



# How COVID-19 Sent Women's Workforce Progress Backward: Congress' \$64.5 Billion Mistake

OCTOBER 29, 2020 — JULIE KASHEN, SARAH JANE GLYNN, PHD. AND AMANDA NOVELLO

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Four times as many women as men dropped out of the labor force in September, roughly 865,000 women compared with 216,000 men. This validates predictions that the impact of the COVID-19 pandemic on women—and the accompanying child care and school crises—would be severe. In July, a Washington Post article—titled, “Coronavirus child-care crisis will set women back a generation”—pointed out that “[o]ne out of four women who reported becoming unemployed during the pandemic said it was because of a lack of child care—twice the rate among men.”<sup>1</sup> In August, CNN ran the headline, “Working mothers are quitting to take care of their kids, and the US job market may never be the same.”<sup>2</sup>

This report aims to give quantified answers to two questions: What might be the impact of the pandemic-induced reduction in child care options on women's employment and the U.S. economy? And extrapolating from those data, what are the possible implications for long-term gender equity and the well-being of women and families?

Unfortunately, too many unknowns make it impossible to predict exactly how families will react to the ever-shifting landscape of public health, employment, and caregiving.

Yet the lack of a child care infrastructure or family-forward workplace policies—policies that support caregivers to both provide and care for their family members—means the challenges of this moment are leading the United States toward a catastrophe. Mothers will continue to shoulder the majority of family caregiving responsibilities, as they have both historically and thus far in the pandemic.<sup>3</sup> Mothers of color will be the most affected.<sup>4</sup> This will have a significant negative effect on women's employment and labor force participation rates, which will in turn have a negative effect not only on both current and future earnings but also on retirement security and gender equity in workplaces and homes.

The losses in child care and school supervision hours as a result of the pandemic could lead to a significant decline in women's total wages. This report estimates that if conditions for families do not improve—and if the levels of maternal labor force participation and work hours experienced during the April 2020 first-wave peak of infections and COVID-19 lockdowns persist long term—lost wages would amount to \$64.5 billion per year.<sup>5</sup> This is a crushing loss to families and communities that are still reeling from the pandemic-induced economic collapse. Furthermore, without a significant public

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This report can be found online at: <https://tcf.org/content/report/how-covid-19-sent-womens-workforce-progress-backward-congress-64-5-billion-mistake/>

response, these consequences will have additional ripple effects that will continue to hurt communities and stifle the economic recovery.

This report begins by looking at the impact of the pandemic on the child care sector and how that affects families—particularly working mothers—and especially mothers of color. It then quantifies the potential loss to women, families, communities, and the economy as mothers reduce work hours or exit the workforce entirely as well as how racism and sexism contributed to these outcomes. The report concludes with a list of policy recommendations to both repair the hole in the nation’s economy by building a robust child care infrastructure and establish work-family policies that would help achieve gender equity during the pandemic and beyond.

## The Impact of the Pandemic on Child Care

The disastrous economic crisis precipitated by the pandemic has hit child care providers especially hard. Many providers halted their services temporarily or had families drop out and stop paying. In April, the Center for American Progress estimated that as many as 4.5 million child care slots could be permanently lost due to the pandemic. This number may be an underestimate as the ongoing economic effects of the pandemic are met with insufficient federal action.<sup>6</sup> To put that into perspective, there were roughly 9.7 million working mothers with a child under the age of 6 in 2019 before COVID-19 hit the United States.<sup>7</sup> There is an average of two children per family in the United States; even if we assume that each family using paid child care has two children under the age of 6, the loss of 4.5 million child care slots would affect at least 2.25 million families.<sup>8</sup>

In addition to the need for child care for young children, many school-aged children require significant supervision and care as well. This became even more apparent as many schools reopened entirely or partially online this fall. While some high school students may be able to self-direct, elementary students require assistance navigating virtual education. The fact that a child is enrolled in elementary, or middle,

or high school does not necessarily mean that they do not still require significant attention from a parent during school hours. Many parents are finding themselves in the position of having to provide remote learning supervision for their children even though they are enrolled in a public or private school. In fact, one recent study showed that 80 percent of parents plan to work and facilitate remote learning, and 90 percent who have both school-aged and younger children will be primarily responsible for caring for both, even while meeting their work and other obligations.<sup>9</sup> This situation is untenable.

