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The economic impact of COVID-19

The purpose of this monthly page is to focus on health disparities in the Pittsburgh region. Our goal is to educate readers about key health issues and inform you of research opportunities and community resources. All articles can be accessed online at the New Pittsburgh Courier website (newpittsburghcourier.com). The monthly series is a partnership of the New Pittsburgh Courier, Community PARTners (a core service of the University of Pittsburgh's Clinical and Translational Science Institute—CTSI), the Urban League of Greater Pittsburgh and the UPMC Center for Engagement and Inclusion.

We originally planned for this month's installment to focus on the relationship among teens, their parents and money. However, the current COVID-19 pandemic has prompted us to focus on how this pandemic is causing what some experts are calling a "crisis within a crisis." Communities of color across Allegheny County are being hit harder, with fewer financial resources on which to rely. Erricka Hager and Bee Schindler, community engagement coordinators with CTSI, and Esther L. Bush, president and CEO of the Urban League of Greater Pittsburgh, spoke about this topic.

EH: Good afternoon, Ms. Bush. It's nice to sit down and talk again. Thank you for helping us to shift the conversation from education to action. As you know, April is Financial Literacy Month. Unfortunately, studies being conducted now are revealing that the economic impact of COVID-19 will hit Black and Brown communities the hardest. Thankfully there are a lot of resources already available and others being developed that can help our most vulnerable communities.

EB: Hello, Erricka and Bee. Thank you for focusing on this topic and the resources that are available for those in our commu-

nity who are being impacted by the COVID-19 pandemic. This virus, as you noted, is a crisis on many levels, not only affecting health and our financial stability. This topic is important to the work we do at the Urban League. Economic self-reliance is one of the pillars of the Urban League movement. This pandemic has caused us to respond in a way that we know best—collectively.

BS: Yes, Ms. Bush. Pillars in the community, like the Urban League of Greater Pittsburgh, are showing up in really critical and amazing ways. I'm excited to share actionable steps with our readers about how they can best prepare their families during this crisis. This pandemic has drastically changed our everyday lives. Health experts mention that society will be dealing with complications from COVID-19 for years to come.

EH: And because of our ever-growing racial wealth gap, Black and Brown communities remain at risk of continuing to be left behind. In the overview, we shared information about the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and financial support that is available for families based on income levels. Although funding was designated for individuals, families and small business owners, public health organizations and large corporations will also receive assistance. Unfortunately, these organizations can dictate how and where they want to spend their financial support. Limited oversight could cause these organizations to bail out larger White businesses, while completely ignoring Black and Brown businesses. What are some ways we can encourage our readers to advocate for the needs of Black and Brown communities?

EB: That is a great question, Erricka. We must be intentional in our response. We should urge politicians to be mindful



ESTHER BUSH

of how policies could leave behind Black and Brown communities. This is the perfect time for us to call out messaging steeped in fear and racism. This means advocating for intentional and equitable economic policies for Black and Brown communities. I know we all can agree that we can do a better job of collaborating and working together to include the needs of Black and Brown communities into economic conversations. I'm glad that we are including the racial wealth gap in the overview. We should all be informed about the ways that policies negatively affect Black families.

BS: I agree, Ms. Bush. Education and advocacy are key. Supporting Black-owned businesses that are still operating online is another key way to keep businesses from shuttering in the time of COVID-19. While the racial wealth gap has become a growing concern in the run-up to the 2020 election, we still need to educate our communities about local initiatives. For example, Circles of Greater Pittsburgh is working to move people and families out of poverty. They use a framework where they connect a circle leader or a low-income person or couple with two to three allies. This circle then works together to provide support while the circle leader identifies and meets

goals to move out of poverty.

