



**NATIONAL
WOMEN'S
LAW CENTER**

Justice for Her. Justice for All.

THE RECOVERY PARADOX

**WOMEN AND
FAMILIES NEED
MORE SUPPORT
TO SUSTAIN
AND IMPROVE
ECONOMIC GAINS**

OCTOBER 2024

ABOUT THE NATIONAL WOMEN'S LAW CENTER

The National Women's Law Center (NWLC) fights for gender justice—in the courts, in public policy, and in our society—working across the issues that are central to the lives of women and girls. We use the law in all its forms to change culture and drive solutions to the gender inequity that shapes our society and to break down the barriers that harm all of us—especially women of color, LGBTQIA+ people, and women and families with low incomes. For more than 50 years, NWLC has been on the leading edge of every major legal and policy victory for women.

AUTHORS

Sandra Markowitz, NWLC's Director of Research; Jasmine Tucker, NWLC's Vice President for Research; and Julie Vogtman, NWLC's Senior Director of Job Quality, authored this report.

STORYTELLERS

Sparking Change is a storytelling initiative that centers the voices and experiences of women or nonbinary people of color closest to the intersecting issues of income insecurity and child caregiving. The initiative is a partnership between NWLC, OLÉ (New Mexico), and Metanoia (South Carolina). For more information, visit nwlc.org/sparkingchange.

The report that follows features personal accounts from the following storytellers:

Merline Gallegos

Christine Matthews

Chantelle Mitchell

Tineaka Robinson

ACKNOWLEDGMENTS

The authors would like to thank Leila Abolfazli, Melissa Boteach, Gaylynn Burroughs, Talia Grossman, Sarah Hassmer, Sarah Javaid, Jessica Majano-Arriaza, Emily Martin, Amy Matsui, Katie O'Connor, Sydney Petersen, Shengwei Sun, and—most of all—Merline Gallegos, Christine Matthews, Chantelle Mitchell, and Tineaka Robinson for their contributions to this analysis.

Design and production: Andres de la Roche, A. DELAROCHE DESIGNS; Beth Stover, NWLC



INTRODUCTION

September 2024 marked the 45th consecutive month in which the U.S. economy added jobs.¹ Unemployment remains low. Wages are up, and relative to its 2022 peak, inflation is down. By many traditional measures, the recovery from the deep recession caused by the COVID-19 pandemic in 2020 has been a resounding success—a success made possible by the 2021 American Rescue Plan Act (ARPA) and other historic and robust relief measures enacted early in the pandemic.

Poll after poll, however, suggests that our economy does not feel strong for millions of people across the country²—particularly for women.³ And while this phenomenon has often been referred to as the “vibecession,” data beyond top-line economic indicators reveal that problems in our economy are not illusory. For millions of women—especially Black women, Latinas, and other women of color—the economy is still not working: Too few jobs are good jobs; managing caregiving demands often feels impossible; and federal support that helped families make ends meet during the pandemic is a distant memory.

In ARPA and the pandemic relief legislation that preceded it, Congress made investments that were essential to pull our economy from the brink, prevent families from falling into poverty, and save our fragile care infrastructure from collapse. But these investments were temporary, and nearly all have since expired—even as prices have climbed due to the pandemic’s global supply chain disruptions⁴ and corporate greed.⁵ The systemic causes for inequality in our economy—a tax code that favors the wealthy and corporations; deep-rooted racism and sexism that have produced disinvestment in Black and

brown communities for generations; workplace laws that grant vast power to employers and very little to workers; longstanding disregard for the value of caregiving; underinvestment in supports for families struggling to make ends meet; and a bias toward individual solutions to collective problems, to name only a few—have not meaningfully changed. And in 2022, the Supreme Court unjustly took away the federal right to abortion, a right that is fundamental to an individual’s health, life, and future. Denial of abortion care can create economic hardship and insecurity that lasts for years.

Against this backdrop, many people—especially women and families—continue to struggle to get by with paychecks that cannot keep up with costs for housing, groceries, child care, health care, and more. Although inflation recently dropped to a three-year low and wages have increased, especially for lower-paid workers, families across the country still feel the impact of paying roughly 20% more for basic goods compared to February of 2020.⁶ In June, a CNN/SSRS poll found that just over four in 10 women (41%) reported worrying nearly all or most of the time that their total family income would not be enough to meet their family’s expenses and bills.⁷

The success of pandemic-era relief legislation makes one thing abundantly clear: **Policy matters.** And while Congress has allowed many critical supports to lapse, some recent policy changes—especially reforms that have not required congressional action—have reduced economic hardship.

The Biden-Harris administration has used its executive authority to improve jobs and lower expenses by:

- Canceling student debt for nearly five million people;
- Improving nutrition assistance to help lower-income families afford groceries;
- Lowering child care costs for 100,000 families through new child care regulations;
- Protecting workers, students, and servicemembers who need to travel long distances to access abortion care;
- Strengthening overtime protections to ensure that people are paid more when they work more hours;
- Raising the minimum wage for workers on federal contracts;
- Launching the Good Jobs Initiative to ensure that federal infrastructure dollars support the creation of jobs with good wages and benefits;
- Making it easier for workers to organize and join a union; and
- Proposing a ban on “junk fees” that banks, airlines, corporate landlords, and many more companies have increasingly used to extract additional money from consumers without providing any additional benefit.

The Biden-Harris administration also worked with Congress to pass the Inflation Reduction Act in 2022, which:

- Lowered prescription drug prices and health insurance premiums for millions of people;
- Made investments in clean energy that will lower energy costs; and
- Took steps to make our tax code more equitable by making it harder for corporations to avoid paying taxes.⁸

The following analysis examines more closely how women are faring in 2024. It considers the good news, including low unemployment and historic wage gains for the lowest-paid workers—and the bad, including the expiration of critical federal supports that were keeping families and caregivers afloat. It includes the voices of four women of color—Tineaka Robinson, Chantelle Mitchell, Christine Matthews,

and Merline Gallegos, storytellers and community leaders who partner with the National Women’s Law Center (NWLC) on the Sparking Change storytelling initiative⁹—who share how our nation’s economic policies play out in their daily lives. And it highlights the policy solutions we need to make the economy work better for women, families, and all of us, not just the wealthy few.

PANDEMIC RELIEF MEASURES SPURRED A STRONG JOBS RECOVERY AND RECORD WAGE GROWTH IN LOWER-PAYING JOBS.

At the onset of the COVID-19 pandemic in the United States, job losses were swift and severe. The overall unemployment rate rose from 3.5% in February 2020 to 14.8% in April 2020.¹⁰ And in contrast to prior recessions, women were more likely to lose their jobs than men, because women are overrepresented in many of the low-paid service sector jobs that disappeared when restaurants, hotels, salons, and many other customer-facing businesses closed their doors.

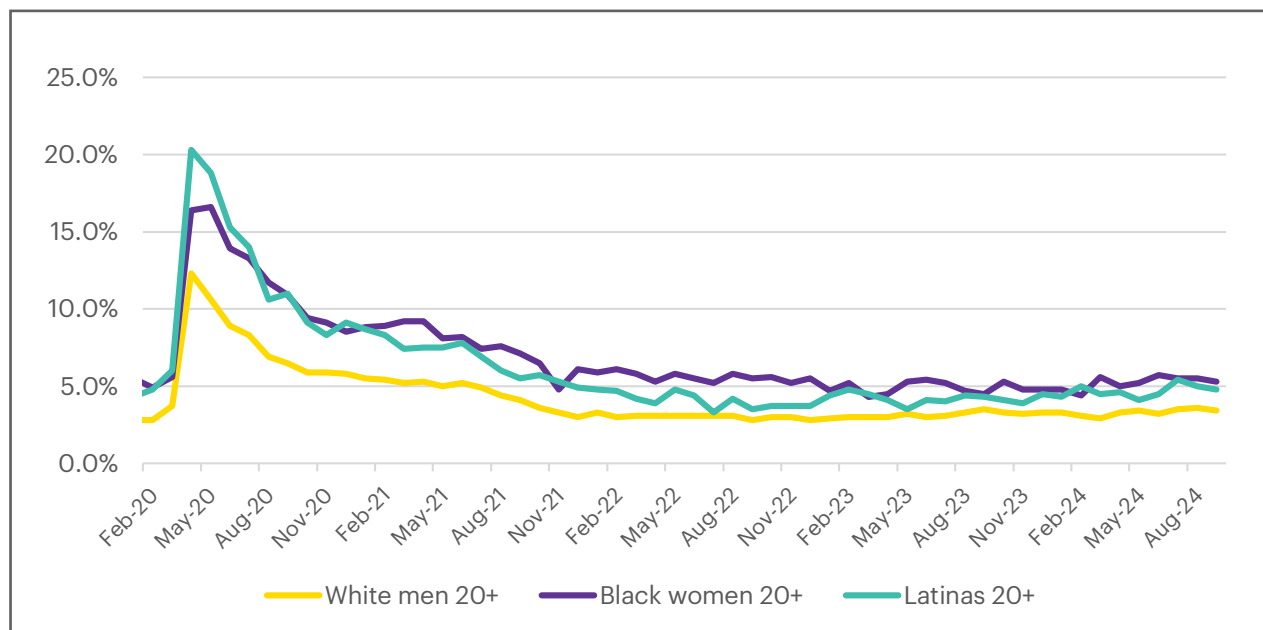
Between February and April 2020, women lost over 11.9 million jobs, including nearly 11.2 million in April 2020 alone¹¹—meaning one month of the pandemic’s losses erased almost an entire decade of women’s job gains since the Great Recession, which lasted from December 2007 to June 2009.¹² Black women and Latinas were the hardest hit: While unemployment for white men peaked at 12.3% in April 2020 and only remained in double digits for two months, unemployment for Latinas peaked at 20.3% in April 2020, and for Black women at 16.6% in May 2020. For both groups, unemployment remained above 10.0% for six months.¹³

Fortunately, federal policymakers acted quickly in response to this crisis, ramping up funding to support workers who lost their jobs and businesses who lost their customers; ensure that families could buy groceries and maintain their housing; stabilize the child care sector and expand access to health care; and provide paid sick days for millions of people who had lacked this protection, among other priorities. These robust investments ensured that the deepest economic recession since the Great Depression was also the shortest.¹⁴ The recession lasted only two quarters,¹⁵ and by February 2022, the

overall unemployment rate fell below 4.0%, where it remained through April 2024 (followed by slightly higher rates, ranging from 4.0% to 4.3%, in May through September).¹⁶

