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Economic, Food, and Housing Insecurity Remain High for Women and Families Entering the Third Year of the Pandemic

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 continue to bear the brunt of the pandemic and the country's slow economic recovery. They bore most of the net jobs lost since the pandemic began: over 1.1 million jobs have been lost by women while 473,000 jobs have been lost by men.¹ Unemployment rates for Black women and Latinas, at 5.5% and 4.2%, respectively, were higher than the rate for women overall (3.3%), white women (2.8%), and white men (3.1%) in the month of March.² The data in this factsheet shows that women and families continue to face financial strain, impacting their ability to afford enough food to eat and to keep up with housing payments. While COVID relief has aided families and eased some of the hardship brought on by the pandemic, permanent public investments are imperative to address long-standing inequities and build an economy that works for all of us.

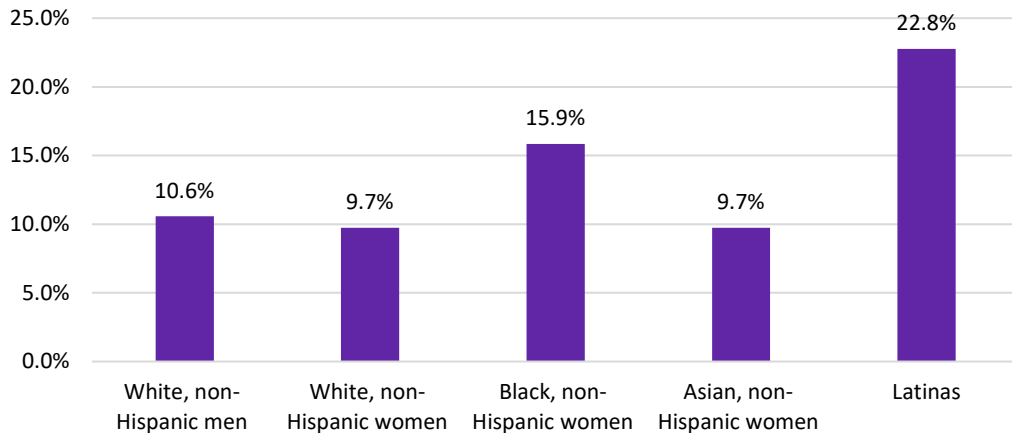
This factsheet provides an analysis of week 43 (March 2 – March 14, 2022) of the U.S. Census Bureau Household Pulse Survey measuring the social and economic impact of COVID-19 on households.³ It shows:

- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to have lost employment income.
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to not have enough food to eat.
- Black, non-Hispanic women and Latinas experiencing food insufficiency were more likely than white, non-Hispanic men and women experiencing food insufficiency to also not afford enough food for their children to eat.
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to be behind on their rent.
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to be behind on their mortgage payments.
- Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to have claimed the expanded Child Tax Credit on their 2021 Federal tax return. White, non-Hispanic women and Asian, non-Hispanic women were more likely than white, non-Hispanic men to have claimed the expanded Child Tax Credit on their 2021 Federal tax return.

Nearly one in six Black, non-Hispanic women and over one in five Latinas were in households that lost employment income in the four weeks prior.

Over 15.9 million women 18 years or older (13.0% of women overall) reported that their household had lost employment income in the last four weeks. Over one in five Latinas (22.8%) and nearly one in six Black, non-Hispanic women (15.9%) were in households that lost employment income. Latinas were more than two times more likely and Black, non-Hispanic women were 1.5 times more likely to have lost income than white, non-Hispanic men (10.6%) and women (9.7%).

