



GENDER EQUITY ADVOCATES ARE HOUSING ADVOCATES

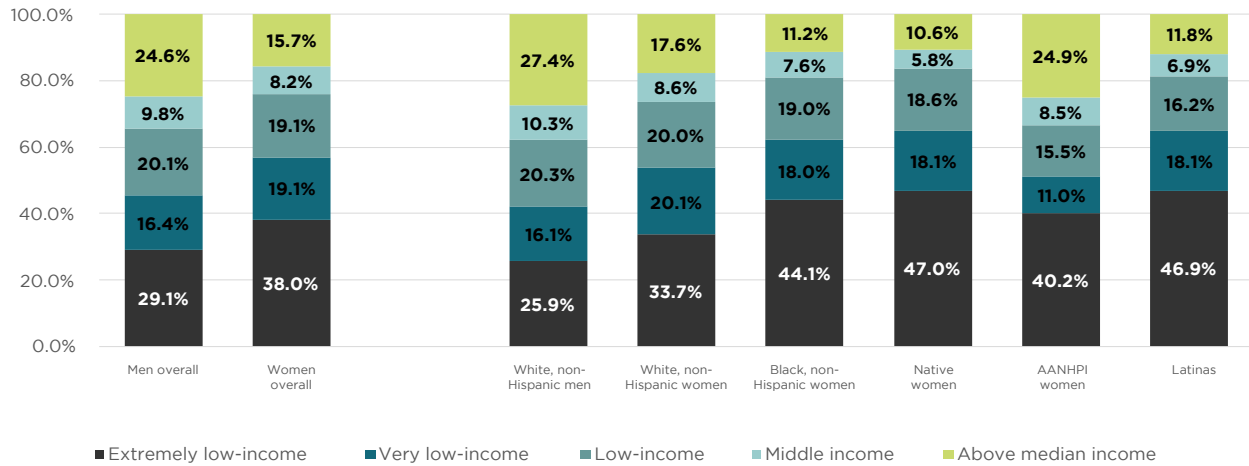
Fair access to safe, accessible, and affordable housing in integrated neighborhoods is vital to the wellbeing of women, LGBTQIA+ people, and their families. Housing impacts health, child care, education, nutrition, employment, transportation, environmental justice, and much more ([National Women's Law Center and the National Low Income Housing Coalition, 2024](#)).

In 2023, women headed 74 percent of households served by HUD rental assistance programs and households with children headed by women comprised 30 percent of households receiving HUD rental assistance ([National Women's Law Center, 2024](#)). Due to chronic underfunding and other structural factors, only 1 out of 4 eligible households receive HUD rental assistance ([Center on Budget and Policy Priorities, 2017](#)). People can wait years to get off waiting lists and start receiving assistance. This means that millions more women in this country—especially women of color, disabled women, and immigrant women—and LGBTQIA+ individuals face a daily struggle to have a roof over their and their families' heads.

Women Need Accessible and Affordable Housing Because They Are More Likely to Experience Economic Insecurity