The successful federal response to the pandemic-induced recession stands in stark contrast to the much more limited and delayed federal action taken in response to the Great Recession. Following the end of the Great Recession, it took roughly seven years for unemployment to recede from a peak of 10.0% to its pre-recession level (4.7%).¹⁷ For Black women and Latinas, unemployment spiked higher in the pandemic-induced recession than it ever did during the Great Recession—but by early 2022, unemployment for both groups had reached pre-pandemic levels and has since remained below 6.0% (see Figure 1).¹⁸ In contrast, two years into the recovery from the Great Recession, the unemployment rate for Black women was still 13.8%, and it was 11.4% for Latinas.¹⁹ While there remains much to do to correct systemic inequalities that produce higher unemployment levels for people of color in our economy, the recovery from the most recent recession has been substantially more equitable than those in the past.²⁰

FIGURE 1. Unemployment Rates by Selected Demographics (Feb. 2020 – Sep. 2024)

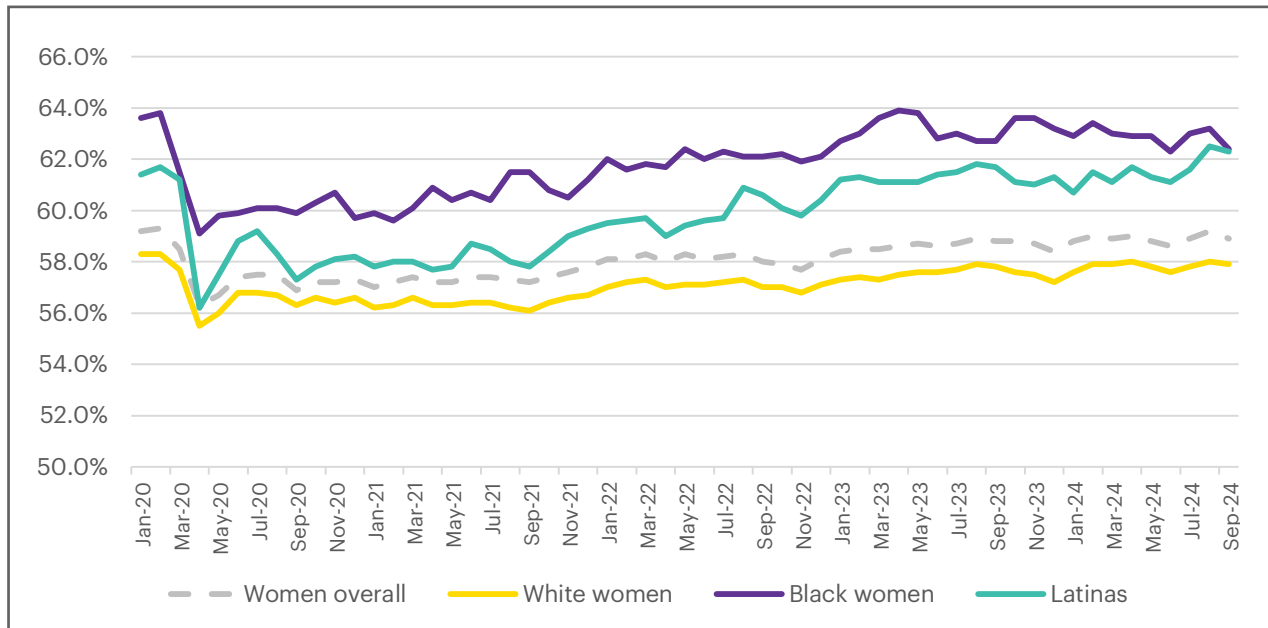


Source: U.S. Department of Labor, Bureau of Labor Statistics, Employment Situation Summary Tables A-2 and A-3.

The historic size of the pandemic-era investments was key to preventing many of the negative economic impacts that women—and especially women of color—experienced in the aftermath of the Great Recession. Moody’s Analytics concluded that in the absence of federal relief measures, unemployment stemming from the pandemic-induced recession would have been significantly higher, particularly among low-paid workers. Without the ARPA specifically (even assuming the other relief packages were enacted), the U.S. economy likely would have dipped back toward a recession in the spring of 2021, and unemployment would have risen above 7% and remained above 5% throughout 2021 (rather than falling below 5% during the same time frame).²¹ Moody’s and other economists also conclude that these investments were not the primary cause of the high inflation of recent years; instead, it was mainly the disruptions to the global supply chain triggered by multiple COVID-19 variant surges and the Russian invasion of Ukraine that spurred inflation—and in large part, it is corporate price gouging that has kept prices high for consumers even as supply chain problems have eased.²²

Alongside strong jobs growth, in the period between 2019 and 2023, low-paid workers experienced their strongest wage growth in the past 40 years. Even after accounting for inflation, the Economic Policy Institute finds that the wages of low-paid workers grew 13.2% in this four-year period due to the competitive labor market that emerged in the wake of the pandemic, along with increases in minimum wage rates across 29 states and the District of Columbia.²³ Wage growth for low-paid workers is also the strongest compared to the wage growth of all other workers over the same period. This is another positive trend for women in the workforce, who make up nearly two-thirds (64%) of workers in the lowest paying jobs, although they make up less than half of the workforce overall.²⁴ Across the workforce, the Center for American Progress finds that annual wages for nearly six in 10 workers (57%) grew faster than inflation between November 2022 and November 2023.²⁵

FIGURE 2. Labor Force Participation Rate for Women 20+ by Race/Ethnicity (Jan. 2020 – Sep. 2024)



Source: U.S. Department of Labor, Bureau of Labor Statistics, Employment Situation Summary Tables A-1, A-2 and A-3.

Despite strong wage and employment growth, however, women’s labor force participation rate has been slower to return to pre-pandemic levels.

Between February and April 2020, over 7 million people dropped out of the labor force, meaning they were no longer either working or looking for work. More than half were women (53.2%),²⁶ many likely driven out because of the caregiving challenges that have persisted well beyond the peak of the pandemic. In August 2024, women’s labor force participation rate (59.2%) had nearly reached the February 2020 rate (59.3%) for the first time since

the pandemic began but has since dipped back down to 58.9% (see Figure 2).²⁷ Women’s labor force participation gains have been driven by Latinas, whose current labor force participation rate (62.3%) is higher than it was in February 2020 (61.7%). Black women continue to participate in the labor force at a higher rate (62.4%) than any other group of women by race/ethnicity but have not yet reached their pre-pandemic participation level (63.8%). And overall, women’s labor force participation rate remains well below the rate for men, which was 70.4% in September 2024.²⁸

IN THE FACE OF INCREASED COSTS, HIGHER WAGES ARE STILL NOT ENOUGH TO SUPPORT MANY WOMEN AND FAMILIES.

Today, there are millions more jobs in our economy than there were four years ago, even before the pandemic hit. However, in addition to reduced labor force participation, women's jobs recovery has lagged behind men's: Women now hold just over 3.1 million more jobs than they did in February 2020, while men now hold nearly 3.7 million more jobs.²⁹

And for many working women, having a job is still no guarantee of having enough income to make ends meet. Even with the gains made in recent years, wage growth is not sufficient to cover basic costs for many women—especially for goods like child care and housing, for which prices have risen faster than inflation.³⁰

In 2023, workers in the lowest earnings decile made an average of \$13.66 an hour—a 13.2% increase from 2019 after accounting for inflation.³¹

But a single person without children working full time at \$13.66 per hour would still struggle to meet their basic needs in any county or metro area in the United States.³² The National Low Income Housing Coalition estimates that, on average nationwide, a full-time worker needs at least \$32.11 per hour to be able to afford a modest two-bedroom rental home (or \$26.74 for a one-bedroom).³³ Without federal legislation to raise the minimum wage—which has remained at \$7.25 per hour for a record 15-year stretch—and improve labor standards more broadly, too few of the jobs created in our economy are good jobs that enable women and families to thrive.

TINEAKA'S STORY

I did transfer to a new job. The pay was better, but everything went up as I got the pay increase. It was time to get insurance for my house and my insurance company was like "hey, we're dropping you." I had to shop around for new insurance and the price tripled. So, good thing I got the new job.

I wouldn't be able to sustain what I needed if I didn't have it because the price of just everything is so high—gas is high, food is high. The new job thing really helped out a lot—I know it's working, it's helping because I am able to keep up with everything now. But I thought I would be saving something, and that's just not happening. I'm going to need some of this money as I get older, when I'm not able to work anymore.

Millions of leisure and hospitality jobs have been added to our economy—but many of these jobs pay low wages, have unpredictable hours, and lack benefits.

The leisure and hospitality sector—which shed the most jobs early in the pandemic as restaurants, bars, and entertainment venues shuttered—has also been driving the jobs recovery: Of the nearly 28.7 million jobs added to our economy since April 2020, over 8.3 million are in leisure and hospitality, and women are the majority (52.0%) of the workforce in this sector.³⁴ However, leisure and hospitality jobs are also some of the lowest paying in our economy. While the average hourly earnings of leisure and hospitality workers have increased in recent years (from \$16.90 in February 2020 to \$22.25 in September 2024), they remain far below the average hourly earnings for workers overall (\$35.36)³⁵—and women working in leisure and hospitality typically are paid even less than their male counterparts.³⁶ Some leisure and hospitality workers, such as restaurant servers—who are overwhelmingly women³⁷—often rely on customer tips for most of their income, since federal law allows employers to pay tipped workers just \$2.13 per hour before tips. Tipped workers experience high levels of sexual harassment and face a particularly high risk of living in or near poverty.³⁸

People working at restaurants, hotels, and in other hourly leisure and hospitality jobs also often experience “just-in-time” scheduling practices that maximize flexibility for the employer at the expense of the employee, resulting in little notice of their work schedules and unpredictable hours that vary widely from week to week—making it hard to set a budget or manage child care, education, or other aspects of their lives.³⁹ And they are less likely than other workers to have employer-sponsored benefits like health insurance, retirement benefits, or paid time off.⁴⁰ Unsurprisingly, the rate at which workers quit leisure and hospitality jobs (3.3%) is much higher than the quit rate for industries overall (1.9%).⁴¹

The struggle to make ends meet is not limited to the lowest-paid workers. In a June CNN/SSRS poll, for example, nearly four in 10 women (39%) reported that they have had to take on credit card debt to afford necessities in recent months, and nearly as many (36%) said they had to take on extra work or a second job to make ends meet. Over a third of women (35%) said they recently have had difficulty finding affordable housing.⁴² In another survey, 11.9% of women reported not receiving health care at some point in the last 12 months due

to cost;⁴³ among women who took a prescription medication in the last year, 15.7% delayed filling prescriptions, took less medication, or skipped doses to save money.⁴⁴ And another recent survey finds that the average family paying for child care spends 24% of their household income on that care, while the Department of Health and Human Services considers child care to be “affordable” when it costs no more than 7% of household income.⁴⁵

CHANTELLE'S STORY

I got a new job. It was a pay increase for sure. However there was an article that came out a couple of months ago, saying that in the state of South Carolina, to live comfortably, you have to make \$99,000 a year. That is nearly double what I am making now. So when you see whatever is coming out saying that unemployment is down—yes, unemployment is down because nearly everybody is working two or three jobs. I have someone I know who is working three full jobs.