## Parents Are Scrambling, and Most of the Responsibility Is Falling on Women

Data on how parents are responding to the pandemic and the lack of child care availability are still being collected and analyzed, and results are likely to change over time based on whether conditions improve, worsen, or stay the same. But preliminary results show that there is ample reason to suspect that the ongoing lack of child care will have extremely negative impacts on working parents.

The Bipartisan Policy Center (BPC) and Morning Consult found that more than 70 percent of parents of children under the age of 5 report their child care provider is closed or operating with limited hours or space. Half of the parents surveyed who sought child care for their young children during COVID-19 found it much harder to find quality child care than before the pandemic. Among parents who do not plan to send their child or children back to a child care program, 57 percent say they personally or their spouse or partner will provide care, while one-third (33 percent) will rely on a family member or relative.<sup>10</sup> A similar study from the U.S. Chamber of Commerce Foundation found that 75 percent of parents had a parent or guardian staying home with a child, either working remotely or not working, and 28 percent were relying on family and friends<sup>11</sup>

Interruptions caused by child care affect women more than men. Study after study has shown that in response to school, child care, and camp closings, as well as reduced hours and reduced class sizes, significantly more women than men have

reduced their work hours,<sup>12</sup> left work to care for children,<sup>13</sup> and spent more time on education and household tasks.<sup>14</sup> The latest evidence shows that due to COVID-19 school and child care closures, mothers with young children have arranged reductions in their work hours that are four to five times greater than the reductions arranged by fathers. These disproportionate reductions have more than doubled the gap between the number of hours worked by women and by men.<sup>15</sup> Similarly, looking at the effects of COVID-19 on the maternal workforce, Misty L. Heggeness, an economist at the U.S. Census Bureau, found that women of school-aged children in early-closure states were 20 percent more likely to take temporary leave and 30 percent more likely to leave a job compared with those in states that had not yet closed.<sup>16</sup> The difference in work hours before and after closure was not significant for men, as other peer-reviewed studies have also shown.<sup>17</sup> In sum, Heggeness states, “The impact on short-term work productivity and engagement appeared to be borne entirely on the backs of mothers of school age children.

The latest U.S. Bureau of Labor Statistics data provide yet more evidence that recent trends have made it more difficult for women than men to stay at work. In September 2020, 865,000 women left the labor force—more than four times the number of men who left the labor force and more than three times the number of jobs gained by women that month.<sup>18</sup> Among workers aged 35 to 44, men’s labor force participation fell by little more than 1 percentage point from September 2019 to September 2020, whereas participation of women in that age range fell by more than 2 percentage points since 2019.<sup>19</sup>

Black, Latinx, and Indigenous women especially—all of whom face intersecting oppressions—are also feeling the multiple effects of being more likely to have lost their jobs,<sup>20</sup> being on the front lines as essential workers,<sup>21</sup> and solving their child care challenges on their own.<sup>22</sup> As a result of a variety of factors, including policy choices grounded in racism and sexism, low-wage workers, solo mothers, and women of color—three groups with considerable overlap—are all too often not in the economic position to leave the paid labor force to care for their children. Women of color,

and Black women in particular, have historically had much higher levels of labor force participation when compared with white women, but they also experience many more job disruptions due to inadequate child care.<sup>23</sup> Women of color and immigrant women have often provided domestic labor that facilitates the employment and leisure time of wealthy and middle-class white women but prevents them from spending more time with their own families. As CAP Senior Fellow Jocelyn Frye explains, “Because of the combined effects of entrenched racial, gender, and ethnic biases, women of color historically have not been seen as equal to white women or men—and little consideration has been given to their personal needs and challenges.”<sup>24</sup> Thus, white women and wealthier women are more likely to leave the labor force, while women of color and low-paid women are more likely to make changes to their work schedules and rely on other child care solutions, as they have long done.

## The Loss of Income for Mothers, Families, Communities, and the Economy

While no one study shows how many mothers have left or will leave the workforce to provide child care, the data do give us a range of possibilities to consider. Data from the U.S. Census Bureau’s Household Pulse Survey collected between April 23, 2020, and August 31, 2020, found that, on average, 10 percent of working mothers reported not working each week because they were providing care to a child who was not in school or child care.<sup>25</sup> In keeping with this finding, preliminary data from forthcoming research conducted at Northeastern University show that 13 percent of working parents either cut back their hours or stopped working due to a lack of child care.<sup>26</sup> And a member survey conducted by Cleo, a company that supports working parents, found that 20 percent of working parents or their partner were considering leaving the workforce to provide child care.<sup>27</sup> Analysis conducted by sociologists Liana Christin Landivar, Leah Ruppner, William J. Scarborough, and Caitlyn Collins using Current Population Survey data found that reductions in labor force participation and work hours differed by age of the youngest child. They found that in April, during the peak of the first coronavirus wave, labor force participation was

