

MONITORING POVERTY AND WELL-BEING IN NYC

SPOTLIGHT ON FOOD HARDSHIP:

**Compounding hardships
and health challenges
among New Yorkers
struggling to afford food**



CONTRIBUTORS:

CHRISTOPHER YERA, LILY BUSHMAN-COPP,
SOPHIE COLLYER, YAJUN JIA, ANASTASIA KOUTAVAS,
VICKI LENS, CHLOE SARNOFF, CHRISTOPHER WIMER

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KEY FINDINGS:

In 2022
more than a third (34%)
of adults and
almost half (43%)
of families with children
in New York City experienced
food hardship.

Nearly
1 in 10 adults (7%)
and **families with children
(7%)** experienced severe
food hardship in 2022.

The overwhelming majority
(81%) of New Yorkers
facing **severe** food hardship also
experience at least one other
material hardship, such as
**having utilities shut off, staying in
a shelter, running out of money,**
or **not seeing a doctor
because of cost.**

The same is true for
51% of New Yorkers
facing **moderate** food hardship.

New Yorkers enduring severe food
hardship also have elevated rates of
health problems (49%),
**serious psychological distress
(42%),** and **low levels of
life satisfaction (50%).**

4 in 5 (80%)
of those facing severe food
hardship experience at least
one of these challenges.

Qualitative stories reinforce these findings, but also show that **robust policy and programmatic support can help New Yorkers afford food and manage some of the problems that “pile up” alongside food hardship.** However, many policy supports that were expanded during the height of the pandemic have since expired, leaving families vulnerable to multiple forms of hardship.

INTRODUCTION

As millions of New Yorkers come together this holiday season to enjoy food with family and friends, it is important to remember that New Yorkers from all walks of life struggle to pay for food. Every year, the Poverty Tracker collects data on food hardship in New York City, defined as running out of food or worrying food would run out before having money to buy more. Preliminary findings¹ show a significant increase in the rate of food hardship among New Yorkers, with a 13% increase among adults and 10% among families with children. Those same preliminary data also show that 7% of adults and families with children faced severe food hardship in 2022, with severe food hardship defined as often running out of food or worrying about affording food.

Affording food is usually not the only struggle New Yorkers² facing food hardship confront. Instead, they may also have their utilities shut off after falling behind on payments, struggle to afford secure housing or doctor's visits, or face various other material hardships. The actual experience of food hardship may also compound or increase the risk of health problems and psychological distress, given the nutritional shortfalls and stress that food hardship can elicit. If food hardship was just a matter of having enough food in the house, the policy and programmatic response to alleviate the problem would be simple enough – provide more emergency food assistance, for example, or increase benefit levels under food assistance policies. However, if New Yorkers struggling with food are also facing multiple overlapping problems, then the issue speaks to a deeper level of economic insecurity that will be more challenging to solve with increased food assistance alone.

This spotlight uses Poverty Tracker data to document the prevalence and overlap of other material hardships and challenges related to health and well-being among New Yorkers struggling with food hardship. We specifically highlight the prevalence of various forms of material hardships, such as housing, bills, financial, and medical hardships, among those struggling to pay for food. We then look at the health and well-being of New Yorkers facing food hardship by examining measures of health problems, psychological distress, and levels of life satisfaction. Our results are complemented by stories from qualitative interviews that highlight the cascade of hardships that New Yorkers struggling to afford food must often navigate, as well as how

¹ The Poverty Tracker uses the American Community Survey (ACS) to produce weights which aim to make the study's sample representative of the New York City adult population. Data from the 2022 ACS are not yet publicly available, and we therefore use an alternative method to produce preliminary estimates of food hardship for 2022. The method requires that we estimate the change in food hardship between 2021 and 2022 using a regression model that controls for all of the variables used in the poststratification model for weighting. We then apply the estimated change in food hardship between 2021 and 2022 from our regression model to our weighted 2021 estimates to produce the preliminary rates for 2022.

² The Poverty Tracker sample is representative of adults in New York City, and thus when we use the term "New Yorkers," we are describing adults in the Poverty Tracker sample.

some policy interventions have ameliorated these challenges. We find that the vast majority of New Yorkers experiencing food hardship also struggle with overlapping and often multiple additional economic and health-related challenges. Our findings suggest that for many New Yorkers, helping afford more food alone will not be enough – policy and programs will have to confront the more entrenched problem of widespread economic insecurity in the city, especially at a time when the robust policy supports enacted in the wake of the COVID-19 pandemic recede from sight.

