Long Beach Guaranteed Income Pilot

Preliminary Report on Baseline Survey

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Executive Summary:

The Long Beach Guaranteed Income Pilot Baseline Survey collected data from 148 single parents and guardians who were eligible for the Long Beach Pledge. Respondents included those in the treatment and control study groups; however, participants were unaware of which group they were in at the time of the survey.

Overall, most respondents were Black and Latina, single-mothers with one to two children in their care. Women, for example, represented 89.9% of those surveyed. Most respondents were either Hispanic/Latino/a (59.7%) or Black (24.8%). Nearly half (46.3%) were between the ages of 25 and 34. Seventy-nine percent (79.2%) are U.S. citizens. The majority (65.7%) of respondents had completed high school or the equivalent, but had not completed an associate degree (although 31.5% had some college, but less than an AA).

Just under half of the respondents were employed at the time of the survey. Over one-third (36.9%) of working participants noted that they would prefer to work more hours (despite high rates of job dissatisfaction). Most of those not employed reported that their responsibilities for home and family, disability(ies), or school attendance, accounted for their lack of employment. However, over 14 percent of respondents reported being unemployed.

Financial vulnerabilities persisted although a relatively large number of respondents were receiving income or other assistance beyond employment. The majority, for example (78.5%) reported receiving Cal-Fresh and over half (51.7%) received CalWORKs. It is notable that only 12.1 percent of respondents had received housing assistance in the past four weeks and only 1.3 percent of respondents had received unemployment benefits.

Responses indicate that families face a number of vulnerabilities due to a lack of financial resources. Food security, for example, was identified as an ongoing challenge for respondents with over one-third (35.6%) reporting that they "regularly" or "sometimes" lacked enough food for everyone in their household. Similarly, over 50 percent of respondents reported ongoing difficulty paying for basic necessities: specifically, 60.4 % reported having trouble paying for toiletries , 54.4% for phone and internet service, children's 53.7% clothing and shoes , and 51% for cleaning products. Most respondents also reported struggling to pay monthly rent/mortgage on time, with 62.5% sharing that they had made incomplete or late payments (often multiple times) in the six months prior to being surveyed. More than a quarter of respondents (27.5%) had been threatened with eviction, served an eviction notice, and/or evicted during the last six months.

In an effort to provide a basic standard of living and health for their families, parents do what they need to do. Many, for example, relied on community resources to help provide for their families. Over half of respondents (54.4%) had relied on a food bank or pantry "almost always" (8.1%), "often" (14.8%), or "sometimes" (31.5%) in the past six months. Others incurred debt, including nearly 60 percent with credit card debt (14.8% of respondents had over $5000 in credit card debt). The second most common type of debt was money owed to family and friends with 45% owing up to $1000. Further, over 22 percent of respondents owed more than $5000 in student loans.

Parents pay a high physical and mental price in their efforts to maintain their families. Twelve percent (12%) of parent respondents, for example, had no health insurance. Even if they did, they may not be receiving the care that they need. Nearly 40 percent reported their overall health as poor (6%) or fair (33.6%) and over one-fourth of respondents (26.2%) reported needing medical care in the past year that they did not receive. Parents also experienced significant levels of stress—with 43% reporting that they were "almost always" or "often" (24.2%) stressed in the past 4 weeks. Finances, housing/living arrangements, and children were the top three reasons cited as sources of stress. Relatedly, parents noted high rates of symptoms associated with depression and anxiety.

Nearly all children were covered by Medi-Cal (94.8%) and/or another type of health insurance (5%). Parents reported that their children's health and school performance were quite good, with the vast majority of parents saying their children are in "excellent" (40.6%), "very good" (28.7%), or "good" (23.4%) health, and over half of parents reporting that their children's academic performance was either "excellent" (35.6%) or "very good" (20.2%). However, parents still maintained longer-term worries about their children and their futures, with mental health and well-being, safety, and physical health and well-being topping the list of current and future concerns about their children's lives.

Overall, the survey paints a picture of stressed but resourceful parents doing the best they can to care for their children in exceedingly difficult financial circumstances. These preliminary results suggest that issues of particular concern are housing insecurity and other financial hardships, and mental health concerns.

Preliminary Report

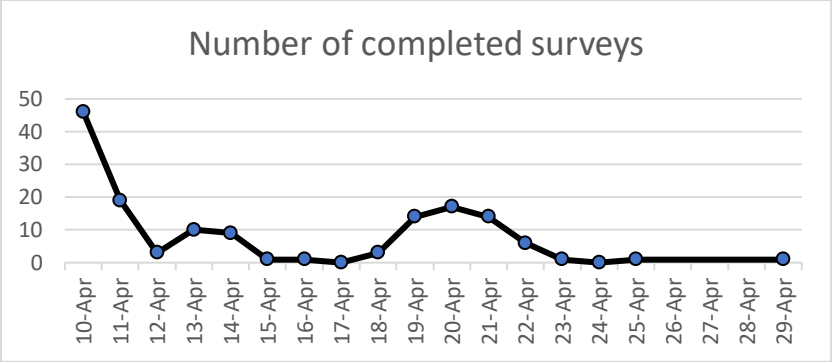
Introduction:

During a two-week-long period from April 10 to April 21, 2023, 263 eligible applicants for the Long Beach Pledge program were asked to participate in the baseline survey. An invitation email with a survey link was sent on April 10 at 9:27 am to all eligible Long Beach Pledge applicants who were also single parents. At the time, eligible applicants did not know whether they had been selected for the Long Beach Pledge program; however, the random selection had been made by the Fund for Guaranteed Income (F4GI) that allocated 79 people to control and 184 to treatment, so the researchers knew which survey respondents were in the control vs. treatment groups. Unfortunately, 3 of the invitation emails bounced because one participant provided a non-existent email account, another an account which was not receiving emails due to exceeded storage space and a third an account with an invalid domain name. Thus, finally, 260 people were invited to participate (76 from the control group and 183 from the treatment). To maximize response rates, incentive payments of $50 via a digital Master E-Card were offered for each completed survey. In addition, two reminder emails were sent: the first reminder email was sent on April 13, and the second on April 20. In conjunction with the reminder emails, a team led by Megan Anaya at Centro CHA, a community organization in Long Beach, called invited participants to inform them about the survey and encourage them to complete it. Centro CHA conducted phone outreach to invited participants from April 17 until April 21.