TABLE 1

<b>Estimated annual lost wages due to changes in maternal labor force participation 2019 dollars</b>	
	<i>Total lost wages (billions of dollars)</i>
<i>Decreased labor force participation</i>	
<b>1 percent of mothers leave the labor force</b>	\$8.7
<b>3.2 percent of mothers with a child under age 6 and 3.5 percent of mothers with a child age 6–17 leave the labor force*</b>	\$29.4
<b>6.5 percent of mothers leave the labor force**</b>	\$56.4
<b>20 percent of mothers leave the labor force***</b>	\$173.6
<i>Full-time working mothers moving to part-time</i>	
<b>1 percent of mothers move from full-time to part-time jobs, with none quitting part-time jobs</b>	\$5.0
<b>6.5 percent of mothers move from full-time to part-time jobs, with none quitting part-time jobs**</b>	\$32.6
<i>Overall reduction in mothers' work hours</i>	
<b>Mothers with a child under age 6 reduce full-time hours by 4.5 percent and part-time hours by 7.2 percent*</b>	\$16.4
<b>Mothers with a child age 6–17 reduce full-time hours by 3.4 percent and part-time hours by 5.4 percent*</b>	\$18.7
<p>Estimates based on Landivar and others.  ** Estimates based on Modestino.  *** Estimates based on Cleo and others.  Table: Center for American Progress Source: U.S. Bureau of Labor Statistics, "Current Population Survey, Marital and family labor force statistics, 2019," available at <a href="https://www.bls.gov/cps/">https://www.bls.gov/cps/</a> (last accessed October 2020); Sarah Flood and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 8.0 [dataset]" (Minneapolis: Minnesota Population Center, 2020), available at <a href="https://cps.ipums.org/cps/">https://cps.ipums.org/cps/</a>; Liana Christin Landivar and others, "Early Signs Indicate That COVID-19 Is Exacerbating Gender Inequality in the Labor Force," <i>Socius</i> 6 (2020): 1–3, available at <a href="https://journals.sagepub.com/doi/full/10.1177/2378023120947997">https://journals.sagepub.com/doi/full/10.1177/2378023120947997</a>; Alicia Modestino, "Coronavirus child-care crisis will set women back a generation," <i>The Washington Post</i>, July 29, 2020, available at <a href="https://www.washingtonpost.com/us-policy/2020/07/29/childcare-remote-learning-women-employment/">https://www.washingtonpost.com/us-policy/2020/07/29/childcare-remote-learning-women-employment/</a>; Cleo and others, "Invest in Parents: Helping Working Parents Participate, Remain in &amp; Thrive in the Workforce" (San Francisco: 2020), available at <a href="https://static1.squarespace.com/static/5eae15c77242c61f9c9cae073/t/5ec213563ca6b4722c01619f/1589777245524/Invest+in+Parents+Report.pdf">https://static1.squarespace.com/static/5eae15c77242c61f9c9cae073/t/5ec213563ca6b4722c01619f/1589777245524/Invest+in+Parents+Report.pdf</a>.</p>	

reduced by 3.2 percent among married mothers with a child under the age of 6; 4.3 percent among mothers with a child age 6 to 12; and 2.7 percent among mothers with a child age 13 to 17.<sup>28</sup> Work hours, regardless of whether telecommuting or working an in-person job, were reduced by 1.8 hours for mothers with a child under the age of 6; 1.4 hours for mothers with a child age 6 to 12; and 1.3 hours for mothers with a child age 13 to 17.

Table 1 shows the potential aggregate losses in family earnings if mothers scale back their labor force participation and work hours in response to COVID-19-related child care demands based on each of these scenarios. Even as small a shift as 1 percent of mothers leaving the workforce would result in an estimated \$8.7 billion economic hit to working families. Only 1 percent of full-time working mothers shifting from full-

time to part-time work would mean an estimated \$5 billion less in wages per year, which doesn't take into account the value of lost benefits such as paid leave and health insurance.