The Poverty Tracker

Launched in 2012, the Poverty Tracker surveys a representative sample of New Yorkers several times a year, providing critical information on the dynamics of poverty and other forms of disadvantage in the city. Unlike other surveys, the Poverty Tracker explores how New Yorkers experience poverty and material hardship over time, rather than in a single day, month, or year. In addition, the Poverty Tracker focuses on more than just income poverty; we also collect data on other core measures of disadvantage, such as material hardships and health problems. We use these alternative measures to understand how certain disadvantages, or multiple, overlapping disadvantages, make it harder for New Yorkers to survive. The Poverty Tracker also collects data on other aspects related to New Yorkers' well-being, from asset and debt accumulation, to social service program utilization, to spending and consumption patterns, in order to form a better understanding of how New Yorkers make decisions about their own lives. This spotlight uses data collected between 2016 and 2022 from multiple cohorts of Poverty Tracker respondents.

Overlapping experiences of material hardship among New Yorkers struggling to afford food

Although rates of food hardship help shed light on the struggles New Yorkers face to acquire basic necessities, they alone do not fully encapsulate the challenges faced by New Yorkers struggling to afford food. We know that experiences with food hardship often go hand-in-hand with other hardships, such as affording housing and managing burdensome bills and other expenses.³ However, how common are other forms of material hardship among New Yorkers facing food hardship?

The Poverty Tracker data is well-positioned to address this question, as the study collects data every year on severe and moderate food hardship, defined as:

- **Severe Food Hardship:** often running out of food or worrying food would run out before having money to buy more;
- **Moderate Food Hardship:** sometimes running out of food or worrying food would run out before having money to buy more, and not facing severe food hardship.

More broadly, we define “food hardship” as facing either severe or moderate food hardship.

³ Prior studies find that the risk of experiencing other hardships increases as the severity of food insecurity rises. For example, comparing food insecure families to food secure families, Loopstra and Tarasuk (2013) find that those with greater food insecurity are much more likely to delay rent and utility bill payments, sell or pawn personal possessions, and give up services like Internet and television to save money for food. Their findings demonstrate that the inability to afford food is linked to a host of other financial challenges, and understanding these overlaps is key to a fuller understanding of the experiences of those in food hardship.

In addition, the study collects data on other material hardships across several domains, including:

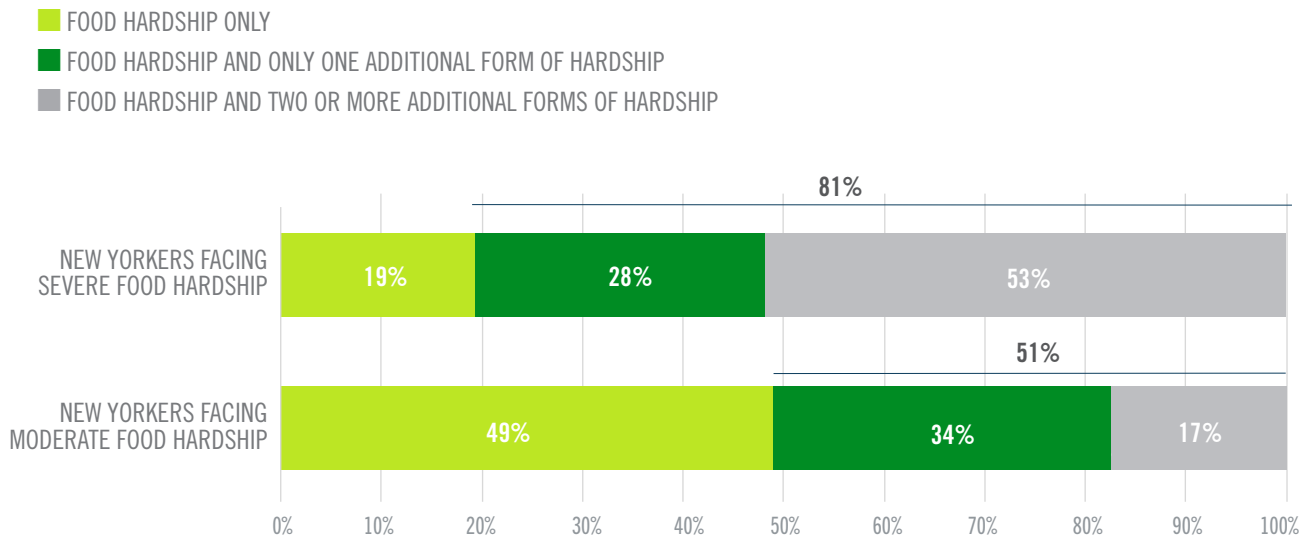
- **Severe Housing Hardship:** Having to stay in a shelter or other place not meant for regular housing, or having to move in with others due to cost;
- **Severe Bills Hardship:** Having utilities cut off due to lack of money;
- **Severe Financial Hardship:** Often running out of money between paychecks or pay cycles;
- **Medical Hardship:** Not being able to see a medical professional due to cost.⁴

