

## **BY THE NUMBERS:**

# **Data on Key Programs for the Well-Being of Women & Their Families**

Jasmine Tucker, Sarah Hassmer, Amy Matsui, & Melissa Boteach

Economic insecurity is a common experience for the vast majority of American families. Four out of five Americans will experience significant economic instability, whether they become unemployed, dip into poverty or near-poverty, or turn to social assistance programs, for at least a year of their lives. According to the Federal Reserve, 40 percent of Americans would struggle to cover a \$400 emergency expense.<sup>1</sup>

While financial precarity is a common story, it is felt unevenly, with women – especially women of color, women with disabilities, LGBTQ individuals, and immigrant women – disproportionately likely to experience poverty and hardship.

These experiences are often grounded in systems of gender, racial, and other forms of injustice. Employers are more likely to discriminate against women – including pregnant women and mothers – in terms of both hiring and wages, and women of color face compounded racial and gender discrimination. Jobs in which women of color predominate – including care work – bring tremendous value to families, communities, and the economy but tend to be poorly compensated. Women bear a larger share of unpaid caregiving responsibilities and feel acutely the lack of family-friendly workplace policies such as paid family and medical leave and affordable, high-quality child care. Women of color – and women overall – face significant wage gaps that add up to thousands of dollars in lost income every year.<sup>2</sup> And when women are primary breadwinners, or co-breadwinners, their paychecks must stretch to support not only their needs, but their families' as well. As a result, women of color and women as a whole are more likely to have incomes that fall below the federal poverty level (\$21,330 for a family of three in 2019) than white men.<sup>3</sup>

Public benefits programs are a form of social insurance for our working years. When times are tough, work is impossible, or wages aren't enough – circumstances that are especially common for women facing multiple and intersecting forms of discrimination – supports such as nutrition assistance, tax credits for working families, and rental assistance can help fill the gaps between inadequate income and the rising costs of food, rent, and raising children. These supports also further long-term economic mobility, improving health, education, and employment outcomes for individuals and families.

Unfortunately, our system of support to help families weather economic instability is vastly underfunded. The same gender and racial biases that limit opportunities for women and people of color in the labor market manifest in federal benefits policies. Policymakers have chronically under-invested in many of these programs and/or created significant administrative barriers that prevent women and families from accessing the help they need, arguing that ensuring families can meet basic needs through public services is a deterrent to work. In reality, access to stable housing and nutritious food are not only basic rights, but also prerequisites to finding and maintaining stable work. Individuals, families, and communities benefit when everyone can meet basic living standards. The face of poverty is female. That is why investing in social assistance programs is central to gender justice.

To demonstrate the importance of these programs for women – particularly women who face multiple forms of marginalization – this brief highlights participation data and demographic break-outs for several key income supports that:

- Improve nutrition, including SNAP, WIC, the Commodity Supplemental Food Program, national school meals programs, and the Child and Adult Care Food Program;
- Boost incomes and support work, including TANF, Unemployment Insurance, Social Security, Supplemental Security Income, the EITC, and child support enforcement; and
- Make housing more affordable, including housing assistance and the Low-Income Heating and Energy Program.

## 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 2018 Current Population Survey estimates or analyses conducted by other organizations for some program and demographic information. Please reference individual source notes for more information.

# IMPROVING NUTRITION

## SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)/FOOD STAMPS

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

- SNAP served more than 39.7 million people in nearly 19.7 million households on average each month in Fiscal Year (FY) 2018.<sup>4</sup>
- In FY 2018, women were about 63 percent of non-elderly adult recipients.<sup>5</sup>
- One in three (33 percent) adult SNAP recipients was a woman of color in 2018.<sup>6</sup>
- Over six in ten (61 percent) of SNAP households with children were headed by a single adult, 91 percent of which were headed by women.<sup>7</sup>
- More than one in four (26 percent) LGBTQ women reported that they or their family received SNAP, compared to one in ten (10 percent) non-LGBTQ women.<sup>8</sup> Bi+ women (27 percent) were more likely than both lesbians (10 percent) and straight women (10 percent) to report that they or their family received SNAP.<sup>9</sup>
- SNAP serves over 11 million people with disabilities.<sup>10</sup>

The average SNAP benefit for a one-person household was about \$134 per month or less than \$1.50 per meal.<sup>11</sup>

If counted in the official poverty measure, SNAP would have lifted the incomes of more than 2.3 million people above the FPL in 2017,<sup>12</sup> including:

