

Impact of COVID-19 and Related Policy on Massachusetts Women and Girls Commission on the Status of Women

April 2020

"Gender and racial inequalities persist in our society, systems, and institutions. The public health crisis brought on by the Covid-19 pandemic has served to **exacerbate** inequalities and the negative impact of discrimination."

Commission on the Status of Women

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Executive Summary

Within one week of Governor Charlie Baker's March 10, 2020 declaration of the State of Emergency over the coronavirus outbreak, the Massachusetts Commission on the Status of Women (CSW) took action. The CSW has collected and is now reporting data on how COVID-19 is impacting women and girls in the Commonwealth, and offering recommendations as public policy responses are being developed. We are issuing this report pursuant to our statutory authority to report on the status of women in the Commonwealth.

<u>PLANNING</u>

The CSW formed an action committee to focus on this effort. The committee decided to conduct a virtual public hearing within one week, and to create a survey that would be distributed and made accessible online following the hearing.

<u>HEARING</u>

On Thursday, April 2, 2020, the Commission convened a virtual public hearing with more than 100 attendees. Testimony was shared verbally during the hearing and in writing prior to and after the hearing. At that time, it was one of the earliest hearings of this nature to be conducted. The response was robust. Participants were very grateful for the opportunity to share their experiences.

Testimony from the hearing indicates:

- A significant increase in Domestic Violence incidents
- Pregnant women fear having to deliver their babies alone
- Incarcerated women are at risk due to a lack of social distancing in prisons
- Elder residents both in care facilities, and within the Commonwealth have been dangerously, and increasingly more isolated
- Youth are being cut off from essential support programs
- Financial insecurity from loss of income
- Limited childcare options and availability
- Food insecurity and a lack of information about accessing financial resources

<u>SURVEY</u>

Immediately following the hearing, the Commission launched an online survey to supplement the hearing findings and to collect more data to identify and support areas for immediate attention. The survey, which was distributed using social media and email between April 3, 2020 and April 9, 2020, was completed by 2,523 Massachusetts residents from more than 250 communities throughout the Commonwealth.

Findings from the survey indicate:

- 43% of respondents are experiencing anxiety and depression
- Wide-ranging financial impact including loss of jobs, income, and childcare
- Difficulty accessing food and paying bills
- Concern over access to health care and risk of infection

THIS REPORT INCLUDES KEY FINDINGS ON THE IMPACT OF COVID-19 IN THE FOLLOWING CATEGORIES:

- Economic Impact
- Health Issues
- Domestic Violence
- Essential Workers
- Incarcerated Women

The inequities and challenges women deal with on a regular basis have been exacerbated by this pandemic. In too many cases, it has limited women and girls access to important resources and networks that provide support to them, their families and their communities. This is causing a devastating ripple effect. Public policy is required to address these challenges and needs.

NEXT STEPS

A section titled *Areas for Immediate Attention* is included at the end of this report. Along with the work of evolving key government initiatives, and policies and legislation, our next steps are to include further outreach and provide updates on current challenges/obstacles facing women and girls in the Commonwealth.

About the Commission

The mission of the Commission on the Status of Women (CSW) is to provide a permanent, effective voice for women and girls across Massachusetts and to ensure that they can achieve full equity in all areas of life. The CSW is composed of 3 staff members, and 19 volunteer Commissioners who are appointed by the Governor, the Senate President, the Speaker of the House and the Caucus of Women Legislators.

In keeping with its mission, the CSW committed to gathering and reporting information related to how COVID-19 is impacting women and girls in the Commonwealth. It is our intention to respond to the needs of women and girls, and to offer well-informed recommendations as programs and policies are being developed to meet the needs of Massachusetts constituents during this time.

Evolution

Due to the COVID-19 pandemic, the CSW held its first virtual meeting of the full Commission on March 26, 2020. The CSW voted to hold a virtual public hearing to solicit direct input from women and girls across Massachusetts and to conduct a survey about how COVID-19 is impacting the lives of women and girls.

The CSW decided to report the results of the hearing and survey to the Baker-Polito administration and the State Legislature in order to report on the status of women and girls, and to provide data to inform policy that addresses the COVID-19 pandemic.

The data will also be shared with other organizations that are focused on the needs and status of women and girls in the Commonwealth.