Poverty Tracker respondents are asked about these experiences of hardship in the preceding 12 months on the study's annual survey.

Combining these measures, we find that New Yorkers facing food hardship are very likely to experience additional forms of material hardship. **Approximately 4 in 5 (81%) New Yorkers facing severe food hardship also experience another material hardship, with more than half (53%) experiencing two or more additional hardships (see Figure 1).**⁵ Similarly, more than half (51%) of New Yorkers facing moderate food hardship also endure at least one additional hardship. Our findings show that difficulty affording food is hardly ever the only challenge these New Yorkers experience, with just 1 in 5 (19%) of those who face severe food hardship facing that hardship alone.

Figure 1

Number of material hardships faced by New Yorkers in food hardship



Source: Annual Poverty Tracker survey data; second, third, fourth, and fifth cohorts. Data representative of calendar years 2016 to 2021.
Note: Severe food hardship is defined as often running out of food or worrying food would run out before having money to buy more; moderate food hardship is defined as sometimes experiencing these conditions and not facing severe food hardship.

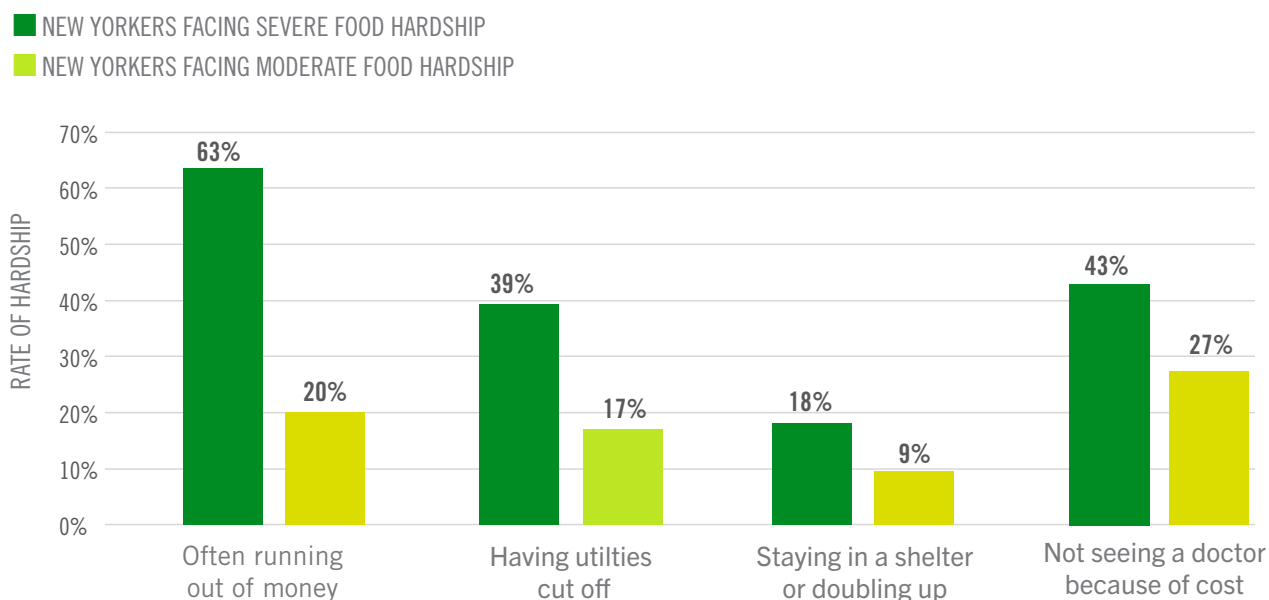
⁴ Note that when we refer to material hardships throughout this report, we refer to medical hardship and the severe forms of housing, bill, and financial hardship. The Poverty Tracker also measures moderate forms of housing, bill, and financial hardship, but we do not focus on these more moderate forms of material hardship in this report. We define moderate housing hardship as falling behind on rent or mortgage payments; moderate bill hardship as falling behind on utility payments, and; moderate financial hardship as sometimes running out of money between paychecks or pay cycles.

