



**INSTITUTE
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POLICY
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A JUST FUTURE BEGINS WITH BOLD IDEAS.

BUILDING

THE FUTURE

BOLD POLICIES

FOR A GENDER-

EQUITABLE

RECOVERY

By C. Nicole Mason, Ph.D.
With Andrea Flynn and Shengwei Sun, Ph.D.



FOOD PRICES
RISE
MOTHERS
MUST
WORK

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looking for relief.
Just a
children
safe
work

GOV. DEWEY:
a permanent
CHILD
CARE
PROGRAM
IS THE
STATE'S
RESPONSIBILITY

A CHILD DELINQUENT
PROGRAM
IS NO SUBSTITUTE
FOR A
CHILD CARE PROGRAM

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CHILD CARE PROGRAM

GOV. DEWEY:
a permanent
CHILD
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IS THE
STATE'S
RESPONSIBILITY

After WWII, parents organized demonstrations, like this one in New York City on Sept. 21, 1947, calling for continued funding of child care centers. At the time, the city's welfare commissioner dismissed the protests as "hysterical."
Credit: *The New York Times*

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BUILD(ING) THE FUTURE: BOLD POLICIES FOR A GENDER-EQUITABLE RECOVERY

EXECUTIVE SUMMARY

INTRODUCTION

"I didn't sign up for a pandemic, but I am not going to walk away when people need me."

— Andrea Lindley, 34, an ICU nurse at a Philadelphia hospital¹

"I lost my job [in food service] after 20 years with the same company. I couldn't believe it. I have a son. What am I supposed to do?"

— Single mother, 42, in Las Vegas, Nevada



In January 2020, women held more than half of the jobs in the United States, reflecting job growth in the service, healthcare, and education sectors over the past decade (Omeokwe 2020). The last time women held a majority of jobs was more than a decade ago during the Great Recession, an economic downturn defined by losses in sectors dominated by men — manufacturing, production, and construction (Hartmann, English, and Hayes 2010; Hegewisch 2020).

COVID-19, a global pandemic, has triggered a colossal economic crisis not seen since the Great Depression (World Bank 2020). Rapid job loss, record jobless claims, and the shuttering of small businesses, temporarily or for good, across the country has destabilized workers, families, and communities. It has also exposed the fragility of many of our systems: health, economic, and care. Within a matter of months, they all buckled under the weight of COVID-19.

¹ See Robertson and Gebeloff (2020)



Since March, 57 million Americans have sought unemployment assistance,² including many self-employed workers able to claim unemployment benefits for the first time under the CARES Act of 2020 (Evermore 2020). The current civilian unemployment rate was 7.9 percent in September 2020, more than double the rate at the start of the year. For women was 8.0 percent, down from a record high of 16.2 percent in April ([U.S. Bureau of Labor Statistics 2020](#)).

Women have experienced a disproportionate number of job losses since the start of the pandemic. From February to May, 11.5 million women lost their jobs compared with 9 million men (Hegewisch 2020), triggering a “shecession”—an economic downturn where job and income losses are affecting women more than men. Between August and September 2020, 865,000 women dropped out of the labor market, four times the number of men who are no longer employed or looking for work (U.S. Bureau of Labor Statistics 2020d).



This report, *Build(ing) the Future: Bold Policies for a Gender-Equitable Recovery*, provides a framework for shared prosperity and equitable economic recovery. It examines the impact of the economic crisis and recession on working women, their families, and communities. It provides a blueprint for a gender-equitable recovery that is not only about meeting the immediate economic needs of women and families, but lays out a long-term strategy for creating stronger systems and institutions that reflect the experiences and contributions of women in the workforce, in society, and in their families.

A gender-equitable recovery will require significant public investments at both the state and federal levels. It includes developing robust and well-resourced national child care infrastructure, rebuilding the social safety net, raising labor and job quality standards, and addressing historically discriminatory, racialized, and gendered economic policies and practices that have harmed women and families.

A gender-equitable recovery also includes policies that protect women’s health, bodily autonomy, and freedom by ensuring that they are healthy and have access to affordable and quality healthcare; paid sick, parental and family leave; and are empowered to make reproductive health choices that are in the best interest of their families and careers.

² IWPR compilation based on U.S Department of Labor Employment and Training Administration (2020).



TOWARD AN EQUITABLE RECOVERY

An equitable economic recovery includes a bundle of policies and programs at the federal and state levels that will create high-quality jobs, strengthen social and public infrastructures, value care, raise wages and improve labor standards, and address historic and persistent racial and gender inequities.

In the short term, there is a need for direct economic supports for families that include ongoing economic impact payments and increased subsidies for child care, housing, and food. A comprehensive recovery package at the federal level will also be necessary and should include \$50 billion to \$100 billion to support and strengthen the existing care infrastructure, provide support for education and training for workers, provide funds to states to maintain employment for public sector workers, and expand unemployment insurance and paid sick leave for individuals and workers.³



³ Estimate based on assessment of child care investment needs by close to 500 child care and women's right organizations, see National Women's Law Center (2020).

ESTABLISH A NATIONAL CHILD CARE SYSTEM

High-quality, affordable child care is out of reach for many working women and families. It is also one of the chief barriers for women attempting to reenter the workforce, sustain employment, or advance in their careers.

For an equitable economic recovery and to recoup historic job losses by women since the start of the pandemic, the United States should establish a national care system that is able to meet the needs of all families, raise wages for workers, and provide high-quality child care regardless of race, ethnicity, or geographic location. In this system, child care should be treated as a public good, rather than as a private obligation for families. A national care system should be informed by the following priorities:

PRIORITIES

- **Universal Availability and Access.** Child care should be universally available regardless of the age of the child or household income. No family should contribute more than 7 percent of its household income to care for a child from birth to 13 years old. Every family should have access to high-quality universal preschool.
- **Improvement of Program Quality by Implementing Federal- and State-Level Early Care Education Standards and Coordination.** A national care plan should work to address disparate quality regulations and guidelines for providers and identify a set of standard learning goals and competencies for children in care.
- **Increased Compensation for Early Care Educators to Attract and Retain Skilled Educators and Caregivers.** For publicly funded care programs, state and local government should increase spending on subsidies. The federal government should provide matching funds for salary increases to states, increase tuition assistance and loan forgiveness for early childhood teachers, and develop competency-based career ladders for workers (Bassok 2016).

To meet the challenge of care for working women and their families, the next administration should establish a task force to help implement a national care system within the next three to five years. The task force should focus its efforts on understanding and making recommendations in the following areas: (1) availability and access; (2) program quality and regulations at the federal and state levels; (3) compensation, education, and professional development for early care educators; and (4) the cost of care to families and states through subsidies, tax provisions, and spending accounts.





REBUILD THE SOCIAL SAFETY NET

COVID-19 and the resulting economic downturn has revealed the inadequacy of existing social safety net programs to absorb rapid income and job loss by workers and mass unemployment. To support workers and families, there is a need to provide income supports and increase short- and long-term investments in social safety net programs such as Unemployment Insurance (UI), the Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), and Temporary Assistance for Needy Families (TANF). Specifically, economic recovery efforts related to the social safety net should:

- **Expand Access to Programs for Workers and the Most Affected Individuals and Families:** Assistance and income support should be widely available to individuals and families in need of short-term assistance due to unemployment, illness, or other life circumstances and to others with more significant barriers to economic security. Income support should be based on a minimum floor established at the federal level using a formula based on state-based self-sufficiency standards and updated economic well-being measures. These measures should keep pace with inflation and rising median incomes. Programs should also raise or eliminate asset limit caps, especially during times of economic crisis.
- **Increase Investments for Education and Training for Women Workers:** Provide direct support to states to allow women in the most affected sectors to pursue education and training opportunities to enter jobs with family-supporting wages in high-demand or emerging sectors.

- **Eliminate or Suspend Time Limits and Work Requirements for Families:** To help lower-income families recover, states should eliminate or suspend time limits and work requirements for families that are receiving or eligible for TANF.

- **Provide Adequate Income and Wage Replacement for Workers:** Although social safety net spending tends to increase at the federal and state levels during recessions and other economic shocks, benefits are low relative to most workers' earnings and do not provide adequate income or wage replacement.



- **Make Child Tax Credit Fully Refundable:** To support lower-income families, make the Child Tax Credit of \$2,000 per child fully available and refundable. Extending the full \$2,000 Child Tax Credit to low- and middle-income families would benefit roughly 6.1 million women of color, raising their credit by \$2,300 (Cox 2020).
- **Expand the Earned Income Tax Credit:** Expand the Earned Income Tax Credit to non-custodial parents and able-bodied working adults with low-wages in order to cover family caregivers. This entails expanding the definition of work in the Earned Income Tax Credit to include providing care for a young child, a sick parent, or a disabled dependent.
- **Provide Economic Impact Payments (EIP):** In the short term and to address the immediate economic needs of families during the recession, the federal government and states should provide ongoing Economic Impact Payments to workers and families. Eligibility for EIP payments should be broad and include all workers that pay or file federal and state income taxes.
- **Expand Eligibility of Unemployment Insurance (UI):** Eligibility for Unemployment Insurance should permanently expand to include previously excluded workers such as those who are self-employed, independent contractors, people with limited work history, and freelancers. The cost to cover the expansion of Unemployment Insurance for previously ineligible workers should be shared by the federal state, and local governments.
- **Provide Emergency Economic Unemployment Assistance (EEUA):** When the federal or state unemployment rate increases to 6 percent or is more than 120 percent higher than it was for the same 13-week period over the past year, the duration of weekly unemployment benefits should be extended by 50 percent. In these instances, the federal government should provide additional economic support to states to cover the cost of EEUA payments to workers.

PUBLIC SECTOR INVESTMENTS AND ASSISTANCE TO STATES

Due to the pandemic and the economic downturn, many cities and states have diminished revenue and budget shortfalls. The loss of revenue, if not replaced, will trigger layoffs and furloughs for many public sector workers, many whom are women as well as Black workers (Borry and Gheta-Taylor 2019; McNichol and Leachman 2020).

Provide Emergency Economic Assistance to States: To protect public sector workers and replace revenue loss from taxes and business closures, the federal government should provide emergency financial support to cities and states. Support will allow cities and states to maintain employment for public sector workers and continue to provide vital services to the public.

