

Amid Rising Household Costs, Black, Non-Hispanic Women and Latinas Continue to Face Economic Fallout from the Pandemic

By Brooke LePage and Sarah Javaid

The pandemic exacerbated existing racial and gender inequities in the U.S. economy, hitting women, especially women of color, the hardest. Women continue to bear the brunt as another COVID-19 wave surges, and the economic recovery remains uneven. They experienced all of the net jobs lost since the pandemic began: men have recovered their net jobs lost while women are still missing 100,000 jobs.¹ Unemployment rates for Black women and Latinas, at 5.3% and 3.2% in July 2022, respectively, were higher than the rate for women overall (3.1%) and white men (3.0%).²

Women and families continue to face financial strain, struggling to keep up with housing payments and to afford enough food in the face of rising household costs. Compared to the first half of March,³ Black women and Latinas in the first half of July experienced increases in food insufficiency, children's food insufficiency, and in the share that was behind on rent.⁴ Women and their families also continue to struggle to find and afford child care—which makes it more difficult for women to work. COVID-19 relief enacted in 2020 and 2021 aided families and eased some of the hardship brought on by the pandemic, but permanent public investments are imperative to address long-standing inequities and build an economy that works for all.

This factsheet provides an analysis of week 47 (June 29 – July 11, 2022) of the U.S. Census Bureau Household Pulse Survey measuring the social and economic impact of COVID-19 on households.⁵ It shows:

Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to:

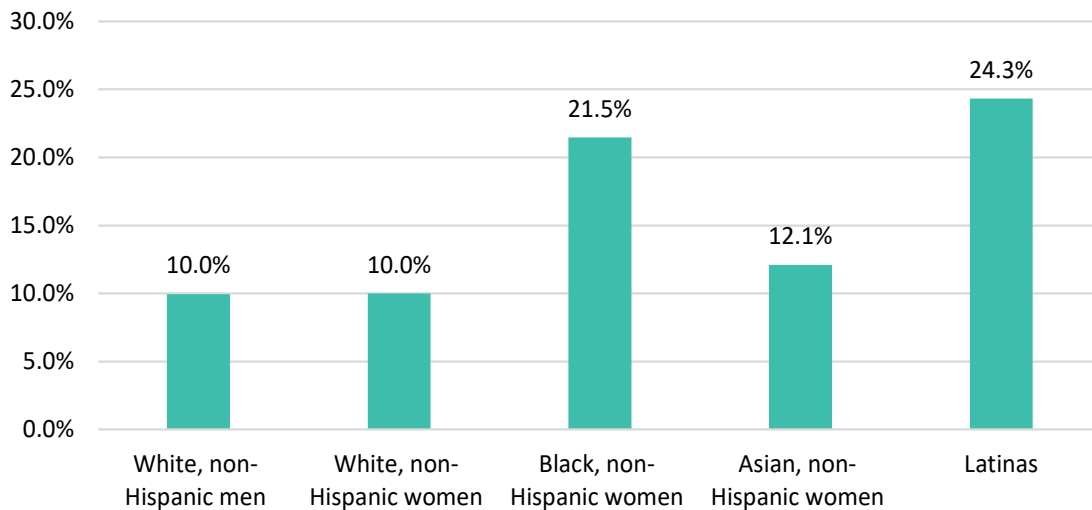
- Have lost employment income.
- Not have enough food to eat.
- Not be able to afford enough food for their children to eat if they themselves were also experiencing food insufficiency.
- Be behind on their rent.
- Have claimed the expanded Child Tax Credit on their 2021 federal tax return.

It also shows Black, non-Hispanic women with children under 12 in the household were more likely than white, non-Hispanic men and women to lack child care. And, among homeowners, women of color⁶ were more likely than white, non-Hispanic men and women to be behind on their mortgage payments.

More than 17.1 million women were in households that lost employment income in the four weeks prior.

Over 17.1 million women 18 years or older (14.2% of women overall) reported that their household had lost employment income in the last four weeks. Nearly one in four Latinas (24.3%) and over one in five Black, non-Hispanic women (21.5%) were in households that lost employment income. Latinas were nearly 2.5 times more likely and Black, non-Hispanic women were over 2 times more likely to have lost income than white, non-Hispanic men (10.0%) and women (10.0%).

