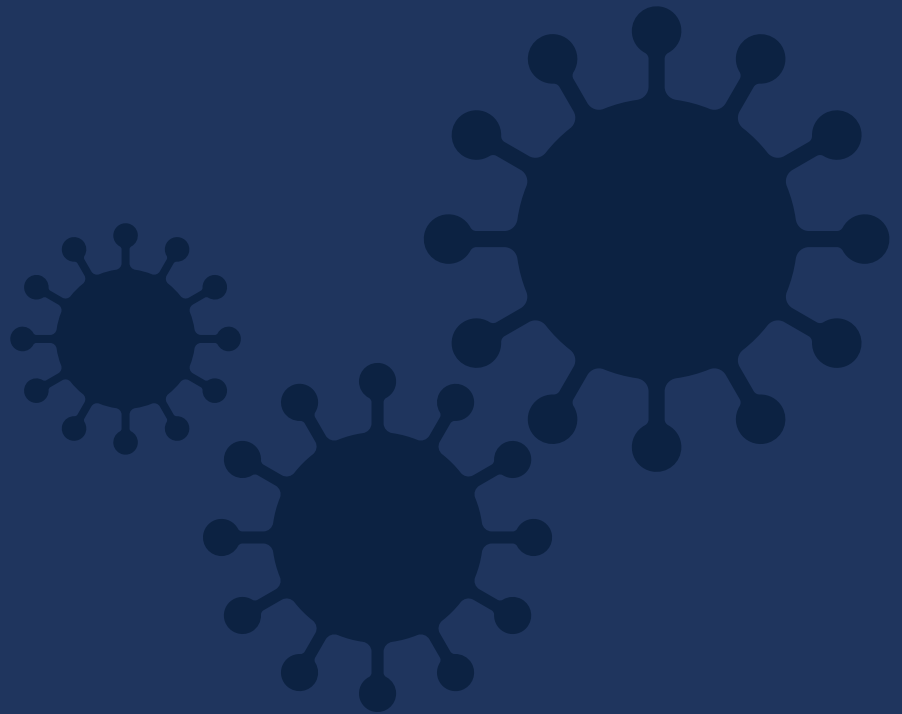




AT THE HEART OF THE PANDEMIC:
MARYLAND WOMEN AND THE COVID-19 CRISIS

April 2022



www.marylandwomen.org

MARYLAND COMMISSION FOR WOMEN

The Maryland Commission for Women was first established by the Governor in 1965 and was set in state law in 1971. An office of the Department of Human Services, the Commission is a 25-member advisory board whose duties, as outlined in its enabling legislation, include:

- Study the status of women in our state
- Direct attention to critical problems confronting women
- Recommend methods of overcoming discrimination
- Recognize women's accomplishments and contributions
- Provide informed advice to the executive and legislative branches of government on the issues concerning the women of our state

JULY 2021 - JUNE 2022 COMMISSIONERS

Yun Jung Yang, Chair

Tawanda A. Bailey, First Vice Chair

Carole Jaar Sepe, Second Vice Chair

Andrea Bottner
Tammy Bresnahan
Deborah L. Cartee
Gloria Chang
Essita R. Duncan
Judith Emmel
Kathryn M. Fiddler
Kristi S. Halford

Eugenia B. Henry
Lauren M. Lambert
Patricia M. Lambert
Beth Anne Langrell
Brenda J. McChriston
Maria B. Menucci
Roberta Pardo
Jenny Pena Dias

Luanne Ruddell
Corinna Yi-Yuan Kuo Shen
Maxine Griffin Somerville
Evelyne S. Steward
Lenita Walker
Tamara England Wilson

STAFF

Judith Vaughan-Prather, Executive Director

Tammy Wise, Management Associate

ACKNOWLEDGMENTS

Above all, the Maryland Commission for Women extends its heartfelt gratitude to all the many women who contributed their voices to this study – whether they completed the survey or participated in one of its focus groups. Their generous sharing of their experiences, insights, concerns and hopes are the very essence of this report. The assistance with outreach to women across our entire state provided by the county Commissions for Women and other women’s and community organizations was critical to the study.

The Maryland Commission for Women extends its gratitude to Dr. Rita Kirshstein, principal researcher for this project. Her skill, expertise, wisdom, and commitment to improving women’s lives made this work possible. The Commission also very much appreciates the work of Christa Linton, Executive Assistant, DHS Office of Strategy and Performance, who posted the questionnaire on Survey Monkey – in five languages - provided weekly data updates to the SWiM Committee, and patiently responded to all our questions and requests. We are equally appreciative of the skilled artistic design and layout for this publication developed by Donna Gardner, Graphic Designer in the Communications Office of the Department of Human Services.

We are grateful to all the agencies, organizations and firms, public and private, whose data we were able to access for this report.

The Commission extends its profound appreciation to The Foundation for the Maryland Commission for Women, which provided the financial backing that made the expert research for this project possible.

The support we receive from the Maryland Department of Human Services, especially Secretary Lourdes Padilla and Chief of Staff Samantha Blizzard, is critical to all the work of the Commission for Women, throughout the year.

STATUS OF WOMEN IN MARYLAND COMMITTEE 2021 - 2022

Tamara England Wilson, Chair

Patricia McHugh Lambert, Vice Chair

Tawanda Bailey
Essita Duncan
Beth Anne Langrell
Maria B. Menucci
Luanne Ruddell

Carole Jaar Sepe
Corinna Shen
Maxine Somerville
Evelyne Steward
Yun Jung Yang

Research Project Director
Rita J. Kirshstein, Ph.D.

TABLE OF CONTENTS

Maryland Commission for Women.....	ii
Acknowledgments	iii
Executive Summary	2
Introduction.....	4
The Maryland Commission for Women Study	5
The Pandemic and Women’s Health	10
The Pandemic and Work	16
Finances and the Pandemic.....	24
Relationships and Family	26
Concerns Going Forward.....	32
Conclusions	38
What Can We Do?.....	40



AT THE HEART OF THE PANDEMIC: MARYLAND WOMEN AND THE COVID-19 CRISIS

Executive Summary



To learn how women in Maryland fared during the COVID-19 pandemic and the period when institutions began to open up, the Maryland Commission for Women conducted a study that included both a survey and focus groups. Over 4,500 women responded to the survey that was available between August and mid-October 2021 and another 37 women participated in focus groups in October 2021.

WHO RESPONDED?

- **4,595 women** across the state of Maryland responded to the survey.
- **Jurisdiction:** Every jurisdiction was represented.
- **Race:** While the pool of respondents is diverse, certain groups did not respond in proportion to their representation in the state.
- **Age:** Survey respondents ranged in age from 18 to 96.
- **Education, Occupation, Income:** Overall, respondents were a highly educated group and their occupations and incomes reflected their higher education levels.

The survey sheds important light on issues affecting women across Maryland and efforts were made to ensure that the needs of all women are addressed in recommendations resulting from this study.

WOMEN'S HEALTH

Physical health

- **43%** of respondents delayed other medical care.
- **40%** exercised less.
- Over half, **54%**, of the women reported unwanted weight gain.
- Pregnancies and births during the pandemic were stressful.

Mental and emotional health

- Almost two thirds, **65%**, experienced more anxiety or felt anxious more often.
- Almost half, **48%**, felt lonelier or more isolated.
- **45%** felt more depressed or depressed more often.
- **40%** had more difficulty sleeping.

THE PANDEMIC AND WORK

A series of questions asked women to report their job situation and that of their spouse/partner. In all cases, women fared worse.

Lost job

- Respondent – **9%**
- Spouse/partner – **4.5%**

Employer reduced hours

- Respondent – **10%**
- Spouse/partner – **4.5%**

Quit job because of family needs

- Respondent – **3%**
- Spouse/partner – **0.5%**

Quit for reasons not related to family

- Respondent – **2.3%**
- Spouse/partner – **1.3%**

- About **8%** of respondents had to take paid leave and **5.4%** had to take unpaid leave.
- Over a fourth (**27%**) of respondents did not feel safe at work, although only **4%** indicated employers did not follow COVID safety guidelines.

FINANCES AND THE PANDEMIC

Survey respondents fell on both ends of the financial continuum.

- **24%** increased their savings.
- **10%** relied on savings or other retirement income.
- **9%** received financial assistance from a state or federal program.

Concerns for the future

- **25%** were concerned about finances.



RELATIONSHIPS AND FAMILY

Relationships

- Over a quarter, **27%**, of respondents reported increased tension with a spouse/partner.
- **4%** experienced divorce, separation or a breakup during the pandemic.

Extended family

- Over half of respondents (**56%**) were not able to attend a family event in person.
- **40%** were unable to visit parents.
- **21%** were unable to visit children or grandchildren.

Grandparents often played a significant role during the pandemic.

- Grandmothers and mothers described considerable involvement of grandparents, ranging from babysitting to homeschooling to having grandchildren move in with them.

Concerns with children under 18

- Slightly over half, **51%**, were concerned their children were getting behind in school.
- Half, **50%**, had difficulty juggling children's care and schooling with work.
- **39%** noted increased anxiety in their children due to COVID.

CONCERNS GOING FORWARD

Being in public

- **73%** of respondents were concerned about being around unvaccinated people.
- **56%** were concerned about attending social gatherings or religious services.
- **45%** were reluctant to use public transportation.

Employment and finances

- A quarter of respondents were worried about money.
- Almost a quarter (**24%**) were concerned that their employers would not provide the flexibility needed to juggle their children's schedule and work.

Mothers with children

- Half were concerned about their children returning to school.



RECOMMENDATIONS

Many of the study findings laid bare situations impacting women long before the pandemic. Recommendations were developed that address these situations as well as those that were brought about by COVID-19.



Maryland Commission for Women

Aware that our survey did not reach an audience as diverse as the Maryland population, the Maryland Commission for Women intends to do the following:

1. Expand our reach by supporting the efforts of local Commissions for Women and, where Commissions for Women do not exist, provide assistance to counties to develop one.
2. Increase our involvement and education beyond our current initiatives to include initiatives that affect a more diverse audience.
3. Empower current and future Commissioners to adequately amplify the voices of women and issues that impact them in their local jurisdictions.

Government Agencies and Private Businesses, Schools and Programs

1. Paid leave should be available, encompassing and flexible enough to deal with the community and health issues described in this report.
2. Plans should be developed to address the complex and sometimes conflicting needs of parents and workers for child care during times of crises.
3. Every effort should be made to increase both the salaries and benefits of child care workers.
4. Methods should be developed to compensate fairly those who took on the health risks presented by the pandemic to ensure that Marylanders had access to basic necessities and health care.
5. Training for new occupations available post-pandemic and for upskilling, especially in technical fields, should be developed and made available.
6. Affordable and consistent internet access is needed for all residents of Maryland.
7. Planning should begin immediately to rectify the inequities in access to and experience using technology.
8. Schools, public and private, should address the academic needs of students head-on and develop programs to help students catch up and engage once again in learning.
9. Programs should be developed that help students understand and cope with the psychological stresses resulting from the pandemic.
10. Programs should be developed that address the mental health needs of women on all fronts.



INTRODUCTION

AT THE HEART OF THE PANDEMIC: MARYLAND WOMEN AND THE COVID-19 CRISIS

Very few people really believed there would be a pandemic in their lifetime. But it happened. COVID-19 came upon the international scene in the early months of 2020 and, as of the beginning of January 2022, close to 5.5 million people had died worldwide and over 853,000 of these deaths were in the United States. Furthermore, 298 million cases of COVID-19 had been recorded in the world, 58.8 million of these in the United States.¹

In Maryland, over 776,000 cases had been reported by then, with 11,755 deaths.²

For many who contracted COVID-19, the health effects lingered for months and continue to do so. The pandemic, however, also impacted the lives of individuals and families who never became ill with the virus. Businesses, schools, and child care centers shut down; many families found themselves working from home and overseeing virtual schooling for their children; some lost jobs; others were forced to quit their jobs to take care of family; and others were not able to see family members and friends or attend life events such as weddings and funerals. And then there were the essential workers – healthcare workers, teachers, and grocery store employees, among others – whose jobs required them to be present in often dangerous situations. The widespread social, economic and health impacts of the pandemic extend far beyond the physical effects of the virus itself.

These impacts have also laid bare systemic problems that have plagued women for generations. Women have taken responsibility for many more hours of child care than men,³ almost two million fewer women are in the labor force now than before the pandemic,⁴ and the wage gap between men and women persists. The New York Times reported that “progress toward gender equality may be the latest in a long list of casualties of the coronavirus pandemic.”⁵

Aware of the situation women were facing worldwide and nationally, the Maryland Commission for Women wanted to know how women in Maryland were faring. What were their work and family experiences during the pandemic? How were their children coping with alternative school formats and often closed child care centers? What were their concerns as businesses and schools opened up in 2021? So we asked women directly, through a survey and focus groups. They had much to say. This report summarizes the experiences of Maryland women and their concerns as schools and businesses reopened.