As the below chart shows, the majority of the surveys were completed right after the invitation email and after the reminder emails. There is also a noticeable spike in survey completion observed during the period that Centro Cha was conducting phone calls. The survey closed on April 21 at 11:59 pm but on April 22 a final reminder email was sent to 17 participants who had started but not completed the survey inviting them to finish it by April 28. Over the same period, Cento Cha continued to conduct phone calls to the participants who had started but not finished the survey.

Payments were issued in two batches: the first round of payments went out to 135 people on April 28 and a second round of payment was issued to another 17 participants in the week of May 1-5. In total, 152 people were paid $50 each for a total of $7600. Note that there was a payment delay due to a technical issue with the first batch of payments and an extra incentive compensation of $25 was issued to the first 135 participants who completed the survey to restore and maintain trust in the research study considering that participants would be asked to respond to subsequent surveys. The total incentive payments for the baseline survey amounted to $10,975.

Figure 1: Survey completion

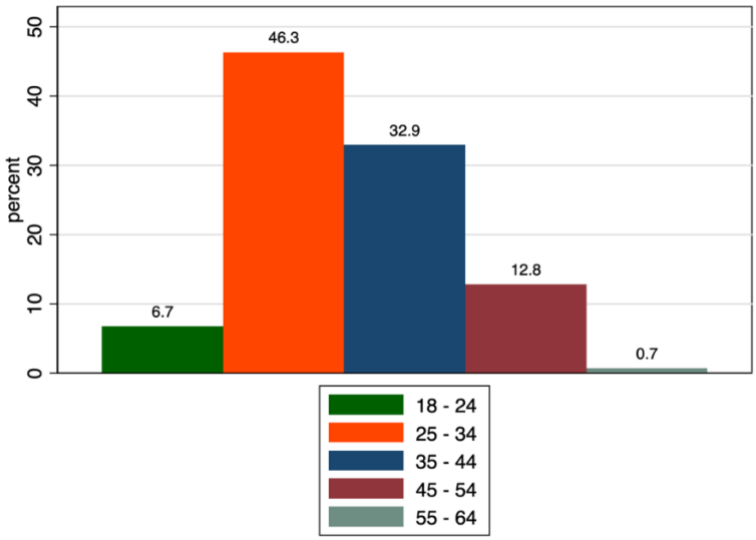


Demographics of Survey Participants:

The baseline survey was consented to by 148 participants (1 participant started the survey but did not consent to participate) leading to a 56% overall response rate; 107 of those were members of the treatment group leading to a 58% response rate and 41 of those were control group members leading to a 52% response rate. No statistically significant differences were found between the treatment and control groups unless specifically noted. Nearly 90 percent (89.9%) of respondents identified as female. One person (in the control group) identified as non-binary/third gender. The remainder (8.7%) identified as male. The gender disparity in the sample is expected, given that over 80% of single parents are mothers, and single mother families have much higher rates of poverty than single-father families.[1]

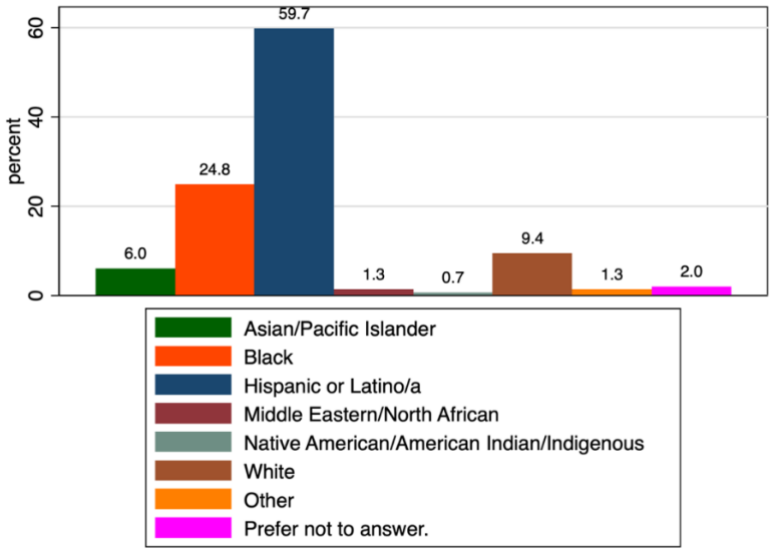
Nearly half (46.3%) of respondents were between the ages of 25 and 34. Another third (32.9%) were between 35 and 44 years of age. Ten participants (6.7%) were between 18 and 24 years of age, and another 19 participants (12.8%) were between 45 and 54 years old. Only one participant (a member of the treatment group) was over 54 (Figure 2).

Figure 2: Age



The majority of respondents (59.7%) identified as Hispanic or Latino/a; 24.8 percent identified as Black; 9.4 percent identified as white; and 6 percent identified as Asian/Pacific Islander. Two participants (one in each group) identified as Middle Eastern/North African; one respondent (control group) identified as Native American/American Indian/Indigenous (Figure 3). In addition, two respondents chose "other," and three respondents chose "prefer not to answer." Respondents could choose multiple racial/ethnic groups. Census data from 2020 for the 90813-zip code, show that 62.5% of residents identified as Hispanic, 15.13% white, 13.78% Black, and 12.82% Asian. Nearly 13 percent identified as two or more races.[2] The survey sample differs from the racial demographics in the 90813-zip code in ways that are expected given that only single-parent families below the poverty threshold were included in the study. In other words, we know that nationally Black families are overrepresented among single parents below the poverty threshold while Asian/Pacific Islander and white families are underrepresented; the sample meets these expectations.