RAISE JOB QUALITY AND LABOR STANDARDS

- **Increase the Federal Minimum Wage:** Increase the federal minimum wage to \$15.00 per hour and eliminate the tipped minimum wage, and adjust for inflation annually (Cooper 2019a). The increase would boost total annual wages for low-wage workers in hardest-hit sectors by \$92.5 billion, lifting annual earnings for the average affected year-round worker by \$2,800 (Cooper 2019b).
- **Provide Paid Sick and Family Medical Leave:** Pass comprehensive federal paid sick and family medical leave legislation that would provide at least seven days of paid sick leave and 12 weeks of paid medical leave to employees regardless of firm size, sector, and hours worked per week.
- **Create Employer-Sponsored Care Subsidy Programs:** Public and private sector employers with more than 100 employees should provide subsidies to workers that are equivalent to 0.5 percent of their payroll tax to contribute to the cost of family care. Businesses or employers that provide additional care supports to families, including on-site care, should receive tax incentives or credits.



Protect and Expand Reproductive Healthcare Access: To ensure that women are able to reenter the workforce, sustain employment, and advance in their careers, access to the full range of reproductive healthcare options is critical. There is a need to codify the tenets of *Roe v. Wade* at the federal level, rescind the domestic “gag rule,” fully fund Title X, and repeal the Hyde Amendment.

Accelerate the Closing of the Pay Gap: Pass legislation at the federal and state levels that aims to reduce pay inequity for all women across all sectors and industries such as the Paycheck Fairness Act, and remove the restrictions on workers’ rights to bargain collectively over their wages and conditions.

This economic moment calls for a bold reimagining of not only our economy, but our health and care systems as well. In this report, we explore the kinds of political, social, and economic investments that are necessary to step into a future shaped by the workers, women, and families who are the backbone of the U.S. economy and its success.

LIMITATIONS OF THE REPORT

While this is an extraordinary moment filled with great opportunity and urgency, in this report we focus squarely on the policies, programs, and practices that will ensure that we have an equitable recovery that takes into consideration the disparate impact of COVID-19 and the recession on working women, their families, and communities. At the onset, we recognized the need for a major overhaul of many of the systems and institutions that are not working for women and lower-wage workers, and we will work with our partner organizations to advance change in those areas. We intend for this report to spark further conversations and provide the impetus for additional research and action.

THE CASE FOR A GENDER-EQUITABLE RECOVERY PLAN

Women have been most affected by the COVID-fueled economic downturn. Employed in the hardest-hit sectors — education, hospitality and leisure, healthcare, and service — more than 11 million women have lost their jobs and another 2.65 million have left the workforce since February due to caretaking demands or an inability to find work.⁴

Black and Latina women have been disproportionately affected by job losses. In April 2020, at the height of the pandemic, the unemployment rate for Black and Latina women was 16.4 percent and 20.2 percent, respectively (Hegewisch, Barsi, and Hayes 2020). Black and Latina women also earn less than their White counterparts and are more likely to be the primary wage earner in their families (Shaw et al. 2020).

As the federal and state governments turn to recovery efforts, there is a need to center solutions on those most affected by the economic downturn and to address the barriers that keep women from reentering the workforce and sustaining employment. These barriers include a lack of child care, lack of available jobs, lack of paid sick leave, and lack of workplace flexibility. For women who cannot reenter the workforce due to caretaking responsibilities, ensuring they have the necessary economic support to provide for their families will be critically important.

The strategies implemented to dig the nation out of the 2008 recession will be insufficient this time around. Job creation in the hardest hit sectors is only one part of the recovery strategy. For a full recovery, there will be a need to make significant public investments in the child care infrastructure, a social safety net, and support for education and training for women to enter growing sectors. We will also need stronger public policies that support women's workforce participation such as paid sick and family medical leave.

"The risk of putting too little stimulus into the economy is far greater than the risk of doing too much."

**— Jerome Powell
Federal Reserve Chair**



⁴ IWPR calculations based on U.S. Bureau of Labor Statistics 2020b, d

Investments at the federal and state levels will also need to match the needs of workers and set us on a sure path to building a more inclusive, just, and equitable economy and workforce. We will need short-term stimulus and long-term investments to build a strong care infrastructure that meets the needs of families, a healthcare system that is affordable and accessible, and a social safety net that will help struggling workers and families in times of crisis.

Women are roughly half of the U.S. workforce and key drivers of the economy as workers, consumers, and contributors to households and communities across the country. We cannot afford or sustain a prolonged exodus of women workers from the labor market. Employing a gender-equitable recovery strategy will ensure that women workers will not be left behind.



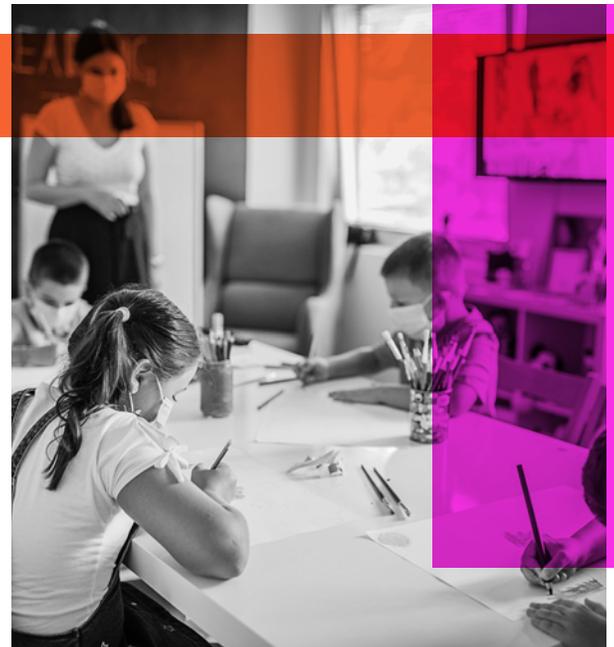
A HISTORIC ECONOMIC DOWNTURN HITTING WOMEN HARDEST

The pandemic has all but wiped out labor force gains made by women over the past decade. As a result of COVID-19, women are more likely than their male counterparts to leave the workforce, cut their working hours, or delay reentering the workforce (Heggeness and Fields 2020; Thomas et al. 2020). The pandemic has also exacerbated many existing social and economic inequalities for women, including pay and wealth disparities, and increased caretaking responsibilities and unpaid labor. If we do nothing, it will take many years beyond economic recovery for women to fully recover (Taub 2020).

Women of color, single mothers, and workers concentrated in sectors dominated by women — service, healthcare, and education — have been most affected by the economic downturn. Concentrated in lower-wage jobs with few benefits and little job security, these women and workers were already struggling to make ends meet and provide for their families (Shaw et al. 2020). The pandemic has only intensified their economic precarity and uncertainty.

INVESTING IN THE FUTURE: RECOVERY & RELIEF PACKAGES AT THE FEDERAL LEVEL

In the wake of the pandemic and the impending economic downturn, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 and the Families First Coronavirus Response Act (FFCRA) of 2020. These provided the first round of relief to Americans struggling in the wake of an unprecedented economic crisis. The CARES Act provided \$2 trillion to individuals, businesses, and government programs in an attempt to slow the economic impacts of the coronavirus and subsequent shutdowns. The FFCRA was also the first time the federal government mandated paid sick and family leave.



While a lifeline for many families and businesses, the CARES Act and FFCRA excluded many vulnerable workers, including undocumented immigrants and employers with 500 or fewer workers providing the paid sick days and paid leave benefits specified in the law (Findlay 2020).

The Paycheck Protection Program meant to support small businesses impacted by the pandemic and stay-at-home-orders missed many businesses owned by racial and ethnic minorities. An estimated 90 percent of women and minority-owned businesses were excluded from invaluable support due to its reliance on prior banking relationships and payroll requirements for larger loans (Center for Responsible Lending 2020).

On July 31, 2000, increased unemployment assistance expired, leaving many families economically vulnerable and without necessary income. The FFCRA's expanded leave policies will expire on December 31, 2020.

Future recovery packages will have to meet the moment and provide extended support to families and workers who are unable to reenter the workforce due to caretaking responsibilities, lack of work, or business closures. The package should focus on strengthening the care and health infrastructures, expanding unemployment insurance and increasing weekly benefits, support for providing housing and food assistance, training and education opportunities for workers in hardest hit sectors, and assistance to small businesses and set asides for minority- and women-owned businesses. A new economic recovery package should also expand child care benefits and family leave to allow women the flexibility to reenter the workforce and sustain employment.

THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT OF 2020⁵

- \$300 billion for direct economic impact payments to individuals and families
- \$260 billion for expanded unemployment payments, including an increase of \$600 per week to those qualifying for the program
- \$10 billion for emergency grants to cover operating costs for small businesses
- \$350 billion for Small Business Administration loans to maintain payroll and pay rent and mortgage payments, with the possibility of loan forgiveness
- \$8.8 billion to schools to provide meals to students
- \$15.5 billion to support increasing applications for the Supplemental Nutrition Assistance Program (SNAP)
- A moratorium on evictions and foreclosures

THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA) ACT OF 2020

- Two weeks of fully paid sick leave if the employee is unable to work due to quarantine or COVID-19 symptoms
- Two weeks of sick leave paid at two-thirds of the regular rate of pay if an employee needs to provide care to someone impacted by quarantine or COVID-19 symptoms
- Ten additional weeks of paid expanded family and medical leave at two-thirds the regular rate of pay if an employee is unable to work due to a need to provide care to a child whose care provider or school closed due to COVID-related reasons

⁵ Estimates based on Snell (2020).

CARE IN THE UNITED STATES: FROM PRECARIOUS TO CRISIS



The pandemic plunged the nation's already precarious care infrastructure into crisis. With the implementation of stay-at-home orders, more than 75 percent of families stopped paying child care tuition by April, and daycares across the country closed their doors — some for good (NAEYC 2020a). About 60 percent of child care programs across all provider types were fully closed by April (Bipartisan Policy Center 2020). By July 2020, child care facility enrollment was down 67 percent (NAEYC 2020b).

Mothers, who are often the primary caregivers in their families, will not be able to return to work, fully participate in the workforce, or sustain employment without access to affordable, high-quality childcare. When they cannot, their families and the economy suffers.

(CHILD) CARE AS A PUBLIC GOOD

The United States' existing care model is inadequate, costly, and causing women and workers to exit the workforce in unprecedented numbers. It also perpetuates structural and institutional racism and sexism by placing the burden and cost of care on women, racial minority workers, and immigrant workers.