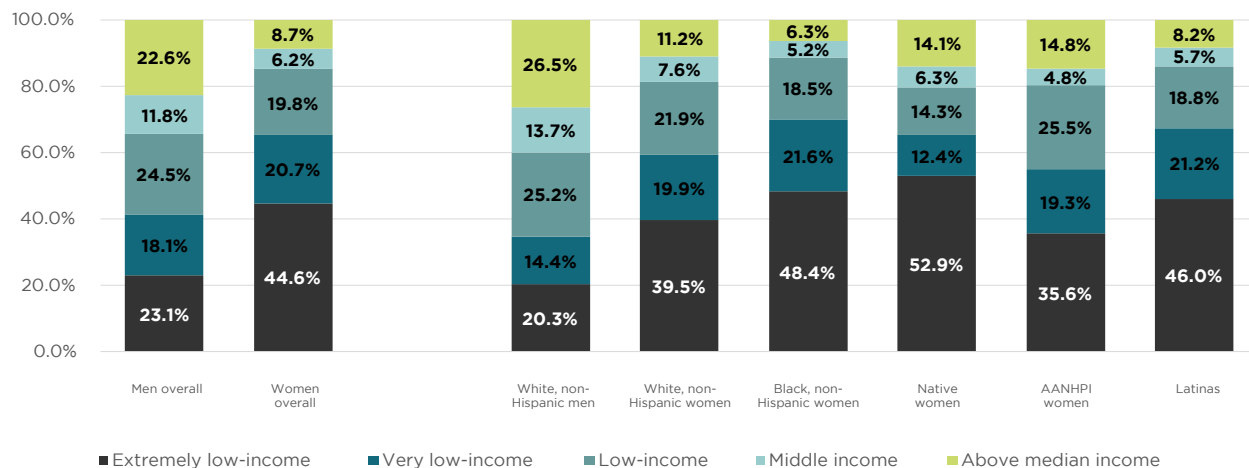
- In order to afford a modest, two-bedroom apartment at fair market rent in 2024 without being cost-burdened (spending more than 30 percent of income on housing), a worker in the United States needs to make \$32.11 per hour ([National Low Income Housing Coalition, 2024](#)), \$24.86 per hour more than the federal minimum wage of \$7.25 per hour ([USA.gov, 2023](#)).
- Women lost more jobs than men during the COVID-19 pandemic and have taken longer to recover those jobs and their labor force losses ([National Women's Law Center, 2023](#)).
- In 2022, women working full time, year-round were typically paid only 84 cents for every dollar paid to men. The wage gap worsens for many women of color. Among adults working full time, year-round, Latinas were paid only 57 cents, Native women were paid only 59 cents, Black women were paid only 69 cents, and Asian American, Native Hawaiian, and Pacific Islander (AANHPI) communities were paid 93 cents (though some women in AANHPI communities have a dramatically greater wage gap) for every dollar paid to white, non-Hispanic men ([National Women's Law Center, 2024](#)).
 - Women make up just under half of the workforce, but they represent nearly two-thirds (64.1 percent) of the workforce in the 40 lowest-paying jobs, where employers typically pay less than \$15 per hour, and 34.8 percent of women working in these jobs were living near or below the federal poverty line in 2021 ([National Women's Law Center, 2023](#)).
 - In 2021, single women who were renting, particularly women of color, were more likely to have low incomes and be severely cost-burdened (spending the majority of their income on housing) than single white, non-Hispanic men who were renting ([National Women's Law Center, 2024](#)).

Income Distribution of Single Renters Living Alone by Selected Demographics (2021)



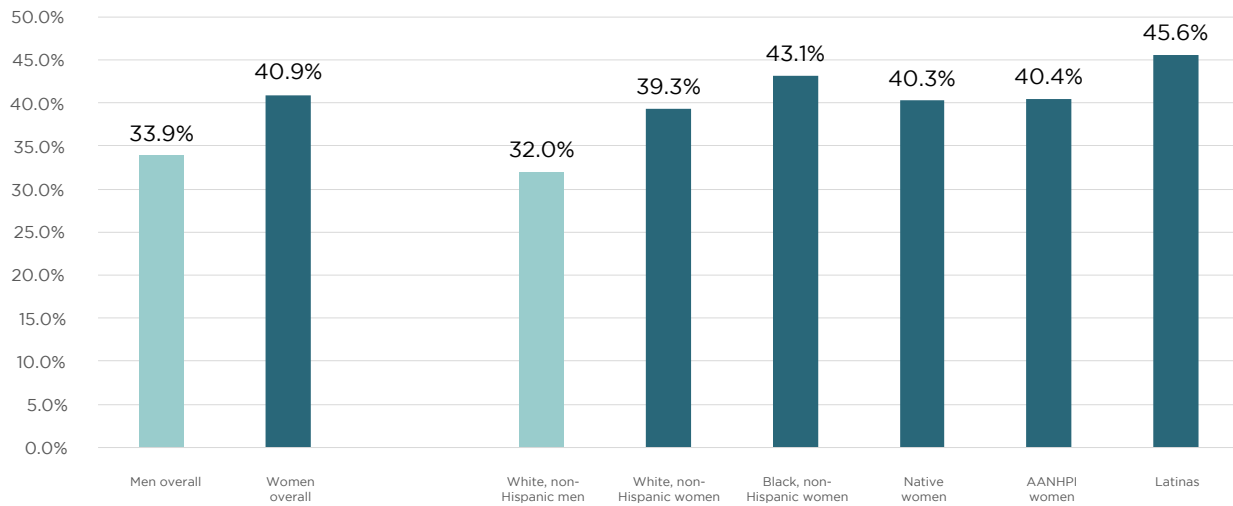
Source: Data were limited to heads of households living alone. National Women's Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

