Lacking Robust Supports, Black, Non-Hispanic Women, Latinas, LGBT Adults, and Disabled Women Endure Persistent Hardship

By Sarah Javaid and Shengwei Sun

The pandemic exacerbated existing racial and gender inequities in the U.S. economy, hitting women, especially Black, non-Hispanic women and Latinas, LGBT (lesbian, gay, bisexual, and transgender) people, and disabled women the hardest. Women continue to bear the brunt of the pandemic amid an uneven economic recovery. By December 2022, the economy had been experiencing strong job growth, but there were over 666,000 fewer women in the labor force than in February 2020. Unemployment rates for Black women (5.5%), Latinas (3.7%), and disabled women ages 16–64 (5.8%) in December 2022 were higher than the rate for women overall (3.2%) and white men (2.8%).

While the labor market has strengthened and inflation slowed, household costs remain prohibitively high for low-income families. Many pandemic relief programs—such as the stimulus checks, the expanded Child Tax Credit, and Unemployment Insurance—that families relied on in 2021 are no longer available, while other programs such as Emergency Rental Assistance Programs (ERAP) are running out of funds. Women and their families, especially those from the most marginalized communities, continue to struggle with food and housing insecurity—which can be particularly acute during the winter. It is up to the new Congress to make robust, permanent improvements to public benefits and income supports to ensure that women and families can meet their basic needs.

This factsheet provides an analysis of week 51 (collected November 2–14, 2022) of the U.S. Census Bureau Household Pulse Survey measuring the social and economic impact of COVID-19 on households. It shows:

Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men 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 and mortgage payments.
• Be stressed about price increases.

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

• Have lost employment income.
• Not have enough food to eat.
• Be behind on their rent payments.
• Be stressed about price increases.
LGBT adults of color were more likely than non-LGBT white, non-Hispanic adults to:

- Have lost employment income.
- Not have enough food to eat.
- Be behind on their rent payments.
- Be stressed about price increases.

Comparison groups (white, non-Hispanic men, non-Hispanic adults, nondisabled white, non-Hispanic men, and non-LGBT white, non-Hispanic adults) were chosen to demonstrate the disadvantage and discrimination that those with intersecting identities experience. These comparison groups represent some of the most advantaged groups and show how women of color, disabled women of color, and LGBT adults of color fare compared to them. The term LGBT is used (instead of LGBTQI+) because these data are specifically from lesbian, gay, bisexual, and transgender individuals.

**LGBT adults of color and disabled women of color** were especially likely to be in households that lost employment income.

Nearly 13 million women 18 years or older (10.6% of adult women overall) reported that their household had lost employment income in the last four weeks. A loss of employment income may be from lost employment or reduced work hours. Nearly one in five Latinas (19.0%) and over one in seven Black, non-Hispanic women (14.9%) were in such households. Latinas were over 2.5 times more likely and Black, non-Hispanic women were nearly two times more likely than white, non-Hispanic women (7.5%) to have recently lost employment income.

Over one in seven disabled women (15.6%), including 19.7% of disabled Latinas and 18.1% of disabled Black, non-Hispanic women, were in households that recently lost employment income, compared to 7.4% of nondisabled white, non-Hispanic men.

LGBT adults (15.3%) were more likely than non-LGBT adults (10.3%) to be in households that recently lost employment income. LGBT adults of color (21.3%) were nearly two times more likely than LGBT white, non-Hispanic adults (11.4%) and nearly three times more likely than non-LGBT white, non-Hispanic adults (7.4%) to have been in households that lost employment income.
Nearly 2.8 million women (2.4% of women overall) applied for unemployment insurance (UI) between June 1, 2022, and the time of the survey (November 2–14, 2022). In comparison, 2.2% of men recently applied for UI. While women of color make up 38.3% of women overall in the sample, they accounted for over half (53.2%) of women who applied for UI. Latinas (3.7%) and Black, non-Hispanic women (3.2%) were both over two times more likely than white, non-Hispanic men (1.4%) to apply for UI. They both were also more likely than white, non-Hispanic women (1.8%) to apply for UI.

About 2.6% of disabled women and 4.1% of disabled men applied for UI compared to 1.9% of nondisabled men. Among disabled women, 2.9% of women of color and 2.5% of white, non-Hispanic women applied for UI. In comparison, only 1.2% of nondisabled white, non-Hispanic men applied.