The United States significantly lags behind other industrialized countries in public investment in early care and education (ECE), spending 0.3 percent of its Gross Domestic Product (GDP) as compared with the OECD average of 0.7 percent (Joint Economic Committee 2020). This puts the United States at the third from the bottom of the 37 OECD countries.⁶ Despite overwhelming evidence that high-quality early child care creates long-term benefits for children and society, child care in the United States has been treated as a private obligation of families and not as a public good. In the United States, federal, state, and local governments cover 46 percent of the cost of ECE while private and philanthropic entities cover about 2 percent, leaving families to shoulder the remaining 52 percent (Mitchell, Hawley, and Workman 2017). This is in sharp contrast to K-12 education, which is available to all children free of cost through public funding.

As a private obligation and responsibility, high-quality child care services are out of reach for the majority of working families.

⁶ The Organisation for Economic Co-operation and Development (OECD) is an international organization with 37 member countries aimed at discussing and developing economic and social policies. OECD member countries tend to be high-income countries and describe themselves as committed to democracy and the market economy. See <https://www.oecd.org/about/document/list-oecd-member-countries.htm>.

In 33 states, the cost of child care exceeds the average in-state college tuition (Child Care Aware 2019). The average family with child care needs spends a quarter of its income on it, and families with only one working parent can spend more than half of its entire income paying for care just for one child (Joint Economic Committee 2020). More than half of families in the United States live in “child care deserts” — areas without an adequate number of child care providers (Malik et al. 2018). The publicly funded child care options that exist to support low-income families are woefully inadequate and only one in six children who are eligible for subsidized child care actually receive public assistance. Between 2006 and 2017, 450,000 fewer children received subsidies because states received insufficient Child Care and Development Block Grant funding (Rice, Schmit, and Matthews 2019).



DEMAND FOR FAMILY AND LONG-TERM CARE INCREASED DURING THE PANDEMIC

As the healthcare system and nursing homes became overwhelmed by the pandemic, the need for family caregiving to the sick and elderly increased dramatically. A recent survey from the nursing home trade group American Health Care Association found that 72 percent of the nursing homes could not sustain operations at the current pace for another year. An additional 40 percent said they would last less than six months (AHCA/NCAL 2020). Personal protection equipment (PPE) supplies, additional staffing needs, and staff hero pay are driving the increase in nursing homes' operational costs.⁷



The lack of universal paid sick days and paid family and medical leave at the federal and state level compound the challenges faced by family caregivers, who are predominantly women. Family caregivers may have to choose between taking care of their family members and earning a living.

⁷ Hero pay refers to temporary pay raises given to essential workers for risking their health to continue working during the pandemic.



CARE WORKERS: ESSENTIAL, UNDERVALUED, AND OVERWORKED

The lack of public investment at the federal and state levels in a strong care infrastructure has meant that the costs associated with care is transferred to families and care providers, and further down to care workers. It is estimated that the cost of unpaid labor by women and under-paid care workers is more than \$7 trillion annually.

Although families can spend up to 30 percent of their income on care, child care workers make an average of only \$10.72 an hour, some earning below the federal minimum wage (Whitebook et al. 2018). Low-wage care work jobs such as paid adult care are among the lowest quality occupations in the U.S. labor market, with limited access to benefits,

high occupational hazard, and little control over work schedule (Hess and Hegewisch 2019). Women of color constitute the majority of workers in low-wage care occupations (Hartmann et al. 2018).

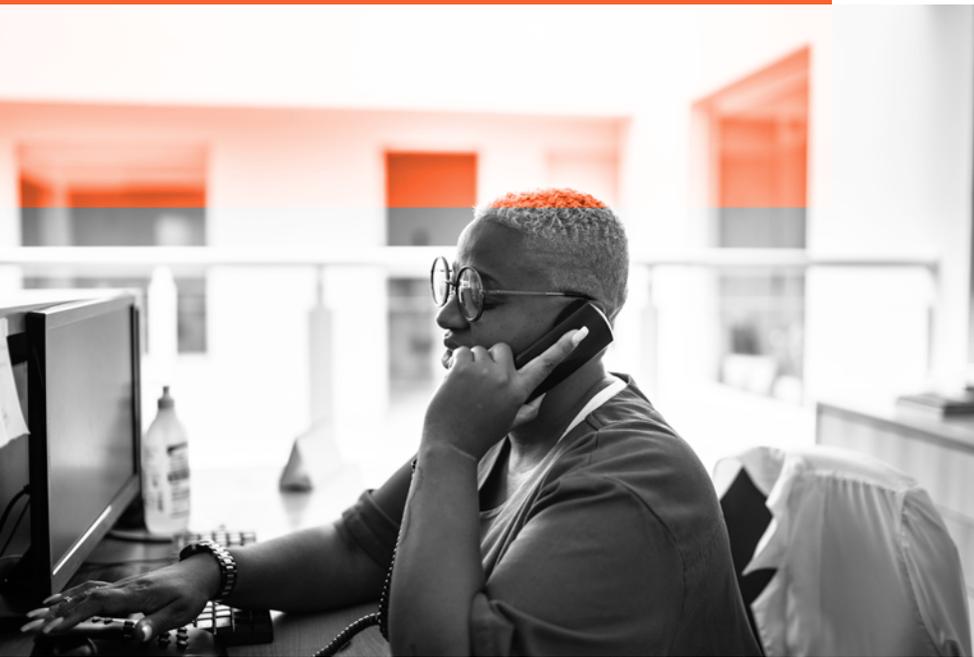
The pandemic lockdown has caused child care providers, which were already operating on razor-thin margins, to rely on an even thinner revenue that some parents are willing and can afford to pay. Without public assistance, about 40 percent of the child care providers, and nearly half of all minority-owned child care providers, may expect to shut down permanently (NAEYC 2020b).

Investing in a robust national care infrastructure would reduce care costs to families, raise wages for workers and improve their working conditions, and increase the quality of care for children and dependent adults.

In the short term, there is a need to provided public funding to strengthen the child care industry, care workers, and parents with young children. Specifically, there is a need to:

- **Provide Emergency Assistance to Providers and Care Workers:** The child care industry requires at least \$9.6 billion in public funding each month during the pandemic to sustain the viability of providers (Schmit 2020).
- **Provide Child Allowance to Parents and Primary Caretakers:** Pass the American Family Act (AFA), currently stalled in Congress, to establish a permanent child allowance.⁸ The AFA would raise the Child Tax Credit to \$3,600 per year for young children and \$3,000 for older children, make the credit fully refundable, and distribute it monthly, thereby reducing child poverty by 42 percent (Collyer et al. 2020).

⁸ A one-year version of the AFA was included in the HEROES Act.



- **Adopt Proactive Intervention to Equalize Access to Education Access and Resources to Students:** With schools going online and families with resources turning to private tutoring during the pandemic, federally funded online tutoring can be a solution to equalize access to online tutoring. Similarly, parenting pay would be another proactive intervention. By going directly to working parents and replacing a larger percentage of the parent's salary without a fixed term, Parenting Pay would allow parents of young children to step out of work entirely during the pandemic at nearly full pay (Gregory 2020).

In the long run, we need a national agenda for building a robust care infrastructure and deploying public funding to meet the needs of working women and their families.

To build a strong care infrastructure, there is a need to establish a national care system focused on universal availability and access. In the long term, there is a need to:

- **Establish a National Care System:** The United States should establish a national care system that is able to meet the needs of all families, raise wages for care workers, and provide affordable, high-quality child care and long-term care regardless of race, ethnicity, or geographic location. In this system, care should be treated as a public good, rather than as a private obligation for families. A national care system should be **informed by the following priorities:**
- **Universal Availability and Access** should be universally available regardless of the age of the child or household income. No family should contribute more than 7 percent of its household income to care for a child from birth to 13 years old. There should be universal access to high-quality universal preschool. Similarly, we need to create a holistic system building on Medicaid and Medicare to provide sustainable long-term care services for all. The new system would invest in home and community-based services and ensure everyone has equal access to affordable, safe housing, so that they could access those services (Kalipeni and Kashen 2020).
- **Improvement of Program Quality by Implementing Federal- and State-Level Early Care Education Standards and Coordination.** A national care plan should work to address disparate quality regulations and guidelines for providers and identify a set of standard learning goals and competencies for children in care.

- **Establish a National Care System Task force:**

The next administration should establish a task force to help implement a national care system within the next 3-5 years. The task force should focus its efforts on understanding and making recommendations in the following areas: (1) availability and access; (2) program quality and regulations at the federal and state levels; (3) compensation, labor protection, and professional development for care workers and educators; and (4) the cost of care to families and states through subsidies, tax provisions, and spending accounts. Based on estimates reported by the National Academy of Social Insurance, building an integrated system to support working families' caregiving across the life course would cost \$150 billion to \$175 billion annually on the national level.⁹

- **Increased Compensation for Care Workers to Attract and Retain Skilled Educators and Caregivers.**

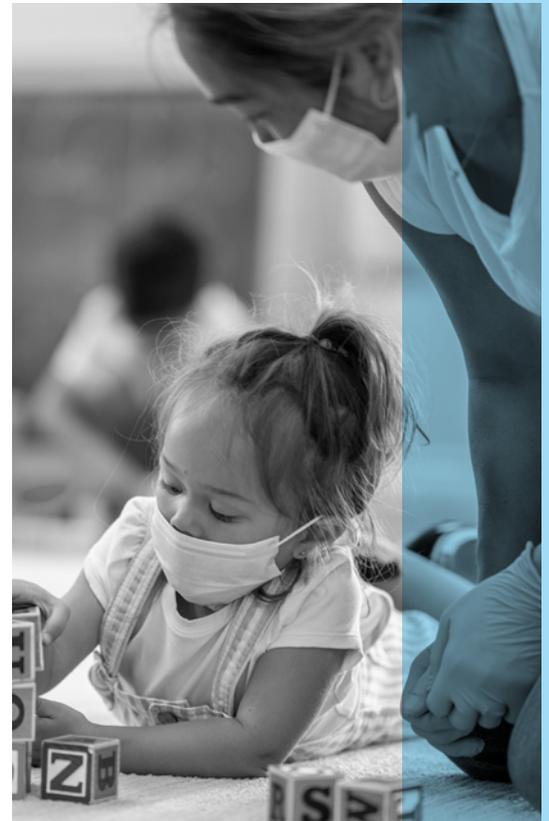
For publicly funded care programs, state and local governments should increase spending on subsidies. The federal government should provide matching funds for salary increases to states, increase tuition assistance and loan forgiveness for early childhood teachers, and develop competency-based career ladders for workers (Bassok et al. 2016). Similarly, the new care system should include a national plan for recruiting and retaining the workforce necessary to meet future long-term care needs.

