



11 DUPONT CIRCLE NW  
SUITE 800  
WASHINGTON, DC 20036  
202-588-5180  
NWLC.ORG

Chairwoman Maxine Waters  
U.S. House of Representatives  
House Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, DC 20515

Ranking Member Patrick McHenry  
U.S. House of Representatives  
House Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, DC 20515

RE: A Strong Foundation: How Housing is the Key to Building Back a Better America,  
House Financial Services Committee hearing on October 21, 2021

Dear Chairwoman Waters and Ranking Member McHenry:

The National Women's Law Center (the Center) appreciates your focus on making critical investments in housing and commends you for holding the upcoming hearing on October 21, 2021 to highlight the importance of the housing investments contained in the Build Back Better Act (BBBA).

The Center fights for gender justice—in the courts, in public policy, and in society—working across the issues that are central to the lives of women and girls. The Center uses the law in all its forms to change culture and drive solutions to the gender inequity that shapes society and to break down the barriers that harm everyone—especially those who face multiple forms of discrimination. For almost 50 years, the Center has been on the leading edge of every major legal and policy victory for women.

Housing insecurity disproportionately impacts low-income women of color. The Center particularly wants Congress to maintain these housing investment priorities, which would reduce housing insecurity and thus support women of color, and women more generally:

- \$90 billion for Section 8 housing choice vouchers and project-based rental assistance;
- \$80 billion to preserve public housing;
- \$36.77 billion for the national Housing Trust Fund to increase the supply of housing affordable to extremely low-income renters; and
- \$10 billion for down payment assistance for first-time, first-generation homebuyers to start addressing racial and gender homeownership and wealth gaps

These housing investments are a key component of the Build Back Better agenda to improve access to health care, support families, and address climate change. The BBBA has the potential to advance a more equitable economy that works better for all women and families.

## Health and Housing

The pandemic has underscored the inextricable link between housing and health. Even outside a global health crisis, however, housing deeply impacts people's health. When women and families spend too much on housing, they have insufficient resources for other essential needs, including health insurance and health care. No one should have to choose between housing and health care. Yet, millions of women and families are forced to make that exact decision every day.

People facing housing instability are more likely to skip health care treatments and prescription refills to save money. Women evicted or threatened with eviction are often among those with the greatest need for health care—they are more likely to experience depression, anxiety, and high blood pressure. Health risks are even greater for pregnant people. When evicted, or threatened with eviction, pregnant people have a heightened risk of negative outcomes including premature birth and low birth weight, thereby resulting in longer and more expensive hospital visits and higher infant mortality rates.<sup>1</sup>

Housing instability also increases negative health care outcomes for children, particularly young children.<sup>2</sup> These early years are critical for brain development.<sup>3</sup> Housing insecurity places young children at a higher risk of health and developmental issues, and their mothers are more likely to have physical and mental health issues.<sup>4</sup> Researchers estimate that, without effective interventions, housing instability will lead to at least \$111 billion over a decade in avoidable health care and education costs.<sup>5</sup>

## Housing and Families

Access to safe accessible, and affordable housing is vital to the wellbeing of women and their families. Significant public investments and structural changes in housing are necessary to achieve affordable and fair housing for all.

The gender and racial disparities in our economic systems cause women—especially those who are facing intersecting forms of discrimination—and their families to be more

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<sup>1</sup> CHARLOTTE BRUCE, ALLISON BOVELL-AMMON, STEPHANIE ETTINGER DE CUBA, RICHARD SHEWARD, DEBORAH A. FRANK, & MEGAN SANDEL, EVICTION: A PREVENTABLE CAUSE OF ADVERSE CHILD AND FAMILY HEALTH, CHILDREN'S HEALTHWATCH 2 (Sept. 2021), <https://childrenshealthwatch.org/wp-content/uploads/Evictions-and-health-brief-v3.pdf>.

<sup>2</sup> ALLISON BOVELL-AMMON, CHARLOTTE BRUCE, STEPHANIE ETTINGER DE CUBA, RICHARD SHEWARD, DEBORAH FRANK & MEGAN SANDEL, CLOSING THE HOUSING OPPORTUNITY GAP: INVESTING IN HOUSING VOUCHERS IMPROVES NEIGHBORHOODS AND HEALTH, CHILDREN'S HEALTHWATCH 1 (Sept. 2021), <https://childrenshealthwatch.org/wp-content/uploads/CHW-homelessness-vouchers-brief-v2.pdf>

<sup>3</sup> CTR. ON DEVELOPING CHILD, INBRIEF: THE SCIENCE OF EARLY CHILDHOOD DEVELOPMENT (2007), <https://developingchild.harvard.edu/resources/inbrief-science-of-eecd/>.

