



# The Future of Families and Child Wellbeing Study

## Material Hardship: Findings from Age 22

The Future of Families and Child Wellbeing Study (FFCWS) is a longitudinal birth cohort study that has been following approximately 5,000 young adults and their families since they were born about 22 years ago. The study oversampled births to unmarried parents resulting in an oversample of disadvantaged families who are often underrepresented in large, national datasets. We have collected data on these young adults and their parents at seven time periods: when the child was born and when they were ages 1, 3, 5, 9, 15, and 22.

In this brief, we present weighted findings from the FFCWS Year 22 national sample which includes 2,157 young adults (YAs) and 1,978 primary caregivers (PCGs). These findings focus on the topic of material hardship from both the YA and PCG surveys. Year 22 items related to material hardship are detailed in Box 1.

### **Box 1. Material Hardship Items in FFCWS Y22 Data**

*The following items were included in both YA and PCG surveys:*

In the past 12 months, did you do any of the following because there wasn't enough money...

- Did you receive free food or meals that you otherwise couldn't afford?
- Were you ever hungry, but didn't eat because you couldn't afford enough food?
- Did you ever not pay the full amount of rent or mortgage payments?
- Were you evicted from your home or apartment from not paying the rent or mortgage?
- Did you not pay the full amount of gas, oil, or electricity bill?
- Was your gas or electric services ever turned off, or the heating oil company did not deliver oil, because there wasn't enough money to pay the bills?
- Did you borrow money from friends or family to help pay bills?
- Did you move in with other people even for a little while because of financial problems?
- Did you stay at a shelter, in an abandoned building, an automobile or any other place not meant for regular housing, even for one night?
- Was there anyone in your household who needed to see a doctor or go to the hospital but couldn't go because of the cost?
- Was your telephone service (mobile or land line) cancelled or disconnected by the telephone company because there wasn't enough money to pay the bill?

*The PCG survey includes the same set of items asking about material hardship during COVID-19*

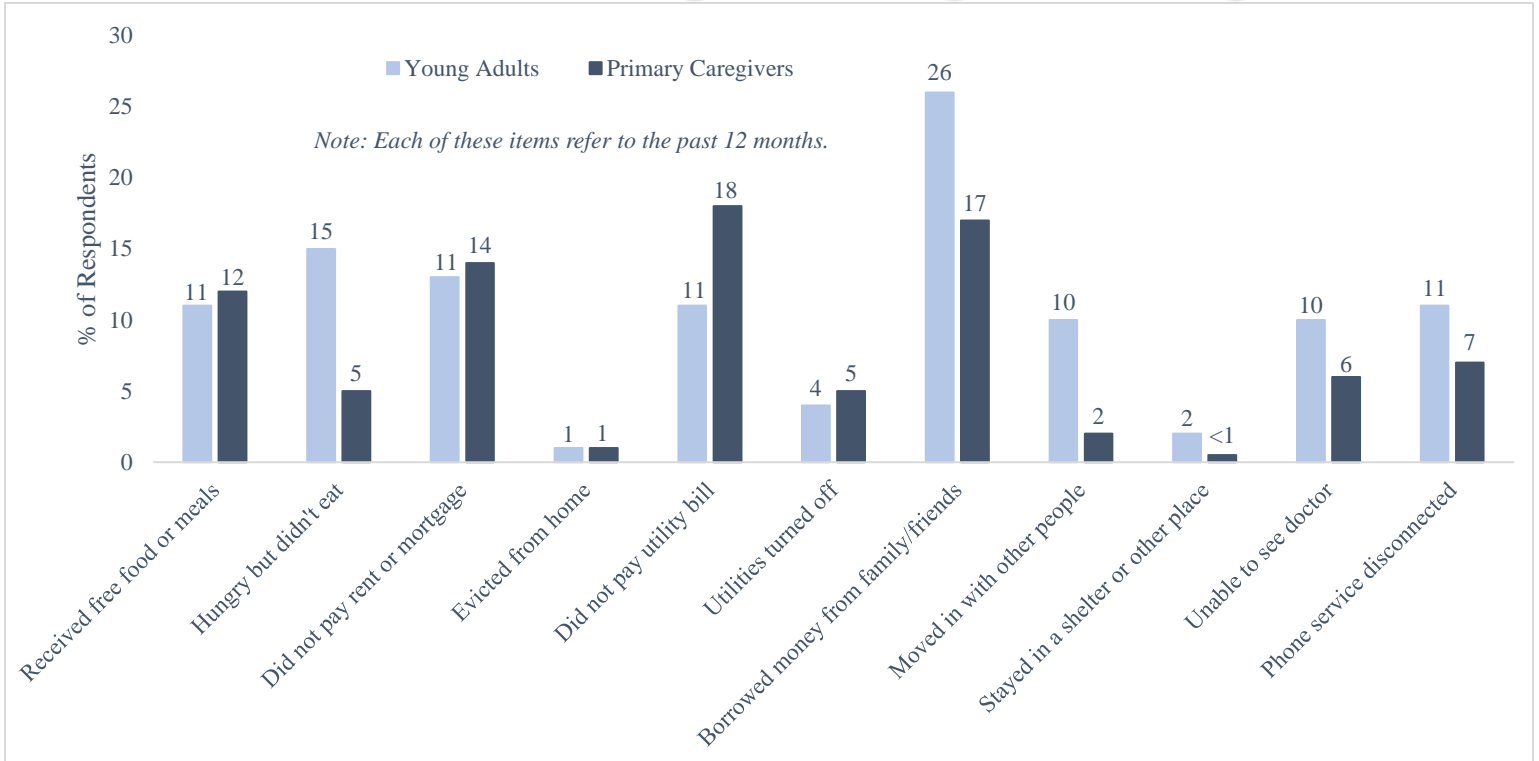
*Note: The material hardship items above have been asked of parents/PCGs at every survey wave except the baseline survey. This is the first time these items have been asked of the YAs.*

