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# ON THE MARGINS:

ECONOMIC SECURITY  
FOR WOMEN OF COLOR  
THROUGH THE CORONAVIRUS  
CRISIS AND BEYOND

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**CLOSING THE  
WOMEN'S WEALTH GAP**

**BY DOMINIQUE DERBIGNEY**

## ABOUT CLOSING THE WOMEN'S WEALTH GAP

Closing the Women's Wealth Gap (CWWG) is a national network of more than 500 advocates, researchers, practitioners, funders, private and public sector leaders working together to advance solutions that build financial security for women with low wealth. CWWG prioritizes solutions to support women who are disproportionately impacted by the gap—women of color, women who are immigrants, women who are LGBTQ, and other women who are economically marginalized.

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# EXECUTIVE SUMMARY

The novel coronavirus, COVID-19, has wreaked havoc on families and communities across the globe. In the U.S., the health and economic impacts are most severe for people who are incessantly marginalized—particularly women of color. As a result of systemic inequality and conditions of poverty, coronavirus infections are ravaging Black, Latinx, Native American, and Asian American communities. Women of color are currently working on the frontlines of the coronavirus crisis as child care workers, home health and personal care aids, grocery store clerks, and registered nurses,<sup>1</sup> positions where they are at risk of exposure, may lack worker protections and benefits, and are often underpaid. Women of color are also overrepresented in occupations in industries that are being forced to eliminate workers, such as restaurants, retail stores, and hotels.<sup>2</sup> The intersecting gender and racial wealth gaps, perpetuated by racist and sexist policies and practices, leave women of color without financial reserves to weather a job loss or economic crisis. As Congress continues to explore and determine measures to help stabilize families and stimulate the economy in response to the coronavirus crisis, short-term relief as well as long-term, permanent policy solutions are needed. This report reviews the recent coronavirus relief packages and assesses the benefits, shortcomings, and implications for women of color.

## KEY FINDINGS

### PAID SICK TIME AND PUBLIC HEALTH EMERGENCY LEAVE

Only 51% of Hispanic women and 60% of Black women have access to paid sick days through their employers.<sup>3</sup> The Families First Coronavirus Response Act (FFCRA) requires some employers to provide up to 80 hours of paid sick time, and up to 12 weeks (10 paid) of public health emergency leave for parents caring for a child due to school or child care closures. However, employers with 500 or more employees, including major restaurants and grocery stores that disproportionately employ women of color, are exempt from the emergency paid leave provisions. Additionally, health care workers and first responders may be excluded from the paid leave provisions; and companies with fewer than 50 employees are effectively exempt from the new law under the Department of Labor's (DOL) regulations.

### UNEMPLOYMENT INSURANCE

Women and people of color who work in industries like food service and retail are losing jobs at a significant rate. The CARES Act extended state unemployment insurance (UI) by 13 weeks; enacted a 39-week Pandemic Unemployment Assistance (PUA) program to cover some COVID-19 impacted workers who are not usually eligible for UI, including some self-employed workers and those with only minimal work-history over the past 18 months; and provided \$600 per week in addition to state UI benefits. Part-time workers are eligible for benefits if they are already covered under state UI laws, and PUA covers part-time workers who are in states that don't allow part-time UI or partial UI. But undocumented immigrant women, millions of whom pay taxes using an Individual Tax Identification Number (ITIN), and women of color who work in the cash economy are ineligible for UI.

## DIRECT CASH PAYMENTS

Women of color are disproportionately overrepresented in low-wage, female-dominated occupations, are more likely to live in poverty, and are more likely to be primary or sole breadwinners for their families. A loss of income will make it challenging, if not impossible, to keep up with bills and payments. The CARES Act provides one-time direct cash payments of \$1,200 per individual taxpayer (\$2,400 for joint filers) with an additional \$500 per qualifying child age 16 and under. Unfortunately, many will be left out of these payments, including low-income taxpayers who are not usually required to file tax returns, ITIN filers, undocumented people, people who are claimed as dependents by others (including adults with disabilities), and workers who are not part of the formal economy. Also, the one-time payment will hardly address the economic needs of most families.

## SMALL BUSINESS LOANS AND GRANTS

Businesses owned by women of color are growing at faster rates than other groups, and they account for 50% of all women-owned businesses.<sup>4</sup> Yet, Black, Native American, and Latinx women-owned businesses are worth less than one third the value of white male-owned business and are less likely to have employees.<sup>5</sup> The CARES Act enacts funding programs for small business owners to help them pay employees and other business expenses as they experience hardship due to the coronavirus crisis. However, the \$349 billion in funds earmarked for the Paycheck Protection Program (PPP) in the Act have already been depleted. In the first round of PPP funding, big banks prioritized loans for business owners with whom they had an existing relationship – business accounts or loans – effectively discriminating against women of color business owners who are far less likely to have a business relationship with a financial institution. This means women of color business owners

have less resources to draw on to keep their businesses afloat and may experience greater failure rates as a result.

## HEALTHCARE

One in five Native American women, one in six Latinx women, and one in ten Black women lack health coverage. While the coronavirus recovery package puts more federal dollars towards Medicaid to take the burden off of states, several states have failed to expand Medicaid leaving millions of people without healthcare coverage. Furthermore, undocumented, and some documented, immigrants are not eligible for Medicaid; hence significant numbers remain uninsured.<sup>6</sup> The FFCRA makes coronavirus diagnostic testing free, but the costs of treatment are not covered for those who are uninsured, and even people with private insurance may forego care due to anticipated medical bills.

## HOUSING

Women of color are particularly vulnerable to housing instability, as they are more likely to have low incomes and be renter cost-burdened and more likely to receive subprime mortgages. LGBTQ people are more likely to be renters, have unstable housing, and to be homeless. The CARES Act puts several safeguards in place to help people stay housed during the coronavirus crisis. For example, it halts evictions for renters living in single-family and multifamily properties backed by federal mortgages. However, some safeguards—like mortgage forbearance—may not benefit women of color who are less likely to own homes, or homeowners who will struggle to make up back-payments once the postponement period ends.

## CHILD CARE

Women of color, who are often breadwinners and caregivers in their households, will be particularly impacted by a spike in child care needs due to school and child care closures. The

CARES Act appropriates funds for professional child care providers through the Child Care and Development Block Grant (CCDBG) and Head Start programs, but it does not offer direct support to non-professional child care providers including family, friend, or neighbor caregivers. The FFCRA paid leave provisions allow for paid time off due to school and child care closures, but not all workers are covered.

### **COURTS AND CARCERAL SYSTEMS**

Women of color are significantly overrepresented in the criminal justice system and are more likely to have a loved one who is incarcerated, and women frequently bear the emotional and financial burden of court and prison-related costs for family and friends. The CARES Act authorizes funding to the Department of Justice to support prisons and law enforcement in responding to coronavirus, preventing the spread in jails and

detention centers, and treating infected inmates. However, it does not require correctional facilities to reduce the prison population or reduce unnecessary fines and fees that disproportionately harm women and people of color.

