THE ECONOMIC IMPACT OF COVID-19 ON CONNECTICUT'S WOMEN

A Statewide Data Collection Initiative

Permanent Connections on the Status of Women in Connecticut
"Women are bearing the brunt of this whether they are service workers, childcare workers, teachers, physicians, CEOs, or VPs. If you break it down by race, the discrepancies widen even further in terms of backsliding the advancement of women."

New London County Forum Participant

"COVID has shone a spotlight on the fact that women are the shock absorbers for society's crises."

Fairfield County Forum Participant
The Permanent Commission on the Status of Women in Connecticut was formed in 2016 to carry on the work of the former state agency of the same name (the “Commission”). The Commission was formed as a state agency in 1973, and for 43 years, developed landmark legislation and research in the areas of sexual harassment, domestic violence, family medical leave, pay equity, and human trafficking to improve the lives of women and girls in Connecticut.

In 2016, the Commission was merged with other state agencies, and the organization was reincorporated as two non-profit private corporations. The Permanent Commission on the Status of Women in Connecticut Education Fund, Inc., a 501(c)(3) entity, ("the PCSW Education Fund") carries out strategic initiatives, outreach and research. The Permanent Commission on the Status of Women in Connecticut, Inc., a 501(c)(4) entity, carries out legislative advocacy.

These two corporations continue the Commission's legacy of providing expertise, research, resources, and advocacy in order to improve the lives of women and girls in Connecticut. Since its founding 47 years ago, the Commission was and the Permanent Commission on the Status of Women in Connecticut continues to be, a bipartisan organization with a non-partisan mandate, reflecting the broad diversity of Connecticut’s women.

The PCSW Education Fund conducted the research contained herein and is the author of this report. Throughout this report, the PCSW Education Fund is referred to as the "PCSW".
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This research and report represent the collective efforts of women and men across the state of Connecticut. We thank them for their assistance.

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**Legislators**
- Senator Richard Blumenthal, United States Senator
- Congressman Jim Himes, United States Congressman
- Robin Comey, Connecticut State Representative, 102nd District
- Holly Cheeseman, Connecticut State Representative, 37th District
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- Christine Palm, Connecticut State Representative, 36th District
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**Organizations**
- American Association of University Women, UCONN, Tolland County
- Community Foundation of Eastern Connecticut, New London County
- Connecticut Collective for Women and Girls, Statewide Organization
- Connecticut Early Childhood Alliance, Fairfield County
- Commission on Women, Children, Seniors, Equity and Opportunity (CWCSEO), Hartford County
- Fairfield County's Community Foundation, Fairfield County
- Governor's Council on Women and Girls, Hartford County
- Greater Bridgeport Area Prevention Program, Inc., Fairfield County
- New Horizons, Middlesex County
- Precious Moments Day Care Center, Fairfield County
- The Community Foundation of Eastern CT, New London County
- Urban Family Development Bridgeport, Fairfield County
- Women and Family Life Center, New Haven County
- YWCA Hartford, Hartford County
- YWCA Greenwich, Fairfield County
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHO WE ARE</td>
<td>i</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>iii</td>
</tr>
<tr>
<td>EXECUTIVE SUMMARY</td>
<td>v</td>
</tr>
<tr>
<td>OBJECTIVE</td>
<td>1</td>
</tr>
<tr>
<td>METHODOLOGY</td>
<td>1</td>
</tr>
<tr>
<td>SURVEY</td>
<td>1</td>
</tr>
<tr>
<td>FORUMS</td>
<td>5</td>
</tr>
<tr>
<td>DATA COLLECTION PERIOD</td>
<td>6</td>
</tr>
<tr>
<td>COVID-19 IMPACT</td>
<td></td>
</tr>
<tr>
<td>WORK AND PAY</td>
<td>7</td>
</tr>
<tr>
<td>HOUSING AND FOOD SECURITY</td>
<td>15</td>
</tr>
<tr>
<td>HEALTHCARE AND HEALTH</td>
<td>18</td>
</tr>
<tr>
<td>PERSONAL SAFETY</td>
<td>25</td>
</tr>
<tr>
<td>EDUCATION</td>
<td>29</td>
</tr>
<tr>
<td>RECOMMENDATIONS</td>
<td>33</td>
</tr>
<tr>
<td>VOICES OF CONNECTICUT'S WOMEN</td>
<td>37</td>
</tr>
<tr>
<td>REFERENCES</td>
<td>43</td>
</tr>
<tr>
<td>APPENDICES</td>
<td></td>
</tr>
<tr>
<td>A) SURVEY</td>
<td>44</td>
</tr>
<tr>
<td>B) PUBLIC FORUM RESULTS</td>
<td>47</td>
</tr>
<tr>
<td>C) DATA CONSIDERATIONS</td>
<td>48</td>
</tr>
<tr>
<td>RESOURCES</td>
<td>51</td>
</tr>
</tbody>
</table>
## EXECUTIVE SUMMARY

### METHODOLOGY

<table>
<thead>
<tr>
<th>Data Collection Period</th>
<th>Survey Respondents</th>
<th>Forum Participants</th>
<th>EXECUTIVE SUMMARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>100+ OCT 5, 2020-FEB 5, 2021</td>
<td>1,020</td>
<td>Survey Respondent Pool closely mirrors Connecticut’s diversity by: Race/Ethnicity, Age, Household Income, Geography. Data Collection Period captured the “winter surge” and represents the most current and only data of its kind statewide.</td>
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### COVID IMPACT: CONNECTICUT'S WOMEN REPORTED

#### WORK AND PAY

- **26.5%** were either furloughed or lost their jobs due to COVID-19
- **33.0%** experienced a decrease in Total Monthly Income due to COVID-19
- **66.1%** of women with dependent children indicated that the increased demands of work in the home (homeschool, children home) impeded their ability to work
- **68.2%** indicated that their ability to work/return to work was impaired by COVID-19
- **16.1%** reported that their career advancement had been impaired by COVID-19
- **Latinx** (36.9%), **women of Two or More Races** (47.4%), and **women of lower household income levels** (54.7%) were more likely to be furloughed or lose their jobs.
- **Latinx** (47.4%), **women of Two or More Races** (42.0%), and **women of lower household income levels** (48.5%) were more likely to report a decrease in Total Monthly Income.
- Monthly income decline equated to approximately a 10% median decrease in total annual income.
- **Women aged 25-45 with dependent children in the home** were more likely to have their work impeded due to demands including home schooling/lack of childcare/work in the home.
- **Women at higher income levels** (27.4%) and **women aged 36-45** (42.0%) reported the greatest impairment to their career advancement due to COVID-19.

#### HOUSING AND FOOD SECURITY

- **21.3%** reported that their housing security was impaired
- **11.5%** reported decreased ability to buy food
- Housing and food security impairment were inversely correlated with household income level, with 40.0% and 24.9% of women in the lowest income categories reporting housing and food security impairment compared to the average.

#### HEALTHCARE AND HEALTH

- **35.4%** reported their healthcare (affordability and accessibility) had been negatively impacted by COVID
- **49.8%** reported an impairment to their mental health due to COVID-19
- Negative impact on mental health was the single biggest factor showing uniformity across race, ethnic group, age, household income level and geography.
EXECUTIVE SUMMARY

COVID IMPACT: CONNECTICUT’S WOMEN REPORTED

PERSONAL SAFETY

14.1% reported that they or someone they know was experiencing a domestic violence situation

49.8% reported that the situation developed or got worse since the COVID-19 pandemic began

29.3% indicated that their workplace safety had been affected by COVID-19

- The impact of domestic violence spanned all races and household income levels
- The most pronounced reason for the lack of workplace safety was inadequate workplace regulations concerning social distancing, mask-wearing, etc. (59.3%)

EDUCATION

68.5% reported that their or their family member’s education had been negatively impacted by COVID-19

15.8% were unable to access their education virtually, with Black (18.2%), Latinx (26.8%), and Asian (21.1%) women impacted more severely

- Black (36.4%), Latinx (25.8%) and Asian (26.3%) women cited inability to pay tuition due to COVID-19 as a factor in their educational impairment, more than the average (10.6%)
- Educational impairment was inversely correlated with household income level, with women of lower household income levels experiencing a higher degree of impairment (75.0%) than the average

RECOMMENDATIONS

- Encourage training and on ramping for women to recover lost jobs
- Eliminate the gender wage gap – provide equal pay for equal work
- Support early childcare – subsidize women/families who cannot afford current options, while retaining family choice
- Expand quality childcare options – through more licensing and training
- Financial relief to renters and homeowners
- Expand access to affordable, accessible healthcare
- Elevate awareness of mental health issues
- Elevate domestic violence in all forms as a significant factor in Court proceedings
- Provide statewide guidelines to safely open schools for the remainder of 2020-21 school year
- Support college tuition relief and college loan forgiveness
- Expand role of non-profits and private sector to derive creative solutions to lessen fiscal burden on state government
OBJECTIVE

Since 1973, the PCSW has endeavored to research, quantify, articulate, and advocate for solutions to the issues that face women and girls in Connecticut. We believe that effective solutions must begin with the facts. With this research, we continue that legacy.

While the COVID-19 pandemic has affected virtually all aspects of the lives of Connecticut's women, we have chosen to focus for this research on the pandemic's economic impact. Because so many aspects of women's lives are driven by their economic security, we view this question as foundational.

This report presents our research and recommendations based thereon. It will be delivered to policymakers, government officials, nonprofit service providers, corporations, employers, funders of nonprofit organizations, and citizens. With this data, our objective is that the economic issues facing Connecticut's women due to COVID-19 are factored prominently into plans for Connecticut's economic recovery.

METHODOLOGY

The PCSW collected the original data contained herein directly from Connecticut’s women. Two research techniques were used: 1) a written survey and 2) focus groups and direct verbal testimony (collectively, the “Data”). The Data was collected between October 5, 2020, and February 5, 2021 (the “Data Collection Period.”).

SURVEY

The PCSW, in collaboration with Dr. Susan D. Toliver, Professor Emerita of Sociology and Women’s Studies at Iona College and PCSW, Inc. board member, constructed a 30-question survey (the “Survey”). The Survey questions addressed our research inquiry: to assess the economic impact of COVID-19 on Connecticut’s women. The first section of the Survey assessed various demographic characteristics of each survey respondent (“Survey Respondent,” or "Respondent"). The second section assessed COVID-19’s economic impact in each of the following five categories: Work and Pay, Housing and Other Living Security, Healthcare, Personal Safety, and Education. The questions were multiple choice, and in some cases, provided Survey Respondents the opportunity to write in a completely respondent-driven choice or choose more than one response. The final “Summary” section contained three questions, which asked Survey Respondents to choose the top three factors that affected their economic security pre- and post-COVID-19 and to offer one suggestion that they believed would support their economic security presently and in the near to medium term future.
The Survey was taken by 1,020 Survey Respondents, averaging 8.52 minutes of response time, with a completion rate of 100%. The PCSW used SurveyMonkey as the Survey platform, due to its general accessibility and utility on maximum devices. A full copy of the Survey is attached hereto as Appendix A. The Survey was distributed via email, social media, and via ZOOM meetings widely across the state, including to: over 200 women’s organizations across Connecticut, the 187 State Representatives and Senators comprising the members of the Connecticut General Assembly (both pre and post the November 3, 2020 election), over 170 press outlets, 460 partners, the Connecticut Collective for Women and Girls, the Governor’s Council on Women and Girls, the Connecticut Commission on Women, Children, Seniors, Equity and Opportunity, employers, local government entities, and local elected officials. The Survey was available in Spanish and English, could be taken online or in print, and was generally accessible on all electronic devices, whether directly or through the use of a QR Code.

