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By the Numbers: Data on Key Programs for the Well-Being of Women & Their Families

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Well before the pandemic, economic insecurity was a common experience for many U.S. families. In 2021, almost one-third of adults reported that they would struggle to cover a \$400 expense.¹ While many families experience financial precarity, it does not occur evenly. Women—especially Black, Latina, and Native women, women with disabilities, immigrant women—and LGBTQ+ individuals—have long been disproportionately likely to experience poverty and hardship.² These disparities are grounded in gender, racial, and other forms of discrimination across education, housing, health care, employment, tax, and other economic systems. During the pandemic, unsurprisingly, women of color disproportionately experienced health and economic hardship, as did families with children.³ And women of color have likewise lagged behind in the economic recovery, struggling with high household costs and a persistent lack of adequate public investment in caregiving and other supports.

All people should have what they need to live with dignity, including a stable income, an accessible and affordable home, adequate nutrition, and the opportunity to build wealth. Public benefits programs help fill the gaps between insufficient income and the rising costs of food, rent, and raising children. These supports also further long-term economic mobility, improving health, education, and employment outcomes for individuals and families.

This issue brief highlights participation and anti-poverty impacts of key programs that boost nutrition, incomes, and housing affordability. Lawmakers should both address the underlying, systemic inequities in our economy and strengthen investments in nutrition, housing, and income security to support the well-being of all families. As long as policymakers decline to make the robust public investments that women need and deserve to succeed in our economy, women will continue to need these programs to secure the basics for themselves and their families.

METHODOLOGY:

The data cited throughout this report comes from multiple sources, including many government agencies. Most program recipient or beneficiary data comes from the individual programs' latest annual reports or most recently published data tables available from their websites. We also relied on U.S. Census Bureau 2022 Current Population Survey Annual Social and Economic Supplement (ASEC) estimates for calendar year 2021 or analyses conducted by other organizations for some program and demographic information (years vary by data source). The federal government's fiscal year (FY) runs from October to September. FY 2021 lasted from October 2020 through September 2021—when the nation was recovering from the COVID 19 pandemic and its economic fallout. Please reference individual source notes for more information.

MAKING HOUSING MORE AFFORDABLE

The Department of Housing and Urban Development (HUD) provides **housing assistance** to about 10.2 million people in over 5.2 million families.⁴ Due to chronic underfunding and other structural factors, however, demand for housing assistance greatly outpaces supply. Only one in four eligible families receives housing assistance, and it can take years for eligible families to get off waiting lists and start receiving assistance.⁵

- **IN 2021**, women headed 75 percent of households served by HUD rental assistance programs, and households with children headed by women comprised 31 percent of households served by HUD rental assistance programs.⁶
- **IN 2020**, 20 percent of people receiving housing assistance (2 million people) were seniors and 25 percent (2.5 million people) were people with disabilities.⁷
- **IN 2020**, 10 percent of LGBTQ women and nine percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received housing assistance in the past year.⁸

Federal housing assistance (which includes the Housing Choice Voucher program, also known as Section 8 Tenant-Based Rental Assistance) moved 2.4 million people out of poverty as measured by the Supplemental Poverty Measure (SPM) in 2021, including nearly 1.1 million women (352,000 of whom are Black, 317,000 of whom are Latina, 75,000 of whom are Asian, and 352,000 of whom are white, non-Hispanic).⁹

The COVID-19 pandemic exacerbated housing insecurity for millions of renters and homeowners, particularly women of color. Through two sets of COVID relief packages, Congress approved over \$46 billion in Emergency Rental Assistance Program (ERAP) funding and nearly \$10 billion for a Homeowner Assistance Fund (HAF). ERAP and HAF helped mitigate the wave of evictions and foreclosures during the pandemic.

- **AS OF SEPTEMBER 2022**, over 6.3 million households have received assistance through ERAP.¹⁰ Of the respondents to the U.S. Census Household Pulse Survey who reported receiving ERAP as of September 2022, 67.3 percent were women.¹¹
- **AS OF SEPTEMBER 2022**, over 162,000 homeowners have received assistance through HAF programs. Sixty-four percent of HAF beneficiaries are women, 35% are Black, and 20% are Latinx.¹²

REFUNDABLE TAX CREDITS

The **Earned Income Tax Credit (EITC)** is a federal refundable tax credit available to working people with low to moderate incomes. The EITC is more valuable for families with children; workers without children at home are only eligible for a very small credit. For Tax Year 2021, the American Rescue Plan Act (ARPA) expanded the EITC for workers without children, expanding the age limits for EITC eligibility and nearly tripling the maximum credit for these workers.¹³ However, these expansions expired at the end of 2021.