### **STUDENT LOAN DEBT**

Women hold about two thirds of student loan debt in the U.S., and Black women hold the most student loan debt of any group. The CARES Act pauses federal student loan debt repayments for six months with zero interest. While a forbearance may take the initial pressure off of federal student loan borrowers to make payments during the coronavirus crisis, payments will not be canceled. For women of color who carry more student loan debt and face more challenges making payments, this accrued debt may put them in a precarious situation when the crisis subsidies and payments are due.



# INTRODUCTION

The novel coronavirus, COVID-19, has wreaked havoc on families and communities across the globe and the United States currently has the highest number of coronavirus infections. Systems of inequality in the U.S., including the intersecting racial and gender wealth gaps, have left people of color more exposed to infection and economic hardship precipitated by this crisis. Black, Latinx, and Native American people are being infected and dying from COVID-19 at higher rates, especially in major cities and on tribal lands. This is due to economic and social conditions that have relegated people of color to higher rates of poverty, lower incomes, limited- to no-wealth, unstable housing, food deserts, and limited access to health care. These conditions, not genealogy or personal lifestyle choices, make people of color more susceptible to diseases like asthma, diabetes, and high blood pressure, which may worsen the effects of COVID-19. They also leave people of color, and particularly women of color, with fewer financial resources to weather the economic crisis.

Women of color—Black, Latinx, Native American, Native Hawaiian, and Asian American and Pacific Islander women, non-European immigrant women, and non-white lesbian, gay, bisexual, transgender, and/or queer (LGBTQ) women—with low-incomes will suffer severely as a result of this crisis. Women of color are currently working on the frontlines of the coronavirus crisis as child care workers, home health and personal care aids, grocery store clerks, and registered nurses,<sup>7</sup> low-paid positions that put them at risk of exposure. They are

**More than 26 million people have applied for unemployment benefits since March, and women make up one half to two thirds of people receiving unemployment in states across the country.**

also overrepresented in occupations in industries such as restaurants, retail stores, and hotels that are being forced to eliminate workers.<sup>8</sup> More than 26 million people have applied for unemployment benefits since March,<sup>9</sup> and women make up one half to two thirds of people receiving unemployment in states across the

country.<sup>10</sup> In the absence of income, wealth can help people weather a financial hardship. However, a legacy of racist and sexist policies and practices has resulted in an intersecting racial and gender wealth gap that leaves women of color with limited, if any, financial resources to stay afloat. Single women of color own less than a penny on the dollar compared to single white men.

While our economy relies on women of color as workers, consumers, and caregivers, our policies have not centered their needs. Underlying issues related to disparities in income and wealth, employer-based benefits, healthcare, child care, housing, and debt will be exacerbated by this crisis and will continue to persist unless both near- and long-term policy changes are enacted. This paper explores the implications of the impending economic crisis for women of color, analyzes benefits and shortcomings of recent coronavirus legislation, and shares opportunities to build a more equitable economy that supports everyone.

Closing the Women's Wealth Gap (CWWG) aims to advance public policies and private sector practices that build the financial security and economic mobility of women who are most impacted by the gender wealth gap—women of color, women who are immigrants, women who are LGBTQ, and other women who are economically marginalized. This paper explores the disproportionate impacts of the coronavirus crisis and

ensuing economic crisis on women of color and aims to bring a focus on issues of gender economic inequality into the national discourse. It is intended to inform CWWG network members, other advocates, policymakers, and the public in order to ensure that future legislation in response to the crisis, as well as longer-term policy reforms, will benefit women of color, their families, their communities and the larger economy.

### A NOTE ON LANGUAGE

In this report, the term “women of color” refers to Black, Latinx, Native American, Native Hawaiian, and Asian American and Pacific Islander women, non-European immigrant women, and non-white LGBTQ women. The term “women” includes cisgender and transgender women and nonbinary femmes. Women of color are not a monolith, and CWWG does not use this term to flatten out the varied identities and lived experiences of diverse women by grouping them all together. Unfortunately, disaggregated data for various racial and ethnic groups is limited. For example, data about women of Asian descent is rarely disaggregated by ethnicity or immigrant status, and economic data about Native American and LGBTQ women is limited. CWWG attempts to name racial/ethnic identity where possible in this report and uses the term “women of color” when referring to a shared experience or when disaggregated data is unavailable.



# BACKGROUND:

## WHY WOMEN OF COLOR ARE VULNERABLE TO AN ECONOMIC CRISIS

Pre-existing racial and gender income and wealth inequality, anti-blackness,<sup>11</sup> and xenophobia will exacerbate the impacts of the coronavirus crisis for women of color. Women of color contribute significantly to the financial security of their families, as they are more likely to be breadwinners in their households and more likely to work even if they have young children.<sup>12</sup> Yet, women of color are overrepresented in low-wage jobs like retail, hospitality, and restaurants—industries that have been forced to limit their services or shut down as people are sheltered at home.

According to a report by the National Women’s Law Center (NWLC), Black, Latinx, and Native American women are overrepresented in low-paid jobs, and women of color represent nearly two thirds of the workforce in the 40 jobs that pay the least.<sup>13</sup> Small business owners, part-time and “gig” economy workers, and undocumented workers are more likely to have limited employer-based benefits, like health insurance and paid leave, and face income volatility. And early indications reveal that women of color are suffering job loss and economic hardship disproportionately.

We know that compared to white men, Black women earn 63 cents on the dollar, Latinx women earn 54 cents on the dollar, Native Hawaiian and Pacific Islander women earn 65 cents on the dollar, and American Indian and Alaskan Native women earn 59 cents on the dollar.<sup>14</sup> Women of color are disproportionately

**Black, Latinx, and Native American women are overrepresented in low-paid jobs, and women of color represent nearly two thirds of the workforce in the 40 jobs that pay the least.**

working on the frontlines of the coronavirus crisis, as child care workers, home health and personal care aids, domestic workers, and grocery store clerks—occupations where they face risk of exposure to the coronavirus, where they are underpaid, and where they may not have access to employer-based benefits. While women of color are overrepresented in the low-wage

workforce, the gender wage gap persists across all different industries due to sexist institutional practices that pay men more than women for the same work. Women who are restaurant servers, retail workers, and housekeepers get paid less than their male counterparts<sup>15</sup> just as women who are registered nurses and physicians earn less compared to men.

Wealth, what you own minus what you owe, is even more critical during an economic crisis. In the absence of income, wealth—like liquid savings, retirement savings, or equity in a home—can help families manage a financial hardship. Historical, and continuing, racist and sexist policies and institutional practices—such as discriminatory housing policies and market practices like redlining and steering, employment discrimination, denial of access to credit and loans, fines and fees for courts and carceral systems, and unequal pay—have disenfranchised women of color making it nearly impossible, no matter how hard they work, to build savings and wealth. Median wealth for single men is \$10,150, but for single women it is only \$3,210. The intersecting

gender and racial wealth gap is more dismal for women of color. Median wealth of Black and Latinx women is just \$200 and \$100 respectively (less than a penny for every dollar owned by single white men),<sup>16</sup> meaning some women of color have zero or negative wealth. Without continuous federal relief to help manage the economic downturn, women of color and their families, communities, and the larger economy will suffer.