The PCSW endeavored to create a respondent pool (the “Survey Respondent Pool”) that mirrored the overall population of Connecticut’s women as closely as possible. While there are many factors across which that mirroring could be measured, the PCSW prioritized four: race/ethnicity, age, household income level, and geography (collectively, the “Diversity Metrics”). Through a close monitoring of the numbers of Survey Respondents in each of the Diversity Metrics, (but blind to their Survey responses), the PCSW was able to identify in real time whether the Diversity Metrics were comparable to those of the state as a whole. Where they were not comparable, the PCSW made targeted outreach. The charts below compare the Survey Respondent Pool to Connecticut’s population overall. Please see also Appendix C, Data Considerations for more information regarding the Diversity Metrics.

1,020 SURVEY RESPONDENTS
100+ FORUM PARTICIPANTS
174 ZIP CODES ACROSS CONNECTICUT REPRESENTED

RACE & ETHNICITY
The Survey Respondent Pool closely mirrors the racial/ethnic makeup of Connecticut’s women

The Survey Respondent Pool closely mirrors the racial/ethnic makeup of Connecticut’s women.

State of Connecticut
U.S. Census Data, 2019

- White/Caucasian: 66.90%
- Latinx/Hispanic: 16.10%
- Black or African American: 9.90%
- Asian: 4.50%
- Two or More Races: 2.10%
- Other Race: 0.30%
- American Indian and Alaska Native: 0.20%
- Native Hawaiian and Other Pacific Islander: 0.002%

PCSW Survey Respondent Pool

- White/Caucasian: 62.76%
- Latinx/Hispanic: 14.98%
- Black or African American: 9.46%
- Asian: 7.29%
- Two or More Races: 4.93%
- Other Race: 0.20%
- American Indian and Alaska Native: 0.20%
- Native Hawaiian and Other Pacific Islander: 0.20%
HOUSEHOLD INCOME
The Survey Respondent Pool median household income was statistically equivalent to that of Connecticut's households overall.

POPULATION BY COUNTY
76.0% of Connecticut's population and 73.4% of Survey Respondents reside in Hartford, New Haven and Fairfield counties.

AGE
The Survey Respondent Pool contains a variety of age ranges, with 25-64 year olds closely mirroring Connecticut's demographics.

MEDIAN HOUSEHOLD INCOME IN THE STATE OF CONNECTICUT
U.S. CENSUS DATA, 2019 (2)
$78,444

MEDIAN HOUSEHOLD INCOME OF SURVEY RESPONDENT POOL
$75,000

County by County
Percentage of Connecticut's Population vs. Survey Respondent Pool
State of Connecticut Department of Public Health, 2019 (3)

AGE RANGE OF STATE OF CONNECTICUT RESIDENTS VS. SURVEY RESPONDENT POOL
U.S. Census Data, 2019 (1)

*The Survey Respondent Pool contains more women aged 20-24 and fewer women aged 75+ than in the state of Connecticut, proportionately.*
FORUMS

The PCSW conducted ten virtual forums, six of which were open to the public (the “Public Forums”) and four of which were conducted with private groups (the “Private Forums”). The Public and Private Forums are collectively referred to herein as the “Forums”. The goal of the Forums was for participants to verbally share the economic impact of COVID-19 on their lives. The six Public Forums were held between November 16 and December 3, 2020, in each of Connecticut’s eight counties (Tolland/Windham were combined; Hartford/Litchfield were combined). The Private Forums were held with educational and non-profit groups between November 10, 2020, and January 11, 2021. All Forums were held virtually via ZOOM, due to the health and safety constraints of the COVID-19 pandemic.

During the Forums, participants (“Forum Participants”) were asked to share their stories of how COVID-19 has impacted their own lives and those of women they knew. PCSW staff members recorded the categories of impact shared by Forum Participants in real-time on a shared screen, and also separately recorded the full details of the Forum Participants’ stories. After the Forum Participants had shared fully, the categories (typically 15-20) of impact were then presented on an onscreen, interactive polling software. Each Forum Participant voted on the top three areas of COVID impact for them among the choices the entire group had generated. This generated a “top three areas of impact” result for each of Connecticut’s eight counties. The Forums concluded with a group discussion of solutions (e.g., legislative, executive, non-profit), which the Forum Participants thought could address and ameliorate these areas of economic impact.

The Public and Private Forums had, in the aggregate, over 100 attendees. The attendees were predominantly women, however, there were multiple male attendees who spoke about the women in their lives. Many state legislators and service providers attended the Public Forums and spoke on behalf of their constituents. The Forums were not recorded in order to maintain the privacy of attendees and allow for a more open and honest discussion.
In general, the March - June 2020 period represented the initial human and economic impact of the COVID-19 crisis in terms of COVID-19 cases, deaths, and economic fallout. This was followed by a period of relative stability (July - October). October 2020 to February 2021 was a period characterized by the combined shocks of the “winter surge.” We believe an accurate depiction of the impact of COVID-19 must include all of these periods.

The Data was collected between October 5, 2020 and February 5, 2021, in a period of 1) rising COVID-19 cases and deaths, 2) increased food scarcity, 3) volatile housing insecurity, and 4) relatively stable unemployment. The shaded red areas on the line graphs to the right indicate the Data Collection Period, superimposed on these variables.

WE BELIEVE THAT THE DATA, WHICH INCLUDES THE SIGNIFICANT “WINTER SURGE,” FULLY REPRESENTS THE ECONOMIC IMPACT OF COVID-19 ON CONNECTICUT’S WOMEN
COVID-19 IMPACT: WORK AND PAY

The COVID-19 pandemic had profound implications on the ability of Connecticut’s women to i) maintain their jobs, ii) balance the demands of work and family, iii) maintain their pre-COVID incomes, and iv) advance in their work.

EMPLOYMENT IMPACT
The majority of Connecticut’s women surveyed (77.9%) were employed before COVID-19. Of the working women in the Survey Respondent Pool, 73.5% maintained their jobs during the pandemic, and 26.5% were either furloughed (13.2%) or lost their jobs (13.3%).

Black, Latinx, and women of Two or More Races were more likely to be furloughed or lose their jobs. Whereas 13.2% of working women overall were furloughed during the pandemic, 18.4%, 21.6%, and 26.3% of Black, Latinx, and women of Two or More Races, respectively, were furloughed. The numbers were similar for those who lost their jobs. Whereas 13.4% of working women overall lost their jobs during the pandemic, Latinx (15.3%) and women of Two or More Races (21.1%) lost their jobs at higher rates.

Impact of COVID-19 on Employment by Race/Ethnicity
% of Working Women of Each Race or Ethnic Group Reporting Impact

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed Before COVID</td>
<td>73.4%</td>
<td>77.8%</td>
<td>71.3%</td>
<td>63.1%</td>
<td>74.5%</td>
<td>52.6%</td>
</tr>
<tr>
<td>- Still Employed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed Before COVID</td>
<td>13.2%</td>
<td>9.3%</td>
<td>18.4%</td>
<td>21.6%</td>
<td>14.5%</td>
<td>26.3%</td>
</tr>
<tr>
<td>- Furloughed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed Before COVID</td>
<td>13.3%</td>
<td>13.0%</td>
<td>10.3%</td>
<td>15.3%</td>
<td>10.9%</td>
<td>21.1%</td>
</tr>
<tr>
<td>- Lost Job</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tbody>
</table>
Change of employment status also varied by household income level. Working women at lower household income levels (under $20,000) were furloughed (23.0%) or lost jobs (31.7%) in higher numbers than the average who were furloughed (13.2%) or who lost jobs (13.3%). The chart below indicates that the likelihood of being furloughed or losing a job during the pandemic was generally inversely correlated to household income.

**PAY FROM WORK AND DECREASE IN TOTAL MONTHLY INCOME**

Women indicated the following impacts of COVID-19, both on their pay from work and their total monthly income from all sources ("Total Monthly Income"). Other sources of income could include income from pension fund, social security, spousal benefits, or investments.

**33.0% OF CONNECTICUT’S WOMEN EXPERIENCED A DECREASE IN TOTAL MONTHLY INCOME DUE TO COVID-19**

**LATINX (47.4%) AND WOMEN OF TWO OR MORE RACES (42.0%) EXPERIENCED HIGHER THAN AVERAGE LOSS OF TOTAL MONTHLY INCOME DUE TO COVID-19**
As expected, women’s Total Monthly Income (due to a variety of uncorrelated factors), showed more volatility than monthly Pay from Work, alone. More women experienced a decrease in Pay from Work and Total Monthly Income than experienced an increase.

<table>
<thead>
<tr>
<th>Pay from Work</th>
<th>% of Total Survey Respondents Reporting Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay from Work Decreased</td>
<td>25.0%</td>
</tr>
<tr>
<td>Pay from Work Stayed the Same</td>
<td>61.4%</td>
</tr>
<tr>
<td>Pay from Work Increased</td>
<td>13.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Monthly Income</th>
<th>% of Total Survey Respondents Reporting Impact</th>
</tr>
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<tbody>
<tr>
<td>Total Monthly Income Decreased</td>
<td>33.0%</td>
</tr>
<tr>
<td>Total Monthly Income Stayed the Same</td>
<td>50.6%</td>
</tr>
<tr>
<td>Total Monthly Income Increased</td>
<td>16.4%</td>
</tr>
</tbody>
</table>

When viewed by race, Latinx and women of Two or More Races experienced the most volatility of their Total Monthly Income due to COVID-19. Latinx and women of Two or More Races experienced a significantly higher incidence of decrease (47.4% and 42.0%), respectively, than the average (33.0%).

<table>
<thead>
<tr>
<th>Impact of COVID-19 on Total Monthly Income by Race/Ethnicity</th>
<th>% of Race or Ethnic Group Reporting Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Monthly Income Decreased</td>
<td>Average</td>
</tr>
<tr>
<td>--------------------------------</td>
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</tr>
<tr>
<td></td>
<td>33.0%</td>
</tr>
<tr>
<td>Total Monthly Income Stayed the Same</td>
<td>50.6%</td>
</tr>
<tr>
<td>Total Monthly Income Increased</td>
<td>16.4%</td>
</tr>
</tbody>
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"I was seeking an additional part-time job to make more money, and the new restaurant where I got a job has delayed its opening."

Survey Respondent, Middlesex County, Employed

"I have been struck particularly by local women who run businesses that are deemed non-essential, (retail, restaurants, hairdresser, estheticians). They have invested everything in building a business, and in some cases, haven’t had a salary in years. If you are a small business owner, especially a minority business owner, you don’t have a financial cushion. Without savings, what do you do? Usually you can sell your business, but no one is going to buy a business that can’t open its doors."

Women in the lowest household income categories were more likely to experience a decrease in Total Monthly Income than the average. For example, as the chart indicates, 48.5% of women whose overall household annual income was under $20,000 suffered a decrease in Total Monthly Income, compared to 34.6% of women whose overall household annual income was between $75,000 and $100,000.

Survey Respondents were also asked to quantify the extent of their increase or decrease in Total Monthly Income from all sources due to COVID-19, to the extent they had experienced either. While Total Monthly Income did increase for the Survey Respondents as well as decrease, the median decrease exceeded the median increase in the pool. When taken overall, the median decrease in Total Monthly Income of $500-$750/month equates to approximately $6,000-$9,000/year. With a median annual household income of $75,000 across the Survey Respondent pool, this equates to approximately 10% of total household income.

"I am still employed by a part-time job, but my own business, which involved gig work, and was the bulk of my income, was gutted. I had to apply early for social security to make ends meet."

Survey Respondent, Middlesex County, Employed

"I was laid off from a white collar marketing job. I don’t know how to get back to work. I need a company that supports childcare, and I’m struggling to find that. I am worried that the gains we made as women are moving so far backwards that I don’t know how to get back."