Share Who Reported Losing Employment Income by Selected Demographics (March 2 - March 14, 2022)



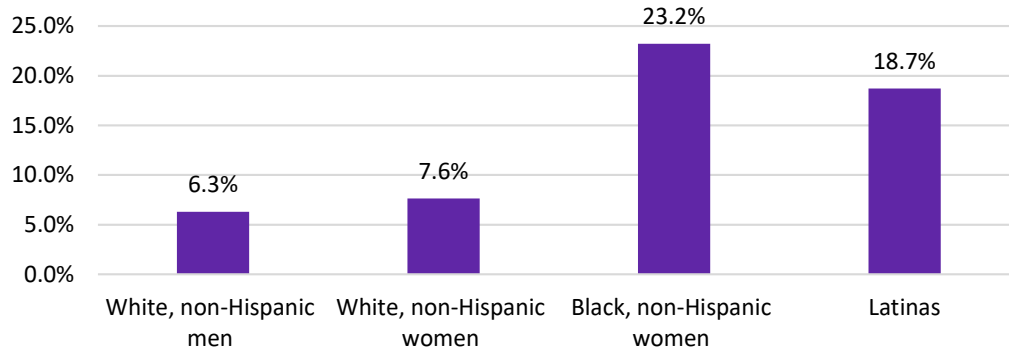
Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 – March 14, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Over 2.4 million women (2.1% of women overall) applied for unemployment insurance between January 1, 2022 and the time of the survey. Women of color⁴ (3.3%) were over 2.5 times more likely to apply than white, non-Hispanic women (1.3%) and nearly two times more likely to apply than white, non-Hispanic men (1.8%).

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

Over 12.1 million women (11.4% of women overall) did not have enough food to eat in the prior week. More than one in five Black, non-Hispanic women (23.2%) and more than one in six Latinas (18.7%) reported sometimes or often not having enough to food to eat in the prior seven days. Black, non-Hispanic women were over 3.5 times more likely to not have enough to eat than white, non-Hispanic men (6.3%) and over three times more likely than white, non-Hispanic women (7.6%). Latinas were nearly three times more likely than white, non-Hispanic men (6.3%) to not have enough food to eat and nearly 2.5 times more likely than white, non-Hispanic women (7.6%). Experiencing food insufficiency can have long-term health effects such as diabetes and hypertension, as well as mental health consequences including anxiety and depression,⁵ some of which can be greater for women than men.⁶

Share Who Reported Not Having Enough Food to Eat in the Previous Seven Days by Selected Demographics (March 2 - March 14, 2022)

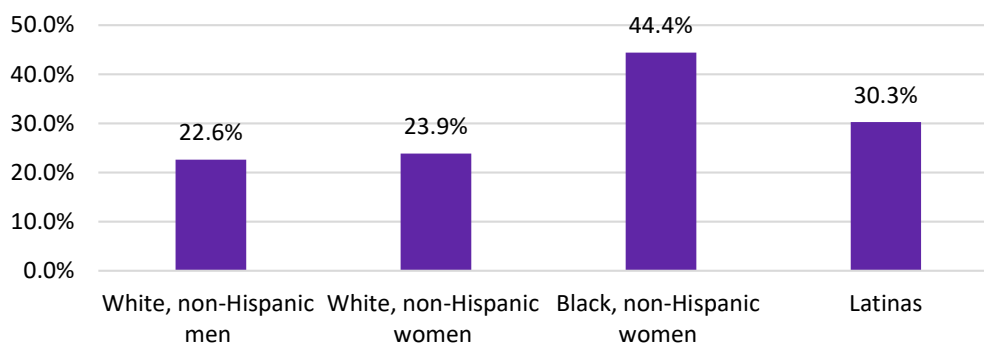


Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 - March 14, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.

