

BY THE NUMBERS

DATA ON KEY PROGRAMS FOR THE WELL-BEING OF WOMEN, LGBTQI+ PEOPLE, AND THEIR FAMILIES



MAY 2025 | ISSUE BRIEF

Women, LGBTQI+ people, and their families across the country are facing economic pain in the midst of rising costs and increasingly constrained public supports. For example, the child poverty rate (measured by the Supplemental Poverty Measure) more than doubled from 5.2% in 2021 to 12.4% in 2022 and then *continued to climb* to 13.8% in 2023.¹ While many families experience financial precarity, women—especially Black, Latina, and Native women; women with disabilities; and immigrant women—and LGBTQI+ individuals have long been disproportionately likely to experience poverty and hardship.² These disparities are grounded in gender, racial, and other forms of discrimination and structural inequities across education, housing, health care, employment, tax, and other economic systems, as well as women’s comparative likelihood of shouldering unpaid caregiving obligations.

All people should have what they need to live with dignity, including a stable income, safe and affordable housing free from discrimination, adequate nutrition, health care, and access to educational opportunity. While women and LGBTQI+ people are doing the best they can with what they have, public benefits and supports can help fill the gaps between insufficient income and the rising costs of food, rent, health care, higher education, and raising children. Basic needs programs also further long-term economic mobility, improving health, education, and employment outcomes for individuals and families.

METHODOLOGY: The data cited throughout this report comes from multiple sources, including many government agencies. Most program recipient or beneficiary data comes from the individual programs’ latest annual reports or most recently published data tables available from their websites. We also relied on U.S. Census Bureau 2024 Current Population Survey Annual Social and Economic Supplement (ASEC) estimates for calendar year 2023 poverty data or most recently available analyses conducted by other organizations for some program and demographic information (years vary by data source). The federal government’s fiscal year (FY) runs from October to September. FY 2024 lasted from October 2023 through September 2024. Please reference individual source notes for more information. In addition, different terms for LGBTQI+ people are used throughout the report, depending on the terms that are used in the original data sources for the numbers cited.

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EXPANDING ACCESS TO HEALTH CARE



MEDICAID provides health care access to over 80 million³ parents, children, adults, and pregnant people, including mental health services, preventive cancer screenings, long-term care services, and other physician and hospital services. Medicaid improves lives—helping women, girls, and LGBTQI+ people receive necessary care across their lifetimes and increasing their financial security.⁴

- Enrollment data shows that children, women, people of color, and LGBTQI+ people are particularly likely to rely on Medicaid for health coverage:
 - o Women comprise a majority of the non-elderly adult Medicaid population, and nearly one in five nonelderly adult women (nearly 18.2 million women) received coverage through Medicaid in 2023.⁵
 - o Of nonelderly women in 2023, Medicaid covered 14% of Asian women, 28% of Black women, 24% of Latina women, 35% of Native women, 22% of Native Hawaiian or Pacific Islander women, and 15% of white, non-Hispanic women.⁶
 - o Nearly four in 10 children (nearly 29.2 million children) received coverage through Medicaid in 2023.⁷
 - o Women were nearly three in five (59%) of the Medicaid enrollees over 65 years old in 2023.⁸

- o LGBTQI+ people have higher rates of Medicaid health coverage than the non-LGBTQI+ population (25% compared to 15%).⁹
- Medicaid covers benefits crucial to women's lives and well-being:
 - o In 2023, more than 1.4 million births (41% of all births) were covered by Medicaid.¹⁰
 - o In 2024, Medicaid was the primary payer for 63% of nursing home residents,¹¹ and according to recent data, nursing home residents are primarily women (62%).¹²
 - o Medicaid helps over 12 million Medicare-Medicaid dual enrollees, of which women are a majority,¹³ pay for their Medicare premiums, deductibles, and cost-sharing.¹⁴

THE ADVANCE PREMIUM TAX CREDIT (APTC) is a refundable tax credit that helps people with low and moderate incomes pay insurance premiums for health insurance purchased through the Health Insurance Marketplace. In 2024, 92% of Marketplace enrollees received APTCs,¹⁵ with women making up the majority of Marketplace enrollments (nearly 11.2 million out of 21.4 million total enrollees).¹⁶ At least 9.4 million women received APTCs,¹⁷ though the true number may be closer to or above 10.3 million.¹⁸

