

BY THE NUMBERS:

Data on Key Programs for the Well-Being of Women & Their Families

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Over the past year, the COVID-19 pandemic and resulting recession have devastated the financial security of many families. But even prior to the pandemic, economic insecurity was a common experience for many U.S. families. In 2019, 37 percent of adults reported that they would struggle to cover a \$400 expense.¹ Overall, four out of five U.S. adults will experience significant economic instability, whether they become unemployed, dip into poverty or near-poverty, or turn to social assistance programs, for at least a year of their lives.² While financial precarity is a common experience, it does not fall evenly. Women—especially Black, Latina, and Native women; women with disabilities; immigrant women; and LGBTQ individuals—have long been disproportionately likely to experience poverty and hardship.³ These experiences are often grounded in gender, racial, and other forms of injustice across education, housing, health care, employment, tax, and other economic systems. During the pandemic, unsurprisingly, health and economic consequences including unemployment, food insecurity, and housing insecurity have likewise fallen more heavily on women of color, as well as families with children.⁴

All people should have what they need to live with dignity and opportunity, including a stable income, an affordable and accessible home, adequate nutrition, and the opportunity to build wealth. Public benefits programs help fill the gaps between inadequate income and the rising costs of food, rent, and raising children. These supports also further long-term economic mobility, improving health, education, and employment outcomes for individuals and families. They are especially important during economic downturns when people lose income, helping to mitigate hardship and boost the economy.⁵

This fact sheet highlights participation and anti-poverty impacts of several programs that boost nutrition, incomes, and housing affordability before the pandemic started, underscoring that investing in these programs is especially important for women, particularly women of color. The stark inequities that COVID-19 has laid bare and exacerbated have only amplified the need for these public programs.

METHODOLOGY

The data cited throughout this report comes from multiple sources, including many government agencies. Most program recipient or beneficiary data comes from the individual programs' latest annual reports or most recently published data tables available from their websites. We also relied on U.S. Census Bureau 2020 Current Population Survey estimates or analyses conducted by other organizations for some program and demographic information. The federal government's fiscal year (FY) runs from October to September. FY 2020 lasted from October 2019 through September 2020—about half of this FY was before the COVID-19 pandemic started and the other half was during the pandemic. Consequently, when possible, we used September 2020 data to provide an example of participation rates during the pandemic and February 2020 for pre-pandemic data. Please reference individual source notes for more information.

IMPROVING NUTRITION

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)/FOOD STAMPS

SNAP, previously called Food Stamps, helps millions of families put food on the table.

- SNAP is designed to expand as need increases. In September 2020, during the COVID-19 pandemic and recession, more than 42.9 million people received SNAP, a sizeable increase from the nearly 36.9 million people served in February 2020.⁶
- The latest data on participation show that even prior to the pandemic, women, people of color, LGBTQ women, and people with disabilities were more likely to participate in SNAP:

- In FY 2019, women were more than six in ten (63 percent) of adult SNAP recipients.⁷
- More than one in three (34 percent) non-elderly adult SNAP recipients was a woman of color in FY 2019.⁸
- In FY 2019, over six in ten (62 percent) of SNAP households with children were headed by a single adult, 92 percent of which were headed by women.⁹
- In 2019, 18 percent of LGBTQ women participated in SNAP, compared to 10 percent of non-LGBTQ women and six percent of non-LGBTQ men.¹⁰
- In 2015, SNAP served over 11 million people with disabilities.¹¹

The estimated average SNAP benefit for a one-person household is about \$138 per month.¹²

If counted in the official poverty measure, SNAP would have lifted the incomes of nearly 2.5 million people above the Federal Poverty Level (FPL) in 2019.¹³

WOMEN, INFANTS, AND CHILDREN (WIC) SPECIAL SUPPLEMENTAL NUTRITION PROGRAM

The **WIC** program provides grants to states for supplemental food, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and postpartum women, and to infants and children up to age five.