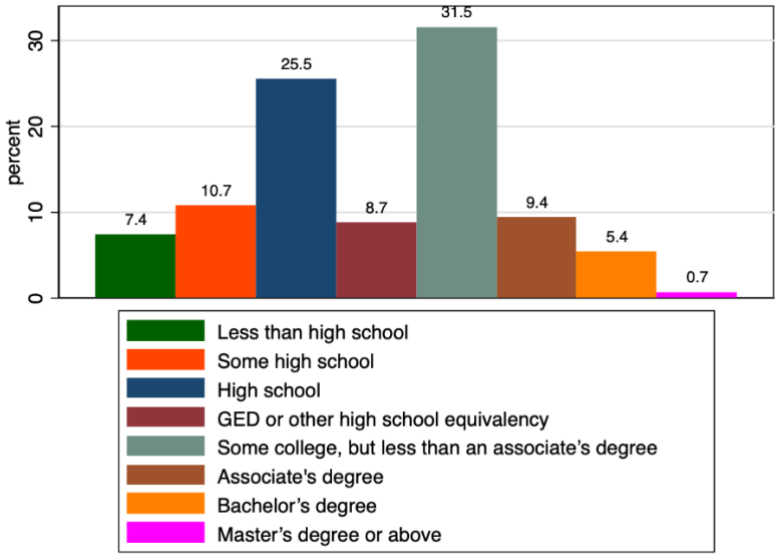
Figure 3: Race/Ethnicity



Nearly 80 percent (79.2%) of respondents said they are U.S. citizens, leaving 20.1 percent who did not claim U.S. citizenship. (This includes 11.4 percent of the sample who answered "no" and another 8.7 percent who chose "don't know/prefer not to answer.") A significant percentage of non-citizens was expected given Census data (2017-2021) showing that 35.8 percent of people in the zip code were "foreign born."[3] On this question, our data show a statistically significant difference between the control and treatment groups, with the treatment group including more respondents who answered "no" to this question. However, the control group also had more respondents who answered: "don't know/prefer not to answer." After examining other data, such as education level and Cal-Fresh receipt, it is reasonable to assume that those who answered "prefer not to answer" are non-citizens. After combining those who answered that they are not citizens with those who preferred not to answer this question, the difference between the control and treatment groups is no longer statistically significant.

Just over a third of participants (34.2%) reported their highest level of education as high school (25.5%) or a GED/high school equivalency (8.7%), while just under a third (31.5%) reported having some college but less than an associate degree. Twenty-seven respondents (18.1%) had less than a high school diploma, including 7.4 percent who reported no high school education. Eight respondents (5.4%) reported a bachelor's degree as their highest level of education and one respondent (0.7%) had a post-graduate degree. Irrespective of their highest level of formal education, over a fifth of participants (22.1%) reported having completed a vocational or training program. Further, 16.8 percent of participants were currently attending school or a vocational program (Figure 4).

Figure 4: Highest Level of Completed Education

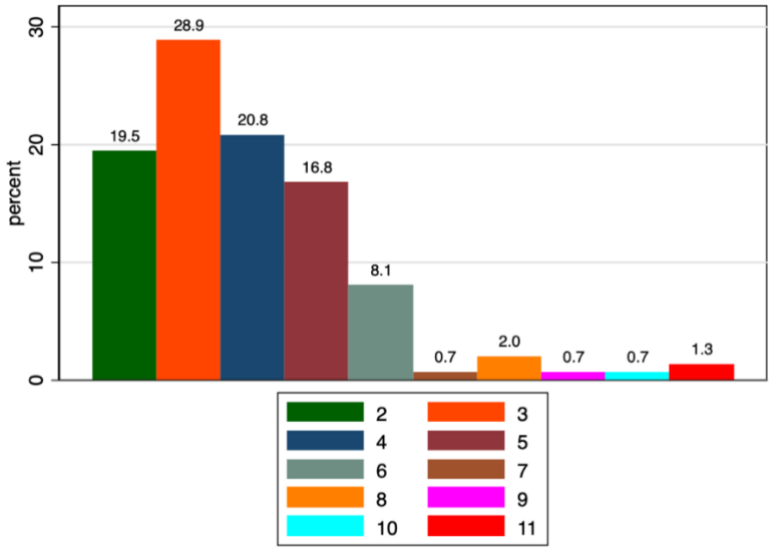


Households and Housing:

Most respondents reported having two (19.5%), three (28.9%), or four (20.8%) members in their household. However, almost a fourth lived in households with five (16.8%) or six (8.1%) people, and 5.4 percent lived in households of seven or more people. Three respondents (2.0%) reported living in households of ten or more people (Figure 5). Only 8.7 percent of respondents reported living with a partner or significant other; another 20.8 percent said they had a significant other who did not live with them.

As expected, the vast majority of participants reported living in an apartment. However, 8.7 percent lived in a house or condo, 6 percent rented a room in someone else's house or apartment, and 2.7 percent reported living in another stand-alone unit, such as a back house. Additionally, 6 percent (8 respondents) reported "other." This group is likely to include the most housing insecure population, since the unhoused or those "couch-surfing" may have responded this way.

Figure 5: Total Number Living in the Household



Employment, Assistance, and Debt:

Just over half of respondents (51.2%) reported not being employed at all during the four weeks prior to responding to the survey. Of those not employed, 27.3 percent said they were caring for their house or family, another 27.3 percent said they were unemployed, and 18.2 percent said a disability prevented them from working. Other reasons for not being employed included being retired (1 member of the treatment group), being in school (10.4% of those not working), or being temporarily out of work due to family leave, temporary leave, or an illness (2.0%). Of those 48.8 percent of respondents who reported working during the past four weeks, 29.6 percent worked 20 or fewer hours per week, another 33.8 percent averaged 21-35 hours of work per week, and 33.8 percent reported averaging over 40 hours of paid work per week during the past four weeks. Over three-fourths of participants (77.5%) who had worked some hours would prefer to work additional hours. When asked to rate their level of satisfaction with their employment situation on a five-point scale, over half of respondents (51.6%) said they were "dissatisfied" or "very dissatisfied." Another 30.9 percent said they were "somewhat satisfied."