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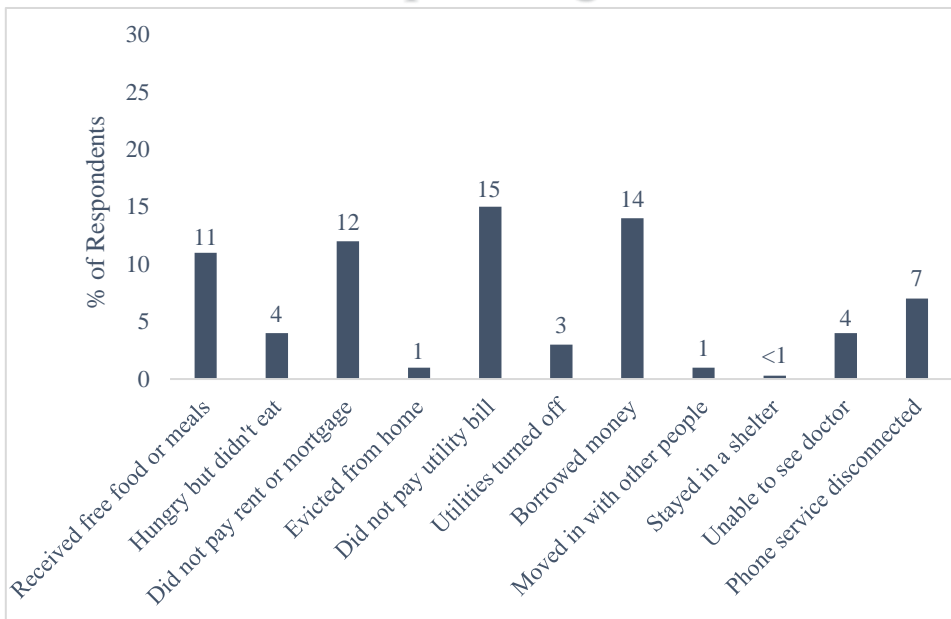


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### PCG Hardship during COVID-19



### Key Takeaways

- In the past 12 months, 26% of YAs reported borrowing money from family or friends to help pay bills, compared to 17% of PCGs [and 14% of PCGs during COVID-19]
- In the past 12 months, 18% of PCGs reported not paying a utility bill, compared to 11% of YAs [and 15% of PCGs during COVID-19]
- A smaller proportion of PCGs reported hardships in most categories during COVID-19 compared to the past 12 months

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