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# By the Numbers: Data on Key Programs for the Well-Being of Women, LGBTQIA+ People, and Their Families

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A growing share of U.S. families face economic insecurity: in 2022, almost 40 percent of adults reported that they would struggle to cover a \$400 expense.<sup>1</sup> While many families experience financial precarity, it does not occur evenly. Women—especially Black, Latina, and Native women; women with disabilities; and immigrant women—and LGBTQIA+ individuals have long been disproportionately likely to experience poverty and hardship.<sup>2</sup> These disparities are grounded in gender, racial, and other forms of discrimination across education, housing, health care, employment, tax, and other economic systems. As pandemic-related benefits have expired, women of color have struggled with high household costs, an uneven economic recovery, and the continued, persistent lack of adequate public investment in caregiving and other supports.<sup>3</sup>

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 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 fail to make the robust public investments that women need and deserve to succeed in our economy, women will struggle 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 2023 Current Population Survey Annual Social and Economic Supplement (ASEC) estimates for calendar year 2022 poverty data 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 2023 lasted from October 2022 through September 2023. Please reference individual source notes for more information.

## MAKING HOUSING MORE AFFORDABLE

The Department of Housing and Urban Development (HUD) provides housing assistance (which includes the Housing Choice Voucher program, also known as Section 8 Tenant-Based Rental Assistance) to about 10.2 million people in over 5.2 million households.<sup>4</sup>

- **IN 2023**, women headed 74 percent of households served by HUD rental assistance programs, and households with children headed by women comprised 30 percent of households served by HUD rental assistance programs.<sup>5</sup>
- **IN 2023**, 41 percent of people receiving housing assistance were seniors and 24 percent were people with disabilities.<sup>6</sup>
- **IN 2020**, 10 percent of LGBTQ women and 9 percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received housing assistance in the past year.<sup>7</sup>

Federal housing assistance moved over 2.6 million people out of poverty as measured by the Supplemental Poverty Measure (SPM) in 2022, including 1.1 million women (325,000 of whom are Black, 299,000 of whom are Latina, 88,000 of whom are Asian, and 405,000 of whom are white, non-Hispanic).<sup>8</sup>

Due to chronic underfunding and other structural factors, demand for housing assistance greatly outpaces supply. Only one in four eligible families receives rental assistance, and it can take years for eligible families to get off waiting lists and start receiving assistance.<sup>9</sup> Women of color in particular face higher rates of being severely cost-burdened (spending most of their income on housing)<sup>10</sup> and living one unexpected expense away from eviction or foreclosure. 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 over the past few years.

- **AS OF JUNE 2023**, over 6.5 million households have received assistance through ERAP.<sup>11</sup> Of the respondents to the U.S. Census Household Pulse Survey who reported receiving ERAP as of May 2023, 66.7 percent were women.<sup>12</sup>
- **AS OF DECEMBER 2023**, over 500,000 homeowners have received assistance through HAF programs. Sixty-three percent of HAF beneficiaries are women, 40% are Black, and 20% are Latinx.<sup>13</sup>

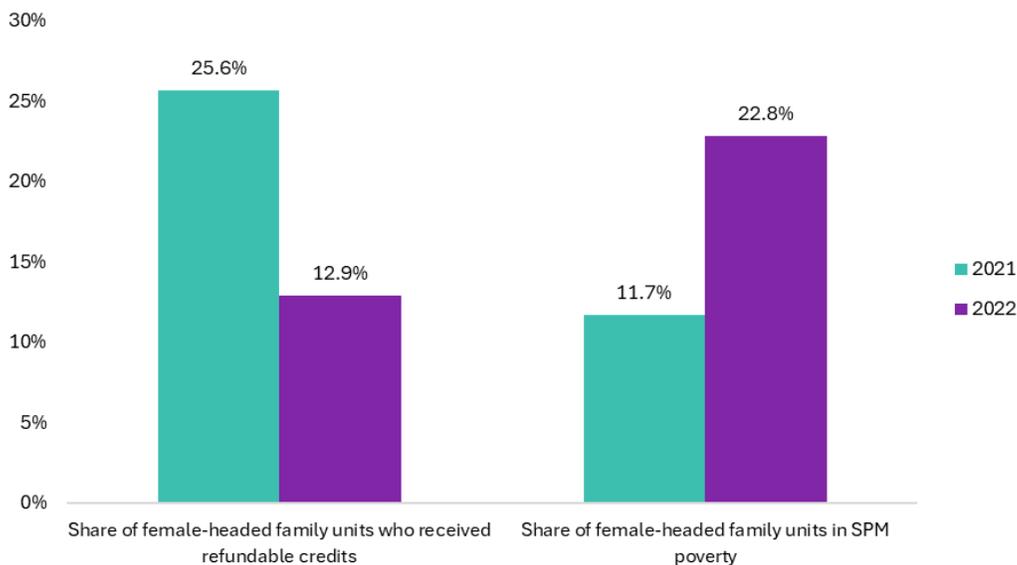
**As the ERA programs wind down while rent and cost-burdens remain high, the threat of eviction for women of color rises.**