⁵ Note that the results discussed here and in the remainder of the report are based on data collected between 2016 and 2021.

How prevalent are each of the hardships detailed above among New Yorkers struggling to afford food? **The data show that nearly two-thirds (63%) of New Yorkers facing severe food hardship often run out of money before the end of the month (severe financial hardship), as do a fifth (20%) of those who struggle with moderate food hardship (see Figure 2).** The second-most common other hardship experienced by New Yorkers facing food hardship is not being able to see a doctor because of cost (medical hardship), as reported by more than 40% of New Yorkers facing severe food hardship and roughly a quarter (27%) of those facing moderate food hardship. We also find that 39% of those experiencing severe food hardship and 17% of those facing moderate food hardship could not afford their utility bills and had their utilities cut off at some point during the year (severe bills hardship). **In addition, roughly 1 in 5 (18%) New Yorkers experiencing severe food hardship and a tenth (9%) of those facing moderate food hardship also could not afford housing and had to double-up or live in a shelter or other place not meant for regular housing due to cost (severe housing hardship).**

Figure 2

Prevalence of other forms of material hardship among New Yorkers facing food hardship



Source: Annual Poverty Tracker survey data; second, third, fourth, and fifth cohorts. Data representative of calendar years 2016 to 2021.

Note: Severe food hardship is defined as often running out of food or worrying food would run out before having money to buy more; moderate food hardship is defined as sometimes experiencing these conditions and not facing severe food hardship.

Our findings thus far highlight the complex and overlapping challenges experienced by those struggling to afford food. These results emphasize the need for more extensive and far-reaching policy reforms that not only help those facing food hardship afford their food but also address the more deep-rooted problem of widespread economic insecurity in the city. Our qualitative interviews with New Yorkers stress this point and illustrate the ways these overlapping experiences of hardship can play out.

Sofia's story

Sofia is a 42-year-old single mother who has grappled with economic insecurity since the start of the pandemic. Sofia lives with her two adult children in their early 20s, and early in the pandemic, she lost her long-term job like so many New Yorkers. After eight years of working in the same deli, Sofia found herself with no resources to fall back on to make ends meet for herself and her children. By the time we first interviewed her in July 2020, Sofia had already cut off her air conditioning, cable TV, and phone. She had even sold her car because she could not afford her car insurance, and she had fallen behind on her rent and gas bills. To make matters worse, she struggled to afford medical care when she and her daughter fell ill from COVID-19, having trouble affording their over-the-counter treatments.

Over the next two years, Sofia's financial struggles and burdens persisted as she found sporadic employment and government aid proved elusive. She received just one month of SNAP benefits, and while the stimulus payments provided some relief, they only went so far in addressing her growing food concerns. Feeding her family increasingly became a priority, and with no savings or steady income, Sofia resorted to her credit card, her only resource, to cover the cost of food and try to keep up with her mounting utility bills.

When we followed-up with her again in April 2022, Sofia found herself overwhelmed with more than \$4,500 in utility arrears and ever-deepening credit card debt. Worried about the increasing possibility that her utilities would be shut off, and struggling to buy basic hygienic necessities like soap, detergent, and feminine products, Sofia's hardships continued to weigh on her. Though extreme in its severity, and tied to the pandemic, Sofia's story shows how the experience of food hardship "piles up" with other compounding challenges, making getting by in the city feel nearly impossible. While more food assistance would undoubtedly help, Sofia's economic insecurity is much deeper and more entrenched, suggesting that a more robust response may be necessary to better help New Yorkers meet their needs.

Sofia's story shows how the experience of food hardship "piles up" with other compounding challenges, making getting by in the city feel nearly impossible.

Experiences of health problems, psychological distress, and low levels of life satisfaction among New Yorkers facing food hardship

Not having enough money to afford food can also be an extremely stressful experience for individuals and families, which can compromise their physical and mental health and overall well-being. Such health challenges, including work-limiting health conditions and psychological distress, may also increase the likelihood of experiencing material hardship and poverty, as they can be costly and limit one's ability to secure income.⁶ Food hardship therefore may coincide not just with other economic struggles, but with challenges related to health and well-being. We therefore ask: how common are health and well-being challenges among New Yorkers facing food hardship?