The frightening reality is that the potential negative effects on maternal labor force participation are far greater than just a 1 percent reduction. Using Landivar and her colleagues' analysis, if 3.2 percent of mothers with a child under the age of 6 and 3.5 percent of mothers with a child age 6 to 17 leave the labor force, the result would be an estimated \$29.4 billion in foregone wages.<sup>29</sup> In further keeping with their findings, if mothers with a child under the age of 6 reduce full-time hours by 4.5 percent and part-time hours by 7.2 percent, the result would be a \$16.4 billion paycut to families. If mothers with a child age 6 to 17 reduce full-time hours by 3.4 percent and part-time hours by 5.4 percent, the result would be a loss of an additional \$18.7 billion. The total for these reductions in labor force participation is \$64.5 billion in lost income.

The data from Northeastern University do not differentiate how many of the 13 percent of working parents who cut back their hours or stopped working entirely are women nor how many quit versus reduced hours.<sup>30</sup> If we assume a 50/50 split, with 6.5 percent of working mothers leaving the labor force and 6.5 percent shifting from full-time to part-time work, the combined total would be an estimated \$89 billion in lost wages annually. While the Cleo member survey that found 20 percent of working parents were considering leaving the labor force was not nationally representative, it presents a worst-case scenario where, if it held true nationwide, mothers who quit working would lose a total of \$172.8 billion in wages.<sup>31</sup>

When fewer mothers participate in the labor force or when they reduce their work hours from full to part time, whether by choice or by circumstance, the result is less money to pay for household necessities. This is particularly troublesome for lower-income families because the lower a family's income is, the more likely it is that the mother is the family's breadwinner, and the less able the family is to easily absorb a decrease in earnings.<sup>32</sup>

The impact on individual families is immediate and clear. Approximately 1 in 5 workers were on unemployment insurance in August, receiving a meager \$300 per week on average, with dramatic effects on families' economic security.<sup>33</sup> One in 8 households<sup>34</sup> has faced food insecurity, and anywhere from 29 percent to 43 percent of renter households could face eviction by the end of the year.<sup>35</sup> Even if a strong eviction moratorium were in place, it would not save households from financial ruin or homelessness when the moratorium expired. Black and Latinx households are much more likely than white households to face these serious financial problems.<sup>36</sup>

There will also be a macroeconomic impact if women must scale back their employment en masse. Businesses and the overall economy are already struggling with decreased demand due to the pandemic, and significant hits to families' incomes will only exacerbate this problem. Even in instances of more-privileged, dual-earner families, if a mother's drop in earnings means tightening spending for nonessentials such as dining out or leisure activities, then the sectors of the economy that COVID-19 has already hit hardest will experience additional prolonged pain.

### *Undoing 25 Years of Progress*

The impact of this level of disruption to women's ability to work would be enormous. Maternal labor force participation has been increasing over time steadily, but slowly; even a 5 percent decline would undo the past 25 years of progress.

These estimates, based on the limited available data, point toward a future in which working families would face increased economic insecurity in both the short and long term. These estimates are intended to give a sense of scale, but they only capture one year of potential foregone earnings. However, women who exit the labor force to provide care often have difficulty reentering employment at a later date—an experience likely to be exacerbated in an economy with high unemployment rates. In addition, extended time out of work has significant negative effects on future earnings potential and can undermine future retirement security. Previous CAP research found that a 26-year-old working



TABLE 2

### Parents' labor force participation rates, 1994–2019

Year	<i>People with own children under age 18</i>			<i>People with own children under age 16</i>			<i>Women with own children under age 3</i>	<i>Women with own children under age 1</i>
	All	Men	Women	All	Men	Women		
1994	79.8%	94.1%	69.0%	75.8%	95.2%	61.2%	57.7%	N/A
1995	80.3%	94.1%	69.8%	76.6%	95.5%	62.3%	58.9%	N/A
1996	81.1%	94.5%	70.8%	77.2%	95.6%	63.2%	59.4%	N/A
1997	81.8%	94.6%	71.9%	78.3%	95.8%	64.8%	61.4%	N/A
1998	81.8%	94.6%	71.8%	78.6%	96.1%	64.9%	61.9%	N/A
1999	82.0%	94.6%	72.2%	78.5%	96.1%	64.8%	61.5%	N/A
2000	82.1%	94.7%	72.3%	78.4%	96.1%	64.6%	60.4%	N/A
2001	81.9%	94.6%	72.1%	78.1%	95.8%	64.3%	60.2%	N/A
2002	81.6%	94.3%	71.8%	77.7%	95.5%	63.7%	60.2%	N/A
2003	81.2%	94.1%	71.1%	77.2%	95.4%	62.8%	58.9%	N/A
2004	80.7%	94.1%	70.4%	76.5%	95.4%	61.8%	57.5%	N/A
2005	80.7%	94.1%	70.5%	77.0%	95.4%	62.8%	58.4%	N/A
2006	81.0%	94.1%	70.9%	77.5%	95.4%	63.5%	60.2%	N/A
2007	81.4%	94.3%	71.0%	77.8%	95.7%	63.3%	59.2%	N/A
2008	81.5%	94.1%	71.4%	77.9%	95.4%	64.0%	60.4%	N/A
2009	81.3%	93.8%	71.4%	77.8%	95.1%	64.2%	61.1%	56.6%
2010	80.9%	93.7%	70.8%	77.5%	94.7%	63.9%	60.7%	56.5%
2011	80.6%	93.5%	70.6%	77.4%	94.5%	63.9%	60.6%	55.8%
2012	80.4%	93.1%	70.3%	77.7%	94.2%	64.6%	61.2%	56.7%
2013	80.0%	92.8%	69.9%	77.2%	93.9%	63.9%	61.1%	57.3%
2014	80.1%	92.8%	70.1%	77.5%	94.2%	64.2%	61.0%	57.1%
2015	80.0%	92.7%	69.9%	77.4%	93.9%	64.2%	61.4%	58.1%