- **Ensure Job Quality and Dignity for Care Workers:**

Care workers are the backbone of a robust care infrastructure. Policy also has a role to play in ensuring that care work jobs — many of which are essential jobs performed by women of color — are living-wage jobs so that care workers can support themselves and their families. Care workers and essential workers would benefit from raising the federal minimum wage to \$15.00 an hour and states raising minimum wages above the current federal level of \$7.25 an hour, which has not changed in the past 11 years. There should be an increase in public funding in the national care system to provide adequate compensation for both formal and informal care workers. Other measures should be taken to support sectoral bargaining and establish a prevailing wage in care sector jobs. Rules for overtime compensation and hazard pay should apply in the pandemic and beyond.¹⁰

- **Increase Labor Protection for Domestic Workers:**

Expand the coverage of the National Labor Relations Act and the Occupational Safety and Health Act to mandate basic protections for domestic workers.



⁹ IWPR's calculation based on page 243 in Veghte et al. 2019.

¹⁰ The Essential Workers' Bill of Rights lays out a blueprint for how to protect frontline workers during the coronavirus pandemic. See <https://www.warren.senate.gov/newsroom/press-releases/elizabeth-warren-and-ro-khanna-unveil-essential-workers-bill-of-rights>.

- **Universal Paid Leave:** Ensure universal coverage so that workers don't have to rely on employers' generosity or have to choose between caring for themselves and their family members and risking a paycheck. Most immediately, implement a universal paid sick leave policy that guarantees job-protected paid time off to address preventive and well-being care as well as COVID-19 related treatment and recovery. The policy must also include time to address the needs by domestic violence or sexual assault survivors to address their safety needs (Kalipeni and Kashen 2020).

COVID-19 AND ITS IMPACT ON WOMEN'S EMPLOYMENT & EARNINGS



The U.S. unemployment rate for women is two times higher than it was one year ago.

COVID-19 has had a devastating impact on women's employment and earnings. Between February and September 2020, the economy lost more than 11.5 million jobs. The number of Latina women in the labor force fell nearly 7.6 percent, the number of Black women declined by 6.0 percent, and the number of White women fell by nearly 3.1 percent.¹¹

In April, a month after stay-at-home orders were enacted in most states across the country, the unemployment rate for Black and Latina women was 16.4 percent and 20.2 percent, respectively. The unemployment rate for White women was 15 percent. In September, the unemployment rate was 11.1 percent for Black women and 11.0 percent for Latina women (U.S. Bureau of Labor Statistics 2020b, d).

The decline in unemployment among women does not reflect a swift economic rebound, but rather is reflective of multiple factors including the number of women who have stopped looking for work or have dropped out of the workforce altogether (Ewing-Nelson 2020).

Persistent and high unemployment will affect women's economic stability and well-being. It's not just lost jobs, but a prolonged departure from the labor force, voluntarily or involuntarily, that will have an effect on long-term earnings, home ownership, career advancement, and wealth accumulation for women.

¹¹ IWPR analysis for women ages 20 and older based on U.S. Bureau of Labor Statistics (2020b, d).

THE EFFECT OF THE GENDER WAGE GAP ON WOMEN'S ECONOMIC SECURITY

The gender wage gap compounds women's economic vulnerability during times of economic downturns.

Pay inequity and lost earnings due to the wage gap have dire consequences for women during an economic downturn. It is estimated that women lose approximately \$1 million over their career due to the gender wage gap (Hayes and Hartmann 2018). For women of color, the loss is significantly higher (Fins 2020).

Women's median full-time, year-round earnings in 2019 were \$47,299, compared with \$57,456 for men. Median earnings for a year of full-time work for Hispanic and Black women (\$36,110 and \$41,098, respectively) leave an adult with two children near poverty. In 2019, annual earnings of \$41,195, which was 200 percent of the federal poverty threshold for a family of three, was considered near poverty. (Hegewisch and Mariano 2020).

The median earnings for food and beverage workers, one of the groups most affected by the pandemic, was just \$23,000 (U.S. Bureau of Labor Statistics 2020j), less than half the median full-time earnings for women.

Table 1. Gender, Earnings, Race and Ethnicity, 2019

Racial/Ethnic Background*	2019				2018 (in 2019 dollars)			
	Women (\$)	Men (\$)	Female Earnings as % of Male Earnings of Same Group	Female Earnings as % of White Male Earnings	Women (\$)	Men (\$)	Female Earnings as % of Male Earnings of Same Group	Female Earnings as % of White Male Earnings
All Races/Ethnicities	\$47,299	\$57,456	82.3%		\$45,914	\$56,293	81.6%	
Hispanic or Latinx	\$36,110	\$41,519	87.0%	55.4%	\$34,148	\$40,733	83.8%	54.5%
Black	\$41,098	\$45,644	90.0%	63.0%	\$38,725	\$45,190	85.7%	61.8%
White	\$51,324	\$65,208	78.7%	78.7%	\$49,267	\$62,692	78.6%	78.6%
Asian	\$56,807	\$75,671	75.1%	87.1%	\$56,576	\$71,652	79.0%	90.2%

Source: Hegewisch and Mariano 2020

During economic downturns and recessions, lost earnings due to the pay gap make women economically vulnerable and may cause additional financial hardship because they have fewer savings to cover emergencies or basic expenses when there is an unexpected loss of income or employment.

Raising the wages of women to match those of comparable men would have a dramatic impact on their families. The poverty rate for all working women would be cut in half, falling from 8.0 percent to 3.8 percent. The very high poverty rate for working single mothers would fall by nearly half, from 28.9 percent to 14.5 percent (Milli et al. 2017).

WOMEN & WEALTH

The pay gap impacts wealth accumulation and assets of women.

Single Black women had a median wealth of \$200 and single Hispanic women had a median wealth of \$100, compared with single White women and men who had a median wealth of \$15,640 and \$28,900, respectively.

Single Black mothers had a median wealth of zero, and single Hispanic mothers had a median wealth of \$50.

Race and gender wealth gaps are driven both by gender and racial discrimination and unequal outcomes in the labor market, and also by high costs of child care, healthcare, housing, and education.

NO WORK IN SIGHT FOR WOMEN WORKERS

Women's return to work will hinge on the strength of the U.S. economic recovery and the wider impact on the most-affected industries.

Economic recovery will be slow. There will not be a 1:1 job replacement for jobs lost as a result of the pandemic. Many businesses have closed permanently, reduced staffing because of declining demand for services, or do not know when they will resume full operations. Estimates for the food and restaurant sector suggest that it will take four years for it to recover (Felix et al. 2020).

Workers employed in service occupations are among the most likely to have been unable to work due to the pandemic. Six months since the initial lockdowns, one in eight workers in all service occupations, more than one in seven workers in food preparation and service-related occupations, and one in five workers in personal care and services occupations were still unable to work because of employer closures or cutbacks due to the pandemic.¹²

WAGE RECOVERY FOR WOMEN EMPLOYED IN HARDEST-HIT SECTORS

For lower-wage and lower-skilled workers who have lost jobs, years of work experience will not necessarily translate into higher wages upon re-entry into the workforce.

Women are the majority of workers in the most affected sectors — leisure and hospitality, education and healthcare, retail and other services, and government — accounting for 67 percent of job losses since the start of the pandemic.¹³ Workers in personal care and service jobs were almost three times as likely, and workers in food preparation and serving-related jobs were more than twice as likely than all workers to have had periods without work (and pay) in September because of COVID-related business closures or cutbacks. Among all workers in service occupations the risk of lost or reduced work is 1.7 times higher than among the workforce as a whole.¹⁴

¹² IWPR calculations based on U.S. Bureau of Labor Statistics 2020a, Table 7.

¹³ IWPR calculations based on U.S. Bureau of Labor Statistics 2020b.

¹⁴ IWPR calculations based on U.S. Bureau of Labor Statistics 2020a, Table 7.

Four in 10 of all women working full time in these heavily affected service occupations in 2019 made less than \$500 per week, which is less than the federal poverty level for a family of four assuming they would be able to have full-time work for a full year. This amount is not enough to cover the cost of food, housing, transportation, and child care in most cities and states in the United States.¹⁵



Wages for this group of workers have tended to be stagnant and have not kept pace with inflation or wage growth among other groups of workers. In the past four decades, hourly wages for workers in the 10th percentile grew from \$9.75 to \$10.07, an increase of only \$0.32 in real (inflation-adjusted) terms (Gould 2020). For lower-wage and lower-skilled workers who have lost jobs, years of work experience will not necessarily translate into higher wages upon re-entry into the workforce.

For women workers who may have been laid off from a long-term employer in the service sector and who have seen limited wage increases over time, the pandemic has wiped out those gains. Due to the slack labor market and fierce competition for jobs, they will have a harder time commanding higher wages or pay. Employers may also be reluctant to accommodate workers with multiple barriers to work, including caretaking responsibilities.

THE EFFECT OF LABOR SEGMENTATION ON WOMEN DURING THE PANDEMIC

Women of color are over represented in hardest hit sectors.

In times of economic downturn and high sectoral job loss, the effects of labor segmentation is more pronounced. Women and people of color are more likely to be segregated in occupations in temporary and service-related occupations in the education and healthcare sectors. These jobs are often physically demanding, less flexible, and have fewer benefits and lower pay (Shaw et al. 2016). These jobs are typically lower-wage jobs with few opportunities for advancement or wage increases, particularly for Black and Hispanic women (Landivar and Beckusen 2019; Storer, Schneider, and Harkness 2020).

¹⁵ IWPR calculation of unpublished data based on U.S. Department of Labor, Bureau of Labor Statistics. Table A-2. "Usual weekly earnings of employed full-time wage and salary workers by intermediate occupation, sex, race, and Hispanic or Latino ethnicity and Non-Hispanic ethnicity, Annual Average 2019." The 2019 federal poverty threshold for a family of four was \$25,926 (\$499 per week for 52 weeks); see U.S. Census Bureau. 2020. "Poverty Thresholds." <<https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html> > (retrieved January 2020).