HELPING FAMILIES HAVE ENOUGH TO EAT



Supplemental Nutrition Assistance Program

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

- The estimated average FY 2025 SNAP benefit for a one-person household is about \$187 per month.¹⁹
- Recent data on participation show that women, people of color, LGBTQ women, and people with disabilities were more especially likely to participate in SNAP:
 - o Women were more than half (55%) of nonelderly adult SNAP recipients in 2023.²⁰
 - o About one in three (33%) nonelderly adult SNAP recipients was a woman of color in 2023.²¹
 - o In 2022, over five in 10 (53%) of SNAP households with children were headed by a single adult.²²
 - o In 2020, 29% of LGBTQ women and 28% of nonbinary/genderqueer individuals reported that they, their partner, or their children received SNAP benefits in the past year.²³ Only 37% of income-eligible LGBT people were enrolled in SNAP based on data from July-October 2021.²⁴

- o SNAP helps nearly 4 million nonelderly adults who either receive disability benefits or have work-limiting health conditions.²⁵
- SNAP is designed to expand as need increases. From April through September 2020, during the COVID-19 pandemic and recession, participation in SNAP averaged 42.5 million people per month, an increase of 14% from the first half of FY 2020.²⁶ Although pandemic SNAP benefits expired in March 2023,²⁷ the need for nutrition assistance continues to be high compared to pre-pandemic: in December 2024, nearly 43 million people received SNAP.²⁸

In 2023, SNAP moved nearly 3.4 million people out of poverty as measured by the Supplemental Poverty Measure (SPM), including 1.3 million women (303,000 of whom are Black, 329,000 of whom are Latina, 79,000 of whom are Asian, and 518,000 of whom are white, non-Hispanic).²⁹ With the pandemic expansions to SNAP benefits ending in March 2023, SNAP moved fewer people out of poverty in 2023 than in the previous year, when nearly 3.7 million people were moved out of poverty by SNAP.³⁰

Women, Infants, and Children (WIC) Special Supplemental Nutrition Program

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

Women and caregivers face especially precarious economic circumstances as they welcome a new baby. The combination of increased unpaid caregiving responsibilities, the lack of family-friendly supports like paid leave and affordable, high-quality child care, and the increased costs associated with raising young children are squeezing families with young children especially hard. One in six children under age 5 were poor in 2023, the highest poverty rate of any age group.³¹

- In FY 2024, WIC served over 6.7 million women, infants, and children.³²
- WIC served 39% of all infants in the United States in FY 2023.³³
- WIC is a critical support for pregnant, breastfeeding, and postpartum women and for children birth to five:
 - In 2023, over one in three (34%) of adult women WIC recipients had incomes below the Federal Poverty Level (FPL).³⁴
 - In 2023, more than six in 10 (64%) of adult women recipients were women of color.³⁵
- In 2019, 17% of LGBTQ women living with children participated in WIC compared to 11% of non-LGBTQ women and 5% of non-LGBTQ men living with children.³⁶

WIC moved 220,000 people out of poverty as measured by the SPM in 2023, including 103,000 children and 71,000 women.³⁷

National School Meals

National school meals programs provide federally assisted meals in public and nonprofit private schools and residential child care

facilities.³⁸

Any student in a participating school can get a **National School Lunch Program (NSLP)** lunch regardless of the student's household income. Free lunches are available to children who live in households with incomes at or below 130% of the FPL. Reduced-price lunches are available to children in households with incomes between 130% and 185% of the FPL.³⁹

- The NSLP provided nutritious lunches, 73% of which were served as free or reduced-price meals, to almost 30 million children in FY 2024.⁴⁰
- In 2019, 39% of LGBTQ women living with children participated in the NSLP, compared to 23% of non-LGBTQ women and 12% of non-LGBTQ men living with children.⁴¹

In 2023, the NSLP moved nearly 1.2 million people out of poverty as measured by the SPM, including 650,000 children and 319,000 women (85,000 of whom are Black, 144,000 of whom are Latina, and 75,000 of whom are white, non-Hispanic).⁴²

The School Breakfast Program (SBP) served breakfast to nearly 12 million children in FY 2024; 80% of those meals were free or reduced-price.⁴³

Child and Adult Care Food Program

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

- In FY 2024 the program served over 4.7 million people.⁴⁴ Over that year, over 1.7 billion meals were served, about 96% of which were served by home-based child care providers and child care centers.⁴⁵
- Free and reduced-price meals accounted for 80% of all meals served through CACFP in FY 2024.⁴⁶