Fairfield County Forum Participant

Survey Respondents were also asked to quantify the extent of their increase or decrease in Total Monthly Income from all sources due to COVID-19, to the extent they had experienced either. While Total Monthly Income did increase for the Survey Respondents as well as decrease, the median decrease exceeded the median increase in the pool. When taken overall, the median decrease in Total Monthly Income of $500-$750/month equates to approximately $6,000-$9,000/year. With a median annual household income of $75,000 across the Survey Respondent pool, this equates to approximately 10% of total household income.

**MEDIAN DECREASE** IN TOTAL MONTHLY INCOME FOR WOMEN WHOSE INCOME DECREASED

**$500-$750/MONTH**

**MEDIAN INCREASE** IN MONTHLY INCOME FOR WOMEN WHOSE INCOME INCREASED

**$250/MONTH OR LESS**
OBSTACLES TO WORK AND RETURN TO WORK

The Survey asked Respondents to identify what, if any, factors have impeded their work or return to work since the COVID-19 pandemic began. They were asked to check all that apply from a list of possible obstacles including increased household work demand, lack of access to childcare/school, children at home, homeschool demand, decreased workplace safety, changed work, housing, health, family situation, or other. Respondents could also answer that they had experienced no such effect, or that the question was not applicable to them.

68.2%
OF CONNECTICUT’S WOMEN INDICATED THAT THEIR ABILITY TO WORK OR RETURN TO WORK HAD BEEN NEGATIVELY IMPACTED BY COVID-19

The chart below shows the numbers of women across the race/ethnic groups, which indicated an impairment of their ability to work or return to work.

<table>
<thead>
<tr>
<th>Impaired Ability to Work Due to COVID-19</th>
<th>% of the Race/Ethnic Group Reporting Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impaired Ability to Work Due to COVID-19</td>
<td>68.2%</td>
</tr>
<tr>
<td>White or Caucasian</td>
<td>63.8%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>72.9%</td>
</tr>
<tr>
<td>Latina or Hispanic or Latinx</td>
<td>77.0%</td>
</tr>
<tr>
<td>Asian or Asian American</td>
<td>70.3%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>84.0%</td>
</tr>
</tbody>
</table>

The Data across all women surveyed indicated that a change to one’s work situation was the single most prevalent obstacle for Connecticut women’s work or return to work. 42.3% of Survey Respondents whose ability to work/return to work was impaired cited this as a factor.

“Remote learning for kindergarten and elementary school aged kids doesn’t work if you as a parent don’t quit your job and become the full time teacher of your kids.”

Survey Respondent, Hartford County, Employed

“Our business shut down for 4 months, then school is only part time. We have a 5 yr old. We can’t both work full time now.”

Survey Respondent, Hartford County, Employed (Furloughed)
The second, third, and fourth most prevalent factors impacting Connecticut women’s ability to work or return to work were the categories of lack of childcare, children at home, and the increased demands of home schooling. 39.7% of the Survey Respondents were women with dependent children (under age 18) in the home, and the analysis of this group in particular reveals the significance of this issue. For these women, they responded in the following percentages, indicating the top four obstacles of their ability to work or return to work.

<table>
<thead>
<tr>
<th>Impact of COVID-19 on Ability to Work - Women with Dependent Children</th>
<th>% of the Race/Ethnic Group Reporting Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average</td>
</tr>
<tr>
<td>Children Home</td>
<td>57.6%</td>
</tr>
<tr>
<td>Lack of Childcare</td>
<td>35.4%</td>
</tr>
<tr>
<td>Homeschool Demand</td>
<td>41.4%</td>
</tr>
<tr>
<td>Home Work Demand</td>
<td>66.1%</td>
</tr>
</tbody>
</table>

There was relative homogeneity across racial/ethnic lines for women with dependent children. One factor which should be noted, however, was that women who identified as Two or More Races showed a higher impact on all the measures related to having children in the home than all other races and than the average. When analyzed by age, women ages 25-45 showed the highest impact due to the factors cited above, as those age groups, as shown in other parts of this research, were significantly more likely to have young school-aged children in the home.
Demands of home life and its impact on women’s work ranked in the top three issues of concern for Connecticut’s women in five of the six Public Forums. This issue was also the single largest driver of mental health concerns for Connecticut’s women.

In Hartford, Litchfield, New London and Fairfield Counties, Forum Participants listed difficulty executing work in a professional/preferred manner from home and difficulty balancing their work with childcare as two of their three greatest challenges. New Haven County Forum Participants cited difficulty balancing a job search with family responsibility as their greatest challenge. Forum Participants also raised concerns about having to reduce work/hours for better work/life balance, and choosing to not go to work to protect an immunocompromised child. Women expressed frustration, that because they earned less than their partners, their jobs were less of a priority than their partners’. As a result, women reported having their career progression sidelined, and expressed concerns about how they would re-enter the workforce, or regain lost advancement, earnings and seniority as a result of being stalled during the COVID-19 pandemic. Several Forum Participants (Fairfield County) indicated that a working parents’ group had created an ad hoc daycare system among its participants to share the work of caring for school-aged children in homes on a rotating basis to allow mothers to work. Participants cited a dearth of childcare capacity – that slots were already hard to come by, but with a closing of many home daycares, the slots were even more scarce (New Haven County). Participants also cited a lack of aftercare programs and extracurricular activities as further obstacles to completing their full work day.

IMPAIRMENT TO WOMEN’S CAREER ADVANCEMENT
Survey Respondents who reported that COVID-19 had impaired their job situation were asked to describe how, if at all, their ability to progress in their careers/be promoted had been affected by COVID-19.

"When families have to have one parent stay home with kids because there is no school, women are the ones who are staying home because they take home less money."
Middlesex County Forum Participant
The impact of COVID-19 on career advancement showed a greater correlation, however, when viewed across age groups and household income levels. Women aged 25-45 reported the highest incidence of negative impairment of their career progress/advancement due to COVID-19. 79.2% and 63.5% of women in these two age categories, respectively, had dependent children under 18 in their homes. These women reported a higher level of obstacles to working due to household demands, homeschooling and childcare. These women were also likely to be at a level of their careers where the prospects for advancement are more relevant, as opposed to, for example, women over 65, contemplating retirement, or women in their early 20s, who might be at a starting position in a field they do not intend to make a career. Women with higher income levels also reported a higher incidence of negative impairment of their career prospects than those in lower household income levels.

The table below shows the Responses of Survey Respondents. The impact was heterogeneous across racial and ethnic groups with White women reporting a slightly higher impact and Asian women reporting a significantly lower negative impact on career advancement than the average.

<table>
<thead>
<tr>
<th>Ability to be Promoted or Progress in Career</th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Reporting Impairment to Their Ability to be Promoted/Advance in their Careers Due to COVID-19</td>
<td>16.1%</td>
<td>18.8%</td>
<td>14.1%</td>
<td>13.0%</td>
<td>2.1%</td>
<td>14.3%</td>
</tr>
</tbody>
</table>

The table below shows the Responses of Survey Respondents. The impact was heterogeneous across racial and ethnic groups with White women reporting a slightly higher impact and Asian women reporting a significantly lower negative impact on career advancement than the average.
Survey Respondents were asked two questions about whether their housing and food security had been affected directly by COVID-19. With respect to housing security, Survey Respondents were asked to check those responses which applied to them, including: no change to housing security, unable/difficult to pay rent, unable/difficult to pay mortgage, I am concerned about being evicted/removed from my housing, and others. Survey Respondents were also asked if they had suffered an impairment of their ability to pay for other basic needs including the ability to buy food, afford healthcare, afford childcare, maintain their homes and pay basic bills.

21.3% of Connecticut’s women indicated that their housing security had been impacted overall by COVID-19. 11.5% of Connecticut's women indicated that their ability to buy food for themselves or their families had been impaired. The chart below indicates this impact when viewed across racial and ethnic lines.

When viewed across racial lines, the greatest disparities occurred in the area of food insecurity. As the table above illustrates, whereas 11.5% of women reported a decreased ability to buy food, 24.0% of women of Two or More Races reported such an impairment.

The effects of COVID-19 on housing and food security were heterogeneous when viewed across women of different total household income levels. Housing and food security impairment had almost a direct correlation with household income level. As illustrated below, while the Survey average indicated 21.3% of women experienced housing insecurity and 11.5% of women experienced a decreased ability to buy food, 40.0% and 24.9%, respectively, of women with household income under $20,000 experienced those impairments.

---

"I am a research scientist and food insecurity and hunger is my expertise. Access to food and quality of food being accessed was always an issue. But, it was never on the front burner until COVID."

Tolland and Windham Counties Forum Participant

"Bridgeport women are the majority head of household and the biggest need we see is food insecurity. We have a Farmers to Family program and food boxes, but we get calls and it isn’t enough."

Fairfield County Forum Participant

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The effect of COVID-19 on Connecticut women’s housing and food security varied slightly across Connecticut’s eight counties. As the charts below indicate, Tolland and New London Counties had higher than average housing and food insecurity, with Tolland County Survey Respondents experiencing the highest level of food insecurity across the state.

### Housing Security Negatively Impacted Overall

<table>
<thead>
<tr>
<th>County</th>
<th>% Survey Respondents by County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairfield</td>
<td>27.3%</td>
</tr>
<tr>
<td>New London</td>
<td>23.3%</td>
</tr>
<tr>
<td>Litchfield</td>
<td>21.4%</td>
</tr>
<tr>
<td>Tolland</td>
<td>21.2%</td>
</tr>
<tr>
<td><strong>Average</strong></td>
<td><strong>21.0%</strong></td>
</tr>
</tbody>
</table>

### Decreased Ability to Buy Food Due to COVID

<table>
<thead>
<tr>
<th>County</th>
<th>% Survey Respondents by County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tolland</td>
<td>20.0%</td>
</tr>
<tr>
<td>Windham</td>
<td>13.6%</td>
</tr>
<tr>
<td>Middlesex</td>
<td>13.3%</td>
</tr>
<tr>
<td>New London</td>
<td>12.9%</td>
</tr>
<tr>
<td>Fairfield</td>
<td>11.8%</td>
</tr>
<tr>
<td><strong>Average</strong></td>
<td><strong>11.5%</strong></td>
</tr>
</tbody>
</table>

The charts above indicate that Tolland and New London Counties had higher than average housing and food insecurity, with Tolland County Survey Respondents experiencing the highest level of food insecurity across the state.
Further analysis of the Data related to housing security explored the particular drivers of this insecurity for Connecticut’s women. Among the reasons Survey Respondents cited for impaired housing security, the largest factors were inability to pay rent, inability to pay mortgage, and concern over eviction. The following table illustrates the percentages of women whose housing was impaired who reported these factors, across racial/ethnic groups. As the table shows, Latinx women experienced a higher degree of negative impact in each of the categories of housing insecurity than the Survey pool averages.

### Impact of COVID-19 on Housing and Living Security

<table>
<thead>
<tr>
<th>Percentage of Women Impaired</th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unable/Difficult to Pay Rent</td>
<td>31.8%</td>
<td>26.2%</td>
<td>41.7%</td>
<td>39.6%</td>
<td>35.7%</td>
<td>26.7%</td>
</tr>
<tr>
<td>Unable/Difficult to Pay Mortgage</td>
<td>22.4%</td>
<td>21.4%</td>
<td>16.7%</td>
<td>28.3%</td>
<td>14.3%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Concern Over Eviction</td>
<td>10.7%</td>
<td>5.8%</td>
<td>16.7%</td>
<td>17.0%</td>
<td>7.1%</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

The above analysis of women’s housing insecurity reflected Respondents’ impact in spite of significant measures taken at the Federal and State levels to alleviate, assist, or protect homeowners and renters in their living situations. On the Federal level, on September 2, 2020, the Center for Disease Control (CDC) issued a temporary halt on Residential Evictions to Prevent the Further Spread of COVID-19. The order remained in effect until March 31, 2021. The State of Connecticut also passed a number of ordinances preventing eviction actions aimed specifically at homeowners or renters in lower-income brackets. Survey Respondents and Forum Participants indicated that they had felt temporary relief due to these measures, and in some cases, this relief had prevented them from becoming homeless.

