Expenses Have Increased by at Least \$500 per Month



What's driving up expenses?



Food

The primary driver of the expense increases is likely food, as **parents with remote-schooled children are 53% more likely to attribute increased expenses to food vs. non-parents**, and 15% more likely to attribute increased expenses to food vs. parents with children attending school in-person. Government assistance has not been enough to cover the increased costs.

Charte, a mother of three, qualified for WIC, but the program only covers basics like milk, cheese, eggs, and baby formula. Her children no longer get meals at school, meaning Charte's food costs have skyrocketed.

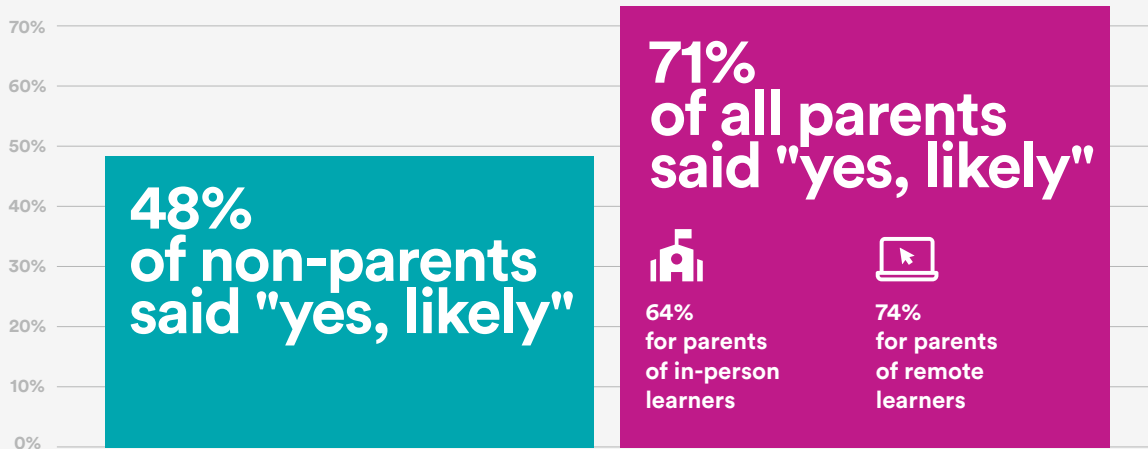


"I've got all boys, you know. And they just eat and eat all day!"

— Charte

How Likely Are You to Attribute Increased Expenses to Food?

Parents of Remote-Schooled Children Are 53% More Likely to Attribute Increased Expenses to Food



Childcare

Without the childcare and support provided by open schools, parents of remote-schooled children are reporting increased costs for childcare and school supplies. Pre-pandemic, many members relied on extended family for help, but for the past year, 69% said they weren't able to leverage childcare through friends or family.

The reality is grim, but solutions are on the table

The situation for low-income parents of remote-schooled children is dire. These parents are earning less money and facing increased expenses, while being forced to make impossible choices between work and family. This untenable situation has existed for a year and been met with almost no government support specifically for low-income parents with remote-schooled children.

These parents form a sizable voting bloc and have strong opinions on how the government could alleviate their struggles. For example, in a January poll, [30% of SaverLife members indicated that the highest priority for the new administration should be expanding the child tax credit.](#)

Policy makers must think short-term and long-term. Well before the pandemic, low-income families were waging an uphill battle against poverty and inequality—and the COVID-19 pandemic has only made things worse. It's the product of years of policies that keep low-income families trapped in the cycle of poverty. Now is the time to start undoing harm and redesigning the way we systematically address opportunity and mobility in our society and culture.

Current relief proposals under consideration that SaverLife supports include:



Make direct cash payments: There is [overwhelming proof](#) that shows that cash makes a significant difference in helping families make the choices they need to, from paying rent to buying groceries.



Reopen schools safely: Support teachers and districts in following reopening guidelines and ensure all students have the resources and support they need to succeed.



Provide increased childcare subsidies: help make childcare more available and affordable, and ensure a living wage for childcare providers and early childhood educators.



Fight child poverty with an expanded child tax credit to [give working families more cash at tax time](#) and throughout the year.



Support the hardest hit communities at the front line of the health and economic COVID-19 crisis, including providing targeted support to small businesses, especially those owned by entrepreneurs of color, and recognizing and protecting essential workers.

Appendix

About this study: 1,033 responses collected between 12/21/20 and 12/23/20



Gender

Female	79%
Male	21%
Non-binary	0%



Region

Northeast	33%
South	32%
Midwest	22%
West	13%



Income

\$0-\$15,000	18%
\$15,000-\$25,000	16%
\$25,000-\$35,000	16%
\$35,000-\$50,000	23%
\$50,000-\$75,000	19%
\$75,000-\$100,000	8%



Age

18-20	0%
21-24	3%
25-34	31%
35-44	26%
45-54	25%
55-64	8%
65+	8%



Ethnicity

Asian	4%
Black/African-American	36%
Hispanic or Latino	9%
Multiple	8%
Native American	1%
White	39%
Other	3%



SaverLife (formerly EARN) is a nonprofit on a mission — to inspire, inform, and reward the millions of Americans who need help saving money. Through engaging technologies and strategic partnerships, we give working people the methods and motivation to take control of their financial future.

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