

# Women of Color, Disabled Women, and LGBT Adults Struggle to Afford Food and Housing Costs

By Sarah Javaid and Kathryn Domina

The pandemic exacerbated existing racial and gender inequities in the U.S. economy, hitting women, especially Black, non-Hispanic women and Latinas, LGBTQIA+ people, and disabled women the hardest. These groups continue to bear the brunt following an uneven economic recovery. Due to the expiration of many pandemic-era relief programs, 2022 had the largest yearly increase in poverty rates as measured by the Supplemental Poverty Measure in more than 50 years, from 7.9% to 12.8% for women and girls, from 5.2% to 12.4% for children overall, and from 11.9% to 26.7% for family units with children headed by a single woman.<sup>1</sup> Using data from week 63 (collected October 18–30, 2023) of the U.S. Census Bureau Household Pulse Survey,<sup>2</sup> this factsheet shows that women of color, disabled women of color, and LGBT (lesbian, gay, bisexual, and transgender)<sup>3</sup> adults continue to struggle to afford basic necessities such as food, housing, and child care well into 2023. Data from week 63 of the Household Pulse Survey shows:

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

- Not have enough food to eat.
- Be behind on their rent and mortgage payments.

Disabled<sup>4</sup> Black, non-Hispanic women and disabled Latinas were more likely than nondisabled white, non-Hispanic men to:

- Not have enough food to eat.

Disabled women of color<sup>5</sup> were more likely than nondisabled white, non-Hispanic men to:

- Be behind on their rent and mortgage payments.

LGBT adults of color were more likely than non-LGBT white, non-Hispanic adults to:

- Not have enough food to eat.
- Be behind on their rent payments.

**Notes on Data:** Data from the Household Pulse Survey are not necessarily representative of the U.S. population (see endnote 2 for more information). Therefore, the percentages in this factsheet refer to the shares of Pulse survey respondents for the purpose of comparing disparities across demographic groups and should not be interpreted as population-level estimates. Comparison groups (white, non-Hispanic men, nondisabled white, non-Hispanic men, and non-LGBT white, non-Hispanic adults) are provided throughout this analysis to demonstrate the inequities and discrimination that people 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.

**Disabled women of color and LGBT adults of color were especially likely to not have enough food to eat in the prior seven days.**

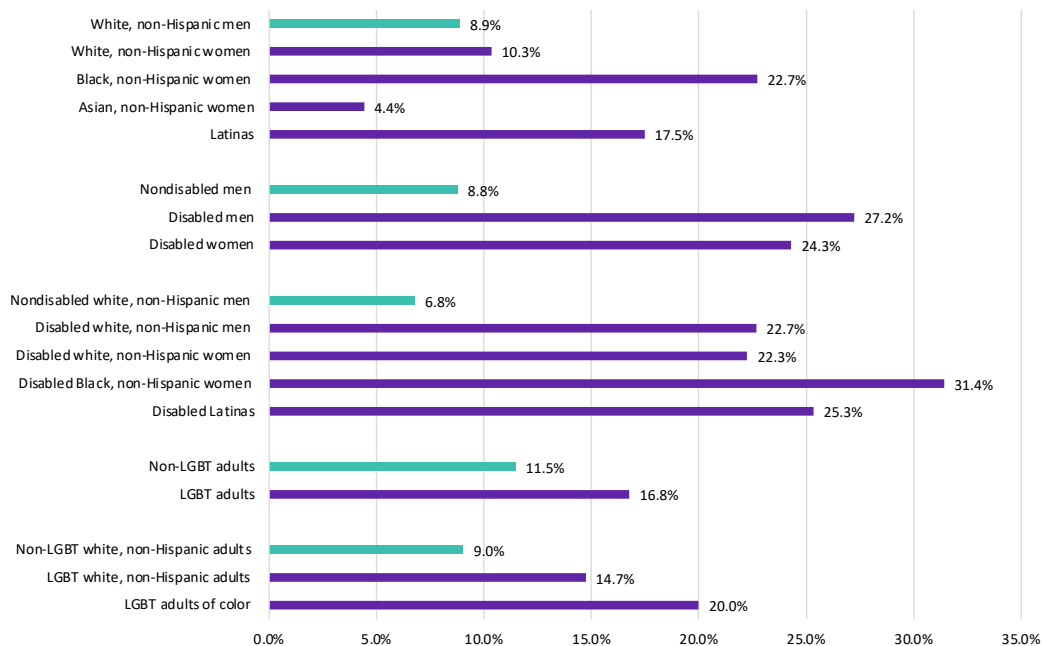
**Nearly one-third of disabled Black, non-Hispanic women did not have enough food to eat in the prior seven days.**