TABLE 2 (CONTINUED)

Parents' labor force participation rates, 1994–2019								
Year	People with own children under age 18			People with own children under age 16			Women with own children under age 3	Women with own children under age 1
	All	Men	Women	All	Men	Women		
2016	80.4%	92.8%	70.5%	77.8%	94.0%	64.7%	61.8%	58.6%
2017	80.8%	92.8%	71.1%	78.2%	94.1%	65.1%	62.3%	58.5%
2018	81.3%	93.3%	71.5%	78.5%	94.5%	65.1%	61.9%	57.8%
2019	81.8%	93.4%	72.3%	79.4%	95.0%	66.4%	63.5%	59.9%

Table: Center for American Progress Source: U.S. Bureau of Labor Statistics, “Current Population Survey, Marital and family labor force statistics series FMUP1378851, FMUP1378852, FMUP1378853, FMUP1378864, FMUP1378865, FMUP1378869, and FMUP1378872,” available at <https://data.bls.gov/cgi-bin/surveymost?fm> (last accessed October 2020).

woman earning the median wage who took five years off to provide care would reduce her lifetime earnings by 19 percent.<sup>37</sup> This includes not just lost wages over that time period but also lost wage growth and lost retirement assets.

## The Long-Term Effects on Women and Gender Equity

While the estimates shown here are based on one year of annual estimated earnings, there is reason to believe that the potential impacts may be long lasting. It is important to keep in mind that being able to easily reenter the labor force at a future date is never a given, and one’s ability to find another job in the future will likely be affected by the very high rates of current unemployment.

First, when schools return to in-person instruction and if child care providers reopen or expand enrollment, it may still be difficult for mothers who exited the labor force to find work. For example, one experiment found that job applicants with relevant experience who were out of work for more than six months were less likely to be called back than those with no relevant work experience who had been unemployed for less time.<sup>38</sup> This is potentially compounded by the hiring discrimination that mothers, and specifically mothers of color, experience.<sup>39</sup> Second, without intervention,

a significant portion of the child care available prepandemic is likely to disappear. If mothers are unable to access child care because there simply are no providers available, it will be virtually impossible for them to return to work. Previous CAP research found that more than half of families with young children lived in a child care desert, “a census tract with more than three children under age 5 for every licensed child care slot.”<sup>40</sup> Prepandemic, child care deserts were more likely to be in low- or moderate-income neighborhoods, predominantly Hispanic neighborhoods, and rural communities.<sup>41</sup> There is every reason to believe that without swift and significant government intervention, these existing inequalities will only deepen and spread.

Hard-won progress on closing the gender wage gap may also be set back decades. Increases in women’s labor force participation rates fueled the significant narrowing of the gender wage gap in the 1970s and 1980s. Women’s labor force participation reached its peak in the late 1990s, and progress on closing the gender wage gap has remained virtually stagnant ever since. Research has shown that strengthening labor force attachment is critical to increasing women’s earnings. One study found that women who took just one year out of the workforce had annual earnings that were 39 percent lower than those of women who did not.<sup>42</sup>