You are increasing the money, but it is just—maybe once you were making \$17, to now making \$21 an hour, but now rent for your one-bedroom is maybe \$1,800 versus \$1,000, and then you're seeing food prices rise. No matter what is going on, a lot of us have gotten to the point where we're like, you know what, bills are going to be late, I'll work on credit later, now I just want to make sure I can keep a roof over my head, food on the table, and to make sure my family is good. But to be at this place where we want to be comfortable and stress free, we would literally have to work two or three jobs.

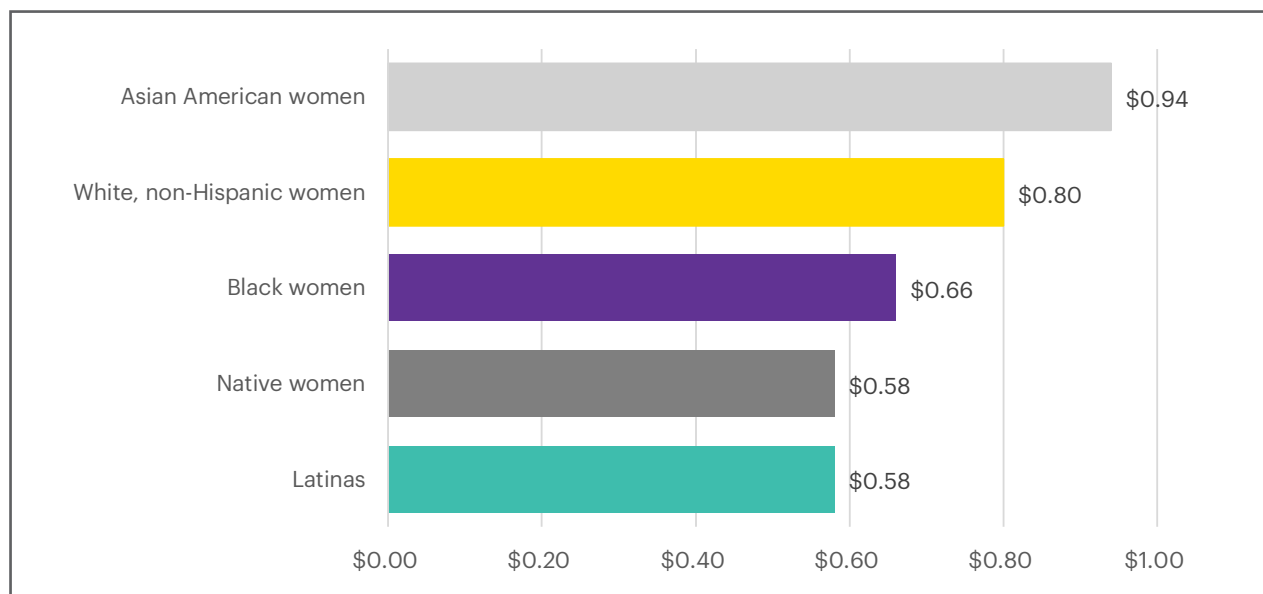
Abortion bans and restrictions further undermine women's economic security.

The ability to decide whether and when to become pregnant and parent is crucial to determining one's own life's path, pursuing personal and professional goals, and safeguarding economic security. Access to abortion enables women to complete high school and higher levels of education, improves labor force participation, and enables economic independence.⁴⁶ After abortion was legalized, women—particularly Black women—experienced significant increases in school graduation and labor force participation.⁴⁷ Pregnant individuals who obtain an abortion are less likely to experience economic hardship and insecurity.⁴⁸

But in 2022, the Supreme Court overturned *Roe v. Wade*, eliminating the federal right to abortion, and by the end of 2023, nearly half of all states had either banned abortion or made it inaccessible. The harm of abortion bans disproportionately impacts communities of color and those who have low incomes⁴⁹—people who already face barriers in accessing health care and who often lack job security and paid leave; these bans compound existing harms they experience, including poverty and systemic racism.

New restrictions on abortion have created additional financial stress for many. The 14 states where abortion is banned, and the six states with severe restrictions in place, have forced nearly one in five abortion patients to travel out of state to receive abortion care.⁵⁰ Often the cost to travel can be prohibitive for women seeking abortions, especially as a recent study found that 44% of women are “not prepared” or only “slightly prepared” to pay \$500 for an unexpected medical emergency.⁵¹ And when people who want an abortion cannot obtain one, the economic consequences—in terms of both direct costs and impacts on educational and workplace opportunities—can be dire. In fact, people who are denied an abortion are nearly four times more likely to live below the poverty line than those who obtain a wanted abortion.⁵²

FIGURE 3. What Women Working Full Time, Year-Round Make by Race/Ethnicity for Every Dollar White, Non-Hispanic Men Make (2023)



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2023 Annual Social and Economic Supplement, Table PINC-05.

Higher costs fall particularly hard on women because there remains a gender wage gap for 94% of all occupations,⁵³ and Black women, Native women, and Latinas experience even larger wage gaps compared to white men than their white and Asian American counterparts

(see Figure 3). While both men’s and women’s earnings increased modestly in 2023, men’s gains outpaced women’s enough to significantly widen the gender wage gap for the first time since

2003. Women working full time, year-round were paid 83 cents for every dollar paid to men in 2023, compared to 84 cents in 2022⁵⁴—and this backslide was more severe for Black women: Black women working full time, year-round in 2023 were paid 66 cents for every dollar paid to white, non-Hispanic men, compared to 69 cents in 2022.⁵⁵ Women stand to lose \$462,000 to the gender wage gap over the career course, and for Black women, Latinas, and Native women, losses are over \$1 million.⁵⁶

For millions of women and families, a strong labor market is simply not enough to secure a high quality of life. Federal policy changes are necessary to hold employers accountable for creating good jobs—including good wages that allow families to

put food on the table, pay the rent, and save for the future; predictable work schedules that enable workers to meet their responsibilities on and off the job; and access to benefits like paid leave that help people care for themselves

and their loved ones. Our policymakers also need to shift power to workers by making it easier to organize a union and requiring employers to adhere to transparent pay practices that help root out pay discrimination. They need to bring down the high cost of housing, child care, aging and disability care, and other necessities by subsidizing those costs with public dollars. And they need to restore the federal right to abortion.

In 2023, the gender wage gap widened significantly for the first time since 2003.

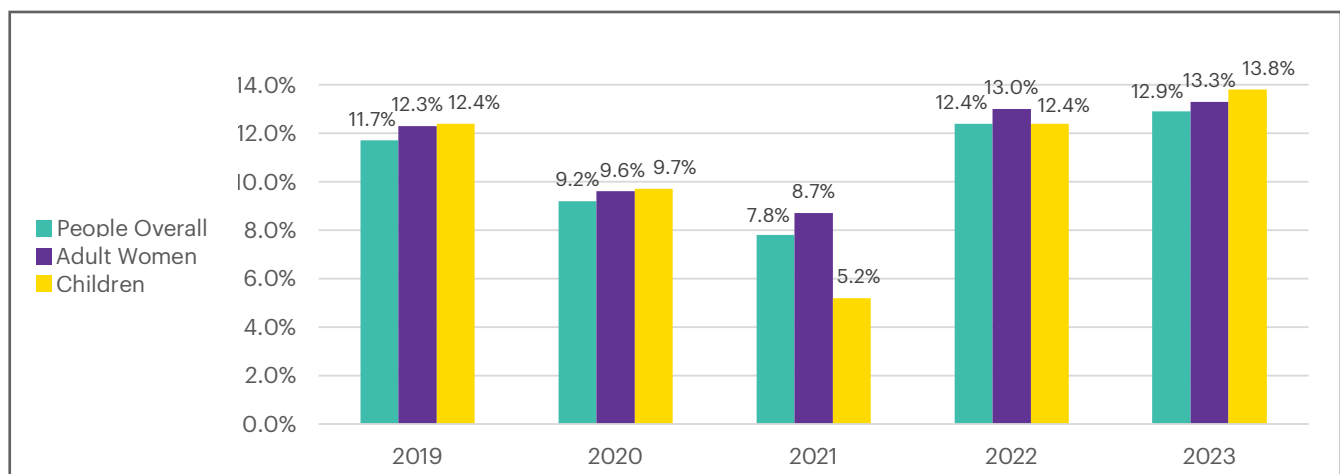
POVERTY AND ECONOMIC INSECURITY HAVE INCREASED—ESPECIALLY FOR WOMEN AND CHILDREN—AS CONGRESS HAS ALLOWED CRITICAL SUPPORTS TO EXPIRE.