About 2.9% of LGBT adults applied for UI compared to 2.2% of non-LGBT adults.
Nearly 13 million women, including over one in three disabled Black, non-Hispanic women, did not have enough food to eat.

Nearly 13 million women (11.6% of adult women overall) reported sometimes or often not having enough food to eat in the prior week, and they were more likely than men (9.6%) to do so. Black, non-Hispanic women (18.2%) and Latinas (16.2%) were both over two times more likely than white, non-Hispanic men (7.7%) to not have enough food to eat. They were both also more likely than white, non-Hispanic women (9.6%) to lack enough food.

Over one in five disabled women (22.9%) reported not having enough food to eat in the prior seven days. Disabled Black, non-Hispanic women (33.9%) were over 5.5 times more likely than nondisabled white, non-Hispanic men (5.9%) to lack enough food to eat. Disabled Latinas (22.6%) and disabled white, non-Hispanic women (22.4%) were both nearly four times more likely than nondisabled white, non-Hispanic men to not have enough food to eat.

Among LGBT adults, adults of color (21.3%) were nearly two times more likely than white, non-Hispanic LGBT adults (11.2%) to sometimes or often not have enough food to eat. As prices of food have recently increased dramatically, people are struggling to afford enough food. Experiencing food insufficiency can have long-term health effects, such as diabetes and hypertension, as well as mental health consequences, including anxiety and depression, some of which can be greater for women than men. These health conditions can then require greater use of health care services and costs.

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

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.
Latinas, disabled women of color, and Black, non-Hispanic women who did not have enough to eat were especially likely to report their children also not having enough to eat.

Among women who did not have enough food to eat, nearly two in three (65.7%) reported the children in their household also often or sometimes did not have enough food to eat. In comparison, 60.0% of men who were food insufficient reported the same. Black, non-Hispanic women (69.1%) and Latinas (81.1%) experiencing food insufficiency were both more likely than white, non-Hispanic men (54.0%) and white, non-Hispanic women (55.1%) to report children in their household also did not have enough food to eat.

Seven in 10 disabled women (70.0%) experiencing food insufficiency reported children in their household did not have enough food to eat, compared to 61.4% of their nondisabled men counterparts. Among disabled women experiencing food insufficiency, 75.1% of women of color and 66.3% of white, non-Hispanic women reported the children in their household also experienced food insufficiency. Not having enough food to eat as a child can have immediate effects on children’s health, as well as lifelong chronic physical and mental health concerns, including diabetes, hypertension, depression, and anxiety.12

Share of Adults Who Did Not Have Enough Food to Eat and Reported the Children in Their Household Also Did Not Have Enough Food to Eat in the Previous Seven Days by Selected Demographics (November 2–14, 2022)

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.
Over 15.5 million women experienced rent increases in the prior year.

In the first half of November, over 15.5 million women (55.1% of all women who rent) reported experiencing rent increases in the prior year. Of women who saw a rent increase:

- 35.6% had an increase of under $100 per month or under $1,200 per year;
- 42.0% had increases between $100 and $249 per month or $1,200–$2,988 per year;
- 14.7% had increases between $250 and $500 per month or $3,000–$6,000 per year;
- 7.7% had increases over $500 per month or at least $6,000 per year.

Share of Women Who Report a Rent Increase in the Last Year by Increase Price Per Month (November 2–14, 2022)

Over half of adults in the United States experienced rent increases in the prior year, including 55.1% of women, 61.4% of men, 58.1% of disabled women, 58.7% of disabled men, 62.0% of nondisabled men, 56.9% of LGBT adults, and 58.0% of non-LGBT adults.

Among renters who experienced a rent increase last year, 24.3% of women, 22.4% of men, 22.0% of disabled women, 32.4% of disabled men, 22.7% of nondisabled men, 22.6% of LGBT adults, and 23.4% of nondisabled men had an increase of at least $250 per month (or at least $3,000 per year). Disabled women of color (29.6%) were more likely than disabled white, non-Hispanic women (16.3%) to experience a rent increase of at least $250 per month. Among renters, 28.5% of LGBT adults of color experienced a rent increase of at least $250 per month compared to 19.0% of LGBT white, non-Hispanic adults and 20.8% of non-LGBT white, non-Hispanic adults.

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.
Share Who Experienced a Rent Increase of at Least $250 per Month Among Those Who Experienced a Rent Increase by Selected Demographics (November 2–14, 2022)

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.