Over one in eight adult women (13.0%) reported sometimes or often not having enough food to eat in the prior seven days, and they were more likely than adult men (11.2%) to do so. Black, non-Hispanic women (22.7%) were nearly three times more likely than white, non-Hispanic men (8.9%) and over two times more likely than white, non-Hispanic women (10.3%) to not have enough food to eat. Latinas (17.5%) were two times more likely than white, non-Hispanic men and nearly two times more likely than white, non-Hispanic women to not have enough food to eat in the prior seven days. Additionally, 4.4% of Asian, non-Hispanic women did not have enough food to eat.

Almost one in four disabled women (24.3%) reported not having enough food to eat in the prior seven days. Disabled Black, non-Hispanic women (31.4%) were nearly five times more likely and disabled Latinas (25.3%) were nearly four times more likely than nondisabled white, non-Hispanic men (6.8%) to lack enough food to eat. Among disabled adults, Black, non-Hispanic women were more likely than white, non-Hispanic women (22.3%) and white, non-Hispanic men (22.7%) to report not having enough food to eat in the prior seven days.

Over one in six LGBT adults (16.8%) reported not having enough food to eat and were more likely than non-LGBT adults (11.5%) to report that. LGBT adults of color (20.0%) were over two times more likely than non-LGBT white, non-Hispanic adults (9.0%) to sometimes or often not have enough food to eat. LGBT adults of color were also more likely than white, non-Hispanic LGBT adults (14.7%) to not have enough food to eat. As food prices remain high,<sup>6</sup> many 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,<sup>7</sup> some of which can be greater for women than men.<sup>8</sup> These health conditions can then require greater use of health care services, which may in turn result in higher health care expenses.

**Share Who Reported Not Having Enough Food to Eat in the Previous Seven Days by Selected Demographics (October 18–30, 2023)**



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). 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 endnotes for more information.

## Women with children under 5 years old in their households have greater experiences of food insufficiency.

Over one in six women (16.8%) with a child under the age of 5 in the household reported they sometimes or often not did not have enough food to eat in the prior week. Among women with children under 5 in their household, Black, non-Hispanic (24.4%) and Latinas (20.9%) were especially likely to not have enough food to eat. In comparison, 14.9% of white, non-Hispanic women with children under 5 in their households reported the same. Nearly three in 10 disabled women (27.7%) with children under 5 in their households reported not having enough food to eat in the past seven days.

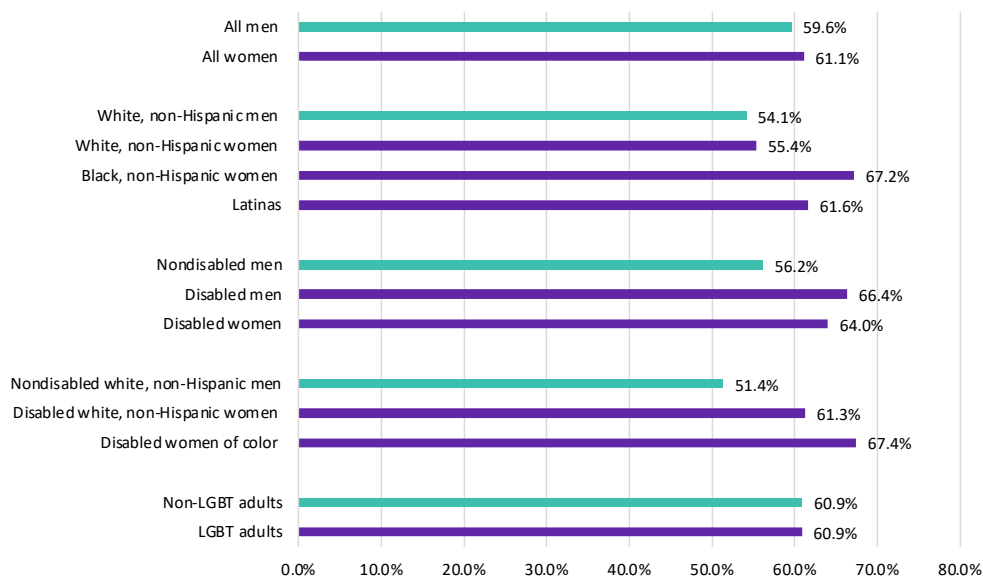
## Black, non-Hispanic women, Latinas, and disabled women of color who did not have enough food to eat were especially likely to report children in their households also not having enough to eat.