Women face especially precarious economic circumstances as they welcome a new baby. The combination of increased unpaid caregiving responsibilities, the lack of family-friendly support like paid leave and affordable, high-quality child care, and the increased costs associated with raising young children mean that families with young children have some of the highest rates of poverty of any age group.

- Congress provided flexibilities for WIC administration during the COVID-19 pandemic, which helped the program be more responsive to the growing food insecurity.¹⁴ In September 2020, WIC served over 6.3 million women, infants, and children, compared to the more than 6.1 million women, infants, and children served in February 2020.¹⁵
- WIC serves 45 percent of all infants in the United States.¹⁶
- Even before the pandemic, WIC was a critical support for pregnant, breastfeeding, and post-partum women and for children up to age five:
 - In 2019, nearly two in five (37 percent) of adult women WIC recipients had incomes below the FPL.¹⁷
 - In 2019, more than six in ten (62 percent) of adult women recipients were women of color.¹⁸
 - In 2019, 17 percent of LGBTQ women living with children participated in WIC compared to 11 percent of non-LGBTQ women and 5 percent of non-LGBTQ men living with children.¹⁹

In 2020, the FPL for the 48 contiguous states and the District of Columbia is

PERSONS IN FAMILY/ HOUSEHOLDS	POVERTY LEVEL
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120

Source: [HHS Poverty Guidelines for 2020](#).

After schools closed in response to the pandemic, the federal government provided flexibilities to help children whose schools were closed still receive nutrition assistance. For example, Congress created waivers in the NSLP to give schools options for “grab-and-go” meals and home deliveries. Congress also created the Pandemic Electronic Benefit Transfer (P-EBT) for families with children who are eligible to receive free or reduced priced lunch, which distributes benefits equal to the cost of school meals for the period in which school is cancelled.

- The NSLP provided nutritious lunches to over 8.6 million children each school day in September 2020, 92 percent of which were served as free or reduced-price meals.²⁴ This large decrease compared to the nearly 29.8 million children served in February 2020, 74 percent of which were served as free or reduced-price meals²⁵ and happened as a result of school closures. In March 2021, USDA estimated that approved state P-EBT plans, if implemented, would serve over 11.4 million children during the school year 2020-2021, which can help address part of the gap in children served by NSLP.²⁶
- In 2019, 39 percent of LGBTQ women living with children participated in the NSLP, compared to 23 percent of non-LGBTQ women and 12 percent of non-LGBTQ men living with children.²⁷

In FY 2020, the average WIC benefit per participant was about \$38 per month.²⁰

If counted in the official poverty measure, WIC would have lifted the incomes of 229,000 people above the FPL in 2019.²¹

NATIONAL SCHOOL MEALS PROGRAMS

National school meals programs are federally assisted meals programs that exist in public and non-profit private schools and residential child care facilities.²²

Any student in a participating school can get a **National School Lunch Program (NSLP)** lunch regardless of the student’s household income. Free lunches are available to children who live in households with incomes at or below 130 percent of the FPL. Reduced-price lunches are available to children in households with incomes between 130-185 percent of the FPL.²³

- If counted in the official poverty measure, the National School Lunch Program would have kept the incomes of over 1.1 million people above the FPL in 2019, including 661,000 children.²⁸

The **School Breakfast Program (SBP)** served breakfast to more than 5.5 million children each school day in September 2020, 97 percent of which were served as free or reduced-price meals.²⁹ This is a decrease, as a result of school closures, from the more than 15.1 million children served in February 2020, 85 percent of which were served as free or reduced-price meals.³⁰

CHILD AND ADULT CARE FOOD PROGRAM

The **Child and Adult Care Food Program (CACFP)** provided nutritious meals and snacks to children in child care centers and family child care homes, in afterschool programs, and homeless shelters; and to senior citizens in senior day care centers

- In September 2020, the program served nearly 128.5 million meals, 96 percent of which were served in day care homes and child care centers.³¹ This is a decrease compared to nearly 175 million meals served in February 2020,³² likely due to child and adult care provider closures.
- Free and reduced-price meals accounted for 83 percent of all meals served through CACFP in September 2020.³³