The Poverty Tracker is well-suited to address this question, as it collects data on New Yorkers' physical health, mental health, and life satisfaction every year. These questions allow us to identify those who are experiencing health and well-being challenges, which include health problems, serious psychological distress, and low levels of life satisfaction, as defined below:

- **Health Problems:** Having a work-limiting disability or self-reporting one's health as "poor."
- **Serious Psychological Distress:** Identified as having serious psychological distress according to the Kessler-6 scale.⁷
- **Low Life Satisfaction:** Respondents are asked to imagine a ladder representing their own lives, with steps numbered from zero to 10 (zero being the worst possible life and 10 the best), and to rate their lives on one of those steps. This question is also called Cantril's Ladder,⁸ and the low life satisfaction measure is a dichotomized version of this well-validated scale. We dichotomize respondents' responses into "low" and "high" life satisfaction groups, with scores between zero and five categorized as "low" and those between six and 10 as "high."⁹

The data show that a significant proportion of New Yorkers who often struggle to afford food also experience challenges related to health and well-being. **We find that 80% of New Yorkers facing severe food hardship experience health and well-being challenges, with 36% experiencing one such problem and 44% experiencing two or three (see Figure 3).** The majority of New Yorkers who struggle with moderate food hardship also experience challenges related to health and well-being (60%), though these challenges are less common among those facing moderate food hardship than those facing severe food hardship. These findings clearly show how New Yorkers with food hardship often struggle not just economically, but with other conditions that may compromise their quality of life and ability to live healthy lives.

⁶ For other studies on food insecurity, health, and mental health, see: Bruening, Dinour, and Chavez, "Food Insecurity and Emotional Health in the USA"; Gundersen and Ziliak, "Food Insecurity and Health Outcomes"; Myers, "Food Insecurity and Psychological Distress."

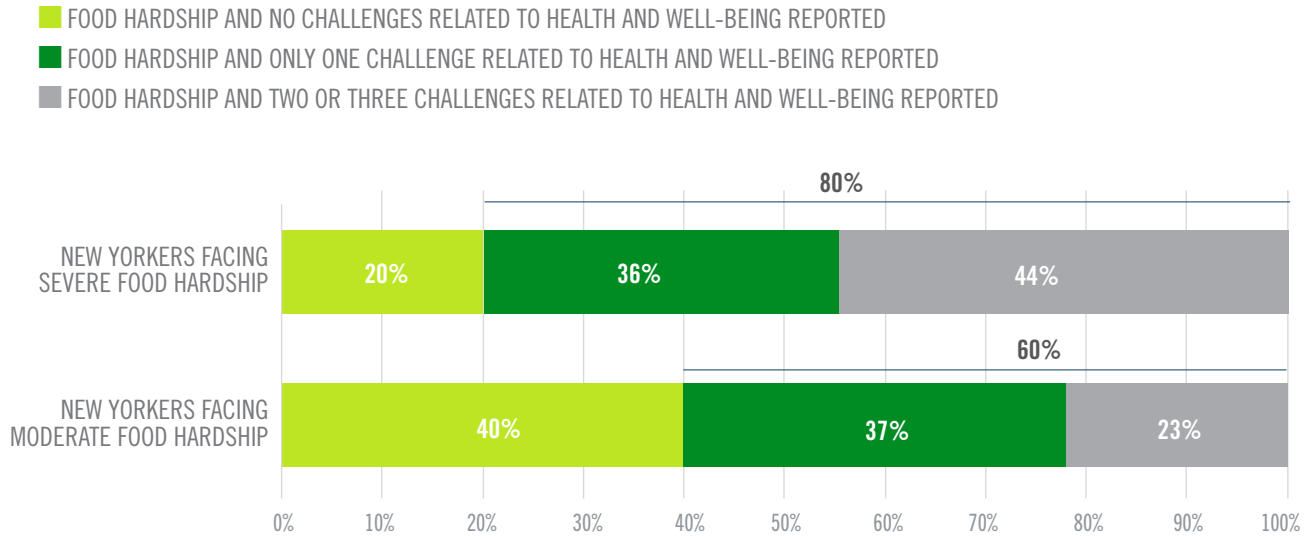
⁷ Kessler et al., "Short Screening Scales to Monitor Population Prevalences and Trends in Non-Specific Psychological Distress."

⁸ Cantril, *The Pattern of Human Concerns*.

⁹ For more studies that dichotomize Cantril's Ladder with this cut point, see: Cavallo et al., "Trends in Life Satisfaction in European and North-American Adolescents from 2002 to 2010 in over 30 Countries"; Holstein et al., "Persistent Social Inequality in Low Life Satisfaction among Adolescents in Denmark 2002–2018"; Zhan et al., "Quality of Life among Children and Adolescents in Foster Family Homes."