Among women who did not have enough food to eat in the prior seven days and had children in the household, nearly two in three (61.1%) reported the children in their household also often or sometimes did not have enough food to eat. Similarly, 59.6% of men who were food insufficient reported the same. Black, non-Hispanic women (67.2%) experiencing food insufficiency were more likely than white, non-Hispanic men (54.1%) and white, non-Hispanic women (55.4%) to report children in their household also did not have enough food to eat. In addition, 61.6% of Latinas experiencing food insufficiency reported children in their household also did not have enough food.

Over three in five disabled women (64.0%) experiencing food insufficiency reported children in their household did not have enough food to eat. In addition, 56.2% of nondisabled men and 66.4% of disabled men who were food insufficient reported the children in their household not having enough food to eat as well. Among those experiencing food insufficiency, 67.4% of disabled women of color, 61.3% of disabled white, non-Hispanic women, and 51.4% of nondisabled white, non-Hispanic men reported children in their household did not have enough food to eat in the prior seven days. Additionally, 60.9% of LGBT and non-LGBT adults reported the same.

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.<sup>9</sup>

### 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 (October 18–30, 2023)



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). 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 endnotes for more information.

**Nearly one in four disabled women of color, one in five Black, non-Hispanic women, one in six Latinas, and one in seven LGBT adult renters were behind on their rent payments.**

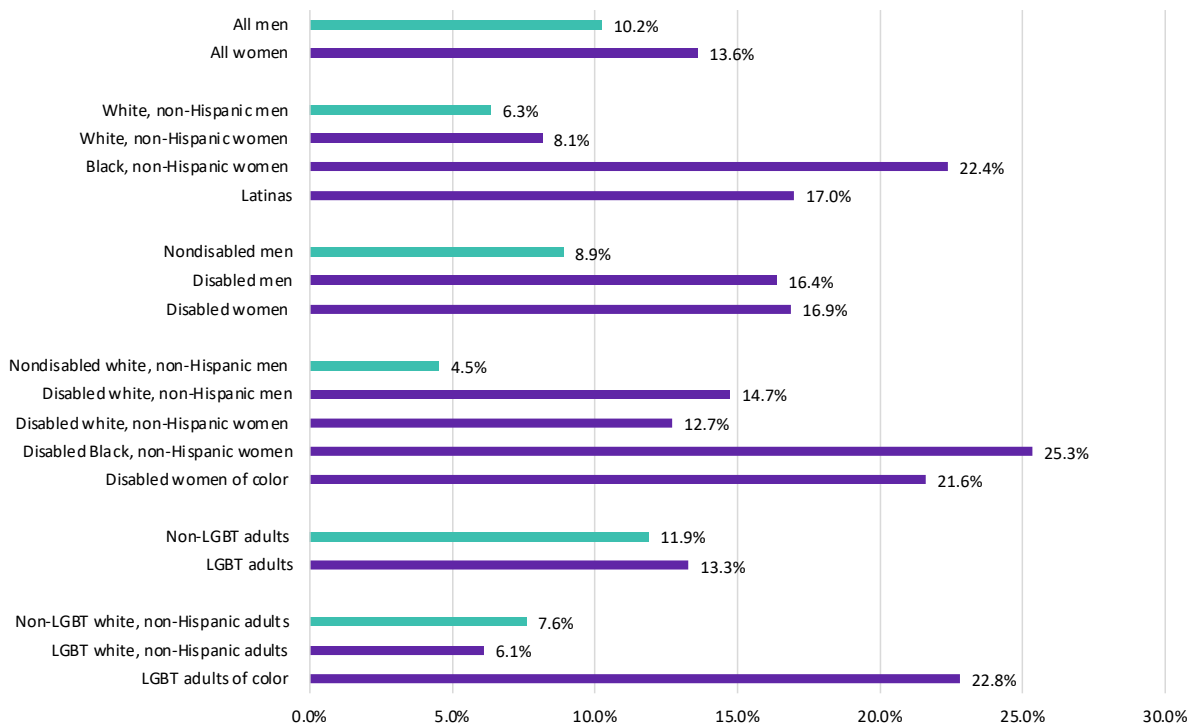
**Black, non-Hispanic women were over three times more likely than white, non-Hispanic men to be behind on their rent payments.**