- **IN 2021, IN CALENDAR YEAR 2022**, 31 million working families received the EITC.¹⁴
- **THE AVERAGE AMOUNT OF THE EITC** received by families in 2022 was about \$2,043.¹⁵
- **WOMEN OF COLOR¹⁶ AND LGBTQ WOMEN¹⁷** especially benefit from the EITC, and the pandemic's disproportionate impact on women of color and LGBTQ women has likely made that even more true.

The EITC moved 2.6 million people out of poverty as measured by SPM in 2021, including 946,000 women (180,000 of whom are Black, 434,000 of whom are Latina, 62,000 of whom are Asian, and 275,000 of whom are white, non-Hispanic women).¹⁸

The **Child Tax Credit (CTC)** is a federal tax credit for families with children. For Tax Year 2021, ARPA made the CTC fully refundable, allowing families with low incomes to receive the full value of the credit. The size of the credit was also increased: families received up to \$3,600 per qualifying child ages 0 to 5 and up to \$3,000 per child ages 6 to 17.¹⁹ Additionally, ARPA allowed the vast majority of families to receive up to half their CTC credit amount in monthly installments between July and December 2021, with the balance being paid when families filed their tax returns in early 2022.²⁰ These expansions reduced child poverty and helped women and their families meet basic needs, like housing, groceries, medicine, and child care.²¹ The ARPA CTC expansions expired at the end of 2021.

- **BETWEEN JULY AND DECEMBER 2021**, almost 38 million families received the first half of their CTC as advance monthly payments. The average total amount (across the six payments) was \$2,466.²²
- **IN 2022, 47 MILLION FAMILIES** received the CTC when they filed their tax returns for the 2021 Tax Year.²³ For many families, this amount represented half of their total CTC, as they had received the first half in advance payments. The average amount was \$2,569.²⁴
- **THE CTC MOVED 5.4 MILLION PEOPLE** out of poverty as measured by SPM in 2021, including 2.9 million children and 1.5 million women (351,000 of whom are Black, 575,000 of whom are Latina, 76,000 of whom are Asian, and 482,000 of whom are white, non-Hispanic women).²⁵

The **Child and Dependent Care Tax Credit (CDCTC)** helps families cover the costs of out-of-pocket child and dependent care expenses accrued in order to work or look for work. For Tax Year 2021, the ARPA expanded the CDCTC, including by increasing the maximum amount of the credit and by making the credit refundable.²⁶ This temporary refundability allowed families with low incomes, among whom women-headed households and families of color are overrepresented, to benefit from the credit. These expansions expired at the end of 2021.

In 2022, nearly 6.5 million families received the CDCTC when they filed their tax returns for the 2021 Tax Year. The average credit amount was \$763.²⁷

In 2021, the refundable tax credits—including the EITC, the CTC, and the CDCTC—expanded by ARPA boosted nearly 9.7 million people out of SPM poverty, including nearly 2.9 million adult women and over 4.9 million children.²⁸ In early 2022, after the expansions expired, poverty among children and families had already begun to increase. The overall monthly child poverty rate rose sharply between December 2021 and January 2022, from 12.1 percent to 17 percent. This means there were 3.7 million more children living below the poverty line in January 2022 than in December 2021.²⁹

IMPROVING NUTRITION

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

The **Supplemental Nutrition Assistance Program (SNAP)**, previously called Food Stamps, helps millions of families put food on the table.

- **SNAP** is designed to expand as need increases. In September 2020, during the COVID-19 pandemic and recession, more than 43.0 million people received SNAP, a sizeable increase from the nearly 36.9 million people served in February 2020.³⁰ In January 2023, more than 42.6 million people received SNAP, demonstrating the continued high need for nutrition assistance even as the economy is recovering.³¹
- **RECENT DATA** on participation show that women, people of color, LGBTQ women, and people with disabilities were more likely to participate in SNAP:
 - From October 2019 to February 2020, women were more than six in 10 (63 percent) of adult SNAP recipients.³²
 - About one in three (33.0 percent) non-elderly adult SNAP recipients was a woman of color in 2020.³³
 - From June 2020 through September 2020, over six in 10 (64 percent) of SNAP households with children were headed by a single adult, 92 percent of which were headed by women.³⁴
 - In 2020, 29 percent of LGBTQ women and 28 percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received SNAP benefits in the past year.³⁵
 - In 2015, SNAP served over 11 million people with disabilities.³⁶

The estimated average FY 2023 SNAP benefit for a one-person household is about \$195 per month, which is higher than the average benefit before the pandemic because of USDA's update to the Thrifty Food Plan, but lower than SNAP benefit levels during the duration of temporary COVID-related increases.³⁷

SNAP moved about 2.8 million people out of poverty as measured by SPM in 2021, including nearly 1.2 million women (316,000 of whom are Black, 293,000 of whom are Latina, 46,000 of whom are Asian, and 500,000 of whom are white, non-Hispanic).³⁸

WOMEN, INFANTS, AND CHILDREN (WIC) SPECIAL SUPPLEMENTAL NUTRITION PROGRAM

The **Women, Infants, and Children (WIC)** program provides grants to states for supplemental food, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and postpartum people, and for infants and children up to age 5.

