



FOR GENDER JUSTICE



STATE POLICY AGENDA

# ECONOMIC SECURITY AND OPPORTUNITY FOR ALL

The COVID-19 pandemic has laid bare the deep gaps in our economic and social infrastructure that have resulted from decades of underinvestment and policy choices that failed to center the needs of women, particularly Black, Latina, Indigenous, Asian American and Pacific Islander, and other women of color, low-income women, and LGBTQI+ people. [These communities have borne the brunt of the COVID-19 pandemic](#): As essential workers risking their lives for minimum wage. As caregivers forced to navigate how to bring home a paycheck and care for their families. As breadwinners who lost their jobs. As patients blocked from accessing comprehensive health care. Women have faced impossible choices throughout the pandemic, and in the face of an uneven recovery and rising inflation, many women are still struggling to make ends meet in the third year of the COVID-19 crisis.

The world we rebuild in the wake of the coronavirus must grapple not only with the effects of COVID-19 broadly, but also how the ongoing pandemics of white supremacy and misogyny have exacerbated inequities and placed undue burdens on Black and brown women. The only way forward toward prosperity for our country is to center the needs of women, especially women of color.

## WOMEN HAVE BEEN ON THE FRONT LINES OF THE COVID-19 CRISIS.

While many women experienced economic insecurity before this crisis began, Black women, Latinas, and Indigenous women were particularly likely to [hold low-paying jobs](#) and to be both the [primary breadwinner and caregiver](#) for their families—and during the pandemic, women of color were more likely to [experience deep material hardship](#). Today, most pandemic-related relief has been exhausted (or expired), but women are still bearing increased caregiving responsibilities and lagging behind in the recovery, even as costs are rising. [As a result, women are still struggling to feed](#)

[their families, pay the rent or mortgage, and keep up with their bills.](#) Further exacerbating this crisis and impeding a full recovery are the barriers to accessing health care, including reproductive health care, that women, especially Black women and other women of color, have long experienced. Students, especially students of color, are also continuing to struggle with the impact of COVID-19 since 2020, as a result of lost instructional time, loss of learning supports, and loss of social and emotional supports in virtual classes at home.

In the face of the economic fallout of the COVID-19 crisis, state policymakers' top priority must be helping families and communities by raising revenue to protect health care, public education, and economic supports for residents and making public investments to lower costs for families. The world we rebuild in the wake of COVID-19 must work for all of us, and that means centering gender and racial justice by:

**Increasing Families' Access to Affordable, High-Quality Child Care and Early Education.** The COVID-19 pandemic underscored that child care is a backbone of our economy as closures throughout the pandemic pushed many women and caregivers out of the labor force. While the historic relief dollars in the American Rescue Plan saved the system from complete collapse, decades of underinvestment have left the child care sector incredibly vulnerable, now facing a workforce shortage as providers cannot afford to pay family-sustaining wages to early educators. Parents cannot afford to pay more: Over the past 30 years, child care prices have risen more than [twice the rate of inflation—faster than the price of food, housing, and other items](#). These rising prices squeeze families, crowd out other expenses, and [push parents—especially mothers—out of the labor force](#). Meanwhile, early educators—nearly all women and disproportionately women of color, are paid poverty wages, leading to a shortage of care options. A robust national investment in affordable high-quality

child care and universal pre-kindergarten would raise family incomes, dramatically reduce costs, and strengthen family economic security and our economy overall. Even as relief dollars expire in FY23 and FY24, [states can support these efforts](#) by investing their own resources in child care and by sustaining and building on policy improvements made during the pandemic, including policy changes that expanded access to child care assistance, raised provider payment rates, boosted compensation for child care workers, and allowed more flexibility to meet the varied needs of diverse families and providers.