Nearly one in seven women who rent (13.6%) were behind on their rent payments and women were more likely than men (10.2%) to be behind on their rent payments. Among renters, Black, non-Hispanic women (22.4%) were over three times more likely than white, non-Hispanic men (6.3%) and nearly three times more likely than white, non-Hispanic women (8.1%) to be behind on their rent payments. Latinas (17.0%) who rent were nearly three times more likely than white, non-Hispanic men and over two times more likely than white, non-Hispanic women to be behind on their rent payments.

Among renters, 16.9% of disabled women were behind on their rent payments, and they were nearly two times more likely than nondisabled men (8.9%) to report being so. In addition, 16.4% of disabled men reported being behind on their rent. Disabled Black, non-Hispanic women (25.3%) were over five times more likely than nondisabled white, non-Hispanic men (4.5%) and nearly two times more likely than disabled white, non-Hispanic women (12.7%) to be behind on their rent. Disabled women of color overall (21.6%) who rent were nearly five times more likely than nondisabled white, non-Hispanic men and nearly two times more likely than disabled white, non-Hispanic women to be behind on their rent payments.

Among renters, 13.3% of LGBT and 11.9% of non-LGBT adults were behind on their rent. LGBT adults of color (22.8%) were nearly four times more likely than LGBT white, non-Hispanic adults (6.1%) and over three times more likely than non-LGBT white, non-Hispanic adults (7.6%) to be behind on their rent.

**Share of Renters Who Were Behind on Their Rent Payments by Selected Demographics (October 18–30, 2023)**



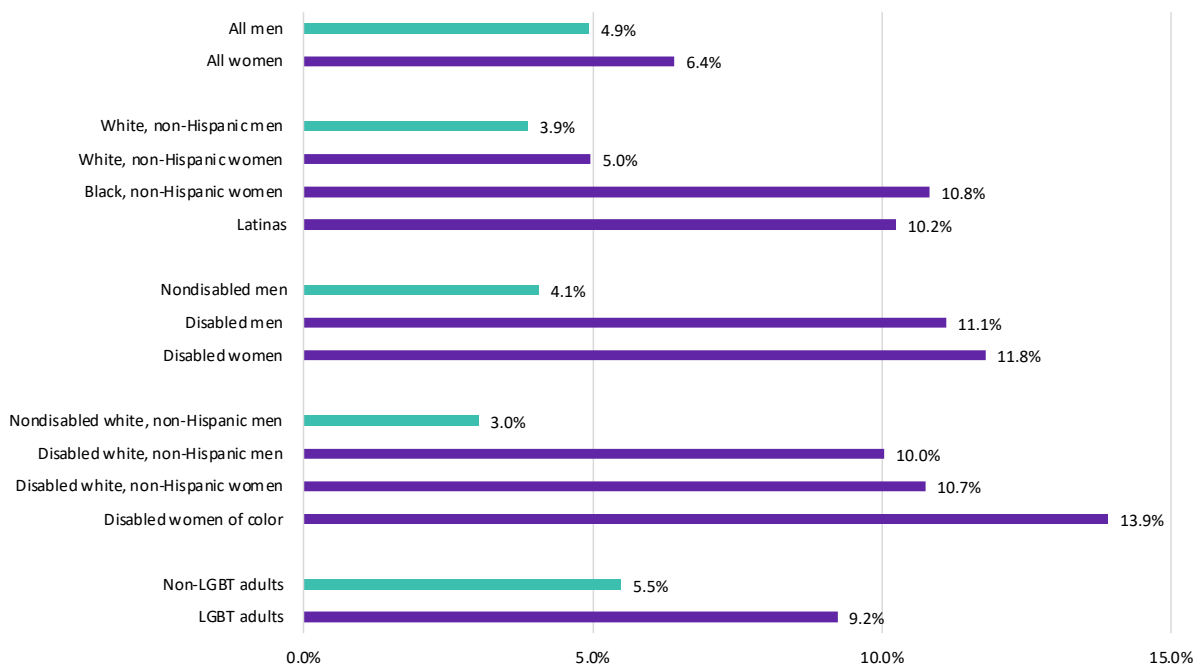
Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). The analytic sample is restricted to those who rent their home. Survey respondents self-identified as male, female, transgender, or none, self-identified their sexual 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 endnotes for more information.