The Hearing

On Thursday, April 2, 2020, the CSW convened a virtual public hearing with more than 100 attendees during which members of the public shared information on a myriad of issues. Additionally, the CSW collected written testimony leading up to and following the hearing. The minutes and the audio file from the hearing may be found on our <u>website</u>.

The Survey

Immediately following the April 2, 2020 hearing, the CSW launched an online survey (included in the appendix) on April 3, 2020 to supplement the hearing testimony and inform us of areas for immediate attention. The goal of the survey was to reach every corner of the Commonwealth and connect with the diverse communities in Massachusetts. When the survey was closed on April 9, 2020, **it was completed by 2,523 Massachusetts residents from more than 250 communities throughout the Commonwealth.**

The information from the hearing and the survey is concerning.

The inequities and challenges women face on a regular basis have been exacerbated by this pandemic. In many cases, the COVID-19 pandemic has cut women and girls off from or limited their access to important resources and networks that provide essential services and support. Public policy is required to reflect these challenges and needs. The CSW is prepared to contribute to that conversation and serve as a resource to policy makers.

Methodology

Survey results were collected using a Google form that was distributed in English by email and social media platforms. With over 88 shares of the survey post on the Commission Facebook page, the CSW reached 9,404 individuals. With 2,523 survey responses, the Commission was able to acquire a 27% conversion rate of completion between April 3, 2020 and April 9, 2020. Due to the informal distribution as well as known discrepancies in demographic responses, the survey cannot be considered scientific.

At the completion of the survey, the CSW referenced the 2018 American Community Survey for the demographics of women in Massachusetts and compared them to the demographics of survey respondents. That comparison is as follows:

Massachusetts demographics

As reported by the 2018 American Community Survey (ACS) Data:

Caucasian:	78.5%
Black/African American:	7.5%
Asian:	6.5%
Other race:	4.2%
Two or more races:	3.2%
Native American:	0.2%
Hawaiian/Pacific Islander:	0.03%

CSW Survey Respondents:

Caucasian:	81.0%
Black:	6.2%
Asian:	2.6%
Other:	1.6%
Latina/Hispanic/Latinx:	8.6%
Two or more:	2.6%
Native American:	0.6%
Hawaiian/Pacific Islander:	0.2%

Results*

Economic Impact

Testimony gathered from the hearing and data from the survey indicate that economic losses are widespread, which aligns with reports from government and within the media.

A. Job Loss

Of survey respondents, **11% reported that they had lost their job.**

Below is the racial/ethnic makeup of survey respondents who lost their jobs:

Caucasian:	74%
Latina/Latinx:	8%
Two or more races:	7%
Black:	4%
Asian:	3%

B. Income

Of those respondents reporting an income loss, the median weekly loss was **\$500 - \$700.**

Income loss (per week):

Less than \$250	10%
\$250-\$500	14%
\$500-\$750	9%
\$750-\$1,000	7%
\$1,000-\$2,000	7%

*Survey respondents were allowed to select more than one option: "other", or "I prefer not to answer" to most of the questions. In addition, respondents were allowed to skip questions. This design choice means that not all report results sum to 100%.

C. Housing

"Recently applied to housing program due to Domestic Violence, now approved move is delayed." Survey Respondent "Had to leave home, restrictions on AirBNBs put me at risk of homelessness." Survey Respondent

As indicated in Appendix A, the second highest percentage response to steps the State can take to support women and children in the Commonwealth was directly related to housing: Moratorium on mortgages, rents and utility bills.

"The formula WIC covers is constantly gone/already all purchased so I have to pay on SNAP for a different type, leaving little to nothing for anyone else in my house to eat." Survey Respondent "Still working so unable to pick up school meals which are only available during the day." Survey Respondent

D. Food Insecurity

Testimony gathered from the hearing and data from the survey indicate that food security is increasingly a challenge for women and girls in Massachusetts. **A third of the total survey respondents reported not being able to afford or access food, or had difficulty accessing food**. Of those respondents, **57% had dependent children**.