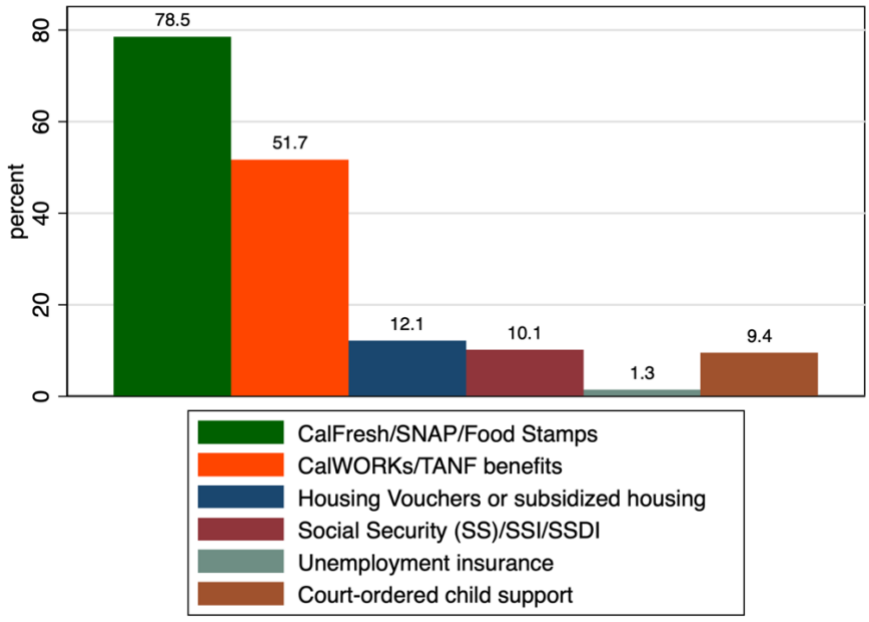
Next, we asked respondents about their sources of income and assistance. Over three-quarters (78.5 percent) reported receiving Cal-Fresh (California's Supplemental Nutritional Assistance Program, or SNAP) in the past four weeks and over half (51.7%) received CalWORKs (California's Temporary Assistance for Needy Families—TANF—program). Compared to national averages, our sample has somewhat lower SNAP receipt and much higher TANF receipt than would be expected. However, compared to state participation rates, which counterintuitively involve low SNAP participation rates and high TANF participation rates compared to national statistics, the sample's participation in these two programs is similar to what we would expect.[4]

Only 12.1 percent of respondents reported receiving any type of housing assistance (including vouchers or other subsidized housing). Nationally, only about 25 percent of low-income families

with children who are in need of housing assistance receive it;[5] in our sample, even fewer poor families received housing assistance.

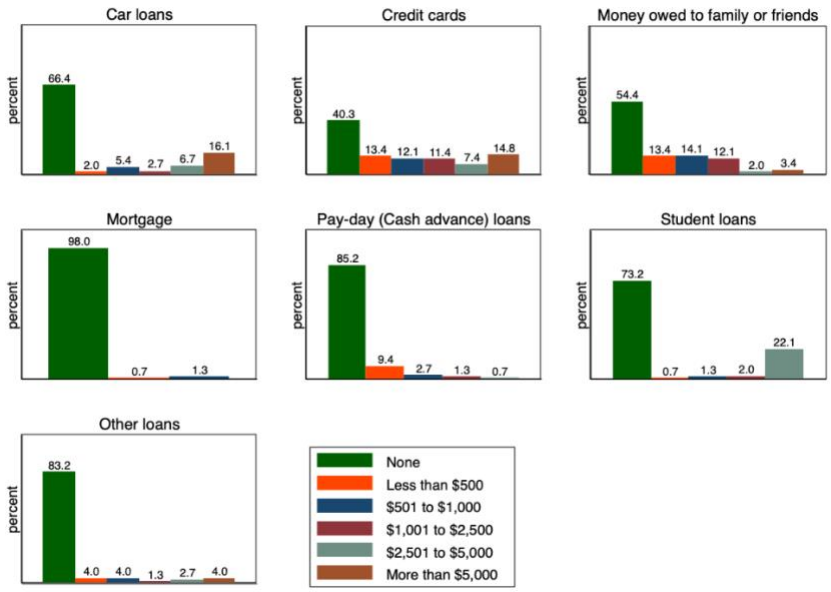
A few respondents also reported other types of aid or income. For example, 10.1 percent reported receiving Social Security, Supplemental Security Income, or Social Security Disability Insurance benefits, 9.4 percent received court-ordered child support, and 1.3 percent had received unemployment insurance benefits in the past four weeks (Figure 6). A number of respondents also reported receiving informal assistance of some kind in the four weeks prior to the survey, including 16.1 percent who had received help from family members outside their household. Additional sources of assistance were reported as follows: churches or religious organizations (8.7%), community organizations (8.1%), schools (7.4%), friends (7.4%), and informal child support (4%).

Figure 6: Sources of Economic Assistance



We also asked respondents specifically about different types of debt. Credit card debt was the most common, with nearly 60 percent reporting this type of debt, including 14.8 percent of respondents who had more than $5000 in credit card debt. The second most common type of debt—experienced by 45 percent of respondents, was money owed to family or friends—usually less than $1000. Car loans were also common; of the third (32.9%) of respondents who had a car loan, approximately half owed less than $5000, while the other half owed more than $5000. Student loan debt, while less common, tended toward larger debt, with just over a quarter of respondents (26.1%) carrying this type of debt, but nearly 85 percent of them owing $5000 or more. Only 14.1 percent of respondents had pay-day/cash advance debt, mostly under $500, and only 3 people (2%) reported mortgage debt, with only two of those reporting $5000 or more in debt (Figure 7).

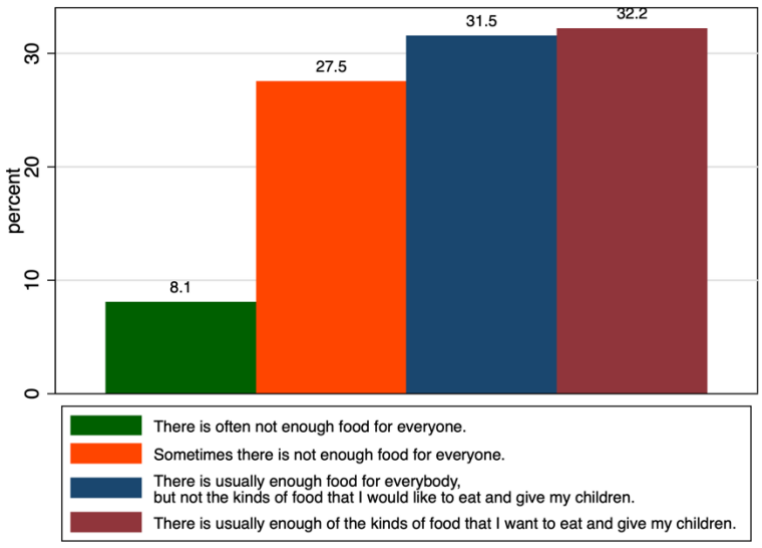
Figure 7: Sources of Household Debt



Economic Hardship, Security, and Well-Being:

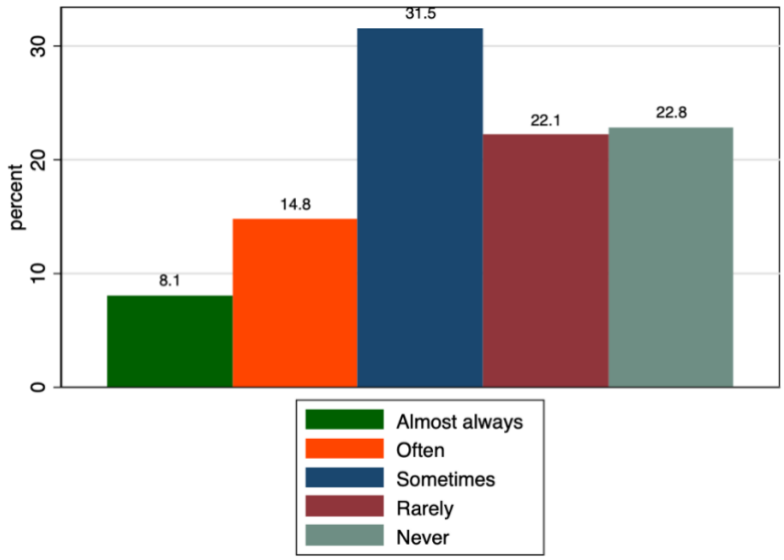
Over a third of respondents (35.6%) reported that they regularly lacked enough food for everyone in their household (8.1%) or that there was sometimes a lack of food (27.5%). Another 31.5 percent answered that while there was usually enough food for everyone, it was not the kinds of food they wanted to eat or feed their children. Just a third of respondents reported no issues with food insecurity (Figure 8).

Figure 8: How would you describe the food situation in your household?



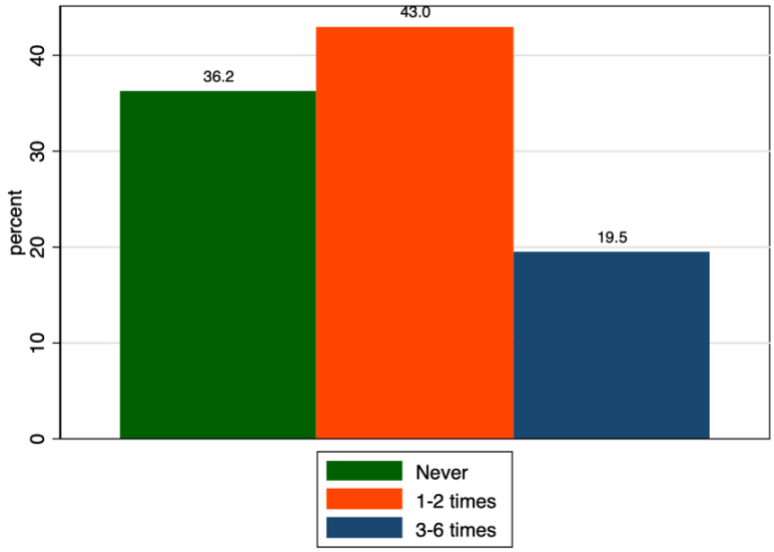
Responses to a question about food bank usage during the past six months mirrored responses about food security. More than half of respondents (54.4%) had relied on a food bank or pantry almost always (8.1%), often (14.8%), or sometimes (31.5%) in the past six months. Another 22.1 percent had relied on these rarely, while only 22.8 percent had not relied on a food bank or pantry at all in this time period (Figure 9). Respondents were also asked specific questions about whether they had had trouble paying for certain goods and services during the past six months; only 11.4 percent of respondents no difficulties paying for these necessities. On the other hand, over 50 percent of respondents reported difficulty paying for the following: phone and internet service (54.4%), children's clothing and shoes (53.7%), toiletries (60.4%), and cleaning products (51%).

Figure 9: In the past 6 months, how often have you relied on a food back, a community pantry or another community resource to provide the food needed for your household?



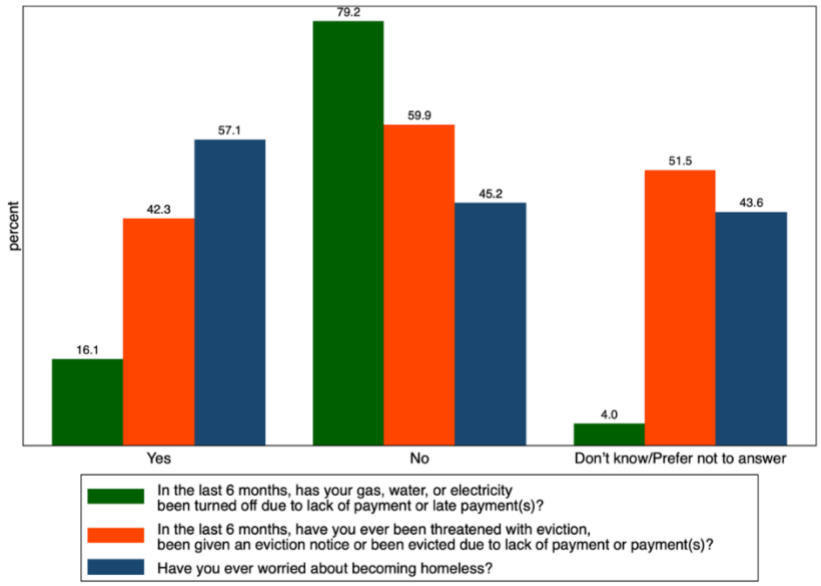
When asked a series of questions about housing and hardship, most respondents reported having struggled to pay their rent or mortgage on time during the past six months (62.5%). Only 36.2% of respondents had not made a late or incomplete rent or mortgage payment, and 19.5 percent reported that they were late or incomplete in their payments at least three times during this time period (Figure 10).

Figure 10: In the last 6 months, have you ever missed, paid less than the full amount, or been late on paying rent or mortgage because of a lack of money?



In the past six months, 16.1 percent of respondents said they had had a primary utility (gas, water, or electricity) turned off due to lack of payment. Another 4 percent didn't know or "preferred not to answer" (Figure 11). More than a quarter of respondents (27.5%) had been threatened with eviction, served an eviction notice, and/or evicted during the last six months (Figure 11). Two thirds of respondents (66.7%) said they would not have a place to stay if evicted; thus it is not surprising that 61 percent of respondents have worried about being homeless at some point (Figure 11).