More than two in five Black, non-Hispanic women and nearly one in three Latinas experiencing some level of food insufficiency could not afford enough food for the children in their household.⁷

Not having enough food to eat as a child can have immediate effects on children’s health through malnutrition, as well as life-long chronic physical and mental health concerns, including diabetes, hypertension, depression and anxiety.⁸ In the first half of March, over 6 million women experiencing some level of food insufficiency (33.4%) reported they sometimes or often could not afford enough food for the children in their household to eat in the week prior. More than two in five Black, non-Hispanic women (44.4%) and nearly one in three Latinas (30.3%) experiencing some level of food insufficiency also reported sometimes or often not being able to afford enough food for the children in their household in the prior week. Among those experiencing some level of food insufficiency, Black, non-Hispanic women were nearly two times more likely than white, non-Hispanic women (23.9%) and white, non-Hispanic men (22.6%) to sometimes or often not afford enough food for the children in their household in the prior week.

Share Who Reported Not Affording Enough Food for Their Children to Eat in the Previous Seven Days by Selected Demographics (March 2 - March 14, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 – March 14, 2022). 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. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.

The U.S. Department of Agriculture issued waivers in March 2020 allowing all children to access free school meals. Because an extension of these waivers was not included in the most recent Congressional spending bill, this expansion is set to expire at the end of the school year in June 2022. Students who participate in school meal programs have a better overall diet than nonparticipants and eating breakfast at school is associated with better attendance rates, fewer missed school days, and better test scores.⁹ Nearly 14 million women with children in their household (26.7% of women with children in their household) reported the children in their household eat free school meals on-site, at school or another location, compared to 8.2 million men with children in their household (19.1% of men with children in their household). Of those who indicated experiencing some level of food insufficiency and sometimes or often being unable to afford enough food for the children in their household in the week prior, more than 3.7 million people, or over one in three (36.6%), had children who eat free school meals.

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

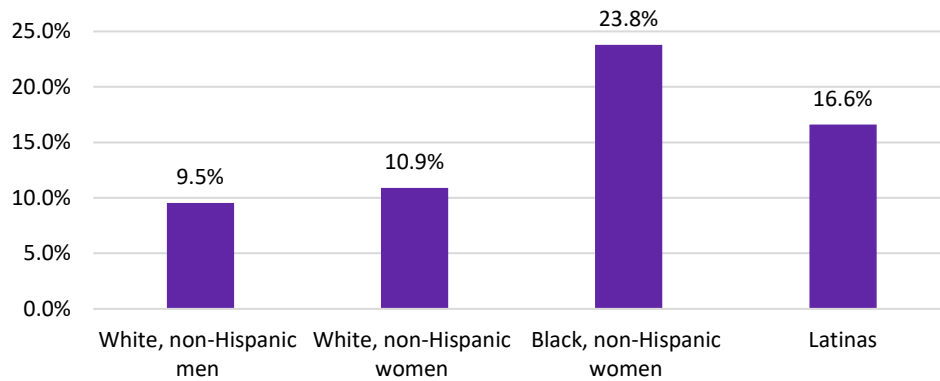
One continuing challenge for parents of young children in the pandemic has been, and will likely continue to be without sufficient public investment, the lack of predictable and affordable child care—which makes it difficult for parents to work, look for work, or participate in education or training that would help them gain employment, so they can support themselves and their families. More than one in five (20.6%) 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.¹⁰ Similarly, more than one in five Black, non-Hispanic women (21.6%) and Latinas (22.0%) reported not having child care in the past month due to the pandemic.¹¹

Over one in five Black, non-Hispanic women and about one in six Latinas who rent were behind on their payments and over one in seven Black, non-Hispanic women and one in ten Latinas with mortgages were behind on their payments.

