

Vouchers for Feminine Hygiene Products and Diapers



Executive Summary

Feminine hygiene products and diapers (both infant and adult incontinence) are considered luxury items, not necessities, and are not exempted from sales tax. The current tax in Missouri on such products is 4.2%, however, [HB 406](#), [HB 699](#), [HB 793](#), and [HB 899](#) propose to bring the tax down to 1.2%. Low-income individuals and families struggle to afford feminine hygiene products and diapers. Supplemental Nutrition Assistance programs (SNAP) and SNAP for Women, Infants, and Children (WIC) do not allow the purchase feminine hygiene products or diapers. A voucher program that assists those living in poverty to purchase feminine hygiene products and diapers, that functions similarly or as an additive service to SNAP or WIC, would be the first of its kind in the United States.

Highlights

- **Approximately 13% of Missourians earn below the federal poverty line. Poverty disproportionately affects women and ethnic minorities.**
- In an analysis of 183 female survey responses from St. Louis, **almost 50% of the women surveyed could not afford to buy both feminine hygiene products and food between 2017 and 2018.**
- Low-income families and elderly individuals struggle to afford diapers and incontinence products. **In Missouri, 19% of families with toddlers or infants earn below the poverty line.**

Limitations

- It is unknown how including vouchers for such products would increase the cost of existing supplemental assistance programs.

Research Background

Taxes on Feminine Hygiene Products and Diapers

Feminine hygiene products and diapers (both infant and adult incontinence) are essential, sanitary health items. For tax purposes, feminine hygiene products and diapers are considered luxury items, not essentials, and are not exempted from sales tax. In some states, these products can be taxed at 10% or higher. Legislation concerning feminine hygiene product affordability, including taxation, and availability, has been introduced at the federal level, but it has not been passed. As of 2020, five states (AK, DE, MT, NH, and OR) have no sales tax and eight states (CA, CT, MA, MN, NJ, NY, PA, RI) exempt both feminine hygiene products and diapers from

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taxation.^{1,2} Five states (FL, IL, MD, OH, and NV) and Washington, D.C., do not tax feminine hygiene products, whereas, Vermont has only tax exemptions for diapers.^{1,2} In Maryland and North Dakota, only adult incontinence diaper products are tax exempt.² Fourteen states, including Missouri, have a sales tax holiday for diapers.² Economic research shows that tax breaks reduce the cost and improve affordability on such products for low-income individuals.³ The current tax rate in Missouri on such products is 4.2%, however, current legislation proposes to bring the tax down to 1.2%, which would match the tax rate charged for most foods. While the estimated savings per individual or family are relatively small, a reduction in tax would reduce total cost burden. This would assist low-income menstruating women, low-income families with menstruating daughters and/or infants, and low-income adults with incontinence.

Access to Feminine Products

One study quantitatively assessed access to feminine hygiene products in St. Louis, Missouri between 2017 and 2018.⁴ In an analysis of 183 female survey responses from 10 non-profit organizations that serve low-income women, 64% of women were unable to afford feminine hygiene products and 21% of women experienced this monthly.⁴ In these instances, many women had to use alternative absorbent materials such as cloth, rags, tissue/toilet paper, or infant diapers.⁴ Approximately 28% of the sample had either full-time or part-time employment with more than 33% missing work due to menstruation.⁴ Almost 50% of the women surveyed could not afford to buy both feminine hygiene products and food.⁴ Regardless of age, women experienced a lack of money to purchase feminine hygiene products.⁴ Age, employment, and education demographics were provided, however, inequities by race were not described. It is not clear whether access to feminine products differs across other areas of the state. Although school-aged girls were not a part of this study, lack of products may force girls to miss school.⁵ In Missouri, current legislative efforts seek to increase access to feminine hygiene products in prisons ([HB 318](#)) and schools ([HB 653](#), [HB 654](#)).

Access to Diaper and Adult Incontinence Products

In Missouri, 19% of families with toddlers or infants earn below the poverty line.⁶ Low-income families and elderly individuals struggle to afford diapers and incontinence products. Families with children can receive temporary assistance (45 months) through Temporary Assistance for Needy Families. For those low-income individuals who are older than 65 years old, MO HealthNet (Medicaid) can help cover the cost of incontinence supplies. The National Diaper Bank Network supports community-based diaper banks that collect, store, and distribute free diapers to struggling families. There are currently 8 diaper banks throughout the state of Missouri and distributed almost 2 million diapers in 2018.^{6,7}

Poverty in Missouri

Approximately 13% of Missourians earn below the federal poverty line; 5.7% of Missourians earn less than 50% of the federal poverty level.⁸ For a family of four, a gross income of \$26,200 would be considered in poverty.⁸ Poverty disproportionately affects women and ethnic minorities.⁸ In 2018, 14.3% of women had incomes below the poverty line compared to 11.0% of men.⁸ Twenty-six percent of the African American population is living in poverty compared to 11% of the White population.⁸ Furthermore, 39.1% of African American children live in poverty compared to 13.9% of White children.⁸ Given that the African American population in Missouri is approximately 11%, the rate at which minoritized individuals experience poverty is much greater than that of White Missourians and makes up a disproportionate part of the population living in poverty.

Supplemental Assistance Programs

The minimum wage in Missouri is \$9.45; a person working full time at this wage earns a gross annual income of \$19,656.⁸ A 2019 report on low-wage cities reported that St. Louis and Jefferson City, Missouri are within the top 20 cities, with approximately 33% of workers earning low-wages.⁹ In 2018, Missouri passed legislation to increase the minimum wage to \$12.00 over five years. In 2021, legislation was introduced to increase the minimum wage to \$15.00 by 2026 ([HB 979](#)). Missourians are eligible for SNAP if they earn less than 130% of the poverty line, which is \$16,588 per year for one adult. For the average family of four, this is \$34,060.⁸ Women participants of SNAP who are pregnant or have children under the age of five are eligible for WIC. Unemployed individuals may also be eligible for SNAP benefits.

Assistance programs such as SNAP or WIC are nutrition-specific programs and are not eligible for use to purchase feminine hygiene products or diapers. In recent years, SNAP and WIC programs have faced their own budgetary challenges, with large proposed federal cuts to such programs which can reduce voucher amounts and eligibility. It is unknown how including vouchers for such products would increase the cost of existing supplemental assistance programs and associated administrative costs to the state. Opponents against reductions in tax rates or exemptions suggest taxes on other items may need to increase to account for the tax revenue lost; in California, it was estimated that \$20 million in revenue was lost with such tax exemptions, however, this can vary by state depending on population and number of people who purchase these products.¹⁰ While a program like this could help low-income individuals get access to these products, it does not guarantee complete accessibility and affordability because not everyone qualifies for supplemental assistance programs, particularly those individuals close but not meeting poverty levels.

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