TABLE 3

### Estimated annual lost federal tax revenue due to changes in maternal labor force participation, 2019 dollars

	<i>Total lost wages (billions of dollars)</i>
<i>Decreased labor force participation</i>	
<b>1 percent of mothers leave the labor force</b>	\$1.6
<b>3.2 percent of mothers with a child under age 6 and 3.5 percent of mothers with a child age 6–17 leave the labor force*</b>	\$5.6
<b>6.5 percent of mothers leave the labor force**</b>	\$10.7
<b>20 percent of mothers leave the labor force***</b>	\$32.8
<i>Full-time working mothers moving to part-time</i>	
<b>1 percent of mothers move from full-time to part-time jobs, with none quitting part-time jobs</b>	\$0.9
<b>6.5 percent of mothers move from full-time to part-time jobs, with none quitting part-time jobs**</b>	\$6.2
<i>Overall reduction in mothers' work hours</i>	
<b>Mothers with a child under age 6 reduce full-time hours by 4.5 percent and part-time hours by 7.2 percent*</b>	\$3.1
<b>Mothers with a child age 6–17 reduce full-time hours by 3.4 percent and part-time hours by 5.4 percent*</b>	\$3.5

Estimates based on Landivar and others.

\*\* Estimates based on Modestino.

\*\*\* Estimates based on Cleo and others.

Table: Center for American Progress Source: U.S. Bureau of Labor Statistics, "Current Population Survey, Marital and family labor force statistics, 2019," available at <https://www.bls.gov/cps/> (last accessed October 2020); Sarah Flood and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 8.0 [dataset]" (Minneapolis: Minnesota Population Center, 2020), available at <https://cps.ipums.org/cps/>; Liana Christin Landivar and others, "Early Signs Indicate That COVID-19 Is Exacerbating Gender Inequality in the Labor Force," *Socius* 6 (2020): 1–3, available at <https://journals.sagepub.com/doi/full/10.1177/2378023120947997>; Alicia Modestino, "Coronavirus child-care crisis will set women back a generation," *The Washington Post*, July 29, 2020, available at <https://www.washingtonpost.com/us-policy/2020/07/29/childcare-remote-learning-women-employment/>; Cleo and others, "Invest in Parents: Helping Working Parents Participate, Remain in & Thrive in the Workforce" (San Francisco: 2020), available at <https://static1.squarespace.com/static/5eae15c77242c61f9c9ae073/t/5ec213563ca6b4722c01619f/158977245524/Invest+in+Parents+Report.pdf>.

In addition to the impacts on those who leave the workforce entirely, those who reduce hours will also experience short- and long-term effects on their economic security. Part-time work, whether for economic or noneconomic reasons, tends not to offer the same wages and benefits as full-time work.<sup>43</sup> In addition to working fewer paid hours in total, part-time jobs tend to pay lower hourly rates than comparable positions

with full-time hours. Therefore, part-time paychecks are smaller both because there are fewer hours worked and because the part-time worker earns a lower hourly wage. Part-time workers are also much less likely to have access to any form of paid leave, with only 41 percent having access to paid sick leave and only 8 percent having access to paid family leave in 2019.<sup>44</sup> And, of heightened importance during

a public health emergency, part-time workers are far less likely to have access to medical care benefits through their job; only 22 percent did in 2019.<sup>45</sup>

Women affected in the short term will also feel the long-term effects in their retirement security. Women have fewer alternative sources of income after retirement than men, and they are more likely to rely on Social Security retirement and disability benefits.<sup>46</sup> Because Social Security benefits are based on lifetime earnings and the Social Security Administration calculates the average indexed monthly earnings during the 35 years in which the worker earned the most, if a woman takes time out of the workforce or reduces work hours and receives lower pay, it affects her retirement benefits. In addition, if she has fewer than 35 years of earnings, then years of zero earnings are included among the 35 averaged years, lowering the lifetime average.<sup>47</sup> Decisions to leave the workforce or reduce hours—or the impact of becoming unemployed as a result of the recession—will not only affect Social Security but also the likelihood of women holding pensions or other employer-based retirement plans.

Finally, while harder to quantify, if women move en masse from paid employment to providing unpaid labor within the home, there are potential negative impacts on family gender equality in ways that may not reflect parents' desires or preferences. Working mothers, particularly Black mothers, already spend significantly more time on unpaid household labor and child care when compared with fathers—even on days when they also work for pay.<sup>48</sup> Leaving the workforce to care for children at home further entrenches the notion that mothers are the primary caregivers for their children, which can make it hard to move back to paid work in the future. And women who are in abusive relationships may stay longer because of a lack of personal savings.<sup>49</sup> The nature of the pandemic—in which more fathers are working from home—means it should be an opportunity to increase gender equality in caregiving and homemaking, but these dynamics may instead reverse the trend.

