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Hearing: "Tackling the Tax Code: Evaluating Fairness, Efficiency & Potential to Spur Inclusive Economic Growth"

Written Testimony of Amy K. Matsui, Director of Income Security and Senior Counsel
National Women's Law Center

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Chairman Himes, Ranking Member Steil, and distinguished members of Committee, thank you for the opportunity to testify. My name is Amy K. Matsui, and I am the Director of Income Security and Senior Counsel at the National Women's Law Center (NWLC).

NWLC fights for gender justice—in the courts, in public policy, and in our society—working across the issues that are central to the lives of women and girls. We use the law in all its forms to change culture and drive solutions to the gender inequity that shapes our society and to break down the barriers that harm all of us—especially women of color, LGBTQ people, and women and families with low incomes.

My testimony addresses fairness and equity in the tax code. Specifically, it will describe how tax policies that favor high-income taxpayers and exclude taxpayers with low and moderate incomes, among whom women supporting families on their own and households of color are overrepresented, reduce the progressivity of the tax code. It will also discuss how, in contrast, refundable tax credits like the Earned Income Tax Credit and Child Tax Credit are targeted to families with low and moderate incomes, and both improve those families' economic security and well-being, and advance gender and racial equity.

<u>The Economic Disparities Women Faced Before the Pandemic Have Been Exacerbated</u>.

Women, especially women of color, face deep inequities in the workforce and our economy. Women in the U.S. who work full-time, year-round are typically paid only 83 cents for every dollar paid to their male counterparts, and wage gaps are even larger for Black women, Native American women, and Latinas.[1] Women are overrepresented among part-time workers,[2] and poorly-paid workers.[3] Women bear disproportionate responsibility for caregiving,[4] and workers of color are the least likely to have access to affordable, high-quality child care[5] and the paid sick days and family and medical leave that enables them to balance work and caring for themselves and their loved ones.[6]
Unsurprisingly, women experience higher rates of poverty.[7] Women-headed households are underrepresented among households at the top of the income scale and overrepresented among households at the bottom of the income scale.[8]

The pandemic exacerbated existing gender and racial disparities.[9] Nearly one million people in the United States have lost their lives, and many others are suffering from the long-term health and economic consequences of COVID-19. Although the recession is officially over, and we are in a period of economic recovery—due in large part to the American Rescue Plan Act and other robust relief measures enacted in 2020 and 2021—millions of people lost jobs and income that they have not yet recovered.

This is especially true for women, who are more likely than men to work in health care, child care, and other jobs that put them on the front lines of the pandemic[10] and who are more likely than men to have lost their jobs or left the labor force entirely over the past two years.[11] Women have also shouldered most of the new and persistent unpaid caregiving demands wrought by COVID-19, and mothers report more impact from school and child care disruptions than fathers do.[12] 656,000 fewer women were in the labor force in May 2022 than in February 2020, and women make up all net labor force leavers since February 2020.[13] Moreover, while women's unemployment rate was 3.4 percent in May 2022, this overall rate masks further disparities for women of color: 5.9 percent of Black women and 4.7 percent of Latinas remained unemployed.[14]

As a result, many women—particularly Black women and Latinas—faced higher rates of material hardship throughout the pandemic [15] and many are still struggling to make ends meet. Over 15.9 million women 18 years or older (13.0% of women overall) reported in March that their household had lost employment income in the last four weeks.[16] 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 food to eat in the prior seven days.[17] Over 4.5 million women (15.0% of women who rent) reported being behind on their rent payments in the first half of March, and 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.[18] There will likely be additional, long-term impacts of the pandemic on women's employment and economic security. While women faced a higher risk of economic insecurity before the pandemic, recessions have long-term repercussions, and this public health crisis has compounded them.

Tax Policy Impacts Gender and Racial Equity.

