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WOMEN'S
LAW CENTER**

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Black, non-Hispanic Women and Latinas Are More Likely to Be in Households That Have Lost Employment Income

By Brooke LePage and Sarah Javaid

Exacerbating existing racial and gender inequities in the U.S. economy, the COVID-19 pandemic has hit women, especially women of color, the hardest. Women make up a majority of net jobs lost since the pandemic began: over 2.4 million jobs have been lost by women compared to nearly 1.8 million jobs lost by men.¹ While women accounted for 57% of jobs added to the economy in October, 52,000 Black women left the labor force while the unemployment rate for Latinas ticked up, marking the continued economic struggle for women of color.² The unemployment rates for Black women and Latinas, at 7.0% and 5.7% respectively, were also higher than the rate for women overall, 4.4%.³ The data here shows Black, non-Hispanic women and Latinas are more likely than their white, non-Hispanic peers to be in households that have lost employment income in the last four weeks. These data underscore that the recovery has been especially uneven for women of color, and that our policy responses must center women of color in order to build a more equitable economy going forward.

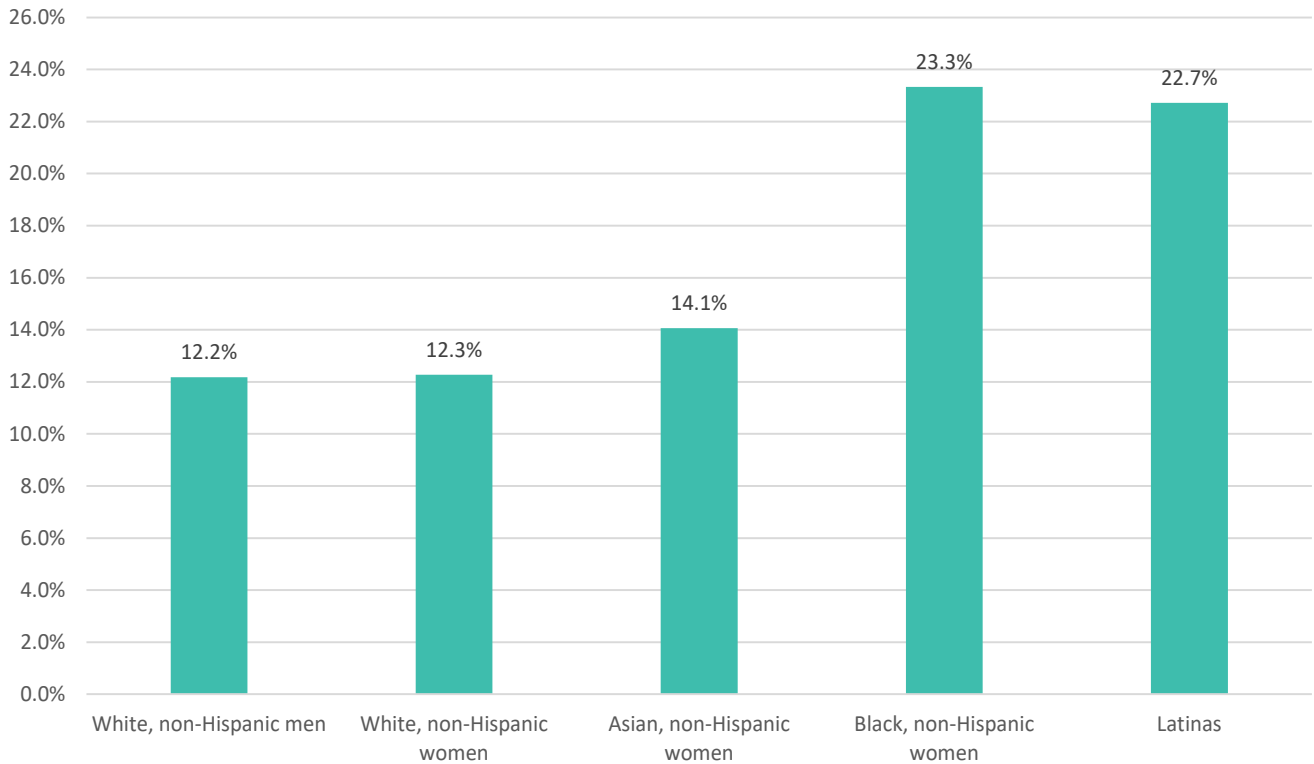
This factsheet provides an analysis of week 39 (September 29, 2021 – October 11, 2021) of the U.S. Census Bureau Household Pulse Survey measuring the social and economic impact of COVID-19 on households.⁴ It shows:

- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men or women to be in households that have lost employment income in the last four weeks.⁵
- Black, non-Hispanic women, Latinas, and white, non-Hispanic women were more likely than white, non-Hispanic men to be in households that received a Child Tax Credit payment.⁶
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men or women to be in households that did not have enough to eat.⁷
- Black, non-Hispanic women, Latinas, and white, non-Hispanic women were more likely than white, non-Hispanic men to be behind on their rent payments.⁸
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men or women to be behind on their mortgage payments.⁹

Nearly one in four Black, non-Hispanic women and Latinas were in households that lost employment income in the last month.

Nearly 19 million women (15.8% of women overall) reported that their household had lost employment income in the last four weeks. Nearly one in four Black, non-Hispanic women (23.3%) and Latinas (22.7%), and nearly one in seven Asian, non-Hispanic women (14.1%) reported lost household income in the past month. Black, non-Hispanic women and Latinas were nearly twice as likely as white, non-Hispanic men (12.2%) and women (12.3%) to report lost household income.

Share Who Reported Loss of Employment Income in Last Four Weeks by Selected Demographics (September 29 - October 11)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 39 (September 29, 2021-October 11, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

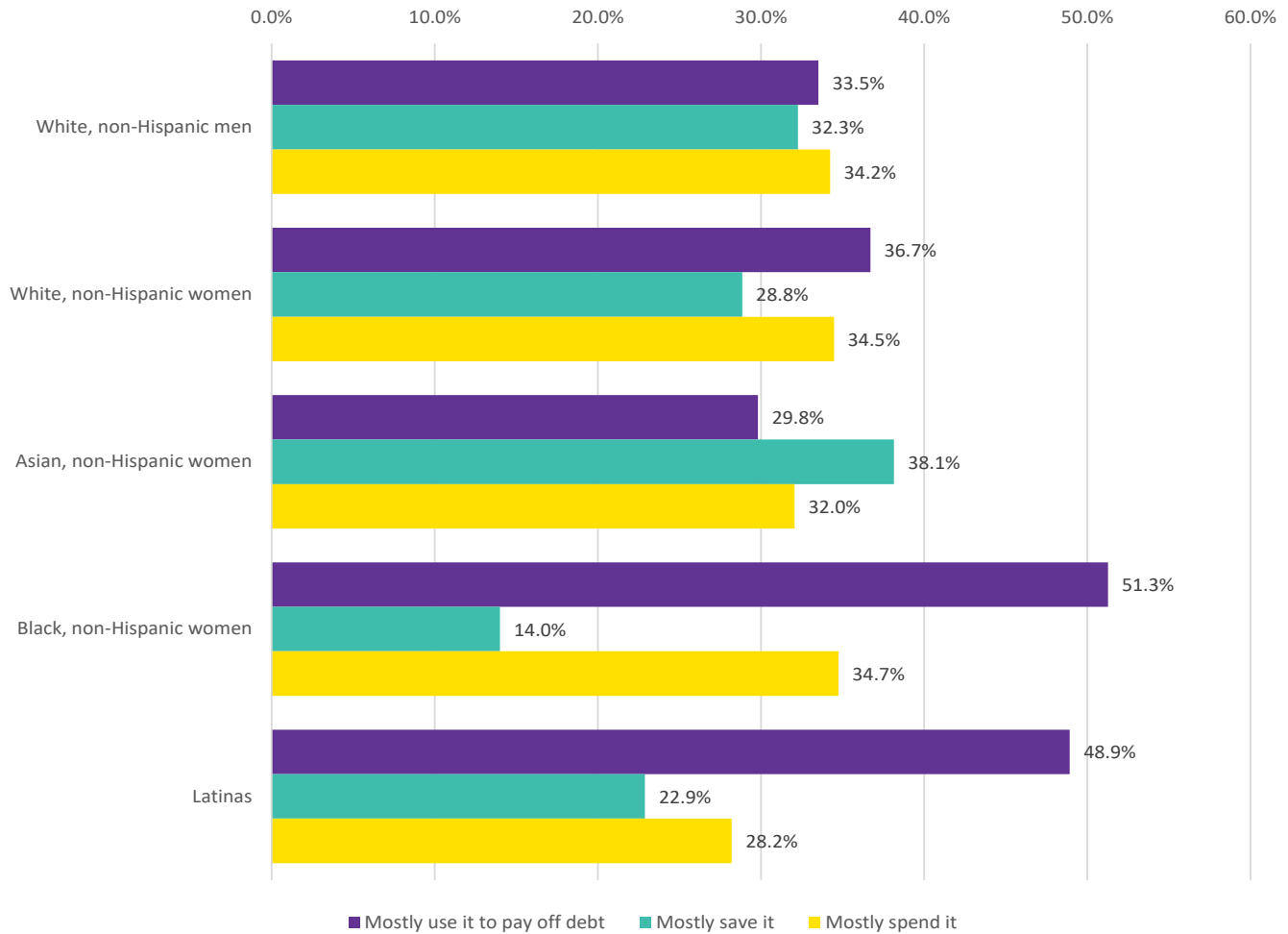
More than half of Black, non-Hispanic women and nearly half of Latinas used their advance Child Tax Credit payment to pay down debt.