Forum Participants discussed the following housing concerns that have affected them or their constituents as a result of COVID-19: the significant spread of COVID-19 in dense neighborhoods and highly concentrated housing projects, the difficult decision concerning the risk of moving elderly family members into care facilities or into their own housing situation, the reduced capacity for housing people in shelters, and the extra stress and often increased tensions that come with managing a household with extra members. A Forum Participant in New London County who serves low-income populations expressed increased concern for refinancing mortgages and the fear of what will happen when the moratorium on rent ends. Finally, Forum Participants in Tolland and Windham Counties cited increased expenses due to adult children returning to households as one of the top three ways that COVID-19 had impacted them economically.
COVID-19 IMPACT: HEALTHCARE AND HEALTH

HEALTHCARE
Survey Respondents were asked if their healthcare had been impacted by COVID-19 and could (i) indicate that there was no change to their healthcare accessibility or affordability, (ii) choose one or more indicators of impaired healthcare, or (iii) write in a healthcare impact of their own choosing.

35.4%
OF CONNECTICUT’S WOMEN INDICATED THAT THEIR HEALTHCARE (AFFORDABILITY AND ACCESSIBILITY) HAD BEEN NEGATIVELY IMPACTED BY COVID-19

The Data showed heterogeneity across racial and ethnic lines, with Latinx and women of Two or More Races showing a higher than average negative impairment to their healthcare due to COVID-19.

<table>
<thead>
<tr>
<th>Impact of COVID-19 on Healthcare and Health</th>
<th>% of the Race/Ethnic Group Reporting Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Healthcare Impacted Negatively Overall</strong></td>
<td><strong>Average</strong></td>
</tr>
<tr>
<td>35.4%</td>
<td>32.4%</td>
</tr>
</tbody>
</table>

In assessing the factors comprising the impairment to women’s healthcare, nearly 10% said that they had lost health insurance coverage (9.6%). This may have been due to losing a job or leaving the workforce. Asian women were the outliers, with 23.8% losing healthcare coverage. 6.5% of women had decreased health insurance coverage, with Black women experiencing the most significant impairment at 11.0%. On average, 17.7% of affected women stated that they had a decreased ability to pay for routine care, with heterogeneity across racial lines, as evidenced in the following chart.
There were clear trends in the Data on healthcare when viewed by household income level.

A higher income was correlated with less of a negative impact. Negative impact on healthcare was the highest (53.3%) in the $20,000 - $36,000 income category and declined as income rose, with 20.7% of those with incomes over $101,000 experiencing that effect. In specific categories such as “loss of coverage” and “decreased insurance coverage”, the negative impacts were generally more heterogenous and not as correlated with income level.

Healthcare was impacted negatively overall by an average of 34.5% across counties in Connecticut. Litchfield, Windham, and New London Counties were the most impacted and Middlesex the least (see following chart).
However, when the Data is broken out by factors, there was wide disparity across Connecticut’s eight counties, both in the factors cited as responsible for this impairment, and the degree of difficulty faced with respect to each. There were high rates of loss of healthcare insurance in three counties - Middlesex, New London, and Tolland Counties, which were offset in the averages by three counties with low rates of impact. Decreased ability to pay for routine care also correlated with loss of coverage for three of the counties, which suffered a greater than average impairment of ability to pay for routine care.

Forum Participants viewed healthcare issues resulting from COVID-19 as of great importance to themselves and their constituents, with healthcare affordability and accessibility a topic of concern in all ten Forums. Forum Participants discussed the inability to afford needed prescription medications, loss of insurance, and the need to improve the Medicaid rate. A Middlesex County Forum Participant and state legislator identified the need to “uncouple healthcare from employment and bring more equity to the system.”
Survey Respondents were asked to report how COVID-19 impacted their health and could choose one or more indicators, or write in another impact. The significant and consistent impact on mental health across all categories of women when viewed across racial, household income level, age and geographic bases is the most striking result from this question.

12.7% of Connecticut's women overall reported that they had been sick from COVID-19.

25.7% of women of two or more races reported that they had been sick from COVID-19.

59.5% of Survey Respondents reported a health impact for themselves or a family member, due to COVID-19. The table below shows that there was heterogeneity across racial/ethnic lines with respect to overall health impact, and the factors that contributed to that impairment. Women of Two or More Races were significantly more likely to report that they themselves had been sick from COVID-19 (25.7%) than the average (12.7%). Latinx women (30.4%) were more likely than the average (22.1%) to have a family member sick from COVID-19.

Factors Contributing to Impairment (as a % of Women Whose Health Declined)

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Impacted Negatively Overall</td>
<td>59.3%</td>
<td>55.6%</td>
<td>47.9%</td>
<td>74.7%</td>
<td>66.2%</td>
<td>70.0%</td>
</tr>
<tr>
<td>Sick from COVID-19</td>
<td>12.7%</td>
<td>11.4%</td>
<td>13.0%</td>
<td>15.2%</td>
<td>8.2%</td>
<td>25.7%</td>
</tr>
<tr>
<td>Family Member Sick</td>
<td>22.1%</td>
<td>19.7%</td>
<td>21.7%</td>
<td>30.4%</td>
<td>18.4%</td>
<td>28.6%</td>
</tr>
</tbody>
</table>
"I had a conversation with women on this issue recently. Many are female heads of households. Unemployment and loss of jobs is hitting them hardest. They are having to forgo healthcare due to the limited affordable options."

Hatford County Forum Participant and State Legislator

"I work freelance and I am married to someone with benefits. They were let go during COVID-19, and it means we are about to lose our health benefits. It’s very unsettling for someone who never expected to be in this position."

Fairfield County Forum Participant

The Data showed a correlation between health impacts of COVID-19 and age, with younger Survey Respondents showing both an overall greater likelihood to report a health impact than older Survey Respondents. The driver of this greater overall health impairment, however, appeared to be a higher incidence of Survey Respondents themselves having been sick from COVID-19. Women in the younger age categories reported a higher incidence of COVID-19, but a lower incidence of having a family member sick with COVID-19. There was a heterogenous incidence of suffering mental health impairment with younger women reporting this factor more commonly, decreasing up the age spectrum, with a spike again at the older age category.

"This period has been eye-opening and frustrating for different reasons. COVID-19 has pumped the brakes on a lot of things and people are at home and it’s been hard. As a black woman, it has been compounded with people being murdered in the streets. It has been troubling to figure out how not to lose hope. It has been a double whammy for black women in terms of emotional and mental health."

New London County Forum Participant
The health impact of COVID-19 varied widely by geographic region. The number of Respondents who answered that they were negatively impacted economically because they were “Sick with COVID” varied widely. No respondents from Litchfield County checked this factor, while in New London County 23.8% of respondents did. In Tolland County, 21.3% answered that this was a hardship they had faced.

The explanation is most likely in the geography, as Fairfield County had the highest rates of COVID-19 infections for many months, beginning with the first big wave in neighboring New York. Tolland County is the home of the University of Connecticut, where there was a spike in infections when students returned to school.

**MENTAL HEALTH**

No other single factor showed as much uniformity across racial/ethnic, age, household income, and geographical categories as did the reporting of mental health effects of COVID-19 by Connecticut's women. The chart on the following page plots the percentage of women in each racial, age, income, and geographic category that reported a mental health impact from COVID-19 and demonstrates the universality of this effect. There were a few outliers (e.g. women over 45, women in Middlesex County). Aside from these groups, women in every other racial, age, income, and geographic category reported a mental health impact of COVID-19 at 40% or greater.
There was a heterogeneous incidence of suffering from mental health impairment by age, with younger women reporting this factor more commonly, decreasing up the age spectrum, with a spike again at the older age category.

In five of the six Public Forums, mental health impairment due to COVID-19 was among Forum Participants' top three areas of concern. Participants expressed guilt over reduced productivity (New Haven County), difficulty juggling professional and family life, deteriorating mental health (New London County), combined effect of COVID-19 with the Black Lives Matter movement and other societal disruptions of 2020 (Middlesex County), anxiety and fear due to constant adaptation, and grieving the loss of loved ones.
COVID-19 IMPACT: PERSONAL SAFETY

This research sought to assess the direct impact of COVID-19 on Connecticut women's personal safety in two separate and distinct areas: 1) domestic violence and 2) workplace safety.

DOMESTIC VIOLENCE

CT Safe - Connect, Connecticut's domestic violence resource hub, experienced a 30% increase in call volume during the initial shutdown (March 15 - May 2, 2020) when victims were confined with their abusers, and disconnected from the support of family, friends, work colleagues and service providers. After a small lull in the summer months, Connecticut domestic violence service providers reported that the Fall showed another surge in requested crisis intervention, a surge that continued throughout the Data Collection Period.

Survey Respondents were asked if they or someone they knew was in a domestic violence situation and how that situation was affected by COVID-19.

14.1% of survey respondents indicated that they or someone they knew were in a domestic violence situation at the time of their response.

<table>
<thead>
<tr>
<th>Women (Self or Known Other) Experiencing a Domestic Violence Situation at The Time of Response</th>
<th>% of the Race/Ethnic Group Reporting Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>14.1%</td>
</tr>
<tr>
<td>White or Caucasian</td>
<td>12.1%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>10.8%</td>
</tr>
<tr>
<td>Latina or Hispanic or Latinx</td>
<td>19.6%</td>
</tr>
<tr>
<td>Asian or Asian American</td>
<td>19.4%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>14.6%</td>
</tr>
</tbody>
</table>

"Women were calling us from closets and cars for assistance, and described a far more dangerous situation than what they experienced before."

Fairfield County Forum Participant, Domestic Abuse Service Provider

"We can’t do aspects of our domestic violence work virtually, as the populations we serve do not necessarily have access to technology. If they do we need to be cognizant of who’s in the room when administering services virtually."

Fairfield County Forum Participant, Domestic Abuse Service Provider
For **49.8%** of the women who were/knew someone in a domestic violence situation at the time of their Survey Response, the domestic violence situation either (i) began during the COVID-19 epidemic (**19.4%**) or (ii) worsened (**30.4%**) since the pandemic began. For **35.2%** of those women, a pre-existing situation continued and for **15.0%**, the situation improved.

The existence of domestic violence situations across all household income categories in the Survey Respondent Pool served as a reminder that domestic violence spans socioeconomic strata. The chart below shows a comparison of incidence of domestic violence in the Survey Respondent Pool as a whole (**14.1%**), and that same number in each of the household income categories below. With respect to the impact of COVID-19 on domestic violence situations, there appeared to be little correlation between household income level and the worsening or creation of a domestic violence situation due to COVID-19.

"For women housed in our shelters, it’s hard walking that line between respecting COVID protocol while also encouraging freedom for our clients. We cannot ask clients not to go to work or use childcare because without those things, they cannot establish life outside of abuse."

*Middlesex County Forum Participant, Domestic Abuse Service Provider*
Forum Participants included five senior practitioners whose organizations directly serve domestic violence clients across Connecticut, as well as legislators whose constituents raised domestic violence as an issue of increased importance during the pandemic. Practitioners cited the following issues: women and children being confined with abusers during quarantine; a significant increase in demand for crisis services; having to reduce the capacity of women and children in shelters due to COVID-19 protocols while the number who needed shelter increased; and children no longer going to school where teachers and mandatory aftercare reporters of abuse could provide oversight in children's lives.

"School is important to have everyday in person so there is an adult eye and space for kids to ask for help. The ability for students to divulge to an adult in a school that there may need to be intervention is important."