1 <https://www.worldometers.info/coronavirus/#countries>

2 <https://coronavirus.maryland.gov/>

3 <https://fortune.com/2021/06/25/women-men-unpaid-child-care-pandemic-gender-equality-workforce/>

4 <https://www.npr.org/2021/06/03/1002402802/there-are-complex-forces-keeping-women-from-coming-back-to-work>

5 <https://www.nytimes.com/2020/09/26/world/covid-women-childcare-equality.html>

THE MARYLAND COMMISSION FOR WOMEN STUDY

The Maryland Commission for Women wanted to reach as wide an audience of women as possible and at the same time, provide an opportunity for individuals to elaborate upon their experiences during the pandemic and after. Therefore, this study included both an online survey and six focus groups.

THE ONLINE SURVEY

A survey was developed to obtain information about the health, family, work and economic situations that women faced during the pandemic and during the period when businesses and schools began to reopen. The pandemic period was defined as between April 1, 2020 and March 31, 2021. Several demographic questions were asked to ascertain how well the survey respondents reflected the population of women in the state. The survey was available in five languages: English, Spanish, French, Chinese and Korean.

In early August 2021, the Maryland Commission for Women sent out a statewide email to its mailing list of almost 2200 addresses announcing the survey and providing links to access it. In addition, Commissioners tapped their individual networks to encourage participation. Over time, a number of women's organizations in the state posted information about the survey on their websites, Facebook pages and other social media outlets. Many email follow-ups occurred until the survey closed on October 15, 2021. These efforts resulted in 4,595 respondents.

THE FOCUS GROUPS

Six virtual focus groups supplemented the survey. Three of the groups concentrated on issues faced by specific populations: frontline workers, women business owners, and mothers with young children. The other three groups were more general in composition. All of the groups provided an opportunity for women in the state to describe their experiences and express their concerns going forward. Altogether, 38 women participated in the focus groups, representing 13 different counties across the state.

THE RESULTS

This report presents key findings from the survey and focus groups and incorporates state and national data, at times, to put these findings in a broader context. Survey respondents also provided many written comments to elaborate upon their experiences and situations throughout the pandemic period and going forward. Following the example set in an earlier Maryland Commission for Women report, *In Their Own Words: The Voices of Maryland Women*,⁶ we share the words of survey respondents as they convey what their lives were and are like better than any summary could.

⁶ <https://dhs.maryland.gov/maryland-commission-women/news-and-publications/voices-maryland-listening-tour/>

CONTEXT: THE STUDY PERIOD

April 2020 to mid-October 2021

- **March 5, 2020:** First confirmed case of COVID-19 in Maryland; Governor Hogan declares a state of emergency.
- **March 12, 2020:** Governor Hogan closes all public schools and government offices in the state.
- **March 23, 2020:** Governor Hogan closes all nonessential businesses.
- **April 18, 2020:** Governor Hogan announces a mask mandate inside retail stores and on public transportation.
- **Early 2021:** Vaccines become available to adults.
- **May 2021:** Vaccines become available to children 12 and older.
- **Summer 2021:** Virus appears under control and then Delta variant appears.
- **September 14, 2021:** Maryland legislators pass a statewide mask mandate for children in public schools.
- **October 2021:** Vaccines become available to children 5 and older.
- **October 2021:** Pfizer and Moderna boosters become available to adults.

The above chronology only covers main events during the study period. Covid-19 continued to mutate and be a concern throughout the remainder of 2021.

OTHER EVENTS DURING THE PANDEMIC

Several national events occurred in the midst of the COVID-19 pandemic. A few of these events include:

May 25, 2020: The killing of George Floyd in Minneapolis, MN by a police officer. Protests and civil unrest ensued nationwide.

November 3, 2020: The U.S. presidential election was held.

January 6, 2021: Rioters stormed the U.S. Capitol Building in protest of the November election.

March 16, 2021: Eight killed, including seven women and six Asian Americans, in an Atlanta spa/salon shooting, as anti-Asian violence increased across the nation.

WHO RESPONDED?

SUMMARY OF RESPONDENT CHARACTERISTICS

- **4,595 women** across the state of Maryland responded to the survey.
 - The number responding to individual questions varies across the survey.
- **Jurisdiction:** With some exceptions, the distribution of respondents by county is generally similar to the distribution of residents across the state.
- **Race:** White women are overrepresented among survey respondents. Asian, Black and Hispanic women are underrepresented. Women of color constitute approximately 30 percent of the respondents; they are closer to 50% of the state population.
- **Age:** Survey respondents ranged in age from 18 to 96; All age groups were well represented.
- **Education:** Overall, survey respondents are a highly educated group.
- **Employment**
 - **Employment Status:** A little over a fifth of respondents were retired. Slightly over 70% were employed full or part time.
 - **Type of Occupation:** Respondents were concentrated in professional occupations.
- **Income:** The personal and household incomes of survey respondents are consistent with their high education levels and types of employment.

While the pool of respondents is diverse, certain groups did not respond in proportion to their representation in the state. Nonetheless, the survey sheds important light on issues affecting women across Maryland and efforts were made to ensure that the needs of all women are addressed in recommendations resulting from this study.

WHERE SURVEY RESPONDENTS LIVE

Using a five percentage point difference as a benchmark:

- three jurisdictions are underrepresented (**red**) – Baltimore City, Baltimore County and Prince George’s County
- two are overrepresented (**blue**) – Charles County and Garrett County

Jurisdiction	Percent of Survey Respondents	Percent of Maryland Population
Allegany County	1.5%	1.1%
Anne Arundel County	7.2%	9.5%
Baltimore County	6.9%	13.8%
Baltimore City	4.4%	9.5%
Calvert County	4.4%	1.5%
Caroline County	0.6%	0.5%
Carroll County	1.5%	2.8%
Cecil County	.8%	1.7%
Charles County	9.0%	2.7%
Dorchester County	.9%	0.5%
Frederick County	4.1%	4.4%
Garrett County	8.3%	0.5%
Harford County	4.6%	4.2%
Howard County	4.9%	5.4%
Kent County	0.5%	0.3%
Montgomery County	17.3%	17.2%
Prince George’s County	6.4%	15.7%
Queen Anne’s County	1.9%	0.8%
St. Mary’s County	5.9%	1.8%
Somerset County	0.2%	0.4%
Talbot County	1.9%	0.6%
Washington County	0.8%	2.5%
Wicomico County	2.0%	1.7%
Worcester County	1.2%	0.8%
TOTAL	100.0% (4595)	99.9% (6,045,680)

RACE OF SURVEY RESPONDENTS

White women represent almost 70 percent of the survey respondents while whites are only half the population of the state.

Race/Ethnicity	Percent of Survey Respondents	Percent of Maryland Population
White	69.4%	50.0%
Black	20.0%	30.0%
Asian	4.1%	6.6%
Hispanic	2.9%	10.6%
Two+ races	1.7%	2.5%
Other	1.9%	.3%
	100.0% (4499)	100.0%

AGE OF SURVEY RESPONDENTS

Maryland women of all ages responded to the survey.

Age	Percent of Survey Respondents
Under 30	5.6%
30-39	17.7%
40-49	21.4%
50-59	21.6%
60-69	17.7%
70-79	13.0%
80+	2.9%
	100.0% (4411)

HIGHEST EDUCATION LEVEL OF SURVEY RESPONDENTS

Almost three quarters of all survey respondents held a bachelor's degree or higher. This is considerably higher than the 42 percent of women in the state who have at least a bachelor's degree.

Education Level	Percent of Survey Respondents
Some high school, no diploma	.3%
High school diploma or equivalent	4.4%
Some college credit, no degree	11.6%
Associate's Degree	6.9%
Trade/technical/vocational certificate	1.6%
Bachelor's degree	29.1%
Master's degree	33.4%
Doctorate or professional	11.8%
Other	.7%
	100.0% (4577)

PERSONAL AND HOUSEHOLD INCOME OF SURVEY RESPONDENTS

Consistent with the education levels and occupations of respondents, personal and household income is higher than that of women in the state overall.

Income Categories	Personal Income: Percent of Survey Respondents	Household Income: Percent of Survey Respondents
Less than \$25,000	15.1%	3.7%
\$25,000 to \$34,999	8.3%	4.2%
\$35,000 to \$49,999	12.5%	6.3%
\$50,000 to \$74,999	19.7%	13.4%
\$75,000 to \$99,999	15.7%	14.3%
\$100,000 to \$149,999	17.1%	23.4%
\$150,000 or more	11.8%	-----
\$150,000 to \$199,999	-----	15.1%
\$200,000 or more	-----	19.7%

OCCUPATION TYPE OF SURVEY RESPONDENTS

While respondents were employed in a variety of occupations, over half were working in four areas – education, training & library; business and financial operations; health care; and community and social services.

Type of Occupation	Percent of Survey Respondents
Education, training & library	18.0%
Business & financial operations	15.0%
Healthcare practitioner & technical	11.7%
Community & social service	10.0%
Office & administrative support	7.8%
Legal	5.4%
Sales & related	3.6%
Arts, design, entertainment, sports & media	3.6%
Life, physical, & social science	3.3%
Computer & mathematical science	2.5%
Architecture & engineering	2.5%
All others	16.6%
	100.0% (2940)

OCCUPATIONAL STATUS OF SURVEY RESPONDENTS

The majority of the respondents reported working, with over half working full time.

Occupational Status	Percent of Survey Respondents
Retired	21.1%
Working full time	58.8%
Working part time	11.8%
Not working, not looking for a job	4.3%
Not working, looking for a job	2.8%
Military	.3%
Disabled	.9%
	100.0% (4574)

THE PANDEMIC AND WOMEN'S HEALTH



Key Findings

PHYSICAL HEALTH

43%
of respondents
delayed other
medical care.

40%
exercised
less.

Over half, **54%**,
of the women
reported unwanted
weight gain.

Pregnancies and
births during the
pandemic were
stressful.

MENTAL AND EMOTIONAL HEALTH

Almost two thirds,
65%, experienced
more anxiety or felt
anxious more often.

Almost half,
48%, felt
lonelier or
more isolated.

45% felt more
depressed or
depressed
more often.

40%
had more
difficulty
sleeping.

29%
increased
their
consumption
of alcohol.



EXPERIENCES WITH COVID



21

Number of
respondents
who contracted
COVID and were
hospitalized

369

Number of
respondents who
contracted COVID
and did not need
to be hospitalized

39

Number of
respondents for
whom another
person in household
contracted COVID
and was hospitalized

397

Number of
respondents for
whom another
person in household
contracted COVID
and did not need to
be hospitalized



COVID IN MARYLAND

NUMBER OF CONFIRMED CASES (DEC 29, 2021)		NUMBER OF CONFIRMED DEATHS (DEC 29, 2021)		PERCENT FULLY VACCINATED (DEC 14, 2021)	
337,320	373,523	6,152	5,603	63.2%	70.1%
Male	Female	Male	Female	Male	Female

<https://coronavirus.maryland.gov/>
<https://usafacts.org/visualizations/covid-vaccine-tracker-states/state/maryland>

Survey respondents volunteered quite a bit of information about their personal experiences with COVID.⁷

Respondents talked both about contracting COVID personally and their experiences with family members.

- * *I contracted COVID in November 2020 and was bedridden for approximately 4 months. I also lost my job in February 2021 due to being unable to return to work in the office. I applied for unemployment and have not yet received compensation. I continue to suffer long haul COVID symptoms but have returned to work as of July 2021. I am struggling mentally, physically, and financially.*
- * *I feel incredibly lucky and grateful. Although my husband contracted COVID, I didn't and he wasn't terribly sick. He recovered completely. We are both so grateful that we are healthy and that we haven't suffered any financial hardship as so many other people have.*

Many respondents talked about the deaths of family and friends due to COVID.