Figure 3

Number of challenges related to health and well-being among New Yorkers experiencing food hardship

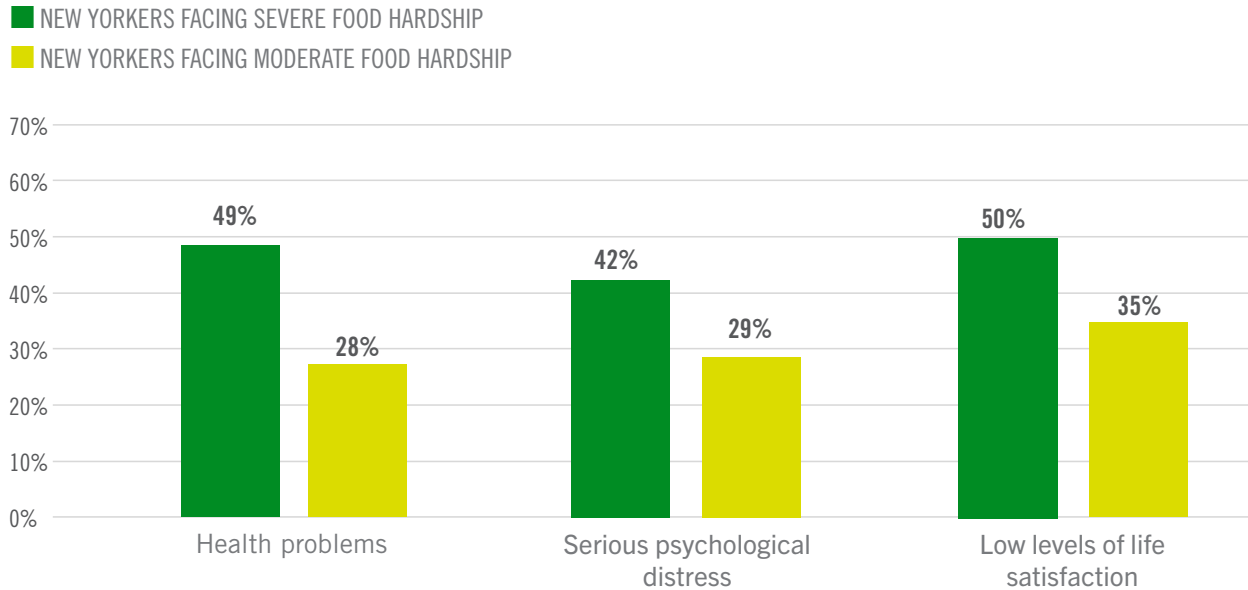


Source: Annual Poverty Tracker survey data; second, third, fourth, and fifth cohorts. Data representative of calendar years 2016 to 2021.
Note: Severe food hardship is defined as often running out of food or worrying food would run out before having money to buy more; moderate food hardship is defined as sometimes experiencing these conditions and not facing severe food hardship.

The data also show that the prevalence of each health and well-being challenge among New Yorkers struggling to afford food is high. **We find that half (50%) of New Yorkers struggling with severe food hardship and more than a third (35%) of those facing moderate food hardship report low levels of life satisfaction (see Figure 4).** In addition, **approximately half (49%) of those facing severe food hardship also have a work-limiting disability or self-reported “poor health” (health problems),** as do more than a quarter (28%) of those facing moderate food hardship. **Serious psychological distress is also common, with 42% of New Yorkers facing severe food hardship and 29% of those facing moderate food hardship enduring this challenge.**

Figure 4

Health and well-being problems among New Yorkers facing food hardship



Source: Annual Poverty Tracker survey data; second, third, fourth, and fifth cohorts. Data representative of calendar years 2016 to 2021. Note: Severe food hardship is defined as often running out of food or worrying food would run out before having money to buy more; moderate food hardship is defined as sometimes experiencing these conditions and not facing severe food hardship.

Overall, the data clearly show that New Yorkers facing food hardship have disproportionately high rates health problems, serious psychological distress, and low levels of life satisfaction. The overwhelming prevalence of these challenges among New Yorkers struggling to afford food suggests that food hardship is not an isolated problem but one that is closely linked to broader issues affecting peoples' health and well-being. This overlap emphasizes the need for more comprehensive policy that addresses both food hardship and health-related challenges to improve New Yorkers' quality of life. We know that strong policy responses can help, as a wealth of research has shown that investments in policy reduce hardship and can improve people's health and well-being.¹⁰ However, if these supports are only temporary, like many strong policy responses during the pandemic were, they will be unlikely to truly combat the deep-seated economic and social insecurity we have documented in this spotlight. Our interviews with New Yorkers reinforce this point.

