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# Diaper Dilemma: Low-Income Families Face High Costs And Limited Supplies Of An Essential Good

October 2022

Fast Focus Policy Brief No. 60-2022



An adequate supply of diapers is vital for parents and babies, but about one in three mothers in the United States deal with diaper scarcity.

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## **Diaper Scarcity For Low-Income Families**

Diapers are a critical element of care for infants and young children, and a substantial expense for many parents. The challenges are particularly acute for households facing economic hardship.

- According to the National Center for Children in Poverty, in 2015, almost half of U.S. families with one or more babies or toddlers of diapering age were living at or below 200% of the federal poverty level (FPL), and nearly half of those lived in households at just 100% FPL.[1]
- About one in three mothers in the United States struggle with diaper scarcity[2] and nearly half of U.S. infants and toddlers live in low-income families.[3]
- In 2019, more than 4 million children aged 0–5 years-old (18%) were living at 100% FPL according to Child Trends calculations.[4] (For reference, in 2022, 100% FPL for a household of three is \$23,030, and \$27,750 for a household of four.[5])

• Children of color are overrepresented among families living in poverty. Among children under 18 living at or below 100% FPL this includes 30% of Native American children, 31% of Black children, 10% of Asian/Pacific Islander children, and 23% of Hispanic/Latino children (compared to 10% of White children) in the United States.[6]

Diapers are not only necessary for the health and well-being of children but have significant impacts on parents. Providing diapers to caregivers is expected—and expensive. When supplies are low or absent, it can add to the challenges of maintaining consistent childcare and steady employment. In addition, for low-income mothers—especially those from racial and ethnic minority backgrounds who are more closely scrutinized by the child welfare system—the risk of not being able to diaper children appropriately adds to the stress and fear of being reported as negligent, and the subsequent systems-involvement that such a report may trigger.

Nationally, diapers cost families about \$100 a month on average, per child.[7] Prices can be higher depending on location and if parents are able to access the least expensive places to buy them instead of relying on closer, more expensive options (e.g., convenience stores). Put another way, for every one child of diapering age a family will pay at least \$1,000 annually for a minimum supply.

While the Consumer Price Index does not track diaper costs, NielsenIQ reports that the cost of diapers has risen 22% since 2018.[8] In addition, diaper costs likely increased by as much as 10% during the COVID-19 pandemic, as with many consumer products.[9] By comparison, the federal minimum wage has remained at \$7.25 since 2009.

## **Diaper Need And Safety Net Programs**

Despite the clear necessity of access to adequate supplies of appropriate-sized diapers, low-income parents face multiple challenges. Most available social safety net programs do not permit diapers (or other personal hygiene products, like tampons or sanitary pads) to be purchased using program funds. This includes the Supplemental Nutrition Assistance Program (SNAP), which is the most universally available assistance program for low-income households. Even the Program for Women, Infants, and Children (WIC)—one specifically targeted to this population—excludes diaper purchases.

Because funds received through Temporary Aid to Needy Families (TANF) are more flexible, diapers purchases are allowed. But the average monthly cost of \$100 for diapers, which only covers the needs of one diaper-aged child, could mean spending from 8% to as much as 40% of a household's TANF benefit.[10] TANF eligibility has also become more restricted and difficult to maintain because of work requirements, time limits, and states' ability to place restrictions on its use. And because it is the most flexible type of public support, TANF funds are often used for a wider array of other household expenses.

If you get any government assistance and you need more because it's not enough, people wonder where are you putting your money? They just think, 'You're buying other things, you're not buying for your kid.' I do whatever needs to be done for my kid, and my kids come first. But cash aid, it's never enough for the gas, the bills, keeping the lights on. They think it's not enough for the diapers because we screw it up. But it's not enough because it's not enough.— Brenda, mother of three.[11]

Both the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) provide funds to low- and moderate-income households with children. But many of the highest-need families do not receive these funds because the benefits are dependent on tax filing and having income to which a tax refund can be applied. The poorest families are therefore not eligible. In addition, the more complicated a family's structure, the more difficult it is to prove eligibility, which can result in the benefit not reaching children living in the most fluid or non-traditional family circumstances.

## **Impacts Of Diaper Scarcity**

Diapers are expensive and not an eligible purchase using most safety net program funds. A reliable and adequate supply is crucial for many reasons, including parents' ability to maintain consistent employment.

Complicating factors include:

 Diaper scarcity can lead to missed shifts at work, which not only decreases family income, but can jeopardize employment and, therefore, participation in safety net programs with a work requirement; Interviews with seventy low-income mothers of diaper-age children revealed:

 93% had exhausted their disposable diaper supply at least once;

- Disposable diapers are mandated by most childcare centers, for hygiene reasons, and
  even home-based childcare providers usually prefer them. Mothers report having to
  provide 6-8 disposal diapers per day of care, per child;
- Parents who might consider using cloth diapers are faced with a significant up-front
  investment, in addition to a common reluctance on the part of even informal caregivers to
  use them because they are not seen as a "normal" diaper. For parents who rely on
  laundromats, there may be additional costs and stigma involved—if allowed at all; in
  some jurisdictions it is illegal to wash cloth diapers in public laundry facilities;
- To save money on diapers, parents may change them less frequently at home, which can lead to health problems for the child—including dermatitis and skin or urinary tract infection—and shame and isolation on the part of the parent; and
- When households can't afford disposable diapers, parents will often go without adequate food and other necessities for themselves.