EH: I like the idea of pairing the circle leader with an ally. The circle model really makes sense. It's encouraging various groups of people to work together to help eliminate the racial wealth gap. It's also a great relationship-building model. I would also encourage our readers to get involved with local efforts. Dr. Jamil Bey and the UrbanKind Institute have been sharing information that Black Pittsburghers should know about COVID-19. Also, we are not the experts in this space and welcome any resources that the community feels should be on our radar. The partnership between the Urban League and CTSI has always been community-driven and will continue to follow that model. Our readers can email the Community PARTners Core for more information about participating in research or information about community resources at bos23@pitt.edu. They can also call the contacts listed on this page to learn how to participate in the FinD study or access additional resources.

EB: Thank you for sharing these details and for this conversation, Bee and Erricka. While it's unfortunate that Black families are still suffering from policies of the past, it's good to know that there are efforts being made at city, state and national levels to close the gap. We must continue to push back on these policies and ensure they are including Black and Brown communities.

And, if I could add, I want to encourage all of our readers to complete their 2020 Census. Data received from the 2020 Census helps determine where public funds are distributed. It's so important that our readers complete the Census and be counted. Thank you both again for our conversation. I look forward to hearing your thoughts next month about the importance of data literacy.

The racial wealth gap and the COVID-19 crisis

Wealth measures a person's or family's financial net worth. Wealth makes it easier for families to pay for college for their children. It also helps families put money aside for emergencies like the COVID-19 crisis we now face.

The United States suffers from a racial wealth gap. According to the Survey of Consumer Finances, the typical Black family has one-tenth the wealth of a typical White one. This means that wealth is unequally spread between races and particularly between Black and

White households. The course of the year. Income fluctuation refers to the increase or decrease in income (typically 25%) over a period of time. Researchers tend to focus on income levels rather than income fluctuation. The FinD study is unique because it focuses on teens' perceptions of family income dynamics and financial stress.

"Family stress really doesn't occur at the year level. One aspect of our study is to better understand how stress affects families more closely," says Ms. Hunter, who worked with the research study before the arrival of COVID-19. As the study moves to a virtual space and is still collecting information, its results could reveal financial and stress-level data points unique to this pandemic.

The study's researchers hope to examine associations among household income dynamics, teen behavior and academic functioning. FinD will also consider parental stress and behaviors and their teens' recognition of family financial stress.

"The teen years are very important," says Ms. Hunter. "Teens are able to acknowledge and identify their own stressors as well as those of their caregivers. Teenage participation in this study is crucial. We hope to better understand teenage awareness of financial stress."

Family structures have changed over the last few decades. Rising divorce rates and increases in single-family homes have led to family structures that rely on extended support for their children. More and more children are being raised by grandparents.

"We are very aware of the complex family arrangements teens live in, so it was important to recruit alternative caregivers to the study," says Ms. Hunter. "This gave us an opportunity to include grandparents. Grandparents may be caregivers but aren't typically recruited to participate in parenting research."

The FinD study team understands the importance of sharing knowledge gained from this study with the Pittsburgh community. The team plans to work with the Pitt's Community Research Advisory Board to identify ways to share study results with the community. Additionally, the team stays connected with community groups that have supported their work. This includes updating on their progress via newsletters.

"In the future, we would like to also provide updates to Courier readers," says Ms. Hunter.

If you are interested in participating in this study or would like more information, please contact the project coordinator at 412-624-7925.



DANIESHA HUNTER, MS

White households.

"Historical policies with regard to housing and employment discrimination have caused Black families to have far less wealth than White families," says Daniesha Hunter, MS, project coordinator at the University of Pittsburgh's Learning Research and Development Center.

As the world confronts the COVID-19 pandemic, people's stress and suffering are intensified. Researchers at the University of Pittsburgh and community organizations in the City of Pittsburgh have long studied wealth. One of the ways to close the racial wealth gap is to help increase wealth in Black families through financial education.

Financial education is especially important for the development of good habits in teenagers. In fact, research shows that financial education received from parents helps teens manage money better. Unfortunately, not managing money well can lead to many problems. These outcomes include poor health, behavioral issues and limited choices for education. There is a need to improve financial education for teens—specifically, Black teens.