The U.S. income tax system is progressively structured, with higher-income households' tax rates representing a greater share of their incomes relative to households with low incomes. But the overall progressivity of the tax code has been undermined in recent decades by historically low tax rates and extravagantly generous tax cuts favoring wealthy individuals and corporations. In addition, the tax code includes numerous provisions–structured as nonrefundable credits, exemptions, deductions, and tax breaks on wealth–that largely benefit high-income, predominantly white households with low levels of need and thereby undermine some of the system's overall progressivity.[19] Because they are underrepresented among higher-income households, women supporting families on their own and households of color are largely shut out of these tax benefits.[20]

In addition, the tax code is neither race- nor gender-neutral: it reflects the values, experiences, and biases of the people who wrote the modern tax code—predominantly wealthy, white men.[21] And tax policies do not operate in isolation. Given the historical discrimination and ongoing structural barriers that have locked women and people of color out of economic opportunity, tax provisions can amplify gender and racial disparities. There are numerous examples, but three are described below.

Mortgage Interest Deduction

The tax code purports to encourage homeownership by allowing homeowners to deduct the interest paid on mortgages for their primary residence. The Mortgage Interest Deduction (MID) is an itemized deduction, meaning that taxpayers may only claim it if they do not claim the standard deduction ($25,900 for a married couple in 2022[22]). For the most part, taxpayers will only itemize if their itemized deductions exceed the standard deduction. This is more likely to be true for higher-income taxpayers; in Tax Year 2019, about 68 percent of taxpayers with incomes over $1,000,000 took itemized deductions,[23] while only about 4 percent of taxpayers with incomes between $20,000 and $50,000 itemized.[24] "Moreover, it is unclear whether the reduction in taxable income provided through the

MID provides enough financial incentive to encourage *and* enable families to purchase a home, rather than reward families who are already able to afford [a mortgage] to do so."[25] In any event, the benefits of the MID overwhelmingly accrue to higher-income households,[26] among whom women supporting families and families of color are underrepresented. The MID thus acts as a financial reward for households who are already able to purchase a home.

Tax policies related to homeownership do not exist in a vacuum. They reinforce and exacerbate the effects of decades of discriminatory housing and lending policies. Women had extremely limited access to mortgage credit until the 1970s; single women were denied home loans, and married women could not build credit in their own names.[27] Research has shown that women applying for mortgages today are offered worse terms more often than men, despite better repayment history and a lower likelihood of default.[28] Similarly, communities of color were in the past denied access to federal mortgage lending altogether and historically faced a range of government policies (including redlining, blockbusting, and restrictive covenants) that shut them out of homeownership.[29] As a result, women and people of color are still less likely to own their own homes today.[30] For example, according to recent data from the Federal Reserve, 44 percent of Black families and 48 percent of Latinx families own homes, compared to 74 percent of white families.[31] And women of color—who face multiple forms of discrimination—experience even steeper disparities: only 40 percent of Black women-headed households and 45 percent of Latina-headed households owned homes in 2019.[32] The homes of women and people of color, in addition, are worth less, and appreciate less over time, than those of white men or white households.[33] As a result, the tax code's failure to provide meaningful tax assistance that would make it easier for women and households of color to save for and purchase a home exacerbates gender and racial disparities in housing.

Tax Preferences for Employer-Sponsored Retirement Savings

Similarly, the tax code purports to encourage saving for retirement—for example, by exempting contributions to workplace retirement savings accounts from income taxes.[34] But incentives that take the form of tax savings are more valuable to higher-income workers (because their income tax rates are higher) yet do little to make it easier for lower-income workers to put money aside for their future retirement. While the Saver's Credit is intended to incentivize low- and moderate-income taxpayers to save, it is nonrefundable, meaning that if the taxpayer has little or no tax liability, the credit has little (or no) value for them.[35] In practice, taxpayers in the top 20 percent of incomes receive the largest benefit from tax incentives for retirement savings overall.[36]