**Expanding Access to Comprehensive Health Coverage.** The COVID-19 pandemic has made it clear that we need comprehensive, accessible health care. Comprehensive health coverage must be available to all those who need it and include the full scope of care people need, including reproductive health care. States can ensure access to low-cost and comprehensive health care coverage by expanding Medicaid to low-income adults and expanding Medicaid eligibility for family planning services; guaranteeing comprehensive birth control coverage without out-of-pocket costs; and ensuring all individuals have coverage of abortion, regardless of their income or how they are insured. Further, states must carefully plan for the end of the public health emergency and pandemic-related eligibility and enrollment operations. The end of the continuous coverage requirement authorized by the Families First Coronavirus Response Act has the potential to be a catastrophic loss of health coverage. States must use the full 12 months allowed by CMS to initiate renewals and ensure sufficient agency staffing to meet the increased caseload. States must also develop a comprehensive plan to inform enrollees and advocates about the unwinding and collect and update new contact information. Finally, states must use information they already have from other programs to initiate and streamline Medicaid renewals.

**Expanding and Strengthening State Unemployment Insurance Programs.** Women shoulder a disproportionate share of caregiving responsibilities, are more likely to face pay discrimination, and tend to concentrate in low-paid jobs—all of which render women particularly vulnerable to job loss and economic hardship during the COVID-19 pandemic. Unemployment insurance (UI) is vital for keeping women and families out of poverty and helps ensure our economy can recover from times of economic turbulence. Unfortunately, many state UI systems exclude women for working low-paid, [part-time jobs or for quitting to care for their children or other family members](#). Temporary UI expansions enacted at the onset of the pandemic as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act [prevented tens of millions from falling into poverty](#), but soon expired. There should be permanent federal UI standards to ensure all women, no matter where they live or what their circumstances, can benefit from UI during spells of unemployment. States can help make UI as

accessible and helpful to workers as possible and correct for systemic discrimination and inequities in the labor market. Such reforms should include (but not be limited to): adopting work-sharing programs to support workers whose hours are cut and help avert layoffs; ensuring that workers who are only available for part-time jobs remain eligible for UI; expanding UI eligibility for low-paid and part-time workers; adopting the “alternative base period” that allows unemployed workers to better account for their work history when qualifying for UI; improving benefit adequacy and duration; expanding the “good cause” reasons for quitting and obtaining UI, including needing to care for quarantined or sick family members and escaping domestic violence, sexual violence and/or stalking; and creating a Jobseekers’ Allowance (JSA) to provide a weekly cash benefit to all jobseekers, including those who do not have recent work history. States should also ease or remove administrative barriers to help streamline the process for receiving UI and reduce the burden on already overloaded state systems.

**Guaranteeing Paid Family and Medical Leave and Paid Sick Days.** [Everyone needs time to care for themselves and their loved ones](#)—but people working in low-paid jobs, who are least likely to be able to afford to take unpaid time off from work, are also least likely to have access to any paid sick days or paid family or medical leave. This reality leaves many women of color—who are disproportionately likely to hold low-paid jobs, and to be both breadwinners and caregivers for their families—and other working people with the impossible choice between caring for themselves or their families and maintaining their financial security. And the COVID-19 crisis has made clear that these tradeoffs can put entire communities at risk. States can establish programs to guarantee at least 12 weeks of universal, comprehensive paid family and medical leave for all, ensuring that working people are able to take the time they need to bond with a new addition to the family, or to care for themselves or their loved ones when a serious illness strikes. And they can enable everyone to protect their health, attend doctor’s appointments, and deal with unanticipated illnesses, without threatening their economic security, by ensuring that all employees can earn at least seven paid sick days each year.

**Raising the Minimum Wage.** Raising the minimum wage is one important way that states can shift power to working people and value the people who are caring for our children, providing necessary health care for our loved ones, and performing other essential but underpaid work. Higher wages, particularly for the lowest-paid workers, can also help ensure a strong, shared recovery and help working people support themselves and their families. [States should gradually raise the minimum wage](#) to at least \$15 per hour, then index it to keep pace with rising wages overall, and phase out any lower minimum wages applicable to tipped workers, youth, workers with disabilities, and others to arrive at one fair minimum wage for all working people.