"The Family Income Dynamics (FinD) study is a nine-month long-term study of teens, their caregivers and relationships to money," says Ms. Hunter.

"Income dynamics" refers to two different parts of income—income level and income fluctuation. Income levels examine how much money a family has over



U.S. REPRESENTATIVE ROBIN KELLY (COURTESY PHOTO)

Coronavirus and Finances

During the COVID-19 global pandemic, people's financial stress has grown. To reduce the spread of the virus, almost half of the world's population—nearly 4 billion people—have been asked to remain at home and only leave for activities like essential work, groceries and exercise. Stay-at-home orders also have forced many businesses to come to a halt. Many people, including those in the Pittsburgh area, have lost jobs, been laid off or are experiencing reduced work hours. According to the Department of Labor data through March 28, more than 10 million people in the United States lost their jobs and applied for government aid.

The coronavirus itself does not discriminate. Inequities in our systems are causing Black and Brown communities to be left behind. U.S. Representative Robin Kelly, chair of the Congressional Black Caucus Health Braintrust, said Black and Brown communities tend to be hit hardest by health crises. They often have less wealth than Whites and less access to quality health care.

The availability of sick days and access to health insurance are affected by the kind of work people do. Not having these benefits, and also not having the savings to take unpaid leave, are added stressors during these times. Even people who have health insurance and some financial assets (i.e., wealth) are now caring for themselves or loved ones who have lost their jobs. Reports show that Black and Brown people are disproportionately affected by COVID-19. Communities of color already have some diseases at higher rates. Already having a disease makes it harder to survive COVID-19 infection. This is one reason people in

these communities are dying from COVID-19 at higher rates than white people.

Health disparities exist because of historical and present-day wrongdoings. Policies like redlining pushed people into environmentally unjust neighborhoods and reduced geographic access to medical care. Systemic racism further affects physical and mental health. Black and Brown communities also encounter medical and workforce systems that do not always believe their symptoms and experiences, which also contributes to health disparities.

COVID-19 effects reveal long-standing disparities in income and highlight the wealth gap. The need for government assistance, using food pantries and filing for unemployment brought on by the pandemic are not new to everyone. It is important to mention that Black and Brown communities are navigating this wealth gap because of 400 years of historical policies. Systemic wealth imbalance has been in place for hundreds of years and is now being more widely exposed.

What we do know is that COVID-19 will affect everyone's finances—specifically those of Black and Brown families. Children of parents whose finances have been affected are noticing changes to their daily lives. Parents and caregivers are home throughout the day, some schools are offering virtual learning and outdoor time is limited. The last thing parents and caregivers want to do is share their financial situations with their children. However, open and age-appropriate discussions about current financial changes could help. Conversations about

grocery store restrictions, spending limitations and sharing information about local and federal government programs could also reassure children during these tough times.

Local and national organizations have put together materials to help parents have conversations with their families during this pandemic. The federal government recently passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in an attempt to delay a recession. CARES provides funding for individuals and families based on income levels. The bill seeks to "provide emergency assistance and health care response for individuals, families, and businesses affected by the 2020 coronavirus pandemic." In general, this will mean people with incomes up to \$75,000 qualify for \$1,200. Married couples filing jointly, with income up to \$150,000, will get \$2,400. Those who have higher incomes get less or may get nothing. Parents and caregivers also get \$500 for each child age 16 or younger.

The CARES Act has also expanded unemployment compensation to an additional \$600 per month for qualifying workers, including support for those who are self-employed and otherwise-exempt jobs like gig workers. Recently, the CARES Act provided small businesses and independent contractors relief by offering a paycheck protection program.

Even in this difficult time, there are some options for assistance. For a list of resources to help navigate life during the COVID-19 pandemic, please go online to <http://https://newpittsburghcourier.com/2020/04/13/covid-19-resources/>