MAKING HOUSING MORE AFFORDABLE



The Department of Housing and Urban Development (HUD) provided housing assistance (which includes the Housing Choice Voucher program, also known as Section 8 Tenant-Based Rental Assistance) to almost 10 million people in 5.3 million low-income households in 2022.⁴⁷

- In 2024, women headed 74% of households served by HUD housing assistance programs, and households with children headed by women comprised 29% of households served by HUD housing assistance programs.⁴⁸
- In 2024, 42% of people receiving housing assistance were seniors over 62 years old and 24% were people with disabilities.⁴⁹
- In 2020, 10% of LGBTQ women and 9% of nonbinary/genderqueer individuals reported that they, their partner, or their children received housing assistance in the past year.⁵⁰

Federal housing assistance moved over 2.8 million people out of poverty as measured by the SPM in 2023, including 1.2 million women (364,000 of whom are Black, 333,000 of whom are Latina, 93,000 of whom are Asian, and 406,000 of whom are white, non-Hispanic).⁵¹

Due to chronic underfunding and other structural factors, demand for housing assistance greatly outpaces supply. Only one in four eligible families receives rental assistance, and it can take years

for eligible families to get off waiting lists and start receiving assistance.⁵² Women of color in particular face higher rates of being severely cost-burdened by housing (spending a majority of their income on housing costs)⁵³ and at risk of having one unexpected expense lead to an eviction or foreclosure. Through two sets of COVID relief packages, Congress approved over \$46 billion in Emergency Rental Assistance Program (ERAP) funding and nearly \$10 billion for a Homeowner Assistance Fund (HAF).⁵⁴ ERAP and HAF helped mitigate the wave of evictions and foreclosures over the past few years.

- As of September 2024, over 6.9 million households had received assistance through ERAP.⁵⁵ Of the respondents to the U.S. Census Household Pulse Survey who reported receiving ERAP as of May 2023, 67% were women.⁵⁶
- As of June 2024, nearly 550,000 homeowners had received assistance through HAF programs. Fifty nine percent of HAF beneficiaries were women, 34% were Black, and 18% were Latinx.⁵⁷

While the second ERAP runs through September 30, 2025, and the HAF program runs through September 30, 2026, each of these programs only had about \$1 billion left as of September 2024⁵⁸ and are already winding down. The impact of pandemic-era housing assistance demonstrates that robust housing assistance is critical to keep people housed,⁵⁹ and eviction rates continue to rise.⁶⁰

EXPANDING EDUCATIONAL OPPORTUNITIES



In 2023, educational assistance moved over 1 million people out of poverty as measured by the SPM, including 497,000 adult women (131,000 of whom are Black, 109,000 of whom are Latina, 67,000 of whom are Asian, and 175,000 of whom are white, non-Hispanic).⁶¹

Pell Grants

The **Federal Pell Grant Program** provides grants to help students from families with low incomes pursue post-secondary education.

- In the 2022–2023 school year, the average Pell Grant award for undergraduate students was \$4,875.⁶²
- In 2024, over 7.0 million students received Pell Grants,⁶³ a decline from 7.6 million in the 2015–2016 academic year.⁶⁴ In the 2019–2020 academic year, the most recent year for which data is available, 64% of Pell Grant undergraduate recipients were women.⁶⁵ Nearly half (45%) of women in college received a Pell Grant and they received \$4,123 on average.⁶⁶

Student Loan Programs

Programs administered by Federal Student Aid provide a pathway to educational opportunity for many students, particularly students from families

with low incomes. These programs can also provide affordable payment options that allow borrowers to repay their student loans while managing everyday living expenses.