- Nearly 337,600 people 65 and older, including nearly 222,000 older women, more than half (53 percent) of whom were older women of color;<sup>13</sup>
- More than 1.0 million adults 18-64, including nearly 688,200 women, 58 percent of whom were women of color;<sup>14</sup> and

- Nearly 944,000 children, more than 2 in 3 (69 percent) of whom were children of color.<sup>15</sup>

## WOMEN, INFANTS, AND CHILDREN (WIC) SPECIAL SUPPLEMENTAL NUTRITION PROGRAM

The **Women, Infants, and Children (WIC)** program provides grants to states for supplemental food, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and postpartum women, and for infants and children up to age five. Women face especially precarious economic circumstances after giving birth if they lack paid family and medical leave, and given the rising costs of supporting young children.

- WIC provided nutritious food to nearly 6.9 million low-income pregnant women, new mothers, and young children on average each month in FY 2018.<sup>16</sup> Thus far in FY 2019, the program has served more than 556,000 pregnant women, more than 516,000 breastfeeding women, more than 449,000 postpartum women, more than 1.6 million infants, and nearly 3.3 million children overall, on average each month.<sup>17</sup>
- WIC serves more than half of all babies born in the U.S.<sup>18</sup>
- About two in five (40 percent) of adult women WIC recipients had incomes below the FPL in 2017.<sup>19</sup>
- More than six in ten (63 percent) of adult women recipients in 2017 were women of color.<sup>20</sup>

The average WIC benefit per participant was about \$61 per month.<sup>21</sup>

## COMMODITY SUPPLEMENTAL FOOD PROGRAM (CSFP)

The **Commodity Supplemental Food Program (CSFP)** provides nutritious food to low-income elderly adults, breastfeeding mothers, and infants. It served an average of about 675,900 low-income elderly people each month in FY 2018.<sup>22</sup>

## NATIONAL SCHOOL MEALS PROGRAMS

National school meals programs are federally assisted meals programs that exist in public and non-profit private schools and residential child care facilities.<sup>23</sup>

Any student in a participating school can get a National School Lunch Program (NSLP) lunch regardless of the student's household income. Free lunches are available to children who live in households with incomes at or below 130% of the FPL. Reduced-price lunches are available to children in households with incomes between 130%-185% of the FPL.<sup>24</sup>

### IN 2019, THE FPL FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA IS

PERSONS IN FAMILY/ HOUSEHOLDS	POVERTY LEVEL
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

Source: HHS Poverty Guidelines for 2019.

- The NSLP provided nutritious lunches to 29.7 million children each school day in FY 2018, 74 percent of which were served as free or reduced-price meals.<sup>25</sup>
- If counted in the official poverty measure, the National School Lunch Program would have kept the incomes of over 746,200 people above the FPL in 2017, including:
  - Nearly 161,000 non-elderly adult women, more than 2 in 3 (67 percent) of whom were women of color; and

- Nearly 464,000 children, more than 2 in 3 (70 percent) of whom were children of color.<sup>26</sup>

The **School Breakfast Program (SBP)** served breakfast to more than 14.7 million children each school day in FY 2018, 85 percent of which were served as free or reduced-price meals.<sup>27</sup>

## CHILD AND ADULT CARE FOOD PROGRAM

The **Child and Adult Care Food Program (CACFP)** provided nutritious meals and snacks to children in child care centers and family child care homes, in afterschool programs, and homeless shelters; and to senior citizens in senior day care centers.

- In FY 2018, the program served more than 2 billion meals, 96 percent of which were served in day care homes and child care centers.<sup>28</sup>
- CACFP provided meals to 4.5 million children in child care centers, family care homes, and after-school programs, as well as 131,000 adults in adult day care facilities, in FY 2018.<sup>29</sup>
- Free and reduced-price meals accounted for 81 percent of all meals served through CACFP.<sup>30</sup>

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## BOOSTING INCOME AND SUPPORTING WORK

### TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

The **Temporary Assistance for Needy Families (TANF)** program is a block grant to states to fund income assistance, work supports, and other services, including child care, for low-income children and parents. Increasingly fewer TANF funds are spent providing direct assistance to families,<sup>31</sup> and the number of poor families served by TANF has dropped dramatically over the past 23 years.<sup>32</sup>