Due to this legacy of economic strain and limited wealth, decreases in earnings or employment as a result of COVID-19 will prove disastrous for women of color. Black, Native American, Native Hawaiian and Pacific Islander, and Latinx female-headed households are more than twice as likely to live in poverty as white male-headed households.<sup>17</sup> According to data from the Prosperity Now Scorecard, more than one third of households in the U.S. do not have enough liquid savings to survive at the poverty line for three months in the absence of income.<sup>18</sup> For single women, the outlook is bleaker. Roughly two thirds of single Black and Latinx women lack this savings cushion compared to one third (38%) of their single white male counterparts.<sup>19</sup>

Native Americans represent just under two percent of the U.S. population and are often overlooked. They suffered momentarily due to prior pandemics, including the 1918 flu and H1N1, and are facing serious hardship and loss from the coronavirus crisis. The Navajo Nation is outpacing entire states in testing for, and per capita confirmed cases of, COVID-19.<sup>20</sup> It can be difficult for Native American people to access basic needs such as shelter, food, water, utilities, and health care, particularly on tribal lands that tend to be more rural and spread apart. In Navajo Nation, 40% of residents don't have running water or indoor plumbing, and one in ten don't have electricity.<sup>21</sup> Some Native American people must drive up to 200 miles just to access a grocery store or hospital. Isolation, poverty, and underlying health issues—including high rates of diabetes, cancer, heart disease, and asthma<sup>22</sup>—make Native American people more prone to serious infection, and coronavirus transmission rates are increasing rapidly on tribal lands.

**In Navajo Nation, 40% of residents don't have running water or indoor plumbing, and one in ten don't have electricity.**



The economic ramifications are also severe. Tribal casinos are a huge generator of jobs and revenue in tribal communities, but they have been forced to shut down due to the coronavirus outbreak. The Cherokee Nation laid off 4,000 workers and is losing \$40 million per month due its casino closings.<sup>23</sup> Many tribes rely upon casino revenue to run their public health and youth programs; yet tribal casinos are not eligible for Economic Injury Disaster Loans (EIDL) under the CARES Act and cannot access relief for their employees and communities. Native American women are the key or sole breadwinners in two-thirds of Native American households.<sup>24</sup> Many Native American women are working on the frontlines as nurses and care providers, and others are entrepreneurs and microbusiness owners who rely on business income to support their families. However, most of these micro-businesses cannot access Small Business Association loans or capital from traditional sources.

Women of color and people who are lesbian, gay, bisexual, transgender, and/or queer (LGBTQ) are also particularly vulnerable to this crisis. While women of all sexual orientations have significantly higher rates of poverty than cisgender straight and gay men, 29.4% of transgender people and bisexual cisgender women live in poverty—higher rates than cisgender straight women and men respectively.<sup>25</sup> LGBTQ people, and particularly bisexual and transgender people, are more likely to be people of color,<sup>26</sup> and face disproportionate levels of homelessness, poverty, and food insecurity. According to the Williams Institute at UCLA, two in five African-American LGBT people and one in three Hispanic LGBT people report not having enough money for food in the prior year.<sup>27</sup> LGBT people are also more likely to be renters, have unstable housing, and to be homeless.<sup>28</sup> Further, many LGBTQ people are self-employed, “gig” workers, artists, and restaurant workers, meaning they may not have access to employer-based benefits such as paid leave and health care—or access to financial resources to help mitigate a job loss.

**LGBTQ people, and particularly bisexual and transgender people, are more likely to be people of color, and face disproportionate levels of homelessness, poverty, and food insecurity.**



Immigrant women of color face similar and unique disparities. Many immigrant women work in industries that are particularly impacted by this crisis, such as hospitality, domestic and care work, hotels, and restaurants, leaving them with a lack of access to paid leave and unemployment benefits and a susceptibility to job loss. Both documented and undocumented immigrants are more likely to lack health coverage. According to the Kaiser Family Foundation, in 2018 nearly one in four (23%) documented immigrants and more than four in ten (45%) undocumented immigrants were uninsured.<sup>29</sup>

Undocumented, and some documented, immigrants are ineligible for healthcare coverage under the Affordable Care Act and Medicaid.<sup>30</sup> And the more than 37,000 immigrants detained in immigrant detention centers,<sup>31</sup> often in crowded and unhygienic conditions, face coronavirus outbreaks. At least 60% of immigration detainees have tested positive for COVID-19 according to federal data.<sup>32</sup> These issues and others put the health and financial stability of immigrant women of color at risk. Harmful rhetoric and xenophobia have resulted in anti-Chinese violence that is affecting Asian Americans, but particularly low-income immigrants. Physical assault, vandalism, and economic abuse have occurred. And, Asian American businesses have seen a significant drop in sales since the first coronavirus case was reported in the U.S., even before stay at home orders were in place.<sup>33</sup> The Centers for Disease Control and Prevention (CDC) has warned against social stigma toward persons of Asian descent, which can leave them subjected to social avoidance, rejection, and physical violence as well as denials of healthcare, education, housing, or employment<sup>34</sup>—making it even more difficult for Asian immigrant women to recover from this crisis.

# OVERVIEW:

## HIGHLIGHTS OF THE INITIAL CORONAVIRUS RELIEF PACKAGES

The coronavirus pandemic and ensuing economic crisis have exposed the glaring holes in our existing social and economic systems. In response, Congress passed three pieces of legislation to help mitigate the impacts of the public health and economic crisis, detailed below.

### 1. **Coronavirus Preparedness and Response Supplemental Appropriations Act**<sup>35</sup>

- Provides funding for research, vaccine development, therapeutics, diagnostics, and local and state response efforts and emergency preparedness
- Provides funding for Small Business Administration disaster loans
- Removes restrictions on Medicare providers to offer telemedicine services
- Provides humanitarian assistance and support for health systems in affected countries

### 2. **Families First Coronavirus Response Act (FFCRA)**<sup>36</sup>

- **Paid sick time and public health emergency leave** – requires certain employers with fewer than 500 employees to provide 10 days of paid sick leave for workers seeking a diagnosis for, in isolation, or in quarantine for COVID-19; caring for someone who is in quarantine or isolation; or caring for a child whose school or place of care is closed. It also establishes a federal emergency leave requirement for parents caring for a child whose school or place of care is closed for an additional 12 work weeks (10 paid) at two-thirds of the person's pay, up to \$200 per day. Employers who are required to provide paid sick time or paid leave will be reimbursed by the federal government for doing so.
- **Unemployment insurance (UI)**<sup>37</sup> – provides emergency administrative funding to states to process the massive uptick in requests for UI benefits and urges states to waive the non-compensable waiting week, which all states have done.
- **Food security** – provides funding to Women, Infants, and Children (WIC) to provide access to meals for families with food insecurity; and funds for an emergency food assistance program through September 2021.
- **Coronavirus testing** – ensures free diagnostic coronavirus testing; and extends free testing to Medicaid beneficiaries.
- **Medicaid** – temporarily increases the federal government's share of Medicaid expenditures by 6.2 percentage points.