Women and caregivers face especially precarious economic circumstances as they welcome a new baby. The combination of increased unpaid caregiving responsibilities, the lack of family-friendly supports like paid leave and affordable, high-quality child care, and the increased costs associated with raising young children mean that families with young children have some of the highest rates of poverty of any age group.

- **IN OCTOBER 2022**, WIC served over 6.3 million women, infants, and children.³⁹
- **WIC SERVES 43 PERCENT** of all infants in the United States.⁴⁰
- **THROUGHOUT THE PANDEMIC**, WIC has been a critical support for pregnant, breastfeeding, and postpartum women and for children birth to five:
 - In 2021, over one in three (35 percent) of adult women WIC recipients had incomes below the Federal Poverty Level (FPL).⁴¹
 - In 2021, more than six in ten (62 percent) of adult women recipients were women of color.⁴²
- **IN 2019**, 17 percent of LGBTQ women living with children participated in WIC compared to 11 percent of non-LGBTQ women and 5 percent of non-LGBTQ men living with children.⁴³

WIC moved nearly 81,000 people out of poverty as measured by SPM in 2021, including 39,000 children and 26,000 women.⁴⁴

NATIONAL SCHOOL MEALS PROGRAMS

National school meals programs are federally assisted meals programs that exist in public and nonprofit private schools and residential child care facilities.⁴⁵

Any student in a participating school can get a National School Lunch Program (NSLP) lunch regardless of the student's household income. Free lunches are available to children who live in households with incomes at or below 130% of the FPL. Reduced-price lunches are available to children in households with incomes between 130%-185% of the FPL.⁴⁶

- **THE NSLP** provided nutritious lunches, 71 percent of which were served as free or reduced-price meals, to over 28 million children in November 2022.⁴⁷
- **IN 2019**, 39 percent of LGBTQ women living with children participated in the NSLP, compared to 23 percent of non-LGBTQ women and 12 percent of non-LGBTQ men living with children.⁴⁸
- **THE NSLP** moved about 581,000 people out of poverty as measured by SPM in 2021, including 172,000 women (49,000 of whom are Black, 68,000 of whom are Latina, and 40,000 are white, non-Hispanic) and 274,000 children.⁴⁹

The School Breakfast Program (SBP) served breakfast, 82 percent of which was served as free or reduced-price meals, to more than 16 million children in November 2022.⁵⁰

CHILD AND ADULT CARE FOOD PROGRAM

The **Child and Adult Care Food Program (CACFP)** provided nutritious meals and snacks to children in child care centers and by home-based child care providers, in afterschool programs, and homeless shelters, and to senior citizens in senior day care centers.

- **IN FY 2022** the program served over 4.7 million people. Over that year, nearly 1.9 billion meals were served, 96 percent of which were served by home-based child care providers and child care centers.⁵¹
- **FREE AND REDUCED-PRICE MEALS** accounted for 82.7 percent of all meals served through CACFP in FY 2022.⁵²

SOCIAL INSURANCE PROGRAMS: BOOSTING INCOME AND REDUCING POVERTY

UNEMPLOYMENT INSURANCE (UI)

Unemployment insurance (UI) is a social insurance program that provides temporary support to unemployed workers who have lost their jobs through no fault of their own and meet additional requirements, which vary by state. UI is particularly important during recessions, when it stabilizes families, communities, and the overall economy, but serves as a critical support for those who lose their jobs and for their families even when unemployment rates are relatively low. But prior to the pandemic, only about one in four unemployed workers could access UI benefits.⁵³ Congress addressed some of these eligibility gaps through pandemic unemployment programs that reached millions of unemployed people, such as gig workers, who were ineligible for traditional UI.⁵⁴ However, pandemic unemployment programs phased out in 2021, meaning there are significant eligibility gaps in UI once again.

- **UI PROVIDED ASSISTANCE** to more than 1.5 million unemployed workers in December 2022, including more than 600,000 women.⁵⁵ Of those 1.5 million people, 17 percent were Black, 23 percent were Latinx, 4 percent were Asian, and 52 percent were white.⁵⁶
- **IN 2020**, 23 percent of LGBTQ women and 20 percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received unemployment benefits in the past year.⁵⁷

In 2021, UI kept about 2.3 million people out of poverty as measured by SPM, including 846,000 women (199,000 of whom are Black, 206,000 of whom are Latina, 62,000 of whom are Asian, and 374,000 of whom are white, non-Hispanic).⁵⁸

SOCIAL SECURITY

Social Security is a social insurance program that protects workers and their families from income loss due to retirement, disability, or death. It covers nearly all workers and their families, not just those with low incomes, but keeps more people out of poverty than any other program.