Over one in four Black, non-Hispanic women renters were behind on their rent payments.

Over 4.2 million women (14.8% of women who rent) were behind on their rent payments. In comparison, 12.4% of men who rent reported the same. Among renters, Black, non-Hispanic women (25.5%) were over four times more likely and Latinas (18.3%) nearly three times more likely than white, non-Hispanic men (6.2%) to be behind on their rent payments. Black, non-Hispanic women were over two times more likely and Latinas were nearly two times more likely than white, non-Hispanic women (9.9%) to be behind on their rent payments.

Among renters, 19.2% of disabled women and 18.0% of disabled men were behind on their rent payments compared to 11.3% of nondisabled men. Disabled women of color (22.5%), including 26.1% of disabled Black, non-Hispanic women, were over two times more likely than disabled white, non-Hispanic men (10.6%) to be behind on their rent payments. Compared to nondisabled white, non-Hispanic men (5.3%), disabled Black, non-Hispanic women were nearly five times more likely, all disabled women of color over four times more likely, and disabled white, non-Hispanic women (16.7%) over three times more likely to be behind on their rent payments.

Among renters, about 12.1% of LGBT and 14.0% of non-LGBT adults were behind on their rent. LGBT adults of color (16.6%) were more likely than LGBT white, non-Hispanic adults (9.0%) and non-LGBT white, non-Hispanic adults (7.8%) to be behind on their rent.
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 ERAPs have run out of funding and have stopped accepting applications, while the need for rental assistance persists. Over 4 million women (14.2% of women who rent) applied for ERAP to cover unpaid rent or utility bills. Among renters, women were more likely than men (8.9%) to apply. Of all women who applied for ERAP, nearly two-thirds were women of color (66.3%). Black, non-Hispanic women (23.9%) were over four times more likely and Latinas (21.0%) were over three times more likely than white, non-Hispanic men (5.8%) to apply for ERAP. Both Black, non-Hispanic women and Latinas were over two times more likely than white, non-Hispanic women (9.2%) to apply for ERAP.

Among renters, 19.9% of disabled women, 16.1% of disabled men, and only 7.4% of nondisabled men applied for ERAP. Disabled women of color (26.2%) were over five times more likely than nondisabled white, non-Hispanic men (4.7%), over two times more likely than disabled white, non-Hispanic men (11.0%), and were also more likely than disabled white, non-Hispanic women (15.2%) to apply.

LGBT and non-LGBT adult renters had similar shares who applied, at 11.9% and 11.6% respectively. Among LGBT adult renters, adults of color (17.9%) were over two times more likely than white, non-Hispanic adults (8.0%) to apply for ERAP.
Women of color who were behind on rent disproportionately face risk of eviction.

Nearly two in five women (39.6%) who were behind on their rent payments reported being somewhat or very likely to have to leave their homes in the next two months because of an eviction, forcing them out into the cold. With a similar share to women, 40.2% of men who were behind on their rent reported the same. Among all women who indicated they might have to leave their homes, over two-thirds were women of color (67.2%). Among those who were behind on their rent, 40.6% of women of color, 37.6% of white, non-Hispanic women, and 39.9% of white, non-Hispanic men reported being likely to have to leave their homes in the next two months because of an eviction.

Over half of disabled women (54.2%) who were behind on their rent reported being likely to have to leave their home in the next two months because of an eviction. They were more likely than nondisabled men (35.5%) to report so.14

Disabled women, Black, non-Hispanic women, and Latinas were especially likely to be behind on their mortgage payments.

Over 3 million women (6.9% of women with mortgages) reported being behind on their mortgage payments. Among those with mortgages, women were more likely than men (5.0%) to be behind on their mortgages. Black, non-Hispanic women (12.1%) and Latinas (10.1%) were both over three times more likely than white, non-Hispanic men (3.4%) to be behind on their mortgage payments. Black, non-Hispanic women were over two times more likely and Latinas nearly two times more likely than white, non-Hispanic women (5.4%) to be behind on their mortgages.

Among those with mortgages, disabled women (13.8%) were more likely than disabled men (8.0%) and nondisabled men (4.6%) to be behind on their mortgage payments. About 5.2% of LGBT adults and 5.8% of non-LGBT adults were behind on their mortgage payments.
Over one in five women (22.9%) who were behind on their mortgage rates reported being likely to have to leave their homes in the next two months because of a foreclosure.