Between 2019 and 2021, despite the job loss caused by the pandemic, poverty fell dramatically—especially for children and for families headed by women—as a direct result of the expanded Child Tax Credit (CTC), expanded Earned Income Tax Credit (EITC), direct payments to individuals, and other federal policy interventions designed to reduce economic hardship. The expanded CTC alone lifted 1.5 million women, predominantly women of color,⁵⁷ and 2.1 million children out of poverty in 2021.⁵⁸ However, by 2022, the expanded CTC and many other pandemic-era relief programs had expired, resulting in a dramatic increase in poverty.⁵⁹

For example, using the Supplemental Poverty Measure (SPM), which accounts for the cost of living as well as the value of noncash government benefits in measuring poverty,⁶⁰ the child poverty rate increased from 5.2% in 2021 to 12.4% in 2022; among families with children headed by women, the SPM poverty rate also more than doubled, rising

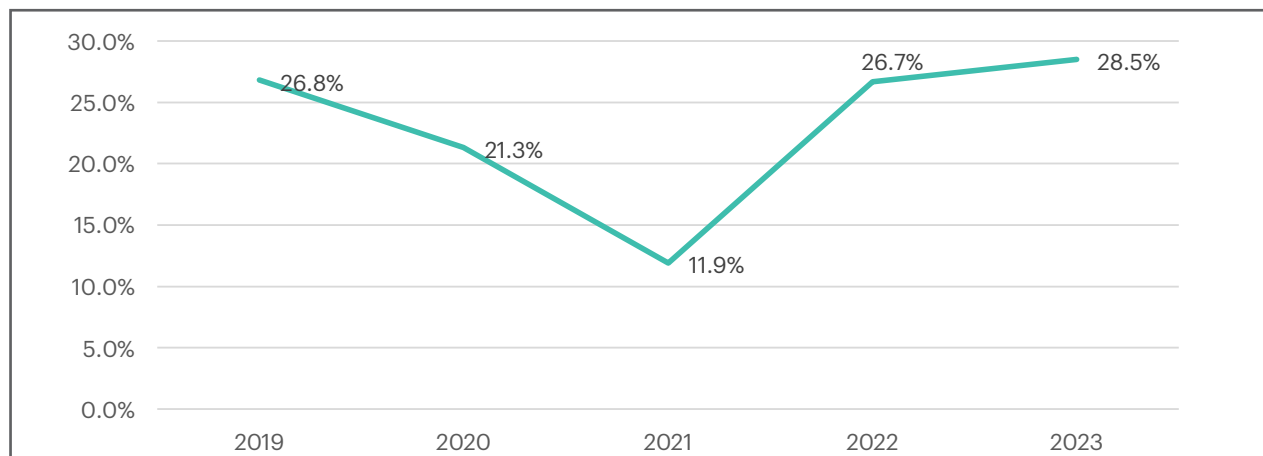
from 11.9% in 2021 to 26.7% in 2022.⁶¹ Poverty did not improve in 2023: The overall SPM poverty rate rose by 0.5 percentage points between 2022 and 2023, while children and female-headed families experienced steeper increases in their poverty rates (see Figures 4 and 5).⁶²

FIGURE 4. Supplemental Poverty Rates for Selected Groups (2019 – 2023)



Source: NWLC calculations using U.S. Census Bureau, Current Population Survey, 2020, 2021, 2022, 2023, and 2024 Annual Social and Economic Supplement microdata.

FIGURE 5. Supplemental Poverty Rate for Families with Children Headed by Single Women (2019 – 2023)



Source: NWLC calculations using U.S. Census Bureau, Current Population Survey, 2020, 2021, 2022, 2023, and 2024 Annual Social and Economic Supplement microdata.

Other recent data shows that food and housing insecurity have been rising as costs for these essentials have soared and federal supports have waned—and health insurance coverage rates could soon drop as well.

• **FOOD INSECURITY**

The U.S. Department of Agriculture’s (USDA) latest food insecurity report finds that in 2023, 13.5% of households experienced food insecurity at least some time during the year (i.e., they couldn’t consistently afford all the food they needed)—up from 12.8% in 2022, and far higher than the two-decade low of 10.2% reached in 2021 as the result of pandemic relief.⁶³ Women who are heading households and caring for children on their own are particularly likely to struggle to put food on the table: In 2023, more than one-third of female-headed families (34.7%) were food insecure,⁶⁴ compared to 24.3% in 2021.⁶⁵ Like the recent increase in poverty, the rise in food insecurity follows—and is likely driven by—the expiration of Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) benefits expansion in March 2023,⁶⁶ as well as the expiration of the expanded CTC, expanded Earned Income Tax Credit (EITC), and other income-boosting pandemic relief programs that people relied on to buy food.⁶⁷

CHRISTINE’S STORY

I now work two part-time jobs just to be able to make it. So now I am losing my voucher for housing, I have lost my food stamps, and they are saying it’s because I meet the income limit.

I got the letter the other day about losing my rental voucher, and I was like “oh my god” because my rent is going from \$975 to \$1500. How am I supposed to afford that when I can barely afford \$975? I went from \$900 in food stamps, to \$500, to \$200, to the other day receiving a denial. And they were saying, “but you make the money.” And I keep saying, “but where is it?” I have to pay for child care in order to be able to work these two jobs. I still have to feed me and my children, things like that.

I argued back, I appealed the process and everything because I just could not believe that this little bit of money I make, just a little bit—I don’t get any insurance, no 401K, I don’t get time off, when my kids are sick I just don’t get paid, but none of that matters. That is unfair to me.

• HOUSING INSECURITY

Most of the pandemic-era supports to help people secure and maintain housing—including a national eviction moratorium, resources to address the urgent housing needs of people experiencing homelessness, and emergency rental and homeowner assistance—have also either expired or run dry in many areas, even as rents, home prices, and mortgage rates have reached historic highs. The Emergency Rental Assistance Program (ERAP) established in 2021 helped millions of households afford rent and utilities; more than 60% of ERAP funds have gone to communities of color, and more than two-thirds have gone to households headed by women.⁶⁸ In combination with the eviction moratorium and other pandemic-era supports, ERAP prevented more than 1 million evictions nationwide⁶⁹—but eviction rates have been rising since 2022, when many communities had depleted their ERAP funds.⁷⁰

In 2022 (the most recent year for which this data is available), the number of households (both renter and homeowner) who were cost burdened—i.e., spending more than 30% of their income on housing—grew to 42 million, the highest level since 2011.⁷¹ And on a single night in January 2023, 653,000 people in the United States were experiencing homelessness, the highest number ever recorded.⁷² Women—particularly Black women and Latinas—are more likely to face housing insecurity than white, non-Hispanic men; for example, in October 2023, roughly one in 10 Black women and Latinas who own homes reported being behind on their mortgage payments, compared to just 3.9% of white, non-Hispanic male homeowners. Meanwhile, 17.0% of Latina renters and 22.4% of Black women renters were behind on their rent payments, compared to 6.3% of white, non-Hispanic male renters.⁷³ Women of color are also far more likely than white, non-Hispanic men to be severely cost burdened, meaning they spend the majority of their income on housing.⁷⁴



- **HEALTH INSURANCE COVERAGE**

The latest Census Bureau data show a statistically significant increase in the share of children without health insurance: 5.8% of children under age 19 were uninsured in 2023, up from 5.4% in 2022.⁷⁵ Overall, however, there was no statistically significant change in the share of people without health insurance in 2023 (8.0%), despite the end of pandemic-era Medicaid enrollment protections.⁷⁶ The fact that health insurance rates did not fall can likely be attributed to the expanded Affordable Care Act (ACA) subsidies established by ARPA and extended in the Inflation Reduction Act, which made health insurance more affordable for lower- to moderate-income households and have been a key driver of enrollment.⁷⁷ But this expansion is set to expire next year, which will cause monthly premiums for ACA Marketplace plans to rise by hundreds of dollars, even doubling in many states;⁷⁸ unless Congress acts to renew these subsidies, their expiration will likely make it hard for millions of people to afford health care and lead to a significant drop in the number of insured individuals.

Poverty rates and other measures of economic insecurity at this stage of the economic recovery remain far lower in contrast to where they were in the aftermath of the Great Recession.⁷⁹ But they could—and should—be far lower still.

The success of pandemic-era income support programs demonstrates that we know how to dramatically reduce poverty, expand health insurance coverage, and support families with food and housing costs; we also know how to reform our tax code to raise the revenues needed to fund these investments. Yet, because of federal policy choices, many women and families are needlessly struggling to feed their families and keep a roof over their heads—even as incomes and profits for billionaires and corporations have soared. To date, Republican House leadership, along with many Republican senators and some Democrats, have often obstructed efforts to revive or extend policies that help women and their families make ends meet—and many have instead proposed cuts to these programs, along with further tax cuts for the wealthiest individuals and corporations that leave less to invest in the rest of us.

INADEQUATE SUPPORT FOR CAREGIVING—AND THE RESULTING IMPACT ON OUR ECONOMY—HAS BEEN EXACERBATED BY DECLINING FEDERAL INVESTMENTS.

Historic investments in child care and home- and community-based services in ARPA and other pandemic relief legislation prevented these sectors from collapsing and enabled states to make modest improvements to job quality for care providers and expand access to care for individuals and families. Some of the earliest pandemic relief legislation also provided workplace benefits that helped caregivers, including paid sick days and paid leave to care for loved ones for pandemic-related reasons. But once again, these benefits were temporary fixes rather than structural reforms—and they have largely expired.

• CHILD CARE

During the pandemic, Congress made the largest federal investment in child care since World War II—primarily through ARPA, which included \$24 billion in child care stabilization grants and \$15 billion in supplemental funding for the existing Child Care and Development Block Grant (CCDBG) program. Research shows that the ARPA child care relief funds stabilized child care employment, increased wages for early educators, helped slow the growth of child care costs for families, and boosted maternal labor force participation.⁸⁰ But child care stabilization grants ended in September 2023, and the supplemental CCDBG funding expired in September 2024.⁸¹ Today, parents cannot afford to pay more: Child care prices have risen faster than the rate of inflation,⁸² squeezing families, crowding out other expenses, and making it hard for parents—especially mothers—to work.⁸³ Outside of the District of Columbia and the 11 states that have made significant investments to fill the gaps left by the expiration of the ARPA

child care stabilization funds, Census Pulse Survey data show that the share of parents with children under 12 who lacked child care increased from 17.8% to 23.1% between fall 2023 and spring 2024.⁸⁴ And a recent poll finds that one-third of parents experienced an increase in child care costs between September 2023 and September 2024.⁸⁵

Meanwhile, early educators—nearly all women and disproportionately women of color—often make poverty wages because providers cannot afford to pay them more;⁸⁶ without more public funding to support higher pay, child care providers will continue to struggle to attract and retain workers, which only compounds the shortage of high-quality, affordable child care for families.⁸⁷ The child care sector was slow to recover its pandemic-related job losses and only did so in November 2023; so far in 2024, job growth for child care workers has been unstable, with six months of growth along with three months of decline.⁸⁸

MERLINE'S STORY

I am a child care provider at home. The pandemic was such a complicated moment for all of us providers because we were trying to support those who were working, so we were open. But it was so hard, because we did not have enough funds in our program to be able to cover all the expenses that we had.