Figure 11: Utility payments, threats of or eviction, and homelessness



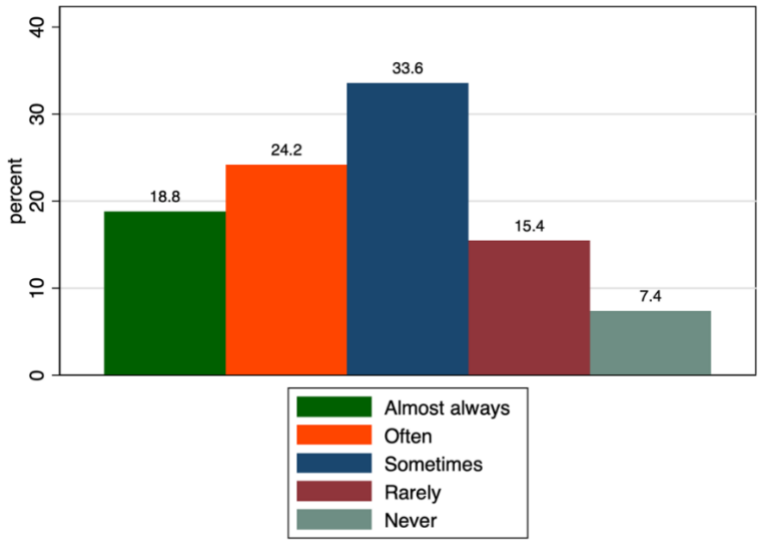
Health and Health Care:

Just over 12 percent of respondents reported having no health insurance. Most (80.5%), however, were covered by Medi-Cal (Medicaid). Four respondents (2.7%) each reported Medicare or private insurance through their employer, and 2 respondents (4%) had Medicare. Over a fourth of respondents (26.2%) reported needing medical care in the past year that they did not receive.

Respondents were asked to rate their current overall health. Nearly 40 percent said poor (6%) or fair (33.6%). The rest reported their health as good (31.5%), very good (18.8%) or excellent (9.4%). We also asked how often in the past four weeks they had "felt down, depressed, or hopeless." A plurality of respondents (40.3%) said "several days," while 36.2 percent said "never." However, 22.8 percent said either "more days than not" (13.4%) or "nearly every day" (9.4%). In response to a question asking how often they had "felt nervous, anxious, or on edge" in the past four weeks, the percent of respondents who said "never" was almost identical to the previous question (36.9%). However, more people said "more days than not" (19.5%) or "nearly every day (11.4%) than when asked about feeling depressed. When compared with recent findings from a study of U.S. parents, which found that 16% of mothers suffer from depression and 20% suffer from anxiety, our data suggests that rates of both are likely higher among this population of (mostly) single mothers living below the poverty threshold.[6]

Forty-three percent of survey participants reported feeling "significantly stressed," "almost always" (18.8%) or "often" (24.2%); 33.6 percent answered "sometimes," and fewer said "rarely" (15.4%) or never (7.4%) (Figure 12).

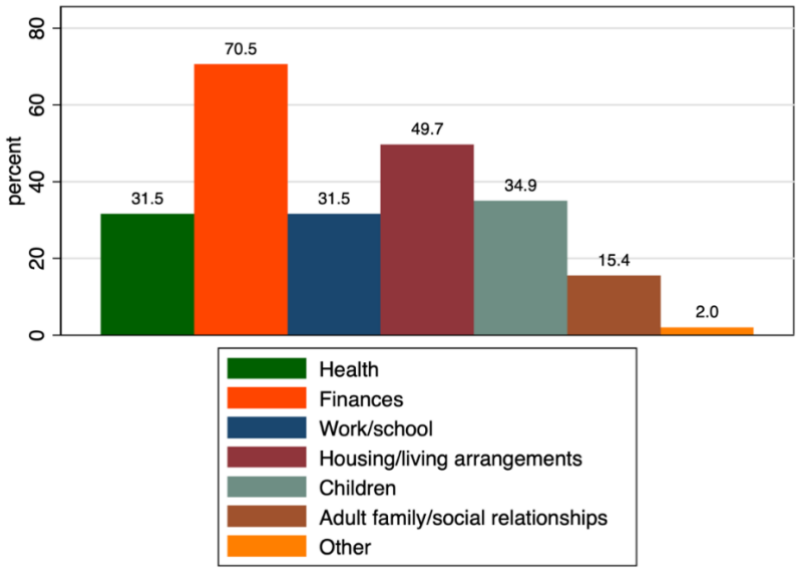
Figure 12: How often do you feel significantly stressed?



Those who answered that they were significantly stressed "sometimes," "often," or "almost always" were then asked what caused them significant stress from a list of possible options. Finances was the most common stressor, with 70.5 percent of all respondents selecting this, and 92.1 percent of those who reported feeling stressed "sometimes" or more frequently, answering

that finances caused them stress. The next most common response was housing or living arrangements, with nearly half of all respondents (49.7%)—and 64.9 percent of those experiencing significant stress—reporting this as a major stressor. Three additional stressors were noted by over 30 percent of participants: children (34.9%), respondents' own health (31.5%), and work or school (31..5%). Only 15.4 percent of the sample reported adult, familial,

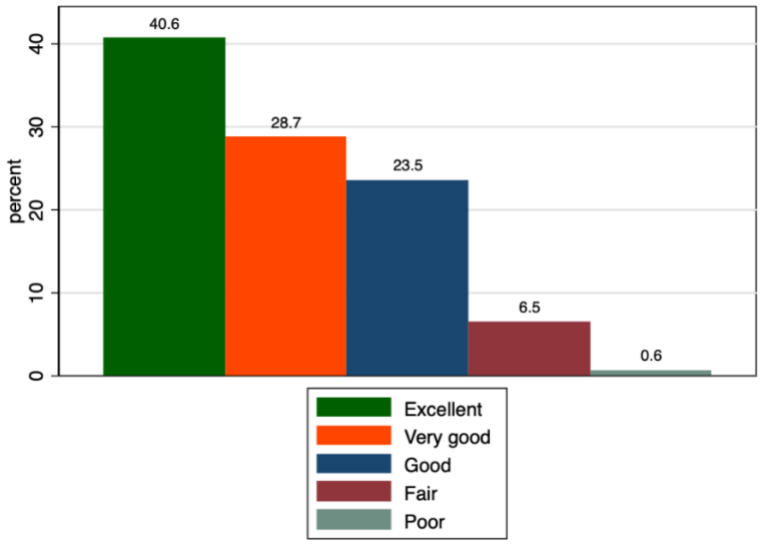
Figure 13: Which are significant sources of stress for you?