¹⁰ To learn more about such policy reforms and their impacts, see: Garfinkel et al., "The Benefits and Costs of a Child Allowance"; Schmidt, Shore-Sheppard, and Watson, "The Effect of Safety Net Generosity on Maternal Mental Health and Risky Health Behaviors"; Hoynes, Schanzenbach, and Almond, "Long-Run Impacts of Childhood Access to the Safety Net"; McKernan, Ratcliffe, and Braga, "The Effect of the US Safety Net on Material Hardship over Two Decades"; Parolin et al., "The Effects of the Monthly and Lump-Sum Child Tax Credit Payments on Food and Housing Hardship."

Leticia's story

Leticia is a 49-year-old mother of two teenage children who has long endured financial hardship and has been struggling with affording enough food to feed her and her children. She has also been dealing with the mental and physical health consequences this burden has caused her and her family. For a brief period of six months in 2021, Leticia and her children benefitted from the expanded Child Tax Credit, which provided relief through monthly payments for families struggling financially.¹¹ For many families like Leticia's, the expanded Child Tax Credit provided a lifeline. Leticia, and other families whom we spoke with, described the immense relief of not worrying about having enough food on the table to feed their families after receiving the Child Tax Credit, using it to expand their insufficient food budget and even buy their children an occasional treat, like ice cream or a store-bought sandwich.

However, when the expanded Child Tax Credit ended, food hardship – and the anxiety it generated – quickly reappeared. For Leticia and her children, the loss of these monthly payments resulted in squabbles over school lunch money, which she could no longer afford. Refusing the meager bagged lunch of bread and butter she prepared her son, Leticia reported that her son often experienced hunger, as “he stayed hungry all day in school.” The expiration of the expanded Child Tax Credit also took a toll on her mental health. Without the additional money for food the expanded Child Tax Credit provided her, Leticia's struggles to afford food for her and her children have caused her immense stress, to the point where she is losing sleep and becoming increasingly vulnerable to her array of underlying health problems. As she explains, “It's getting to the point where I don't sleep at night, and this is terrible, 'cause I have a lot of underlying health issues, and then I'm saying, 'oh, God, please don't let me be sick.'” Stories like Leticia's demonstrate how policies that bolster the economic standing of families struggling financially can help alleviate not just the material hardships they face, including food hardship but also the health and well-being challenges that coincide with them. To make lasting differences in people's lives, however, these policies cannot just be temporary.

Without the additional money for food the expanded Child Tax Credit provided her, Leticia's struggles to afford food for her and her children have caused her immense stress, to the point where she is losing sleep and becoming increasingly vulnerable to her array of underlying health problems.

¹¹ To learn more about the expanded Child Tax Credit and its impact on families experiencing food hardship and other material hardships in New York City, see: Poverty Tracker Research Group at Columbia University, “The State of Poverty and Disadvantage in New York City, Volume 5.”

CONCLUSION

With the holiday season approaching and millions of New Yorkers coming together to enjoy food with family and friends, it is important to remember that for many New Yorkers, access to food is not a given. In this spotlight, the Poverty Tracker data shed light on the struggles that individuals and families face to obtain basic necessities like food. In 2022, more than a third of adults and almost half of families with children in New York City experienced food hardship – an increase from the year prior that signaled a return to pre-pandemic-era rates of food hardship. This rise followed the expiration of various pandemic-era anti-poverty government reforms and social policies.

However, food hardship is not the only struggle individuals and families facing economic insecurity endure. Using the Poverty Tracker’s measures of material hardships and health and well-being challenges, we find that more than 4 of every 5 New Yorkers experiencing severe food hardship also experience at least one other form of material hardship. Indeed, food hardship is just one of many cascading challenges New Yorkers struggling financially face, and it can have significant negative consequences on their physical and mental health. Challenges with physical and mental health, in turn, can inhibit people’s ability to cope with economic insecurity.