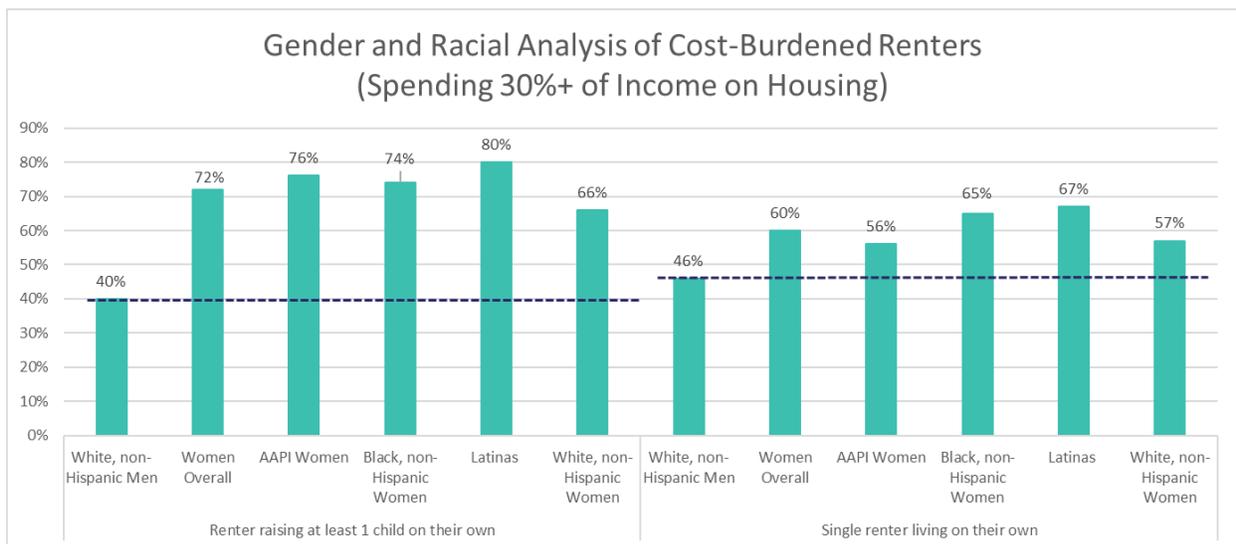
<sup>4</sup> BOVELL-AMMON ET AL., *supra* note 2, at 1–2; BRUCE ET AL., *supra* note 1.

<sup>5</sup> BOVELL-AMMON ET AL., *supra* note 2, at 2.

likely to experience low incomes and challenges in securing affordable and accessible housing, and thus more likely to face housing instability.<sup>6</sup> These economic injustices make it hard for women and their families to afford housing, whether it is renting an apartment, paying their mortgage, or buying a home.

Even before the pandemic, the gender wage gap and the overrepresentation of women in the low-paid workforce were factors that threatened the economic security of women of color, and women more generally. The COVID-19 pandemic widened longstanding gender and racial inequities. Black women, Latinas, and women with disabilities continue to face high rates of unemployment<sup>7</sup> and experience significant material hardship. Additionally, Asian, Black, and Latina women are more likely to be behind on their rent or mortgage payments, and Black mothers in particular are disproportionately likely to face eviction.<sup>8</sup>

There is an inadequate supply of affordable housing available—a shortage of at least 6.8 million affordable rental homes for extremely low-income renters.<sup>9</sup> Single women of color and single women raising children on their own who rent are more likely to be extremely low-income renters<sup>10</sup> and are more likely to spend more than 30 or even 50 percent of their income on rent (see chart below). Families who must pay very high percentages of their income for housing have to divert money away from other necessities such as food, medicine, clothing, or school supplies. This puts families in a precarious situation, making them one unexpected financial event away from eviction.