- In FY 2018, TANF provided assistance to more than 1 million families<sup>33</sup> and nearly 1.8 million children.<sup>34</sup> But fewer than one in four low-income families with children receive income assistance through TANF.<sup>35</sup>
- More than eight in ten (85 percent) adults served by TANF were women.<sup>36</sup>
- TANF adult recipients were 3 percent Asian, 30 percent Black, 30 percent Latinx, 1 percent Native, and 33 percent white.<sup>37</sup>

In 2017, TANF kept the incomes of nearly 305,500 people above the FPL,<sup>38</sup> including:

- Over 8,200 people 65 and over, including nearly 5,300 women, 62 percent of whom were women of color;<sup>39</sup>
- Nearly 144,200 adults 18-64, including nearly 101,400 women, 66 percent of whom were women of color;<sup>40</sup> and
- About 153,100 children, including nearly 114,800 children of color.<sup>41</sup>

## UNEMPLOYMENT INSURANCE (UI)

**Unemployment insurance (UI)** is a social insurance program that provides temporary support to unemployed workers who have lost their jobs through no fault of their own and meet additional requirements, which vary by state. UI is particularly important during recessions, when it stabilizes families, communities, and the overall economy, but serves as a critical support for those who lose their jobs and for their families, even when unemployment rates are relatively low. But only about one in four unemployed workers can currently access UI benefits.<sup>42</sup>

- UI provided assistance to more than 1.7 million unemployed workers in April 2019, including more than 701,000 women.<sup>43</sup>
- UI recipients were 17 percent Black, 22 percent Latinx, and 52 percent white.<sup>44</sup>
- Over seven percent of LGBTQ women reported that they or their family received unemployment benefits, compared to four percent of straight women and four percent of straight men.<sup>45</sup>

In 2017, UI kept the incomes of nearly 310,200 people above the FPL,<sup>46</sup> including:

- More than 219,200 adults 18 and older, including nearly 127,600 women — 65 percent of whom were women of color;<sup>47</sup> and
- Nearly 91,000 children, 69 percent of whom were children of color.<sup>48</sup>

## SOCIAL SECURITY

**Social Security** is a social insurance program that protects workers and their families when income is lost 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.**

- Fifty-five percent of adult beneficiaries were women in 2017.<sup>49</sup> Women make up more than half (56 percent) of Social Security beneficiaries 62 and older.<sup>50</sup>
- Women rely even more on income from Social Security than men do.
  - On average, women beneficiaries 65 and older receive 58 percent of their family income from Social Security, compared to 53 percent for men beneficiaries 65 and older.<sup>51</sup>
  - More than half of female beneficiaries 65 and older (55 percent) rely on Social Security for 50 percent or more of their income, and more than a quarter (27 percent) rely on it for 90 percent or more of their income.<sup>52</sup>
- The average Social Security benefit for women 65 and older is modest—about \$14,753 per year as of December 2017.<sup>53</sup>

Social Security kept more than 22 million people out of poverty in 2017,<sup>54</sup> including:

- More than 6.2 million people of color;<sup>55</sup>
- More than 15.3 million people 65 and older, including nearly 9.1 million older women, more than 1 in 5 (22 percent) of whom were women of color;<sup>56</sup>
- More than 5.6 million adults 18-64, including more than 2.9 million women, nearly 2 in 5 (38 percent) of whom were women of color;<sup>57</sup> and

- Over 1.1 million children, nearly 6 in 10 (58 percent) of whom were children of color.<sup>58</sup>

## SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

**Social Security Disability Insurance (SSDI)** is a core component of Social Security’s old age, survivor, and disability insurance (OASDI) program. The program insures workers who have experienced a serious and long-lasting disability, providing modest but essential income to support them and their families if they are unable to work.

- Currently, SSDI serves more than 10.4 million people, including more than 5.1 million women and girls.<sup>59</sup>
- The average SSDI benefit for disabled women workers is modest—about \$12,822 in 2017.<sup>60</sup>

## SUPPLEMENTAL SECURITY INCOME (SSI)

**Supplemental Security Income (SSI)** provides income support for low-income individuals who are elderly or living with disabilities. Some of the key features of the program have not been updated in nearly 40 years, meaning that rising costs push SSI recipients further into poverty every year.