Black and Latina women are over represented in service occupations. About a quarter of Black women (24 percent) and just over a quarter of Latinas (25.5 percent) work in service occupations, about twice the percentage of White women (12 percent; Hegewisch and Barsi 2020).

WHO CAN WORK FROM HOME?



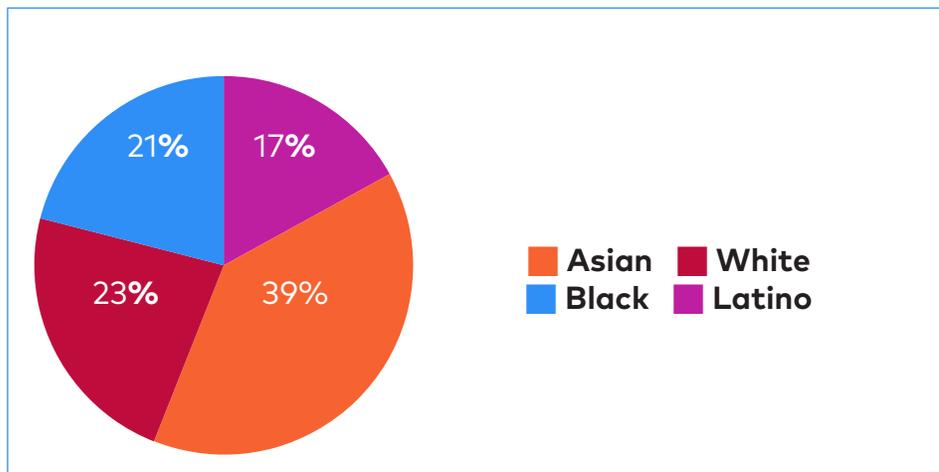
Within the context of the pandemic, when many businesses shuttered and cities and states insisted on remote work to ease the spread of COVID-19, workers employed in the service industry were the least likely to be able to work from home. In order to receive pay and to maintain employment, they must physically show up to a location. For example, only 8 percent of workers employed in service occupations and 13 percent of all workers in leisure and hospitality had the ability to work from home. In sharp contrast, 64 percent of those employed in professional and related occupations and over 86 percent of those employed in management, business, and financial occupations were able to work from home (Dey et al. 2020).



In May 2020, over a third of all workers and 41 percent of all women workers spent at least some of their time working remotely. At that time, only a quarter of the workforce, mostly essential workers, worked outside of their homes (Wong 2020). By September, the share of women working remotely had fallen to just over a quarter, 26 percent (Hegewisch 2020). Women of color were and are particularly likely to work in jobs that cannot be done remotely (Rho, Fremstad, and Brown 2020).

Education, race and ethnicity, and occupation are deciding factors in terms of whether or not a worker will be able to telecommute. Individuals with less than a high school diploma are the least likely to be able to work from home at 10.7 percent, compared with 67.5 percent of individuals with a bachelor's degree or higher. Black workers are the least able to work remotely (39.5%), followed by Latino workers (28.9 percent). White (non-Hispanic) workers are the most likely to have the ability to telework. (Dey et al. 2020).

Ability to Work Remotely by Race and Ethnicity, July 2020



Source: IWPR tabulations based on Dey et al. 2020.

For workers who cannot work remotely, there is a need for policies at the state and federal levels to ensure that women have paid sick and family leave, as well as access to income support programs if they must exit the workforce due to caretaking responsibilities.

SCHOOL & DAYCARE CLOSURES INCREASE CARETAKING RESPONSIBILITIES FOR WOMEN

For women to reenter the workforce and to sustain employment, schools and daycares will need to reopen fully and without interruption.

Nearly 6 million students across the country are learning in virtual classrooms at home while their parents work (Freedberg 2020). Many more children are at home because daycares are closed or have limited capacity because of COVID-19.

Before COVID-19, women in the United States spent 37 percent more time on household and care work than men (Hess, Ahmed, and Hayes 2020). Black and Latina women spent considerably more time on care work than their male counterparts and White women. Even when women work full time outside of the home, they are still expected to shoulder the lion's share of caretaking responsibility in the home. The estimated value of unpaid labor in the United States is \$10.8 trillion a year (Coffey et al. 2020).

"We no longer had child care for our at that point 18 month-old son. So, after great consideration I made the difficult decision to leave the workforce and to provide a safe environment for myself because our second child is due in the winter."

*Mom and 15-year healthcare professional,
Arlington, Virginia*

With schools and daycares closed, the caretaking responsibilities of women have increased exponentially. They tend to be the primary providers of child care and supervision. They are also almost twice as likely as men to have to reduce their working hours to provide care (Coyle 2020).

For women to reenter the workforce, return to full-time employment, and to recoup job losses, schools and daycares will need to reopen fully and without interruption.

THE MOTHERHOOD PENALTY: OFF-RAMPING AND LEAVING THE WORKFORCE

Women are leaving the workforce at four times the rate as men.¹⁶



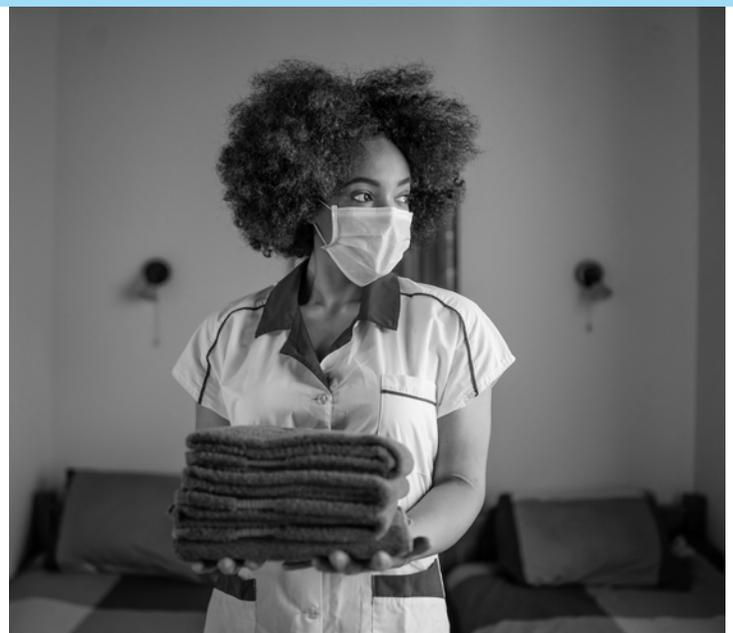
There is a direct correlation between school and daycare closures and reduced working hours for women. Thirty-three percent of working women between the ages of 23-39 say that school and daycare closures are a significant reason for not working compared to just 11.8 percent of men (Malik and Morrissey 2020).

In September, the start of the school year for most working parents, more than 865,000 women exited the workforce compared to a little more than 200,000 men (U.S. Bureau of Labor Statistics 2020d). The strain of increased care responsibilities and the demands of full-time work are proving to be too big of a burden for many women.

"Now it feels like a tug-of-war, trying to manage a workplace team while also coaching [my] five-year-old through online lessons. "I'm embarrassed to say this, but I'm a week behind on kindergarten homework."¹⁷

— **Sabrina Castillo**, mother and worker

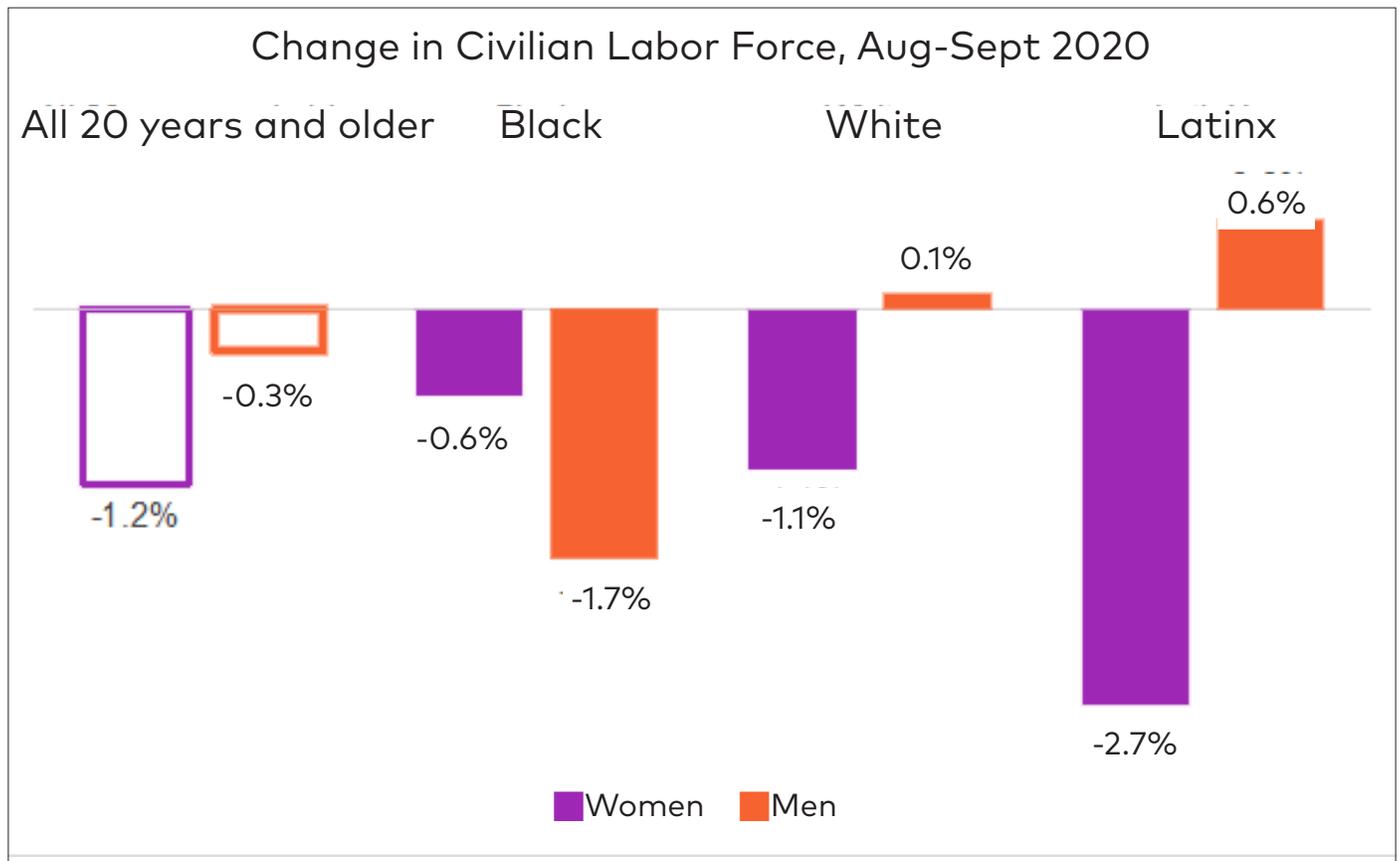
Latina women exited the workforce at nearly three times the rate of White women and more than four times the rate of Black women. That could have lasting consequences for both household budgets and the broader U.S. economy.