The advance Child Tax Credit payments enacted by the American Rescue Plan Act have been issued on a monthly basis, starting in July. Women (23.9%) were more likely than men (19.9%) to report being in households that received payments of the Child Tax Credit in the last four weeks. More than three in ten Black, non-Hispanic women (31.4%), nearly three in ten Latinas (29.6%), and nearly one in four Asian, non-Hispanic women (22.8%) reported that their household received an advance payment. Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men (18.3%) and women (20.9%) to receive an advance payment.

In 2019, almost 40 percent of households lacked enough cash to cover a \$400 emergency expense,¹⁰ meaning that many families had little or no financial cushion when the pandemic hit. Of those who were in households that received payments, 33.4% spent most of the payment, 27.1% saved most of their payment, and 39.5% used the payment to mostly pay down debt. However, there

are stark disparities in how groups by race and gender used their payments. Of those who received advance payments, more than half of Black, non-Hispanic women (51.3%) and nearly half of Latinas (48.9%) mostly used their payments to pay off debt. Meanwhile white, non-Hispanic men were split almost evenly in using their advance payments to pay off debt, spend it, or save it.

Share Who Mostly Spent, Saved, or Used on Debt Their Advance Child Tax Credit by Selected Demographics (September 29 - October 11)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 39 (September 29, 2021-October 11, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

More than six in ten Black, non-Hispanic women and Latinas, and nearly six in ten Asian, non-Hispanic women, used some of their Child Tax Credit to buy food.

More than six in ten Black, non-Hispanic women (62.2%), nearly two in three Latinas (64.5%) and nearly six in ten Asian, non-Hispanic women (59.2%) used some of their Child Tax Credit payment to purchase food, compared to 50.1% of white, non-Hispanic men and 53.4% of white, non-Hispanic women. More than one in three Black, non-Hispanic women (36.7%) and nearly three in ten Latinas (28.3%) used their Child Tax Credit to pay rent, compared to white, non-Hispanic men (9.6%) or women (14.4%).

How Those Who Received a Child Tax Credit Their Payment by Selected Demographics and Selected Options (September 29 - October 11)

