

AAUW Latina Initiative

POLICY RECOMMENDATIONS

Latinas account for 18% of the U.S. female population and are a critical base of support to the U.S. economy.¹ They are the youngest female population group in the country, with a median age of 30 and a labor force participation rate that reached 61% in 2020 at the beginning of the pandemic.² But they are also a population that has been hit particularly hard by the economic and health crises of the past year.

Occupational segregation and structural labor market discrimination contribute to the significant socioeconomic disparities afflicting Latinas;³ these inequalities were exacerbated by the COVID-19 pandemic.⁴ In April 2020, approximately one in five Latinas were unemployed, registering the highest unemployment rate among all workers.⁵ Overall, the Latino community has the highest levels of COVID-19 infections and deaths.⁶ Further, the correlation between those engaged in essential work, and COVID-19 infections and death rates, compounded the economic devastation for millions of Latinas. This was even more acutely felt by those who are

undocumented and barred from receiving federal government economic assistance.⁷ More alarming still is the rate of COVID-19 infections among pregnant Latinas, which account for nearly half of all infections among pregnant women.⁸

To address these alarming disparities and inequalities, the American Association of University Women (AAUW) conducted a series of interviews to understand the lived experiences of Latinas during the pandemic. These voices are rarely at the center of public discourse or policy reform considerations, yet they are vital to crafting policy solutions to meet the needs of those who are suffering as we strive to recover from the health and economic crises. Below are policy recommendations designed to address the most pressing problems. These include policies to ensure economic security and access to educational opportunities. The effects of the unrelenting COVID-19 virus and the resulting economic devastation borne by Latinas demand a swift response. We urge the 117th Congress to take up these proposals and move them expeditiously.



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Economic Security

Economic security refers to the ability of a woman to provide a basic standard of living for herself and her family. The experiences of Latinas are as varied as any other racial or ethnic group, but among the challenges that impede the economic security and overall well-being of some Latinas is the persistent and disproportionate experience with poverty. There are many factors that contribute to higher incidences of poverty among Latinas, including the wage gap, workplace discrimination and occupational segregation.⁹ Latinas are more likely to work in low-wage jobs with irregular nonstandard work schedules, to have jobs with reduced hours and to work part-time involuntarily.¹⁰ The COVID-19 crisis has compounded economic inequalities and has exposed the considerable socioeconomic disadvantages that affect many Latinas. Congressional support for the following economic security priorities would go a long way to improving the economic well-being of Latinas and women generally.

Pass the Healthy Families Act.

Millions of workers, including the disproportionate number of Latinas who are concentrated in low-wage employment, are unlikely to have paid sick days or to be able to work from home.¹¹ For the health of the public, as well as the health of individuals, workers should be able to stay home when they are sick. The Healthy Families Act would provide a national sick leave standard that would ensure workers will not have to choose between a paycheck or their health.

Pass the Family and Medical Insurance Leave Act (FAMILY).

The COVID-19 pandemic magnified the need for a paid family leave; workers must be able to care for themselves and their families in times of need. The FAMILY Act creates a national self-funding paid family and medical leave insurance program to ensure people who work can take time off to address serious medical and caregiving needs. Importantly, it provides economic security and promotes gender and racial equity by extending eligibility to low-wage and part-time workers regardless of the size of an employer.¹²

Expand Child Care Funding.

Millions of American women, including Latinas, have left the labor force during the last year, in part

because the COVID-19 pandemic closed in-person schools, thereby increasing child care responsibilities already being shouldered by women. The American Rescue Plan (ARP) expands child care funding to families and child care providers. But ensuring women can return to the workforce will require rigorous implementation of the ARP's child care provisions. Congress should also enact the American Families Plan, which includes direct assistance for low- and middle-income families to access child care. These provisions provide additional support for women returning to the workforce and are an acknowledgement that our economy does not work without it.¹³

Pass the Paycheck Fairness Act and the Fair Pay Act.

Women's wages are a critical part of the economy and each family's economic security. This is especially true for single mothers, who are more likely to experience poverty.¹⁴ Yet on average, women earn only 82 cents on the dollar compared to men. The wage gap widens significantly for women of color. Latinas had the lowest median earnings compared to all other groups, earning, on average, 55 cents for every dollar that white, non-Hispanic men make.¹⁵ The Paycheck Fairness Act will update and strengthen the Equal Pay Act of

1963 to address the gender wage gap. Additionally, the Fair Pay Act would require employers to provide equal pay for jobs of equivalent value to help reduce the impact of occupational segregation.