Tax policies related to retirement savings likewise operate in the context of racial and gender inequities in the workforce and the economy more generally. The fact that the primary vehicle for tax-favored retirement savings is connected to employment means that women, who typically earn less than men and bear disproportionate responsibility for caregiving, may be less likely to be able to take advantage of these options. Not all employers offer the retirement savings plans to which tax-favored contributions can be made, moreover, and poorly paid jobs, in which women and especially women of color predominate, are particularly unlikely to offer pensions or tax-favored retirement savings plans.[37] Additionally, most plans impose a minimum hours requirement to be eligible to participate, and women are much more likely to work part-time than men, making it more difficult to meet those minimums.[38] Finally, workers need spare income to contribute to retirement savings accounts, and women and people of color typically have lower earnings than white men, making it much more difficult for them to save for retirement after meeting immediate needs. These factors contribute to major racial and gender disparities in retirement savings, especially for women of color.[39] The tax code's failure to make it easier for many women and people of color to save, or save more, for retirement thus amplifies gender and racial disparities in retirement security.

Tax Benefits for Child Care

There are two tax code provisions intended to help families meet out-of-pocket, work-related child and dependent care costs. The federal Child and Dependent Care Tax Credit (CDCTC), for tax years before and after 2021, is a nonrefundable tax credit calculated as a percentage, based on income, of taxpayers' child or dependent care expenses.[40] Those expenses are capped at $3,000 for one child or dependent and $6,000 for two or more children or dependents. The percentage applied ranges between a maximum of 35 percent and a minimum of 20 percent, based on the tax filer's income, with tax filers with Adjusted Gross Income of $15,000 or less receiving the maximum percentage. The CDCTC is theoretically worth a maximum of $1,050 for one child or dependent and $2,100 for two or more children or dependents for tax years other than 2021, but the benefit amount families actually receive depends on their expenses, income level, *and* federal income tax liability.[41] In practice, while the CDCTC offers valuable tax assistance to many middle class families struggling to afford child care, few families with low incomes (and thus, less tax liability) can avail themselves of that assistance.[42]

The tax code's second child care provision is the exclusion of employer-provided child care assistance from taxable income.[43] The most common form of this benefit allows employees to use pre-tax dollars to pay child or dependent care expenses through a dependent care Flexible Spending Account (FSA). This provision is, similarly, far more likely to benefit higher-income taxpayers. Only 13 percent of workers in the bottom tenth of average wages have access to child and dependent care FSAs, compared to 68 percent in the top tenth.[44] Even if they have access, low- and moderate-income families are less likely to be able to spare the income to contribute to a dependent care FSA (especially because *they will lose* any contributions not used to reimburse child or dependent care expenses during the year). Moreover, the form of the tax benefit–exclusion from taxable income–may not offer a meaningful incentive to lower-income families who already have little or no income tax liability. Indeed, families with gross income below $75,000 received less than 7 percent of total tax benefits distributed via child and dependent care FSAs in 2020.[45] Given the overrepresentation of women supporting families on their own and households of color in lower-income quintiles, gender and racial disparities are inevitable here as well.

The unavailability of tax assistance for families with low and moderate incomes is especially troubling, given the child care crisis they have been facing for decades. Even before the pandemic, child care represented a significant cost for working families.[46] The financial burden of these expenses is most acute for families with low and moderate incomes: The Center for American Progress (CAP) finds that parents living in poverty and paying for care for children under age 5 spend almost one-third of their incomes on care expenses, compared to parents over 200 percent of the poverty line, who spend around 14 percent.[47] Child care is especially unaffordable for Black and Latinx working families with low incomes.[48] The pandemic only exacerbated these challenges, with the child care workforce only at 89 percent of February 2020 levels.[49] Direct child care assistance for low- and moderate-income families through the Child Care and Development Block Grant is insufficient to meet need, covering fewer than one in seven eligible children.[50] The lack of child care during the pandemic has impacted women's ability to participate in the workforce, with many women reducing their hours of paid work or leaving the workforce altogether.[51] The legislative history of tax benefits for work-related child care expenses reflects that federal policymakers recognized that tax assistance for child care could encourage and support women's employment.[52] Unfortunately, under current law, the tax code fails to provide meaningful assistance to the families who most need help paying for child care, augmenting gender and racial disparities in accessing child care and in the workforce.