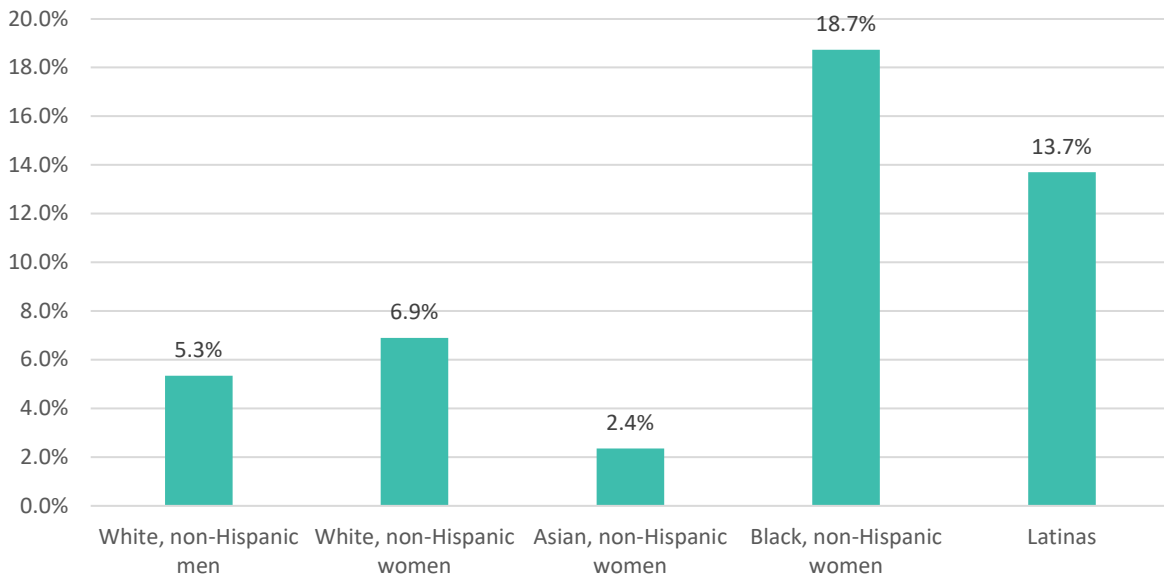
	FOOD	CHILD CARE	RENT	MORTGAGE
White, non-Hispanic men	50.1%	10.4%	9.6%	16.1%
White, non-Hispanic women	53.4%	11.2%	14.4%	12.0%
Asian, non-Hispanic women	59.2%	12.1%	9.7%	9.4%
Black, non-Hispanic women	62.2%	16.3%	36.7%	8.8%
Latinas	64.5%	9.6%	28.3%	11.9%

Source: NWLC calculations based on U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 39 (September 29, 2021-October 11, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin

More than one in six Black, non-Hispanic women and one in eight Latinas did not have enough to eat.

At the end of September and beginning of October 2021, nearly 10.2 million women (9.5% of women overall) reported sometimes or often not having enough food to eat in the prior seven days. More than one in six Black, non-Hispanic women (18.7%) and nearly one in seven Latinas (13.7%) reported not having enough food in the past week. Black, non-Hispanic women were more than three times as likely as white, non-Hispanic men (5.3%) and more than twice as likely as white, non-Hispanic women (6.9%) to not have enough to eat. Latinas were more than twice as likely as white, non-Hispanic men and nearly twice as likely as white, non-Hispanic women to not have enough to eat.

Share Who Reported Experiencing Food Insufficiency in the Previous Seven Days by Selected Demographics (September 29 - October 11)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 39 (September 29, 2021-October 11, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

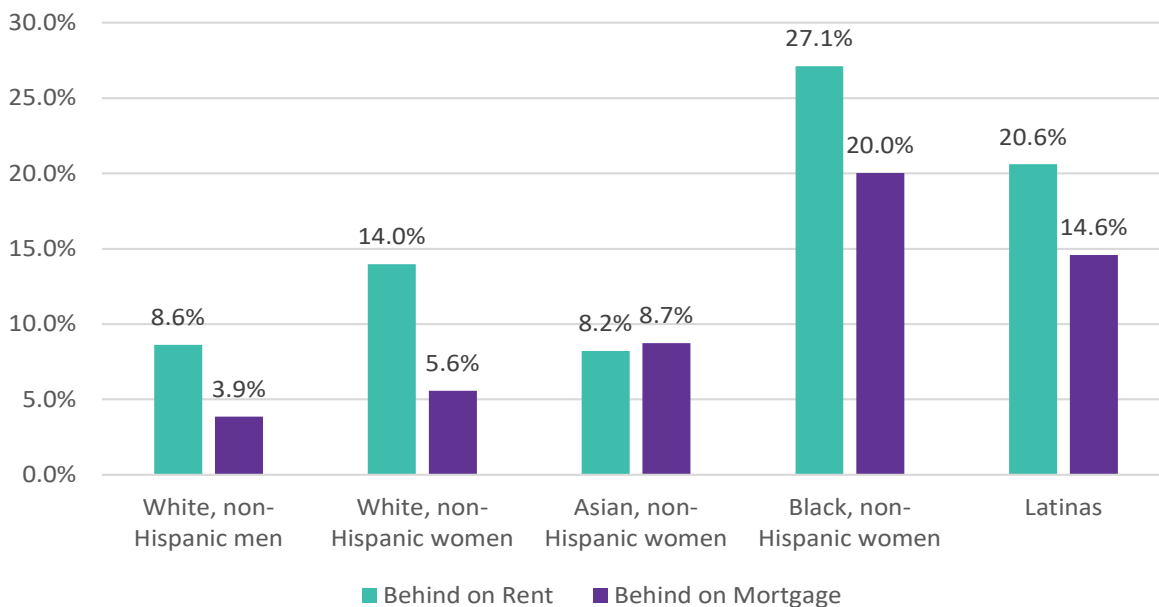
More than one in four Black, non-Hispanic women and one in five Latinas were behind on rent.