Some food is not accessible	22%
l need food and can't afford it	5%
l need food and can't access it	2%
My family is accessing food through school sources	3%
My family is accessing food through other organizations	3%



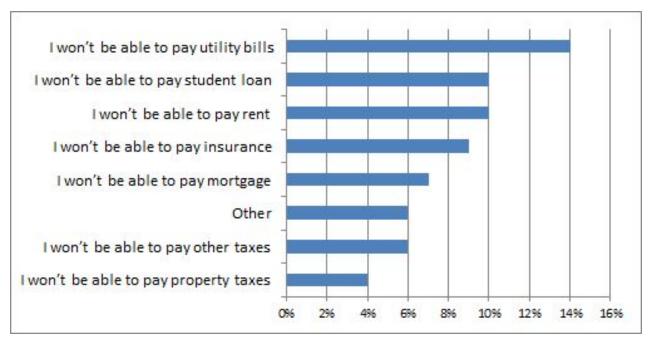
"I'm taking monthly dispersions (sic) from my 401K that I have saved my entire life." Survey Respondent

E. Savings

37% of respondents reported being concerned about a loss of savings.

F. Other

When asked about financial/housing issues that exist as a direct result of COVID-19, respondents indicated the following:



(of total respondents)

Health Issues

A. Mental Health

"Falling into Depression." Survey Respondent The emotional consequences of the pandemic and related policies have a significant and concerning impact on women and girls in the Commonwealth. "It is critical during this time of COVID-19 to ensure that the social distancing that is occurring does not mean emotional distancing, especially for the vulnerable girls that we serve. Emotional connection is essential for all humans, but especially for girls who base their self-worth on the strength of the relationships they have with others."

Deborah Re, CEO at Big Sister Association of Greater Boston, Hearing Participant

"Increased suicide risks." Survey Respondent

"Severe panic and PTSD attacks." Survey Respondent Of survey respondents, **43% report** <u>experiencing</u> anxiety and depression (compared to 5.5% <u>diagnosed</u> with depression in 2018 according to Blue Cross Blue Shield).

The former Chair of the CSW, Margot Parrot, an expert in elder law, testified at the hearing that COVID-19 is leading to a significant increase in social isolation for seniors. A majority of these women who often live alone and families are not able to visit. Social isolation and loneliness can lead to significant increase in health risks including: premature dementia, mental health issues, and heart disease.

B. Access to Health Care

Of those survey respondents attempting to access healthcare, **9% reported having difficulty getting the care that they need**. A potential positive alternative is the use of telehealth with **20% of respondents reporting accessing telehealth for their healthcare needs**. "Worry about bringing home infection to my disabled husband." Survey Respondent

"Daughter who is a Registered Nurse is quarantined in one part of the house." Survey Respondent It is important to note that there is a potential gap in health care and the lower rate at which women of color accessed telehealth (15% compared to 22% of total survey respondents).

C. Racial Disparities

During the virtual hearing the CSW received testimony related to barriers for women of color in accessing health care. Issues raised included misinformation or incomplete information. Hearing participants urged an intersectional response - one that attends to the impact of racial and gender discrimination.

D. Pregnancy and Postpartum Care

Testimony gathered from the hearing and data from the survey indicate a serious and concerning disruption of care for pregnant and postpartum mothers. Of pregnant survey respondents, **34%**, **have been told that they might not be able to have support people (partner, doula, etc.) with them during their hospital stay.** This has led some to plan alternate care. General fear of catching COVID-19 while at the hospital has led to more pregnant women looking for prenatal and delivery care outside these environments. This also raises a concern for women experiencing complications during pregnancy. "The virus doesn't discriminate. Health equity is more important now. We are all equal."

Julia Kabukanyi, Hearing Participant

"Low income women and women of color will be impacted by the pandemic—and will not receive services if we are not sensitive to resources. We need to recognize the importance of race and gender bias as to COVID 19."

Laurie N'siah Jefferson, Director for Women for Politics and Public Policy

> "I'm in the healthcare field, 12 weeks pregnant, OBGYN recommended to stay out of work due to exposure but can't because that would be unpaid leave." Survey Respondent

"My daughter gave birth while sick with COVID-19, husband had to drop her off in parking lot, no one allowed with her." Survey Respondent "Was in the middle of IVF cycle, was unable to complete the frozen embryo transfer." Survey Respondent

"I don't want to continue with pregnancy but told can't have abortion without doctor's confirmation." Survey Respondent

E. Reproductive Health

Reproductive health is time sensitive and essential. Menstrual cycles and pregnancy continue in spite of a pandemic. Access to doctors and resources cannot wait, but are becoming more inaccessible due to COVID-19. Hearing participants voiced concerns related to an increasing lack of access and delayed medical treatment. Survey respondents likewise submitted comments which indicate their reproductive care has been postponed or disrupted. These challenges women and girls are facing increase risk and take away choice and control from their own bodies.