## Impact on Tax Revenue and Recovery

Wages, benefits, and retirement assets are not the only losses facing the United States if mothers are pushed out of the labor force in large numbers. Tax revenue will also take a significant hit if mothers quit working or scale back their hours in significant numbers.

While more precise tax modeling is beyond the scope of this report, simply assuming the average effective federal tax rate on women's forgone income shows potential losses of billions of dollars in federal revenue.<sup>50</sup> Even a small, 1 percent reduction in the maternal labor force rate coupled with a 1 percent reduction in hours from full to part time would result in \$2.6 billion in lost revenue, while a scenario in line with Landivar's findings would result in a total of \$12.2 billion in revenue lost. If 20 percent of working mothers left the labor force in a worst-case scenario, the result would be \$32.8 billion dollars in lost revenue—equal to, for example, more than half of what the federal government spent on the Supplemental Nutrition Assistance Program (SNAP) in 2019.<sup>51</sup> This does not even take into account the potential losses in state tax revenue, which would occur in the midst of overall declining state revenue and looming budget crises.<sup>52</sup>

These outcomes are not inevitable—but the longer Congress waits to act, the more likely they become. The below sections map out how we arrived at this point and what is possible for the future.

## The Pandemic is Underscoring Generations of Inequitable Social Policy

This blow to the economy will not be felt equally but rather will fall most heavily on women of color. U.S. policies and norms have long pushed women of color into the workforce—into jobs that pay less and purposefully have fewer workplace protections—while setting up barriers, and in some cases supports, to keep white women out of the workforce.<sup>53</sup> The choices made by policymakers—primarily white men of means—have deliberately failed to establish a

robust care infrastructure and family-supporting workplace policies<sup>54</sup> and have not addressed the nation's outdated mismatch between school and work schedules. All of these factors contribute to the vicious cycle of racism and sexism, whereby not having good child care and workplace policies in place is both a cause and effect of discriminatory cultural norms and the gender and racial imbalance in resources and formal positions of power.<sup>55</sup>

The fallout from the COVID-19 pandemic has laid bare these long-standing failures of American institutions and social structures. Decades of government failure to lead on equitable social policy has forced the vast majority of Americans to go it alone during tough times, followed by only incremental, Band-Aid-style policy solutions. This system, which leaves working parents scrambling to cobble together individual solutions, was always destined to fail. The degree to which mothers of color and mothers of all races have been able to enter and remain in the workforce, despite the outsize responsibilities of caregiving and other domestic work, is remarkable. However, it is not a new dynamic.

Federal solutions for working parents have been “pragmatic and piecemeal, reflecting a continuing tension between public and private responsibility for the care of young children,” according to Abby J. Cohen of the Child Care Law Center. This tension, she says, stems from “the values of individualism and family autonomy, [that] taken together, have supported a position that government is an appropriate source of help only when a family—or the country itself—is in crisis.”<sup>56</sup> These do-it-yourself approaches to policy are purposeful and grounded in racist and sexist frameworks that have helped maintain the cycle of sexism and racism in public policy.<sup>57</sup>

While other countries have invested in work-family policies such as access to paid leave and affordable or free high-quality child care, the United States has not; as a result, it has seen maternal labor force participation rates decline relative to other comparable economies.<sup>58</sup> That the communities at highest risk from COVID-19<sup>59</sup> are also the communities that have been most shortchanged in terms of employment,<sup>60</sup> work-family policies,<sup>61</sup> access to child care,<sup>62</sup> and income and

wealth inequality<sup>63</sup> is not a coincidence. The root causes are the same: structural racism and sexism. Long-standing inequalities, entrenched in our laws, institutions, and cultural norms, had already pushed many families to the brink of collapse, and COVID-19 may be the final push for too many working mothers.

## Policy Implications

Before the pandemic unfolded, families across the country were already facing inhospitable workplace policies, out-of-reach child care costs, and child care deserts.<sup>64</sup> The pandemic-related school, camp, and child care closures have merely exposed the vulnerabilities the United States has created by not investing in and maintaining family-friendly workplace standards and a robust child care system—and it has shown why we cannot go back to the way things were. If the United States is to avoid further economic contraction led by women exiting the labor force and reducing their hours, the federal government needs to make both immediate and sustained long-term investments in the child care sector. Not only will these investments preserve jobs by keeping this critical industry afloat, but they will also help avoid a cataclysmic setback in gender equity. Furthermore, the nation must double down on implementing progressive work-family policies so that American households—and particularly mothers—will not be held back for having children.