**Latinas, Black, non-Hispanic women, LGBT adults, and disabled women felt more acutely pressured by price increases.**

Nearly all respondents (94.2%) thought the prices for goods and services increased in the areas where they live and shop, but the burden of rising costs was not borne equally among them.

Latinas (87.6%) and Black, non-Hispanic women (77.8%) were more likely than white, non-Hispanic women (75.3%) and men (71.3%) to say the price increases have been very or moderately stressful. In addition, 69.9% of Asian, non-Hispanic women reported that price increases have been stressful.

Over nine in 10 disabled women (90.5%) reported price increases were very or moderately stressful in comparison to 71.8% of nondisabled men. In addition, 86.6% of disabled men reported the same. Over nine in 10 disabled Black, non-Hispanic women (90.5%) and disabled Latinas (92.6%), in addition to 89.7% of disabled white, non-Hispanic women and 85.6% of disabled white, non-Hispanic men reported the same, compared with one in seven nondisabled white, non-Hispanic men (69.4%).

Similar shares of LGBT adults (77.8%) and non-LGBT adults (75.5%) reported price increases being stressful. LGBT adults of color (83.7%) were more likely than both LGBT white, non-Hispanic adults (74.2%) and non-LGBT white, non-Hispanic adults (73.2%) to say the price increases have been very or moderately stressful.
The rising cost of goods and services is squeezing household budgets, undermining the ability of low- and moderate-income families to make ends meet. Many supplemented their income by working additional jobs or shifts. Among those who thought prices of goods and services increased: 17.0% of women and men, 16.3% of white, non-Hispanic men, 16.3% white, non-Hispanic women, 16.3% of Asian, non-Hispanic women, 17.1% of Black, non-Hispanic women, and 18.7% of Latinas worked additional job(s) or shifts to cope.

One in five disabled women (20.0%) worked another job(s) or shifts to cope with price increases, compared to 18.1% of disabled men and 16.0% of nondisabled men. Disabled Black, non-Hispanic women (23.7%) were more likely than nondisabled white, non-Hispanic men (16.8%) to work additional job(s) or shifts. In addition, 19.0% of disabled white, non-Hispanic women, 18.4% of disabled white, non-Hispanic men, and 17.9% of disabled Latinas worked another job(s) or shifts to cope.

Nearly one in four LGBT adults (24.7%) worked additional jobs or shifts to cope with increased prices and they were more likely than non-LGBT adults (16.3%) to do so. LGBT adults of color (25.7%) were more likely than non-LGBT white, non-Hispanic adults (15.5%) to do so. Additionally, 24.1% of LGBT white, non-Hispanic adults worked another job(s) or shifts to cope.

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.
Among Those Who Think Prices of Goods and Services Have Increased, the Share Who Worked Another Job(s)/Shifts to Supplement Their Income by Selected Demographics (November 2–14, 2022)

Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from week 51 (collected November 2–14, 2022). Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual orientation, self-identified their race and whether they were of Hispanic, Latino, or Spanish origin, and self-identified via six questions if they had a disability. Refer to footnotes for more information.

In addition to working more, many people, particularly disabled women, delayed medical treatment (e.g., refill a prescription, surgery) to cope with price increases. Among those who thought the prices for goods and services increased in the areas where they live and shop, over one in five women (21.5%), including 22.5% of Latinas, 21.7% of white, non-Hispanic women, 18.4% of Black, non-Hispanic women, and 15.1% of Asian, non-Hispanic women, delayed medical treatment. In comparison, 21.1% of white, non-Hispanic men did the same.

Over one in three disabled women (35.9%) delayed medical treatment and were more likely than nondisabled men (18.9%) to do so. In addition, 32.7% of disabled men delayed medical treatment. Among disabled women, 36.0% of white, non-Hispanic, 32.4% of Black, non-Hispanic, and 31.6% of Latinas delayed medical treatment to cope with price increases and they were all more likely than nondisabled white, non-Hispanic men (19.3%) to do so. In addition, 34.6% of disabled white, non-Hispanic men delayed medical treatment.

LGBT adults (29.1%) were more likely than non-LGBT adults (20.3%) to delayed medical treatment. Additionally, LGBT adults of color (29.7%) were more likely than non-LGBT white, non-Hispanic adults (20.6%) to delay medical treatment to cope with price increases.
The data shows that women of color, LGBT adults, and disabled women, and additionally their families, need long-term, robust investments and policies to achieve economic security.