Income Distribution of Single Renters Raising at Least One Child Under the Age of 18 on Their Own by Selected Demographics (2021)



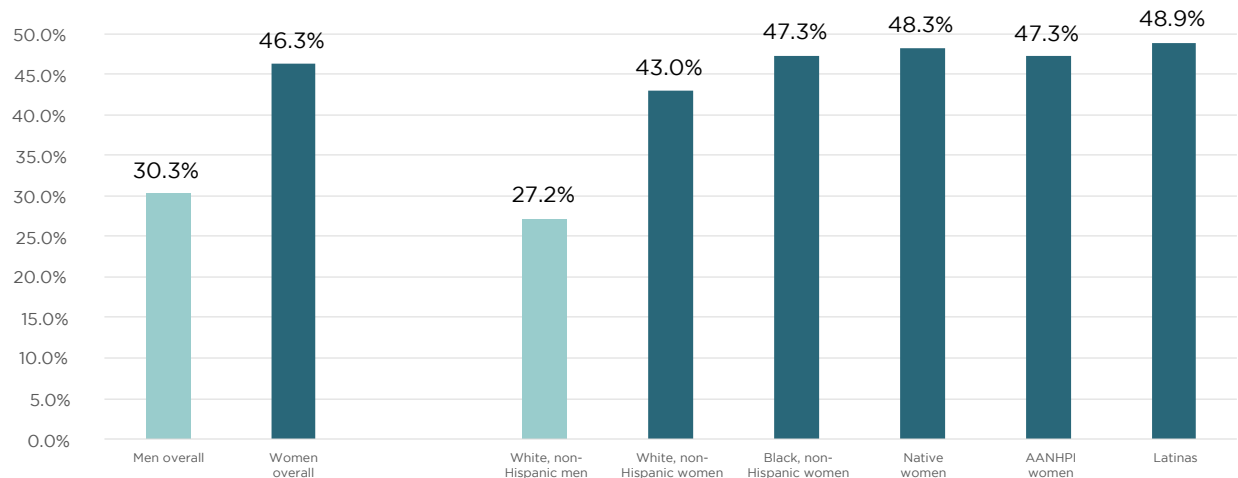
Source: Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women's Law Center calculations based on 2021 ACS microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

Share of Single Renters Living Alone Who Were Severely Cost-Burdened by Selected Demographics (2021)



Source: Data were limited to heads of households living alone. National Women's Law Center calculations based on 2021 American Community Survey (ACS), accessed through Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek, Integrated Public Use Microdata Series USA (IPUMS USA): Version 11.0 (Minneapolis: University of Minnesota, 2021), <https://doi.org/10.18128/D010.V11.0>.

Share of Single Renters Raising at Least One Child Under the Age of 18 on Their Own Who Were Severely Cost-Burdened by Selected Demographics (2021)



Source: Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women's Law Center calculations based on 2021 American Community Survey (ACS), accessed through Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek, Integrated Public Use Microdata Series USA (IPUMS USA): Version 11.0 (Minneapolis: University of Minnesota, 2021), <https://doi.org/10.18128/D010.V11.0>.

Housing Assistance Helps Prevent High Rates of Eviction for Women of Color

- Since 2020, Black and Latina women have been more likely to be behind on rent payments ([National Women's Law Center, 2020-2024](#)). As a result, women of color are especially likely to come under the threat of eviction ([National Women's Law Center, 2024](#)).
- Between June 1, 2022 to August 8, 2022, of women who were behind on their rent and reported being likely to have to leave their homes in the next two months because of an eviction, 69.3 percent were women of color ([NWLC, 2022](#)).
- Before the COVID-19 pandemic, a multi-state study found that Black and Latina women renters faced higher eviction rates than men between 2012 and 2016 ([Peter Hepburn, Renee Louis, and Matthew Desmond, 2020](#)).