Fairfield County Forum Participant, served on Fairfield County Board of Education

WORKPLACE SAFETY
The Respondents were asked if they had experienced any of the following issues of workplace safety since March 2020: alone/few people in the workplace, unsafe transit to/from work, inadequate Personal Protective Equipment (PPE) at work, inadequate compliance with regulations concerning social distancing, mask-wearing or other COVID-19 precautions, or any other issues which Respondents could write in.

29.3% OF SURVEY RESPONDENTS INDICATED THAT THEIR WORKPLACE SAFETY HAS BEEN AFFECTED BY COVID-19
29.3% of Survey Respondents indicated that their workplace safety had been affected by COVID-19. This number excludes those whose work situation had changed to fully or partially remote in order to ameliorate those safety concerns. Connecticut’s women across all races/ethnicities experienced roughly equivalent likelihood to feel unsafe in their workplaces, as shown in the chart below.

### Women’s Workplace Safety At The Time of Response

<table>
<thead>
<tr>
<th>% of the Race/Ethnic Group Reporting Issue</th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workplace Safety Declined</td>
<td>29.3%</td>
<td>29.3%</td>
<td>24.0%</td>
<td>26.0%</td>
<td>33.8%</td>
<td>36.0%</td>
</tr>
</tbody>
</table>

The most pronounced concern among those women who experienced lack of safety in the workplace was inadequate workplace regulations concerning social distancing, mask-wearing and other COVID-19 precautions. 59.1% of the women who experienced lack of safety in the workplace cited this as a concern. The second most commonly reported factor experienced (47.5%) was women who felt that they were alone with few others in the workplace.

Forum Participants discussed the tradeoff between preserving their economic security by going to work and exposing themselves to COVID-19 and bringing that exposure back to their households. Forum Participants noted the extra cost and difficulty for women running small businesses in getting money for supplies and PPE. Of note, Forum Participants in New London County listed "high exposure rates for healthcare/personal service workers" and Middlesex Forum Participants listed “COVID-19 exacerbating existing inequalities” in their top three challenges overall due to COVID-19.
The COVID-19 pandemic has impacted quality of education and educational progress, due to a variety of factors: interruptions of school, challenges of remote learning, decreased social interaction, variability in internet access, lack of access to services for special needs students, changes to housing situation due to college housing unavailability, and the mental health impact of a shift in homeschooling responsibility to working parents, to name a few.

Like most states, Connecticut closed K-12 schools from March through June of 2020 and had no state-wide order relative to school openings for Fall of 2020. Elementary through high school districts in Connecticut were asked to plan for all students to return to school for full-time, in-person instruction for Fall of 2020, as long as public health conditions supported face-to-face teaching. As a result, there was significant heterogeneity across the state with respect to elementary through high school plans for in-person or remote learning. As of early November 2020, half of school districts were fully in person, 37% were hybrid, and 9% were fully remote. With the “winter surge,” some school systems announced plans to revert to fully remote instead for portions of the winter (e.g., Shelton, Trumbull, Ansonia, Bridgeport) or fully remote for high schools, in order to keep elementary schools open for in-person learning (Milford, Waterbury). A similar diversity of hybrid/in-school plans existed for Connecticut’s institutes of higher education.

As a result of these disruptions, there was significant concern among the Survey Respondents and Forum Participants related to disruption of educational opportunities for Connecticut’s women and for those in their households.

“For mothers, it’s the emotional toll and the question mark over learning. They may very well have one child thriving remotely, and for one child being physically in school is the only way to be successful. What appears to be working one day doesn’t work the next.”

Representative Holly Cheeseman, New London County Forum

“I have a teenage son with ADHD. School and learning for teenage boys with ADHD can be really hard and a stress already, add online and learning that stress... His grades have declined which also puts stress on the family, and he feels guilty. As a parent, that is a huge challenge.”

New London County Forum Participant
The effects of COVID-19 on educational progress were heterogeneous when viewed across the Diversity Metrics. Black, Latinx and Asian women in Connecticut were more likely to have their own or the education of someone in their household negatively impacted. Among women who had experienced an impairment, most pronounced was the effect on ability to pay tuition, with 36.4%, 25.8%, and 26.3% of Black, Latinx and Asian women, respectively, citing inability to pay tuition as a reason for their impairment, compared to the average of 15.4%. The negative impact of a lack of access to virtual learning was also disproportionately felt by Black, Latinx and Asian women, with 18.2%, 26.8%, and 21.1%, respectively, of those groups citing this as a reason for an educational setback compared to the average 15.8%. Latinx and Asian women felt the most contraction of their educational opportunities at 44.3% and 60.5%, respectively, compared to the average of 44.2%.

Impact of COVID-19 on Education by Race/Ethnicity
% of Racial or Ethnic Group Reporting Negative Impact

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Negatively Impacted Overall</td>
<td>68.5%</td>
<td>66.9%</td>
<td>68.8%</td>
<td>74.6%</td>
<td>66.7%</td>
<td>66.7%</td>
</tr>
<tr>
<td>Unable to Pay Tuition</td>
<td>15.4%</td>
<td>6.8%</td>
<td>36.4%</td>
<td>25.8%</td>
<td>26.3%</td>
<td>26.3%</td>
</tr>
<tr>
<td>Unable to Access Educational Opportunities Virtually</td>
<td>15.8%</td>
<td>10.6%</td>
<td>18.2%</td>
<td>26.8%</td>
<td>21.1%</td>
<td>21.1%</td>
</tr>
<tr>
<td>Opportunities for Education Decreased</td>
<td>44.2%</td>
<td>41.1%</td>
<td>34.1%</td>
<td>44.3%</td>
<td>60.5%</td>
<td>60.5%</td>
</tr>
</tbody>
</table>

Survey Respondents were comprised of both women answering the question on behalf of themselves as students, and those answering on behalf of household members who were students. Of those negatively impacted above, approximately 26.4% were students themselves, 45.3% had one or more children under 18 in the home, and the remaining 28.3% answered on behalf of students in their homes over 18. Not surprisingly, negative educational impact by age showed pronounced disparities across Connecticut’s women, with the age categories of 18-25 year old (44.9% of these were students themselves) and 36-45 and 46-55 (79.2% and 63.5% of which had school-aged children, respectively) had the highest percentages of negative impact. Those 70 and over were less likely to be affected directly or have a household member presently pursuing educational goals.

Impact of COVID-19 on Education by Age
% of Age Group Reporting Negative Impact

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>46-55</th>
<th>56-65</th>
<th>66-76</th>
<th>76+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Negatively Impacted Overall</td>
<td>68.5%</td>
<td>79.8%</td>
<td>43.9%</td>
<td>75.2%</td>
<td>67.0%</td>
<td>41.2%</td>
<td>50.0%</td>
<td>NM</td>
</tr>
<tr>
<td>Unable to Pay Tuition</td>
<td>15.2%</td>
<td>20.8%</td>
<td>16.7%</td>
<td>8.5%</td>
<td>11.0%</td>
<td>4.8%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>
The effect of COVID-19 on educational progress showed some heterogeneity across women in Connecticut's eight counties. As shown in the charts below, women in Fairfield County experienced more adversity than the average in three categories of (1) negative educational impact of COVID-19 overall, (2) inability to pay tuition, and (3) inability to access virtual learning. Women in Tolland County experienced more adversity than the average in two categories: (1) inability to pay tuition, and (2) inability to access virtual learning.

The effect of COVID-19 on Connecticut women's educational progress in many cases bore a direct correlation with household income. Women in lower income households were more likely to have their educational progress affected overall. Lower income were also more likely than the average to suffer that impairment due to 1) inability to pay tuition and 2) inability to access educational opportunities virtually. The table below shows various educational impacts, with a comparison of household income ranges.

The effect of COVID-19 on educational progress showed some heterogeneity across women in Connecticut’s eight counties. As shown in the charts below, women in Fairfield County experienced more adversity than the average in the three categories of (1) negative educational impact of COVID-19 overall, (2) inability to pay tuition, and (3) inability to access virtual learning. Women in Tolland County experienced more adversity than the average in two categories: (1) inability to pay tuition, and (2) inability to access virtual learning.

Even when compared only against that portion of the Survey Respondent Pool who were students or who had children under 18 in the home as students, these age groups fared worse. The highest category of impairment was in women aged 18-25 and 35-45. These age groups are both college students and women with younger school-aged children.

The effect of COVID-19 on Connecticut women's educational progress in many cases bore a direct correlation with household income. Women in lower income households were more likely to have their educational progress affected overall. Lower income were also more likely than the average to suffer that impairment due to 1) inability to pay tuition and 2) inability to access educational opportunities virtually. The table below shows various educational impacts, with a comparison of household income ranges.
Forum Participants voiced a high degree of concern over the educational progress of themselves and those in their households. While educational setbacks were not ranked by participants as a top three concern for any of the Forums held (see Appendix B), mental health concerns were. In many cases, Participants' mental health and stress concerns centered on what they viewed as educational setbacks, particularly for children with learning differences. Further mental health concerns centered around guilt, anxiety, feelings of inadequacy, lack of success when homeschooling and academically supporting their children within the home, and concern over a decrease in the quality of their children's education.

Three Private Forums were held in an educational setting. College women indicated concerns ranging from social isolation to lack of meaningful outlets for enjoyment, socializing, and pursuing extracurricular interests. Many expressed disappointment at having to “move home,” being deprived of a more typical college experience, and having to put their educational progress on hold due to financial constraints in their families. Parents of college-aged students cited increased family expenses, tensions, and strains on internet capacity due to adult children working or attending college from home while parents worked from home.

"I have never had to do this much emotional support of my students before. It is constant."

College Professor, UConn Stamford Private Forum

"I know of a student who is an adult child of an alcoholic who, because school dorms were shut down, needed to return to a house that was overcrowded. She was embarrassed by the home environment and by the alcoholic parent who kept disturbing her classes. As such, she felt compelled to drop out. She is a first-gen student who struggled to get to where she is. This pandemic has interrupted her studies and gateway experience to higher education."

College Professor, Fairfield County Forum

"School is the one guaranteed safe and stable place for children. Socioeconomic and racial education gaps are already high! CT has the biggest achievement gap in the country and the cost of not physically having children in school is so high. This is a huge area of concern for women and mothers."

Representative Holly Cheeseman, New London County Forum
RECOMMENDATIONS

The final Survey question asked Respondents to offer one suggestion which would “help support your economic security presently and in the near to medium term”. Survey Respondents were offered only the opportunity to write in a suggestion in their own words. Those categories cited by 4% or more are listed below.

**WHAT SINGLE FACTOR WOULD MOST SUPPORT CONNECTICUT WOMEN’S ECONOMIC SECURITY:**

**29.6%:** SUPPORT FOR BALANCING WORK/CHILDCARE RESPONSIBILITIES

**25.2%:** FEDERAL/STATE RELIEF

<table>
<thead>
<tr>
<th>CATEGORIES CITED BY THE MOST WOMEN</th>
<th>% of Survey Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support for Balancing Work/Childcare Responsibilities</td>
<td>29.6%</td>
</tr>
<tr>
<td>Flexible Work Arrangements</td>
<td>(12.7%)</td>
</tr>
<tr>
<td>Children in School</td>
<td>(11.0%)</td>
</tr>
<tr>
<td>Childcare Affordability and Capacity (5.9%)</td>
<td></td>
</tr>
<tr>
<td>Federal/State Financial Relief</td>
<td>25.2%</td>
</tr>
<tr>
<td>Increased Pay</td>
<td>5.6%</td>
</tr>
<tr>
<td>More Safety Precautions and Access to Vaccine</td>
<td>4.2%</td>
</tr>
<tr>
<td>More Job/Work Opportunities</td>
<td>4.2%</td>
</tr>
<tr>
<td>Better/Affordable Healthcare</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

*Other recommendations from Connecticut’s women included:*

Improve quality of educational opportunities, assist marginalized groups, increase mental health services, forgive student debt, improve housing security, decrease college tuition, and increase job security
RECOMMENDATIONS

Rebuilding Connecticut in the wake of the COVID-19 pandemic is a challenge unlike any the state has ever faced. It also provides an opportunity for a re-imagined partnership of the public and private sectors, businesses, non-profits, and the other organizations that serve women, particularly women of color. The recommendations of the PCSW’s Board of Directors below are addressed to all such constituencies.