- * *17 friends died of COVID.*
- * *My husband died of COVID. To add to that tragedy, I was not able to visit him for three months prior to his death. This is inhumane.*
- * *We lost my dear grandfather to COVID and I could not attend his funeral.*
- * *I lost several family and friends due to COVID. This really denied us the right to a good bye that gave closure.*
- * *My mother, in a nursing home, died of COVID. Visiting was shut down in March 2020. My mother had dementia – we talked on the phone and face timed at the beginning but she didn't understand why I couldn't see her. Every conversation ended with her saying, maybe you can come see me tomorrow. I am crying as I write this – I could not be there for her in the final months.*

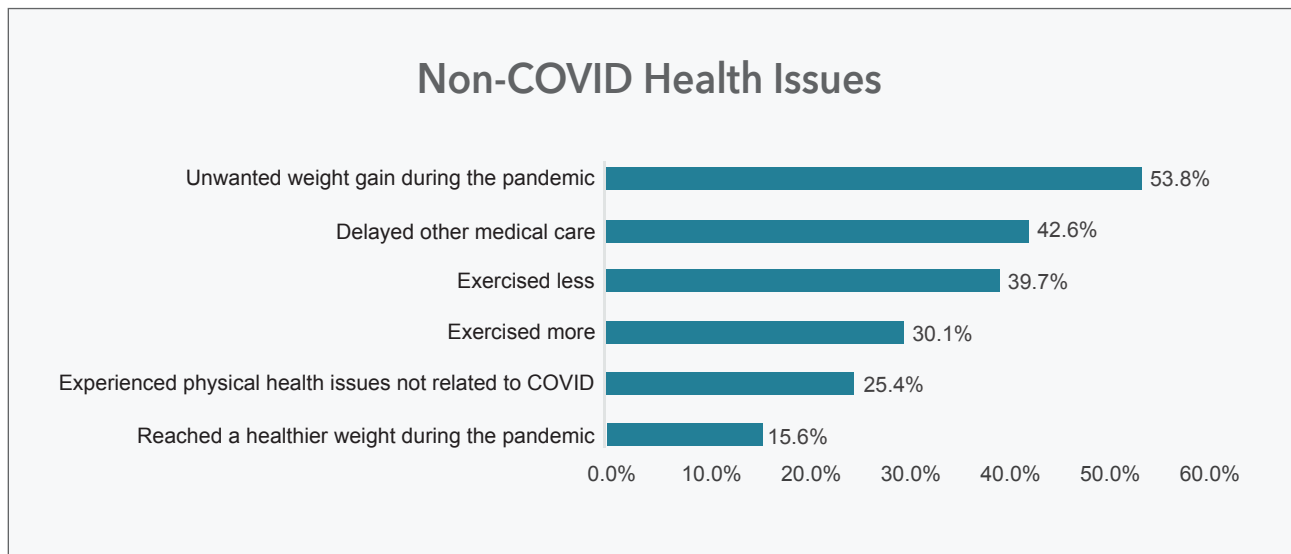
A United Ways of Maryland survey found that 80% of their respondents feared catching COVID-19.

United Ways of Maryland: chrome-extension://efaidnbmnppnlpccjpcjgclcfndmkaj/viewer.html?pdfurl=https%3A%2F%2Fwww.uwcm.org%2Ffiles%2FCOVID_Impact_Survey_MD_R

⁷ From this point on in the report, italicized items not in text boxes are direct quotes. Some misspellings and typographical errors have been corrected.

OTHER HEALTH ISSUES DURING THE PANDEMIC

Health problems other than COVID emerged during the pandemic. Over half the respondents reported unwanted weight gain and over two-fifths delayed medical care.



Respondents provided considerable information about their health and that of their families.

Delaying health care had consequences for many Maryland women.

- * *I found a lump in my left breast in February 2020. I scheduled a mammogram in March and then everything shut down! I had to wait almost 4 months to get my mammogram. By then I had 3 aggressive cancerous tumors. Earlier detection may have prevented the loss of my breast.*
- * *I put off a routine GYN visit mammogram. As a result my breast cancer diagnosis was delayed and spread. I'm now undergoing chemo at Sibley under extra risk and burden of COVID.*
- * *I had to put off and wait for knee replacement and my husband couldn't be in the hospital with me.*

A Kaiser Family Foundation survey found that 26 percent of men skipped preventive health services, such as a yearly check-up or routine test, during the pandemic compared to 38 percent of women.

Kaiser Family Foundation, <https://www.kff.org/womens-health-policy/issue-brief/womens-experiences-with-health-care-during-the-covid-19-pandemic-findings-from-the-kff-womens-health-survey/>

Some women had difficulty obtaining medical appointments or participating in them virtually.

- * *Scheduling and carrying out routine medical care became more difficult and stressful. I am more worried about obtaining safe care in my home or nursing facilities if/when I am not able to care for myself -- and also about the health and working conditions of individuals who provide those services.*

- * Healthcare providers, doctors, would not see me unless I could do a virtual appointment. I do not have the internet capability or the technological knowledge to satisfactorily meet my medical needs using this virtual method. Therefore, some medical things were delayed and others I found different doctors who would see me in person or simply talk to me on the phone. People don't understand there is a segment of the population in some rural areas that do not have wired internet in their homes or they may not use a smart phone.
- * I struggled to get doctors' appointments and many that I could get were cancelled later.
- * I tried to find a new primary care doctor because mine cut back on where he was providing treatment and on his hours. No doctor who I called was taking new patients.

Taking care of others with medical problems during the pandemic presented challenges.

- * Caring for my adult daughter with MS who lives by herself was much more difficult and stressful.
- * My biggest challenge was taking care of my mother-in-law who suffers from Alzheimer's. Her disrupted schedule caused her to spiral further into confusion. She felt trapped. She became increasingly combative and harder to care for. We were in the middle of placing her in assisted living when the pandemic brought that to a halt. We eventually qualified and got some in-home nursing care in June and could finally place her in Late October. It was VERY challenging in the evenings and weekends with no assistance.
- * My adult daughter was diagnosed with Leukemia which involved hospitalization at Georgetown Hospital. Due to COVID she was unable to have visitors which added stress to her, her family and me.

A NOTE ON PREGNANCY DURING THE PANDEMIC

93 women, or **8.1%** of respondents 40 and younger, reported delaying pregnancy because of the pandemic.

Many young women were pregnant or gave birth during the pandemic and volunteered information about their experiences.

- * I gave birth 3 days before we went into lockdown. I struggled with breastfeeding and follow up appointments with my doctors. I struggled greatly with postpartum depression. This was my second child. It was awful!
- * It made having a newborn incredibly stressful. We couldn't find formula half the time because of people hoarding it for a milk substitute.
- * I had a baby in April 2020, it was very stressful and difficult. I didn't have the support I needed, because we were all social distancing. The pandemic truly stole so much of the joy that comes with having a baby.

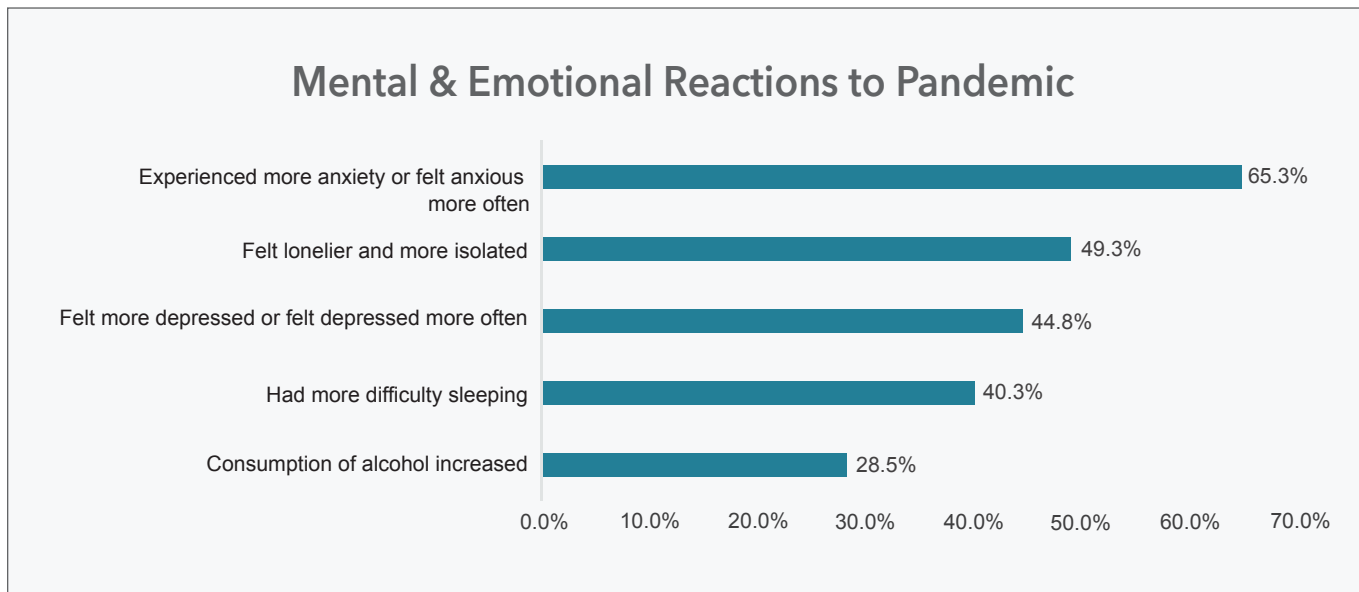
Respondents described pregnancy complications, including COVID.

- * I was pregnant during this time period and contracted COVID during that time as well. My husband was not able to attend doctor's appointments. I went into labor about a week after we were clear of COVID and the hospital still treated me as COVID positive having had to wear a mask all through labor and delivery, being confined to the room.
- * I got pregnant but had an ectopic pregnancy requiring emergency surgery during COVID. Because the hospital staff forgot to test me when I first presented to the ER, I had to have my surgery in the "COVID OR" as a precaution - I tested negative but then was concerned about exposure during surgery.
- * I had a miscarriage and had to spend the night in the ER in pain and alone. Up until then I went to the only sonograms I had of our baby alone. I felt alone the duration the pregnancy lasted because my husband couldn't be there for any step of the process.

* I had a high risk pregnancy and was not allowed to see either my high risk OBGYN or my regular OBGYN because of the pandemic. I had preeclampsia and HELLP syndrome and knew I was sick but was denied care and sent home by a doctor I had never seen. I ended up ignoring the doctor and going to the emergency room where I had an emergency C section delivering my daughter 10.5 weeks early. I was hospitalized for a week, she was hospitalized for 39 days.

MENTAL AND EMOTIONAL HEALTH

The mental and emotional impacts of the pandemic on Maryland women are even more dramatic than some of the physical health effects. Almost two-thirds of all respondents indicated feelings of anxiety and almost half reported feeling lonely and isolated.



A United Ways of Maryland survey conducted between March 14 and April 12, 2021 focused on the impact of the pandemic on households. Over half of all respondents, both those below and above the ALICE (Asset Limited Income Constrained Employed) were concerned about mental health issues.

United Ways of Maryland: https://www.uwcm.org/files/COVID_Impact_Survey_MD_Results%20Report.pdf

Another survey, conducted by the Kaiser Family Foundation, found that women were more likely than men to report that worry or stress related to the pandemic affected their mental health (55% vs 38%).

<https://www.kff.org/coronavirus-covid-19/poll-finding/mental-health-impact-of-the-covid-19-pandemic/> Data provided by Maryland Department of Labor from US Bureau of Labor Statistics

Respondents shared many thoughts about stress and anxiety resulting from the pandemic.

Personal stress and anxiety were mentioned often.

- * *STRESS and more stress. Helping to care for older parents, making sure that they had all that they needed. My husband had a job he had to go to and I was worried about him getting COVID and bringing it home. My job was more demanding and I was working 18 hour days just to get tasks completed.*
- * *I internalized stress related to the risk of contracting COVID so much so I experienced hormonal changes and increased insomnia.*
- * *My depression was the worst it ever was during this time. My psychiatrist had me on 80mg of Prozac, the maximum amount. I was sleeping all the time but never felt rested.*
- * *Income or job status is not an indicator of stress or impact of COVID - even with an excellent paying job, and no dependents at home, my world turned upside down and we still are nowhere near back to "normal" with family and work-life balance.*
- * *Mental health issues are going to be the lasting legacy of the pandemic.*

Stress among family members also impacted women.

- * *I think the hardest part of this past year was watching my teenage son suffer and decline. Went from the top of his class to failing. 2 suicide attempts. 1 hospitalization. Just heartbreaking. The loneliness and isolation took its toll.*
- * *One aspect that I had to face was my teenager entering depression and finding virtual counseling was not the best option.*

Finding therapists proved difficult for many.

- * *My mental health deteriorated and had to take a medical leave of absence. I have had a difficult time finding a therapist.*
- * *My daughter developed severe anxiety during the pandemic and we were never adequately able to support her as therapists all have long waitlists.*

A therapist speaks.

- * *As a psychotherapist doing 100% teletherapy, I saw a drastic increase in individuals seeking therapy to address relationship issues, grief and loss, anxiety, depression, as well as increased occurrence of trauma triggers. Many clients struggled with not having access to their usual outlets for self-care and relaxation due to the lockdown shelter in place order. Those living alone struggled the most and many went to live with others as the pandemic worsened.*

But not everyone experienced increased stress.

- * *Was able to focus more on what is important and less stressed from not having to run around with work and meetings. Better home life balance.*
- * *I had more time with my family. I got to spend more time with my extended family. Work stress decreased.*
- * *I enjoyed staying at home and working remotely. I felt less stress, spent less money on clothing, beauty care, nails, etc. All of this was due to having a home big enough to work from home. I did not have any children or grandchildren living with me which would have caused distractions. I was one of the lucky ones.*



Key Findings

A series of questions asked women to report their job situation and that of their spouse/partner. In all cases, women fared worse.