- 69% had borrowed either diapers, or money to buy diapers, from others;
- 79% reported skipping other necessities in order to buy diapers;
- 50% worried more about being able to buy an adequate supply of diapers than about paying for food or housing, in part because safety net programs help with those other costs;
- 33% had experienced anxiety or depression due to the stress of "living diaper to diaper."

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### **Diaper Banks: A Support But Not A Solution**

Modeled on food banks, diaper banks help low-income families with young children access additional diapers at no cost. While diaper banks provide help to some families, they do not solve the larger problems of diaper scarcity. Research regarding the National Diaper Bank Network suggests the percentage of children four years old or younger living in families at or below 200% FPL whose diaper need is met by a diaper bank ranges between 0% and 16%, on a state-by-state basis.[12]

Other challenges include the limited hours for parents to access diaper bank services. Depending on work schedules and other commitments, parents may not be able to visit during open hours. In addition, travel to access diaper bank services can be time-consuming and costly, particularly for parents who rely on public transportation or for whom the closest diaper bank is far away. Finally, diapers are not a one-size-fits all item. "Appropriate" diapers depend on the child's age and size, and there is no guarantee that a diaper bank can provide a parent with what a particular child needs.

While the National Diaper Bank Network (https://nationaldiaperbanknetwork.org/me mber-directory/) lists member banks in all 50 states, plus Washington DC and Puerto Rico, some geographically large states (e.g., Alaska, Idaho, Kentucky, Montana, Mississippi, and Utah) have only one or two banks to serve the entire state.

## **Policy Implications**



Diapers are an expensive necessity for families, but most available social safety net programs do not permit diapers to be purchased using program funds.

There are multiple ways to increase access to diapers and reduce the obstacles and stigma experienced by parents facing diaper scarcity, with options available from the national to local levels.

Classify diapers as a medical necessity: Allowing diaper purchases to qualify as a medical expense for publicly-funded, nationwide programs like Medicaid would supersede state-level restrictions. The 2021 End Diaper Need Act (EDNA) proposed that states could use Medicaid funds for diapers for children aged 3 or older diagnosed with bladder or bowel incontinence. The EDNA also suggested allowing diaper purchases using pre-tax Health Savings Account funds.

Allow for diaper purchases with safety net program funds and increase amounts: As noted above, diapers are not an approved purchase with SNAP or WIC benefits. An increase in both funds and flexibility in these programs would allow parents to acquire an adequate supply of diapers in the same way that they provide other essentials for their children.

**Make diapers non-taxable:** Currently, it is up to states and municipalities whether to tax diapers. According to the National Diaper Bank Network, as of August 2022, 29 states tax diapers at a rate ranging from 4% to 7%.[13] In states that do not tax diapers, they are classified as healthcare items, clothing, or hygiene products.

**Public funding of diaper banks:** While diaper banks will never meet diaper need as efficiently or effectively as direct parental acquisition, they can play an important role in ensuring continuity of diaper access. Currently, diaper banks meet a small percentage of need and are supported by a combination of private and corporate donations, including direct donations of diapers (74%) and financial donations to purchase them (26%).[14] Federal funding would greatly increase the reach of these community resources. In addition, interviews with mothers who struggle to maintain an adequate supply of diapers show that receiving diapers from a system into which they have paid taxes and otherwise contributed would alleviate the shame and stigma associated with lacking adequate diapers for their child.[15]

In August 2022, the federal Administration for Children and Families Office of Community Services announced \$8 million in federal funding for the Diaper Distribution Demonstration and Research Pilot, which will support six programs nationwide testing innovative approaches to distributing diapers and other services to low-income families.[16]

**Provide direct diaper aid to families:** Only one state, California, currently provides diaper vouchers directly to families. Washington will start providing diaper vouchers to TANF recipients as of November 1, 2023. Advantages of vouchers, or additional funds to buy diapers provided through existing safety net programs, include allowing parents to:

- incorporate diaper purchases into their usual household shopping, which means being able to take advantage of sales, coupons, or other promotions when available;
- purchase the right types of diapers for their children and know that they are providing appropriate developmental and physical care;
- access diapers without having to go through "gatekeepers" overseeing distribution and who may be a barrier to some parents asking for help; and
- feel that they are trusted with making the best decisions for their family.

#### Related IRP Resources

#### Webinars

Shifts In Work and Family Life for Low-Income Parents (/resource/shifts-in-work-andfamily-life-for-low-incomeparents/), Marcia Carlson\*, Sigrid Luhr, Elizabeth Ananat\*, and Alejandra Ros Pilarz\*, September 2022

A Conversation With Andrea Elliott, Author of Invisible Child: Poverty, Survival & Hope In An American City (/resource/a-conversation-with-andrea-elliott-author-of-invisible-child-poverty-survival-hope-in-an-american-city/), Andrea Elliott and Darcey Merritt\*, January 2022

Early Impacts of the Expanded Child Tax Credit (/resource/earlyimpacts-of-the-expanded-childtax-credit/), Diane Whitmore Schanzenbach\*, Zachary Parolin, Samuel Hammond, and Timothy Smeeding\*, October 2021

#### Fast Focus Policy Brief

Why Early Financial Support for New Parents Is A Good Investment (/resource/why-earlyfinancial-support-for-newparents-is-a-good-investment/), May 2022

#### **Podcasts**

Kathryn Edin\* on the 25th Anniversary of *Making Ends Meet* (/resource/kathryn-edin-on-the-25th-anniversary-of-making-endsmeet/). June 2022

Katherine Magnuson\* on the American Families Plan and Child Care As Infrastructure (/resource/katherine-magnusonon-the-american-families-planand-child-care-as-infrastructure/), May 2021

\*IRP Affiliate

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