Over 4.5 million women (15.0% of women who rent) reported being behind on their rent payments in the first half of March. Among renters, over one in five Black, non-Hispanic women (23.8%) and one in six Latinas (16.6%) were behind on their rent. Black, non-Hispanic women were nearly 2.5 times more likely than white, non-Hispanic men (9.5%) and over two times more likely than white, non-Hispanic women (10.9%) to be behind on their rent. Latinas were more than 1.7 times and 1.5 times more likely than white, non-Hispanic men and women, respectively, to be behind on their rent. Moreover, nearly 1.9 million women (42.9% of women who are behind on rent) reported being very or somewhat likely to be evicted in the next two months, including over 1.2 million women of color.¹²

The December 2020 and March 2021 COVID-relief laws provided over \$46 billion for states and localities to administer Emergency Rental Assistance Programs (ERAP). Unfortunately, some ERA programs have run out of funding and have stopped or paused accepting applications, despite the clear, persistent need for assistance to renters behind on their rent payments. Nearly 4.5 million women (15.1% of women who rent) reported they applied for ERAP in the first half of March. Among those who rent, over one in four Black, non-Hispanic women (27.3%) and nearly one in six Latinas (16.3%) reported applying for ERAP. Black, non-Hispanic women were over 3.5 times more likely than white, non-Hispanic men (7.5%) and more than 2.5 times more likely than white, non-Hispanic women (10.4%) to report applying for ERAP. Latinas were more than two times and 1.5 times more likely than white, non-Hispanic men and women, respectively, to report applying for ERAP.

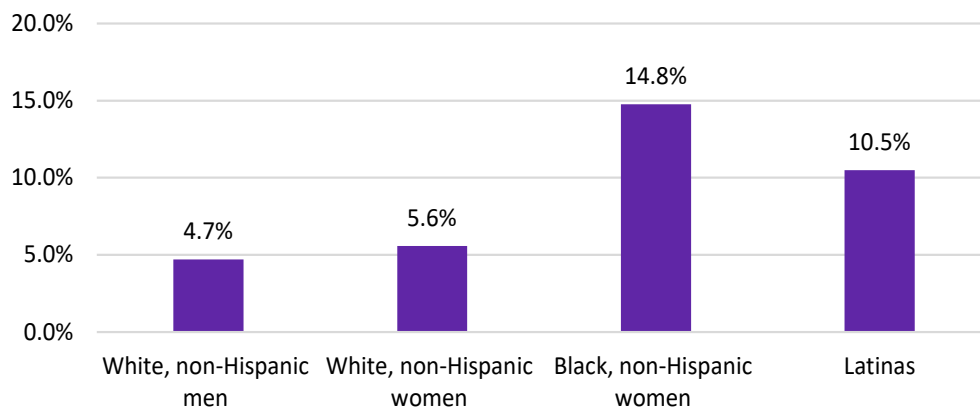
Share Who Reported Being Behind on Rent by Selected Demographics (March 2 - March 14, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 – March 14, 2022). 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. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.

More than 3 million women (7.4% of women with mortgages) reported being behind on their mortgage payments in the first half of March. Among homeowners with mortgages, more than one in seven Black, non-Hispanic women (14.8%) and one in ten Latinas (10.5%) reported being behind on their mortgage payments.¹³ Black, non-Hispanic women with mortgages were more than three times more likely than white, non-Hispanic men with mortgages (4.7%) and over 2.5 times more likely than white, non-Hispanic women with mortgages (5.6%) to report being behind on their mortgage. Latinas with mortgages were about two times more likely than white, non-Hispanic men and women with mortgages to report being behind on their mortgage.

Share Who Reported Being Behind on Mortgage Payments by Selected Demographics (March 2 - March 14, 2022)