These are just three examples of current federal tax code provisions that fail to reduce economic inequality and instead reinforce existing gender and racial inequities.

Refundable Tax Credits Increase Gender and Racial Equity

In contrast, refundable tax credits–such as the Earned Income Tax Credit (EITC) and the refundable portion of the Child Tax Credit (CTC)–allow tax filers across the income spectrum to access their benefits. Tax credits wipe out tax liability, and a refundable tax credit provides a refund if the tax filer lacks sufficient tax liability to use up the full amount of the credit. While tax filers with lower incomes, and thus lower tax liability, may not be able to take advantage of itemized deductions, exclusions from income, or nonrefundable credits in the same way that higher-income tax filers can, they can access tax benefits structured as a refundable tax credit.

Two refundable tax credits, in particular, have a proven track record of improving the economic security of households with low and moderate incomes. The EITC provides a wage supplement for low earners; the amount of the EITC depends on income, number of children, and marital status. While the credit is available for workers with and without children, it is much more generous for families with children. For Tax Year 2020, the EITC was worth a maximum of $6,660 for families with children, and $538 for people with very low incomes who don't have children or whose children don't meet the criteria to be claimed for the EITC.[53] The American Rescue Plan Act of 2021 (the "Rescue Plan") made the EITC more generous and available to more workers who did not claim children for the credit for tax year 2021. Under prior law, the EITC for workers not claiming children was so small that millions of workers with low wages were taxed into poverty— including 1.5 million Latinx and over 1 million Black workers.[54] For Tax Year 2021, the Rescue Plan raised the maximum credit amount to $1,502 and lifted the income cap so more low-income workers qualified for the credit. It also expanded eligibility for such workers from ages 25 to 64, to ages 19 and older.[55]

The CTC is intended to help families meet the costs of raising children. For Tax Year 2020, the CTC was worth a maximum of $2,000 per child under age 17, and was partially refundable (up to $1,400 for Tax Year 2020, for families with at least $2,500 in earned income).[56] For Tax Year 2021, the Rescue Plan increased the amount of the CTC to $3,600 per child under age six, and to $3,000 per child ages six to 17 (that is, extending the cutoff age from 16 to 17). In addition, the Rescue Plan made the CTC fully refundable, which was estimated to benefit 27 million children in families with low or no earnings who previously were unable to access the full credit.[57] These children were disproportionately Black and Latinx, and resided in women-headed households.[58] The Rescue Plan also provided for advance payments of the credit (totaling up to half of the 2021 CTC amount): the IRS issued six advance payments from July 2021 to December 2021.[59]

The evidence is clear that refundable tax credits like the EITC and CTC increase gender and racial equity.[60] The EITC and CTC serve a larger proportion of households of color, though a larger number of white households receive these credits.[61] Because refunds supplement low wages, these credits are especially important for women of color, who face significant wage disparities compared to white women and men and who make up a disproportionate share of low-paid workers. Boosting the incomes of women of color can help ameliorate race and gender wage gaps, and reduce poverty. In 2019, the EITC boosted the incomes of 9 million women of color, and the refundable CTC boosted the incomes of

7.25 million women of color,[62] lifting millions of families' incomes above the poverty line. The increase in family income from refundable tax credits benefits not only the adults in the family, but also the children. Research has consistently shown that income from these refundable tax credits improves children's immediate well-being, and is associated with improved health and education outcomes during childhood and adulthood.[63] There is also some evidence that, at the same income level, such gains from added income may be larger for children of color.[64]