More than 4.8 million women (17.7% of women who rent) reported being behind on their rent payments. Among those women, 2.1 million reported being somewhat or very likely to face eviction within the next two months.¹¹ Among renters, more than one in four Black, non-Hispanic women (27.1%), one in five Latinas (20.6%), and nearly one in twelve Asian, non-Hispanic women (8.2%), reported being behind on their rent. Black, non-Hispanic women were more than three times as likely as white, non-Hispanic men (8.6%) and nearly twice as likely as white, non-Hispanic women (14.0%) to report being behind on their rent. Latinas were more than twice as likely as white, non-Hispanic men to report being behind on their rent.

Among those who reported being behind on their rent, more than one in four Black, non-Hispanic women (25.4%) and nearly one in seven Latinas (16.1%) reported applying for emergency rental assistance. Black, non-Hispanic women were more than three times as likely as white, non-Hispanic men (6.8%) and more than two times as likely as white, non-Hispanic women (10.9%) to report applying for emergency rental assistance. Latinas were more than twice as likely as white, non-Hispanic men to report applying for emergency rental assistance.

More than 3.7 million women (8.5% of women with mortgages) reported being behind on their mortgage payments. Among homeowners with mortgages, one in five Black, non-Hispanic women (20.0%), more than one in seven Latinas (14.6%), and over one in twelve Asian, non-Hispanic women (8.7%) reported being behind on their mortgage payments. Black, non-Hispanic women were more than five times as likely as white, non-Hispanic men (3.9%) and more than three times as likely as white, non-Hispanic women (5.6%) to report being behind on their mortgage. Latinas were more than three times as likely as white, non-Hispanic men and more than twice as likely as white, non-Hispanic women to report being behind on their mortgage.

Share Who Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (September 29 - October 11)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 39 (September 29, 2021-October 11, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Nearly one in three Black, non-Hispanic women and one in four Latinas reported being in households that did not have child care for children under 12.

One continuing challenge for parents of young children in the pandemic has been, and will likely continue to be, the lack of predictable child care—which makes it difficult for parents to work, look for work, or participate in education or training that would help them gain employment, so they can support themselves and their families. Nearly one in four (24.1%) women in households with children under 12 years old reported that, at some point in the last four weeks, children in their household were unable to attend child care because of the pandemic.¹² Over one in four Black, non-Hispanic women (28.6%) and nearly one in four Latinas (22.7%) reported not having child care in the past month due to the pandemic, compared to 20.8% of white, non-Hispanic men, 23.6% of white, non-Hispanic women, and 20.1% of Asian, non-Hispanic women.

Data shows the necessity of Build Back Better for women and their families.

As the Build Back Better Act awaits a vote in Congress, this data shows women, and in particular Black, non-Hispanic women and Latinas, as well as their families, continue to not have enough to eat, remain behind on their rent and mortgage, and use their advance Child Tax Credit to cover essential purchases, such as food and rent. The Build Back Better Act is a once in a generation opportunity to invest in people and communities. Among other things, the bill would extend the Child Tax Credit improvements, could help make child care more affordable and accessible for families, and could further invest in affordable housing and rental assistance to help reduce housing insecurity. The data demonstrates how the Child Tax Credit continues to support economic relief for women and their families, helping them put food on their tables, pay off debts, and remain in their homes. As millions of women face economic insecurity, food scarcity, or housing instability, enacting the policies in the Build Back Better Act and beyond would provide critical support to them and their families.