WORK AND PAY

26.5% OF CONNECTICUT’S WOMEN WERE EITHER FURLoughED OR LOST THEIR JOBS
30.0% EXPERIENCED A DECREASE IN TOTAL MONTHLY INCOME
66.1% OF WOMEN WITH DEPENDENT CHILDREN STATED THAT THEIR ABILITY TO WORK HAD BEEN IMPAIRED DUE TO INCREASED HOME DEMANDS

• Encourage training and on-ramping for women to restore lost jobs and career backslide:
  ○ Encourage employer training programs, through the use of business tax credits or public/private partnerships
  ○ Tailor workforce development programs to prioritize high-value, in-demand industries – such as certain fields of STEM, aerospace, software engineering, medical devices, biopharma, and fintech, and focus on defined pathways for educational and career development for women

• Support efforts to lower the gender pay gap and provide equal pay for the same or substantially similar work, so that women may recover from the financial impact of COVID-19, achieve and maintain pay equity in the long term:
  ○ Support efforts to encourage employers to examine pay practices and take active steps to address gender wage discrepancies
  ○ Work with employers to recognize the profitability benefits of closing the gender pay gap, recruiting and retaining women

• Support working women with families to balance the demands of work and home, pre-existing before, but exacerbated by COVID-19:
  ○ Address level and accessibility of unemployment insurance benefits
  ○ Fully implement the state’s Paid Family Medical Leave insurance program through the CT Paid Leave Authority and explore the affordability and expansion of leave during crises such as COVID-19, given the increased care demands on women
RECOMMENDATIONS

- Examine the state’s early childhood education (ECE) structure, to insure a strong educational beginning for all children (ages 3-5) and a childcare infrastructure that supports women’s career and earning objectives:
  - **Availability/Access:**
    - Expand eligibility for public subsidies of 1) childcare, 2) early childhood education, and 3) afterschool programming, including for those who have become unemployed due to COVID-19
    - Support efforts to provide childcare programs for parents enrolled in higher education and approved workforce training programs, as a means of encouraging workforce training and education to re-tool for new job
    - Address the issue of childcare and after-school programming in underserved areas of the state
  - **Quality/Capacity:**
    - Ensure that childcare providers have adequate financial support, to remain open and to maintain and create capacity in the childcare system
    - Streamline licensing process, to provide for more licensed childcare providers, increasing capacity and expanding opportunity and viability for in-home childcare business owners and workers
    - Support current efforts of the Governor’s Workforce Council, Governor’s Council on Women and Girls, and the Office of Early Childhood to study the cost of providing quality childcare, to encourage workforce development and adequate compensation by aligning credentials with higher wages, and to engage the private sector in solutions

- Expand training, access to capital, and support for women and minority-owned businesses, to insure that all business owners’ access and opportunity is equal for purposes of recovery and further expansion

- Address the state's minimum wage (including the tipped minimum wage) given disparate impact of job reductions on women, particularly women of color
RECOMMENDATIONS

HOUSING AND FOOD SECURITY

21.3% OF CONNECTICUT’S WOMEN REPORTED THAT THEIR HOUSING SECURITY HAD BEEN IMPAIRED BY COVID-19
11.5% REPORTED DECREASED ABILITY TO BUY FOOD

- Support measures that provide financial relief to renters for rent and some utilities during the COVID-19 pandemic, which does not negatively impact credit and provides for pandemic housing stability
- Support efforts for temporary mortgage forbearance in the form of a temporary payment suspension or reduction to promote homeowner housing stability
- Utilize public assistance grant funding from the Federal government (e.g., FEMA) to expand food banks and food insecurity programs for at risk populations
- Increase SNAP program eligibility and maximize benefits for SNAP recipients
  - Address disparate impact of food insecurity on communities of color
  - Encourage creative distribution avenues for SNAP participants to gain access to food, including encouraging retailers to seek USDA approval to become online retailers for SNAP participants

HEALTHCARE AND HEALTH

35.4% OF CONNECTICUT’S WOMEN REPORTED AN IMPAIRMENT OF THE AFFORDABILITY AND ACCESSIBILITY OF THEIR HEALTHCARE
88.4% REPORTED AN IMPAIRMENT TO THEIR MENTAL HEALTH

- Expand access to affordable, quality healthcare
  - Extend and expand access to telehealth services. Encourage insurance companies to reimburse for telehealth visits on par with in-person visits.
  - Review the current health insurance plan, lowering premiums for middle class families, and expanding access to communities of color where inequities exist
  - Support healthcare cost growth benchmarking, which has been pursued by many other states, to lower the cost of healthcare for middle-income women and their families. Savings achieved can be invested back into the healthcare system
**RECOMMENDATIONS**

- **Elevate awareness of the importance of mental health issues**
  - Support legislation which requires the Department of Mental Health and Addiction Services to enter into partnerships with existing private mental health service providers to dispatch mobile units that provide health services to vulnerable populations as a result of the COVID-19 pandemic
  - Raise awareness and treatment of significant mental health issues on par with significant physical health issues in terms of care, support, and employer policies

- **Elevate domestic violence (in all forms) as a significant factor in Court proceedings**
  - Update and modernize the definition of domestic violence to include “Coercive Control”, in both the restraining order process and as a significant factor in the divorce and custody process
  - Support Judicial branch efforts regarding “Family Court Triage” and beyond, to make the family court process more efficient, more educated regarding domestic violence, and less susceptible to being misused as an instrument of abuse

- **Continue COVID-era policy that restraining orders may be filed remotely and do not require verification by a Notary Public**

- **Work with state and local government to provide safety within courthouses for victims of family violence**
  - Expand and review training for judges and other courthouse personnel on family violence to increase victim safety
  - Support measures that increase financial security for domestic violence victims and survivors.

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**PERSONAL SAFETY**

14.1% of Connecticut’s women were in/knew someone in a domestic violence situation.

For 49.8% of them, the situation worsened or developed during COVID-19.
RECOMMENDATIONS

EDUCATION

- Provide consistent statewide guidelines to safely reopen schools for the remainder of 2020-21 school year

- Support efforts or allocation of relief towards college tuition assistance or loan forgiveness, to lessen the impact on college and career progression due to COVID-19

FUNDING CONSIDERATIONS

- Focus recovery efforts on those groups that have suffered disparate economic, educational and health impacts from COVID-19. This includes centering women, communities of color, and those at lower income levels in state and local funding and bonding decisions

- Support efforts to strengthen the nonprofit sector’s ability to respond to the COVID-19 crisis, particularly nonprofit programs serving women and communities of color
  - Support special grant funding, relief programs, including funding to stabilize the childcare industry; unemployment insurance and COVID leave reimbursements
  - Encourage charitable giving incentives by expanding and extending the above-the-line universal charitable deductions

- Acknowledge the substantial cost, complexity and funding challenges of both short and longer term solutions and the need for both public and private sector action
"I have experienced an over 70% decline in business contracts."
   Survey Respondent, New Haven County, Self-Employed

"Office closed so must work from home, adding expense of printer and upgrade to internet and phone without compensation."
   Survey Respondent, Fairfield County, Employed

"I am now the primary caretaker for my 98 year old Mom who previously had aides etc., coming in."
   Survey Respondent, New Haven County, Retired

"I have been impacted by my spouse not being able to work and the loss of income because of decreased workplace safety and the need to have a parent available for distance learning at times when the children's school is not in session."
   Survey Respondent, Windham County, Employed

"I needed to retire to care for my grandchild."
   Survey Respondent, Middlesex County, Retired

"I'm a nun and don't personally receive pay."
   Survey Respondent, Litchfield County, Retired

"The investment in early childhood education long term is important. Dollar for dollar, it is a guaranteed return on investment. It is a way to get more women into the workforce. The benefits of early childhood education include: monetary, decreased incarceration rate changes the opportunities for someone over a lifetime. We can get business involved as funders or grant matchers."
   New Haven County Forum Participant

"I'm a musician and I have a salaried job, but I have had no extra work since March."
   Survey Respondent, New Haven County, Employed Full-time

"We have a grandchild who has been spending part of each week with us, when homeschooled due to school closures; it is very difficult."
   Survey Respondent, Hartford County, Employed

"Spouse and myself forced into part-time work because childcare closed."
   Survey Respondent, Middlesex County, Employed Full-time

"My pay decreased because hours were not available."
   Survey Respondent, New London County, Employed

"My brother is developmentally disabled and is 37 and his day program has been closed since March so I watch him while trying to work from home. He needs full care-feeding, toileting, etc."
   Survey Respondent, Windham County, Employed Full-time

"My spouse passed away, and I lost full income from his salary."
   Survey Respondent, Hartford County, Employed

"One good thing is that women have banded together. We have virtual group called Working Moms of Wilton on Facebook, and whenever anyone is brave enough to say they have a specific childcare or other need, everyone is there to help."
   Fairfield County Forum Participant

"Child support---decreased-can't get court enforcement."
   Survey Respondent, Fairfield County, Unemployed
"We had to move another family into our home due to COVID-19."
Survey Respondent, Hartford County, Employed (Furloughed)

"Moms are worried about providing food for their kids, because now there are no school lunches or in some cases, breakfasts or lunches."
Private Forum, Greater Bridgeport, Social Services Provider

“We have directed people to food banks, but a lot of those are full.”
Non-profit Service Provider, Fairfield County Forum

“As service providers, we find one of our biggest value added services is directing women where the resources are. Women don’t know where to get support, especially for basic needs like feminine hygiene, which are not as well-advertised as food or housing.”
Nancy Kingwood, Director, (GBAPP) Greater Bridgeport Area Prevention Program

“The process to get eviction stay is slow and there is so much paperwork that the tenant and landlord must submit. One woman I know was homeless by the time the paperwork was processed, and then she was not eligible for the program, because she had no home address; the program does not apply if you are already homeless.”
Social Services Provider, Private Forum

“Some landlords are not cooperating with the program and still evicting.”
Private Forum Participant

“Women who used to donate are now in the line for food themselves.”
Fairfield County Forum Participants, Social Services Non-profit

“The hours that the food banks are open do not work for parents with kids at home. I can’t leave my kids home alone to go pick up the food.”
Private Forum, Greater Bridgeport Social Services Provider

"Hoping I don't end up living in my car."
Survey Respondent, New Haven County, Retired
"It hasn't happened yet, but in 2021 insurance benefits will be reduced."
  
Survey Respondent, Hartford County, Employed

"I carried the insurance for the family because my husband is self-employed. Now that I lost my job, my health insurance ends on 11/30."
  
Survey Respondent, Middlesex County, Unemployed

"State of CT dropped United Healthcare, which I've had for over 20 years. The new coverage I had to get costs me $145 a month more."
  
Survey Respondent, Tolland County, Employed

"I have decreased willingness to go to a doctor for fear of contracting the virus."
  
Survey Respondent, Fairfield County, Self-employed

"In quarantine waiting for test results, out of work for almost 2 weeks."
  
Survey Respondent, New Haven County, Employed

"I am not applying for jobs during COVID due to health concerns."
  
Survey Respondent, Windham County, Self-Employed

"Women who were trying to work and now you are the chief procurement officer and chief entertainment officer and chief learning officer, once you start bringing those roles into the home in addition to doing work, it affects mental health."
  
Fairfield County Forum Participant, VP in Human Resources for Large Corporation

"At my old job, a colonoscopy would have been paid at 100%, new job I have to pay out of pocket. Also, old job wouldn't have to take Personal Time Off (PTO) for the procedure but new company with less PTO means I have to take a PTO day and pay for it, so I haven't had a colonoscopy."
  