Rental Assistance Can Decrease the Likelihood That Women and Families With Low Incomes Experience Homelessness

- Women, and particularly women of color, are overrepresented in the low-paid workforce, and so many women and families struggle to afford rent and avoid homelessness. In 2022, 229,648 women, girls, transgender people, nonbinary, and questioning people experienced homelessness ([National Alliance to End Homelessness, 2023](#)).
- In 2022, federal housing assistance, including the Housing Choice Voucher program (also known as Section 8 Tenant-Based Rental Assistance) moved 2.6 million people out of poverty. This includes nearly 1.1 million women—325,000 Black women, 299,000 Latinas, 88,000 Asian women, and 405,000 white, non-Hispanic women ([National Women's Law Center, 2024](#)).
- One study showed that long-term permanent housing subsidies reduced the proportion of families experiencing homelessness or doubling-up with others by 50 percent ([HUD, 2016](#)).

Rental Assistance Can Help Women With Disabilities Access Housing

- In 2022, women with disabilities who worked a full-time job were typically paid just 82 cents compared to every dollar that men with disabilities were paid ([National Women's Law Center, 2024](#)).
- People with disabilities working in “sheltered workshops” are legally allowed to be paid less than minimum wage under the Fair Labor Standards Act ([Stanford Law School, 2018](#)).
- There is no U.S. housing market in which a person living solely on Supplemental Security Income (SSI) can afford a safe, decent, and accessible unit without rental assistance ([Technical Assistance Collaborative](#)). Beneficiaries can receive a maximum of \$914 per month and can have no more than \$2,000 in assets ([Center on Budget and Policy Priorities, 2023](#)).
- These unfair and discriminatory pay gaps contribute to consistently high rates of disabled women of color being behind on rent ([National Women's Law Center, 2022-2024](#)).
- In 2022, 21 percent of women with a disability ages 16 and over were in the labor force, compared to 62 percent of non-disabled women ([Bureau of Labor Statistics, 2022](#)).

Discrimination in Housing Further Limits Affordable Housing Options for Women and Their Families

- Sexual harassment in housing—such as when a landlord asks a tenant to engage in sexual conduct as a condition of obtaining or maintain housing—though illegal, is a widespread and underreported problem. Women often either have no other affordable options or would be required to list their

current landlord as a reference for a new landlord ([Equal Rights Center, 2019](#)). From 2021 to 2022, sexual harassment complaints increased by 22.82 percent ([National Fair Housing Alliance, 2023](#)).

- Policies and practices that have discriminatory impacts make it harder for women facing multiple forms of discrimination to obtain or maintain housing.
 - **Women of color:** City zoning laws, refusal to build affordable housing in predominantly white neighborhoods, and redevelopment plans that displace renters with low incomes can all disproportionately harm people of color. Landlords engaging in rent hiking or creating additional criteria to rent can also have a disparate impact on people of color ([National Women’s Law Center and the National Low Income Housing Coalition, 2024](#)).
 - **Pregnant people and families with children:** Policies that impose overly restrictive occupancy requirements disproportionately harm families with children, and often have the harshest consequences for women of color with low incomes ([National Women’s Law Center and the National Low Income Housing Coalition, 2024](#)).
 - **Survivors:** Cities across the United States enforce nuisance and crime-free ordinances that encourage or require landlords to punish tenants when alleged nuisance conduct (including assault, harassment, stalking, and disorderly conduct) or a certain number of calls for police occur at a property. Because these ordinances do not provide exceptions to emergency service calls made as a result of domestic abuse, women experiencing domestic violence often must make a choice between seeking safety or remaining housed ([ACLU, 2020](#)). Domestic violence survivors can also face obstacles from property owners and housing providers when they request emergency transfers within housing units to escape their abusers and are denied ([National Women’s Law Center and the National Low Income Housing Coalition, 2024](#)).
 - **Households headed by women:** Landlords may also refuse to accept housing vouchers (a form of discrimination based on source of income), a practice that has a disproportionate impact on households headed by women as they made up 77 percent of all housing choice voucher participants in 2023 ([HUD, 2024](#)).

For more information, please visit www.opportunityhome.org

Gender Equity also includes advancing equity for survivors and LGBTQIA+ people. Learn more about these issues in the [Domestic Violence & Housing Fact Sheet](#) and [LGBTQIA+ Equity & Housing Fact Sheet](#).

Acknowledgements

The authors would like to thank Kathryn Domina, Talia Grossman, Sarah Hassmer, Sarah Javaid, Julie Walker and Chantelle Wilkinson for their design, review, and dissemination of this factsheet.