Children's Health, Education, and Well-Being:

Over one-third (36.9%) of respondents had only one child under the age of 18 in their care. A similar proportion (36.2%) had two children in their care. An additional 15.4 percent had three children; 6.7% had four children; and the remaining six participants had between five and nine children. In total, the 148 respondents reported currently caring for 310 children under the age of 18. Overall, 40.6 percent of the children were reported as being in "excellent" health. Another 28.7 percent of respondents' children were listed as in "very good" health. Just under a fourth (23.5%) of children were described as in "good" health, and 6.5 percent were described as in "fair" health. Parents only described two of the 310 children as in poor health (Figure 14).

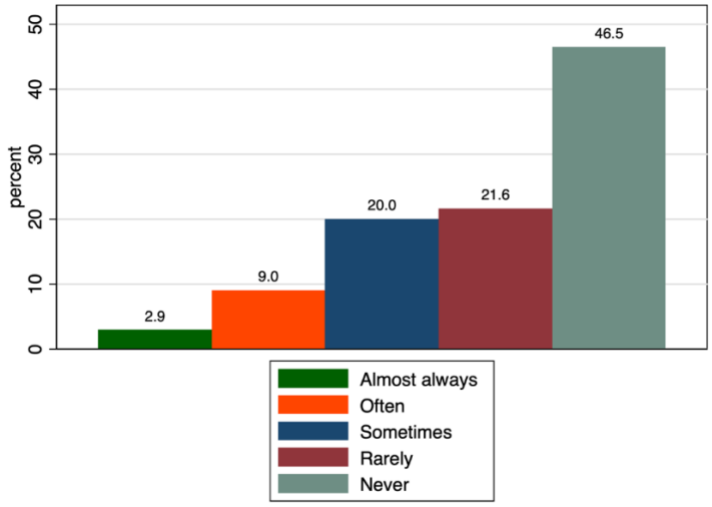
Figure 14: Compared to children of the same age, how would you describe your child's health?



Nearly all children in the sample (94.8%) were covered by Medi-Cal, California's Medicaid program. Just over 5 percent had some other type of insurance (a few were covered by both Medi-Cal and private insurance). However, 2.6 percent of children in the sample—or 8 children—had no health coverage. Despite most children being covered by health insurance, parents reported that more than 10 percent (10.6%) of kids had gone without a needed health care-related service in the past year. While children were less likely to have gone without needed care than their parents, this is still very concerning.

To learn about parents' perceptions of their child(ren)'s mental and behavioral well-being, we asked how often emotional difficulties or behavioral problems had limited each child's ability or time to complete schoolwork or engage in other activities during the past four weeks. For nearly half of the 310 children (46.5%), emotional or behavioral issues had "never" limited school or fun activities, according to their parent/guardian. About one in five children (21.6%) were limited "rarely" due to emotional or behavioral challenges, and another 20 percent were limited "sometimes." However, 37 children (12%) were "often" (9.0%) or "almost always" (2.9%) limited in their activities by emotional or behavioral challenges (Figure 15).

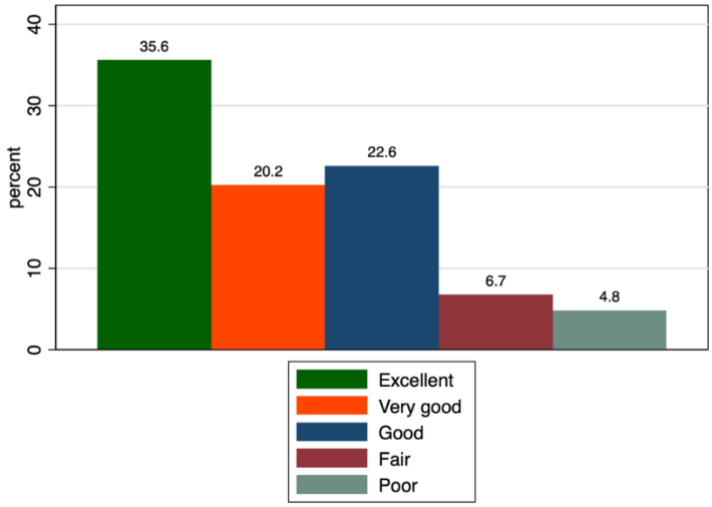
Figure 15: During the past 4 weeks, how often have emotional difficulties or behavioral problems limited your child's ability or time to do schoolwork or engage in fun activities?



Of the 310 children in the sample, parents reported 208 of them as school-aged. Of those, 88.4 percent attended a public school and 1.4 percent attended a private school. Nearly 6 percent (5.8%) of children were home schooled, and another 4.3 percent of children, according to respondents, had graduated from high school or completed the equivalency, but were under 18.

Parents reported that more than half of the children in the sample had either "excellent" (35.6%) or "very good" (20.2%) academic performance at school. Another 22.6 percent reported their child's academic performance as "good." Nearly 7 percent of the school-age children, according to their parents, had a "fair" academic performance, while 4.8% had a "poor" one (Figure 16).

Figure 16: Based on your child's report cards, teachers' communications, and your own perceptions, how would you describe your child's recent academic performance in school?