LOST JOB

9% Respondent	4.5% Spouse/ partner
-------------------------	-----------------------------------

EMPLOYER REDUCED HOURS

10% Respondent	4.5% Spouse/ partner
--------------------------	-----------------------------------

QUIT JOB BECAUSE OF FAMILY NEEDS

3% Respondent	0.5% Spouse/ partner
-------------------------	-----------------------------------

QUIT FOR REASONS NOT RELATED TO FAMILY

2.3% Respondent	1.3% Spouse/ partner
---------------------------	-----------------------------------

About **8%** of respondents had to take paid leave and **5.4%** had to take unpaid leave.

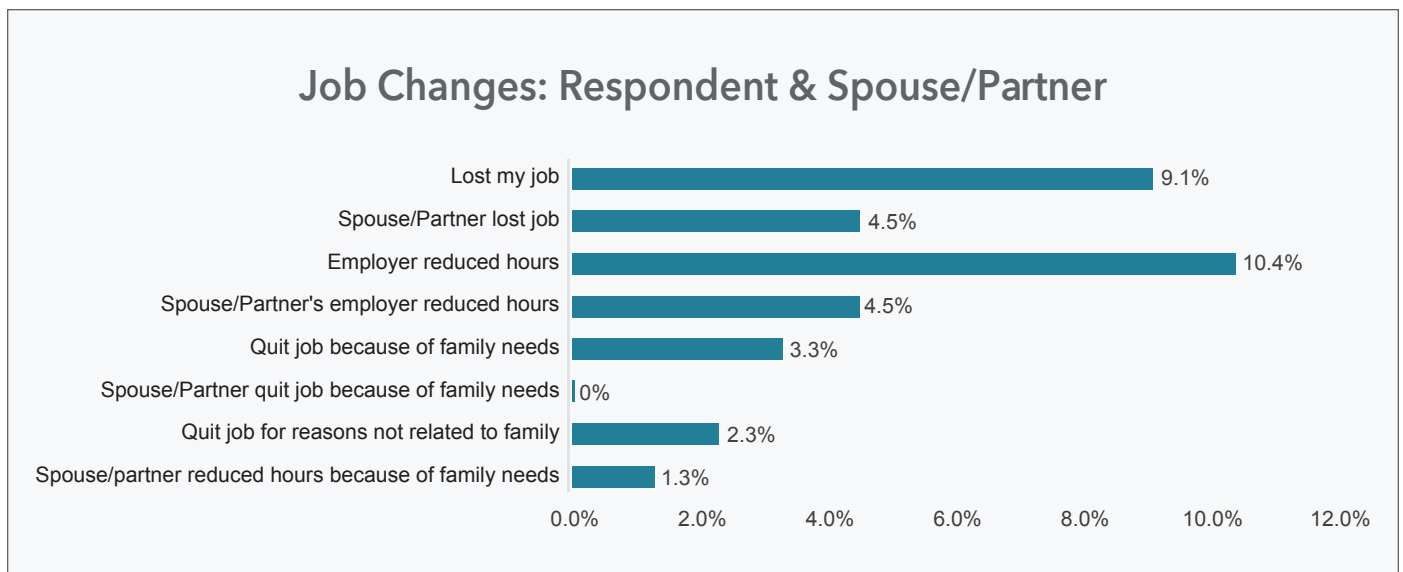
Over a **fourth (27%)** of respondents did not feel safe at work, although only **4%** indicated employers did not follow COVID safety guidelines.

Approximately 70 percent of survey respondents were employed during the pandemic. Another 21 percent were retired, and the remaining were not working. Responses in this section of the report are limited to those respondents in the workforce.

- **55.5 percent**, the majority of respondents, worked primarily from home between April 2020 and March 2021.
 - **10.4 percent** indicated there was not enough space for everyone who needed to work from home.
 - **5.1 percent** indicated they lacked technology to work efficiently from home.

Many aspects of employment fluctuated during the pandemic, ranging from the loss of jobs to reduced hours, either by choice or non-voluntarily. Women’s experiences in the labor force, however, looked different than those of their spouses or partners.

- Over twice as many respondents lost jobs or had their hours reduced by an employer than did their spouse or partner.
- Women were more likely than their spouse or partner to quit their job, either because of family needs or needs not related to family.



Several respondents wrote about their job loss.

- * *I lost my job and had to open my own business. Because the business was new, we did not qualify for any COVID related financial assistance.*
- * *I was laid off in May 2020, collected unemployment for 11 months prior to starting a new job in April 2021. I also had to withdraw my retirement savings in December 2020 in order to ensure my bills were paid.*
- * *I lost my job because of the pandemic, I had planned on retiring in just a few years and had to start over. I'm now working at a daycare center. After being top management for 10 years.*
- * *I lost my family's health insurance when I lost my job, which was terrible for us.*

Labor Force Participation by Gender in Maryland

Between March 2020 & September 2021, men increased their participation in the labor force by 17,700.

In that same time period, the labor force participation of women declined by 82,700.

Data provided by Maryland Department of Labor from US Bureau of Labor Statistics

Some quit voluntarily.

- * *I quit my job in August. I always wanted to spend more time with my kids, and the challenges juggling work and family encouraged me to do it now.*

Others wrote about reduced hours.

- * *I am an adjunct professor and after redesigning classes for virtual, getting through the semester and then the following one online, with only positive reviews, I had two classes taken from me without warning. I also do not have paid days off for sickness (or any other reason), and do not have employer paid health insurance.*
- * *My job cut hours and I was unable to collect unemployment for help because they had me making just above my limit.*
- * *I work primarily in the wedding and event industry. I lost 75% of my expected contracted revenue due to cancelled/postponed weddings and community events.*

An Institute for Women's Policy Research survey of women between the ages of 18 and 34 conducted in June 2021 found that women of color were more likely to face career setbacks and to be looking for a different job than white women.

<https://iwpr.org/iwpr-publications/unequal-present-unfair-future/>

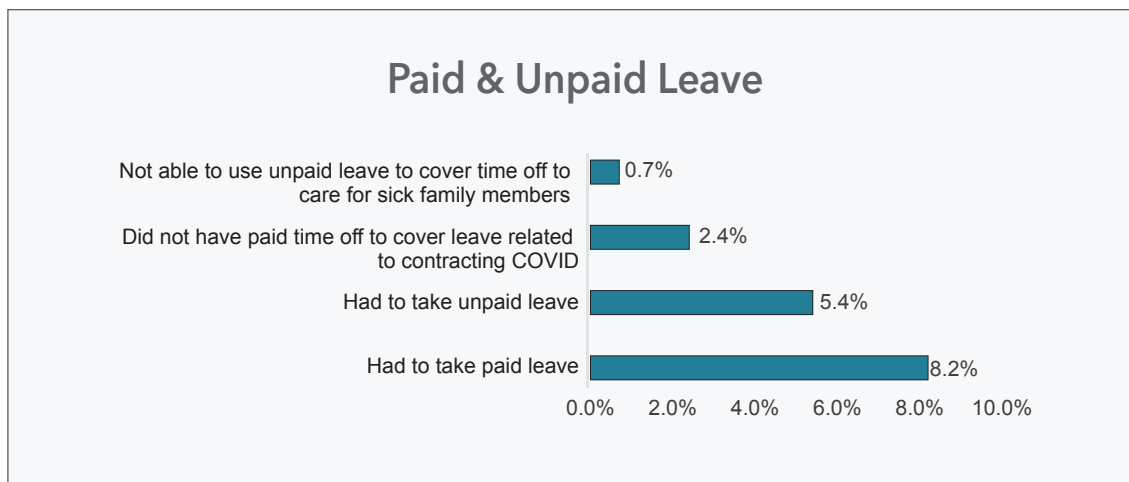
The line between working and not working was sometimes difficult.

- * *When working from home, I found it hard to clearly define when I was working and when I was at home. In other words, I found I was working longer hours because there was no separation of work and home.*

Sometimes, there was a silver lining to job changes.

- * *I got laid off from bartending, but it made me pursue a job in the area that I got a degree in just a year previously. Although it is a gig job and not steady (archaeology), I was propelled into the field and can now move in the industry.*
- * *My employer asked us to work more hours with reduced pay. As a result, I found new employment, which turned out to be positive because I love the people I work with.*

As women attempted to juggle work and family issues, many had to use leave, both paid and unpaid, to cover time not working.



Respondents had much to say about using or taking leave.

- * I was very sad that I was forced to use the leave that I had accumulated during the past year because my company reduced my hours. It didn't seem fair. To make matters worse, they recently gave a \$1,500 bonus to those employees who didn't take any time off during the pandemic. I did not take time off by choice! So unfair. Because it was health care, I was not even offered the opportunity to work from home.*
- * I started a new job in September 2020. I gave birth in December 2020. I did not qualify for paid parental leave because of my short tenure, so I had to use a combination of short term disability, my remaining PTO, and unpaid leave. I do not have PTO available when my daughter's daycare closes for COVID or if she is not able to attend due to concern for COVID. My employer has not been transparent about COVID-specific leave that might be available for parents.*
- * My supervisor had expectations that our office would operate the same way as we did in person. He operated under the assumption that childcare needs would easily be fulfilled or that the spouse would take care of the children. ... We were also asked to take "paid leave" if we took Zoom call meetings that were not in our home office space (i.e. in the car, at someone else's house, outside) because it was perceived as not working.*

Some employers were very understanding of the plight of working parents.

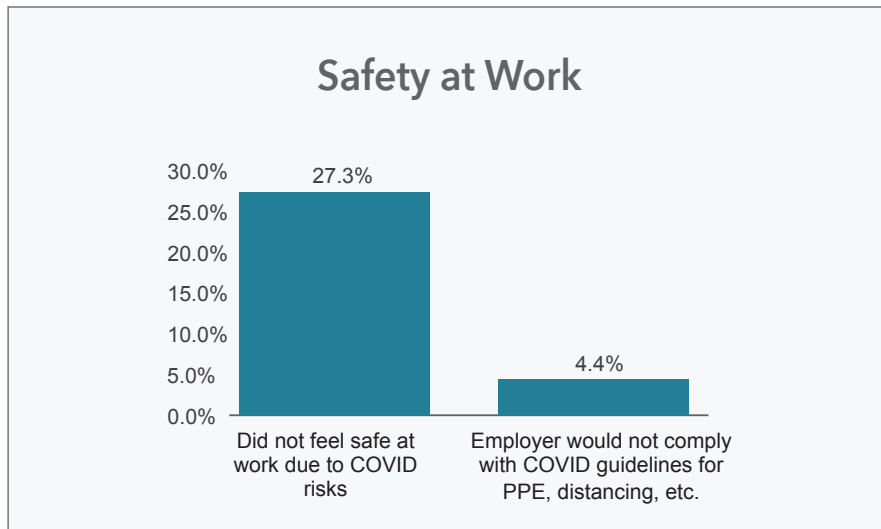
- * Our daycare was closed so to keep up with the demands of working from home with two preschool-aged kids, ... We are very blessed that our employers were as flexible as they could be during the pandemic, offering maximum telework and extra paid family leave.*
- * I contracted COVID and my work paid me for almost 3 weeks of paid leave. This was not my own personal leave.*

The work that often goes unrecognized

- * I'm a stay at home mom and honestly, didn't feel that the survey adequately helped me portray that. It was all about working parents. Well, my "job" more than doubled because now my spouse was working from home and I was cooking more meals, unable to take my kids out, unable to get any kind of a break (ie go to the gym), and when any of them had an appointment I had to find safe childcare because I couldn't take the other kids with me anymore. So, while I recognize that we were definitely blessed to already have a parent full time at home, I hate that it's not recognized by others for what it is. Yes, we were lucky, but my whole "job" was flipped upside down. Because I fall in the category of "Not employed, not looking for work" then that's not recognized.*

COVID SAFETY AND GUIDELINES

Although a relatively small percentage (4.4 percent) of respondents reported that their employer would not comply with COVID guidelines, many more (27.3%) did not feel safe at work.



Comments from respondents on workplace safety include:

- * *I quit one employer (a nursing home in ...) because they would not comply with COVID precautions. I felt extremely unsafe at work. I tried to resolve the issue with my manager and HR. They were eventually cited for failure to maintain droplet isolation precautions.*
- * *I had been retired for a few years but had just gotten a job with the census and decided sadly that I did not feel safe going door to door.*
- * *My workplace reopened to the public before I was vaccinated. This caused me to feel unsafe at work.*

A NOTE ON RETIREMENT

Slightly over a fifth of all respondents indicated that they were retired, 3.3 percent of whom indicated that they decided to retire earlier than planned. A smaller percentage of respondents, 1.7 percent, reported that they were delaying retirement.

Nationally, approximately 2 million people more than had been projected retired during the pandemic.