### 3. Coronavirus Aid, Relief, and Economic Security Act (CARES Act)<sup>38</sup>

- **Corporate bailouts** – provides \$500 billion in loans to bail out major corporations, including air carriers.
- **Direct cash transfers** – provides direct payments to taxpayers at roughly \$1,200 per adult (\$2,400 for joint filers) with \$500 for each qualifying child; the amount of the payment phases out for incomes over \$75,000 and reaches zero at \$100,000.
- **Unemployment insurance (UI)** – extends UI benefits an additional 13 weeks, pays \$600 per week on top of state UI benefits, and provides 39 weeks of benefits for many people who are otherwise ineligible for UI, including self-employed workers, those who have partial wage loss, those with minimal attachment to the workforce, and those who have exhausted state UI.
- **Small business relief** - establishes the Paycheck Protection Program to provide capital to cover the cost of retaining employees; Emergency Economic Injury Disaster Loan (EIDL) Grants to provide a \$10,000 grant for business owners applying for EIDL; and the Small Business Debt Relief Program to provide immediate relief to small businesses with non-disaster SBA loans.
- **Child care** – provides grants to states for child care providers to help keep them in business, and Head Start programs to help respond to coronavirus related needs.
- **Housing** – provides funds to address housing needs for vulnerable populations including the homeless, senior citizens, the disabled, and low-income working families; funds to help prevent homelessness for Native Americans; rental assistance for people in public housing; and mortgage forbearance for federally backed mortgage loans.
- **Student loans** – gives student borrowers a six-month forbearance on federal student loan payments, interest on student loans will be waived while payments are suspended, and debt collection activities will be suspended. Additionally, up to \$5,250 in qualifying student loan repayments paid by employers on behalf of employees will be exempt from income for tax purposes.
- **Healthcare** – directs aid to healthcare facilities for medical supplies and equipment to test and treat people with the new coronavirus.
- **Food security** – provides additional funds for the Supplemental Nutrition Assistance Program (SNAP) for food assistance.

These new laws are complex and include additional elements that are not listed above. CWWG is focused on the aspects of the legislation that most pertain to economic security for women of color, including many provisions in the FFCRA and the CARES Act. Some historic and progressive changes have been enacted through these bills, but they fall woefully short of supporting and uplifting America's most vulnerable households—particularly women of color with low-income and low-wealth. Below is an overview of select policy issues in the FFCRA and CARES Act that most impact the financial security of women of color.

# IMPLICATIONS:

## EXAMINING THE FFCRA AND CARES ACT PROVISIONS FOR WOMEN OF COLOR

### PAID SICK TIME AND PUBLIC HEALTH EMERGENCY LEAVE

The novel coronavirus is highly contagious, and some have estimated that a majority of Americans will be exposed to the virus over the next year. Black, Latinx, and Native American people tend to have more chronic health conditions, due to being marginalized, which leave them more exposed to serious coronavirus infections. Millions of workers will need time off work to care for themselves or a loved one due to COVID-19, yet millions of U.S. workers do not have access to paid sick time or paid leave through their employers and cannot afford to take time off without pay. According to the Bureau of Labor Statistics, roughly one in four full-time workers in the U.S. does not have access to paid sick or vacation leave and three in five part-time workers do not have these benefits.<sup>39</sup> Three in four Latinx workers (75%) and three in five Black workers (57%) report not having access to any paid or partially paid parental leave through their employers.<sup>40</sup>

The FFCRA enacted the Emergency Paid Sick Leave Act, which requires some employers to provide up to 80 hours of paid sick time for workers diagnosed with, or in quarantine for, COVID-19; to care for someone who is in quarantine or isolation; or to care for children due to school or child care closures. Under the CARES Act, personal sick leave is reimbursed at 100% of the worker's usual pay, up to \$511 per day or \$5,110 in the aggregate; caregiving and school closure leave is reimbursed at two-thirds of the worker's usual pay, up to \$200 per day or \$2,000 in the aggregate.

**Three in four Latinx workers (75%) and three in five Black workers (57%) report not having access to any paid or partially paid parental leave through their employers.**



The FFCRA also enacted the Emergency Family and Medical Leave Expansion Act, which requires certain employers to provide up to 12 additional weeks—10 of which must be paid—of job-protected public health emergency leave for parents caring for a child whose school or place of care is closed or unavailable due to COVID-19.<sup>41</sup> The CARES Act covers two-thirds of an employee's pay for public health emergency leave, up to \$200 per day or \$2,000 in the aggregate.

This is the first time the U.S. federal government has mandated paid sick time and paid leave for parents. Certain self-employed and “gig” economy workers will have access to paid sick days for the first time,<sup>42</sup> and women of color who disproportionately work in low-wage jobs and have limited access to paid leave through their employers may now temporarily have access to these benefits. However, the policies have

significant shortcomings. The paid sick days and public health emergency leave are limited to COVID-19, and these provisions sunset at the end of 2020, leaving workers unprotected. The law only applies to employers with fewer than 500 employees, and employers with fewer than 50 are largely exempt. No large or major employer is required to comply with this law, leaving millions of workers in large retail, restaurants, and grocery stores—disproportionately women of color—particularly vulnerable. While some corporations are instituting voluntary paid sick day policies, they typically require a formal diagnosis, which is difficult to obtain due to limited testing availability. New America is tracking the corporate response to the COVID-19 pandemic and providing a list of paid sick day policies announced by some of the largest employers exempt from the new legislation (e.g., McDonalds, Walmart, Kroger).<sup>43</sup>

The U.S. Department of Labor (DOL) recently issued temporary regulations<sup>44</sup> for paid leave under the FFCRA, which would severely limit who will have access to the paid sick time and public health emergency leave benefits. The new rule has extremely broad definitions of health care providers and emergency responders who will be excluded from paid leave. Also, small businesses can declare themselves exempt from providing paid sick time or public health emergency leave for child care purposes by simply documenting a determination that providing such leave would jeopardize their business—with no oversight or review by DOL.

The current crisis demonstrates that all workers need access to permanent paid sick time and paid family and medical leave so they can afford to take time off to care for themselves or a family member when necessary. Yet the U.S. is the only industrialized country without some form of national paid leave policy. Given that women are more likely to take on caregiving roles, the absence of a paid leave policy means that they must take unpaid time out of the workforce, forego the accumulation of social security or retirement benefits, and spend down savings or take on debt when a child or loved one requires care.

Additional recovery and relief legislation should address these shortcomings. Several relevant bills are currently making their way through Congress: the PAID Leave Act would provide for both permanent and more robust emergency paid family and medical leave and paid sick days, the Healthy Families Act would establish a national paid sick days standard, and the Family Act would establish a national paid family and medical leave program.

**ADDITIONAL RESOURCES on paid leave in the FFCRA and CARES Act:**

- **National Partnership for Women & Families** - New Emergency Legislation Provides Paid Sick Days and Paid Leave for Child Care for Millions  
<https://www.nationalpartnership.org/our-work/resources/economic-justice/new-emergency-legislation-paid-sick-days-paid-leave-child-care.pdf>
- **CLASP** - Paid Sick Days and Paid Leave Provisions in FFCRA and CARES Act  
<https://www.clasp.org/publications/fact-sheet/paid-sick-days-and-paid-leave-provisions-ffcra-and-cares-act>

## UNEMPLOYMENT INSURANCE

Unemployment Insurance (UI) helps to stabilize families and the economy by providing partial and temporary wage replacement to help keep workers afloat during a lay-off. The coronavirus pandemic has brought increased attention to UI as millions of people lose income and jobs due to business closures and reduced consumer spending. Women are less protected and are facing higher levels of job loss.<sup>45</sup> Native American, Black, and Latinx women typically suffer from higher rates of unemployment than white women,<sup>46</sup> and the same will likely apply for unemployment due to COVID-19.