Thankfully, the governor supported us a lot with funds from the American Rescue Plan—that's what helped us stay afloat, that's what supported us through the pandemic. Those extra supports, they increased our pay by \$3 per hour, but unfortunately, those were just temporary, and the truth is right now we have nothing.

The help we received was something that solved the problem right in the moment, but then it ended, and what is next? It is so complicated to start over again, especially now, the way the economy is, for all of us who have the programs at home; we don't have many opportunities for loans, for grants, or anything.

We are just surviving. We get support from x program, we can stabilize for a moment, and then we go back to the same. We need a solution, a concrete solution, a support that is lasting, that can actually open a door to be able to maintain a stable financial situation in our family.

• HOME- AND COMMUNITY-BASED SERVICES.

Home- and community-based services (HCBS) enable aging and disabled people to access long-term support and services and remain in their homes and communities instead of moving to a nursing home or other facility. The need for this care is only growing as our population ages, but home care workers—who are overwhelmingly women and disproportionately women of color⁸⁹—suffer from poor job quality, typically including very low wages and minimal benefits, making it difficult to attract (and even more difficult to retain) workers to provide these essential services.⁹⁰ Enhanced federal Medicaid funds provided during the pandemic helped states stabilize their home care systems,⁹¹ including by adopting policy changes that expanded eligibility for Medicaid HCBS; reduced waiting lists for services; provided housing-related services and supports; supported family caregivers; and improved compensation and career paths for home care workers.⁹² However, states must expend these funds by March 31, 2025⁹³—and a still more robust national investment in HCBS is necessary to ensure everyone who needs this care can access it and care workers can access good jobs.

• WORKPLACE SUPPORTS FOR CAREGIVERS.

The Families First Coronavirus Response Act, enacted in March 2020, required many employers to provide employees with paid sick days and paid leave to care for loved ones for pandemic-related reasons⁹⁴—but these provisions expired at the end of 2021. Most workers lack paid family and medical leave to welcome a new child or care for themselves or a loved one experiencing a serious illness.⁹⁵ One in five lacks paid sick days.⁹⁶ And access is even more rare in jobs with low wages, which women disproportionately hold:⁹⁷ In 2023, 40% of workers in the lowest-paying jobs had access to paid sick days at work (compared to 80% of workers overall), and only 6% had access to paid family leave (compared to

27% of workers overall).⁹⁸ Many workers in low-paid jobs also have little input into, or notice of, their work schedules, making it even harder to secure and maintain child care or schedule medical appointments.⁹⁹

Without the investments and supports we need, too many employers force workers to make impossible choices between their jobs and their caregiving responsibilities. High-quality child care is hard to find and even harder to afford. Aging and disabled people and their families struggle to access high-quality home- and community-based

care. Millions of people have lost access to abortion. Early educators, home health care workers, certified nursing assistants, and other professional care workers remain undervalued and underpaid.¹⁰⁰ And it is women—disproportionately Black women, Latinas, and other women of color—who bear the brunt of these challenges, as they are overrepresented in jobs with low pay and often have fewer resources, are most frequently the primary caregivers for their families, and also make up the vast majority of the care workforce.¹⁰¹



WE CAN ACHIEVE AN ECONOMY THAT WORKS FOR ALL OF US IF WE BUILD ON RECENT PROGRESS.

Federal investments made in response to the COVID-19 pandemic prevented job loss, set the stage for strong jobs recovery and wage growth, prevented the care system from collapse, and cut child poverty in half. These are policy successes that we need to build on—not abandon. To create the conditions for women and their families to thrive, our policymakers need to:

- **Raise the minimum wage and set higher standards for employers**, so that every job pays fair wages—without exclusions for tipped workers, disabled workers, or any other worker—and provides working people with the input and stability in their work hours, as well as the paid time off, that they need to balance their jobs with the rest of their lives.
- **Make sustained and robust investments in child care, home- and community-based care, education, and other public goods** that benefit all of us to ensure that everyone has access to high-quality services and that child care workers, home care workers, teachers, and many more essential service providers have good jobs.
- **Increase opportunity** by, for example, strengthening and enforcing protections against workplace discrimination, providing a path to citizenship for immigrants, making higher education more affordable, and supporting worker organizing and collective bargaining.
- **Expand refundable tax credits** in ways that support the families most in need of assistance, including by making the Child Tax Credit fully refundable and restoring the 2021 expansions to the Earned Income Tax Credit for low-paid workers not claiming children.
- **Improve and expand Medicaid, nutrition assistance, rental assistance, and other robust public supports** to make sure the families who need them most can get the medical care they need, put food on the table, and keep a roof over their heads.
- **Enact legislation to ensure that abortion is not only legal, but also accessible, affordable and free from stigma or fear**, no matter who you are, where you live, or where you come from.
- **Support these investments in our care infrastructure and our families' economic security by raising taxes** on the billionaires and corporations that have been able to avoid paying their fair share.

Polling shows that the public is deeply concerned about wages and job quality, housing affordability, families' economic security, access to child care, and access to health care—including abortion—and believe the government plays an important role in addressing these issues.¹⁰² In a 2024 poll, for example, roughly three in four voters supported universal paid family and medical leave legislation, a child care guarantee, and investing in aging and disability care—and supported funding these investments by raising taxes on the wealthiest individuals and corporations.¹⁰³

It's time for our policymakers to deliver the change women and families want and need.

ENDNOTES

- 1 NWLC calculations using “Table B-1: Employees on Nonfarm Payrolls by Industry Sector and Selected Industry Detail,” *Employment Situation*, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t17.htm>.
- 2 See, e.g., “Americans Increasingly Concerned About Inflation as U.S. Election Nears,” Ipsos, August 20, 2024, <https://www.ipsos.com/en-nl/americans-increasingly-concerned-about-inflation-us-election-nears>; “Economy,” Gallup, accessed October 8, 2024, <https://news.gallup.com/poll/1609/consumer-views-economy.aspx> (documenting that from the onset of the pandemic through today, Gallup polling on several measures of economic confidence has shown a majority hold a negative view of the U.S. economy).
- 3 Katherine Gallagher Robbins and Anwasha Majumder, “We Analyzed 46 Years of Consumer Sentiment Data – And Found That Today’s ‘Vibecession’ Is Just Men Starting to Feel as Bad About the Economy as Women Historically Have,” *Fortune*, March 13, 2024, <https://finance.yahoo.com/news/analyzed-46-years-consumer-sentiment-112603695.html>.
- 4 Zheng Liu and Thuy Lan Nguyen, “Global Supply Chain Pressures and U.S. Inflation,” *FRBSF Economic Letter 2023-14*, June 20, 2023, <https://www.frbsf.org/research-and-insights/publications/economic-letter/2023/06/global-supply-chain-pressures-and-us-inflation/>.
- 5 Liz Pancotti and Lindsay Owens, “Inflation Revelation: How Outsized Corporate Profits Drive Rising Costs,” Groundwork Collaborative, January 18, 2024, <https://groundworkcollaborative.org/wp-content/uploads/2024/01/24.01.17-GWC-Corporate-Profits-Report.pdf>.
- 6 See Sarah Foster, “Inflation Continues to Cool but Some Items Are Still Pricey—Here’s What’s Rising Most,” Bankrate, September 11, 2024, [https://www.americanprogress.org/article/workers-paychecks-are-growing-more-quickly-than-prices/](https://www.bankrate.com/banking/federal-reserve/latest-inflation-statistics/#:~:text=Since%20February%202020%2C%20consumer%20prices%20have%20increased%2020.9,above%20the%20historic%20average%20for%20a%20four-year%20period; Brendan Duke, “Workers’ Wages Are Growing More Quickly Than Prices,” Center for American Progress, January 3, 2024, <a href=).
- 7 “Overview,” CNN and SSRS, July 23, 2024, <https://s3.documentcloud.org/documents/24955885/cnn-poll-39-of-americans-worry-they-cant-pay-the-bills.pdf> (crosstabs for poll conducted June 3-24, 2024).
- 8 Amy Royce, “Why the Inflation Reduction Act Matters for Gender and Racial Equity,” National Women’s Law Center, September 7, 2022, <https://nwlc.org/why-the-inflation-reduction-act-matters-for-gender-and-racial-equity/>.
- 9 “Sparking Change: A Storyteller Initiative,” National Women’s Law Center, accessed October 8, 2024, <https://nwlc.org/sparking-change/>.
- 10 NWLC calculations using historical data available from “Table A-1: Employment Status of the Civilian Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab1.htm>.
- 11 NWLC calculations using historical data available from “Table B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Data Retrieval: Employment, Hours, and Earnings (CES)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024 <https://www.bls.gov/webapps/legacy/cesbtb5.htm>.
- 12 “A Year of Strength and Loss: The Pandemic, The Economy, & The Value of Women’s Work,” National Women’s Law Center, March 10, 2021, <https://nwlc.org/resource/the-pandemic-the-economy-the-value-of-womens-work/>.
- 13 NWLC calculations using historical data available from “Table A-2: Employment Status of the Civilian Population by Race, Sex, and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab2.htm>, and “Table A-3: Employment Status of the Hispanic or Latino Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab3.htm>.

ENDNOTES

14 “Chart Book: Tracking the Recovery from the Pandemic Recession,” Center on Budget and Policy Priorities, last modified April 3, 2024, <https://www.cbpp.org/research/economy/tracking-the-recovery-from-the-pandemic-recession>.

15 Ibid.

16 NWLC calculations using historical data available from “Table A-1: Employment Status of the Civilian Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab1.htm>.

17 The unemployment rate in November 2007, immediately before the Great Recession, was 4.7%; though the recession officially ended in June 2009, the overall unemployment rate peaked at 10.0% in October 2009 and remained above pre-recession levels until late 2016. NWLC calculations using historical data available from “Table A-1: Employment Status of the Civilian Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab1.htm>.

18 Unemployment for Black women and Latinas continued to climb even after overall unemployment began to drop following the Great Recession. Unemployment for Black women peaked at 13.8% twice – once in April 2010, and again in June 2011. Unemployment peaked at 12.1% for Latinas in November 2010. As noted above, in the pandemic-induced recession, unemployment for Latinas peaked at 20.3% in April 2020, and for Black women at 16.6% in May 2020. NWLC calculations using historical data available from “Table A-2: Employment Status of the Civilian Population by Race, Sex, and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab2.htm>, and “Table A-3: Employment Status of the Hispanic or Latino Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab3.htm>.