NPR: <https://www.npr.org/2021/08/23/1028993124/these-older-workers-hadnt-planned-to-retire-so-soon-the-pandemic-sped-things-up>

Respondents comment on retirement:

- * *My spouse had to retire as a hospital physician since there was concern re safety measures being taken for staff and he is in a vulnerable medical circumstance. Changes multitude of plans re when, how to retire, which of course impacted our future planning.*
- * *After working for the same employer for 43 years, I was looking forward to enjoying my retirement. Instead, I've spent my retirement unable to do the things I had dreamed of doing.*
- * *I initially claimed unemployment until I decided to fully retire, at which point I stopped the unemployment claims.*

To many who were retired, the pandemic had little impact.

- * *Being retired and having no children in the home kept us from having many problems.*
- * *Being retired, we did not lose income. My husband and I enjoyed the time together without hurrying to meetings; even attending virtual church services was a treat. Catching up on things we had put off was a treat.*
- * *We were fortunate in that we are retired and relatively healthy. We walked outside a great deal and kept in touch with family and friends through zoom. It was not a difficult time for us.*

FRONTLINE WORKERS

A focus group of frontline workers revealed the considerable stress and anxiety the pandemic created. A participant who had recently begun her nursing career at the beginning of the pandemic noted:

- * *Literally everything fell on the nurses because no one would go into patients' rooms. This meant that food tray delivery, trash removal, and personal hygiene of the patients, among other things were added to the nurses' jobs. It was just an incredibly stressful period, literally felt like my hair was thinning.*

Another participant commented:

- * *Everyone's just on auto-drive right now, we're all so burnt out.*

A participant who left one hospital job for another expressed considerable guilt for leaving her former co-workers.

Stress resulting from nursing took its toll on non-work relationships. As one focus group participant stated:

- * *I had to tell family members "please don't contact me on workdays," I just didn't have any more emotional or mental energy to give to anybody. Friends outside of the workplace just don't have any ability to understand what we've been through, so bonds with some life-time friends weakened, while bonds with coworkers became stronger.*

Another focus group participant who was a nurse did contract COVID and she had this to say:

- * *I did get COVID, scared the (daylights) out of me. I'm sitting in the parking lot after getting a rapid test, thinking of how many people had already died and thinking "I'm next."*
- * *I have diagnosed anxiety, which just increased wildly, it was just insane how anxious I was, we were in the middle of moving when the pandemic started, weren't even sure we could enter the state as we were moving from another state because states were telling people not to come from other states, the pandemic caused me to re-think my career.*

Several survey respondents commented on health care workers.

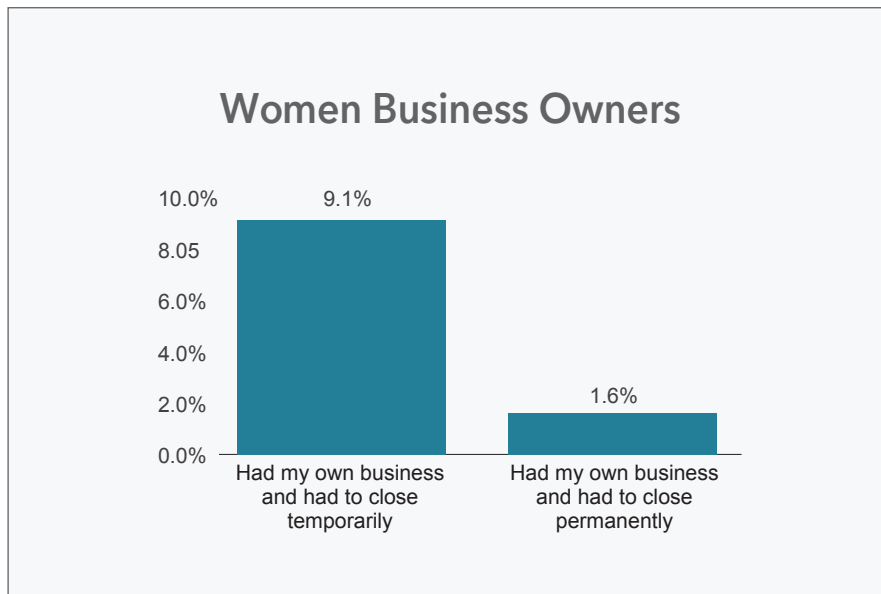
- * I am a Neonatal nurse and was pregnant during the height of the pandemic. I experienced a high level of anxiety and stress not only related to my career but also in relation to potentially exposing my family unintentionally.
- * I feel that essential workers, especially nurses (most of which are working moms) did not get compensated for serving their communities and risking their lives.

Medical workers were not the only frontline workers. Teachers had their own set of challenges.

- * I am a teacher. Online teaching required many more hours per week of uncompensated work. It was exhausting and depressing.
- * As a public school teacher, there were lots of anxiety and stress trying to meet the needs of students, county requirements and personal goals.
- * I was forced to work around the clock as a teacher to convert my curriculum for virtual learning. My husband is also a teacher and our 3-year-old was left on her own or with our 9-year-old too often! We were drained from the expectations placed on us from our jobs. My daughter sat behind me many days while I taught virtually.

WOMEN BUSINESS OWNERS

A little over 10 percent of survey respondents were business owners.



Business owners faced numerous problems during the pandemic.

- * I am a business owner and 2020 was the most stressful year of business. I lost sleep and I got shingles! I was able to get federal funding to keep all of my employees. We are in the hard process of financially rebuilding our business this year.
- * My business of 23 years was doing well until the sudden closure by the State of Maryland on March 27, 2020. I was closed for 4 months + and could not rebound. I had to use personal funds for payroll and to repay business expenses.
- * I lost my job and had to open my own business. Because of the business was new, we did not qualify for any COVID related financial assistance.

Paycheck Protection Payment (PPP) loans helped some businesses stay afloat.

- * *As a small business owner in the child care industry I was extremely close to closing my business permanently had it not been for PPP loans and other grants.*
- * *As a small business owner (of a business that provides in-person programming for children) my business was severely affected. ... We worked tirelessly from the first day of the "lock down" through June to ensure that we could run summer camp during Summer 2020. We took a pay-cut and ceased all spending. We were saved by the first round of the PPP. The second round helped us survive and grow during this (2021) summer.*

Some businesses were denied PPP loans.

- * *Denied PPP loans for my business because they said I didn't incur a financial hardship.*
- * *I'm an artist who owns my own business. Since my income/expense transactions are not consistent, I do not use a business bank account. Because of this, I was not able to apply for unemployment, PPP, any grants or relief opportunities.*

A few businesses did well during the pandemic.

- * *I had started a new business of importing and distributing of PPE. This business is doing quite well.*
- * *I have an outdoor recreation business that thrived during pandemic. The stimulus money allowed me to make a significant charitable contribution as well as add a bit more to savings.*

A focus group of business owners provided further insights into the problems faced during the pandemic.

Women business owners described the amount of work necessary to keep their businesses afloat.

- * *An owner of a market research firm had to downsize from 24 to 2 employees. While she expressed feeling fortunate that she was able to keep the business going, she also indicated that she had never worked so hard.*
- * *An owner of a child care center whose business was closed for five months believed that the amount of work had quadrupled due to cleaning and protection requirements.*
- * *One business owner felt like she was working all the time. I need to force myself to walk away from my work since it's now located in my home.*
- * *I worked from home mostly, I worked so many hours that I literally never rested.*

FINANCES AND THE PANDEMIC



Key Findings

SURVEY RESPONDENTS FELL ON BOTH ENDS OF THE FINANCIAL CONTINUUM.

24%
increased their savings.

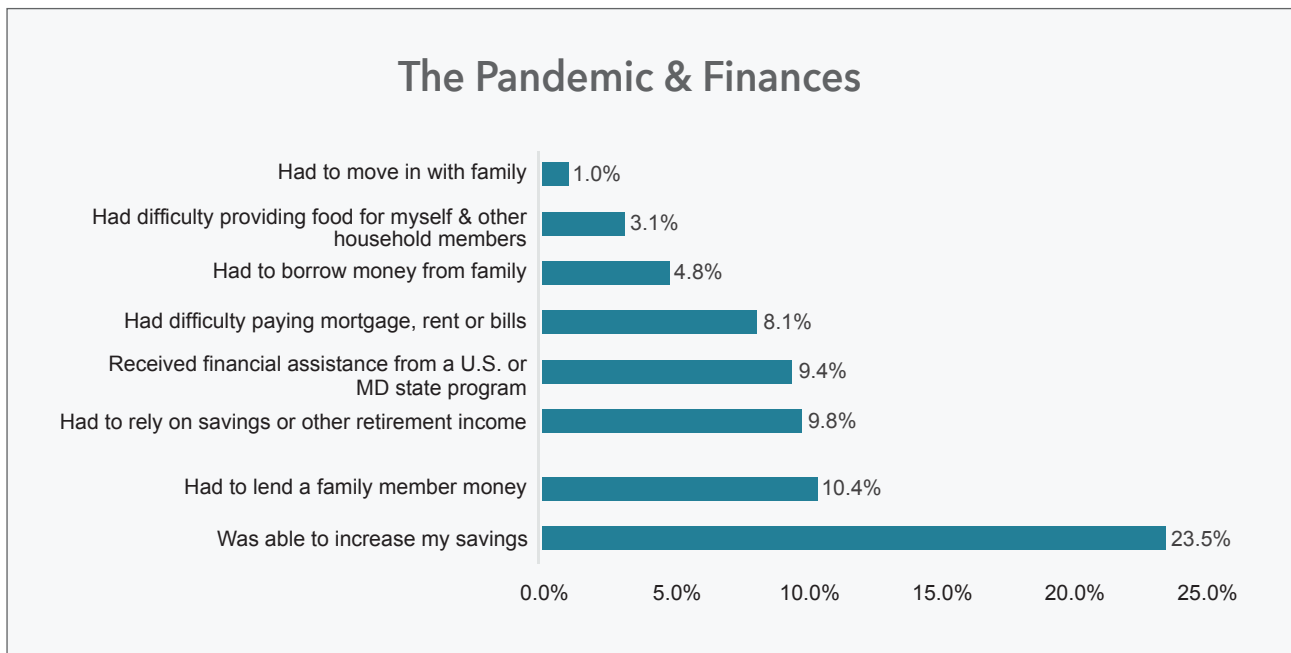
10%
relied on savings or other
retirement income.

9%
received financial assistance
from a state or federal
program.

CONCERNS FOR THE FUTURE

25%
were concerned about finances.

Although almost a quarter of respondents indicated that they were able to increase their savings during the pandemic, many reported financial difficulties. Almost 10 percent had to dip into savings or retirement income and 8 percent had difficulty paying the mortgage or bills.



Many elaborated on their financial situation throughout the pandemic.

Some were actually able to save money.

- * *Although stressful, the socio-economic impact of COVID was positive for myself. I am an essential worker and I was able to work more hours, make more money, gain new work experiences, I was able to pay more on my student loans due to the freezing of interest rates.*
- * *I enjoyed staying at home and working remotely. I felt less stress, spent less money on clothing, beauty care, nails, etc.*
- * *I was able to use money not being spent on gas, daily parking & lunch to pay off debt & create a nice savings account.*

Making more money isn't always positive.

- * *My spouse, a nurse, had to work 60 hour weeks in the ER because so many people were sick. He made a lot of money but not worth the exhaustion and I had to do a lot more at home plus continue my job.*

For many, pandemic-related situations resulted in a loss of income.

- * *I lost my job in May 2020. I fell behind in my rent & my landlord harassed me daily. I didn't receive financial help until February 2021. I contracted COVID and was afraid I was going to die. I am still depressed & very overwhelmed. I finally got a job in January 2021, but it was a 6-month assignment. I am only working part time & afraid I will lose my apartment and me & my son will be homeless.*
- * *My employer increased my responsibilities at work due to other positions being de-funded AND I took a pay DECREASE. So more work for less money.*
- * *We became dependent on the church food give aways for our food as there was no grocery money. 4 different church food pantries and The Salvation Army were our mainstay.*
- * *I suffered from Long COVID and was sick from diagnosis on April 8, 2020 to March 2021. Short term disability did not regard this as an illness. As such, I took 4-5 months of unpaid leave. It was devastating to our finances.*

Receiving unemployment benefits was not always easy.

- * *Ten months ago I lost my job because of downsizing due to the impact of COVID. I filed immediately and have not received any unemployment benefits. I've been using savings and I'm nearly out of money.*

An Institute for Women's Policy Research survey of young women conducted in June 2021 found that women of color were more worried about paying their bills than white women.

<https://iwpr.org/iwpr-publications/unequal-present-unfair-future/>



Key Findings

RELATIONSHIPS

Over a quarter, **27%**, of respondents reported increased tension with a spouse/partner.

4% experienced divorce, separation or a breakup during the pandemic.

EXTENDED FAMILY

Over half, **56%**, of respondents were not able to attend a family event in person.

40% were unable to visit parents.

21% were unable to visit grandchildren.

GRANDPARENTS OFTEN PLAYED A SIGNIFICANT ROLE DURING THE PANDEMIC.

Grandmothers and mothers described the range of involvement that grandparents had with their grandchildren, ranging from babysitting to homeschooling to having grandchildren move in with them.