This data shows that many women, in particular Black, non-Hispanic women, Latinas, and disabled women, and LGBT adults, and their families continue to not have enough to eat, to have fallen behind on their rent and mortgage payments, and to feel the strain of high household costs. The persistent food and housing insecurity will be especially devastating as winter continues. Congress recently passed the omnibus end-of-year funding package, which included investments that will help millions of people avoid hunger, but it left out key supports that keep women and their families out of poverty and financial instability, such as an expanded Child Tax Credit and the level of increased funding needed to tackle the accessible and affordable housing crisis. Indeed, some policymakers have made misguided arguments that public benefits and income supports should be cut, despite the evident need for both. It is imperative the new Congress instead fully fund and expand supports that allow women and their families to meet basic needs and address longstanding inequities in the economy.

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1 The U.S. Census Household Pulse Survey asks questions about a person’s sex assigned at birth, current gender identity, and sexual orientation. People whose sex at birth is the same as their current gender identity and who select “Straight” on the sexual orientation question are counted as “non-LGBT.” People whose sex assigned at birth is not the same as their current identity, who indicate they are transgender, and/or who indicate they are gay, lesbian, or bisexual are counted as “LGBT.” Survey respondents self-identify their gender as “male,” “female,” “transgender,” or “none of the above.” This report considers women to be any person whose current gender identity is “female.” This includes cisgender women, and it may also include some transgender women (since some transgender women may have selected “female” rather than “transgender” to best describe their gender identity). This follows methodology created by the Center for Disease Control. For more information, see: https://www.census.gov/library/stories/2021/11/census-bureau-survey-explores-sexual-orientation-and-gender-identity.html.


3 See Jasmine Tucker and Brooke LePage, “While Overall Unemployment Rate Edges Down, Rates Increase for Black Women and Latinas.”

4 Unless otherwise noted, all numbers appeared in this fact sheet are from NWLC analyses of U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020-2023 Household Pulse Survey;” Census.gov, https://www.census.gov/data/experimental-data-products/household-pulse-survey.html. As a Census Bureau’s experimental data product, the Household Pulse Survey was designed to quickly and efficiently collect data regarding household’s experiences during the pandemic. The survey was conducted virtually, and the overall response rates were significantly lower than most federally sponsored surveys, raising concerns about nonresponse bias (For more on nonresponse bias for the 2020 Household Pulse Survey, see https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/2020_HPS_NR_Bias_Report-final.pdf). Other potential sources of error of the Household Pulse Survey data include measurement, coverage, processing, and item nonresponse. All results in this analysis should therefore be interpreted with caution. 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. Phase 3.6 began on September 14, 2022. However, the questionnaire in phases 2, 3.1, 3.2, 3.3, 3.4, 3.5, and 3.6 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, 3.1, 3.2, 3.3, 3.4, 3.5, and 3.6 compared to phase 1. Previous NWLC analyses of the Pulse Survey are available at https://nwlc.org/resources/nwlc-analysis-of-us-census-bureau-covid-19-household-pulse-surveys/.

5 The U.S. Census Household Pulse Survey asks respondents six questions related to disability and if a respondent answers “yes – a lot of difficulty” to any one or more of the questions, they are categorized as having a disability. The questions are as follows: “Do you have difficulty seeing, even when wearing glasses?” “Do you have difficulty hearing, even when using a hearing aid?” “Do you have difficulty remembering or concentrating?” “Do you have difficulty with self-care, such as washing all over or dressing?” “Using your usual language, do you have difficulty communicating, for example, understanding or being understood?” This follows methodology created by the Center for Disease Control. For more information, see: https://www.cdc.gov/nchs/covid19/pulse/functioning-and-disability.htm.

6 Calculations for disabled Latinas are not included due to insufficient sample sizes and therefore it cannot be determined if disabled Latinas were more likely than nondisabled white, non-Hispanic men to be behind on their rent payments.

7 Women of color includes all women that are not white, non-Hispanic. Sample sizes are too small for detailed racial and ethnic breakdowns.

8 Previous research indicated that younger respondents were more likely to identify as LGBT. See https://www.census.gov/library/stories/2021/11/census-bureau-survey-explores-sexual-orientation-and-gender-identity.html.


14 Calculations for LGBT adults are not included due to insufficient sample sizes.