Survey Respondent, Hartford County, Employed

"Adult child was put on our plan, but since he lost his job, this increased our premiums."
  
Survey Respondent, New Haven County, Employed

"The stress of isolation in retirement, instead of connection and involvement."
  
Survey Respondent, Middlesex County, Retired

"I can't accompany partner to cancer appointments, and he can't remember what's going on, so yes, there is plenty of stress."
  
Survey Respondent, Litchfield County, Retired

"We have incurred costs of testing for out of work family member."
  
Survey Respondent, Fairfield County, Employed

"Staying at home to take care of the kids for a week, for something as simple as allergies, because they are not allowed to go to school/childcare center."
  
Survey Respondent, Hartford County, Employed

"I relied on chiropractic care, now I cannot go and have increased pain, headaches, and low range of mobility, stiffness, soreness, and worse mental health."
  
Survey Respondent, Employed, Disabled, Student
“I had to leave my second job because of the proximity of people who didn’t wear masks. As a diabetic, I can’t risk all of that personal contact, masks or not.”
*Survey Respondent, Tolland County, Employed*

“I am scared to go back to the office.”
*Survey Respondent, Hartford County, Employed*

“Before I was laid off in May, I worked alone in the building. Employer did not provide PPE, only sanitizer. Did not invest in any other sanitizing equipment. I believe I was laid off for expressing my concerns about returning employees’ safety.”
*Survey Respondent, Hartford County, Unemployed*

“Panic attack at work due to a situation related to COVID-19.”
*Survey Respondent, New Haven County, Employed, Student*

“Do not feel safe returning to the office because others there are not complying with mask-wearing, so I am working from home.”
*Survey Respondent, Middlesex County, Self-employed*

“Everyone just needs to follow PPE, and the rules collectively, not just some people but everyone.”
*Survey Respondent, Fairfield County, Employed (Furloughed)*

“Employees are forbidden to wear masks at work and I fear for my safety and the safety of my colleagues. I work at a private school, and so I also fear for the safety of the students. They have the option to wear masks, but virtually none of them do.”
*Survey Respondent, Middlesex County, Employed*

“Employees/customers must be seen as more than expendable carbon units.”
*Survey Respondent, New Haven County, Retired*

“My co-worker was harassed due to positive COVID status.”
*Survey Respondent, Windham County, Employed*

“I know several people who applied for unemployment and never received it. As a result, they were forced to take lower paid jobs such as food delivery drivers that also put their health and safety at risk.”
*Survey Respondent, New Haven County, Employed*

“I am only working remotely due to a pre-existing conditions, asthma.”
*Survey Respondent, Windham County, Self-employed, Unemployed*

“I had a second job to help make ends meet but it was a receptionist in a community center and as a diabetic, I cannot be in contact with the public like that, so I had to leave.”
*Survey Respondent, Tolland County, Employed*
“My kids, they were at the top percentile before the pandemic. They came to this school year at the bottom percentile according to the teacher’s evaluation. Both my husband and I work on essential businesses; we had to choose in between losing an income or homeschooling. We decided to keep our jobs, but the impact on the children’s education is severe.”

Survey Respondent, Hartford County, Employed

“My educational opportunities have decreased due to a lack of captioning or sign language inclusion.”

Survey Respondent, Hartford County, Retired

“The quality of my grandkids’ education decreased due to remote learning.”

Survey Respondent, Hartford County, Employed

Lack of extracurricular activities, especially athletics, have negatively affected children.”

Survey Respondent, Hartford County, Employed

“I received a scholarship to help pay for college, specifically aimed at COVID-19.”

Survey Respondent, New Haven County, Employed

“Had to enroll my children into private school to accommodate my work schedule at the hospital since public school was distance learning.”

Survey Respondent, Fairfield County, Employed

“My student loans were deferred because of COVID.”

Survey Respondent, Fairfield County, Employed

“Frequent rescheduling of school due to COVID-19 transmission/infection caused anxiety and family tension.”

Survey Respondent, Middlesex County, Employed part-time

“IEP [Individualized Education Program, individualized plan for special education child] is not being followed.”

Survey Respondent, Hartford County, Employed

“Son is a junior and failing several classes. He needs in person engagement with teacher and students. My daughter took a leave of absence for a year from college and is isolated, lonely and depressed.”

Survey Respondent, Tolland County, Employed

“Virtual learning is terrible. K-5 cannot learn on iPads.”

Survey Respondent, Tolland County, Employed

“My partner’s child is more calm and confident doing online learning.”

Survey Respondent, Hartford County, Unemployed

“Had to enroll my children into private school to accommodate my work schedule at the hospital since public school was distance learning.”

Survey Respondent, Fairfield County, Employed
REFERENCES

Survey

2 Data.census.gov, United States Census Bureau, 2019, data.census.gov/cedsci/table?g=0400000US09&tid=ACSDP5Y2019_DP03.


Data Collection Period

Housing and Living Security
5 Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, www.cdc.gov.

Education


APPENDIX A: SURVEY

Demographics
1. Are you taking the following survey in: Check two boxes.
   - English
   - Spanish
   - Online
   - Paper copy/hand-marked

2. What is your age range?
   - 18-25
   - 26-35
   - 36-45
   - 46-55
   - 56-65
   - 66-75
   - 76-85
   - 86+

3. What is your gender identity?
   - Female
   - Transgender
   - Non-binary
   - Other. Please specify in box below.

4. What is your race/ethnicity? Check all that apply.
   - White or Caucasian
   - Black or African American
   - Indigenous American
   - Asian or Asian American
   - Latina/Hispanic/Latinx
   - Native Hawaiian/Other Pacific Islander
   - Other. Please specify in box below.

5. What is your highest level of education?
   - Less than a high school diploma
   - High school diploma or GED
   - Some college credits
   - Associate's degree
   - Bachelor's degree
   - Advanced degree (Masters, J.D., PhD, etc.)

6. What is your marital status?
   - Single
   - Married
   - Divorced
   - Separated
   - Widow
   - Domestic Partner
   - Other. Please specify in box below.

7. What is your housing situation?
   - Own home/apartment
   - Rent home/apartment
   - Living in a shelter
   - Living with live-in care or at a care facility
   - Living in home of extended family
   - Living in home of friends
   - Other. Please specify in box below.

8. What is your household composition?
   - Live alone
   - Live with spouse/domestic partner
   - Dual parent household
   - Single parent household
   - Living with extended family
   - Living with friends
   - Other. Please specify in box below.

9. How many dependent children (under 18), if any, do you have living in your household?
   - None
   - 1
   - 2
   - 3
   - 4
   - 5 or more

10. What is your ZIP CODE in Connecticut?

11. What is your employment status? Check all that apply.
   - Employed full-time
   - Employed part-time
   - Unemployed
   - Self-employed
   - Disabled, not able to work
   - Student
   - Retired

12. What is your personal annual income?
   - Under $20,000
   - Between $20,000 and $35,000
   - Between $36,000 and $55,000
   - Between $56,000 and $75,000
   - Between $76,000 and $100,000
   - Between $101,000 and $150,000
   - Over $151,000

13. What was your household annual income PRIOR to the COVID-19 epidemic (prior to March 2020)?
   - Under $20,000
   - Between $20,000 and $35,000
   - Between $36,000 and $55,000
   - Between $56,000 and $75,000
   - Between $76,000 and $100,000
   - Between $101,000 and $150,000
   - Over $151,000

14. What is your household annual income SINCE the COVID-19 epidemic began (March 2020 - present)?
   - Under $20,000
   - Between $20,000 and $35,000
   - Between $36,000 and $55,000
   - Between $56,000 and $75,000
   - Between $76,000 and $100,000
   - Between $101,000 and $150,000
   - Over $151,000
APPENDIX A: SURVEY

COVID IMPACT - Work and Pay

15. What, if any, of the following changes to your work situation have you experienced since the COVID-19 epidemic began (March 2020 - present)? Check all that apply.
- Employed - no change to employment
- Employed - furloughed
- Lost job
- Unemployed before COVID-19 - still unemployed
- Unemployed before COVID-19 - now employed
- Retired before COVID-19 - still retired
- Retired before COVID-19 - went back to work
- Retired during COVID-19
- I will/have applied for unemployment

16. What, if any, changes to your source(s) of income have you experienced since the COVID-19 epidemic began (March 2020 - present)? Check all that apply.
- Pay from work: increased
- Pay from work: decreased
- Received relief check
- Income from pension fund: increased
- Income from pension fund: decreased
- Income from social security: increased
- Income from social security: decreased
- Income from spousal benefits: increased
- Income from spousal benefits: decreased
- Income from investments: increased
- Income from investments: decreased
- Income has not changed
- Other. Please specify in box below.

17. If your own total monthly income (from all sources) has stayed the same or increased since the COVID-19 epidemic began (March 2020 - present), by how much?
- Stayed the same
- Increased by less than $250
- Increased by $250-500
- Increased by $500-750
- Increased by $750-1,000
- Increased by $1,000-2,000
- Increased by more than $2,000
- N/A

18. If your own total monthly income (from all sources) has decreased since the COVID-19 epidemic began (March 2020 - present), by how much?
- Decreased by less than $250
- Decreased by $250-500
- Decreased by $500-750
- Decreased by $750-1,000
- Decreased by $1,000-2,000
- Decreased by more than $2,000
- N/A

19. How have the following, if any, presented an obstacle to your work or return to work since the COVID-19 epidemic began (March 2020 - present)? Check all that apply.
- Increased household work demand
- Lack of access to childcare/school
- Children at home
- Homeschool demand
- Decreased workplace safety
- Changed work situation
- Changed housing situation
- Changed family situation
- N/A
- Other. Please specify in box below.

20. How, if at all, has your job situation/progress been impacted as a direct result of the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- No change
- Ability to ask for/obtain a raise
- Ability to ask for/obtain better benefits
- Ability to be promoted/progress in career
- Increase in working hours
- Decrease in working hours
- Change in scheduling/shift for work days
- Increased uncertainty in work hours/work hours often changing
- Responsibilities at work have changed
- Other. Please specify in box below.

COVID IMPACT - Housing and Other Living Security

21. How has your housing security been affected as a direct result of the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- No change to housing security
- Unable to/difficult to pay rent
- Unable to/difficult to pay mortgage
- I am concerned about being evicted/removed from my housing
- Unable to pay household bills/maintain my living space adequately
- I am concerned about my savings cushion for housing
- Other. Please specify in box below.

22. Which, if any, of the following changes have you experienced since the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- Decreased ability to work as effectively/at all
- Decreased ability to pay household bills/maintain living space
- Decreased ability to buy food
- Decreased ability to seek medical care
- Decreased ability to secure childcare
- Decreased ability to pay for other living necessities
- N/A
APPENDIX A: SURVEY

COVID IMPACT - Healthcare
23. How has the financial impact of COVID-19, if any, affected your healthcare/healthcare needs since the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- Lost insurance coverage
- Insurance coverage decreased
- Decreased ability to pay for routine healthcare (e.g., regular check-ups, regular medications, family planning)
- Decreased ability to pay for acute healthcare (e.g., emergency, injury, symptoms of illness)
- Decreased ability to maintain wellness (e.g., unable to afford healthy food, decreased exercise)
- Increased stress due to financial issues
- N/A
- Other. Please specify in box below.

24. Have any of the following health issues impacted your economic security between March 2020 - present? Check all that apply.
- Positively tested for COVID-19
- Was sick from COVID-19/COVID-19 symptoms
- Have developed/increased secondary healthcare problems resulting from COVID-19 (e.g., cardiovascular issues, respiratory issues, etc.)
- Experienced anxiety or depression due to COVID-19
- Sick family member (e.g., had to give care, pay for healthcare)
- N/A
- Other. Please specify in box below.