Families used the 2021 advance payments of the expanded CTC to pay bills, purchase necessities, pay down debt, and replenish savings.[65] The advance payments significantly reduced food insecurity among households[66] and helped families afford healthier meals for their children.[67] The advance payments also increased economic security in general; families who were eligible for the payments were less likely to face eviction or to rely on payday loans, pawn shops, and selling blood plasma to make ends meet.[68] Almost seventy percent of households who received the advance payments reported reduced financial stress.[69] The advance CTC payments also allowed parents to balance work and caregiving responsibilities;[70] and in many cases, to work more hours.[71] In addition, child poverty dropped by up to one-third during the months that advance CTC payments were issued, especially benefitting Black and Latinx children.[72] It is estimated that extending the CTC expansions until 2025 would have reduced child poverty by 40 percent—lifting more than 4 million children out of poverty in a typical year.[73] Indeed, investing in children and families through a permanently expanded CTC would benefit society greatly over the long term. According to the Center on Poverty and Social Policy, a permanently expanded CTC would provide almost $800 billion in benefits to society by improving children's health, education, and future earnings.[74]

However, now that the advance payments have expired, nearly half of parents who received them said in May that they can't afford enough food to feed their families.[75] In the months after the payments expired, food insufficiency increased by 14 percent among families with children.[76] Nine in ten Black women who had already filed their taxes in March and received a refund from the CTC used their refunds to purchase food.[77] Poverty rates spiked after the advanced payments discontinued, especially among Black and Latinx children.[78] (Poverty rates temporarily declined in March 2022, likely due to families filing their 2021 federal tax returns and claiming the remainder of their CTC along with the EITC[79] and other refundable tax credits.)

In addition to expanding the EITC for workers not claiming children and the CTC, the Rescue Plan made the CDCTC refundable and expanded the expense limits, percentage of expenses, and the income limit at which the maximum percentage applies, for Tax Year 2021. The CDCTC is worth a maximum of $4,000 for one child or dependent, and $8,000 for two or more children or dependents, for Tax Year 2021.[80] The Rescue Plan's expansions of the CDCTC were estimated to shift the benefits of the credit away from the highest-income filers towards lower- and moderate-income tax filers.[81] The significantly expanded CDCTC was well-positioned to provide meaningful assistance for child care to families who did not receive direct child care assistance in 2021. Going forward, a refundable, expanded CDCTC could similarly complement the robust and sustained direct investments necessary to build a system that provides affordable, high-quality child care for all. Indeed, while public investments in the care infrastructure—along with other public goods such as affordable and accessible housing, comprehensive health care, and other supports—are needed to address the root causes of gender and racial inequities, carefully designed refundable tax credits can work in tandem with those public investments to ensure an economy that works for all of us, not just the wealthy few.

Congress Should Expand Refundable Tax Credits To Increase Fairness in the Tax Code and Gender and Racial Equity.

While the recession is officially over, the recovery has been uneven, with women of color, women overall, and communities of color lagging behind in employment gains and continuing to experience economic hardship. The inequities in the job market and other economic systems faced by women of color, women more generally, and communities of color predated the pandemic, have persisted, and in some cases have grown. If we do not act to address those inequities post-pandemic, we risk locking them in. When combined with robust public investments, tax benefits structured as refundable tax credits can correct for, rather than exacerbate, existing inequities.

From decades of research, bolstered by recent evidence about the impact of the expanded credits in 2021, we know that refundable tax credits like the CTC and EITC are effective and impactful for families with low and moderate incomes, families headed by women, and Black and Latinx families. The Rescue Plan's expansion of refundable tax credits like the CTC, EITC, and the temporarily refundable CDCTC, provided effective and targeted relief during a devastating economic downturn. Women and families needed the expanded credits before the pandemic and during the recession, and continue to need them in its wake.