¹⁶ See McQuilkin, Skoog, and Chakrabarti (2020)

¹⁷ See Horsley 2020.

Figure 2. Change in Civilian Labor Force, 2020



Source: IWPR calculations based on U.S. Bureau of Labor Statistics 2020d.

When it comes to familial decisions about who should leave the workforce, gender norms and expectations paired with lower earnings compared with men almost ensure that women will be the ones to resign or quit their jobs. Exiting the workforce due to caretaking responsibilities can have a devastating effect on women's long-term earnings. Research shows that mothers' income drops 30 percent after the birth of a first child, and a study out of Harvard University found that moms are offered starting salaries 8 percent lower than women who are not parents and 9 percent lower than fathers (Correll, Benard, and Paik 2007; Kleven, Landais, and Sogaard 2018).



WOMEN AS PART-TIME WORKERS

"You make it work and you work really hard. You take advantage of the gig economy. I'm on Poshmark, I'm on Nextdoor. As of today, I am 100 percent determined to go back to work."

—Pregnant mother of one who left a healthcare public affairs position due to lack of child care, Arlington, Virginia¹⁸

Women are as likely as men to be contingent workers¹⁹ and almost twice as likely as men to work part time. They carry the main burden of family care work and are nine times as likely as men to work part time because of child care or other family obligations, but they also outnumber men among involuntary part-time workers, those who work part time because they cannot find a full-time job (Hegewisch and Lacarte 2019).

Part-time workers have been among the hardest hit by the coronavirus recession. Part-time workers accounted for a disproportionate share of job losses during the early months of the pandemic (Bahn and Sanchez Cummings 2020), and three in 10 workers who reported that their employer closed or cut back their work in September worked part time even though part-time workers are fewer than two in 10 workers.²⁰



Between February and May, the unemployment rate of part-time workers surged from 3.7 percent to 19.7 percent, and by September the rate had only fallen to 8.9 percent (U.S. Bureau of Labor Statistics 2020b,d). As full-time jobs disappeared so did part-time employment for many workers. One of the chief reasons is that part-time work is often connected to income generated from full-time employment from individuals. The availability of part-time work is also fueled by disposable income. According to estimates by the U.S. Bureau of Economic Analysis (2020), in June personal income decreased \$222.8 billion (1.1 percent). Disposable personal income (DPI) decreased \$255.3 billion (1.4 percent). Further, personal savings as a percentage of disposable personal income was 19 percent in June, down from a revised 24.2 percent (Crawford, Brown, and Barnett 2020). Saving is a luxury many low-income households, who are disproportionately hurt by the pandemic and imminent income cliff, do not have.

¹⁸ See McQuilkin, Skoog, and Chakrabarti (2020).

¹⁹ IWPR calculation based on U.S. Department of Labor 2018.

²⁰ IWPR calculations based on Table 7 of U.S. Bureau of Labor Statistics 2020a.

THE UNDERGROUND ECONOMY AND THE PANDEMIC

Missing from the national unemployment rate is the number of workers who are ineligible for unemployment benefits or who are a part of the shadow or underground economy employed as day laborers, construction, and service or domestic workers. These workers receive cash payments for services that are not reported to the government. Disproportionately people of color, workers in the underground economy would raise the national unemployment rate significantly if their numbers were included.

It is estimated that underground economic work in the United States is \$2 trillion annually, approximately 12 percent of Gross Domestic Product (GDP) (Feige and Cebula 2012).

Workers employed in the underground economy do not receive health insurance or worker's compensation benefits, and have fewer legal protections. In fact, many of these workers were excluded from the CARES Act, legislation that provided an economic lifeline to many working women and families.

BREADWINNER MOTHERS AND SINGLE-INCOME HOUSEHOLDS



"I definitely think that it affects us [women] most because, for one, we get paid way less than our male counterparts, and sometimes with the same positions. If you're a married couple, you can sort of balance out your finances. But when you're a single mom or a single parent, it's a little bit more difficult because you are the sole breadwinner."

— Single Mom, former HIV outreach coordinator, Brooklyn, New York²¹

During COVID-19 mothers who are the primary wage earners in their families face tremendous threats to their economic security and well-being. If

they become unemployed or have a sharp decline in income due to reduced hours or furlough, there is no income replacement or second earner to fill the gap.

²¹ See McQuilkin, Skoog, and Chakrabarti (2020).

In the United States, there are approximately 15 million breadwinner mothers whose income accounts for at least 40 percent of their household income. Among married breadwinner mothers, White (32.1 percent) and Asian (33.8 percent) women are more likely to be primary or co-wage earners, compared with Black, Native American Indian and Alaska Native, and Latina married breadwinner mothers. This can be explained by noting the wage gap among women — white and Asian women are likely to out earn Black, Latina, and American Indian and Alaska Native women in most sectors and occupations, contributing more to their households (Shaw et al. 2020).

Black mothers are more likely to be breadwinners or primary wage earners than women of other racial and ethnic groups. Four of five Black mothers (79 percent) are breadwinners, with a majority of Black mothers (56 percent) raising families on their own. Approximately 64 percent of American Indian and Alaska Native mothers and 48 percent of Latina women are breadwinners. Asian mothers are the least likely to be breadwinners, at 43 percent (Shaw et al. 2020).

Despite their breadwinner status in families, Black and Native American Indian and Alaska Native women are more likely to live in poverty than White women. In 2018, the poverty rate for female-headed households was 24.9 percent, compared with just 4.7 percent for married-couple households. Black and Latina female-headed households comprise 38.8 percent of female-headed households living in poverty (Shaw et al. 2020).

POVERTY RATE FOR WOMEN AND FAMILIES SOARS DURING PANDEMIC

Women are substantially more likely than men to live in poverty. In 2019, 19 million women lived in poverty compared with 15 million men (Semega et al. 2020). From February to September 2020, the monthly poverty rate increased from 15 percent to 16.7 percent, even after taking the CARES Act's income transfers into account. The increase in poverty has been particularly acute for Black and Latina women, as well as for children (Parolin et al. 2020).



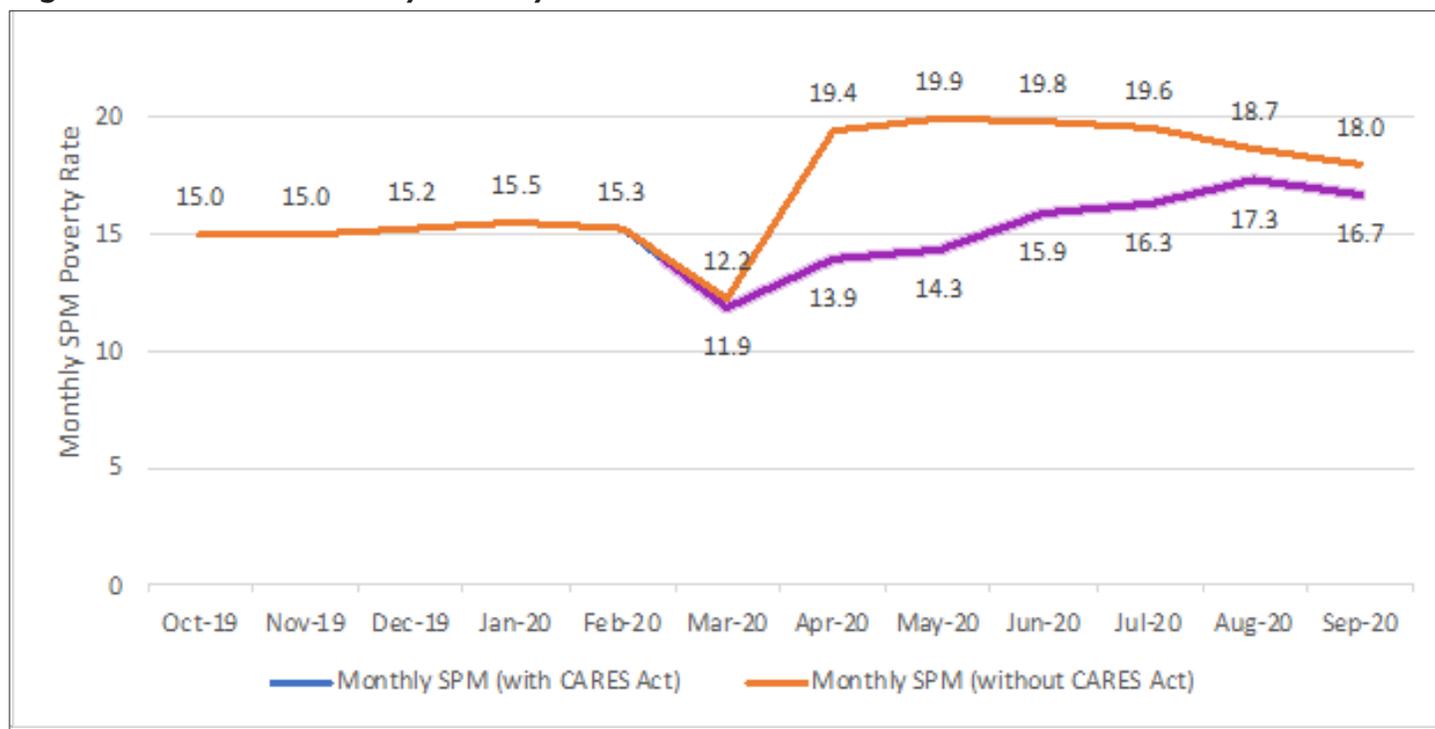
In April, at the peak of the crisis and when most stay-at-home orders were imposed in cities and states across the country, the CARES Act successfully blunted a rise in poverty. The CARES Act's stimulus checks and unemployment benefits lifted more than 18 million individuals out of monthly poverty in April, but this number fell to around 4 million individuals in August and September after the expiration of the \$600 per week unemployment supplement (Parolin et al. 2020).