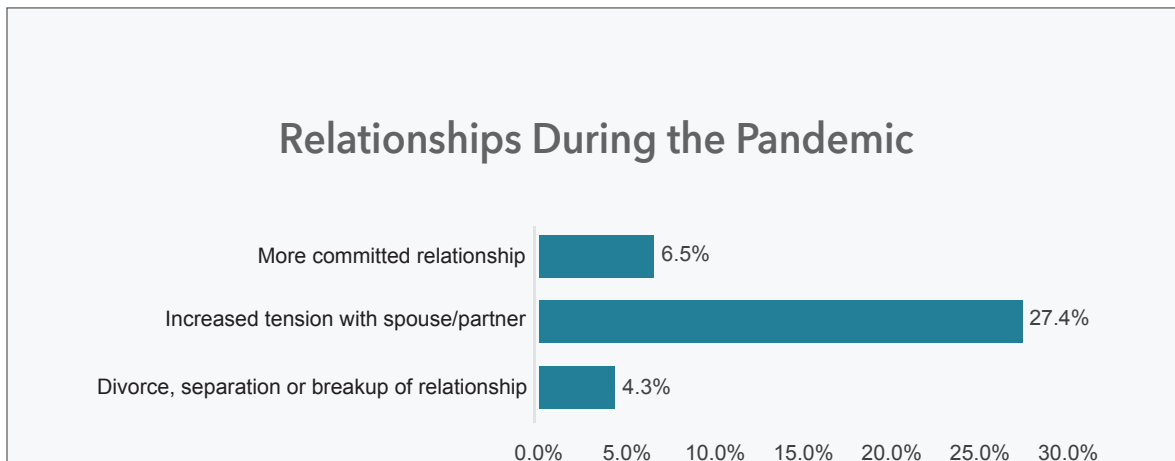
CONCERNS WITH CHILDREN UNDER 18

Slightly over half, **51%**, were concerned their children were getting behind in school.

Half, **50%**, had difficulty juggling children's care and schooling with work.

39% noted increased anxiety in their children due to COVID.

The pandemic impacted relationships with a spouse or partner in a number of different ways.



Tension with a spouse or partner and even the break-up of a relationship were far more common occurrences than finding oneself in a more committed situation. Respondents offered additional information on their relationships.

Separation and divorce were often blamed on pandemic situations.

- * *The stress of the pandemic and work environment weighed heavily on my partner. Ultimately, we split up because of the emotional toll his stress level and mental health status had on our relationship.*
- * *I changed jobs in January of 2020. I was on the job for about 6 weeks and then we shut down and transferred to tele-working. I consider myself one of the lucky ones bc I was able to work from home. However, working while keeping a 9-year-old focused and actively participating in virtual learning was a challenge. Lots of stress and feeling like I could not keep up. All of that coupled with a deteriorating marriage that ended in divorce in April of '21.*
- * *I found that online school actually increased the amount of time I spent on schoolwork and balancing this with a job put strain on my relationship, as my now ex-boyfriend was an essential worker throughout the pandemic and we struggled to see each other, both due to lack of time and COVID restrictions.*

Domestic violence cases in Maryland

- **March 2020 – 1884 cases**
- **December 2021 – 3015 cases**

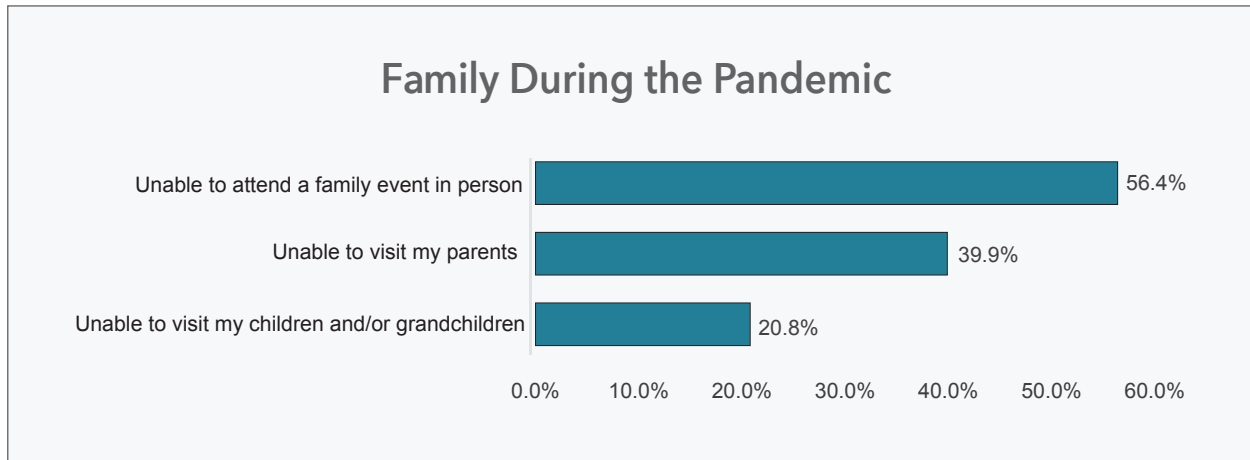
<https://www.courts.state.md.us/eservices/dvmonthlypublicreports>

The pandemic helped to strengthen some relationships.

- * *I realized that my husband and I have an awesome relationship. I can be around him 24/7 without arguments or finding that I wanted or needed space.*
- * *My husband and my relationship was rocky, but ignored when the shut down happened. We previously just didn't have time to deal with it. We had an explosion and were fortunate to be able to sleep in separate rooms while dealing with it during the late spring of 2020. By fall 2020 we were closer than we've been in years.*

- * *My pandemic experience has primarily been positive to be honest. It strengthened my marriage tremendously and as crazy as this sounds, now that we are coming out of it, some days I wish we'd go back into quarantine. I liked being home more and not "having" to run around with my hair on fire.*

Being together with extended family became problematic during the pandemic.



More than half of the survey respondents missed attending a family event in person and two fifths were not able to visit with parents.

Many commented on missing family events and the impact of not being able to visit parents, children and grandchildren.

- * *I wasn't able to celebrate a major milestone of my first born daughter graduate from college and be commissioned as a 2nd Lieutenant in the US Army. We felt robbed of that experience after she worked so hard for four years on scholarship only to celebrate on the computer.*
- * *I was unable to visit with my sister during this time. We normally spend holidays together and we're unable to do that during the pandemic. It was emotionally difficult. I usually visit my son, who lives in another state, once a year, and I couldn't do that in 2020.*
- * *It was difficult caring for an aging family member, without face to face visits with health care providers, and having procedures.*
- * *My mother lives alone and on a fixed income. She is in a senior complex, and she could not visit or have visitors. It was tough as I could not see her for over 15 months. I had to shop for her and get her medicine and drop it off at the door.*
- * *Was unable to visit my grandmother in the hospital before she passed from COVID, and we were unable to have a funeral for her.*
- * *Not visiting my parents was very hard on them. We tried to get them to use technology to keep in touch, but since my father is hard of hearing it was very difficult.*

GRANDPARENTS

Grandparents provided a number of comments about their relationships with their grandchildren during the pandemic.

Many missed seeing their grandchildren grow.

- * *I missed 18 months of my young granddaughter's development which makes me very sad as I will never be able to get that back.*
- * *I was unable to be part of my grandchildren/great-grand children's' life during COVID. Family reunions cancelled, Christmas Cancelled, etc.*
- * *Working during the pandemic kept me from visiting parents and grandchildren. I didn't feel safe at work, because younger individuals at work did not seem concerned about getting COVID. I didn't want to get sick and I didn't want to make anyone else sick.*

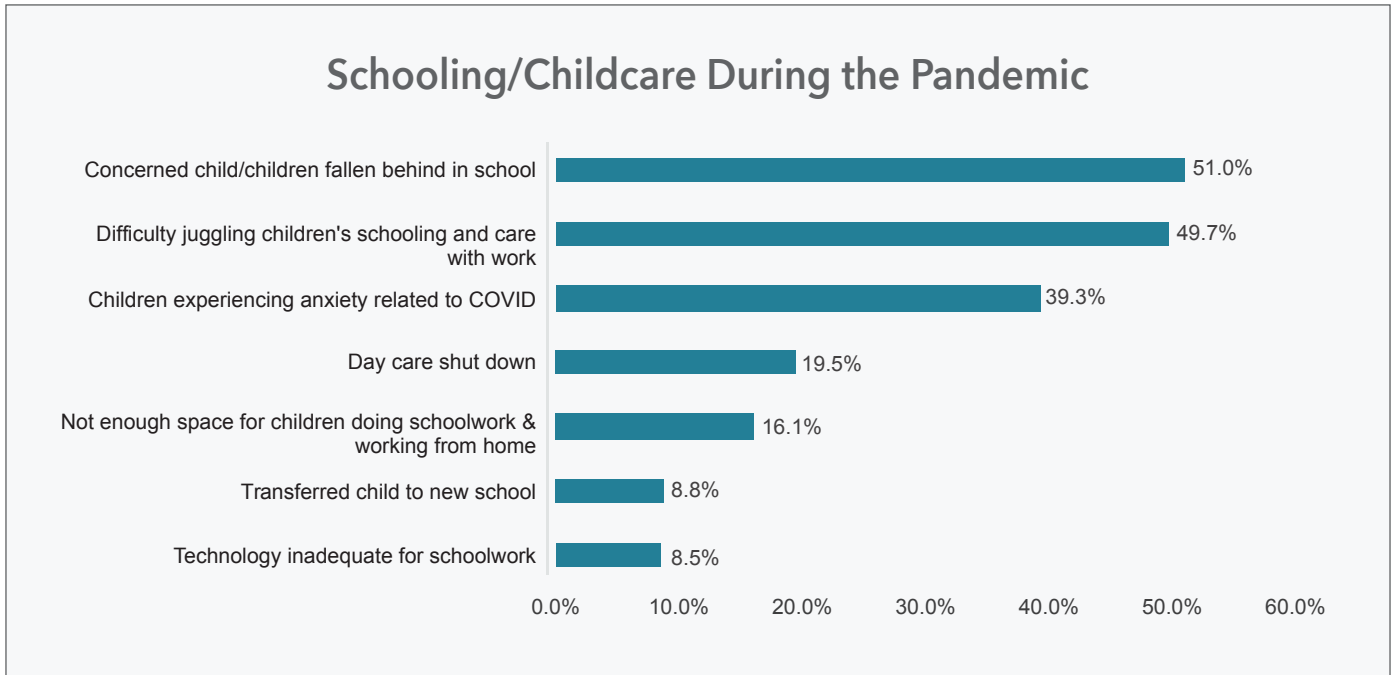
Many grandparents pitched in to help with child care and schooling.

- * *2 of my grandchildren moved in with me because my daughter is a nurse working Covid units and in the beginning they didn't have enough PPEs. She didn't want to bring it home to them so we played it safe.*
- * *My husband and I became the educators/supervisors for twin grandchildren who were in kindergarten. Sometimes this was virtual and sometimes in person. This was a wonderful experience on the one hand and very stressful on the other hand. It was amazing to watch 5-year-old's who had no idea how to manipulate a computer or interact via online with their first formal school experience become tech experts.*
- * *My grandchildren used my office to do school work because they could not get proper internet at their home. This impacted my use of my office space and my husband meeting clients. I spent extra money to increase my wifi for my grandchildren to complete their school work.*
- * *I quit my job so I could help out with my grandchildren so the parents could work.*
- * *I took in my three grandchildren from March 2020 to June 2021. They arrived at ages 2, 4 and 6 and left at 3, 5, and 7. Because my children were essential, I had to provide home-schooling approved by Baltimore County for them. They could not do virtual education. So I prepared three lessons each day. They arrived at 8:00 and left at 5:00.*

Growing parental desperation due to a lack of affordable child care, dramatized by the pandemic, has placed new pressures on grandparents to support their children's families — even sometimes at a distance.

Washington Post, October 18, 2021

Parents of children under 18 expressed a variety of concerns regarding their children’s schooling and care.



Balancing work and child care was a problem for many.

- * *There was a lot of stress when our childcare was not open. My children experienced stress of not seeing peers and learning to wear masks as well as being isolated from family members. It was really difficult on my husband and myself trying to balance full work days and child care and learning. We did not have access to help and so it was just the two of us and it was hard.*
- * *It was often exhausting to juggle virtual learning with my work schedule. The majority of my work schedule coincides with the school day hours. Although I was occasionally working virtually, more often than not I was outside of the home. A paternal grandfather was responsible for childcare during the day; however, his technology skills are limited. Consequently, even though he did fantastic at making sure my child attended live classes, he wasn't able to help much with ensuring that the actual school work was completed.*
- * *Had to quit my job as a nurse bc I did not have childcare.*

An October 2020 survey found that among parents working primarily from home, 36% of mothers and 16% of fathers said they had a lot of child care responsibilities. In families with children under 12, 57% of mothers and 47% of fathers said it was at least somewhat difficult to manage childcare responsibilities during the pandemic.