- In 2017, SSI served over 8.2 million people, including nearly 1.2 million children.<sup>61</sup>
- The majority (52 percent) of non-elderly adults in the program in 2017 were women; two-thirds of elderly SSI beneficiaries were women.<sup>62</sup>

SSI kept more than 2.1 million people, including nearly 1.3 million people of color, above the FPL in 2017.<sup>63</sup> This included:

- More than 444,000 people 65 and older, including more than 246,100 older women, nearly six in ten (59 percent) of whom were older women of color;<sup>64</sup>
- More than 1.3 million adults 18-64, including nearly 708,300 women, nearly six in ten (59 percent) of whom were women of color;<sup>65</sup> and
- Nearly 325,000 children, about two in three (67 percent) of whom were children of color.<sup>66</sup>

## EARNED INCOME TAX CREDIT (EITC)

The **Earned Income Tax Credit (EITC)** is a federal tax credit available to working people with low to moderate incomes.

- In 2018, 25 million working families received the EITC.<sup>67</sup>
- Nearly 8.8 million women of color benefited from the EITC in 2018.<sup>68</sup>
- The average amount of the EITC received by families in 2018 was about \$2,488.<sup>69</sup>

If counted in the official poverty measure, the EITC would have lifted the incomes of more than 4.5 million people above the FPL in 2017, including:

- More than 2.0 million adults 18 and older, including nearly 1.4 million adults of color;
- More than 1.2 million women 18 and older, more than 2 in 3 (68 percent) of whom were women of color; and
- Nearly 2.5 million children, nearly 3 in 4 (73 percent) of whom were children of color.<sup>70</sup>

**The EITC is more valuable for families with children; but the EITC for workers without children is worth a maximum of only \$519 in 2019.**

## CHILD SUPPORT ENFORCEMENT

The **Child Support Enforcement program** helps families obtain financial and medical support from a parent living outside the home. The program served more than 14.7 million children in FY 2018<sup>71</sup> —this is nearly one in five U.S. children.<sup>72</sup>

Child support is an important anti-poverty program, although eligibility for services does not depend on income. The program kept nearly 636,000 women and children out of poverty in 2017.<sup>73</sup>

# MAKING HOUSING MORE AFFORDABLE

## HOUSING ASSISTANCE

The Department of Housing and Urban Development (HUD) provides housing assistance to about 10.4 million people and over 5 million families.<sup>74</sup>

- Women and girls make up about 63 percent (5.92 million) of the 9.5 million people served by HUD public housing and the Housing Choice Voucher programs.<sup>76</sup>
- Families with children comprised 37 percent of households served by HUD programs, and women headed 76 percent of these households.<sup>77</sup>
- Thirty-five percent of heads of household receiving housing assistance are low-income elderly people and 34 percent are non-elderly people with disabilities.<sup>78</sup>
- LGBTQ people and their families are 2.5 times as likely to receive public housing assistance as non-LGBTQ people and their families.<sup>79</sup> Over seven percent of LGBTQ women report that they or their families received public housing assistance.<sup>80</sup>

If counted in the official poverty measure, federal housing assistance (which includes the Housing Choice Voucher program, previously known as Section 8 Tenant Based Rental Assistance) would have lifted the incomes of more than 2.7 million people above the FPL in 2017.<sup>81</sup>

**Due to chronic underfunding and other structural factors, however, demand for housing assistance greatly outpaces supply.<sup>75</sup>**

## LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

The **Low Income Home Energy Assistance Program (LIHEAP)** helps families with low incomes heat and cool their homes. In fiscal year 2017, an estimated 5.4 million households received LIHEAP heating assistance.<sup>82</sup>

If counted in the official poverty measure, LIHEAP would have lifted the incomes of more than 78,000 people above the FPL in 2017. This would have included:

- More than 30,300 people over the age of 65, including nearly 18,800 older women;
- Nearly 32,500 non-elderly adults, 86 percent of whom were women; and
- Nearly 16,000 children.<sup>83</sup>

**All people in this country should have access to basic supports, including food, income supports, and housing.**

Programs and policies that help people meet their basic needs represent investments in our shared priorities and in the well-being of our communities as a whole. This is especially true for women, particularly women of color, women with disabilities, LGBTQ individuals, and immigrant women, who are placed at increased economic risk by overlapping discriminatory systems and structures, as well as by underinvestment in programs that could mitigate that risk.

**Investing in public benefits programs and defending against cuts to those programs is a gender justice issue.**

We need to invest in programs that help women of color provide a basic standard of living for their families. Along with good quality jobs and a living wage, affordable high-quality child care, health care, and access to opportunity, investing in public benefits programs helps support an economy that works for all of us.