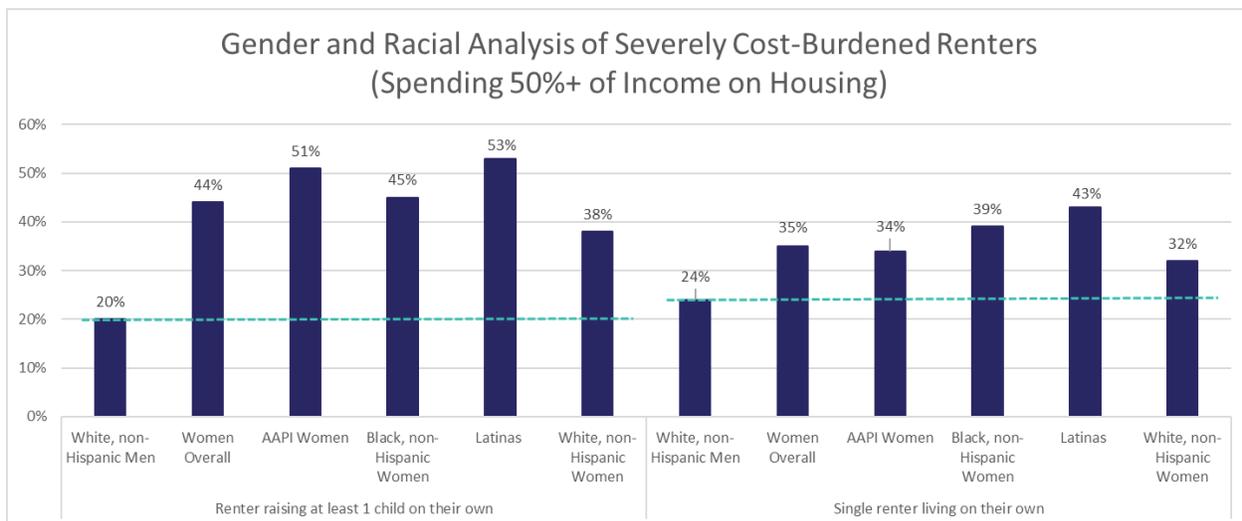
<sup>6</sup> NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., GENDER AND RACIAL JUSTICE IN HOUSING (May 2021), <https://nwlc.org/resources/gender-and-racial-justice-in-housing/>.

<sup>7</sup> NAT'L WOMEN'S LAW CTR., COVID-19 JOBS DAY REPORTS, <https://nwlc.org/resources/2020-jobs-day-reports/> (last accessed Oct. 19, 2021).

<sup>8</sup> NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 1.

<sup>9</sup> ANDREW AURAND, DAN EMMANUEL, DANIEL THREET, IKRA RAFI & DIANE YENTEL, NAT'L LOW INCOME HOUS. COAL., THE GAP: A SHORTAGE OF AFFORDABLE HOMES 5 (Mar. 2021), [https://reports.nlihc.org/sites/default/files/gap/Gap-Report\\_2021.pdf](https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2021.pdf).

<sup>10</sup> NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 2.



Source: NLIHC tabulations of 2019 ACS PUMS data.

Additionally, families' lack of access to affordable housing can impede their access to child care, especially families who cannot access child care assistance.<sup>11</sup> Housing can also be a barrier for home-based child care providers.<sup>12</sup>

The private market will not solve the affordable housing crisis, and the chronic underfunding of rental assistance exacerbates this crisis, particularly for women of color and households led by women. Only 1 out of 4 eligible households receive rental assistance from U.S. Department of Housing and Urban Development, leading millions of women and their families to struggle to find and keep a roof over their heads.<sup>13</sup>

Increasing housing investments both to increase long-term rental assistance and increasing the supply of housing affordable to extremely low-income households would increase housing security for women of color, survivors of domestic violence, women with disabilities, LGBTQ individuals, immigrant women, and their families.<sup>14</sup> The Center on Budget and Policy Priorities estimate that the proposed housing voucher increase would help nearly 1 million more women afford housing.<sup>15</sup> These housing investments

<sup>11</sup> See RASHEED MALIK, CTR. FOR AM. PROGRESS, WORKING FAMILIES ARE SPENDING BIG MONEY ON CHILD CARE (June 20, 2019, 10:01 am), <https://www.americanprogress.org/issues/early-childhood/reports/2019/06/20/471141/working-families-spending-big-money-child-care/>.