## Disabled women of color were especially likely to be behind on their mortgage payments.

Among those with mortgages, women (6.4%) were more likely than men (4.9%) to report being behind on their mortgage payments. Among those with mortgages, Black, non-Hispanic women (10.8%) were nearly three times more likely than white, non-Hispanic men (3.9%) and over two times more likely than white, non-Hispanic women (5.0%) to be behind on their mortgage payments. Latinas (10.2%) were over two times more likely than white, non-Hispanic men and white, non-Hispanic women to be behind on their mortgage payments.

Disabled women with mortgages (11.8%) were nearly three times more likely than nondisabled men with mortgages (4.1%) to be behind on their mortgage payments. In addition, 11.1% of disabled men with mortgages were behind on their payments. Among those with mortgages, disabled women of color (13.9%) were over four times more likely than nondisabled white, non-Hispanic men (3.0%) to be behind on their mortgage payments. Among those with mortgages, LGBT adults (9.2%) were more likely than non-LGBT adults (5.5%) to be behind on their mortgage payments.<sup>10</sup>

### Share of Homeowners Who Reported Being Behind on Mortgage Payments by Selected Demographics (October 18–30, 2023)



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). The analytic sample is restricted to those who own their home. 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 endnotes for more information.

## Latinas, disabled women of color, and LGBT adults were disproportionately likely to lack child care at some point in the past four weeks.

Among respondents with children under age 12 in their household:

One in five (20.1%) women reported that, at some point in the last four weeks, children in their household were unable to attend child care as a result of child care being closed, unavailable, unaffordable, or because they were concerned about their child’s safety. In comparison, 17.1% of men reported the same. Latinas (23.8%) were more likely than white, non-Hispanic men (16.6%) to report children in their household could not attend child care. In addition, 19.3% of white, non-Hispanic women and 17.6% of Black, non-Hispanic women reported not having child care at some point in the last four weeks.

Disabled women (24.4%) were disproportionately likely to report their children were unable to attend child care at some point in the past four weeks. Disabled women were more likely than nondisabled men (16.6%) to report children in their household could not attend child care. In comparison, 21.5% of disabled men reported the same. Over one in four disabled women of color (26.4%) reported not having child care. Disabled women of color and disabled white, non-Hispanic women (22.5%) were both more likely than nondisabled white, non-Hispanic men (16.2%) to report not having child care at some point in the past four weeks. In addition, 20.3% of disabled white, non-Hispanic men reported the same.

Over one in four LGBT adults (25.8%) reported children in their household were unable to attend child care at some point in the past four weeks, and they were more likely than non-LGBT adults (18.1%) to report this. In addition, 27.5% of white, non-Hispanic LGBT adults, 23.9% of LGBT adults of color, and 17.2% of non-LGBT white, non-Hispanic adults reported children in their household were unable to attend child care at some point in the past four weeks.