BOOSTING INCOME AND SUPPORTING WORK

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

TANF is a block grant to states to fund income assistance, work supports, and other services, including child care, for low-income children and parents. Increasingly fewer TANF funds are spent providing direct assistance to families,³⁴ and states have enacted barriers to accessing help, leading to a dramatic decrease in the number of poor families served by TANF over the past 23 years.³⁵

- Before the pandemic, fewer than one in four low-income families with children received income assistance through TANF,³⁶ but there was a modest increase in participation due to the pandemic and recession. TANF provided

assistance to over 887,500 families in September 2020, including over 1.5 million children, compared to over 869,200 families in February 2020.³⁷

- In 2019, more than eight in ten (86 percent) adults served by TANF were women.³⁸
- TANF adult recipients were 31 percent Black, 30 percent Latinx, 2.5 percent Asian, 1.5 percent Native, and 30 percent white.³⁹
- In 2020, seven percent of LGBTQ women and 12 percent of nonbinary/genderqueer individuals reported receiving TANF in the past year.⁴⁰

In 2019, TANF kept the incomes of nearly 293,000 people above the FPL.⁴¹

UNEMPLOYMENT INSURANCE (UI)

UI is a social insurance program that provides temporary support to unemployed workers who have lost their jobs through no fault of their own and meet additional requirements, which vary by state. UI is particularly important during recessions, when it stabilizes families, communities, and the overall economy, and serves as a critical support for those who lose their jobs and for their families, even when unemployment rates are relatively low. But prior to the pandemic, only about one in four unemployed workers could access UI benefits.⁴² Congress addressed some of these eligibility gaps through pandemic unemployment programs that reached millions of unemployed people, such as gig workers, ineligible for traditional UI.⁴³

- UI provided assistance to more than 12.4 million unemployed workers in September 2020, including more than 6.4 million women.⁴⁴ Of those 12.4 million people receiving UI in September 2020, 20 percent were Black, 20 percent were Latinx, 7.6 percent were Asian, and 44 percent were white.⁴⁵ This September 2020 participation is much higher than the more than 2 million people, 35 percent of whom were women, receiving UI in February 2020.⁴⁶
- In 2020, 23 percent of LGBTQ women and 20 percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received unemployment benefits in the past year.⁴⁷

SOCIAL SECURITY

Social Security is a social insurance program that protects workers and their families when income is lost due to retirement, disability, or death. It covers nearly all workers and their families, not just those with low incomes, and raises the incomes of more people above the FPL than any other program. Social Security's stable, inflation-adjusted benefits also provide essential income during economic downturns, including for older workers who may retire early if they become unemployed and are unable to find another job.⁴⁸ However, if people retire early, they may receive lower Social Security benefit amounts.⁴⁹

Social Security is especially important to women's economic security:

- Fifty-five percent of adult beneficiaries were women in 2019.⁵⁰ Women make up more than half (55 percent) of Social Security beneficiaries 62 and older.⁵¹
- While women historically relied more on income from Social Security than men do,⁵² because of gender inequities in the employment system, women, on average, receive lower benefits than men.
 - As of December 2019, the average Social Security benefit for retired women 65 and older was only about \$16,268 per year.⁵³
 - In contrast, the average Social Security benefit for retired men 65 and older was about \$20,302 per year.⁵⁴

Social Security kept the incomes of more than 26.5 million people above the FPL in 2019.⁵⁵

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

SSDI is a core component of Social Security's old age, survivor, and disability insurance (OASDI) program. The program insures workers who have experienced a serious and long-lasting disability, providing modest but essential income to support them and their families if they are unable to work. But applicants for SSDI benefits face significant delays in processing their claims.⁵⁶

- As of December 2019, SSDI served more than 9.9 million people, including more than 4.9 million women and girls.⁵⁷
- Gender inequities in the employment system also led to inequities in average SSDI benefits for disabled workers—about \$13,541 for disabled women, compared to \$16,612 for disabled men in 2019.⁵⁸
- In 2020, 15 percent of LGBTQ women and 13 percent of nonbinary/genderqueer individuals reported that their family received SSDI in the past year.⁵⁹

SUPPLEMENTAL SECURITY INCOME (SSI)

Supplemental Security Income (SSI) provides income support for low-income individuals who are elderly or living with disabilities. But some of the key features of the program have not been updated in nearly 40 years, meaning that rising costs push SSI recipients further into poverty every year.