# REFUNDABLE TAX CREDITS

In 2021, refundable tax credits—including the Earned Income Tax Credit, the Child Tax Credit, and the Child and Dependent Care Tax Credit—expanded by the American Rescue Plan Act of 2021 (ARPA) boosted nearly 9.7 million people out of SPM poverty, including nearly 2.9 million adult women and over 4.9 million children.<sup>14</sup> In 2022, the expiration of these expansions, along with other

pandemic-era relief, fueled the country's largest recorded single-year increase in SPM poverty in more than 50 years.<sup>15</sup>

The share of family units headed by women who received refundable tax credits declined from 25.6% in 2021 to 12.9% in 2022, while their SPM poverty rate nearly doubled from 11.7% to 22.8%.



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Notes: In 2021, refundable tax credits included the Earned Income Tax Credit, Child Tax Credit, and the Child and Dependent Care Credit. In 2022, the refundable tax credits included the Earned Income Tax Credit and the refundable portion of the Child Tax Credit.

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 ARPA expanded the EITC for workers without children, expanding the age limits for EITC eligibility and nearly tripling the maximum credit for these workers.<sup>16</sup> However, these expansions expired at the end of 2021.

- **IN CALENDAR YEAR 2023**, 23 million working families received the EITC.<sup>17</sup>
- **THE AVERAGE AMOUNT OF THE EITC** received by families in 2023 was about \$2,541.<sup>18</sup>
- **WOMEN OF COLOR<sup>19</sup> AND LGBTQ WOMEN<sup>20</sup>** especially benefit from the EITC.

The EITC moved 3.9 million people out of poverty as measured by SPM in 2022, including nearly 1.1 million women (179,000 of whom are Black, 434,000 of whom are Latina, 67,000 of whom are Asian, and 373,000 of whom are white, non-Hispanic women).<sup>21</sup>

The **Child Tax Credit (CTC)** is a federal tax credit for families with children. For Tax Year 2021, ARPA expanded the CTC, including by allowing families with low incomes to receive the full value of the credit.<sup>22</sup> These expansions reduced child poverty and helped women and their families meet basic needs, like housing, groceries, medicine, and child care.<sup>23</sup> However, these expansions expired at the end of 2021.

- **IN 2023**, 46 million families received the CTC when they filed their tax returns for the 2022 Tax Year.<sup>24</sup> The average amount was \$2,639.<sup>25</sup>
- **THE REFUNDABLE PORTION OF CTC** moved 2.4 million people out of poverty as measured by SPM in 2022, including 1.4 million children and 563,000 women (115,000 of whom are Black, 226,000 of whom are Latina, 34,000 of whom are Asian, and 184,000 of whom are white, non-Hispanic women).<sup>26</sup>

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.<sup>27</sup> These expansions expired at the end of 2021.