### *Immediate Relief*

First, Congress must shore up child care in this moment of crisis with at least \$50 billion as soon as possible as part of a comprehensive coronavirus relief bill. The U.S. House of Representatives has already passed, with bipartisan votes, multiple child care bills that await action in the Senate, including the Child Care Is Essential Act, which consists of \$50 billion to stabilize the child care sector, and additional child care legislation that the House passed as a down payment on the long-term child care infrastructure. Congress should also invest in a study to explore the costs for families, employers, and communities of remote and hybrid learning and plans for summer care and make recommendations for

additional funding to support parents and the child care sector.

### *Establishing Child Care for All*

Short-term fixes are not enough. Moving forward, there also needs to be a focus on the long-term need to build a strong child care system. Congress must declare child care a public good and pass legislation to ensure all families can access safe, affordable, high-quality, and convenient child care in their own homes, family care homes, or child care centers. Congress should build on smart legislative solutions such as the Child Care for Working Families Act to ensure equity along with good care jobs.<sup>65</sup>

Child care policies must make child care affordable for all families and prioritize the needs of historically marginalized communities. They must include affordable and accessible child care and early education options for children age 0 to 13 and older children with disabilities. Policy solutions must ensure public funding to serve the diverse needs and preferences of families, including culturally and linguistically competent care options, home-based care, and care during nonstandard hours such as weekends, after school, nights, when job schedules change, and in areas that are currently child care deserts. Child care solutions must demonstrate that they value early educators by providing them at minimum a living wage with benefits and a pathway to higher wages as well as the ability to work with dignity, the chance to use their voice on the job, and bargaining power to further worker organizing and raise standards for all workers. Furthermore, these solutions must work toward ensuring that the early education workforce reflects the diversity of families served.<sup>66</sup>

### *Work-Family Policy Implications*

Building out a robust child care infrastructure is only the first step in protecting gender equity during the pandemic and beyond. The workplace rules in the United States were not built with caregivers in mind and need major restructuring to prioritize care and caregiving, which in turn will accelerate gender equity. Permanent solutions are necessary to ensure

that we do not continue making the same mistakes over and over again.

Policy solutions that acknowledge families' need for caregiving must include comprehensive emergency and permanent paid family and medical leave<sup>67</sup> and paid sick and safe days;<sup>68</sup> fair scheduling and workplace flexibility policies;<sup>69</sup> rights and parity for part-time workers;<sup>70</sup> and equal pay policies that focus on transparency and employer accountability.<sup>71</sup> Congress has taken the first steps with emergency paid leave provisions, and some states and localities have adopted permanent paid family and medical leave and paid sick days, fair scheduling, and equal pay laws that contribute to greater gender equity in the workplace. However, full equity will remain elusive as long as national workplace rules remain outdated and wholly inadequate.

## Conclusion

Against all odds, in February 2020, data showed that women held more than half of the nation's jobs.<sup>72</sup> Smartly, women did not celebrate this as a workforce equality victory, recognizing all of the barriers that continue to hold women back. Still, it was progress. When COVID-19 hit, even those limited women's workforce gains threatened to disappear.

Unless U.S. leaders abandon their failed every-family-for-itself approach and take significant action to address the school and child care challenges—starting with the federal funding needed—we are at risk of a significant drop in maternal work hours and labor force participation. The results of this loss will have ripple effects for families, communities, and economic recovery. The job and wage losses will lead to more food insecurity and evictions than families are already facing. Less income means less spending in their communities, which will hurt local businesses that are already struggling from closures. Employers will lose trusted employees to the child care crisis.

While the data are insufficient to give the full picture—and time will tell for certain—without congressional action, gender equity may be set back decades. This will hurt women, men, families, communities, employers, and

the possibility of a true economic recovery. It's time for Congress to act

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## Authors

**Julie Kashen** is a senior fellow and Director for Women's Economic Justice at The Century Foundation with expertise in working families, economic mobility, labor, and poverty.

**Sarah Jane Glynn, PhD** is a senior fellow at the Center for American Progress. Her research focuses on gender, employment, economic security, and work-family policies.

**Amanda Novello** is a senior policy associate at The Century Foundation and works with Century's Rediscovering Government Initiative. Her research interests include labor economics, the history of policy and economic development, and progressive economic policy.

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