- 1** NWLC calculations using Bureau of Labor Statistics (BLS), historical data for Establishment Data Table B-1: Employees on nonfarm payrolls by industry sector and selected industry detail, available at <https://www.bls.gov/webapps/legacy/cesbtabs1.htm> and historical data for Establishment data Table B-5: Employment of women on nonfarm payrolls by industry sector, seasonally adjusted, <https://www.bls.gov/webapps/legacy/cesbtabs5.htm>.
- 2** NWLC calculations using Bureau of Labor Statistics (BLS), Table B-5: Employment of women on nonfarm payrolls by industry sector, seasonally adjusted, available at <https://www.bls.gov/news.release/empst.t21.htm> and Table A-2: Employment status of the civilian population by race, sex, and age, available at <https://www.bls.gov/news.release/empst.t02.htm>.
- 3** NWLC calculations used Bureau of Labor Statistics (BLS), Table A-2: Employment status of civilian population by race, sex, and age, available at <https://www.bls.gov/news.release/empst.t02.htm> and Table A-1: Employment status of civilian population by sex and age, available at <https://www.bls.gov/news.release/empst.t01.htm>.
- 4** U.S. Census Bureau, "Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020-2021 Household Pulse Survey," Census.gov, accessed November 8, 2021, <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>. The U.S. Census Bureau completed phase 1 of the Household Pulse Survey on July 31, 2020. Phase 2 of the Household Pulse Survey began on August 19. Phase 3 began on October 28. Phase 3.1 began on April 14. Phase 3.2 began on July 21 and concluded on October 11, 2021. Phase 3.3 will begin in December 2021. However, the questionnaire in phases 2, 3, 3.1, and 3.2 are different and longer than in phase 1. Some questions are phrased differently compared to previous phases, and questions have been asked in different orders. There are also higher nonresponse rates to questions in phase 2, 3, 3.1, and 3.2 compared to phase 1. Previous NWLC analyses of the Pulse Survey are available at <https://nwlc.org/resources/nwlc-analysis-of-u-s-census-bureau-covid-19-household-pulse-surveys/>. "Weeks" is the term used by the Census Bureau to define separate data collections in all phases, but "weeks" may be shorter or longer than a 7-day period. Refer to each data collection for more information.
- 5** Due to overlapping margins of error, Asian, non-Hispanic women were not necessarily more likely than white, non-Hispanic men and/or white, non-Hispanic women to be in households that have lost employment income in the last four weeks.
- 6** Due to overlapping margins of error, Asian, non-Hispanic women were not necessarily more likely than white, non-Hispanic men and/or white, non-Hispanic women to be in households that received a Child Tax Credit payment
- 7** Due to overlapping margins of error, Asian, non-Hispanic women were not necessarily more likely than white, non-Hispanic men and/or white, non-Hispanic women to be in households facing food insufficiency.
- 8** Due to overlapping margins of error, Asian, non-Hispanic women were not necessarily more likely than white, non-Hispanic men and/or white, non-Hispanic women to be in households behind on their rent payments.
- 9** Due to overlapping margins of error, Asian, non-Hispanic women were not necessarily more likely than white, non-Hispanic men and/or white, non-Hispanic women to be in households that are behind on their mortgage payments.
- 10** Board of Governors of the Fed. Reserve Sys., Report on the Economic Well-Being of U.S. Households in 2019 (May 2020), <https://www.federalreserve.gov/publications/2020-economic-well-being-of-us-households-in-2019-dealing-with-unexpected-expenses.htm>.
- 11** Due to overlapping margins of error, women behind on their rent were not necessarily more likely than men behind on their rent to be in households that indicated they were somewhat or very likely to face eviction within the next two months.
- 12** The Household Pulse Survey asked respondents with children under 12 whether children in the household were not attending child care due to child care being closed, unavailable, unaffordable, or because parents were concerned about the child's safety.