Domestic Violence

Hearing participants reported concerns regarding an escalation of violence and abuse, increased difficulty reporting, barriers to finding safe housing, and a disconnection from resources.

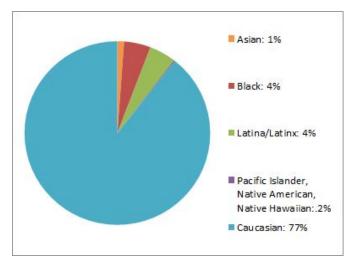
Survey respondents shared information regarding the dangerous intersection of increasingly limited housing options and the existence or threat of violence.

Essential Workers

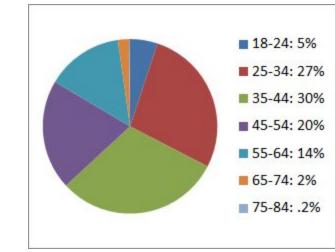
Testimony gathered during the hearing indicates that women are in many ways on the front line of the pandemic and are highly represented in fields that are providing care (nurses) or considered essential workers (grocery store employees). At the same time, reduced access to child and elder care hit women the hardest. Challenges they face routinely are compounded during COVID-19. Relief measures to support essential workers are critical.

14% of respondents reported that they were essential workers

Of respondent essential workers, 58% are providing care to a dependent child or family member.



Race/Ethnicity of Essential Workers:



Age of Essential Workers:

When essential workers were asked to prioritize what State assistance would be beneficial, respondents selected the following.

Essential workers show a slightly higher need for State assistance in these ten categories (Appendix A):

- 1. A one-time payment to help with expenses
- 2. A moratorium on mortgages, rents and utility bills
- 3. A moratorium on student loans
- 4. Income tax relief
- 5. Access to healthcare
- 6. Access to low interest personal loans
- 7. Sales tax relief
- 8. Access to low interest personal loans
- 9. Eviction protection
- 10. Access to transportation

Incarcerated Women

Testimony at the hearing highlighted a distressing situation. Incarcerated women - as well as those being held in pre-trial, are currently facing greater risk of contracting COVID-19 due to lack of social distancing in prisons, lack of personal protective equipment (PPE), lack of basic necessities like toilet paper, soap, and lack of access to health care services. "We also know social distancing in a prison is impossible. We are concerned that our incarcerated community will not survive this virus. Decarcerating prisons should be a part of our public health response to the COVID crisis."

Sashi James, Hearing Participant

Areas for Immediate Attention

Economic Impact

- Educate State residents about how to access federal stimulus funds to maximize participation
- Explore a moratorium and relief on student loans
- Create an emergency Earned Income Tax Credit
- Continue Legislative efforts to impose a moratorium on evictions of tenants who are unable to pay rent
- Consider assistance for homeowners unable to pay mortgages, such as prohibiting foreclosures by banks for failure to pay mortgage, and allowing a period of time to pay back mortgage payments
- Increase immediate benefits to families including SNAP, WIC, Unemployment and Transitional Aid to Families with Dependent Children (TAFDC)

Health

- Mental Health
 - Support immediate and continual dissemination of mental health resources and services
 - Continue to explore immediate opportunities and pathways to dramatically increase mental health resources including hotlines, expansion of mental health resources and emergency measures
 - Support all existing entities that provide mental health resources to those in need
- Access
 - Provide detailed instructions on how to receive medical support in multiple languages including American Sign Language
 - Provide guidelines and enable payment to providers for telehealth services in order to reduce in person doctor and hospital visits
- Racial Disparities
 - Increase efforts by the Department of Public Health to collect and report on COVID-19 cases segregated by race and ethnicity to assist with better informed decisions
 - The guidelines of how medical care including use of ventilators -(based on a point system that includes health conditions), should be revised. It has a disparate impact on communities of color due to Black and Brown individuals being more likely to suffer the types of health

conditions (asthma, diabetes, heart disease) making them more vulnerable to COVID-19