Pass the Raise the Wage Act of 2021.

The Raise the Wage Act of 2021 would gradually raise the minimum wage to \$15 by 2025. Adult women make up the majority of minimum-wage workers, and Latinas are significantly overrepresented in the lowest-paid female-dominated occupations.¹⁶ A \$15 minimum wage would help narrow the wage gap and represents an important legislative step to reducing poverty for millions of Latinas and other women workers.

Strengthen and Expand Access to the Unemployment Insurance System.

Low-wage workers experience higher rates of unemployment compared to non-low-wage workers and are less likely to receive unemployment benefits.¹⁷ Some 46% of Latinas earn less than \$15 per hour, and during the early days of the pandemic, Latinas heavily represented in low-wage female-dominated service jobs suffered 20% unemployment.¹⁸ This represented the greatest and most precipitous job loss, compared to all other workers, during that period. The unemployment rate for

Latinas remained 3% higher during the first quarter of 2021, as compared to the same period in 2020.¹⁹ Congress can protect Latinas, women and other low-wage workers by expanding unemployment insurance (UI) coverage for every category of worker, including part-time workers, as well as those who face job loss or a reduction in hours. Congress can also lower or eliminate the earnings threshold to increase the number of workers covered by UI.²⁰

Expand Affordable Health Care Insurance Coverage. Although the Affordable Health Care Act (ACA) reduced disparities in insurance cov-

erage among all groups nationwide, uninsured rates among Latinas remain among the highest of any racial and ethnic group in the country.²¹ The COVID-19 pandemic has increased mental health issues and the need for mental health services. The ARP includes promising provisions to address racial inequities and expand coverage by reducing costs for millions of Americans otherwise not able to access health care.²² Importantly the ARP expands mental health services across the U.S. To ensure that millions of low-income Latinas living in states, like Texas, that refuse to adopt Medicaid expansion through the ACA, are able to access health insurance, it

is also necessary that Congress make the public option available.

Pass the Health Equity & Access under the Law (HEAL) for Immigrant Women & Families Act.

The COVID-19 crisis multiplied the risks associated with lack of health care access. The HEAL Act removes the five-year period that documented Latinas must wait before becoming eligible for Medicaid and the Children's Health Insurance Program. The HEAL Act would also enable millions of undocumented Latinas, currently barred from receiving public health benefits, to purchase health insurance plans from the ACA marketplace.²³

Education

The Bureau of Labor Statistics consistently documents how earnings increase and unemployment decreases as educational attainment rises.²⁴ There is much that Congress can do to expand educational opportunities for Latinas, including increasing financial aid, canceling existing student loan debt and providing child care assistance to student moms to increase the chances of successful education completion.

Double the Pell Grant. While more Latinas are attending and completing college, only 12.9% of Latinas held a bachelor's degree and 5.7% held advanced degrees in 2019.²⁵ The high cost has put college out of reach for far too many Latinas. To increase the number of Latinas attending, and affording college and attaining a degree, Congress needs to double the maximum Pell Grant and permanently index it to inflation to ensure aid covers a greater share of the total cost of college attendance. Doubling the maximum Pell Grant will increase college enrollment, improve graduation rates and reduce the need for student loans to achieve a college degree.

Cancel Student Debt. Increased educational achievement correlates with both higher earnings and lower unemployment.²⁶ However, these gains are mitigated by student debt that forces Latinas – who on average hold a student debt burden of \$27,000 – to mortgage their futures to attain a college degree.²⁷ The Biden-Harris administration should take executive action to cancel student debt and extend loan cancellation to all borrowers regardless of institution. Debt cancellation will provide immediate relief to borrowers and their families in economic distress, shrink the racial wealth gap and stimulate the economy.

Pass the Child Care Access Means Parents in School (CCAMPIS) Act. More than one in five college students are parents, and 1.7 million women in college are single mothers.²⁸ These parents are navigating the challenging demands of college work with the demands of providing care for their children. The CCAMPIS program provides vital support to low-income parents in postsecondary education through the provision of subsidized child care, which is widely recognized as one of the most important supports for college students who are parents.



Conclusion

AAUW works to improve the lives of women and their families. We remain steadfast in our commitment to advance policies that ensure equity and end discrimination. We stand ready to serve as a resource to address the challenges facing Latinas at this critical moment.

Endnotes

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