Accordingly, policymakers should prioritize making the Rescue Plan's expansions permanent in order to boost economic well-being, increase fairness in the tax code, and advance gender and racial equity. (As an initial matter, policymakers should consider conducting equity impact assessments as part of the policy development process to determine the extent to which proposed tax policies specifically impact racial and gender, as well as distributional, equity.[82] In order to do so, it will be important to collect data about how tax benefits are distributed among different populations and communities.[83])

In terms of refundable tax credit expansions, the full refundability of the CTC should be a priority. The limits on the CTC's refundability harm those who are most disadvantaged in the labor market, who (for example) face gender, racial, or other discrimination and harassment in the workplace, have work-limiting disabilities, are unable to work because of unpaid caregiving responsibilities, or experienced extended spells of unemployment during a particular tax year. Permanently removing those limits would particularly benefit women of color, who have higher poverty rates, face wide and persistent wage gaps, and are overrepresented in poorly paid jobs. In addition, to the extent that the limits on refundability had a disproportionate impact on Black and Latinx children, removing them, as for Tax Year 2021, will disproportionately benefit children in households of color. Making the CTC fully refundable would advance fairness by ensuring that families *are not barred from receiving the full amount of a refund from the CTC because they earn too little*, even as families with incomes up to $400,000 can take advantage of the credit under the 2017 tax law.[84] Additionally, full refundability greatly reduces child poverty; it is estimated that full refundability drove 87 percent of the expanded CTC's anti-poverty impact in 2021.[85] In any event, this policy change is needed to effectuate the intent of the credit by helping mitigate the cost of raising children for those who need it most. The Rescue Plan's other expansions to the CTC, as well as those to the EITC and the CDCTC, centered the needs of families with low incomes, women, and people of color, and thus should be made permanent as well.

What is more, policymakers should roll back the 2017 tax law's prohibition against claiming children with Individual Tax Identification Numbers (ITINs) for the CTC, which prevents roughly 1 million children from receiving the credit (overwhelmingly "Dreamers" who were brought to this country by their parents,[86] many of whom are Latinx[87]). The "chilling effect" of the Trump administration's attacks on immigrant families means that many families are not enrolling in public benefits or claiming tax credits for which they are eligible out of fear that participation could jeopardize their or a family member's current status or future chances to obtain lawful permanent residency.[88] The need to undo the exclusion of children with ITINs from the CTC is especially acute, given that tax filers with ITINs were also barred from receiving most forms of pandemic relief.[89]

Unfortunately, the Family Security Act 2.0,[90] a revised proposal for an expanded CTC recently introduced by Senators Romney, Burr, and Daines, features neither of these policies. Instead, it requires earned income to receive the benefit, which will exclude the poorest children most in need of support, who are disproportionately Black and Latinx. And it goes beyond the 2017 tax law to require *both* the parent claiming the credit *and* the claimed child to have a Social Security Number (SSN). This requirement would exclude millions of immigrant children and prevent many immigrant families from receiving the benefits of the credit. Many single working parents, the vast majority of whom are women, and disproportionately women of color, would be worse off under this proposal.[91] What is more, the Family Security Act 2.0 proposes to fund the expansion by cutting other much-needed supports for families with low and moderate incomes: it would dramatically reduce the Earned Income Tax Credit (EITC), especially for single parents, get rid of the Head of Household filing status, and eliminate the "child" portion of the Child and Dependent Care Tax Credit (CDCTC)—one of the few child care supports available to many working families. Yet families making up to $400,000 would be able to receive the full credit under this proposal (while families making less than $10,000 would receive less). While it is positive that Republican Senators are working to replicate the success of the expanded CTC in 2021, this proposal falls short.

In addition to expanding the CTC, EITC, and CDCTC in ways that actually increase the economic security of women supporting families on their own and households of color, policymakers should undertake a broader review of the tax code. Specifically, Congress should ensure that tax benefits intended to promote policy goals--including, but not limited to, helping families meet the cost of the child care they need to work, enabling saving for retirement or children's educations, or encouraging homeownership--are not structured so that they primarily benefit the already-wealthy and exclude women and people of color. This review should consider the impact of particular tax policy recommendations on gender and racial equity, and seek to align tax policies so that they complement direct spending policies.[92]

However, additional tax policy changes will be needed to address the root causes of structural inequality. Significant public investments will be required to provide women and communities of color with child care, comprehensive paid family and medical leave, home and community-based services, affordable and accessible housing, livable wages, and other income supports--to ameliorate historical underinvestment in women, families, and communities, and ensure broadly shared prosperity.[93] Making sure that the super-wealthy and large corporations pay their fair share of taxes[94] would provide more revenues to support those investments, as well as make the tax code fairer and more equitable.

