



# OPPORTUNITY STARTS AT HOME

## GENDER EQUITY ADVOCATES ARE HOUSING ADVOCATES

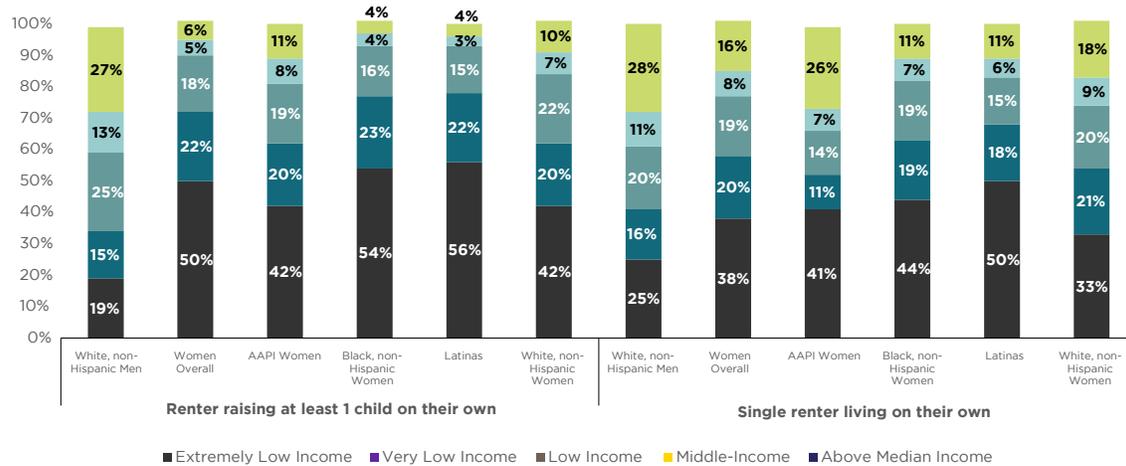
Fair access to safe, accessible, and affordable housing in integrated neighborhoods is vital to the wellbeing of women and girls. Housing impacts health, education, food security, employment, and access to public programs that help families with low incomes meet their basic needs.

Women head 75 percent of households served by HUD rental assistance programs ([HUD, 2021](#)), and we know that only 1 out of 4 eligible households receive HUD rental assistance ([Center on Budget and Policy Priorities, 2017](#)). This means that millions more women in this country—especially women of color, women with disabilities, LGBTQ individuals, and immigrant women—face a daily struggle to have a roof over their and their families' heads.

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

- Women comprise nearly two-thirds (64 percent) of the more than 22.2 million people in the United States who work in the 40 lowest-paying jobs (typically paying less than \$12 per hour). This disproportionate representation is even higher for women of color ([National Women's Law Center, 2020](#)).
- In order to afford to rent a modest, two-bedroom apartment in the United States, a full-time worker needs to make \$23.96 per hour. Women paid minimum wage would have to work 97 hours per week (13 hours a day, 7 days a week) to afford a two-bedroom rental home. Women paid \$12 per hour would have to work 80 hours per week ([National Low Income Housing Coalition, 2020](#)).
- Women of color, especially mothers, experience poverty and economic insecurity at much higher levels than men, and therefore face an especially high risk of eviction ([National Women's Law Center, 2020](#)).
  - Women of color also face consistently higher unemployment rates than men. In January 2018, when unemployment was at a record low, Black women were still unemployed at nearly twice the rate of white men—6.6 compared to 3.4 percent. In the wake of the COVID crisis, 16 percent of Black women and 18 percent of Latinas reported unemployment in the second quarter of 2020, compared to 10.9 percent of white men ([U.S. Bureau of Labor Statistics, 2020](#)). Even a year into the pandemic, 8.7 percent of Black women and 7.3 percent of Latinas ages 20 and over were unemployed in March 2021, compared to 5.2 percent for white men ([National Women's Law Center, 2021](#)).
- Single women who are renting, particularly women of color, are more likely to have low incomes than single white, non-Hispanic men who are renting.