The FFCRA includes expanded unemployment insurance (UI) benefits and grants for states to process and pay claims are included in the law. The CARES Act also establishes three new UI programs:<sup>47</sup>

- **Pandemic Emergency Unemployment Compensation (PEUC)** – provides an additional 13 weeks of state UI benefits available after regular state benefits have been exhausted. Workers must be actively looking for work, but the bill offers states flexibility in meeting work search requirements if individuals are unable to search for work because of COVID-19. States may also waive the one-week “waiting period” for people to receive UI benefits and will be fully reimbursed by the federal government for processing those payments.
- **Pandemic Unemployment Assistance (PUA)** – provides emergency unemployment assistance through the end of 2020 to workers excluded from regular state UI or who have exhausted their state UI benefits. Eligible workers include self-employed workers, independent contractors, freelancers, workers seeking part-time work or with partial wage loss (if not otherwise eligible under their state UI laws), and workers who do not have a long enough work history to qualify for state UI benefits. Workers who are eligible for state UI, who are able to telework with pay, or who are receiving paid sick days or paid leave are not eligible for the PUA program.
- **Pandemic Unemployment Compensation (PUC)** – all regular UI and pandemic Unemployment Assistance claimants will receive their usual calculated plus an additional \$600 per week for up to four months.

The FFCRA and CARES Act have temporarily expanded UI benefits, but the system is in need of repair. States are overwhelmed by the number of benefits claims and workers are waiting to receive payments, and some women of color who work in the cash economy may not be eligible for these benefits.

Additional recovery and relief legislation must dramatically increase UI benefits over the course of the crisis, make sure all states increase the maximum benefit duration to 26 weeks, and increase benefit levels – possibly to 100% income replacement for a short period.<sup>48</sup>

### ADDITIONAL RESOURCES on UI in the FFCRA and CARES Act:

**National Employment Law Center (NELP)** - Unemployment Insurance Provisions in the CARES Act  
<https://www.nelp.org/publication/unemployment-insurance-provisions-coronavirus-aid-relief-economic-security-cares-act/>

## DIRECT CASH PAYMENTS

Mothers are breadwinners in half of all households with children under 18 across the country; and 81% of Black mothers, 67% of Native American mothers, and 52% of Latinx mothers are primary or sole breadwinners for their families.<sup>49</sup> Direct cash payments are necessary to help families pay bills during this crisis, especially women-headed households that are more prone to poverty due to systems of oppression.

The CARES Act includes an estimated \$500 billion for recovery rebates or direct cash payments to individual taxpayers. The payments will be \$1,200 per individual taxpayer—\$2,400 for married couples filing joint tax returns, phasing out for people with incomes above \$75,000 (\$150,000 for joint filers) and reaching zero at \$99,000 (\$198,000 for joint filers). Additional \$500 payments per qualifying child age 16 and under will also be provided.

This relief effort will put much needed cash in the hands of taxpayers, but there are some shortcomings to the legislation. Many people will be left out, including:

- Individuals who have not filed a 2018 or 2019 tax return, if they do not receive Social Security or Railroad Retirement benefits, or Supplemental Security Income (SSI),
- Individuals who earn less than the standard deduction (\$12,200 for an individual, \$18,350 for head of household, \$24,400 for joint filers),
- Taxpayers who do not have a Social Security Number or who file taxes using an Individual Taxpayer Identification Number (ITIN), with limited exceptions,
- People who share a household with undocumented individuals,
- People who are not part of the formal economy or who work in the cash economy, and
- People who are claimed as dependents, such as family members with disabilities or college students.

Women of color make up a significant share of people whose incomes are so low that they are not required to file a tax return, and therefore may not access these payments.

There are several issues related to the distribution of payments. People who don't have direct deposit information on file with the IRS may have to wait up to 20 weeks to receive payments.<sup>50</sup> Women and people of color, who are more likely to be unbanked or underbanked and rely on alternative financial services, will be disproportionately affected. Black and Latinx households are roughly five times more likely to be unbanked and two times as likely to be underbanked as white households (meaning they have a bank or credit union account but still use alternative financial services).<sup>51</sup> This means women of color will likely have to wait longer to receive their payments. Also, women who lack internet access, including Native American women who live on tribal lands, or who are homeless will also have difficulty accessing these payments.

For people who have not filed a tax return for 2018 or 2019, especially low-income people and the elderly who rely on free tax preparation services through Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites, completing a tax return to receive a timely payment may prove difficult. While some VITA sites are offering “virtual” assistance,<sup>52</sup> people without internet access will not be able to access it.

A one-time payment of \$1,200 barely covers rent for a one- or two-bedroom apartment in a medium to large city; and with “stay at home” orders spanning up to three months in some locations, this amount won’t be enough to cover basic expenses. Since many low-income women of color are left out of the recovery rebates—and for others a one-time payment simply is not enough to stay afloat—the next recovery and relief legislation should provide larger and ongoing payments until the economy recovers and support all residents of the U.S.

#### **ADDITIONAL RESOURCES** on direct payments in the FFCRA and CARES Act:

- **National Women’s Law Center (NWLC)** - COVID-19 “Recovery Rebates” in the CARES Act  
<https://nwlc.org/resources/covid-19-recovery-rebates-in-the-cares-act/>
- **NWLC and Georgetown Center on Poverty and Inequality** - COVID Response: Getting Cash to Lower-Income Families  
<https://www.georgetownpoverty.org/wp-content/uploads/2020/03/GCPI-ESOI-NWLC-COVID-RESPONSE-TPs-20200323.pdf>
- **Economic Security Project** - Emergency Money to the People: recommendations on future direct cash payments  
<https://www.economicsecurityproject.org/emergencymoney/>

#### **SMALL BUSINESS GRANTS AND LOANS**

Women-owned business are growing at a faster rate than other firms; yet women of color small business owners face significant challenges to accessing capital from banks and other traditional lenders, are less likely to have employees, and their businesses have less value. According to the 2012 Survey of Business Owners, women-owned businesses are worth less than half the value of male-owned businesses.<sup>53</sup> Women of color owned businesses are valued even lower—Black women-owned businesses are worth roughly 20% the value of white male-owned businesses, and Native American and Latinx women-owned businesses are worth roughly 30% the value of white male-owned businesses. Black women business owners fare the worst. They are the least likely to have employees (only 2.5% of Black women-owned businesses are employer businesses), and their businesses are worth the least of any race/ethnicity and gender (an average of \$13,971 for businesses with no employees, less than half the value of white women-owned businesses and less than one quarter the value of white male-owned businesses).<sup>54</sup>

The CARES Act enacted programs to support small business owners including:

- **Paycheck Protection Program (PPP)** provides assistance through 100% federally guaranteed loans to employers with less than 500 employees who maintain their payroll during the coronavirus crisis. Loans will be forgiven if employers maintain their payroll per loan requirements.
- **Emergency Economic Injury Disaster Loan (EIDL) Grants** provide an advance of up to \$10,000 to small businesses and private non-profits that have been harmed by the coronavirus crisis and are applying for a Small Business Administration (SBA) EIDL—low interest loan of up to \$2 million to help cover operating expenses due to a disaster (or in this case, due to COVID-19). The advance does not need to be repaid and if a borrower is approved for a loan, the advanced will be deducted from the loan amount.
- **Small Business Debt Relief Program** provides immediate relief to small businesses with non-disaster SBA loans and microloans. The SBA will cover all loan payments for six months.