- Women in undergraduate programs are more likely to take out loans for their education and they take out more money on average compared to their male peers.⁶⁷
 - The gender pay gap contributes to a student loan repayment gap.⁶⁸ Women with bachelor's degrees who worked full time typically were paid 73 cents for every dollar their male peers were paid in 2023.⁶⁹ Women take about two years longer than men to repay student loans, based on data from 2008–2012.⁷⁰
 - One in three (34%) women repaying student loan debt experiences financial difficulties. The share is higher among Black women (57%) and Hispanic women (42%) than white women (30%) who are repaying student loan debt, based on data from 2008–2012.⁷¹
- Black women are more burdened with student loan debt than any other demographic. On average, they graduate with \$38,800 in federal undergraduate loans and \$58,252 in student loan debt after graduate school, based on 2016–2017 data.⁷²

- Student parents, approximately 70% of whom are women,⁷³ particularly struggle to afford higher education. Researchers have found that a student parent would need to work 52 hours per week (at state minimum wage) to cover the costs of child care and tuition at a four-year public college or university.⁷⁴
- LGBTQ adults ages 18 to 40 are more likely to have federal student loans than non-LGBTQ adults (35% vs. 23%), according to a 2021 survey.⁷⁵

Access to affordable student loan repayment pathways, and student loan programs with reasonable borrowing terms are important to making higher education accessible for women, particularly women with children. Relief for borrowers overwhelmed by student debt also would benefit women, especially women of

color, along with other marginalized groups who are more likely to default on student loans.⁷⁶

The Biden administration attempted to address student loan debt by proposing several student loan forgiveness plans that were challenged in the courts, and by reforming the Department of Education's income-driven repayment program, disability discharge program, public service loan forgiveness program, and the "borrower defense" program for students who had attended predatory for-profit institutions.⁷⁷ But the Department of Education has recently resumed collection of defaulted student loans,⁷⁸ which will impact the incomes and wealth of millions of women and LGBTQI+ people.



REFUNDABLE TAX CREDITS: BOOSTING INCOMES AND REDUCING POVERTY

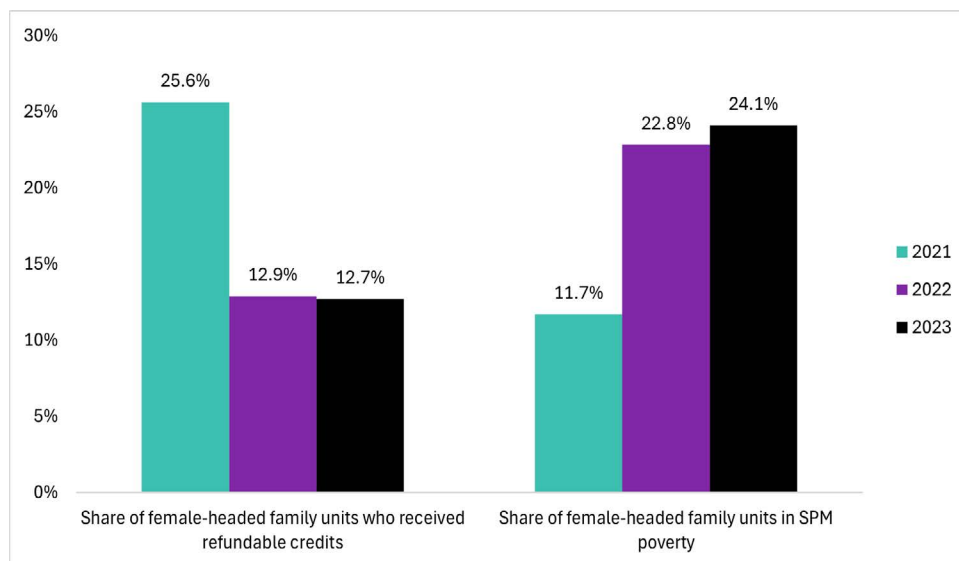


In 2021, refundable tax credits—including the Earned Income Tax Credit, the Child Tax Credit, and the Child and Dependent Care Tax Credit—were expanded by the American Rescue Plan Act of 2021 (ARPA) and boosted nearly 9.7 million people out of poverty as measured by the SPM, including nearly 2.9 million adult women and over 4.9 million children.⁷⁹

In 2022, the expiration of these expansions, along with other pandemic-era relief, fueled the country's

largest recorded single-year increase in SPM poverty in more than 50 years.⁸⁰

The share of family units headed by women who received refundable tax credits declined from 25.6% in 2021 to 12.9% in 2022 and 12.7% in 2023, while their SPM poverty rate nearly doubled from 11.7% to 22.8% in 2022 and 24.1% in 2023. Poverty rates are likely to have remained high in 2024 without federal action to expand refundable tax credits.



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Notes: In 2021, refundable tax credits included the Earned Income Tax Credit, Child Tax Credit, and the Child and Dependent Care Credit. In 2022 and 2023, the refundable tax credits included the Earned Income Tax Credit and the refundable portion of the Child Tax Credit.