- Eliminate the risk of deportation resulting from COVID-19 testing which will also reduce the spread of the virus
- Pregnancy and Postpartum Care
 - Investigate hospital birthing policies, including pregnant people being denied the right to have a companion adult with them when they deliver, mandatory c-section requirements, access to pain medication, separation of mother-baby dyad, and safety protocols
 - Provide out of hospital birth options including pop-up birth clinics, emergency home-birth policies, doula care
 - Address perinatal mental health complications caused by COVID-19 related stress and the potential impact on birth outcomes
 - Ensure protection for pregnant workers at risk of exposure to COVID-19
 - Address shortages in formula, diapers and other essential needs for infants
 - \circ Investigate and ensure access to prenatal and postpartum care
- Reproductive Health Care Access
 - Investigate barriers to access for abortion, medicated abortion and essential services
 - Ensure access to reproductive health care including pregnancy related care and access to STD treatment
 - Ensure access to menstrual products especially in shelters, prisons and in populations that lack access to free menstrual products
 - Ensure access to contraception including free emergency access by mail

Domestic Violence

- Explore immediate resources for women in unsafe circumstances including rapid expansion of emergency shelters
- Ensure that those currently in shelters have access to living spaces that protect them from exposure to COVID-19
- Increase resources (such as legal aid) for domestic violence prevention organizations
- Implement the use of coded language to protect domestic violence victims from danger

Essential Workers

- Expand access to quality and affordable childcare
- Consider opportunities for increasing temporary housing for essential workers
- Continue the hard-fought work of providing PPE for all workers on the front line of the health crisis
- Ensure access to testing and a commitment to reporting on COVID-19 cases
- Advance hazard pay for all essential workers, with a special consideration for minimum wage workers

Incarcerated Women

- Support releasing prisoners who have medical conditions and those who have committed non-violent crimes
- Reevaluate the bail obstacle which is keeping women incarcerated and at risk of COVID-19 exposure because they cannot afford bail or are being held due to a probation violation
- Consider decarceration to reduce COVID-19 exposure and spread with the action of providing 'compassionate' release, especially now that COVID-19 has the ability to turn prisons into petri dishes

Areas of Additional Inquiry

In accordance with its statutory authority, the CSW remains committed to continuing the work of gathering information about the status of women and girls in the Commonwealth. The following topics have been identified as areas for future inquiry or increased engagement:

Girls

• Given the increase of girls' voices at recent past hearings, the CSW earlier in the year made the commitment to launching a Girls Initiative. This effort is currently engaging partner organizations and girl constituents in round table discussions. In addition, a girl focused survey was distributed to partners serving girls and was conducted between February 4, 2020 and March 6, 2020. The findings for the discussion and survey are expected to be released later this Spring.

Older Women

 With social distancing, the CSW is hearing that older women are increasingly isolated and cut off from important health and wellness resources. In addition, older women reported through survey comments that they are struggling with the limitations of a fixed income and savings that are at risk. These challenges are compounded by mature but dependent children or grandchildren for whom older women are providing care. Given these needs the CSW has identified this area for potential future inquiry.

Early Education and Care

 Underlying much of the challenges that women reported was an increase of responsibilities in the home, including homeschooling. The CSW recognizes that professionalized systems of care support women's economic stability and self sufficiency. Simultaneously, it is necessary to acknowledge that women are the majority in education and care workforces. If transitions to recovery and beyond are to be successful, there must be initiatives to ensure the wellness and readiness of early education and care programs. Alongside partners in the government and in the community, CSW is eager to continue existing inquiry and work in this area.

Data Limitations

The data was gathered electronically via a virtual hearing and online surveys. This methodology limited participation to those who had access via phone or the internet. Targeted outreach efforts intentionally sought to reach women and girls in diverse communities but women of color and low income workers appear to be underrepresented in the results.

In addition, the hearing and survey was conducted only in English. The CSW recognizes that this is a barrier to participation for constituents whose first language is other than English. Future information gathering efforts may provide for responses in multiple languages to include, but not limited to: Spanish and Portuguese.

Finally, the information shared above is a snapshot of women's and girls' experiences in the relatively few short weeks since the COVID-19 pandemic disrupted day-to-day routines. Different results almost certainly would have been reported prior to the outbreak, as well during different phases of the pandemic.

The Commission remains committed to ongoing efforts to gather information, and to work with our partners for the benefit of women and girls in the Commonwealth.