While these benefits may be helpful for some small business owners, they fall short of supporting many women of color. The \$349 billion in funds earmarked for the PPP through the CARES Act has already been depleted. Given that less than 7% of businesses owned by women of color have employees,<sup>55</sup> the gross majority of businesses owned by women of color likely did not benefit from the PPP, even if they need help with business expenses such as equipment, supplies, or property costs. According to a recent survey of Black and Latinx women business owners, 70% reported that COVID-19 has caused a decrease/loss of revenue, and 90% reported that they are currently unable to pay themselves a sustainable income.<sup>56</sup>

Major banks are responsible for issuing the federal small business loan funds at their discretion and some are only accepting applications for loans from small business owners who currently have business accounts and/or loans with the banks,<sup>57</sup> which may leave many women of color small business owners out. Financial Institutions have a history of exclusionary and discriminatory lending practices toward people of color<sup>58</sup> and women,<sup>59</sup> and some financial institutions have been critiqued for providing preferential funding to bigger companies.<sup>60</sup> With no clear regulations on how these loans are to be dispersed, women of color business owners likely received little, if any, benefits.

Native American women business owners face barriers to accessing SBA loans and funds from traditional sources. Tribal small businesses are eligible for EIDLs, but Tribal governments and casinos are ineligible leaving them without access to relief for their employees and communities.

Additional funds are needed to support small business owners, regulations are needed for financial institutions that are issuing funds, and grants should be available for small businesses most in need. Additionally, recovery and relief funds must be specifically earmarked for businesses that are most vulnerable —women and minority-owned businesses, microbusinesses, and non-employee businesses—or they face risk of failure.

#### **ADDITIONAL RESOURCES** on supports for small business in the FFCRA and CARES Act:

- **U.S. Senate Committee on Small Business & Entrepreneurship** – The Small Business Owner’s Guide to the CARES Act: [https://www.sbc.senate.gov/public/\\_cache/files/2/9/29fc1ae7-879a-4de0-97d5-ab0a0cb558c8/1BC9E5AB74965E686FC6EBC019EC358F.the-small-business-owner-s-guide-to-the-cares-act-final-.pdf](https://www.sbc.senate.gov/public/_cache/files/2/9/29fc1ae7-879a-4de0-97d5-ab0a0cb558c8/1BC9E5AB74965E686FC6EBC019EC358F.the-small-business-owner-s-guide-to-the-cares-act-final-.pdf)
- **Small Business Majority** – COVID-19 and the Impact to Small Businesses <https://smallbusinessmajority.org/policy-agenda/covid-19>

## **HEALTHCARE**

The coronavirus crisis has illuminated the fragility of the U.S. healthcare system and its inequities. Women of color face barriers to accessing healthcare services that will likely worsen due to this pandemic. According to the American Community Survey 2018, almost one in ten U.S. residents do not have health insurance. One in five Native American women, one in six Latinx women, and one in ten Black women lack health coverage.<sup>61</sup> These figures are higher for people in certain industries, including domestic workers, restaurant staff, cashiers, and retail salespersons<sup>62</sup>—industries dominated by women of color. According to a Kaiser Family Foundation report, 23% of documented immigrants and 45% of undocumented immigrants were uninsured in 2018.<sup>63</sup>

The FFCRA temporarily increases the federal government’s share of Medicaid expenditures by increasing the Medicaid Federal Medical Assistance Percentage (FMAP), which takes the additional economic burden off states. However, as mentioned earlier, some states have failed to expand Medicaid leaving people with low-incomes and undocumented immigrants without coverage.

The FFCRA requires free coronavirus diagnostic testing and provides funding for community health centers to support increased testing and primary care services in underserved areas. However, this funding does not cover costs to hospitals for coronavirus treatment,<sup>64</sup> so uninsured individuals—including many immigrant women, LGBTQ women, and other women of color working in certain industries—who need care may face costly medical bills. And people with short-term health plans, including college students now home from campus, count as uninsured under the legislation.<sup>65</sup>

Under the CARES Act, additional resources are available for healthcare providers—including hospitals, nonprofits, and public health institutions—to cover the costs related to testing and caring for people with COVID-19. It also rolls back scheduled cuts to Medicare and Medicaid, which will free up billions of dollars for providers and community health centers working on the front lines in the coming months.

Although coronavirus diagnostic testing and vaccines will be free, the costs of treatment are daunting and may discourage some people to seek the care they need. A survey by the Commonwealth Fund found that 79 million Americans have problems with medical debt or bills, and more than half of working-age adults earning less than \$40,000 a year reported problems paying medical bills or being in debt from medical expenses.<sup>66</sup> Medicaid provides health coverage for one in five Americans. To date, 36 states and the District of Columbia have chosen to adopt the Medicaid expansion,<sup>67</sup> a provision of the Affordable Care Act that helps to ensure more low-income Americans have healthcare coverage. In the states that have chosen not to expand Medicaid, millions of people lack coverage.

Additional recovery and relief legislation are needed to ensure adequate supplies and resources are available to medical facilities and staff, health care providers are protected from exposure, women of color can access and afford care, and infected individuals' coronavirus treatment costs are covered.

#### **ADDITIONAL RESOURCES** on healthcare in the FFCRA and CARES Act:

- **Kaiser Family Foundation** – What Issues Will Uninsured People Face with Testing and Treatment for COVID-19: <https://www.kff.org/uninsured/fact-sheet/what-issues-will-uninsured-people-face-with-testing-and-treatment-for-covid-19/>
- **National Women's Law Center** – Promoting Equitable Access to Health Care in Response to COVID-19: <https://nwlc.org/resources/promoting-equitable-access-to-health-care-in-response-to-covid-19/>

## **HOUSING**

As with many other major social and economic issues in the U.S., the coronavirus pandemic has spotlighted America's housing affordability crisis. Women of color are particularly vulnerable to housing instability, as they are more likely to have low-incomes and be housing cost-burdened, meaning that they spend more than 30% of their household income on housing expenses. According to data from the 2018 American Community Survey, roughly 60% of female-headed households compared to 47% of male-headed households are cost-burdened renters; and roughly 45% of female-headed households compared to 36% of male-headed households are cost-burdened homeowners. The figures are even higher for Black and Latinx female-headed households, more than 64% of whom are rent-burdened.<sup>68</sup> Further, LGBTQ women of color are more likely to have unstable housing and be homeless.<sup>69</sup>

Homeownership is the greatest source of wealth for many households, and particularly households of color. Women of color have historically been excluded from investments in homeownership and continue to face discriminatory lending and market practices. The Great Recession hit women of color particularly hard, as they were more likely to be steered into subprime mortgages leading to foreclosure and resulting in significant losses of wealth they have yet to recover. This crisis is likely to magnify these existing inequalities, leaving women of color even further behind.