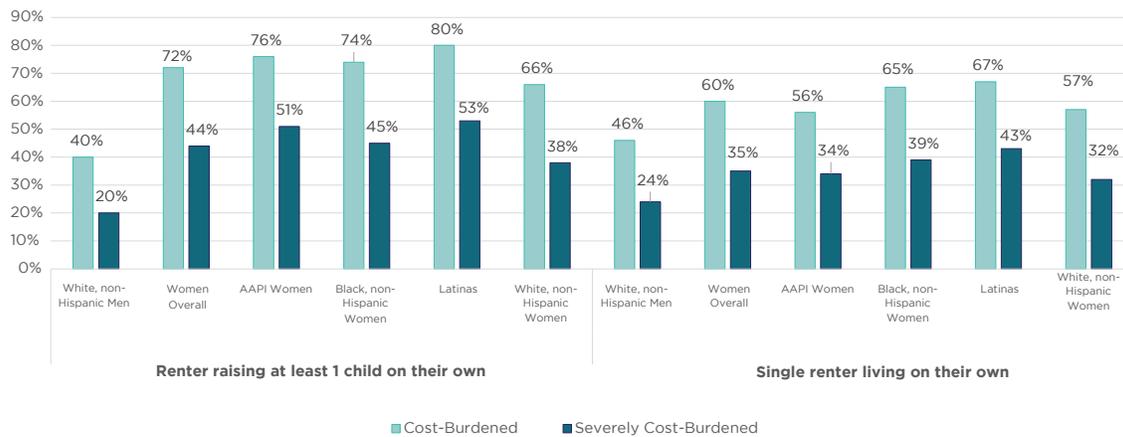
## Gender Analysis of Income Distribution for Renters



Source: NLIHC tabulations of 2019 ACS PUMS data. Rates do not always add to 100% because of rounding.

For definitions of income distribution and cost burden, visit [National Low Income Housing Coalition, 2021](#).

## Gender Analysis of Cost-Burdened Renters



Source: NLIHC tabulations of 2019 ACS PUMS data.

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

- In 2019, single women who are renting, particularly women of color, were more likely than single white, non-Hispanic men to be cost-burdened (meaning they spent more than 30% of their income on rent). As a result, women of color are the most likely to come under threat of eviction.
- Before the COVID-19 pandemic, a multi-state study found that Black and Latina women renters face higher eviction rates than men ([Peter Hepburn, Renee Louis, and Matthew Desmond, 2020](#)). Throughout the pandemic, Black, Latina, and Asian women have been more likely to be behind on rent ([National Women's Law Center, 2021](#)).

## Housing Assistance Reduces Domestic Violence and Is a Critical Support for Survivors

- Parents who receive a housing voucher are one-third less likely to experience domestic violence ([HUD, 2016](#)).
- Survivors of domestic violence are more likely to leave their abusive partner when receiving a long-term housing subsidy ([HUD, 2016](#)).
- Domestic violence is a significant cause of homelessness for women in this country: 63 percent of women experiencing homelessness are survivors of domestic or sexual violence. ([National Network to End Domestic Violence, 2019](#)).
- Access to safe and affordable housing is a primary barrier for survivors when choosing to leave an abusive partner. One nationwide study found that half of survivors who identified a need for housing services did not receive them ([U.S. Department of Justice, 2019](#)).

## 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 2019, 224,528 women, girls, transgender people, and gender non-conforming people experienced homelessness ([National Alliance to End Homelessness, 2020](#)).
- 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](#)).
- Studies have also shown that families leaving homeless shelters for subsidized housing are less likely to return to a shelter than families who do not receive housing assistance. ([Shinn, 2009](#)).

## Rental Assistance Can Help Women With Disabilities Access Housing

- Women with disabilities typically have lower incomes and face a higher risk of poverty and economic hardship than those without disabilities, and therefore are more likely to require rental assistance. In 2018, just 31 percent of women with a disability were in the labor force—compared to 71 percent of women without a disability ([National Women's Law Center, 2020](#)). COVID-19 exacerbated this, with an average of only 17.5 percent of women with a disability in the labor force in 2020, compared to 61.4 percent of non-disabled women ([Bureau of Labor Statistics, 2021](#)).
- In 2019, disability continued to be the basis for the majority of all complaints filed under the Fair Housing Act ([National Fair Housing Alliance, 2020](#)).
- There is no U.S. housing market in which a person living solely on Supplemental Security Income (SSI) can afford a safe, decent unit without rental assistance ([Technical Assistance Collaborative](#)).

## 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](#)). Reports indicate that sexual harassment has increased as a result of the COVID-19 pandemic, as more women face economic hardship and cannot pay rent on time ([National Fair Housing Alliance, 2020](#)).
- 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, 2021](#)).
  - **Pregnant women 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, 2021](#)).
  - **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](#)). 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, 2021](#)).
  - **Households headed by women:** Landlords may refuse to accept housing vouchers, a practice that has a disproportionate impact on households headed by women as they make up 78 percent of all housing choice voucher participants ([HUD](#)).

For more information, please visit [www.opportunityhome.org](http://www.opportunityhome.org)