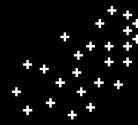




NATIONAL
WOMEN'S
LAW CENTER

Justice for Her. Justice for All.



CENTER ON
POVERTY &
SOCIAL POLICY
at Columbia University

FACT SHEET

Even before the pandemic, Latina mothers and child care workers faced profound barriers to building economic security.

Between 2014 and 2018, 23 percent of Latinas lived in poverty (compared to 9 percent of white men), and for every dollar paid to a white father, Latina mothers are only paid 45 cents. This financial precariousness makes it more difficult for Latinas to afford the reliable, quality child care crucial for their employment and their children's development. Additionally, Latina child care workers—who represent one in five of all child care workers—face 50 percent higher poverty rates compared to other women in the child care workforce.

COVID-19 has only exacerbated the disparities that harm Latinas and their families. The pandemic has caused lingering job shortages in the child care industry, which disproportionately affects Latina workers. Additionally, Latinas overall continue to face high rates of unemployment, even as the overall unemployment rate has dropped. This blow to the child care industry and Latina employment will affect the financial security of Latinas and their families long after the immediate crisis as passed.

It doesn't have to be this way. **Building a system of high-quality, affordable child care for all will help Latinas and their families today and over the course of their lifetimes.**

A LIFETIME'S WORTH OF BENEFITS:

How Affordable, High-Quality
Child Care Will Benefit
Latinas' Lifetime Earnings and
Retirement Security

A Lifetime's Worth of Benefits

examines and quantifies the impact that child care for all could have on women's lifetime earnings and retirement security, underscoring just how much Latinas and their families have to gain when we recognize and invest in child care as a public good.

OUR NEW RESEARCH SHOWS THAT:

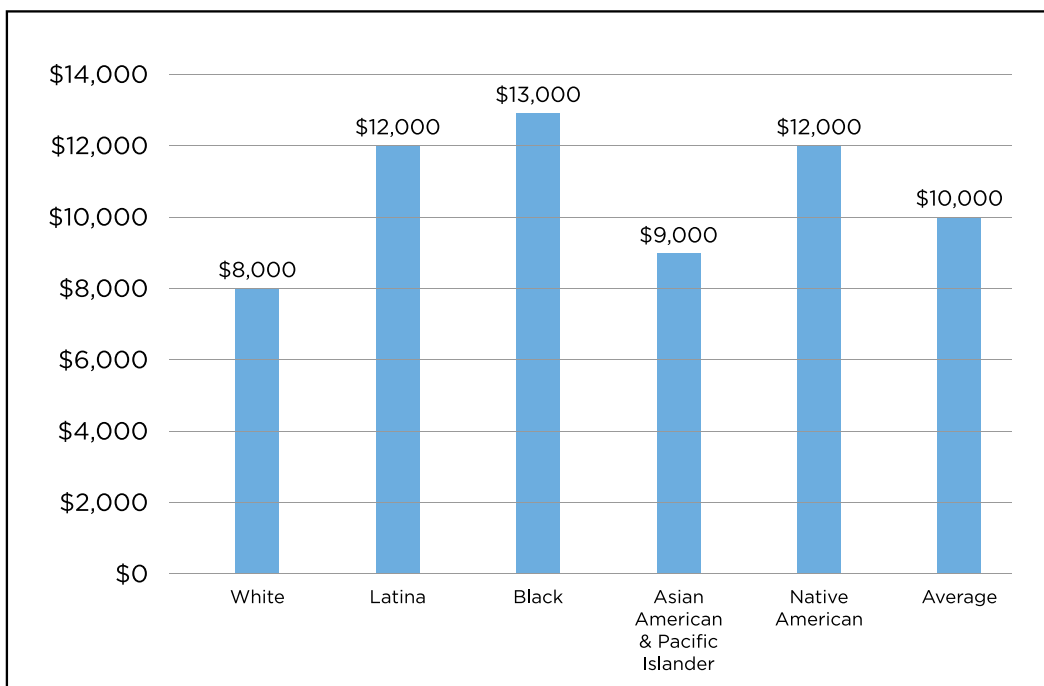
- 1** Expanding access to affordable, high-quality child care to everyone who needs it would increase women's lifetime earnings. While the net change in income is similar across categories of race/ethnicity, percentage increases in income are larger for Latinas, who start from a more precarious economic position.
- 2** Latina women would particularly benefit from increased Social Security benefits, with additional lifetime benefits of \$12,000 (compared to \$8,000 for white women). *(See figure below.)*
- 3** The policy would begin to reverse the history of undervaluing women's caregiving responsibilities by significantly improving the economic and retirement security of child care workers. Latina child care workers specifically would enjoy a 24 percent wage increase, compared to a 21 percent increase for white child care workers.



**FOR EVERY DOLLAR PAID
TO A WHITE FATHER,
LATINA MOTHERS ARE
ONLY PAID 45 CENTS.**



Lifetime Changes in Social Security Benefits After Reform for Women With Two Children by Race



The pandemic has exposed and exacerbated the deep economic inequities Latinas and their families face in the United States. Investing in high-quality, affordable child care would not only support Latina families, communities, and child care workers in real-time, but also build economic security for Latinas and their families throughout their lives.

The full report, “*A Lifetime’s Worth of Benefits: The Effects of Affordable, High-Quality Child Care on Family Income, the Gender Earnings Gap, and Women’s Retirement Security*” is available at <https://nwlc.org/resources/a-lifetimes-worth-of-benefits-the-effects-of-affordable-high-quality-child-care-on-family-income-the-gender-earnings-gap-and-womens-retirement-security/>.



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