### Share With Children Under 12 Years Old Who Reported Not Having Child Care in the Past Four Weeks by Selected Demographics (October 18 –30, 2023)



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). The analytic sample is restricted to those with children under 12 years old in their household. 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 endnotes for more information.

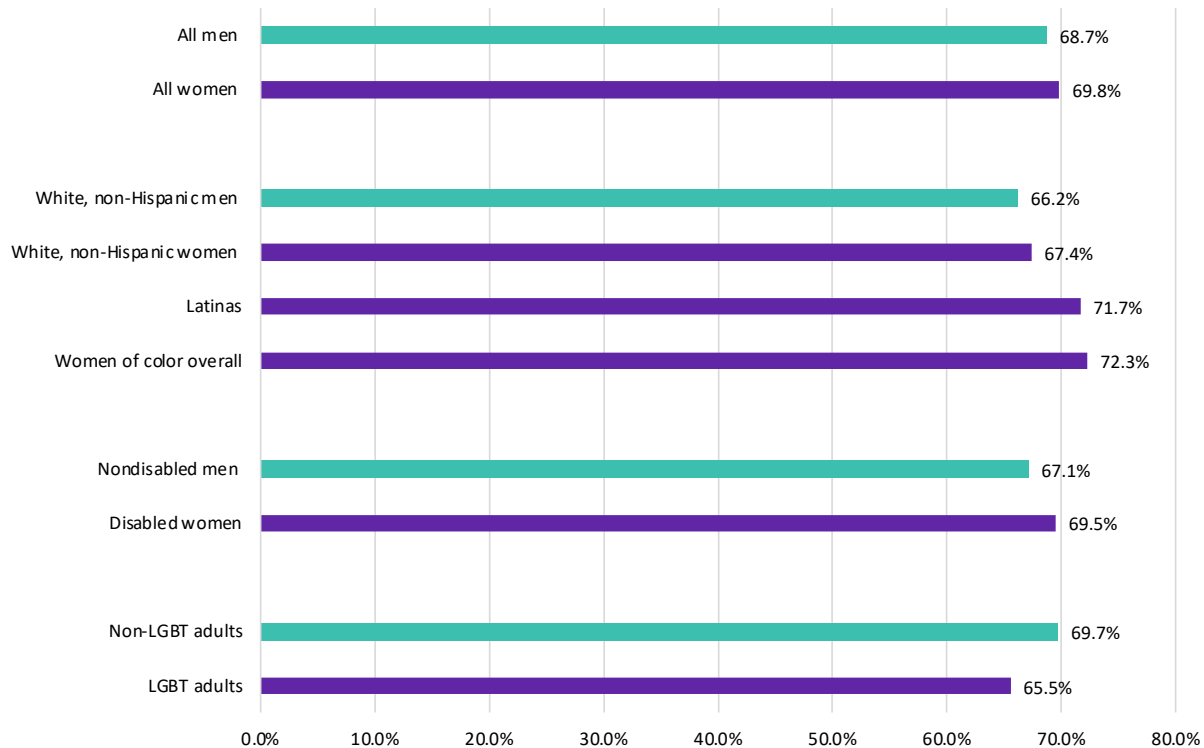
## Not having child care greatly harms women’s employment participation and economic security.

Among those who did not have child care for children under 12 years old in their household:

Nearly seven in 10 (69.8%) women experienced an economic impact, such as being forced to take unpaid leave, cut their work hours, leave their jobs, lose their job, or not look for a job, because they did not have child care. In comparison, 68.7% of men reported economic impacts. Additionally, 72.3% of women of color, including 71.7% of Latinas, 67.4% of white, non-Hispanic women, and 66.2% of white, non-Hispanic men experienced an economic impact due to a lack of child care.<sup>11</sup>

Nearly seven in 10 disabled women (69.5%) reported having to take unpaid leave, cut their work hours, leave their jobs, lose their jobs, or did not look for a job because they did not have child care. Additionally, 67.1% of nondisabled men reported the same. Among those lacking child care, 65.5% of LGBT adults and 69.7% of non-LGBT adults reported an economic impact.<sup>12</sup>

**Share With Children Under 12 Years Old and Reported Not Having Child Care in the Past Four Weeks Who Experienced an Economic Impact by Selected Demographics (October 18 –30, 2023)**



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). The analytic sample is restricted to those who did not have child care for children under 12 years old in their household. 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 endnotes for more information.