19 Unemployment was not consistently even in the single digits until 2013 for Latinas and 2014 for Black women. NWLC calculations using historical data available from “Table A-2: Employment Status of the Civilian Population by Race, Sex, and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab2.htm>, and “Table A-3: Employment Status of the Hispanic or Latino Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab3.htm>.

20 See, e.g., Rose Khattar and Lily Roberts, “5 Reasons Why the Labor Market Recovery Was Historic,” Center for American Progress, November 2, 2023, <https://www.americanprogress.org/article/5-reasons-why-the-labor-market-recovery-was-historic/>; “Equitable Recovery in the United States,” U.S. Department of the Treasury, October 23, 2023, <https://home.treasury.gov/news/featured-stories/equitable-recovery-in-the-united-states>.

21 Bernard Yaros et al., “Global Fiscal Policy in the Pandemic,” Moody’s Analytics, February 24, 2022, <https://docs.house.gov/meetings/GO/GO00/20220301/114462/HHRG-117-GO00-20220301-SD006.pdf>. See also “Robust COVID Relief Achieved Historic Gains Against Poverty and Hardship, Bolstered Economy,” Center on Budget and Policy Priorities, February 24, 2022, <https://www.cbpp.org/research/poverty-and-inequality/robust-covid-relief-achieved-historic-gains-against-poverty-and>.

22 See Yaros et al., “Global Fiscal Policy in the Pandemic” at 9-12; Chad Stone, “Economy Strong as 2023 Ended,” Center on Budget and Policy Priorities, April 4, 2024, <https://www.cbpp.org/research/economy/economy-strong-as-2023-ended>; Liu and Nguyen, “Global Supply Chain Pressures and U.S. Inflation;” Pancotti and Owens, “Inflation Revelation.”

23 Elise Gould and Katherine deCourcy, “Fastest Wage Growth Over the Last Four Years Among Historically Disadvantaged Groups: Low-Wage Workers’ Wages Surged After Decades of Slow Growth,” Economic Policy Institute, March 21, 2024, <https://www.epi.org/publication/swa-wages-2023/>. This analysis describes growth in “real wages”—that is, wages adjusted for inflation. Wage growth for low-paid workers refers to growth at the 10th percentile of the wage distribution.

24 Jasmine Tucker and Julie Vogtman, “Hard Work Is Not Enough: Women in Low-Paid Jobs,” National Women’s Law Center, July 20, 2023, <https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/>. In this analysis, “lowest-paying jobs” refers to the 40 occupations with the lowest median hourly wages.

ENDNOTES

25 Brendan Duke, “Workers’ Paychecks Are Growing More Quickly Than Prices,” Center for American Progress, January 3, 2024, <https://www.americanprogress.org/article/workers-paychecks-are-growing-more-quickly-than-prices/>.

26 NWLC calculations using historical data available from “Table A-1: Employment Status of the Civilian Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab1.htm>.

27 Ibid.

28 NWLC calculations using “Table A-1: Employment Status of the Civilian Population by Sex and Age,” *Data Retrieval: Labor Force Statistics (CPS)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cpsatab1.htm>.

29 NWLC calculations using “Table B-1: Employees on Nonfarm Payrolls by Industry Sector and Selected Industry Detail,” *Employment Situation*, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t17.htm>; “Table B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Employment Situation*, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t21.htm>; and historical data available from “Table B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Data Retrieval: Employment, Hours, and Earnings (CES)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cesbtab5.htm>. Changes since the start of the COVID-19 pandemic are measured using February 2020 as a reference point.

30 See, e.g., Venessa Wong, “Child Care Costs Keep Rising Faster Than Overall Prices,” MarketWatch, August 2024, <https://www.marketwatch.com/livecoverage/cpi-report-for-july-inflation-expected-to-rise-again-after-last-month-s-surprise-fall/card/child-care-costs-keep-rising-faster-than-overall-prices-4wnNJD91W3xygHPTPbbU>; “The State of the Nation’s Housing 2024,” Joint Center for Housing Studies of Harvard University, accessed October 8, 2024, https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf, at 1-2, 9 (noting home prices have risen 47% since early 2020 (23% when adjusted for inflation)).

31 Gould and deCourcy, “Fastest Wage Growth Over the Last Four Years Among Historically Disadvantaged Groups.”

32 Ibid.

33 NLIHC’s “Housing Wage” is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at the U.S. Department of Housing and Urban Development’s (HUD) fair market rent without spending more than 30% of their income. Fair market rents are estimates of what a household moving today can expect to pay for a modestly priced rental home of decent quality (not luxury housing). For more information, see “About Out of Reach,” National Low-Income Housing Coalition, accessed October 8, 2024, <https://nlihc.org/oor/about>.

34 NWLC calculations using “Table B-1: Employees on Nonfarm Payrolls by Industry Sector and Selected Industry Detail,” *Employment Situation*, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t17.htm>; “Table B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Employment Situation*, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t21.htm>; and historical data available from “Table B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Data Retrieval: Employment, Hours, and Earnings (CES)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cesbtab5.htm>. Changes since the start of the COVID-19 pandemic are measured using February 2020 as a reference point.

35 NWLC calculations using “Table B-3: Average Hourly and Weekly Earnings of All Employees on Private Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” *Data Retrieval: Employment, Hours, and Earnings (CES)*, U.S. Bureau of Labor Statistics, accessed October 4, 2024, <https://www.bls.gov/webapps/legacy/cesbtab3.htm> (comparing average hourly earnings for “leisure and hospitality” and “total private”). September 2024 numbers are preliminary.

ENDNOTES

36 In 2022, women who worked full time, year-round in leisure and hospitality typically made only 84 cents for every dollar men who worked in leisure and hospitality. NWLC calculations from U.S. Census Bureau, 2022 American Community Survey using Steven Ruggles et al., IPUMS USA: Version 15.0 [dataset] (Minneapolis, MN: IPUMS, 2024), <https://www.ipums.org/>.

37 NWLC calculations using “Table 11: Employed Persons by Detailed Occupation, Sex, Race, and Hispanic or Latino Ethnicity,” *Labor Force Statistics from the Current Population Survey*, U.S. Bureau of Labor Statistics, last modified January 26, 2024, <https://www.bls.gov/cps/cpsaat11.htm>.

38 “One Fair Wage: Women Fare Better in States With Equal Treatment for Tipped Workers,” National Women’s Law Center, June 12, 2024, <https://nwlc.org/resource/one-fair-wage/>; “Unlivable: Increased Sexual Harassment and Wage Theft Continue to Drive Women, Women of Color, and Single Mothers Out of the Service Sector,” One Fair Wage, April 20, 2022, <https://www.onefairwage.org/publications/unlivable>.

39 See generally, Brooke LePage, “Women’s Jobs Are Being Added Back to the Economy—But Many Need Improving,” National Women’s Law Center, June 2, 2022, <https://nwlc.org/resource/womens-jobs-are-being-added-back-to-the-economy-but-many-need-improving/>; “Collateral Damage: Scheduling Challenges for Workers in Low-Paid Jobs and Their Consequences,” National Women’s Law Center, September 14, 2023, <https://nwlc.org/resource/collateral-damage-scheduling-challenges-workers-low-wage-jobs-and-their-consequences/>.

40 LePage, “Women’s Jobs Are Being Added Back to the Economy—But Many Need Improving.”

41 NWLC calculations using “Table 4: Quits Levels and Rates by Industry and Region, Seasonally Adjusted,” *Job Openings and Labor Turnover*, U.S. Bureau of Labor Statistics, https://www.bls.gov/news.release/jolts.t04.htm#jolts_table4.f1.

42 “Overview,” CNN and SSRS, July 23, 2024, <https://s3.documentcloud.org/documents/24955885/cnn-poll-39-of-americans-worry-they-cant-pay-the-bills.pdf> (crosstabs for poll conducted June 3-24, 2024).

43 NWLC calculations using “2022 BRFSS Survey Data and Documentation,” *Behavioral Risk Factor Surveillance System*, U.S. Centers for Disease Control and Prevention, accessed September 16, 2024, <https://www.cdc.gov/brfss/index.html>.

44 NWLC calculations from IPUMS Health Surveys: National Health Interview Survey using Lynn A. Blewett et al., IPUMS NHIS: Version 7.4 [2023] (Minneapolis, MN: IPUMS, 2024), <https://doi.org/10.18128/D070.V7.4>.

45 “This Is How Much Child Care Costs in 2024,” Care.com, January 17, 2024, <https://www.care.com/c/how-much-does-child-care-cost>. All respondents are parents of children 14 years or younger and currently pay for professional child care.

46 Anna Bernstein, MPH and Kelly M. Jones, PhD, “The Economic Effects of Abortion Access: A Review of the Evidence,” Institute for Women’s Policy Research Center on the Economic of Reproductive Health, 2019, https://iwpr.org/wp-content/uploads/2020/07/B379_Abortion-Access_rfinal.pdf

47 Ibid.

48 See generally “Abortion Rights and Access Are Inextricably Tied to Equality and Gender Justice,” National Women’s Law Center, August 2022, https://nwlc.org/wp-content/uploads/2022/08/NWLC_FactSheet_Abortion-Rights-and-Access-are-Inextricably-Tied-to-Equality-and-Gender-Justice_8.10.22.pdf.

49 Liza Fuentes, “Inequity in US Abortion Rights and Access: The End of Roe Is Deepening Existing Divides,” Guttmacher, January 2023, <https://www.guttmacher.org/2023/01/inequity-us-abortion-rights-and-access-end-roe-deepening-existing-divides>.

50 Kimya Forouzan, Amy Friedrich-Karnik, and Isaac Maddow-Zimet, “The High Toll of US Abortion Bans: Nearly One in Five Patients Now Traveling Out of State for Abortion Care,” Guttmacher, December 2023, <https://www.guttmacher.org/2023/12/high-toll-us-abortion-bans-nearly-one-five-patients-now-traveling-out-state-abortion-care>.