The following safeguards to keep people housed during the coronavirus crisis have been included in the CARES Act:

- **Appropriations to the Department of Housing and Urban Development** for Community Development Block Grant (CDBG) funding to provide resources to address COVID-19 and services for vulnerable populations.
- **Homeless Assistance Grants** to help contain the spread of COVID-19 among homeless people and prevent homelessness.
- **Funding for Tenant-Based Rental Assistance** to subsidize Housing Choice Voucher rental assistance for seniors, the disabled, and low-income working families who lose income due to the

coronavirus; and additional funds to allocate to Public Housing Agencies to make up for reduced rent payments and help contain the spread of COVID-19 in housing in public housing properties.

- **Federal mortgage loan forbearance** for up to one year for homeowners with federally backed mortgage loans.
- **Moratoriums on eviction** for tenants of properties backed by federal mortgage loans, who can neither be evicted nor charged fees or penalties for nonpayment of rent during the crisis (those payments will be deferred but not forgiven).
- **Native American Programs** to prevent homeless and contain the spread of COVID-19 on tribal lands.
- **Housing Opportunities for Persons with AIDS** to support the housing needs of low-income persons living with HIV/AIDS and their families.

LGBTQ women of color are more likely to be homeless, and it is unclear if the Homeless Assistance Grants will directly provide housing for people who are currently homeless. Given that women of color are less likely to own homes than their white counterparts, the mortgage forbearance benefit may not apply to them; and for those who do qualify, it may be difficult to make up back-payments in a struggling economy once the mortgage postponement period is over. Moratorium on evictions will help renters stay sheltered during this crisis, but renters with low-incomes and those who are cost-burdened will face similar financial challenges trying to catch up once those back-payments are due.

Additional recovery and relief legislation must provide shelter for people who are homeless and support cost-burdened renters and homeowners.

#### **ADDITIONAL RESOURCES** on housing in the FFCRA and CARES Act:

**National Women’s Law Center** – Improving Housing Assistance in Response to COVID-19:

<https://nwlc.org/resources/improving-housing-assistance-in-response-to-covid-19/>

## **CHILD CARE**

To help slow the spread of the novel coronavirus, millions of children are out of school and many child care centers are closed. This is putting additional strain on women of color who are often breadwinners and caregivers in their households. Single mothers, who are disproportionately women of color, will be particularly impacted by this spike in child care needs. According to a report by Northwestern University, there are around 15 million single mothers, more than twice the number of single fathers in the U.S.<sup>70</sup> Though women’s participation in the labor force was equal to that of men before the crisis, and women provide a disproportionate share of child care.<sup>71</sup> So women, and particularly women of color and single mothers, will be vastly more affected by the rise in child care needs.

The CARES Act authorizes billions in Child Care and Development Block Grants to states to provide immediate assistance to child care providers and support healthcare for frontline workers such as

healthcare workers and first responders during this crisis. It also provides millions for Head Start programs to respond to coronavirus-related needs of children and families. As mentioned earlier, the FFCRA paid sick and emergency paid leave provisions allow for some parents and guardians to take up to 10 days of paid sick leave or 10 weeks of partially paid emergency leave due to school and child care closures (see more about these policies in the *Paid Sick Time and Public Health Emergency Leave* section above).

Many professional child care businesses are struggling to cover basic operating expenses due to mandated closures and parents withdrawing children from their services. Nannies and family care providers, disproportionately women of color, who are providing child care in this moment are also in need of relief. Single mothers may have to work and provide child care without support, as alternative child care arrangements may be limited due to stay at home orders. Even married women provide more child care than married men,<sup>72</sup> so they will also be impacted by child care needs.

Additional recovery and relief legislation must offer supports and resources to all types of child care providers including child care centers, family child care homes, and family, friend, and neighbor care providers; provide funds to cover operating costs of child care providers; and eliminate copayments or tuition for families during this crisis while ensuring providers are still paid.<sup>73</sup>

#### **ADDITIONAL RESOURCES** on child care in the FFCRA and CARES Act:

- **CLASP** – Fact Sheet on COVID-19 and State Child Care Assistance Programs  
<https://www.clasp.org/publications/fact-sheet/covid-19-and-state-child-care-assistance-programs>
- **National Women’s Law Center and CLASP** – Child Care is Key to Our Economic Recovery  
<https://nwlc.org/resources/full-brief-child-care-is-key-to-our-economic-recovery-what-it-will-take-to-stabilize-the-system-during-this-crisis/>

## **COURTS AND CARCERAL SYSTEMS**

Black and Latinx women are disproportionately represented in the women’s prison population. A quarter of all women have a loved one who is incarcerated,<sup>74</sup> and 60% of Black and Native Americans have a family member who has been in jail or prison.<sup>75</sup> Women frequently bear the emotional and financial burden of court and prison-related costs for family and friends. In fact, a study by Ella Baker Center for Human Rights, Forward Together, and Research Action Design found that eight in ten family members (83%) primarily responsible for court-related costs and call and visitation costs (87%) were women.<sup>76</sup> These costs from court-related fines and fees, money bail, and incarceration have detrimental and disproportionate impacts on women of color.

The CARES Act authorizes \$1 billion to the Department of Justice including:

- \$100 million to the Bureau of Prisons for costs related to coronavirus, including medical care and tests for inmates and personnel.
- \$850 million paid through the Edward Byrne Memorial Justice Assistance Grant Program to assist local law enforcement agencies in responding to coronavirus, including medical needs and other supplies for inmates in prisons, jails and detention centers.

The CARES Act also prohibits state or local governments from garnishing the \$1,200 recovery checks to pay for outstanding fines and fees.<sup>77</sup>

Resources are certainly needed to support prisons and law enforcement in responding to coronavirus outbreaks, preventing the spread in jails and detention centers, and treating infected inmates. However, reducing the prison population—by releasing those most vulnerable to serious illness or death, those approaching the end of their sentences, children in juvenile detention, non-violent/low-level offenders, and people who have not been convicted of a crime but have been jailed pre-trial due to an inability to pay cash bail—may be a better solution.

Advocates are calling for the release of such inmates in jails, prisons and immigrant detention centers. Some correctional facilities have begun releasing people in custody due to coronavirus outbreaks that may be exacerbated due to crowded and unhygienic conditions. Coronavirus outbreaks are also spreading in immigrant detention centers, where 37,000 immigrants are currently detained.<sup>78</sup> Halting immigration raids and detentions, and releasing current detainees, are other strategies lauded by advocates.

Being released is only part of the battle. People returning home from prison owe an average of \$13,607 in fines and fees.<sup>79</sup> Additional reforms are needed to curb high costs for people involved with the court and carceral systems and their loved ones. Most jails and prisons have suspended visitation so loved ones, mostly women, must continue to pay costly fees for phone calls to check on the health and well-being of those incarcerated. If an inmate falls ill due to coronavirus while incarcerated, it is unclear who will be responsible for the cost of treatment.

Additional recovery and relief legislation must reduce the prison population, reduce costly fines and fees, and ensure treatment costs for coronavirus are covered for people who are incarcerated.