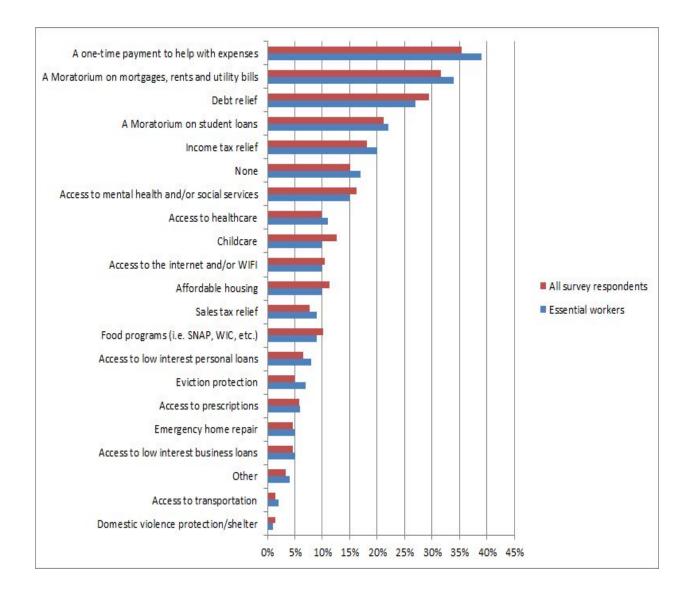
In addition to the information reported, we are eager to collaborate with partners in government and the non-profit sector to share the information that we have gathered specific to a topic or geographic area. Please contact CSW staff with your request.

These are uncertain and unprecedented times. The CSW commends our partners in government and the everyday heroes in our communities. The CSW remains committed to serving women and girls by ensuring that their voices are heard and included in policy discussion and advancing towards a healthier and stronger Commonwealth.

Appendix A

State Assistance

When asked to prioritize a potential list of State support services that would be most helpful, respondents selected the following:



Appendix B

Survey on the Impact of COVID-19

The survey was opened on April 3, 2020 and closed on April 9. The total respondents to the survey was 2,629. The limited responses from men and people living outside of Massachusetts were extracted. The actual survey text is included below.

The Massachusetts Commission on the Status of Women is reaching out to women and girls across the Commonwealth with this survey to hear directly about how the COVID-19 pandemic is affecting you. The survey is not confidential. We will compile and share the data with our legislators and the administration to influence recommendations regarding policies that address issues women and their families are facing during this time.

Please participate in this survey by Thursday, April 9, 2020.

1. How has your source of income been impacted since the COVID-19 Virus outbreak? (Check all that apply)

- I lost my job.
- I will or I have applied for unemployment
- I am a student
- I recently finished school and I am not working
- I don't qualify for unemployment
- I am still employed
- I have a continuing source of income
- I am self-employed and concerned about losing my income
- I am the primary source of income in my household
- I am one source of income in my household
- I was not earning an income prior to the virus outbreak
- I own a business and I will need financial help sustaining it
- I am retired with a pension
- I am retired and I depend on social security income
- Other
- None apply
- I prefer not to answer this question
- If you lost your job, please indicate when that happened:
- If other, please share a short answer:

2. How much weekly income have you and your immediate family been losing as a result of the COVID-19 virus outbreak? (Check all that apply)

- Less than \$250
- \$250-\$500
- \$500-\$750
- \$750-\$1,000
- \$1,000 \$2,000

- Other
- I have not experienced a loss of income
- I prefer not to answer this question
- If other, amount:

3. Are you having difficulty accessing healthcare? (Check all that apply)

- Yes
- No
- I am using telehealth via the internet
- My healthcare provider is not accessible or responsive at this time
- I am a person with a disability and I am having difficulty accessing healthcare
- I have not tried to access healthcare professionals recently
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

4. Are you having difficulty accessing food? (Check all that apply)

- No
- I need food and can't afford it
- I need food and can't access it
- Some food is not accessible
- My family is accessing food through school sources
- My family is accessing food through other organizations
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

5. Are you pregnant or recently had a baby?

- No
- I am currently pregnant and experiencing pregnancy related complications (preeclampsia, anxiety, depression)
- I cannot or choose not to access prenatal care at this time
- I have been told I might not be able to have support people (my partner, doula, etc) with me during delivery
- I would prefer a home birth if this was a possibility
- I haven not tried to access healthcare professionals recently
- I cannot or am choosing not to access lactation support.
- I am having a difficult time securing formula for my baby.
- I cannot or am choosing not to access pediatric care for my baby.
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

6. Has the stay at home advisory led to an unsafe situation for you in your home? (Check all that apply). (The answer to this and all questions will remain on your computer until you hit the submit button at the end of the survey.)