- **IN 2023**, nearly 6.6 million families received the CDCTC when they filed their tax returns for the 2022 Tax Year. The average credit amount was roughly \$785.<sup>28</sup>

## 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. From April through September 2020, during the COVID-19 pandemic and recession, participation in SNAP averaged 42.5 million people per month, an increase of 14 percent from the first half of FY 2020.<sup>29</sup> In December 2023, more than 41.1 million people received SNAP, demonstrating the continued high need for nutrition assistance even as the economy is recovering.<sup>30</sup>
- **RECENT DATA** on participation show that women, people of color, LGBTQ women, and people with disabilities were more likely to participate in SNAP:
  - Women were more than half (55.4 percent) of non-elderly adult SNAP recipients in 2022.<sup>31</sup>
  - About one in three (33.0 percent) non-elderly adult SNAP recipients was a woman of color in 2022.<sup>32</sup>
  - In 2022, over five in 10 (53 percent) of SNAP households with children were headed by a single adult.<sup>33</sup>
  - 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.<sup>34</sup>
  - SNAP helps nearly 4 million non-elderly adults who either receive disability benefits or have work-limiting health conditions.<sup>35</sup>

**The estimated average FY 2024 SNAP benefit for a one-person household is about \$189 per month,<sup>36</sup> 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.<sup>37</sup>**

In 2022, as pandemic expansions to SNAP continued, SNAP moved nearly 3.7 million people—nearly 1 million more people than in 2021—out of poverty as measured by SPM, including 1.3 million women (339,000 of whom are Black, 308,000 of whom are Latina, 68,000 of whom are Asian, and 548,000 of whom are white, non-Hispanic).<sup>38</sup>

## 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 to 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 DECEMBER 2023**, WIC served over 6.5 million women, infants, and children.<sup>39</sup>
- **WIC SERVES 39 PERCENT OF ALL INFANTS** in the United States.<sup>40</sup>
- **THROUGHOUT THE PANDEMIC**, WIC has been a critical support for pregnant, breastfeeding, and postpartum women and for children birth to five:
  - In 2022, over one in three (35 percent) of adult women WIC recipients had incomes below the FPL.<sup>41</sup>
  - In 2022, more than six in 10 (61 percent) of adult women recipients were women of color.<sup>42</sup>
- **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.<sup>43</sup>

WIC moved 180,000 people out of poverty as measured by SPM in 2022—more than double the number of people in 2021, including 103,000 children and 49,000 women.<sup>44</sup>

## 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.<sup>45</sup>

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 Federal Poverty Level (FPL). Reduced-price lunches are available to children in households with incomes between 130%-185% of the FPL.<sup>46</sup>

- **THE NSLP** provided nutritious lunches, 70.9 percent of which were served as free or reduced-price meals, to over 29 million children in November 2023.<sup>47</sup>
- **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.<sup>48</sup>

In 2022, the National School Lunch Program moved nearly 1.5 million people out of poverty as measured by SPM—nearly triple the number of people in 2021, including 831,000 children and 370,000 women (90,000 of whom are Black, 128,000 of whom are Latina, and 124,000 are white, non-Hispanic).<sup>49</sup>

The **School Breakfast Program (SBP)** served breakfast to more than 15 million children in December 2023; 79 percent of those meals were free or reduced-price.<sup>50</sup>

## CHILD AND ADULT CARE FOOD PROGRAM

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

- **IN FY 2023** the program served almost 4.7 million people.<sup>51</sup> Over 1.7 billion meals were served, 96 percent of which were served by home-based child care providers and child care centers.<sup>52</sup>
- **FREE AND REDUCED-PRICE MEALS** accounted for 79.9 percent of all meals served through CACFP in FY 2023.<sup>53</sup>

# 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 since pandemic-era expansions to UI expired, UI benefits lifted far fewer people out of poverty in 2022 compared to 2021.<sup>54</sup>

- **UI PROVIDED ASSISTANCE** to more than 1.8 million unemployed workers in December 2023, including more than 750,000 women.<sup>55</sup> Of those 1.8 million people, 18 percent were Black, 22.5 percent were Latinx, 5 percent were Asian, and 50 percent were white.<sup>56</sup> Many states impose stringent eligibility requirements that disproportionately exclude women and workers of color—who are overrepresented among low-paid, part-time workers.<sup>57</sup>
- **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.<sup>58</sup>