COVID IMPACT - Personal Safety
25. To the best of your knowledge, have you or someone you know experienced domestic violence, as a result of the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- Yes, before COVID-19 and the situation has continued since March 2020
- Yes, before COVID-19 and the situation has worsened since March 2020
- Yes, before COVID-19 and the situation has improved since March 2020
- No such situation before COVID-19, but such a situation has developed since March 2020
- No such situation before or since COVID-19
- I prefer not to answer

26. Have you experienced other issues of personal safety or workplace safety as a direct result of the COVID-19 epidemic (March 2020 - present), and if so, which of the below? Check all that apply.
- Alone/few people in the workplace
- Unsafe in transit to/from work
- Inadequate Personal Protective Equipment (PPE) at work
- Inadequate compliance with regulations concerning social distancing, mask wearing, or other COVID-19 precautions
- No, I have not experienced such issues
- N/A
- Other. Please specify in box below.

COVID IMPACT - Education
27. Has your access or someone in your household’s access to quality educational opportunities been affected as a direct result of the COVID-19 epidemic (March 2020 - present)? Check all that apply.
- Unable to pay tuition to continue education
- Unable to access educational opportunities virtually
- Educational opportunities decreased
- Decreased quality of education due to virtual learning or other
- No change in educational opportunity
- N/A
- Other. Please specify in box below.

Summary Questions
28. What were the three greatest challenges to your economic security before the COVID-19 epidemic (before March 2020)?
- No job
- Lack of job security
- Low wages
- Poor benefits
- Lack of advancement opportunities
- Workplace discrimination
- Lack of convenient and affordable childcare
- Family responsibilities/unable to work
- Lack of education
- Cost of education for self and/or others
- Housing costs
- Healthcare costs
- N/A
- Other. Please specify in box below.

29. What are the three greatest challenges to your economic security since the COVID-19 epidemic (March 2020 - present)?
- No job
- Lack of job security
- Low wages
- Poor benefits
- Lack of advancement opportunities
- Workplace discrimination
- Lack of convenient and affordable childcare
- Family responsibilities/unable to work
- Lack of education
- Cost of education for self and/or others
- Housing costs
- Healthcare costs
- N/A
- Other. Please specify in box below.

30. Please offer one suggestion which you believe would help support your economic security presently and in the near to medium term future (e.g., increased flexibility at work, better ability to work remotely, better childcare, additional federal/state relief, other). Please specify in box below.
APPENDIX B: PUBLIC FORUM RESULTS

Public Forum Participants were asked to share their stories of how COVID-19 has impacted them. After the Forum Participants had shared fully, the categories (typically 15-20) of impact were then presented on an onscreen, interactive polling software. Each Forum Participant voted on the top three areas of impact for them among the choices the entire group had generated.

The chart below shows the aggregate results of that polling. For each of Connecticut's counties, the top three areas of impact identified by Forum Participants are highlighted in red. Where more than three areas of impact are shown below, Forum Participants in that County ranked several categories equally high in their top three, resulting in an aggregate top 4.

### TOP THREE AREAS OF COVID-19 IMPACT ACROSS ALL PUBLIC FORUMS

**WORK AND PAY:**
- Difficulty executing job remotely
- Changes to work conditions
- Difficulty finding work

**MENTAL HEALTH:**
- Stress due to work/family demands
- Financial stress
- Anxiety over uncertainty
- Isolation

**CHILDCARE:**
- Lack of childcare, balancing children at home with work

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**Top Three Issues Raised by Forum Participants**

**Fairfield County**
- **Work and Pay**
  - Difficulty executing job remotely
  - Overburdened at work
- **Mental Health**
  - Deteriorating Mental Health
- **Childcare**
  - Lack of Childcare

**Hartford and Litchfield Counties**
- **Work and Pay**
  - Difficulty executing job remotely
  - Overburdened at work
- **Mental Health**
  - Anxiety and fear due to constant adaption to new circumstances
- **Childcare**
  - Difficulty balancing work and children at home

**Middlesex County**
- **Work and Pay**
  - Unpredictability of workplace spaces and schedule
- **Health and Healthcare**
  - Exposure to COVID highlights racial inequalities
  - Racial Inequality

**New Haven County**
- **Work and Pay**
  - Called back to work and disqualified for unemployment benefits
- **Mental Health**
  - Guilt over reduced productivity
- **Childcare**
  - Difficulty balancing work and children at home
  - Limited capacity/increased expense of childcare
- **Expenses**
  - Difficulty meeting monthly bills

**New London County**
- **Work and Pay**
  - Difficulty executing job remotely
  - COVID exposure for essential workers
- **Mental Health**
  - Deteriorating Mental Health
- **Childcare**
  - Difficulty balancing work and children at home
- **Expenses**
  - Difficulty meeting monthly bills

**Tolland and Windham Counties**
- **Work and Pay**
  - Difficulty finding new work
- **Mental Health**
  - Isolation especially of the elderly
- **Childcare**
  - More family members in household/higher expenses
APPENDIX C: DATA CONSIDERATIONS

RACE/ETHNICITY
The Survey asked Survey Respondents their race/ethnicity and provided eight possible responses, consistent with the eight categories presented in the U.S. Census: White or Caucasian, Black or African American, Indigenous American, Asian or Asian American, Latina/Hispanic/Latinx, Native Hawaiian/Other Pacific Islander, Two or More Races, and Other Race, please specify in box below. These categorizations have inherent limitations. For example, Middle Eastern and North African persons are considered “White or Caucasian” for purposes of the U.S. Census, and have been thus classified herein, but may not self-identify as such.

In the COVID-Impact sections of this Report that analyze the Data by race/ethnicity, only Data for the five categories of: White or Caucasian, Black or African American, Latina/Hispanic/Latinx, Asian or Asian American, and Two or More Races is presented. The number of Survey Respondents in the categories not presented (Indigenous American, Native Hawaiian/Other Pacific Islander, and Other) were comparable to the size of those populations across Connecticut. However, the number of Survey Respondents was too few in those categories to represent those groups in the race/ethnicity analyses presented herein.

The Race/Ethnicity category “Two or More Races” was checked by 48 women in the Survey Respondent Pool. It is material to note that of this pool of 33.3% were women who checked White/Latinx and 29.2% were women who checked Black/Latinx, as shown in the pie chart below.

INTERSECTIONALITY AND CORRELATION
The intersectionality of the Diversity Metrics and the other attributes of each Survey Respondent is a significant factor to be taken into account when analyzing the Data. The Data is analyzed herein against the Diversity Metrics, taken individually, and not by reference to their effect on or interaction with each other. The analysis of the Data by each Diversity Metric is therefore limited. The analysis presented herein is further limited as it does not take into account the many other attributes of each Survey Respondent (e.g., educational level, marital status, household composition), which may contribute to the impact of COVID-19 on the Respondent. Because of these limitations, a direct causal relationship cannot be assumed between a Diversity Metric and the existence of a COVID-19 impact, even when the Data appears correlated by that Diversity Metric.
APPENDIX C: DATA
CONSIDERATIONS

In many places in this analysis, COVID-19 impact is evaluated against the Diversity Metrics of race/ethnicity and household income level separately, without reference to the overlap of these two factors in the Survey Respondent pool. In particular, many instances of COVID-19 impact demonstrated in the analysis herein were felt most severely by those women below the Federal Poverty Line ($35,000 nationally, approximately $43,000 equivalent for Connecticut). In addition, many instances of COVID-19 impact were felt more severely by women who self-identified as non-White. The table below demonstrates the intersection of race and household income level, for both those women in the annual household income levels of $55,000 and under, and those in the lowest income category, under $20,000.

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $20,000/year</td>
<td>18.9%</td>
<td>12.4%</td>
<td>29.2%</td>
<td>30.9%</td>
<td>27.4%</td>
<td>32.7%</td>
</tr>
<tr>
<td>Under $55,000/year</td>
<td>40.6%</td>
<td>30.6%</td>
<td>56.3%</td>
<td>61.2%</td>
<td>52.1%</td>
<td>55.1%</td>
</tr>
</tbody>
</table>

As the table demonstrates, Black, Latinx, Asian and women of Two or More Races were more likely (56.3%, 61.2%, 52.1%, and 55.1%, respectively) to have a household income level of $55,000 or lower compared to the average for the Survey Respondent Pool (40.6%). Furthermore, nearly 30.0% of the women in each of these racial/ethnic groups were in the lowest income category (under $20,000/year), compared to the Survey Average of 18.9%. With respect to certain parts of this analysis, therefore, it is difficult to determine a causal relationship between each of these Diversity Metrics and the impact shown, if any.

This issue is illustrated by the analysis contained herein on the numbers of women who lost their jobs or were furloughed due to COVID-19, for example. The following chart shows the numbers of women with a household income level of under $55,000 and under $20,000 who were furloughed or lost their jobs, by racial/ethnic group.

<table>
<thead>
<tr>
<th></th>
<th>White or Caucasian</th>
<th>Black or African American</th>
<th>Latina or Hispanic or Latinx</th>
<th>Asian or Asian American</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $20,000/year</td>
<td>42.3%</td>
<td>42.9%</td>
<td>42.6%</td>
<td>25.0%</td>
<td>37.5%</td>
</tr>
<tr>
<td>Under $55,000/year</td>
<td>30.7%</td>
<td>42.6%</td>
<td>30.1%</td>
<td>28.9%</td>
<td>33.3%</td>
</tr>
</tbody>
</table>
As the analysis shows, for women in the household income category of $20,000 or lower, White, Black and Latinx women were approximately equally likely to lose their job or be furloughed due to COVID-19. In the household income category of $55,000 or lower, Black women were most likely to lose their jobs or be furloughed (42.6%), followed by women of Two or More Races and White women (33.3% and 30.7%, respectively,) even when compared against women in the same household income level.

The intersectionality of the Diversity Metrics presented herein and the additional demographic and other factors affecting Connecticut’s women are critically important topics for further research and exploration.

**GENDER**

The Survey Respondents were asked to state their gender identity, with three possible choices (female, transgender, and non-binary) and an opportunity to specify in a write-in box, any gender with which the Respondent self-identified. The outreach of this research invited “Connecticut’s women” to take the Survey and participate in the Forums. This allowed Survey Respondents an opportunity to self-identify 1) as women and choose to take the Survey or attend a Forum, and 2) further self-identify their gender when asked in the Survey.

**OTHER CONSIDERATIONS**

The Data is limited in its representativeness. The Survey was available in print and electronic formats. However, due to the limitations of COVID-19, it was distributed almost exclusively electronically, (e.g., by email, the PCSW website, etc.) The Forums were conducted via ZOOM. Therefore, women without phone or internet access or skills were unable to participate. The Forums were conducted in English, with a Spanish translator available at all times. Interpretation and translation services for other languages were not provided. The PCSW recognizes that this was a barrier for those women who were non-English and/or non-Spanish speakers. The Data collected herein is by definition, a snapshot of Connecticut women’s experiences between October 5, 2020, and February 5, 2021. The PCSW believes that the Data reflects both the experiences of women during the Data Collection Period, and the cumulative effects of the pandemic since March 2020. However, the Data does not purport to be completely representative of all aspects of Connecticut’s women’s experiences, during the Data Collection Period or otherwise.
RESOURCES

FOR MORE INFORMATION ON "THE ECONOMIC IMPACT OF COVID-19 ON CONNECTICUT'S WOMEN"
CONTACT:
WWW.PCSWCT.ORG
INFO@PCSWCT.ORG

TO FIND ORGANIZATIONS THAT SUPPORT WOMEN, SEE THE PCSW 2020 DIRECTORY OF WOMEN'S ORGANIZATIONS IN CONNECTICUT:
WWW.PCSWCT.ORG/DIRECTORY

PCSW COVID-19 REPORT 52