Share Who Reported Losing Employment Income in the Past Four Weeks by Selected Demographics (June 29-July 11, 2022)



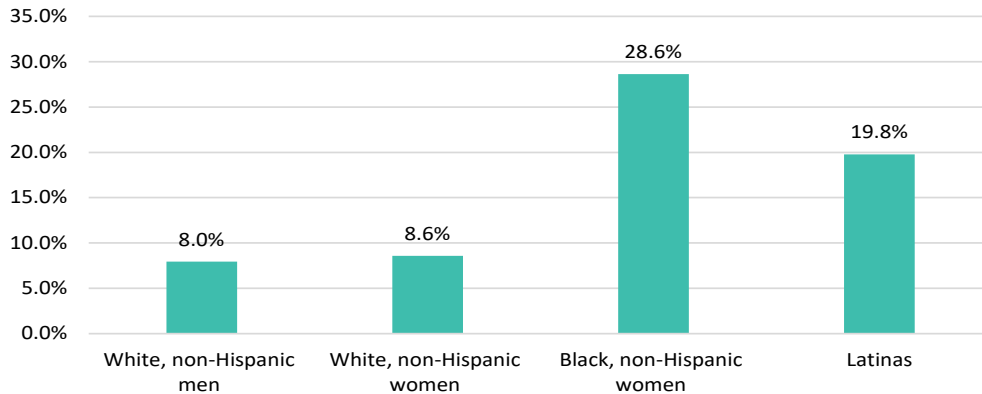
Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 - July 11, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Nearly 3.1 million women (2.6% of women overall) applied for unemployment insurance (UI) between January 1, 2022 and the time of the survey. Women of color (4.2%) were nearly 2.5 times more likely to apply for UI than white, non-Hispanic women (1.7%) and nearly 2 times more likely to apply than white, non-Hispanic men (2.5%).

Nearly three in ten Black, non-Hispanic women and nearly one in five Latinas did not have enough food to eat.

Nearly 13.5 million women (12.8% of women overall) did not have enough food to eat in the prior week. Nearly three in ten Black, non-Hispanic women (28.6%) and nearly one in five Latinas (19.8%) 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 (8.0%) and over 3 times more likely than white, non-Hispanic women (8.6%). Latinas were nearly 2.5 times more likely than white, non-Hispanic men and over 2 times more likely than white, non-Hispanic women to not have enough food to eat. If food prices continue to rise, the struggle women and families face in affording enough food to eat will only deepen. Experiencing food insufficiency can have long-term health effects, such as diabetes and hypertension, as well as mental health consequences, including anxiety and depression,⁷ some of which can be greater for women than men.⁸

Share Who Reported Not Having Enough Food to Eat in the Previous Seven Days by Selected Demographics (June 29-July 11, 2022)

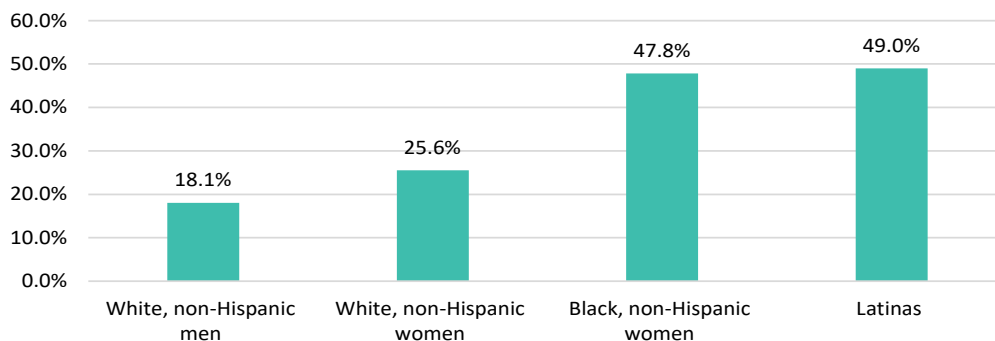


Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 – July 11, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.