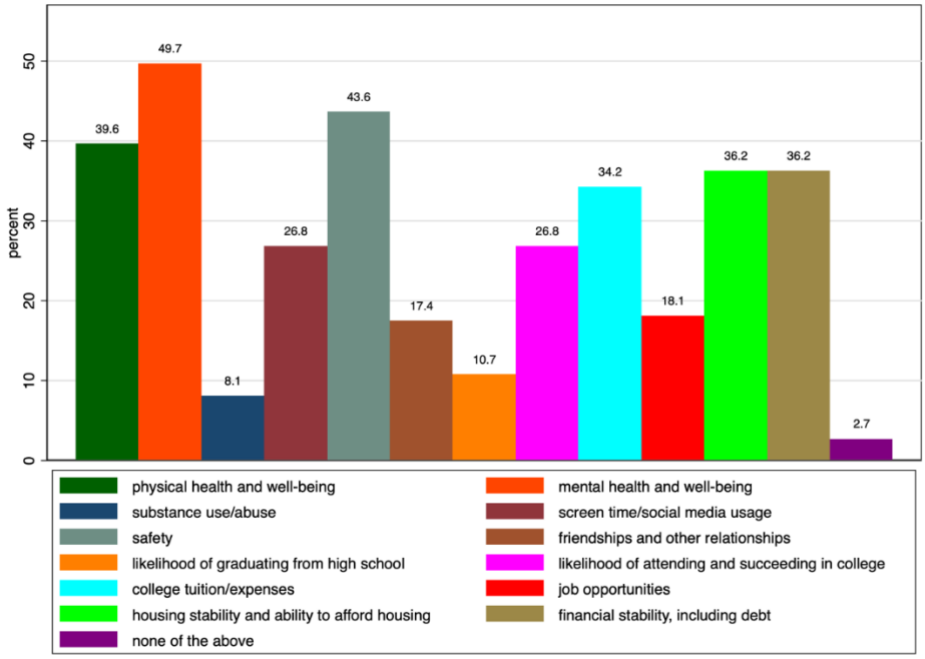
Parenting Satisfaction and Parents' Worries for Their Children

Nearly all respondents reported being "strongly satisfied" (56.4%) or somewhat satisfied (27.5%) with the *amount* of time they spent with their child(ren). Another 8.7% were neutral. Only 9 participants responded that they were "somewhat dissatisfied" (5.4%) or "strongly dissatisfied (0.7%). The nine respondents who were dissatisfied were asked whether they wanted to spend more or less time with their children; 8 said more time, and 1 said less.

Answers about satisfaction with the *quality* of time spent with their child(ren) were very similar, with 53 percent answering "very satisfied," 26.8 percent saying "somewhat satisfied," and 12.1 percent neutral. Eleven respondents answered "somewhat dissatisfied" (5.4%) or very dissatisfied (2%).

Parents expressed significant worries about their children and their futures. Nearly half of respondents (44.3%) said they worry about their children's current and future lives "a great deal." Another 38.9 percent responded that they worry "a lot" (22.1%) or "a moderate amount" (16.8%). Meanwhile 16.1 percent said they worried about their children's lives only "a little" (6%) or "not at all" (10.1%). We asked respondents to choose up to 5 worries they had about their children's lives or futures, out of twelve possible concerns (and an "other" category). Of these, their children's "mental health and well-being" was the most common concern, with nearly one-half of respondents (49.7%) choosing it. "Safety" was the second most common concern parents/guardians had for their children, with 43.6 percent of respondents choosing it, followed by "physical health and well-being," chosen by 39.6% of respondents. Housing stability and financial stability were also common concerns, each chosen by more than one-third of respondents (36.2%). The next most frequent concern, also with more than a third of participants selecting it (34.2%) was "college tuition/expenses." More than a quarter of respondents (26.8%) listed "screen time/social media usage" and/or "likelihood of attending and succeeding in college" in their top five concerns. Less common concerns included: "job opportunities" (18.2%), "friendships and other relationships" (17.4%) the "likelihood of graduating from high school" (10.7%), "substance use/abuse" (8.1%), and "other" (2.7%) (Figure 17).

Figure 17: What are your top five greatest worries/concerns about your children's current and future lives?



Conclusions:

Overall, the Long Beach Guaranteed Income Pilot preliminary survey paints a picture of stressed but resourceful parents doing the best they can to care for their children in exceedingly difficult financial circumstances. These preliminary results suggest that issues of particular concern are housing insecurity and other financial hardships, and mental health concerns. Government leaders and policy makers must remain focused on the fact that traditional forms of assistance, even when coupled with the types of employment available to a non-college graduate workforce, do not typically raise families out of poverty. Further, as this report suggests, families who are living in poverty are particularly vulnerable to housing displacement and the stress associated with housing insecurity, all of which can contribute significantly to physical and mental health care challenges and further jeopardize the safety and stability of children and families. As this study continues, we will learn more about the concerns of Long Beach families living in poverty, shed light on family needs, and assess the particular benefits of guaranteed income. In the meantime, it is clear that families would continue to benefit from an expansion of local food programs, both child and adult mental health services, and housing assistance/rent reduction efforts.

[1] U.S. Census Bureau, 2022, Current Population Survey, 2022 Annual Social and Economic Supplement. Table C3. Available at https://www.census.gov/data/tables/2022/demo/families/cps-2022.html; Creamer, John, Emily A. Shrider, Kalee Burns, and Frances Chen, 2022, *Poverty in the United States: 2021*, Current Population Reports, U.S. Department of Commerce, U.S. Census Bureau, available at https://www.census.gov/library/publications/2022/demo/p60-277.html.

[2] PolicyMap, 2023, *Community Profile Report of Zip Code Tabulation Area: 90813.* Accessed July 20, 2023 through CSULB, https://www.policymap.com/.

[3] PolicyMap.

[4] U.S Department of Agriculture, Food and Nutrition Service, "SNAP Participation Rates by State, All Eligible People (FY 2018), available at https://www.fns.usda.gov/usamap. Data from 2018 show that nationally, 82 percent of eligible people received benefits from the Supplemental Nutrition Assistance Program (SNAP). California's participation is notably lower, at 70 percent. On the other hand, Falk, Gene, Congressional Research Service, 2023, *Temporary Assistance for Needy Families: The Decline in Assistance Receipt Among Eligible Individuals,* R47503, April 10, 2023, available at https://crsreports.congress.gov/product/pdf/R/R47503#:~:text=The%2026%25%20receipt%20rate%20among,rates%20for%20need%2Dtested%20programs, shows that California has among the highest TANF participation rates, with 58.4 percent of eligible people receiving TANF funds between 2016 and 2018, compared with the national participation rate of 26 percent.

[5] Center on Budget and Policy Priorities, "76% of Low-Income Renters Needing Federal Rental Assistance Don't Receive It," available at https://www.cbpp.org/research/housing/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance. Data is from 2019-2020.

[6] Making Caring Common, 2023, *Caring for the Caregivers: The Critical Link Between Parent and Teen Mental Health,* available at https://mcc.gse.harvard.edu/reports/caring-for-the-caregivers.