Despite the high prevalence of food hardship and its related challenges, we know that these experiences are not an intractable problem. An incredibly effective public policy designed to alleviate food hardship is the Supplemental Nutrition Assistance Program (SNAP), which is reauthorized every five years in the Farm Bill.¹² The latest Farm Bill expired on September 30th, 2023, and Congress is currently negotiating its reauthorization, including a debate about expanding the population of people subject to SNAP’s existing work requirement.¹³ Estimates show that statewide, approximately 610,000 New Yorkers – including about 230,000 children – could be at risk of losing their SNAP benefits if work requirements were expanded.¹⁴ Households that lose SNAP because of these changes would now have to use their limited cash income to make up for the loss in food benefits, leaving them more at risk of not only food hardship but also the other forms of hardship described in this report. However, there are also proposals to expand SNAP eligibility and benefits under consideration at the federal and state level. For example, The Improving Access to Nutrition Act (H.R. 1510, S. 2435) would expand SNAP eligibility across the country by eliminating the existing three-month time-limited working requirement for certain working-age adults.¹⁵ At the state level, New York Assembly Bill A6214 would expand SNAP benefits by establishing a state minimum SNAP benefit of \$95, nearly four times greater than the current minimum benefit of \$23.^{16, 17}

¹² To learn more about SNAP and its role in reducing food hardship, material hardships, and health and well-being challenges, see: Gundersen, Kreider, and Pepper, “Partial Identification Methods for Evaluating Food Assistance Programs”; Shaefer and Gutierrez, “The Supplemental Nutrition Assistance Program and Material Hardships among Low-Income Households with Children”; Kreider et al., “Identifying the Effects of SNAP (Food Stamps) on Child Health Outcomes When Participation Is Endogenous and Misreported”; Ratcliffe, McKernan, and Zhang, “How Much Does the Supplemental Nutrition Assistance Program Reduce Food Insecurity?”; SNAP Matters.

¹³ Note that SNAP’s existing work requirement operates as a time limit where individuals are cut off from SNAP benefits if, over the course of three months, they are unable to document proof of employment or participation in a qualifying employment and training program for at least 20 hours a week. Individuals who do not meet the work requirement cannot regain eligibility again until a total of three years has passed.

¹⁴ Bolen, Rosenbaum, and Nchako, “Families, Older People in Every State at Risk Under Proposed SNAP Rule That Would Take Food Away for Not Meeting Work Requirements.”

¹⁵ For more proposed federal legislation that aim to increase SNAP benefit adequacy and equitable access, see: “2023 Farm Bill Priorities.”

¹⁶ For more information about current SNAP benefit levels, see: Figueroa, “Upstate and NYC – Updated Supplemental Nutrition Assistance Program (SNAP) Standards for October 2023.”

¹⁷ This would be achieved by establishing a state SNAP minimum benefit program where state funds are used to meet the gap between the current federal minimum benefit and a \$95 state minimum benefit. To learn more about this bill, see: New York State Assembly, “Assembly Bill A6214.”

A more robust SNAP program can play a notable role in any plan to reduce food hardship and its related challenges across New York City going forward. However, given the high levels of widespread material hardships and health challenges we have documented here, nutrition policy alone may not be enough to radically change the situation faced by New Yorkers such as Sofia, Leticia, and many others. The comprehensive pandemic-era government reforms and social policies that aimed to alleviate economic insecurity demonstrate that additional hardships and health-related challenges are not inevitable for those struggling to afford food. During the height of the pandemic, policy reforms aimed to do just that by greatly increasing the availability of flexible cash benefits.¹⁸ Such cash-based policies included the temporary expansion to the Child Tax Credit in 2021, which is known to have reduced the risk of food insufficiency¹⁹ and other material hardships, like falling behind on rent²⁰ or carrying utility arrears.²¹ The data presented in this report highlights the advantages of such flexible benefits, as many households experiencing multiple forms of hardship and affordability challenges could use them to not only afford food but also meet a variety of their families' other needs.

¹⁸ To learn more about the effects of these policies in New York City, see: Poverty Tracker Research Group at Columbia University, "The State of Poverty and Disadvantage in New York City, Volume 5"; Poverty Tracker Research Group at Columbia University, "The State of Poverty and Disadvantage in New York City, Volume 4."

¹⁹ Parolin et al., "The Initial Effects of the Expanded Child Tax Credit on Material Hardship"; Pilkauskas et al., "The Effects of Income on the Economic Wellbeing of Families with Low Incomes."

²⁰ Parolin et al., "The Initial Effects of the Expanded Child Tax Credit on Material Hardship."

²¹ Pilkauskas et al., "The Effects of Income on the Economic Wellbeing of Families with Low Incomes."

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