Nearly half of Latinas and Black, non-Hispanic women experiencing some level of food insufficiency could not afford enough food for the children in their household.⁹

Of women experiencing some level of food insufficiency who have children in the household, 37.3% reported they sometimes or often could not afford enough food for the children in their household to eat in the past week. This means nearly 7.6 million women could not afford enough food for the children in their household. Nearly half of Latinas (49.0%) and Black, non-Hispanic women (47.8%) 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. Latinas who experienced some level of food insufficiency were nearly 3 times more likely than white, non-Hispanic men (18.1%) and nearly 2 times more likely than white, non-Hispanic women (25.6%) to not afford enough food for the children in their household. Among those experiencing some level of food insufficiency, Black, non-Hispanic women were over 2.5 times more likely than white, non-Hispanic men and nearly 2 times more likely than white, non-Hispanic women to sometimes or often not afford enough food for the children in their household in the prior week. Not having enough food to eat as a child can have immediate effects on children’s health, as well as life-long chronic physical and mental health concerns, including diabetes, hypertension, depression, and anxiety.¹⁰

Share Who Reported Not Affording Enough Food for Their Children to Eat in the Previous Seven Days by Selected Demographics (June 29- July 11, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 – July 11, 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 three in ten Black, non-Hispanic women and one in four Latinas reported being in households that did not have child care for children under 12. Over seven in ten Latinas and over three in five Black, non-Hispanic women experienced economic impacts due to lack of child care.

The lack of reliable and affordable child care has been a continuing challenge for parents of young children in the pandemic. Nearly one in four (23.5%) 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.¹¹ Similarly, more than three in ten Black, non-Hispanic women (31.0%) and one in four Latinas (25.0%) reported not having child care in the past month due to the pandemic.¹²

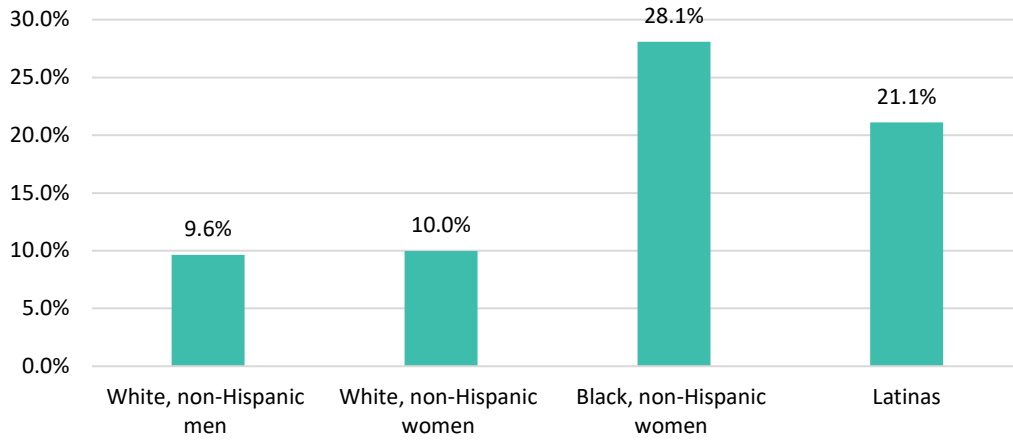
Not having child care greatly harms women's employment participation and economic security. Among women who did not have child care, nearly seven in ten (68.5%) experienced an economic impact, such as being forced to take unpaid leave, cut work hours, leave their jobs, lose their job, or not look for a job, because they did not have child care. Over seven in ten Latinas (73.1%) and over six in ten Black, non-Hispanic women (61.0%)¹³ experienced economic impacts as a result of a lack of child care.

Among renters, nearly three in ten Black, non-Hispanic women and over one in five Latinas were behind on their payments, and over half of women experienced rent increases.

Over 4.8 million women (16.8% of women who rent) reported being behind on their rent payments in the first half of July. Among renters, nearly three in ten Black, non-Hispanic women (28.1%) and over one in five Latinas (21.1%) were behind on their rent. Black, non-Hispanic women were nearly 3 times more likely than white, non-Hispanic men (9.6%) and women (10.0%) to be behind on their rent. Latinas were more than 2 times more likely than white, non-Hispanic men and women to be behind on their rent. Moreover, over 2.3 million women (48.7% of women who are behind on rent) reported being very or somewhat likely to have to leave their home because of eviction in the next two months, including nearly 1.8 million women of color.