Social Security is especially important to women's economic security:

- **FIFTY-FIVE PERCENT** of adult beneficiaries were women in 2021.⁵⁹ Women make up more than half (55 percent) of Social Security beneficiaries 62 and older.⁶⁰
- **WHILE WOMEN** historically have relied more on income from Social Security than men do,⁶¹ because of gender inequities in the employment system, women, on average, receive lower benefits than men.
 - As of December 2021, the average Social Security benefit for retired women 65 and older was only about \$18,049 per year.⁶²
 - In contrast, the average Social Security benefit for retired men 65 and older was about \$22,339 per year.⁶³

Social Security kept more than 26.3 million people out of poverty as measured by SPM in 2021, including 14.1 million women (2.0 million of whom are Black, 1.3 million of whom are Latina, 464,000 of whom are Asian, and 10.1 million of whom are white, non-Hispanic).⁶⁴

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

Social Security Disability Insurance (SSDI) is a core component of Social Security's old age, survivor, and disability insurance (OASDI) program. The program insures workers who have experienced a serious and long-lasting disability, providing modest but essential income to support them and their families if they are unable to work. But applicants for SSDI benefits face significant delays in processing their claims.⁶⁵

- **AS OF DECEMBER 2021**, SSDI served more than 9.2 million people, including more than 4.6 million women and girls.⁶⁶
- **GENDER INEQUITIES** in employment also led to inequities in average SSDI benefits for disabled workers—about \$14,685 for disabled women, compared to \$17,903 for disabled men in 2021.⁶⁷
- **IN 2020**, 15 percent of LGBTQ women and 13 percent of nonbinary/genderqueer individuals reported that their family received SSDI in the past year.⁶⁸

SUPPLEMENTAL SECURITY INCOME (SSI)

Supplemental Security Income (SSI) provides income support for low-income individuals who are elderly or living with disabilities. But some of the key features of the program have not been updated in nearly 40 years, meaning that rising costs push SSI recipients further into poverty every year.

- **IN 2021**, SSI served over 7.7 million people, including more than 1 million children.⁶⁹
- **A SLIM MAJORITY** of non-elderly adults in the program in 2021 were women; almost two-thirds (65 percent) of elderly SSI beneficiaries were women.⁷⁰

SSI kept about 2.7 million people out of poverty as measured by SPM in 2021, including 1.3 million women (372,000 of whom are Black, 236,000 of whom are Latina, 57,000 of whom are Asian, and 632,000 of whom are white, non-Hispanic).⁷¹

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

The **Temporary Assistance for Needy Families (TANF)** program is a block grant to states to fund income assistance, work supports, and other services, including child care, for low-income children and parents. Increasingly fewer TANF funds are spent providing direct assistance to families,⁷² and states have enacted barriers to accessing help, leading to a dramatic decrease in the number of poor families served by TANF over the past 25 years.⁷³

- **IN 2021**, more than eight in 10 (85 percent) adults served by TANF were women.⁷⁴
- **BEFORE THE PANDEMIC**, fewer than one in four low-income families with children received income assistance through TANF,⁷⁵ but there was a modest increase in participation due to the pandemic and recession. TANF provided assistance to over 838,000 families in September 2022, including over 1.5 million children.⁷⁶
- **IN 2020**, for every 100 families in poverty, only 21 families received income assistance through TANF, the lowest "TANF-to-poverty ratio" (TPR) in history.⁷⁷
- **TANF** adult recipients were 32 percent Black, 30 percent Latinx, 2.9 percent Asian, 1.4 percent American Indian or Alaskan Native, and 29 percent white.⁷⁸
- **IN 2020**, 7 percent of LGBTQ women and 12 percent of nonbinary/genderqueer individuals reported receiving TANF in the past year.⁷⁹

In 2021, TANF kept about 284,000 people out of poverty as measured by SPM, including 118,000 women (27,000 of whom are Black, 58,000 of whom are Latina, and 34,000 of whom are white, non-Hispanic).⁸⁰

CONCLUSION

All people should have what they need to live with dignity, including a stable income, an accessible and affordable home, adequate nutrition, and the opportunity to build wealth. Programs and policies that help people meet their basic needs represent investments in our shared priorities and in the well-being of our communities as a whole. This is especially true for women, particularly women of color, women with disabilities, LGBTQ+ individuals, and immigrant

women, who are placed at increased economic risk by compounding discriminatory systems and structures, as well as by chronic underinvestment in programs that could mitigate that risk.

Investing in public benefits programs and defending against cuts to those programs is a gender justice issue and a critical component to building an economy that works for all of us.

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