In January 2020, 24 percent of Black and Latinx Americans were in poverty, compared with 11 percent of White Americans and 15 percent of Asian Americans. By March, when many low-income families received their EITC payments, monthly rates briefly dipped for all groups, but subsequently increased as the crisis unfolded.

By June, after the distribution of the stimulus checks, the monthly poverty rate climbed to 26 percent for Latinxs and 24.1 percent for African-Americans, both higher than their pre-crisis levels. This is despite the \$600 per week unemployment supplement being available for individuals who had lost their job after the crisis. By September, after the expiration of the \$600 per week unemployment supplement, monthly poverty rates increased for all groups. The poverty rate in September climbed to nearly 26 percent for Black and Hispanic Americans, compared with 17 percent for Asian Americans and 12 percent for White Americans (Parolin et al. 2020).

Figure 3: Trends in Monthly Poverty Rates Before and After CARES Act Transfers



Source: IWPR compilation based on Parolin et al. 2020.

FOOD INSECURITY IS A REAL CONCERN FOR INCOME-STRAPPED FAMILIES

"I had to reach out to the system. I ended up reaching out to the food pantry in the beginning. I applied for food stamps. I called some friends and told them about the situation. How do I face my children and tell them to their face, 'You might not have a meal tomorrow'? That's one thing no parent wants to deal with. At that moment, it's like everything crashed."

— Mom who was laid off after 21 years working for a major hotel chain, Rhode Island ²²

In addition to finding and sustaining employment, many working women and families are struggling with food insufficiency, a direct consequence of lost earnings. Nationally, more than 37 million Americans, including more than 11 million children, are food insecure. In households headed by single women with children, food insufficiency is three times higher than those headed by married couples — 27.8 and 8.3 percent, respectively (Coleman-Jensen et al. 2019). Food insufficiency rates are higher among Black and Latina single-mother households than White single-mother households (Hayes et al. 2020).

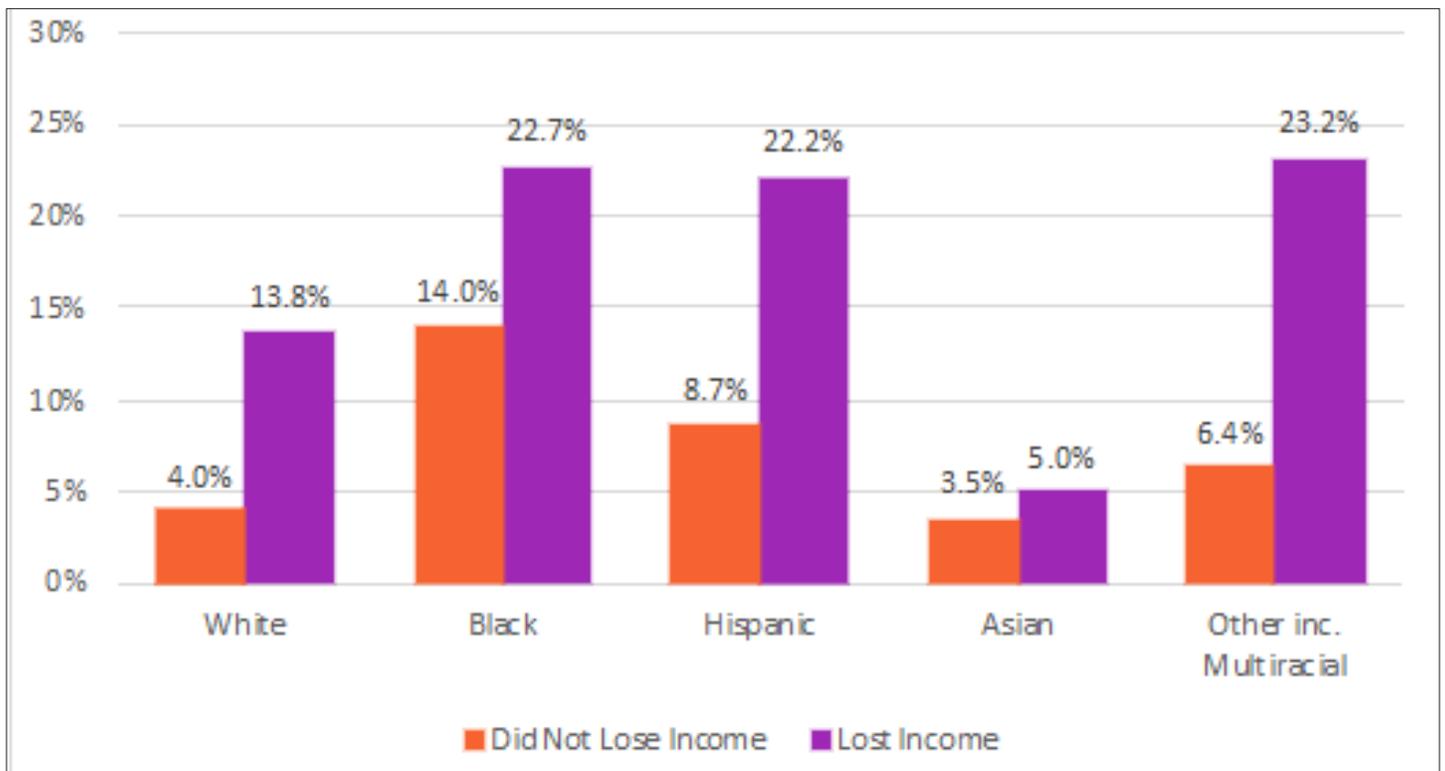


During the pandemic, many households report food insufficiency, defined as sometimes or often not having enough to eat in the past seven days. Among those who have experienced the loss of employment income, one in five Black women report that their households did not have enough to eat at least sometime in the past week. Over 18 percent of Latina women report experiencing food insufficiency. Levels of food insufficiency are less severe for White women (7.6 percent) and Asian women (5.4 percent) (Hayes et al. 2020).

Women who have recently lost employment are at least twice as likely as those who have not experienced this loss to report low food sufficiency. Asian and Hispanic women were nearly 5 times more likely to report not having had enough to eat compared with those who had not lost employment income. Among Black women in households without a loss of employment income since September 16, 14.0 percent of households that did not lose income report insufficient food compared with 27.7 percent in households that did experience a loss of employment income. Among White women without income loss, 4.0 percent report insufficient food in their households compared with 13.8 percent of those reporting employment income loss (Hayes et al. 2020).

²² See McQuilkin, Skoog, and Chakrabarti (2020).

Figure 4: Food Insufficiency in the Last Seven Days by Reported Loss of Household Employment Income Since September by Gender, Race, and Ethnicity



Source: IWPR analysis of data from U.S. Census Bureau Household Pulse Survey, Week 15 (September 16-28, 2020).

THE PANDEMIC AND ECONOMIC DOWNTURN IS HURTING ALL WOMEN, BUT IN DIFFERENT WAYS

COVID-19 is affecting women differently based on their race, immigration status, geographic location, and age.

The economic downturn is hurting women and families already struggling to make ends meet. Women of color, immigrant women, women living in rural communities, and younger women face inimitable challenges to their recovery as a result of lower earnings, fewer savings, housing insecurity, and over representation in the most affected sectors.



IMMIGRANT WOMEN AND FAMILIES

Immigrant women faced many challenges in the workforce before COVID, but the pandemic has further exacerbated existing social and economic inequities. In April 2020, Latina immigrants had the highest jobless rate of all racial and ethnic groups: 22 percent. Overall, and regardless of their educational attainment levels, immigrant women of every major racial/ethnic group — with the exception of those who are Black—had higher unemployment rates than men (Capps, Batalova, and Gelatt 2020). The primary reason for the disproportionately high unemployment rate among Immigrant women is that they are overrepresented in the hardest-hit sectors for job loss during the pandemic — child care, elder care, and service.

Immigrant women are more likely to live in poverty than their native-born counterparts, 16 percent compared with 14 percent (Batalova 2020). They also face significant barriers to access social and economic programs such as unemployment, health insurance, and SNAP (Broder, Moussavian, and Blazer 2015). The CARES Act excluded undocumented immigrants, as well as “mixed-status families,” meaning families whose members include people with different citizenship or immigration statuses (Gelatt 2020).

Further, anti-immigrant policies of recent years have prevented families from seeking out and accessing critical health services for fear of detention, deportation, or jeopardizing their immigration status (Vesely, Bravo, and Guzzardo 2020). Meanwhile, poor conditions and inadequate health services for those held in detention centers at the border have only exacerbated the public health crisis (Long et al. 2018).

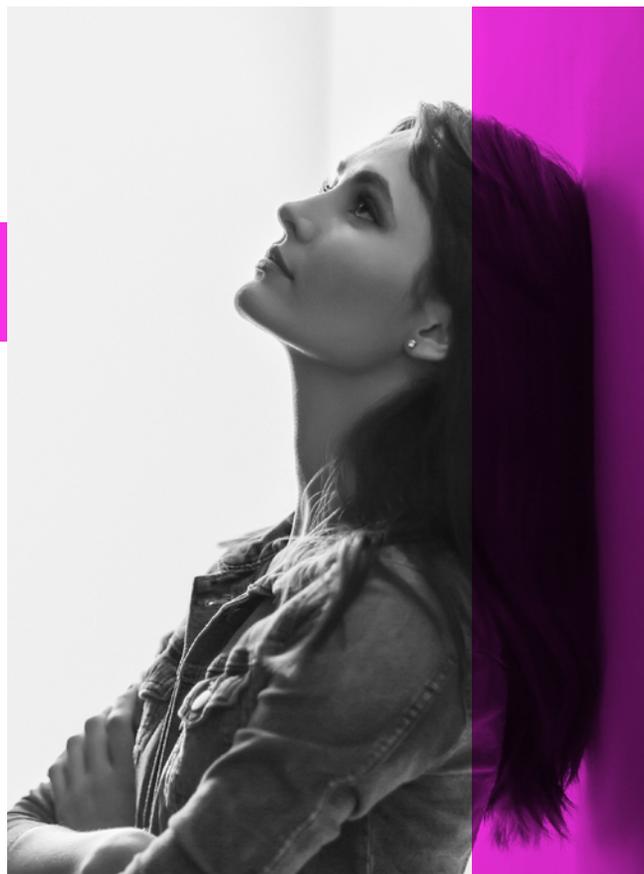
To ensure an ers and families that pay federal, state or local taxes regardless of citizenship status.