- In 2019, SSI served over 8 million people, including more than 1.1 million children.⁶⁰
- The majority (51 percent) of non-elderly adults in the program in 2019 were women; almost two-thirds (65 percent) of elderly SSI beneficiaries were women.⁶¹

SSI kept nearly 2.9 million people above the FPL in 2019.⁶²

REFUNDABLE TAX CREDITS

The **Earned Income Tax Credit (EITC)** is a federal refundable tax credit available to working people with low to moderate incomes. The EITC is more valuable for families with children; the smaller EITC for workers without dependent children was expanded for tax year 2021 by the American Rescue Plan Act (ARPA).

- In 2020, 25 million working families received the EITC,⁶³ and the average benefit was about \$2,461.⁶⁴
- Based on the most recent available data, women of color⁶⁵ and LGBTQ women⁶⁶ especially benefit from the EITC, and the pandemic's disproportionate impact on women of color and LGBTQ women has likely made that even more true.

The **Child Tax Credit (CTC)** is a federal tax credit for families with children. The CTC was expanded, and made fully refundable, for tax year 2021 by the ARPA. Families can receive up to \$3,600 per qualifying child ages 0-5, and up to \$3,000 per child ages 6-17. The CTC expansions in the ARPA are estimated to lift 4.1 million additional children above the poverty line, and 70 percent of those children are Black and Latinx.⁶⁷

- In 2020, 48.1 million families received the CTC,⁶⁸ and the average benefit was \$2,442.⁶⁹
- Based on 2018 data,⁷⁰ the most recent available data, women of color especially benefit from the CTC, and the pandemic's disproportionate impact on women of color has likely made that even more true.

The EITC and CTC lifted the incomes of nearly 9 million people above the FPL in 2019.⁷¹

MAKING HOUSING MORE AFFORDABLE

The Department of Housing and Urban Development (HUD) provides housing assistance to about 10.4 million people and over 5 million families.⁷² Due to chronic underfunding and other structural factors, however, demand for housing assistance greatly outpaces supply.⁷³

- In 2020, women headed 75 percent of households served by HUD rental assistance programs, and households with children headed by women comprised 32 percent of households served by HUD rental assistance programs.⁷⁴
- Thirty-five percent of heads of household receiving housing assistance are low-income elderly people and 34 percent are non-elderly people with disabilities.⁷⁵
- In 2019, 5.8 percent of LGBTQ women received housing assistance, compared to 3.6 percent of non-LGBTQ women and 1.7 percent of non-LGBTQ men.⁷⁴

If counted in the official poverty measure, federal housing assistance (which includes the Housing Choice Voucher program, also known as Section 8 Tenant-Based Rental Assistance) would have lifted the incomes of more than 2.6 million people above the FPL in 2019.⁷⁷

CONCLUSION

All people should have what they need to live with dignity and opportunity, including a stable income, an affordable and accessible home, adequate nutrition, and the opportunity to build wealth. Programs and policies that help people meet their basic needs represent investments in our shared priorities and in the well-being of our communities as a whole. This is especially true for women, particularly women of color, women with disabilities, LGBTQ individuals, and immigrant women, who are placed at increased economic risk by compounding discriminatory systems and structures, as well as by underinvestment in programs that could mitigate that risk.

Investing in public benefits programs and defending against cuts to those programs is a gender justice issue, and a critical component to building an economy that works for all of us.

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