# Women were disproportionately likely to not work for pay because they were caring for children not in school or child care.<sup>13</sup>

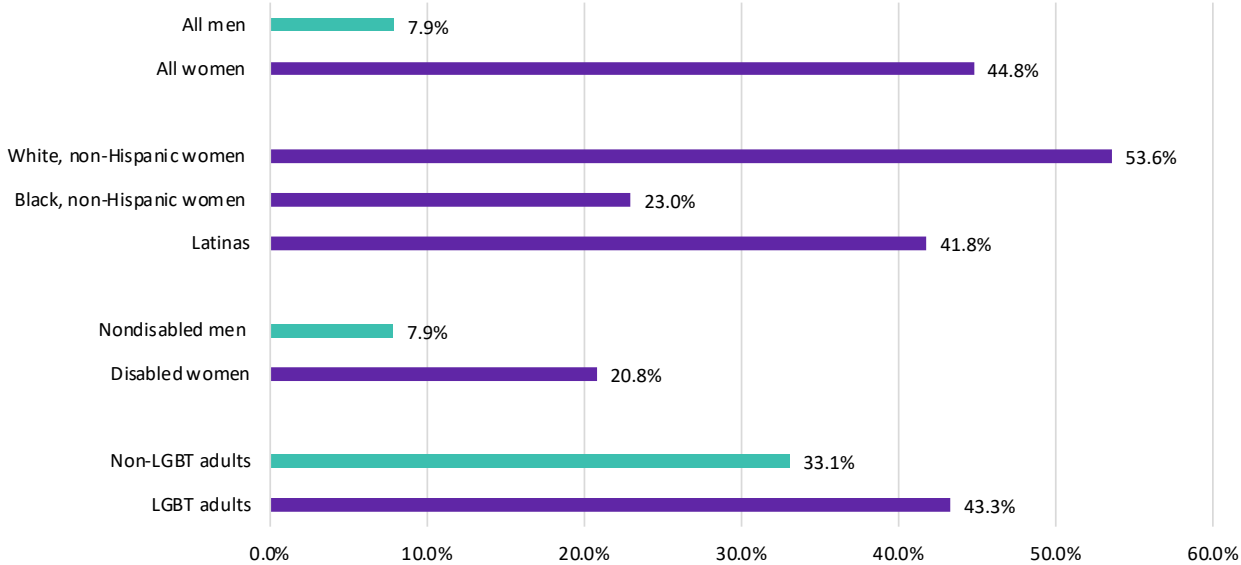
Not having child care kept women who wanted to work out of the workforce. Other reasons for not working for pay include caring for an elderly person, being sick or disabled, being laid off/furloughed, employer was closed temporarily or went out of business, not having transportation to work, or other reasons. Those who were retired or did not want to be employed were removed from the following analysis.

Among those who wanted to work but did not work for pay in the prior seven days:

Women (44.8%) were over five times more likely than men (7.9%) to report they were caring for children not in school or child care. In addition, 53.6% of white, non-Hispanic women, 41.8% of Latinas, and 23.0% of Black, non-Hispanic women reported not working because they were caring for a child.

Disabled women (20.8%) were over two times more likely than nondisabled men (7.9%) to report not working in the prior seven days because they were caring for a child. Additionally, 43.3% of LGBT and 33.1% of non-LGBT adults reported not working because they were caring for a child.<sup>14</sup>

**Share Who Wanted to Work but Reported Not Working for Pay in the Past Seven Days Because They Were Caring for a Child Not in School or Child Care by Selected Demographics (October 18 –30, 2023)**



Source: NWLC calculations based on U.S. Census Bureau, Household Pulse Survey, using data from week 63 (collected October 18–30, 2023). Those who retired or did not want to be employed were excluded from the sample. 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 endnotes for more information.