YOUNGER WOMEN

Nearly one in five young adults ages 25 to 29 are disconnected from work and school.²³

The COVID recession has sharply increased economic insecurity among young women. Young workers tend to have higher rates of unemployment during economic downturns because of their limited work experience and length of time in the workforce. Unemployment or delayed entry into the workforce for younger women workers can impact future earnings, their career mobility, and advancement.

²³ Population Reference Bureau (2019).





Younger workers in their early 30s reached young adulthood during the Great Recession of 2007 to 2009 and experienced one of the most challenging job markets in U.S. history. Now those in their mid-20s are entering prime marriage and family formation years just as the coronavirus pandemic is causing extensive economic and social disruptions (Mather 2020).

Before the pandemic, more young Americans had been postponing key life events that often mark the transition to adulthood — living independently from their parents, buying homes, and achieving financial independence. The pandemic will likely exacerbate these trends (Mather 2020).

Women between the ages of 16 and 24 have experienced a 34.7 percent decline in employment between February and April and represent over a quarter of unemployed women of all ages during this period. Both women and men between the ages of 16 and 24 saw the highest spikes in unemployment at the height of the COVID-fueled recession. However, young women were more likely than young men to experience job losses.²⁴

People under the age of 26, especially women, are most likely to be working part-time contingent jobs (Medlin and Rho 2019). In recent months many of the part-time jobs that young women occupied have been eliminated or seen reductions in hours, pushing young people out of the labor market and impacting their potential employment trajectories and economic stability.

Although young workers have been disproportionately impacted by job loss than older workers, policy responses and relief efforts at the federal have not taken into account their position in the labor market relative to other workers, their earnings, or the amount of debt they shoulder because of student loans and credit card debt (Fremstad and Rho 2020).



²⁴ IWPR's calculation of seasonally adjusted labor force statistics from the Current Population Survey.



To support re-entry into the workforce for younger women workers and to help build their long-term economic security, relief and recovery efforts should provide:

- **Universal Student Loan Forgiveness or Cancellation:** Cancel at least \$10,000 in student debt for every student borrower as a part of relief and stimulus efforts at the federal level. This would help every student loan borrower, and would provide full loan forgiveness to about a third of borrowers (Whistle 2020)..

Forgive all undergraduate tuition for borrowers who earn \$125,000 or less per year and who graduate from a private historically Black colleges and universities (HBCU's) and minority-serving institutions (MSI's).

- **Defer Payments and Collection on Student Loans:** Defer payments and collection on student loan debt until the national unemployment rate reaches 5 percent or until economic recovery is imminent.
- **Enact youth-specific federal pandemic response plans:** Ensure the pandemic response policies cover young people. The near-universal one-time cash payment, for example, should not have excluded substantial numbers of young adults over age 16 who were claimed as dependents by their parents (Fremstad and Rho 2020).

STUDENT PARENTS

Expanding Education Opportunities and Child Care Supports for Working Mothers and Student Parents Will be Critical to an Even Recovery.



In April, the unemployment rate for high school graduates with no college was 17.3 percent. It was slightly less for those with some college education but without a four-year degree at 15 percent, nearly double the rate of individuals with a bachelor's degree or higher (U.S. Bureau of Labor Statistics 2020e).

Postsecondary education is one of the surest routes to economic security and mobility for working women and their families. Holding a college degree leads to increased earnings, higher employment rates, and better outcomes for graduates' children, among other benefits (Attewell and Lavin 2007; Hout 2012). For the nearly 4 million undergraduate students who are parents of dependent children — including 2.7 million student mothers — earning a degree can make a life-changing difference in their ability to secure family-sustaining employment, pay off student debt, and achieve their professional and economic goals (Institute for Women's Policy Research and Ascend at the Aspen Institute 2019; Reichlin Cruse 2019).

COVID-19 has both heightened the necessity of holding a postsecondary degree or credential and exacerbated the obstacles to college attainment that student parents already face. In addition to promoting the educational success of currently enrolled parents, an estimated 12.7 million adults with children under 18 have some college credit, but no degree.²⁵ Re-engaging these adults with high-quality educational pathways will prepare them to fill in-demand jobs and better promote the country's ability to adapt and build back stronger following the fallout caused by the global pandemic.

COVID-19 HAS HEIGHTENED INSECURITY AMONG STUDENTS WITH CHILDREN

College students with children — more than two in five of whom are single mothers and 53 percent of whom have children under age 6 — normally perform a complex juggling act of parenting with the pursuit of a higher education, often on top of a job (Institute for Women's Policy Research and Ascend at the Aspen Institute 2019). This "triple duty" experienced by student parents, and especially single parents, has been made more challenging by COVID-19. Transitions to remote learning for both children and parents have put increased pressure on student parent families' time and technological resources, especially since some, especially those with low incomes and those in rural areas, rely on their schools for internet and computer access.

Additionally, closed child care centers or reductions in care services have meant families have limited or no caregiving support to allow them to work or study, remotely or in person. Unprecedented job losses have also made it even more difficult for student parents to provide their families with their basic needs, which were already high to begin with (National

²⁵ IWPR analysis of the 2014-2018 American Community Survey, Integrated Public Use Microdata Series (Version 10).

Association for the Education of Young Children 2020; Goldrick-Rab 2020). Forty-four percent of student mothers and 60 percent of single-mother students lived below the federal poverty line before the pandemic hit.²⁶

For student mothers of color, COVID-19 presents a new layer of hardship on top of the racial inequity and discrimination that already shapes their experiences as women and mothers on college campuses. Black women in college are the most likely group of female students to be raising children while pursuing postsecondary education (40 percent of Black female students are mothers), followed by American Indian and Alaska Native women (36 percent) and Native Hawaiian and Pacific Islander women students (35 percent).²⁷ These mothers, who disproportionately live with poverty-level incomes, already persisted in college despite caregiving demands, inadequate financial and child care resources, and the stigma that can follow Black and other mothers of color, especially those who are single and young (Reichlin Cruse et al. 2019). The pandemic has exacerbated these mothers' existing insecurity and applied extra pressure as they manage educational, health, and economic crises in their communities and within their own families.



Bold action from Congress, the current administration, and state governments is needed to ensure student parents can protect their families' well-being and continue on their paths to educational attainment. This action should include:

- Enhanced and ongoing emergency financial, food, and housing assistance for student parents, and other students and families with low incomes.
- Suspension of work requirements for college students and expanded access to public benefits for families, including Supplemental Nutrition Assistance Program (SNAP), Child Care Development Fund (CCDF) child care assistance, and Temporary Assistance for Needy Families (TANF).
- Access to high-quality free or low-cost internet access for students at all educational levels, especially in families where both parents and children are in need of resources for remote learning.
- Enhanced funding for community colleges, open access and public institutions, and Minority Serving Institutions.
- New local, state, and national investment in high-quality educational pathways that are paired with holistic supports, including caregiving support, and enhanced flexibility to empower women and mothers facing unemployment as a result of the pandemic to access the education and training they need to reenter the job market and earn family-sustaining wages.

²⁶ Institute for Women's Policy Research analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2015-16 National Postsecondary Student Aid Study (NPSAS:16).

²⁷ Twenty-six percent of White women, 26 percent of Latina women, 25 percent of women identifying as "more than one race," and 15 percent of Asian women students are student mothers. (Institute for Women's Policy Research and Ascend at the Aspen Institute 2019)

WOMEN IN RURAL COMMUNITIES

"The public transportation system is terrible here. I have to get up at 5:00 a.m. to get my child to daycare in order to get to work on time. After work, I go to school, but have to leave early in order to catch the last bus to pick my child up from care. I also have a second job — sometimes I have to stay late and when I get off, the bus has stopped running and I have no way home."²⁸

—Young mother, rural Alabama

For rural women and families, COVID-19 has brought many of the challenges they were facing before the pandemic into focus. Three in five rural communities lacked access to affordable child care before the pandemic (Malik and Hamm 2018).

Rural areas and communities also have infrastructure issues related to transportation and broadband access that make it difficult for women to find a job, reenter the workforce or sustain unemployment. Of the 15 million Americans without broadband access, 14.5 million live in rural counties. The lack of broadband access in rural areas poses significant challenges to virtual school, remote work, and telemedicine for families. Public transportation is only available in 60 percent of rural counties in the U.S., with 28 percent providing limited services (Mason 2015).

Poverty is also a critical issue for rural women and families. The rural poverty rate was 16.4 percent in 2017, compared with 12.9 percent for urban areas (U.S. Department of Agriculture 2018). In the rural South, more than one in four children and nearly as many women live in poverty. The poverty rate is more than double for Black and Latinx rural women than their White counterparts (Mason 2015). In rural indigenous communities, the poverty rate is 25.4 percent. Among American Indian and Alaska Native female-headed households the poverty rate is 54 percent and, on some reservations, nearly 40 percent (Bread for the World 2018).

For women and families living in rural communities across the country, poverty, lower earnings, and high unemployment are the result of historic social, political, and economic conditions, — failing schools, poor infrastructure and housing, and the lack of access to quality, affordable healthcare. Additionally, the disappearance of major industries and jobs over the past several decades in rural areas has increased unemployment and the economic vulnerability of women workers (Mason 2015).

Future relief and recovery packages at the federal and state levels must include support to expand broadband access in rural areas and communities, and increase unemployment as well as income supports for families, and housing and food assistance.

²⁸ Pre-pandemic Interview with single mother with children in rural Alabama. See Mason 2015.

CONCLUSION

The COVID-fueled economic recession has had a disproportionate impact on women, particularly women of color and lower-wage workers. A recovery that is fair and equitable and ensures that women are able to reenter the workforce and sustain employment must address issues related to child care, paid sick and family leave, and job loss in the most impacted sectors — service, leisure and hospitality, education, and healthcare.

If we do not adequately address the gendered and racial impact of the economic downturn and the challenges to women reentering the workforce, women will continue to exit the workforce and lose ground in the labor market. An uneven recovery would also impact women's long-term earnings, economic security, and career advancement.

A gender-equitable recovery would require significant public investments at both the state and federal levels. It includes the development of a robust and well-resourced national child care infrastructure, rebuilding the social safety net, raising labor and job quality standards, and addressing historically discriminatory, racialized, and gendered economic policies and practices that have harmed women and families. Let us be bold in our recovery efforts at the federal, state, and local levels and focus on those most impacted by the pandemic.



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