The Earned Income Tax Credit (EITC) is a federal refundable tax credit available to workers with low to moderate incomes. The EITC is more valuable for families with children; workers without children at home are only eligible for a very small credit. For Tax Year 2021, the ARPA expanded the EITC for workers without children, expanding the age limits for EITC eligibility and nearly tripling the maximum credit for these workers.⁸¹ However, these expansions expired at the end of 2021.

- In 2024, 23 million families received the EITC for the 2023 Tax Year.⁸²
- The average amount of the EITC received by families in 2024 for the 2023 Tax Year was about \$2,743.⁸³
- Women of color⁸⁴ and LGBTQ women⁸⁵ especially benefit from the EITC.

The EITC moved nearly 4.1 million people out of poverty as measured by the SPM in 2023, including 2.1 million children and 1.2 million women (292,000 of whom are Black, 534,000 of whom are Latina, 74,000 of whom are Asian, and 312,000 of whom are white, non-Hispanic women).⁸⁶

The Child Tax Credit (CTC) is a federal, partially refundable tax credit for families with children. For Tax Year 2021, the ARPA expanded the CTC, including by allowing families with low incomes to receive the full value of the credit by making it wholly refundable.⁸⁷ These expansions reduced child poverty and helped women and their families meet basic needs, like housing, groceries, medicine, and child care.⁸⁸ However, these expansions expired at the end of 2021.

- In 2024, 47 million families received the CTC when they filed their tax returns for the 2023 Tax Year.⁸⁹ The average amount was roughly \$2,703.⁹⁰

The refundable portion of the CTC moved 2.3 million people out of poverty as measured by the SPM in 2023, including 1.3 million children and 535,000 women (113,000 of whom are Black, 246,000 of whom are Latina, and

138,000 of whom are white, non-Hispanic women).⁹¹

The Child and Dependent Care Tax Credit (CDCTC) helps families cover the costs of out-of-pocket child and dependent care expenses incurred in order to work or look for work. For Tax Year 2021, the ARPA expanded the CDCTC, including by increasing the maximum amount of the credit and by making the credit refundable.⁹² These expansions expired at the end of 2021, so the CDCTC, which is no longer refundable, continues to provide limited assistance to families with low incomes.

- In 2024, 7 million families received the CDCTC when they filed their tax returns for the 2023 Tax Year. The average credit amount was roughly \$800.⁹³



SOCIAL INSURANCE PROGRAMS: BOOSTING INCOME AND REDUCING POVERTY



Unemployment Insurance

Unemployment insurance (UI) provides temporary support to unemployed workers who have lost their jobs through no fault of their own and who meet additional requirements, which vary by state. UI is particularly important during recessions, when it provides economic stability to working people, families, communities, and the overall economy, and federal UI benefits were expanded during the COVID-19 pandemic under the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the ARPA. But since pandemic-era expansions to UI expired, UI benefits boosted fewer people out of poverty in 2022 and in 2023 compared to 2021.⁹⁴

- UI provided assistance to more than 1.9 million unemployed workers in December 2024, including more than 783,000 women.⁹⁵ Of those 1.9 million people, 18% were Black, 23% were Latinx, 5% were Asian, and 50% were white.⁹⁶ Many states impose stringent eligibility requirements that disproportionately exclude women and workers of color⁹⁷—who are overrepresented among low-paid, part-time workers.⁹⁸
- From July 2021 to April 2022, 21% of LGBT individuals reported that they or someone in their household had lost a source of income from employment, compared to 15% of non-LGBT respondents.⁹⁹ LGBT respondents and particularly

transgender respondents were more likely than non-LGBT respondents to report receiving unemployment insurance.¹⁰⁰

In 2023, UI kept about 293,000 people out of poverty as measured by the SPM, including 120,000 women.¹⁰¹ In comparison, UI kept about 2.3 million people—including 846,000 women—out of poverty as measured by the SPM in 2021, before the pandemic-era UI expansions expired.¹⁰²

Social Security

Social Security protects workers and their families from income loss due to retirement, disability, or death. It covers nearly all workers and their families, not just those with low incomes, but keeps more people out of poverty than any other program. Social Security is especially important to women's economic security:

- Women made up over 55% of Social Security beneficiaries ages 62 and older and 62% of beneficiaries ages 85 and older at the end of December 2024.¹⁰³
- While women historically have relied more on income from Social Security than men do,¹⁰⁴ because of gender inequities in employment, women, on average, receive lower benefits than men.