ENDNOTES

51 Kulleni Gebreyes et al., “What’s Causing US Women to Skip or Delay Medical Care?” *Deloitte Insights*, September 10, 2024, <https://www2.deloitte.com/us/en/insights/industry/health-care/why-women-skip-or-delay-health-care.html>.

52 Diana Greene Foster et al., “Socioeconomic Outcomes of Women Who Receive and Women Who Are Denied Wanted Abortions in the United States,” *American Journal of Public Health* 112, no. 9 (September 1, 2022): pp. 1290-1296, <https://doi.org/10.2105/AJPH.2017.304247>.

53 Sarah Javaid, “A Window Into the Wage Gap: What’s Behind It and How to Close It,” National Women’s Law Center, January 22, 2024, <https://nwlc.org/wp-content/uploads/2023/01/2023-Wage-Gap-Factsheet.pdf>.

54 Between 2022 and 2023, among full-time, year-round workers, men’s real median earnings increased by 3.0% (from \$64,830 to \$66,790), while women’s real median earnings increased by 1.5% (from \$54,440 to \$55,240). Gloria Guzman and Melissa Kollar, “Income in the United States: 2023,” U.S. Census Bureau, September 10, 2024, <https://www.census.gov/library/publications/2024/demo/p60-282.html>.

55 “NWLC Resources on Poverty, Income, and Health Insurance in 2023,” National Women’s Law Center, September 10, 2024, <https://nwlc.org/resource/nwlc-resources-on-poverty-income-and-health-insurance/>.

56 NWLC calculations using “Table PINC-05: Work Experience – People 15 Years Old and Over, by Total Money Earnings, Age, Race, Hispanic Origin, and Sex,” *Current Population Survey, 2024 Annual Social and Economic Supplement*, U.S. Census Bureau, last modified August 16, 2024, <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>.

57 Kathryn Menefee, Amy Matsui, and Elaine Maag, “Restoring the Child Tax Credit Expansion Will Help Women and Children,” National Women’s Law Center, September 25, 2023, <https://nwlc.org/restoring-the-child-tax-credit-expansion-will-help-women-and-children/>.

58 Kalee Burns and Liana Fox, “The Impact of the 2021 Expanded Child Tax Credit on Child Poverty,” U.S. Census Bureau, November 22, 2022, <https://www.census.gov/library/working-papers/2022/demo/SEHSD-wp2022-24.html>.

59 Shengwei Sun, “National Snapshot: Poverty Among Women & Families in 2022,” National Women’s Law Center, November 8, 2023, <https://nwlc.org/resource/national-snapshot-poverty-among-women-families/>.

60 For more information about how the Census Bureau measures poverty, see “Measuring America: How the U.S. Census Bureau Measures Poverty,” U.S. Census Bureau, June 2022, <https://www.census.gov/library/visualizations/2021/demo/poverty-measure-how.html>.

61 Sun, “National Snapshot: Poverty Among Women & Families in 2022.”

62 Emily Shrider, “Poverty in the United States: 2023,” U.S. Census Bureau, September 10, 2024, <https://www.census.gov/library/publications/2024/demo/p60-283.html>. The U.S. Census Bureau adjusts its supplemental poverty measure (SPM) threshold annually to account for changes in inflation. The inflation index used for the SPM puts substantially more weight on housing than does the more commonly used CPI-U. In 2023, the cost of housing rose much faster than other items, significantly lifting up the SPM threshold. In comparison, “anchored” measures of SPM adjusted only for inflation show little change in poverty between 2022 and 2023. For more information, see “The 2023 Income, Poverty, and Health Insurance Reports: Strong Household Income Gains, Lower Official Poverty, Uninsured Rate Near Record Low,” White House Council of Economic Advisers, September 10, 2024, <https://www.whitehouse.gov/cea/written-materials/2024/09/10/the-2023-income-poverty-and-health-insurance-reports-strong-household-income-gains-lower-official-poverty-uninsured-rate-near-record-low>. Nevertheless, overall poverty and child poverty in 2023 was much higher than in 2020 or 2021, under both the standard and alternative SPM measures.

63 Matthew P. Rabbitt et al., “Household Food Security in the United States in 2023,” Economic Research Service, U.S. Department of Agriculture, September 2024, <https://www.ers.usda.gov/publications/pub-details/?pubid=109895>; Joseph Llobrera, “Food Insecurity at a Two-Decade Low for Households with Kids, Signaling Successful Relief Efforts” Center on Budget and Policy Priorities, September 9, 2022, <https://www.cbpp.org/blog/food-insecurity-at-a-two-decade-low-for-households-with-kids-signaling-successful-relief>.

ENDNOTES

64 Rabbitt et al., “Household Food Security in the United States in 2023.”

65 Ibid.

66 Catlin Nchako, “Food Insecurity Rises for the Second Year in a Row,” Center on Budget and Policy Priorities, September 6, 2024, <https://www.cbpp.org/blog/food-insecurity-rises-for-the-second-year-in-a-row>.

67 “Refundable Tax Credit Expansions Will Help Build Long-Term Economic Prosperity for Women and Families,” National Women’s Law Center, November 9, 2022, <https://nwlc.org/resource/permanently-expanded-refundable-tax-credits-will-support-an-equitable-economic-recovery/>.

68 “FACT SHEET: New Treasury Department Data Illustrates How American Rescue Plan Resources Are Expanding Access to Affordable Housing and Keeping Families in Their Homes,” U.S. Department of the Treasury, October 16, 2023, <https://home.treasury.gov/news/press-releases/jy1812>.

69 Peggy Bailey, “Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs: Testimony Before the Senate Banking, Housing, and Urban Affairs Committee,” Center on Budget and Policy Priorities, March 12, 2024, https://www.cbpp.org/research/housing/examining-proposals-to-address-housing-affordability-availability-and-other#_ednref1; Peter Hepburn et al., “Preliminary Analysis: Eviction Filing Patterns in 2021,” The Eviction Lab, March 8, 2022, <https://evictionlab.org/us-eviction-filing-patterns-2021/>.

70 Bailey, “Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs;” Camila Vallejo, Jacob Haas, and Peter Hepburn, “Preliminary Analysis: Eviction Filing Patterns in 2022,” The Eviction Lab, March 9, 2023, <https://evictionlab.org/ets-report-2022/>. See also “Emergency Rental Assistance,” National Council of State Housing Agencies, last modified February 8, 2024, <https://www.ncsha.org/emergency-housing-assistance/>.

71 Peyton Whitney, “More Than 42 Million US Households Were Cost Burdened in 2022,” Joint Center for Housing Studies of Harvard University, January 19, 2024, <https://www.jchs.harvard.edu/blog/more-42-million-us-households-were-cost-burdened-2022>.

72 Tanya de Sousa et al., “The 2023 Annual Homelessness Assessment Report (AHAR) to Congress—Part 1: Point-in-Time Estimates of Homelessness,” prepared by Abt Associates for U.S. Department of Housing and Urban Development, December 2023, <https://www.huduser.gov/portal/sites/default/files/pdf/2023-AHAR-Part-1.pdf>. See also Bailey, “Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs.”

73 Sarah Javaid and Kathryn Domina, “Women of Color, Disabled Women, and LGBT Adults Struggle to Afford Food and Housing Costs,” National Women’s Law Center, January 18, 2024, <https://nwlc.org/resource/women-of-color-disabled-women-and-lgbt-adults-struggle-to-afford-food-and-housing-costs/>. See also Talia Grossman, Sarah Hassmer, and Chanelle Wilkinson, “Housing is Foundational to Women, LGBTQIA+ People, and Families,” National Women’s Law Center and National Low-Income Housing Coalition, June 2024, <https://nwlc.org/wp-content/uploads/2024/06/Housing-Is-Foundational-to-Women-LGBTQIA-People-and-Families-Access.pdf>; Sarah Javaid and Talia Grossman, “Homeownership—A Pathway to Wealth Building—Is Still Out of Reach for Many Women of Color,” National Women’s Law Center, November 2023, https://nwlc.org/wp-content/uploads/2023/11/2023_NWLC_Homeowner_Brief_Accessible.pdf; Talia Grossman, Sarah Hassmer, and Sarah Javaid, “The Continuing Need for Gender, Racial, and Disability Justice in the Rental System,” National Women’s Law Center, January 2024, <https://nwlc.org/wp-content/uploads/2024/02/Renters-Issue-Brief-Accessible.pdf>.

74 See Grossman, Hassmer, and Javaid, “The Continuing Need for Gender, Racial, and Disability Justice in the Rental System;” Javaid and Grossman, “Homeownership—A Pathway to Wealth Building—Is Still Out of Reach for Many Women of Color.”

75 Katherine Keisler-Starkey and Lisa N. Bunch, “Health Insurance Coverage in the United States: 2023,” U.S. Census Bureau, September 10, 2024, <https://www.census.gov/library/publications/2024/demo/p60-284.html>.

76 Elizabeth Williams et al., “Medicaid Enrollment and Spending Growth Amid the Unwinding of the Continuous Enrollment Provision: FY 2023 & 2024,” Kaiser Family Foundation, November 14, 2023, <https://www.kff.org/medicaid/issue-brief/medicaid-enrollment-and-spending-growth-amid-the-unwinding-of-the-continuous-enrollment-provision-fy-2023-2024/>.

ENDNOTES

77 Jared Ortaliza et al., “Inflation Reduction Act Health Insurance Subsidies: What is Their Impact and What Would Happen if They Expire?” Kaiser Family Foundation, July 26, 2024, <https://www.kff.org/affordable-care-act/issue-brief/inflation-reduction-act-health-insurance-subsidies-what-is-their-impact-and-what-would-happen-if-they-expire/>.

78 Ibid.

79 NWLC calculations using “Table 2: Poverty Status of People by Family Relationship, Race, and Hispanic Origin,” *Historical Poverty Tables: People and Families – 1959 to 2023*, U.S. Census Bureau, last modified September 10, 2024, <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>. See also Center on Budget and Policy Priorities, “Robust COVID Relief Achieved Historic Gains Against Poverty and Hardship, Bolstered Economy.”

80 Shengwei Sun et al., “Cliff Notes: Pandemic Relief Funding Teaches Lessons About the Need for Sustained Child Care Investments,” National Women’s Law Center and Center for Law and Social Policy, September 25, 2024, <https://nwlc.org/resource/cliff-notes-pandemic-relief-funding-teaches-lessons-about-need-for-sustained-child-care-investments/>.