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- 59 *Id.*
- 60 The average monthly benefit for all female beneficiaries was \$1,068.54, or \$12,822.48 per year as of 2017. Nat'l Women's Law Ctr. calculations based on U.S. Soc. Sec. Admin., Annual Statistical Supplement to the Social Security Bulletin (Table 5.E2), 2018 (May 2019), <https://www.ssa.gov/policy/docs/statcomps/supplement/2018/5e.pdf>.
- 61 U.S. Soc. Sec. Admin., SSI Annual Statistical Report, 2017 (Sep. 2018), Federally Administered Payments, at 25 (Table 4), [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2017/sect02.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2017/sect02.pdf).
- 62 Nat'l Women's Law Ctr. calculations based on *id.* at 26 (Table 5). Among non-elderly adult beneficiaries, 51.6 percent were women; among adults 65 and older, 66.1 percent were women. *Id.*
- 63 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12.
- 64 *Id.*
- 65 *Id.*
- 66 *Id.*
- 67 Internal Revenue Serv., EITC Fast Facts, <https://www.eitc.irs.gov/partner-toolkit/basic-marketing-communication-materials/eitc-fast-facts/eitc-fast-facts> (last updated Dec. 20, 2018).
- 68 Chuck Marr & Yixuan Huang, *Women of Color Especially Benefit from Working Family Tax Credits* at Tbl. 1, Ctr. on Budget & Pol'y Priorities (2019), <https://www.cbpp.org/research/federal-tax/women-of-color-especially-benefit-from-working-family-tax-credits#targetText=The%20EITC%20is%20%E2%80%9Crefundable%2C%E2%80%9D,IRS%20will%20refund%20the%20balance.&targetText=Women%20of%20color%20also%20tend,average%20EITC%20than%20white%20women>.
- 69 Internal Revenue Serv., *supra* note 67.
- 70 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12.
- 71 U.S. Dep't of Health & Human Servs., Admin. for Children & Families, Office of Child Support Enforcement, 2018 Preliminary Report, Appendix Tables P-93 (June 2019), [https://www.acf.hhs.gov/sites/default/files/programs/css/fy\\_2018\\_preliminary\\_data\\_report.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/fy_2018_preliminary_data_report.pdf).
- 72 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12. There were nearly 74 million children ages 0-17 in 2017. *Id.*
- 73 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12. Child support lifted an estimated 710,500 people out of poverty in 2017. *Id.*
- 74 Ctr. on Budget and Pol'y Priorities, *Federal Rental Assistance Fact Sheets* (2019), <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>.
- 75 G. Thomas Kingley, *Trends in Housing Problems and Federal Housing Assistance* 6, Urban Inst. (2017), <https://www.urban.org/sites/default/files/publication/94146/trends-in-housing-problems-and-federal-housing-assistance.pdf>; Will Fischer & Barbara Sard, *Chart Book: Federal Housing Spending Is Poorly Matched to Need*, Ctr. on Budget and Pol'y Priorities, at 10 (March 2017), <https://www.cbpp.org/research/housing/chart-book-federal-housing-spending-is-poorly-matched-to-need#Five>.
- 76 Alicia Mazzara, *Demographic Data Highlight Potential Harm of New Trump Proposal to Restrict Housing Assistance*, Ctr. On Budget and Pol'y Priorities (Jul. 1, 2019), <https://www.cbpp.org/research/housing/demographic-data-highlight-potential-harm-of-new-trump-proposal-to-restrict-housing>.
- 77 Nat'l Low Income Housing Coal. & Nat'l Women's Law Ctr., *Cutting Housing Assistance Is a Bad Deal for Women* 1 (2018), <https://nwlc.org/resources/cutting-housing-assistance-is-a-bad-deal-for-women-and-families/>.
- 78 *Id.*
- 79 Rooney, Whittington & Durso, *supra* note 8, at 10-11. The survey, conducted in 2017, asked respondents whether they, their partner, and/or their child received help from public housing assistance in the year prior to the survey. The question did not ask about specific housing programs and was not limited to HUD programs.
- 80 Rooney, Whittington & Durso, *supra* note 8, at 11.
- 81 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12.
- 82 U.S. Dep't of Health & Human Servs., Admin. for Children & Families, Low Income Home Energy Assistance Program, Fact Sheet, at vi (Nov. 2019), [https://www.acf.hhs.gov/sites/default/files/ocs/comm\\_ocs\\_liheap\\_factsheet\\_nov2018.pdf](https://www.acf.hhs.gov/sites/default/files/ocs/comm_ocs_liheap_factsheet_nov2018.pdf).
- 83 Nat'l Women's Law Ctr. calculations based on CPS 2018 Table Creator, *supra* note 12.