In 2022, UI kept about 393,000 people out of poverty as measured by SPM, including 156,000 women (43,000 of whom are Black, 41,000 of whom are Latina, and 61,000 of whom are white, non-Hispanic).<sup>59</sup> In comparison, UI kept about 2.3 million people—including 846,000 women—out of poverty as measured by SPM in 2021, before the pandemic-era UI expansion expired.<sup>60</sup>

## 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:

- **WOMEN MADE UP OVER 55 PERCENT** of Social Security beneficiaries ages 62 and older and 63 percent of beneficiaries ages 85 and older at the end of December 2023.<sup>61</sup>
- **WHILE WOMEN HISTORICALLY** have relied more on income from Social Security than men do,<sup>62</sup> because of gender inequities in the employment system, women, on average, receive lower benefits than men.
  - As of December 2022, the average Social Security benefit for retired women 65 and older was only about \$19,925 per year.<sup>63</sup>
  - In contrast, the average Social Security benefit for retired men 65 and older was about \$24,561 per year.<sup>64</sup>

Social Security kept more than 28.9 million people out of poverty as measured by SPM in 2022, including 15.3 million women (2.1 million of whom are Black, 1.5 million of whom are Latina, 573,000 of whom are Asian, and 10.9 million of whom are white, non-Hispanic).<sup>65</sup>

## 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.<sup>66</sup>

- **AS OF DECEMBER 2022**, SSDI served 8.8 million people, including more than 4.4 million women and girls.<sup>67</sup>
- **GENDER INEQUITIES** in employment also led to inequities in average SSDI benefits for disabled workers—about \$16,050 for disabled women, compared to \$19,538.64 for disabled men in December 2022.<sup>68</sup>
- **IN 2020**, 15 percent of LGBTQ women and 13 percent of nonbinary/genderqueer individuals reported that their family received SSDI in the past year.<sup>69</sup>

## 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 JANUARY 2023**, 7.6 million individuals received SSI benefits averaging \$677 per month.<sup>70</sup>
- **IN 2022**, more than half (55 percent) of adult SSI recipients were women; almost two-thirds (65 percent) of SSI beneficiaries ages 65 and older were women.<sup>71</sup>

SSI kept over 2.5 million people out of poverty as measured by SPM in 2022, including 1.1 million women (321,000 of whom are Black, 214,000 of whom are Latina, 52,000 of whom are Asian, and 508,000 of whom are white, non-Hispanic).<sup>72</sup>

## 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,<sup>73</sup> 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.<sup>74</sup>

- **IN 2022**, more than eight in 10 (84 percent) adults served by TANF were women.<sup>75</sup>
- **BEFORE THE PANDEMIC**, fewer than one in four low-income families with children received income assistance through TANF,<sup>76</sup> but there was a modest increase in participation due to the pandemic and recession. TANF provided assistance to over 825,000 families on average each month in FY 2023, including over 1.47 million children on average each month.<sup>77</sup>
- **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.<sup>78</sup>
- **IN 2022**, 31 percent of adult TANF recipients were Black, 33 percent were Latinx, 2.9 percent were Asian, 1.1 percent were American Indian or Alaskan Native, and 27.1 percent were white.<sup>79</sup>
- **IN 2020**, 7 percent of LGBTQ women and 12 percent of nonbinary/genderqueer individuals reported receiving TANF in the past year.<sup>80</sup>

In 2022, TANF kept about 566,000 people out of poverty as measured by SPM, including 177,000 women (65,000 of whom are Black, 44,000 of whom are Latina, and 61,000 of whom are white, non-Hispanic).<sup>81</sup>

## 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 support the well-being of our families, our communities, and our economy as a whole. We all benefit from investments in public benefits programs while we work toward dismantling systemic inequities. This is especially true for women, particularly women of color, women with disabilities, LGBTQIA+ individuals, and immigrant women, who are placed at

increased economic risk by compounded discriminatory systems and structures. Accordingly, it is critically important that public benefit programs center the needs of women facing multiple forms of discrimination, are fully funded, and are fairly administered, in order to mitigate, rather than amplify, inequity.

Expanding, strengthening, and investing in public benefits programs and defending against funding cuts is a gender justice issue and a critical component of an economy that works for all of us.

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