81 See “Solutions to Address Looming Child Care Crisis,” National Women’s Law Center et al., July 2023, <https://nwlc.org/wp-content/uploads/2023/07/WHMemoEmergencyChildcareDollars-logos-updated-1.pdf>.

82 Taylor Bowley and David Michael Tinsley, “High Childcare Costs Threaten Women’s Progress,” Bank of America Institute, February 22, 2024, <https://institute.bankofamerica.com/content/dam/economic-insights/high-childcare-costs-threaten-womens-progress.pdf>.

83 “Impacts of the Expiration of Federal Child Care Stabilization Funding and the Mitigating Effects of State-Level Stopgap Funding,” The White House Council of Economic Advisers, June 27, 2024, <https://www.whitehouse.gov/cea/written-materials/2024/06/27/impacts-of-the-expiration-of-federal-child-care-stabilization-funding-and-the-mitigating-effects-of-state-level-stopgap-funding/>.

84 Shengwei Sun, “Women and Families Struggle with Child Care Following the Federal Funding Cliff, But Fare Better in States with Additional State Funding for Child Care,” National Women’s Law Center, May 3, 2024, <https://nwlc.org/resource/women-and-families-struggle-with-child-care-following-the-federal-funding-cliff-but-fare-better-in-states-with-additional-state-funding-for-child-care/>. In addition to the District of Columbia, the 11 states that have dedicated significant new state funding to support child care providers in the absence of ARPA funds are Alaska, California, Illinois, Kentucky, Maine, Massachusetts, Minnesota, New Hampshire, New Mexico, Vermont, and Washington. See Julie Kashen and Laura Valle-Gutierrez, “With Arrival of Child Care Cliff, Some States Have Stepped in to Save the Sector,” The Century Foundation, January 17, 2024, <https://tcf.org/content/report/with-arrival-of-child-care-cliff-some-states-have-stepped-in-to-save-the-sector/>.

85 “Parents” refers to parents with children age 13 or younger. “Day After Expiration of Child Care Funding, NWLC Releases Survey Data Revealing One-Third of Parents Faced Higher Child Care Costs Over Past Year,” National Women’s Law Center, October 1, 2024, <https://nwlc.org/press-release/day-after-expiration-of-child-care-funding-nwlc-releases-survey-data-revealing-one-third-of-parents-faced-higher-child-care-costs-over-past-year/>.

86 Brooke LePage, “The Child Care and Early Learning Workforce Is Underpaid and Women Are Paying the Price,” National Women’s Law Center, May 31, 2023, <https://nwlc.org/resource/the-child-care-and-early-learning-workforce-is-underpaid-and-women-are-paying-the-price/>.

87 See, e.g., “Early Educators’ Wage Growth Lagged Behind Other Low-Paid Occupations, Jeopardizing the Supply of Child Care as Relief Dollars Expire,” National Women’s Law Center, July 2023, <https://nwlc.org/wp-content/uploads/2023/07/ChildCareDollarsFS.pdf>; Maureen Coffey and Rose Khattar, “The Child Care Sector Will Continue to Struggle Hiring Staff Unless It Creates Good Jobs,” Center for American Progress, September 2, 2022, <https://www.americanprogress.org/article/the-child-care-sector-will-continue-to-struggle-hiring-staff-unless-it-creates-good-jobs/>.

ENDNOTES

88 NWLC calculations using “Table B-1: Employees on Nonfarm Payrolls by Industry Sector and Selected Industry Detail,” Employment Situation, U.S. Bureau of Labor Statistics, last modified October 4, 2024, <https://www.bls.gov/news.release/empsit.t17.htm>.

89 “Direct Care Workers in the United States: Key Facts 2023,” PHI, September 11, 2023, <https://www.phinational.org/resource/direct-care-workers-in-the-united-states-key-facts-2023/>.

90 “The 5 Pillars of Direct Care Job Quality,” PHI, October 26, 2020, <https://www.phinational.org/resource/the-5-pillars-of-direct-care-job-quality/>.

91 “Strengthening and Investing in Home and Community Based Services for Medicaid Beneficiaries: American Rescue Plan Act of 2021 Section 9817,” Medicaid.gov, accessed October 8, 2024, <https://www.medicaid.gov/medicaid/home-community-based-services/guidance-additional-resources/strengthening-and-investing-home-and-community-based-services-for-medicaid-beneficiaries-american-rescue-plan-act-of-2021-section-9817/index.html>; Julie Kashen and Kimberly Knackstedt, “How Three States Made COVID-Relief Investments in Improving Home- and Community-Based Services,” The Century Foundation, September 15, 2022, <https://tcf.org/content/report/how-three-states-made-covid-relief-investments-in-improving-home-and-community-based-services/>.

92 Amy Robins, “How the American Rescue Plan Transforms Long-Term Care,” PHI, January 2024, <https://www.phinational.org/how-the-american-rescue-plan-transforms-long-term-care/>; “FACT SHEET: Vice President Harris Announces That American Rescue Plan Investments in Home and Community-Based Care Services for Millions of Seniors and Americans with Disabilities Reach About \$37 Billion Across All 50 States,” The White House, December 11, 2023, <https://www.whitehouse.gov/briefing-room/statements-releases/2023/12/11/fact-sheet-vice-president-harris-announces-that-american-rescue-plan-investments-in-home-and-community-based-care-services-for-millions-of-seniors-and-americans-with-disabilities-reach-about-37/>; Barbara Lyons and Molly O’Malley Watts, “Addressing the Shortage of Direct Care Workers: Insights from Seven States,” The Commonwealth Fund, March 19, 2024, <https://www.commonwealthfund.org/publications/issue-briefs/2024/mar/addressing-shortage-direct-care-workers-insights-seven-states>.

93 Medicaid.gov, “Strengthening and Investing in Home and Community Based Services for Medicaid Beneficiaries.”

94 For more information, see “Enforcing New Individual Rights and Protections Under the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act,” National Women’s Law Center, April 2020, https://nwlc.org/wp-content/uploads/2018/08/NWLC_FFCRA_FactSheet.pdf.

95 Vicki Shabo, “A Nation of Paid Family Leave Have- and Have-Not-Notes Characterizes the United States in 2023,” New America, September 21, 2023, <https://www.newamerica.org/better-life-lab/blog/bls-family-leave-2023/>.

96 NWLC calculations using *Employee Benefits in the United States, March 2023*, U.S. Bureau of Labor Statistics, last modified September 21, 2023, <https://www.bls.gov/ebs/publications/employee-benefits-in-the-united-states-march-2023.htm>. Figures are for civilian workers.

97 Jasmine Tucker and Julie Vogtman, “Hard Work Is Not Enough: Women in Low-Paid Jobs,” National Women’s Law Center, July 20, 2023, <https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/>.

98 NWLC calculations using *Employee Benefits in the United States, March 2023*. Figures are for civilian workers. “Workers in the lowest-paying jobs” refers to those in the lowest 10 percent of the wage distribution.

99 See generally “Collateral Damage: Scheduling Challenges for Workers in Low-Paid Jobs and Their Consequences,” National Women’s Law Center, September 2023, <https://nwlc.org/wp-content/uploads/2020/12/Collateral-Damage-9.14.23v1.pdf>.

100 See, e.g., Julie Vogtman, “Undervalued: A Brief History of Women’s Care Work and Child Care Policy in the United States,” National Women’s Law Center, December 14, 2017, <https://nwlc.org/resource/undervalued-a-brief-history-of-womens-care-work-and-child-care-policy-in-the-united-states/#>; Brooke LePage, “The Child Care and Early Learning Workforce Is Underpaid and Women Are Paying the Price,” National Women’s Law Center, May 2023, <https://nwlc.org/wp-content/uploads/2023/05/child-care-workers-5.25.23v3.pdf>; PHI, “Direct Care Workers in the United States: Key Facts 2023.”

ENDNOTES

101 See, e.g., “Unseen Work, Unmet Needs: Exploring the Intersections of Gender, Race and Ethnicity in Unpaid Care Labor and Paid Labor in the U.S.,” Oxfam America and Prosperity Now, April 25, 2024, <https://www.oxfamamerica.org/press/press-releases/women-of-color-shoulder-unfair-share-of-caregiving-a-new-oxfam-and-prosperity-now-report-highlights/>; Katherine Gallagher Robbins and Jessica Mason, “Americans’ Unpaid Caregiving Is Worth More Than \$1 Trillion Annually—and Women Are Doing Two-Thirds of the Work,” National Partnership for Women & Families, June 27, 2024, <https://nationalpartnership.org/americans-unpaid-caregiving-worth-1-trillion-annually-women-two-thirds-work/>.

102 See, e.g., “Poll Reveals Strong Bipartisan Support for Action on Housing Affordability,” National Low Income Housing Coalition, September 20, 2021, <https://nlihc.org/resource/poll-reveals-strong-bipartisan-support-action-housing-affordability>; Cate Gormley et al., “The State of Kids and Families in America 2024,” Common Sense Media, January 29, 2024, <https://www.common Sense Media.org/research/the-state-of-kids-and-families-in-america-2024>; “Voters Overwhelmingly Support Universal Child Care and Fair Wages for Child Care Providers,” GQR and The Child Care for Everyone Family Network, December 11, 2023, <https://childcareforeveryfamily.org/wp-content/uploads/2024/01/Child-Care-Polling-Messaging-Memo-1-31-24.pdf>; Lew Blank, “Voters Think It’s Time to Raise the Minimum Wage,” Data for Progress, April 26, 2024, <https://www.dataforprogress.org/blog/2024/4/26/voters-think-its-time-to-raise-the-minimum-wage>; “Healthcare System,” Gallup, accessed October 8, 2024, <https://news.gallup.com/poll/4708/healthcare-system.aspx> (showing a majority think it is the responsibility of the federal government to make sure all Americans have health care coverage); Christine Fernando and America Thomson-Deveaux, “Support for Legal Abortion Has Risen Since Supreme Court Eliminated Protections, AP-NORC Poll Finds,” AP News, July 9, 2024, <https://apnews.com/article/abortion-trump-biden-election-2024-dobbs-498d14f6e2bbfe1f313f006ad089de4e>.

103 “Survey Findings on Taxes and Caregiving,” Lake Research Partners, April 10, 2024, <https://nwlc.org/wp-content/uploads/2024/04/memo.care-and-taxes.MomsRising.2024.04.10.pdf>.