<https://www.pewresearch.org/fact-tank/2021/03/17/the-pandemic-has-highlighted-many-challenges-for-mothers-but-they-arent-necessarily-new/>

A number of respondents mentioned children/grandchildren with special needs.

- * *My biggest concern is with my 14-year-old twin grandsons who are on the autism spectrum and how far behind they have fallen in their school studies. My daughter is having difficulties getting tutoring services for them because everyone is so busy.*
- * *Having a child that has severe ADHD and anxiety disorders, this was a nightmare to attempt virtual learning. She needs stability and structure, it was chaos and I am afraid she has fallen behind in school.*

Children falling behind in school worried many parents.

- * *I'm worried schools will shut down or go virtual, which the kids will suffer from greatly. My school aged daughter is already behind and she can't go through virtual schooling again.*
- * *If my special education child does not attend school full time he falls further behind.*
- * *I am currently seeking therapy for my teenager due to the pandemic. It had such an impact to her mental health. Both of my daughters felt like their grades were impacted and they feel they are behind at school. They are both terrified that schools will shut down again.*

A study using data from about 5.5 million public school students in grades 3 through 8 compared scores of students on NWEA assessments in 2019 and 2021. The performance of students of color fell considerably more than the performance of white students.

...“the students who were most affected by the crisis were already behind their peers before the pandemic, and the added losses have pushed them further back.”

<https://www.nytimes.com/2021/07/28/us/covid-schools-at-home-learning-study.html>

One respondent noted problems with the child care system prior to the pandemic.

- * *Our childcare system is broken. It was broken previous to the pandemic. The pandemic exacerbated the issue. We must fight for better child care. What I mean is better, more affordable for parents and paying childcare workers what they deserve.*



Key Findings

BEING IN PUBLIC

Almost three quarters of respondents, **73%**, were concerned about being around unvaccinated people.

56% were concerned about attending social gatherings or religious services.

45% were reluctant to use public transportation.

EMPLOYMENT AND FINANCES

A quarter of respondents were worried about money.

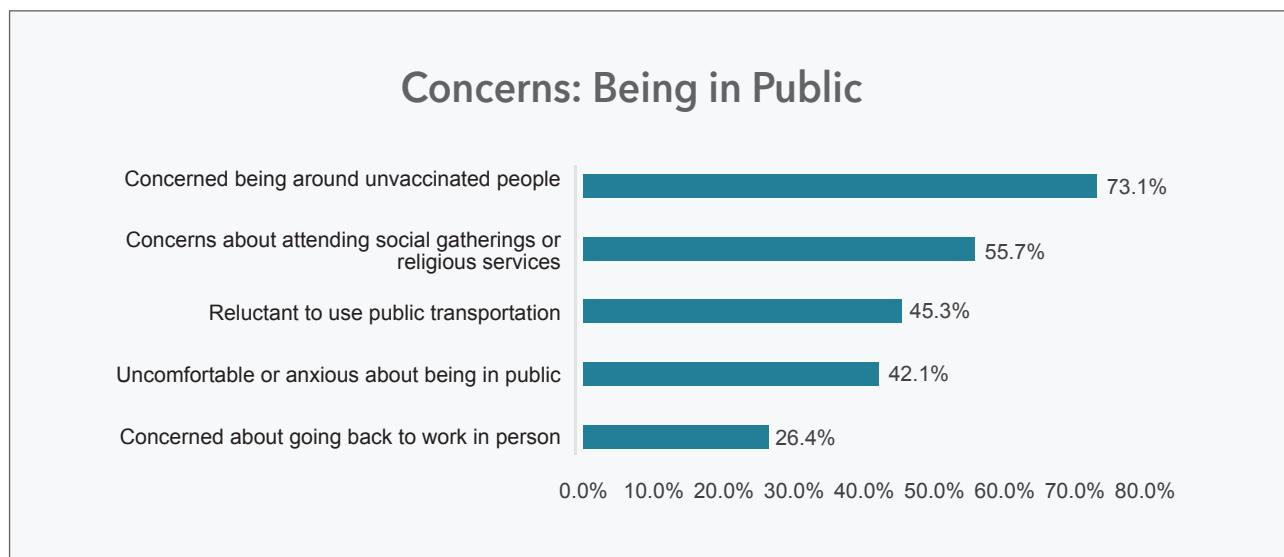
Almost a quarter, **24%**, were concerned that their employers would not provide the flexibility needed to juggle their children's schedule and work.

MOTHERS WITH CHILDREN

Half were concerned about their children returning to school.

The survey was available from August 5 through October 15, 2021. Respondents were asked to think about the future and indicate what they were concerned about in the upcoming weeks and months. At that point in time, vaccines for children five and older had just become available and many (not all) employees were returning to work in person.

Respondents expressed many concerns about being in public and around other people.



An overwhelming majority of respondents, almost three fourths, noted that they were concerned about being around people who were not vaccinated.

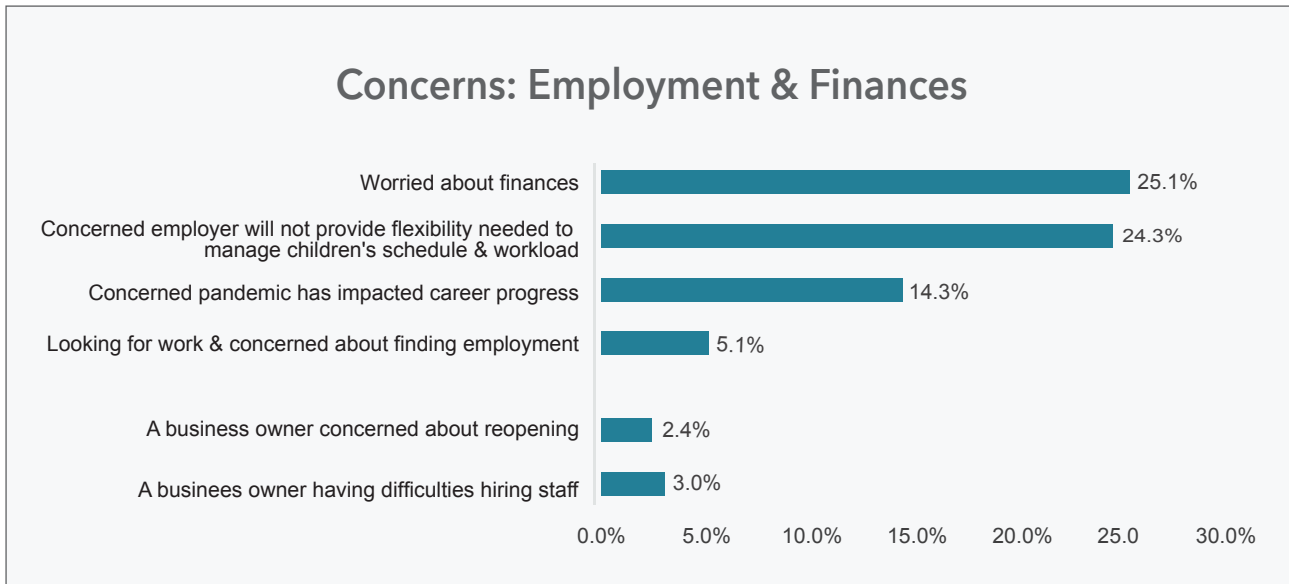
Many respondents felt strongly about being vaccinated.

- * *I encountered a lot of people who refused to wear masks or get vaccinated and this led to a lot of stress in my workplace and at church.*
- * *Do not associate with unvaccinated people including family members. They are not allowed in my home.*
- * *One of my best friends for decades will not be vaccinated. I'm concerned it will affect our treasured friendship.*
- * *Public transportation is what concerns me. You are on a crowded bus and you are not sure who was vaccinated or not. Everyone won't wear masks and you are not able to practice social distancing.*
- * *I do not think indoor dining or social gathering is safe unless all have proof of vaccination.*

And several respondents noted their opposition to vaccinations.

- * *I am concerned I will lose my job b/c I have chosen not to get vaccinated and my employer is mandating it.*
- * *I am dismayed that I am pressured to be vaccinated when I am fully immunized due to having had COVID-19 already. My body, my choice!*

Respondents were concerned about a number of employment and finance issues.



Around a quarter of respondents were concerned about finances and a quarter of those who worked and had children were concerned that flexibility to work and manage children's schedules would be lacking.

Several elaborated on money concerns.

- * *I am worried about finances because my employer took a big hit during the pandemic. My job was saved--for now--but others like me lost their job. I also worry that the economy overall will tank, including the Maryland economy.*
- * *I worry about finances all the time. I do not live beyond my means, but I do have family members who rely on me to some degree. I am concerned that if this pandemic continues more of us will be out of work. I am near retirement.*
- * *I'm worried that increased costs of food, mortgage, health care and transportation are going to make my finances tougher.*

Many appreciated working from home and commented on its benefits.

- * *I am concerned that all the positive progress I've made with work/life balance and self care will regress. I found it extremely beneficial to be able to work from home and feel it would be best to continue doing so at least 1-2 days per week on a permanent basis.*
- * *Working from home allowed my work life balance to be good. I was able to concentrate without the office distractions and drama. I saved money in vehicle maintenance not having to commute as well as save money not buying out for lunch like I do more while in office.*
- * *I am concerned about going back to work in person because working from home has provided so much flexibility with no commute time involved. I feel like I can accomplish more in the day. I am not concerned about COVID exposure being in the office because my workplace has strict protocols.*

One respondent noted a downside of working from home.

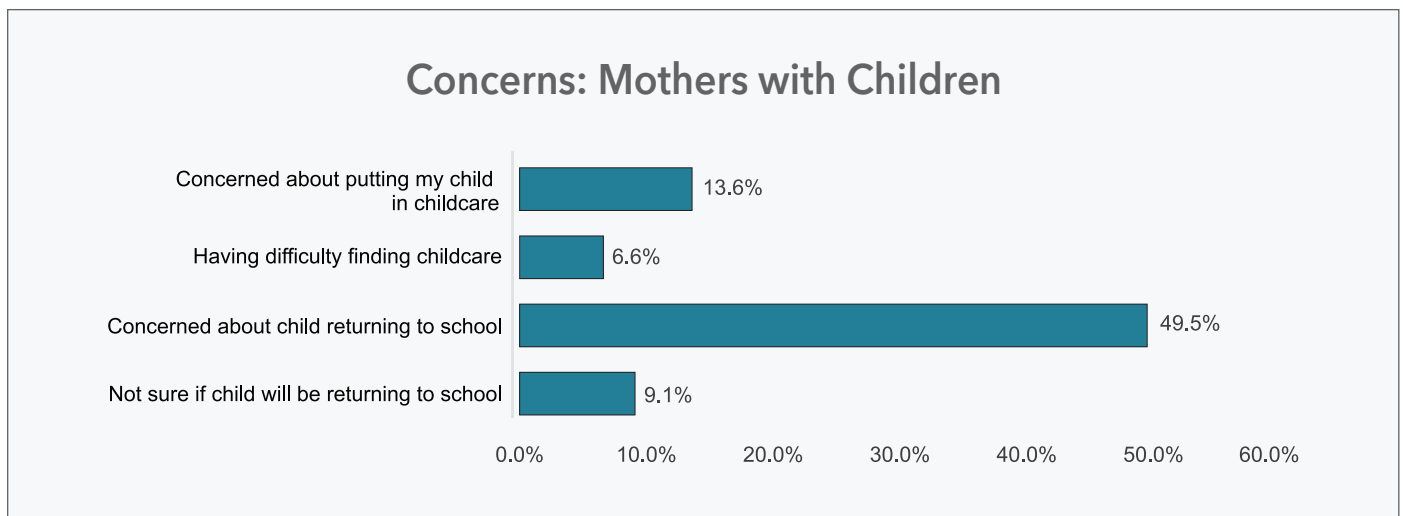
- * I work at a federal government agency that has been wonderfully flexible during the pandemic - however I do worry that having fewer interactions with my co-workers will have long term implications.

Many noted the potential impact of the pandemic on their careers.

- * I've applied to three positions at my company that would have been a promotion relative to my current role, which I've held for over 8 years and performed well at (pre- and post-pandemic). I have come to accept that stalled career progress is the price I have to pay for the increased flexibility that my family life now requires.
- * Since the pandemic, my professional goals have definitely taken a backseat.
- * When you approach age 60 years old and have worked for a company for 20 years and they get rid of you during covid-19, finding a job comparable to what you had and were making is almost impossible.
- * I have watched my male coworker advance during this time. With my need for reduced hours due to lack of childcare and also maternity leave, I fear my career has been set back.

Women business owners had a number of concerns going forward.

- * I am a business owner and my clients have been unable to pay their bills.
- * Business owners cannot find employees. We have several open positions and no qualified applicants.
- * I am small business owner of a childcare (center) in I had to close my center in the location I was for seven years since the church where I was could not have me there anymore. I had to face financial struggles since I closed the center and lose all those families I was serving.