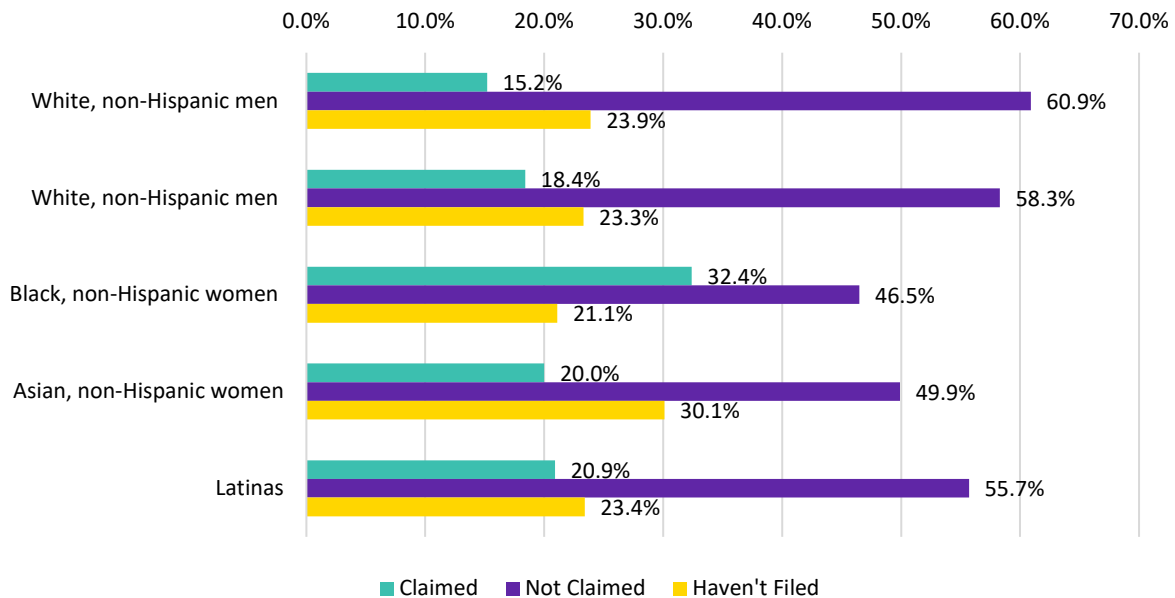


Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 – March 14, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.

Nearly one in three Black, non-Hispanic women and one in five Latinas already claimed the Child Tax Credit on their 2021 Federal tax returns.

Under the American Rescue Plan Act, eligible families could receive half of the expanded Child Tax Credit (CTC) as monthly payments between July and December 2021. Families must file a 2021 Federal tax return to receive the rest of their 2021 CTC amount. In the first half of March, women (22.3%) were more likely than men (17.4%) to report being in households that had already claimed the Child Tax Credit on their 2021 federal taxes. Nearly one in three Black, non-Hispanic women (32.4%), over one in five Latinas (20.9%), and one in five Asian, non-Hispanic women (20.0%) reported that their household claimed the credit on their 2021 Federal tax returns. Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men (15.2%) and women (18.4%) to be in households that claimed the credit on their 2021 Federal tax returns. White, non-Hispanic women and Asian, non-Hispanic women were more likely than white, non-Hispanic men (15.2%) to have claimed the expanded Child Tax Credit on their 2021 Federal tax return.

Shares Who Claimed the Child Tax Credit on their 2021 Federal Tax Return, Did Not Claim, and Have Not Yet Filed by Selected Demographics (March 2 -14, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 43 (collected March 2 – March 14, 2022). 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 nine in ten Black, non-Hispanic women who claimed the Child Tax Credit on their 2021 Federal tax return, received a refund, and spent most of the credit used it to purchase food.

Advance Child Tax Credit payments have been critical in helping women cover the costs of necessities like food. In March, women were also using their tax refunds to that end. Of those who claimed the CTC on their 2021 Federal tax return, received a refund in the last month, and spent most of the credit, nine in ten Black, non-Hispanic women (90.7%) used the credit to purchase food, compared to 79.2% of white, non-Hispanic men and 85.2% of white, non-Hispanic women.¹⁴

Data shows the necessity of robust investments and policies to support women and their families pay for necessities.