- o As of December 2023, the average Social Security benefit for retired women 65 and older was only about \$1,739 a month or \$20,866 per year.¹⁰⁵
- o In contrast, the average Social Security benefit for retired men 65 and older was about \$2,136 a month or \$25,637 per year.¹⁰⁶

Social Security kept more than 27.6 million people out of poverty as measured by the SPM in 2023, including 14.6 million women (1.9 million of whom are Black, 1.5 million of whom are Latina, 515,000 of whom are Asian, and 10.5 million of whom are white, non-Hispanic).¹⁰⁷

Social Security Disability Insurance

Social Security Disability Insurance (SSDI) is a core component of Social Security's old age, survivor, and disability insurance (OASDI) program. The program insures workers who have experienced a serious and long-lasting disability, providing modest but essential income to support them and their families if they are unable to work. But applicants for SSDI benefits face significant delays in processing their claims.¹⁰⁸

- As of December 2023, SSDI served 8.5 million people, including more than 4.2 million women and girls.¹⁰⁹
- Gender inequities in employment also led to inequities in average SSDI benefits for disabled workers—about \$16,657 annually for disabled women, compared to \$20,232 for disabled men as of December 2023.¹¹⁰
- In 2020, 15% of LGBTQ women and 13% of nonbinary/genderqueer individuals reported that their family received SSDI in the past year.¹¹¹

Supplemental Security Income

Supplemental Security Income (SSI) provides income support for low-income

individuals who are elderly or living with disabilities. But benefits are very low, such that the maximum benefit amount in 2022 was only three-fourths of the FPL.¹¹² In addition, some of the key features of the program have not been updated in nearly 40 years and SSI benefits have not kept pace with the cost of living, meaning that rising costs push SSI recipients further into poverty every year.

- In January 2024, 7.3 million individuals received SSI benefits averaging \$672 per month.¹¹³
- In 2023, more than half (55%) of adult SSI recipients were women; almost two-thirds (64%) of SSI beneficiaries ages 65 and older were women.¹¹⁴

SSI kept over 2.5 million people out of poverty as measured by the SPM in 2023, including 1.2 million women (299,000 of whom are Black, 236,000 of whom are Latina, 48,000 of whom are Asian, and 556,000 of whom are white, non-Hispanic).¹¹⁵

Temporary Assistance for Needy Families

The **Temporary Assistance for Needy Families (TANF)** program is a block grant to states to fund income assistance, work supports, and other services, including child care, for children and parents with low incomes. Over the years, fewer and fewer TANF dollars are spent providing direct assistance to families,¹¹⁶ and states have enacted a range of barriers to accessing this assistance, leading to a dramatic decrease in the number of poor families served by TANF over the past 25 years.¹¹⁷

- In 2023, more than eight in 10 (82%) adults served by TANF were women.¹¹⁸
- TANF provided assistance to over 840,000 families on average each month in FY 2024, including over 1.5 million children on average each month.¹¹⁹
- In 2020, for every 100 families with

children in poverty, only 21 families received income assistance through TANF, the lowest “TANF-to-poverty ratio” (TPR) in history.¹²⁰

- In 2023, 30% of adult TANF recipients were Black, 34% were Latinx, 3% were Asian, 1% were American Indian or Alaskan Native, and 28% were white.¹²¹
- In 2020, 7% of LGBTQ women and 12% of nonbinary/genderqueer individuals reported receiving TANF in the past year.¹²²



CONCLUSION

All people should have what they need to live with dignity, including health care, adequate nutrition, safe and affordable housing free from discrimination, the opportunity to access higher education, and sufficient and stable income. Women and LGBTQI+ people are doing the best they can to support their families at a time of rising costs, decreasing public supports, and growing economic instability. Programs that help people meet their basic needs especially benefit women, particularly women of color, women with disabilities, LGBTQI+ individuals, and immigrant women, who are placed at increased economic risk by compounded discriminatory systems and structures. But we all benefit when everyone in our communities can afford the essentials. Robust and fully funded public benefits programs are a gender justice priority and a critical component of an economy that works for all of us. Accordingly, it is imperative that policymakers stand strong against efforts to cut basic needs programs.

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