The December 2020 and March 2021 COVID relief packages provided over \$46 billion for states and localities to administer Emergency Rental Assistance Programs (ERAP). Unfortunately, many ERAP programs have run out of funding and have stopped or paused accepting applications, while the need for rental assistance persists. Nearly 5.1 million women (17.8% of women who rent) reported they applied for ERAP. Among those who rent, three in ten Black, non-Hispanic women (30.3%) and one in five Latinas (20.6%) reported applying for ERAP. Black, non-Hispanic women were over 3.5 times more likely than white, non-Hispanic men (8.3%) and 2.5 times more likely than white, non-Hispanic women (12.3%) to report applying for ERAP. Latinas were 2.5 times more likely than white, non-Hispanic men and over 1.5 times more likely than white, non-Hispanic women to report applying for ERAP.

Share Who Reported Being Behind on Rent by Selected Demographics (June 29 -July 11, 2022)

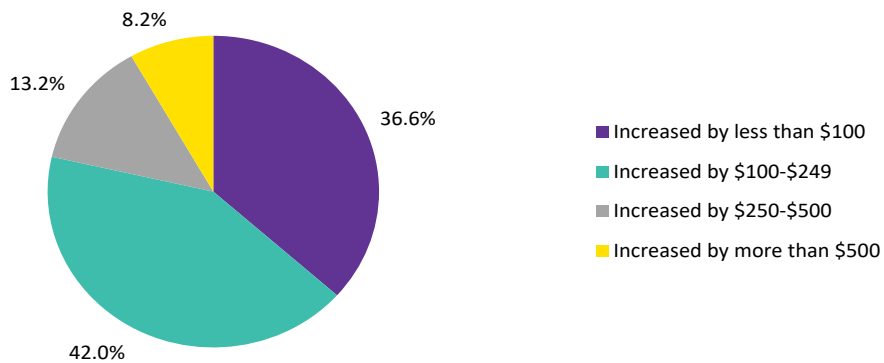


Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 – July 11, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes

More than half of all women who rent (54.4%) experienced a rent increase in the past year, including some who experienced increases of over \$500. Among renters, 56.1% of Latinas, 55.7% of Black, non-Hispanic women, 53.6% of white, non-Hispanic women and 50.4% of Asian, non-Hispanic women reported a rent increase in the past year. In comparison, 53.5% of white, non-Hispanic men who rent reported a rent increase in the past year. Of women who saw a rent increase:

- Over one-third (36.6%) had increases of under \$100 per month or under \$1,200 per year;
- Over four in ten (42.0%) had increases between \$100 and \$249 per month or \$1,200-\$2,988 per year;
- Over one in eight (13.2%) had increases between \$250 and \$500 per month or \$3,000-\$6,000 per year;
- Nearly one in twelve (8.2%) had increases of over \$500 per month or over \$6,000 per year.

Share of Women Who Report a Rent Increase in the Last Year by Increase Price Per Month (June 29-July 11, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 – July 11, 2022). Survey respondents self-identified as male, female, transgender, or none.

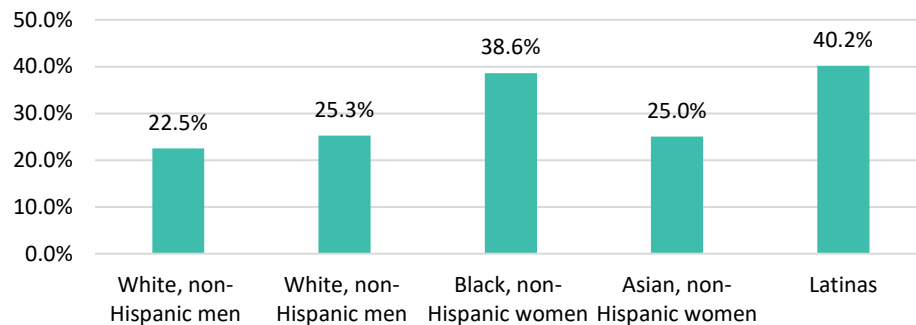
Over one in ten Black, non-Hispanic women and nearly one in ten women of color with mortgages were behind on their payments.