**Increasing Housing Security.** Fair access to safe, accessible, and affordable housing is vital to the well-being of women and girls, impacting health, education, and employment outcomes, particularly for Black, Latina, Indigenous, and Asian women. The devastating impact of COVID-19 and the recession [has exacerbated housing instability for women and families](#). While eviction moratoria and mortgage forbearance prevented a larger wave of evictions and foreclosures, these measures provided only a patchwork of solutions and have mostly phased out. Congress passed over \$46.5 billion in emergency rental assistance, which was slow to roll out in many areas but served as another core eviction prevention tool. States and localities should simplify their emergency rental assistance program (ERAP) applications, including by eliminating photo ID requirements that especially harm people of color, people with low incomes, and trans people, and by using self-attestation to remove documentation requirements, as recommended by [Treasury's guidance](#). ERA programs that have run out of funds but still have renters behind on rent should explore ways to obtain additional ERAP funding and utilize [other funds](#) to bridge the gap. [Establishing](#) and funding a [right to counsel](#)—or at least increasing legal aid to renters in eviction proceedings—can be another important eviction prevention measure. Further, with rent rising at higher rates than most families can afford, states and localities should consider ways to counter these rising costs, such as caps on rent increases, and [dedicating State and Local Fiscal Recovery Funds](#) to the development of deeply affordable and accessible housing.

**Investing in School Counselors, Not Criminalization.** Before the COVID-19 pandemic, too many students attended schools that provided [too little social and emotional support](#)—and many schools misused their limited resources on criminalizing children and teens instead. In fact, [1.7 million students attended schools](#) with police, but no counselors. Research shows that the presence of police in schools can lead to decreases in graduation and college enrollment rates, higher rates of exclusionary discipline, increased police harassment and violence as well as other [negative impacts](#). In addition, girls of color, particularly Black and Indigenous girls, are more likely to experience exclusionary discipline for typical childhood behaviors, which [pushes them out of their learning environments](#); the [presence of police in schools](#) can increase the frequency and severity of these negative experiences for students of color. COVID-19 caused further disruption in the lives of children and teens, putting their emotional and mental health at risk and threatening families' ability to meet their basic needs. Yet, nationally the student-to-counselor ratio is [415-to-1](#)—nearly double the [250-to-1](#) ratio recommended by the American School Counselor Association. Some students have needs that require greater investments. For example, Latina girls—who report [higher rates of sadness and](#)

[hopelessness](#) due to a variety of social and cultural experiences—and children and teens who have experienced harassment, assault, or other trauma would benefit from resources that help them balance mental wellness and educational obligations. Students' mental health needs must not be ignored during this pandemic and its aftermath. Indeed, the need for counseling and support has only increased. States should increase funding to provide virtual and in-person mental health supports for students, by diverting funds typically used for police in schools to increase counselors and similar supports. This will help push schools to focus on students' social, emotional, and academic needs, not their criminalization.

**Making the Tax Code Help Working Families.** States can improve economic security for families by establishing and/or [strengthening state-level tax credits and avoiding regressive tax cuts](#). Refundable state tax credits that are based on the federal Earned Income Tax Credit, Child Tax Credit, and Child and Dependent Care Tax Credit put money back in families' pockets, which women-led households and Black and brown families need more than ever. This would also make state tax systems fairer and more equitable: in nearly every state, low- and middle-income families pay a larger share of their income in state and local taxes than higher-income people do, because most states and localities rely heavily on regressive taxes (like sales taxes) to raise revenue. As many states experience temporary budget surpluses fueled by federal aid dollars, they should prioritize investments in families that will help families thrive and aid long-term economic growth. States should avoid enacting tax cuts that benefit wealthy residents and corporations at the expense of women and families with lower incomes. Future revenue shortfalls from short-sighted tax cuts could lead to cuts to vital public services, to the detriment of residents who have suffered the most throughout the pandemic and have experienced an uneven economic recovery.