<sup>12</sup> See CHRISHANA M. LLOYD, MAGGIE C. KANE, DEBORAH SEOK, AND CLAUDIA VEGA, CHILD TRENDS, EXAMINING THE FEASIBILITY OF USING HOME VISITING MODELS TO SUPPORT HOME-BASED CHILD CARE PROVIDERS (Sept. 20, 2019), <https://www.childtrends.org/publications/examining-the-feasibility-of-using-home-visiting-models-to-support-home-based-child-care-providers>; HOME GROWN, HOME-BASED CHILD CARE FACT SHEET (Dec. 2020), [https://homegrownchildcare.org/wp-content/uploads/2020/12/HomeGrown\\_Child-Care-Fact-Sheet\\_final.pdf](https://homegrownchildcare.org/wp-content/uploads/2020/12/HomeGrown_Child-Care-Fact-Sheet_final.pdf); ALL OUR KIN, CREATING THE CONDITIONS FOR FAMILY CHILD CARE TO THRIVE: STRATEGIES FOR INCREASING THE SUPPLY, QUALITY, AND SUSTAINABILITY OF FAMILY CHILD CARE IN STATES AND COMMUNITIES 32 (Oct. 2019), [https://allourkin.org/files/galleries/Family\\_Child\\_Care\\_to\\_Thrive.pdf](https://allourkin.org/files/galleries/Family_Child_Care_to_Thrive.pdf).

<sup>13</sup> CTR. ON BUDGET AND POL'Y PRIORITIES, THREE OUT OF FOUR LOW-INCOME AT-RISK RENTERS DO NOT RECEIVE FEDERAL RENTAL ASSISTANCE, <https://www.cbpp.org/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance-0> (last visited Oct. 18, 2021).

<sup>14</sup> NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUSING COAL., *supra* note 6.

<sup>15</sup> WILL FISCHER & ERICK GARTLAND, CTR. ON BUDGET & POL'Y PRIORITIES, HOUSING VOUCHERS IN ECONOMIC RECOVERY BILL WOULD SHARPLY CUT HOMELESSNESS, HOUSING INSTABILITY, (Sept. 23, 2021),

will also strengthen the reach and effectiveness of other investments in women and families, including refundable tax credits, child care, paid leave, home and community-based services, and health care.

### Housing and Climate

The lack of affordable housing close to public transit and job centers exacerbates climate change because it forces low-income workers to live farther away, increasing their reliance on private vehicles.<sup>16</sup> Addressing the shortage of affordable housing and increasing rental assistance through housing vouchers can help cut down carbon emissions and improve air quality by reducing the heavy reliance on private vehicles.<sup>17</sup> In addition, low-income households, which are disproportionately women of color and women raising children on their own,<sup>18</sup> typically have higher energy costs, as well as indoor and outdoor air pollution, due to poor ventilation and inefficient appliances in their homes.<sup>19</sup> The BBBA's energy efficiency funding can thus also help lower energy costs for low-income renters and reduce carbon emissions.

The Center thanks the Committee for holding this hearing to highlight how investments in housing advance the priorities of the BBBA and increase the health and well-being of women of color, and women more generally. If you have any additional questions, please contact Sarah Hassmer at [shassmer@nwlc.org](mailto:shassmer@nwlc.org).

Sincerely,



Melissa Boteach  
Vice President for Income Security and Child/Early Learning  
National Women's Law Center



Sarah Hassmer  
Senior Counsel for Income Security  
National Women's Law Center

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<https://www.cbpp.org/research/housing/housing-vouchers-in-economic-recovery-bill-would-sharply-cut-homelessness-housing>.

<sup>16</sup> SCOTT WIENER & DANIEL KAMMEN, WHY HOUSING POLICY CLIMATE POLICY, NYTIMES (Mar. 25, 2019), <https://www.nytimes.com/2019/03/25/opinion/california-home-prices-climate.html>.

<sup>17</sup> KHALIL SHAHYD, NATURAL RESOURCES DEFENSE COUNCIL, WHY AFFORDABLE HOUSING MATTERS FOR ENVIRONMENTAL PROTECTION, OPPORTUNITY STARTS AT HOME, <https://www.opportunityhome.org/resources/why-affordable-housing-matters-for-environmental-protection/> (Last visited Oct. 19, 2021).

<sup>18</sup> NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 2.

<sup>19</sup> *Id.*