More than 2.8 million women (6.6% of women with mortgages) reported being behind on their mortgage payments. Among homeowners with mortgages, more than one in eight Black, non-Hispanic women (13.3%) reported being behind on their mortgage payments.¹⁴ Nearly one in ten of all women of color (9.9%) reported being behind on their mortgage. Black, non-Hispanic women with mortgages were more than 3 times more likely than white, non-Hispanic men with mortgages (4.3%) and over 2.5 times more likely than white, non-Hispanic women with mortgages (5.1%) to report being behind on their mortgage. All women of color with mortgages were about 2 times more likely than white, non-Hispanic men and women with mortgages to report being behind on their mortgage.

Nearly two in five Black, non-Hispanic women and Latinas 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 advance 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 July, women (29.6%) were more likely than men (24.3%) to report being in households that had already claimed the Child Tax Credit on their 2021 federal taxes. Two in five Latinas (40.2%), nearly two in five Black, non-Hispanic women (38.6%), and one in four Asian, non-Hispanic women (25.0%) 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 (22.5%) and women (25.3%) to be in households that claimed the credit on their 2021 federal tax returns.

Shares Who Claimed the Child Tax Credit on their 2021 Federal Tax Return by Selected Demographics (June 29-July 11, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 47 (collected June 29 – July 11, 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.

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 cover necessary purchases.

Advance CTC payments were critical in helping women cover the costs of necessities from July 2021 to December 2021. CTC refunds have been as well: Of women who claimed the CTC on their 2021 federal tax return, received a refund in the last month, and spent most of the credit, nearly nine in ten (89.8%) used the credit to help purchase food, seven in ten (70.2%) used it toward their rent, nearly half (46.2%) used it toward their mortgage payments, and two in five (40.3%) used it to help offset the cost of child care.

Data shows that women and families need robust investments and policies to gain economic security.

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 and experience economic impacts due to a lack of child care, to have fallen behind on their rent and mortgage payments, and to rely on their Child Tax Credit refund to cover essential purchases. The economic strain on women and their families will only increase in light of states banning abortion in the wake of the Supreme Court's devastating decision taking away the constitutional right to abortion. As millions of women and their families continue to face economic insecurity, food scarcity, and housing instability into the third year of the pandemic and in the face of rising costs for everyday needs, it is imperative to enact bold policies that provide critical support to women 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.

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- 1** Jasmine Tucker and Brooke LePage, (August 2022) "Men Have Recovered Net Jobs Lost to Pandemic While Women Are Still Missing 100,000 Jobs," *National Women's Law Center* <https://nwlc.org/resource/men-have-recovered-net-jobs-lost-to-pandemic-while-women-are-still-missing-100000-jobs/>.
- 2** See Jasmine Tucker and Brooke LePage, "Men Have Recovered Net Jobs Lost to Pandemic While Women Are Still Missing 100,000 Jobs." Rates are for people ages 20 and older.
- 3** Brooke LePage and Sarah Javaid, (April 2022). Economic, Food, and Housing Insecurity Remain High for Women and Families Entering the Third Year of the Pandemic. *National Women's Law Center*. <https://nwlc.org/resource/economic-food-and-housing-insecurity-remain-high-for-women-and-families-entering-the-third-year-of-the-pandemic/>.
- 4** Black, non-Hispanic women and Latinas in July were more likely to be food insufficient than in March. Children in Latinas household were more likely to experience food insufficiency than in March. Black, non-Hispanic women in July had an increase in food insufficiency for children in their household and in being behind on their rent but were not more likely to have so than in March. Latinas in July had an increase in the share who was behind on their rent, but were not more likely to be so than in March.
- 5** 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, 2020. Phase 3 began on October 28, 2020. Phase 3.1 began on April 14, 2021. Phase 3.2 began on July 21, 2021. Phase 3.3 began on December 1, 2021. Phase 3.4 began on March 2, 2022 Phase 3.5 began on June 1, 2022. However, the questionnaire in phases 2, 3, 3.1, 3.2, 3.3, 3.4, and 3.5 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, 3.4, and 3.5 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.
- 6** Women of color includes all women that are not white, non-Hispanic. Sample sizes are too small for detailed racial and ethnic breakdowns.
- 7** 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>.
- 8** Maynard, Merryn, 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>.
- 9** 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.
- 10** 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>.
- 11** 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.
- 12** Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.
- 13** Note sample sizes for Black, non-Hispanic women were between 85 and 99.
- 14** Calculations could not be completed for Asian, non-Hispanic women and Latinas due to insufficient sample size. Women of color includes all women that are not white, non-Hispanic.