Finally, restoring and increasing IRS funding will be critical, going forward. The IRS will need to hire and train staff and develop agency initiatives to improve experiences for taxpayers more generally, but specifically to help ensure that low- and moderate-income tax filers know about, and can access, tax benefits for which they are eligible. In addition, increasing funding for IRS enforcement with an emphasis on the wealthiest will ensure that the country is not deprived of tax revenues from unpaid taxes—an estimated $600 billion per year—[95]and that EITC claimants are not audited at disproportionate rates.[96]

Conclusion

Tax policy can serve as a powerful tool to advance gender, racial, and economic equity. Policymakers should ensure that the tax filers who are most economically disadvantaged are not excluded from tax benefits intended to support saving, wealth-building, and the child care families need to work, among other policy goals. Refundable tax credits, if carefully designed, are an especially effective and targeted strategy for increasing the economic security of women of color, women more generally, and communities of color.

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[1] *See* NAT'L WOMEN'S LAW CTR., THE WAGE GAP: THE WHO, HOW, WHY, AND WHAT TO DO (Sept. 2021), https://nwlc.org/resource/the-wage-gap-the-who-how-why-and-what-to-do-2/; *see also* JOCELYN FRYE, CTR. FOR AM. PROGRESS, RACISM AND SEXISM COMBINE TO SHORTCHANGE WORKING BLACK WOMEN (Aug. 2019), https://www.americanprogress.org/issues/women/news/2019/08/22/473775/racism-sexism-combine-shortchange-working-black-women/.

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[3] JASMINE TUCKER & JULIE VOGTMAN, NAT'L WOMEN'S LAW CTR., WHEN HARD WORK IS NOT ENOUGH: WOMEN IN LOW-PAID JOBS (Apr. 2020), https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/ [hereinafter WHEN HARD WORK IS NOT ENOUGH].

[4] *See, e.g.,* AARP & NAT'L ALL. FOR CAREGIVING, CAREGIVING IN THE U.S. 2020 REPORT 10 (June 2020), https://www.aarp.org/ppi/info-2020/caregiving-in-the-united-states.html; U.S. DEP'T OF LABOR, BUREAU OF LAB. STAT., PATTERNS OF CAREGIVING AND WORK: EVIDENCE FROM TWO SURVEYS (Mar. 2021), https://www.bls.gov/opub/mlr/2021/article/patterns-of-caregiving-and-work-evidence-from-two-surveys.htm.

[5] *See, e.g.*, ROBERT PAUL HARTLEY, AJAY CHAUDRY, MELISSA BOTEACH, ESTELLE MITCHELL, & KATHRYN MENEFEE, NAT'L WOMEN'S LAW CTR. & CTR. ON POVERTY & SOC. POL'Y, 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 (Apr. 2021), https://nwlc.org/wp-content/uploads/2021/04/A-Lifetimes-Worth-of-Benefits-_FD.pdf.

[6] *See* JESSICA MASON & PAULA MOLINA ACOSTA, NAT'L P'SHIP FOR WOMEN & FAMILIES, CALLED TO CARE: A RACIALLY JUST RECOVERY DEMANDS PAID FAMILY AND MEDICAL LEAVE (Mar. 2021), https://www.nationalpartnership.org/our-work/resources/economic-justice/paid-leave/called-to-care-a-racially-just-recovery-demands-paid-family-and-medical-leave.pdf.

[7] SARAH JAVAID & JASMINE TUCKER, NAT'L WOMEN'S LAW CTR., NATIONAL SNAPSHOT: POVERTY AMONG WOMEN AND FAMILIES 2021 (Sept. 2021), https://nwlc.org/wp-content/uploads/2021/11/NationalSnapshotFS-1.pdf.

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