As Congress weighs an economic reconciliation package, this data shows women, in particular Black, non-Hispanic women and Latinas, as well as their families, continue to not have enough to eat, to lack predictable child care, to remain behind on their rent and mortgage payments, and to use their Child Tax Credit refund to cover essential purchases. The data demonstrates how the Child Tax Credit and free school lunch expansions helped feed women and their children. The challenges that child care providers and families across the country are facing are related to decades of disinvestment that left the sector especially vulnerable to the ravages of the pandemic. As millions of women and their families face economic insecurity, food scarcity, or housing instability, it is imperative to enact bold policies that would provide critical support to them and their families and strengthen our economy overall. If policymakers do not address persistent inequities whose root causes predate the pandemic, women, and women of color in particular, will continue to struggle to meet basic needs and succeed in this economy.

Acknowledgements

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- 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/cesbt1.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/cesbt5.htm>.
- 2 NWLC calculations using Bureau of Labor Statistics (BLS), Table A-1: Employment status of the civilian population by sex and age, seasonally adjusted, available at <https://www.bls.gov/news.release/empst.t01.htm>, Table A-2: Employment status of civilian population by race, sex, and age, seasonally adjusted, available at <https://www.bls.gov/news.release/empst.t02.htm>, and Table A-3: Employment status of the Hispanic or Latino population by sex and age, seasonally adjusted, available at <https://www.bls.gov/news.release/empst.t03.htm>.
- 3 U.S. Census Bureau, "Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020-2022 Household Pulse Survey," Census.gov, accessed April 6th, 2022, <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, 2021. Phase 3.2 began on July 21 and concluded on October 11, 2021. Phase 3.3 began on December 1, 2021 and concluded on February 7, 2022. Phase 3.4 began on March 2, 2022 and will conclude on May 9, 2022. However, the questionnaire in phases 2, 3, 3.1, 3.2, 3.3, and 3.4 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, 3.2, 3.3, and 3.4 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.
- 4 Women of color includes Black, non-Hispanic women, Asian, non-Hispanic women, and Latinas. Sample sizes are too small for detailed racial and ethnic breakdowns.
- 5 Gundersen, Craig, and James P. Ziliak. "Food Insecurity And Health Outcomes." *Health Affairs* 34, no. 11 (November 2015): 1830–39. <https://doi.org/10.1377/hlthaff.2015.0645>.
- 6 Maynard, Merrylyn, Lesley Andrade, Sara Packull-McCormick, Christopher M. Perlman, Cesar Leos-Toro, and Sharon I. Kirkpatrick. "Food Insecurity and Mental Health among Females in High-Income Countries." *International Journal of Environmental Research and Public Health* 15, no. 7 (July 2018): 1424. <https://doi.org/10.3390/ijerph15071424>.
- 7 Individuals who could not afford enough food for the children in their household refers to those who indicated they have enough, but not always the kinds of foods they want to eat, sometimes not enough to eat, or often not enough to eat in the prior week, who have children in their household under the age of 18, and responded "often true" or "sometimes true" when asked about whether their children did not eat enough because they couldn't afford enough food in the prior 7 days. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.
- 8 Nagata, Jason M., Kyle T. Ganson, Henry J. Whittle, Jonathan Chu, Orlando O. Harris, Alexander C. Tsai, and Sheri D. Weiser. "Food Insufficiency and Mental Health in the U.S. During the COVID-19 Pandemic." *American Journal of Preventive Medicine* 60, no. 4 (April 1, 2021): 453–61. <https://doi.org/10.1016/j.amepre.2020.12.004>.
- 9 Homepage: School Meals (Centers for Disease Control and Prevention), <https://www.cdc.gov/healthyschools/npaoo/schoolmeals.htm>
- 10 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.
- 11 Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.
- 12 Women of color includes Black, non-Hispanic women, Asian, non-Hispanic women, and Latinas. Sample sizes are too small for detailed racial and ethnic breakdowns.
- 13 Calculations could not be completed for Asian, non-Hispanic women due to insufficient sample size. Note sample sizes for Black, non-Hispanic women and Latinas were between 85 and 99.
- 14 Calculations could not be completed for Asian, non-Hispanic women and Latinas due to insufficient sample sizes.