- Yes
- No
- Other:
- I prefer not to answer this question

- If yes, please explain.
- If other, please share a short explanation.

7. Has your work load changed at home?

- No
- I am doing more childcare than I did before
- I am sharing the childcare equally with other adults in my household
- I am carrying the burden of childcare
- I am spending more time caring for adults who need care in my household
- I am sharing caring for adults who need care with other adults in my household.
- I am carrying the burden for caring for adults who need care
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

8. If you are caring for children or older adults living with you at this time what do you need to provide that care? (Check all that apply)

- I am not caring for children or older adults
- Child care so I can continue working
- Homeschooling my children
- In home medical care for older adults
- Assistance caring for a person with a disability in my home
- Home healthcare or a VNA, Aide, PCA
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

9. Has your professional workload changed?

- I am an essential worker
- Yes, it has increased
- Yes, it has decreased
- No, it has stayed the same
- I am not in the professional workforce
- I prefer not to answer this question

10. Do any of these financial/housing issues apply to you as a direct result of COVID-19? (Check all that apply)

- No
- I won't be able to pay rent
- I won't be able to pay mortgage
- I won't be able to pay utility bills
- I won't be able to pay property taxes
- I won't be able to pay other taxes
- I won't be able to pay insurance
- I won't be able to pay student loan
- I am concerned about my savings
- I am in a shelter
- I need shelter at this time
- Other
- I prefer not to answer this question

• If other, please share a short explanation:

11. Do any of these health care issues apply to you as a direct result of COVID-19? (Check all that apply).

- No
- I am not able to get birth control
- I am pregnant and do not have access to prenatal care
- I do not have access to abortion services
- I am not able to get my prescription medication
- I am not able to get health care that I need
- I am experiencing anxiety and depression
- I am having difficulty accessing feminine hygiene products
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

12. If the State was able to provide assistance in these areas which would be most beneficial to you and your family? (Check only your top 3 priorities)

- Affordable housing
- Eviction protection
- Access to low interest business loans
- Access to low interest personal loans
- Food programs (i.e. SNAP, WIC, etc.)
- A one-time payment to help with expenses
- Income tax relief
- Sales tax relief
- Debt relief
- Access to healthcare
- Access to prescriptions
- Access to mental health and/or social services
- Access to the internet and/or WIFI
- Domestic violence protection/shelter
- Childcare
- A Moratorium on student loans
- A Moratorium on mortgages, rents and utility bills
- Emergency home repair
- Access to transportation
- None
- Other
- I prefer not to answer this question
- If other, please share a short explanation:

D1. What is your residential zip code:

D2. What is Your Age Range?

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64

- 65-74
- 75-84
- 85+
- I prefer not to answer this question

D3. What is Your Gender Identity?

- Male
- Female
- Gender Non-Conforming / Non-Binary
- Other
- I prefer not to answer this question
- If other, preferred identity?

D4. What is Your Race/Ethnicity? (Check all that apply)

- Caucasian
- Black
- Latino/Hispanic/Latinx
- Asian
- Native American
- Native Hawaiian or Pacific Islander
- Two or More
- Other/Unknown
- I prefer not to answer this question

D5. Marital Status (Check all that apply)

- Single
- Married
- Divorced
- Widow
- Parent
- Single parent
- Domestic Partner
- I prefer not to answer this question

D6. Are people in your household in any of these categories? (Check all that apply)

- School age children who need childcare
- School age children who are independent
- Young adult children including college students
- Family members who need care
- Auto-immune compromised family members
- Family member with a disability
- A family member with COVID-19
- No
- I prefer not to answer this question

D7. What is Your Annual Household Income Range?

- Less than \$25,000
- \$25,000 \$50,000
- \$50,000 \$100,000
- \$100,000 \$200,000

- More than \$200,000
- I prefer not to answer this question

D8. Are you registered to vote in Massachusetts?

- Yes
- No
- I prefer not to answer this question
- Please provide your name so we can include you in future outreach and keep you informed of the Commission's initiatives. (optional)
- And email address (optional)