## **The data shows that women of color, especially those who are disabled, LGBT adults, and their families still face food and housing insecurities and lack access to child care.**

These struggles will only worsen if the federal government cuts key anti-poverty programs. Public benefit programs not only help close the gaps between insufficient income and the growing cost of basic needs, but also support economic mobility and security in the long-term. For example, in August 2023, nearly than 41.8 million people received SNAP,<sup>15</sup> which helps women, people with disabilities, LGBTQIA+ people, and their families gain access to a nutritious diet and reduces food insecurity. Despite the clear and evident need for robust public benefits and income supports, including SNAP, some policymakers are arguing to cut back on them or impose further restrictions, which would increase the economic insecurity of women, LGBTQIA+ people, people with disabilities, and their families, destabilize communities, and undermine the health of our economy more broadly. Robust, permanent public investments in the care economy and accessible and affordable housing, and funding nutrition assistance, child care, health care, and income supports to the level of need will ensure that women, LGBTQIA+ people, and families can meet their basic needs. Until investments addressing the underlying, systemic inequalities in our economy are made, women, LGBTQIA+ people, and families will continue to be left behind. It is imperative that Congress protect and expand supports that allow women, LGBTQIA+ people, and their families to meet basic needs and address longstanding inequities in the economy, to foster an economy where all can thrive.

### **Acknowledgements**

The author would like to thank May Amoyaw, Melissa Boteach, Sarah Hassmer, Amy Matsui, Kat Menefee, Karen Schulman, Beth Stover, Shengwei Sun, Hilary Woodward and the rest of the NWLC Campaigns and Communications Team, and Andres de la Roche for their design, review, and dissemination of this factsheet.

- 1 Shengwei Sun, "National Snapshot: Poverty Among Women & Families in 2022" (National Women's Law Center, November 2023), <https://nwlc.org/resource/national-snapshot-poverty-among-women-families/>.
- 2 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 are 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](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. Phase 3.7 began on December 9, 2022. Phase 3.8 began on March 1, 2023. Phase 3.9 began on June 7, 2023, Phase 3.10 began on August 23, 2023. However, the questionnaire in phases 2, 3, 3.1, 3.2, 3.3, 3.4, 3.5,3.6, 3.7, 3.8, 3.9, and 3.10 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, 3.5,3.6, 3.7, 3.8, 3.9, and 3.10 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 seven-day period. Refer to each data collection for more information.
- 3 The term LGBT is used (instead of LGBTQI+) because these Census Household Pulse data are specifically from lesbian, gay, bisexual, and transgender individuals and not necessarily a larger LGBTQI+ community. 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-identified 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>.
- 4 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>.
- 5 Women of color includes all women who are not white, non-Hispanic. Calculations for women of color grouped together are used if sample sizes are too small for reliable detailed racial and ethnic data breakdowns.
- 6 U.S. Bureau of Labor Statistics, "Food prices up 10.8 percent for year ended April 2022; largest 12-month increase since November 1980 " (May 17, 2022), <https://www.bls.gov/opub/ted/2022/food-prices-up-10-8-percent-for-year-ended-april-2022-largest-12-month-increase-since-november-1980.htm>.
- 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 Nagata, Jason M., Kyle T. Ganson, Henry J. Whittle, Jonathan Chu, Orlando O. Harris, Alexander C. Tsai, and Sheri D. Weiser. "Food Insecurity 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>.
- 10 Calculations for LGBT people of color could not be completed due to insufficient sample sizes.
- 11 Calculations for disabled women of color, disabled white, non-Hispanic men or women, and disabled men could not be completed due to insufficient sample sizes.
- 12 Calculations for LGBT people of color could not be completed due to insufficient sample sizes.
- 13 NWLC uses the term child care in place of the term day care that the Household Pulse Survey uses.
- 14 Calculations for disabled women of color, disabled white, non-Hispanic men or women, disabled men, and LGBT people of color could not be completed due to insufficient sample sizes.
- 15 "National and/or State Level Monthly and/or Annual Data," Food and Nutrition Service U.S. Department of Agriculture, (November 9, 2023), <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.