Child care concerns ranged from its availability to its safety and affordability.

- * *Childcare is currently my biggest issue. Many places closed during COVID and those that are open are serving smaller areas. I have a new job that I enjoy, but I worry that my childcare issues will cause me problems at work. It's a serious issue.*
- * *I pulled two of my children from childcare due to the removal of mask mandates for those vulnerable members of society.*
- * *Childcare is really hard to find, really expensive and the paperwork involved to try to get childcare assistance is overwhelming, especially when you don't have months of paystubs available to send in when you start a new job and need the assistance right away.*
- * *I think the biggest challenge for us is childcare. We can afford it but we are worried about illness. We just enrolled him in a daycare/school and he has been sick since he started. He currently has RSV and is coughing and vomiting (post tussive vomiting). I was notified just yesterday that last week he was exposed to someone with confirmed COVID. This is very stressful, we don't sleep well. I am trying to work but it's hard to focus, and I can't work if I don't have someone to take care of him. I can't imagine how other people who make less money go through. I am not sure we can have another kid if this is the reality of having a kid in the U.S.!*

Between March 2020 and December 2021, Maryland lost 751 child care providers. About half of the child care centers that had reopened were operating at 50 percent capacity.

<https://www.marylandmatters.org/2021/12/09/md-child-care-providers-say-they-need-higher-enrollment-and-funding-to-survive/>

According to a Care.com annual survey, 72% of families believe that childcare is more expensive due to the pandemic. Another 46% reported it is more difficult to find.

<https://www.care.com/c/how-much-does-child-care-cost>

Some parents question whether sending children to school is safe.

- * *Afraid to send my older kids to school because they might catch COVID and bring it back home to my younger kids.*
- * *I no longer trust the public school system to keep my children safe. We enrolled our kids in private school. I'm worried about this financially, but my children's safety is worth any cost at this point.*
- * *Absolutely terrified for my son to be in school and other parents not being responsible and sending sick kids to school.*
- * *People are fighting to have their kids return to school and not wear masks. It is so stressful because they are putting everyone at risk of COVID. People are being very selfish.*

Other parents question what they see as restrictions, such as vaccinations and masks.

- * *Children should be in school full time, no masks ever, no vaccine passports, no experimental vaccines ever for children!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!*
- * *We should not mandate vaccine not masks. Personal choice*
- * *Concerned about people not respecting my decision to not vaccinate at this time and painting me as a person who is uneducated and uncaring. ... Concerned that without getting vaccinated that the government will make it impossible to function in society with extensive rules and regulations. My employer announced I'm not allowed in the office, even with a mask. Concerned that they are going to try to force me to vaccinate my kids.*
- * *I am concerned with my young grandchildren having to wear masks in school.*

And other parents recognize the divisiveness in many families and communities.

- * *From a bigger picture, I'm concerned about the growing schism happening in communities and workplaces across the country. The hate, mistrust, and uncertainty brought on by the mask/no mask, vaccinated/unvaccinated, mandate/no mandate, etc. is driving a wedge between family, friends, neighbors, and co-workers across the country. The divisiveness is tearing us apart.*
- * *Many expressed concerns that schools would be shut down again and go virtual.*
- * *I am concerned that schools will be shut down again which will have an impact on my work schedule. I also have concerns about the levels of anxiety and stress on my children should school go virtual or they need to quarantine.*
- * *Afraid another school shut down will upset my job and mess with childcare.*
- * *With rising cases, school can shut down at any moment. Also, kids are sent home for the smallest symptom hindering the ability to work.*

CONCLUSIONS

The data presented in this report summarize what we learned from individual women responding to our survey and participating in our virtual focus groups. The information gleaned from national reports on such issues as unemployment and income shed light on other significant issues, including the particularly severe impact of the pandemic on women of color.⁸ An April 2021 report by the Women's Law Center found that Black and Latina women were more likely than white women to live in households that had lost income since March 2020 and were considerably more likely to report that they did not have enough to eat.⁹ Regardless of education level, unemployment tends to be higher among Blacks than in other groups.¹⁰ Furthermore, during the pandemic, the industries most impacted by unemployment claims tended to be those in which women of color were frequently employed.¹¹ These issues, and others faced by women of color, cannot be ignored even though they were not always identified by our survey and focus group respondents.

All the problems uncovered in the survey and focus groups, as well as those reported in other studies that show a heightened impact on women of color, were problems before the onset of COVID-19. However, they worsened during the course of the pandemic and in some cases, brought women and their families closer to their breaking point.

The over 4,000 respondents to this study of the pandemic's impact on Maryland women identified a number of serious problems and concerns that impact of women of all backgrounds:

Women have delayed routine health care.

43 percent of respondents reported putting off medical appointments and several told of extremely serious consequences as a result.

Women have experienced considerable depression and anxiety.

65 percent of respondents experienced more anxiety or felt anxious more often.

45 percent felt depressed or depressed more often.

48 percent felt lonelier or more isolated.

Women's employment took a harder blow than that of their spouses or partners.

Women are more likely than their spouses or partners to have (1) lost jobs, (2) had hours reduced, and (3) quit work because of family or other needs.

Over twice as many respondents as spouses/partners lost jobs (**9 percent vs 4.5 percent**), had hours reduced (**10 percent vs 4.5 percent**) or quit work because of family needs (**3 percent vs 0.5 percent**).

8 Survey respondents were 69 percent white, 20 percent Black, and the remaining race/ethnicity categories contained numbers too small to analyze as a group. Responses of Black respondents were consistently similar to those of white respondents.

9 <chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/viewer.html?pdfurl=https%3A%2F%2Fnlwlc.org%2Fwp-content%2Fuploads%2F2021%2F04%2FPulsWeek26FS-1.pdf&clen=414356&chunk=true>

10 <https://www.inquirer.com/news/nation-world/pandemic-recovery-black-women-college-degrees-20211008.html>

11 <https://www.americanprogress.org/article/frontlines-work-home/>

Frontline workers in our focus group described extremely demanding, even dangerous work situations and considerable dedication and devotion to their work.

Women have experienced substantial challenges with child care and juggling work with their children's needs.

About half (**49.7 percent**) of all respondents with children reported difficulty juggling work and children's care. Slightly over half (**51 percent**) are concerned that their children have fallen behind in school.

Going forward, many women are concerned about being in public and being around unvaccinated people. They expressed concern about their children returning to school, as well. Of course, even though almost three quarters of the survey respondents indicated they were concerned about being around unvaccinated people, a number of respondents shared opposing views in written comments.

As this report is being written, the pandemic dynamics are changing. Vaccinations are available for individuals five and older and boosters have recently been offered to those vaccinated earlier. But the Omicron variant has spread rapidly and issues surrounding school closings and workplace safety continue to consume the attention of Marylanders as well as people around the world. We know from both the Delta and Omicron variants that COVID-19 can readily mutate and spread rapidly in this global society in which we live. As one respondent commented, "Resilience is not infinite." Waiting until the pandemic has been declared "conquered" isn't an option for women. Changes in the workplace, child care and schooling, as well as medical and mental health care and availability, are needed now.

WHAT CAN WE DO?

“There have been many studies on the impact of COVID on women, particularly working moms with young children and women of color. So many women, despite the insane challenges of the last 16 months, have found a way to make it work. They sacrificed their own health and well-being, their careers, their resources, etc. to care for others and find a way to keep their families afloat. My larger concern at this point is what comes next? What are we doing to ensure women can get back on their feet and NOT put themselves, their careers and their mental well-being on the back burner? What systems and structures will change to support women in the workplace so that we aren’t struggling to make it all work (when men aren’t expected to do the same)? I would like to see MD develop solutions and implement them to improve the lives of women in this state.”

Direct quote from a survey respondent

This quote, from a survey respondent, clearly and eloquently summarizes the situation women faced during the worst of the pandemic and continue to face now. Women suffered and are suffering on many levels due to the pandemic but the pandemic did not create these problems; the pandemic exacerbated longstanding inequities that have always existed and made the need to address them more urgent.

The many women responding to the survey and participating in the focus groups identified numerous challenges that they faced during the pandemic. The following recommendations derive from their experiences and other studies cited in this report. These recommendations were developed deliberately, keeping in mind the needs of all the women in this state. If implemented, some of these problems would be addressed, especially for those women with lower incomes, in jobs that currently lack sufficient security and benefits, and those who were most essential and yet hit hardest by this ongoing crisis.

RECOMMENDATIONS

Our recommendations fall into two groups: those that the Maryland Commission for Women will undertake and those we hope government agencies and private businesses, schools, and programs will develop.

MARYLAND COMMISSION FOR WOMEN

Aware that our survey did not reach an audience as diverse as the Maryland population, the Maryland Commission for Women intends to do the following:

1. Expand our reach by supporting the efforts of local Commissions for Women and, where Commissions for Women do not exist, encourage counties to develop one.
2. Increase our involvement and education beyond our current initiatives to include initiatives that affect a more diverse audience.
3. Empower current and future Commissioners to adequately amplify the voices of women and issues that impact them in their local jurisdictions.

GOVERNMENT AGENCIES AND PRIVATE BUSINESSES, SCHOOLS AND PROGRAMS

The following recommendations are not listed in order of priority. The Commission believes that all 10 recommendations are of equal importance and urgency.

1. The pandemic has shown that paid leave is essential for all employees, including first responders, for dealing with family and medical needs. In a pandemic, or any time for that matter, a woman should not have to choose between going to work when she or members of her family are ill and losing that job. **Paid leave should be available and encompassing and flexible enough to deal with the community and health issues described in this report.**
2. The pandemic has shown that there is a critical need for access to affordable, quality child care and preschool programs, especially when there is a community or personal emergency. At the same time, the health and safety of child care workers themselves must be considered. **Plans should be developed to address the complex and sometimes conflicting needs of parents and workers for child care during times of crises.**
3. At the same time, it is imperative that child care workers earn adequate wages and benefits. The average child care teacher in Maryland currently earns \$26,000 a year.¹² **Every effort should be made to increase both the salaries and benefits of child care workers.**
4. The pandemic changed the workforce in many ways. Many workers were fortunate enough to have jobs that could be performed from home, but many did not – especially in occupations most often filled by women – nurses, cashiers and clerks, child care workers for example. **Methods should be developed to compensate fairly those who took on the health risks presented by the pandemic to ensure that Marylanders had access to basic necessities and health care. From the Commission for Women’s perspective, the issue of compensation is not just a personal issue; it is an issue of equity and community preparedness.**

¹² <https://www.marylandmatters.org/2021/12/09/md-child-care-providers-say-they-need-higher-enrollment-and-funding-to-survive/>

5. The pandemic also changed the nature of work. Many jobs were lost, and others now remain unfilled. **Training for new occupations available post-pandemic and for upskilling, especially in technical fields, should be developed and made available.**
6. The pandemic has demonstrated that internet access is essential, particularly in times of emergencies. **Affordable and consistent internet access is needed for all residents of Maryland.** This need, like other needs discussed in this report, is one of equity; all persons impacted by an emergency should have internet access and the tools to connect to such access.
7. The necessity of virtual learning during the pandemic presented significant and ongoing challenges to teachers, students and families. In households that lacked internet access, computers and adults with experience using them, students were at a distinct disadvantage. **Planning should begin immediately to rectify the inequities in access to and experience using technology.** Furthermore, teachers found themselves having to transform their teaching methods to a virtual platform with very limited time to prepare and support. Teachers should be given training, time and resources to develop effective online lesson plans.
8. Many mothers expressed concern that their children would be behind in school and a large national study documented significant learning loss across all populations, particularly for students who were already at a disadvantage. **Schools, public and private, should address the academic needs of students head-on and develop programs to help students catch up and engage once again in learning.**
9. In addition to academic concerns, almost two fifths of mothers with children under the age of 18 indicated that their children experienced increased anxiety due to COVID. National reports also document a serious rise in the number of school-aged children with anxiety and depression. **Programs should be developed that help students understand and cope with the psychological stresses resulting from the pandemic.**
10. Women also indicated that they, as well, experienced considerable depression and anxiety brought on by the pandemic. **Programs should be developed that address the mental health needs of women on all fronts – the workplace, the medical field, private women’s organizations. Workplace benefits also should include and support the counseling and mental health needs of employees.**

Even if the physical and medical aspects of the pandemic were all resolved tomorrow, the experiences of living with and through it will be long lasting. Furthermore, most of the issues identified are not new ones for women. Flexibility in the workplace, better childcare, and inequitable access to technology existed long before COVID-19. The pandemic, however, brought many of these issues to the forefront. Now is the time to deal with them.

The Maryland Commission for Women

51 Monroe Suite 1034
Rockville, MD 20850



Larry Hogan, Governor
Boyd K. Rutherford, Lt. Governor
Lourdes R. Padilla, DHS Secretary