#### **ADDITIONAL RESOURCES** on criminal justice and the CARES Act:

- **Fines & Fees Justice Center** – COVID 19 Crisis: FFJC Policy Recommendations and Policy Tracker  
<https://finesandfeesjusticecenter.org/articles/ffjc-policy-recommendations-for-the-covid-19-crisis/>
- **CLASP** – COVID-19 Response Must Include Youth and Adults Impacted by the Criminal Justice System  
<https://www.clasp.org/blog/covid-19-response-must-include-youth-and-adults-impacted-criminal-justice-system>

## STUDENT LOAN DEBT

Women hold about two thirds of the \$1.5 trillion in student loan debt held by U.S. households.<sup>80</sup> Black and Latinx women face greater debt repayment challenges as they earn less than white women and men bachelor's degree holders, and they report more financial difficulties while repaying student loans. Black women graduate with more student debt on average than any other group,<sup>81</sup> which is partially due to the racial wealth gap as historical and contemporary wealth-building barriers have made it difficult for Black families to amass resources that can be used to cover education expenses.

The CARES Act suspends payments for federal student loans for six months, through September 30, 2020. The interest rate on those loans will be set at zero percent while payments are suspended, and debt collection activities will be halted. The bill also provides tax relief for employers by excluding up to \$5,250 in qualifying student loan repayments made by employers on behalf of an employee.

During negotiations for the CARES Act, Democrats were calling for Congress to cancel student debt. Representatives Ayanna Pressley and Ilhan Omar introduced the Student Debt Emergency Relief Act<sup>82</sup> that would provide immediate monthly payment relief for federal student loan borrowers, cancel at least \$30,000 in outstanding student loan debt per borrower, and protect borrowers from involuntary payments and garnishment during the crisis. Advocates should continue to push Congress to cancel student debt as part of future recovery and relief legislation.

While forbearance may take the initial pressure off of holders of federal student loan debt, payments will not be canceled, and it will extend the student loan repayment period. And the provisions in the CARES Act only cover student loans currently owned by the federal government, not loans that have been sold to, or incurred with, private lenders. For women of color who carry more student loan debt and face more challenges making payments, these provisions will do little to benefit them in the long run. And since women of color are more likely to work in low-wage jobs with limited benefits, they are less likely to have an employer offering to make student loan payments on their behalf. Student debt cancellation may be the best way to protect borrowers—particularly women of color—and the economy.

### **ADDITIONAL RESOURCES** on student loan debt and the CARES Act:

- **Student Loan Borrower Assistance** – What the CARES Act Means for Repayment of Federal Student Loans  
<https://www.studentloanborrowerassistance.org/what-the-cares-act-means-for-repayment-of-federal-student-loans/>
- **National Women's Law Center** – Higher Education, Recession, and COVID-19: What Students and Student Borrowers Need from a Federal Stimulus Package  
<https://nwlc.org/resources/higher-education-recession-and-covid-19-what-students-and-student-borrowers-need-from-a-federal-stimulus-package/>

## OPPORTUNITIES FOR LONG-TERM POLICY REFORM

The current coronavirus legislation offers some temporary relief but does little to address the underlying causes of economic inequality. Long-term policy reforms that address the root causes of economic insecurity for women of color must be considered, such as:

- **Permanent universal paid family and medical leave** – that includes six months of paid family leave; social insurance; parental, caregiving, and medical leave for all workers – including “gig” economy workers; job protections and anti-retaliation policies; and full wage replacement for the lowest-paid workers.<sup>83</sup>
- **Guaranteed income** – that provides a foundation upon which earned income can be layered and includes a racial and gender equity approach that provides payments based on historic disadvantage to narrow the intersecting racial and gender wealth gaps.<sup>84</sup>
- **Federal jobs guarantee** – that provides universal job coverage for all adult workers to achieve permanent full employment.<sup>85</sup>
- **Universal healthcare** – that creates a non-profit, single-payer national health program that provides healthcare benefits without out-of-pocket expenses to all U.S. residents.<sup>86</sup>
- **Housing affordability** – that increases investments in the National Housing Trust Fund to create affordable rental housing; expands rental assistance programs including the Housing Choice Voucher program; protects the existing supply of affordable homes for the poorest renters; provides a renters’ tax credit that is fully refundable to help reduce renter cost-burden;<sup>87</sup> strengthens the Fair Housing Act; and prevents displacement due to gentrification.
- **Baby Bonds** – that provide every child born in the U.S. with a trust account with seed funding, based on household income and wealth that grows until the child reaches adulthood.<sup>88</sup>

## CONCLUSION

Women of color contribute significantly to the economy as workers, breadwinners, caregivers, and consumers; but existing policies, including the current coronavirus relief packages, do not center their needs. As Congress continues to explore and determine measures to help stabilize families and stimulate the economy in response to the coronavirus crisis, they must ensure continuous relief and economic stimulus is provided and available to those most in need. People need immediate relief today—income to pay bills, buy food, and cover housing costs; paid leave to be able to care for self and loved ones if they fall ill; access to COVID-19 testing and treatment—and these needs are greater for women of color due to underlying inequality and structural issues that are exacerbated by the coronavirus crisis. This pandemic has revealed the glaring holes in U.S. social and economic systems, but additional recovery and relief legislation and long-term reforms can help to strengthen economic security for women of color, their families, and the larger economy.

## ENDNOTES

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<sup>1</sup> National Women's Law Center, 'The Wage Gap Has Made Things Worse for Women of Color on the Front Lines of COVID-19,' March 30, 2020, available at: [https://nwl.org/blog/the-wage-gap-has-made-things-worse-for-women-on-the-front-lines-of-covid-19/?campaign\\_id=10&emc=edit\\_gn\\_20200331&instance\\_id=17223&nl=in-her-words&regi\\_id=84041823&segment\\_id=23427&te=1&user\\_id=094da7a317185cfd0ea81f5e881599b2](https://nwl.org/blog/the-wage-gap-has-made-things-worse-for-women-on-the-front-lines-of-covid-19/?campaign_id=10&emc=edit_gn_20200331&instance_id=17223&nl=in-her-words&regi_id=84041823&segment_id=23427&te=1&user_id=094da7a317185cfd0ea81f5e881599b2)

<sup>2</sup> Ibid.

<sup>3</sup> Institute for Women's Policy Research, 'Paid Sick Days Access Varies by Race/Ethnicity, Sexual Orientation, and Job Characteristics,' July 2014, available at: <https://iwpr.org/wp-content/uploads/wpallimport/files/iwpr-export/publications/B337.pdf>

<sup>4</sup> American Express, 'The 2019 State of Women-Owned Businesses Report,' available at: [https://about.americanexpress.com/files/doc\\_library/file/2019-state-of-women-owned-businesses-report.pdf](https://about.americanexpress.com/files/doc_library/file/2019-state-of-women-owned-businesses-report.pdf)

<sup>5</sup> Author's analysis of 2012 Survey of Business Owners data. U.S. Census Bureau, 2015.

<sup>6</sup> Kaiser Family Foundation, 'Health Coverage of Immigrants,' March 18, 2020, available at: <https://www.kff.org/disparities-policy/fact-sheet/health-coverage-of-immigrants/>

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**Author's note:** While the text, data, and citations in this report are, to the best of the authors' knowledge, current as of the date the report was prepared, the COVID-19 crisis and response is developing daily. There may be subsequent developments, including legislative actions and regulations that could make some of the content in this report out of date.

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