



Gender and Racial Justice in Housing

Fair access to safe, accessible, and affordable housing in neighborhoods of their choice is vital to the wellbeing of women and girls. Where we live is at the very core of our daily lives.

And yet, women—and in particular women facing intersecting forms of discrimination—are significantly more likely than men to face housing instability due to both lower incomes and more challenges in securing an affordable and accessible place to live in a neighborhood of their choosing.

The COVID-19 pandemic and resulting “she-cession”¹ widened these longstanding gender and racial inequities, which persist during the slow and uneven recovery. Between February and April 2020, women lost 12.2 million jobs.² As of the end of September 2021, there are still nearly 2.9 million net jobs lost by women.³ Throughout this recession, just as pre-COVID, Black women, Latinas, and women with disabilities continue to face especially high unemployment.⁴ Women comprise a majority of those who have dropped out of the labor force since February 2020.⁵ As of September 2021, hundreds of thousands of women are still having to leave the work force because of inadequate access to child care and other factors. In September 2021, women’s labor force participation was 57.1 percent—the lowest rate since October 1988.⁶ Asian, Black, and Latina women also are more likely to be behind on their rent or mortgage payments,⁷ and Black mothers in particular are disproportionately likely to face eviction.⁸

This issue brief will underscore the centrality of racial and gender justice in achieving affordable and fair housing for all. We need significant public investments and structural changes in housing to ensure an equitable economy that works for everyone.

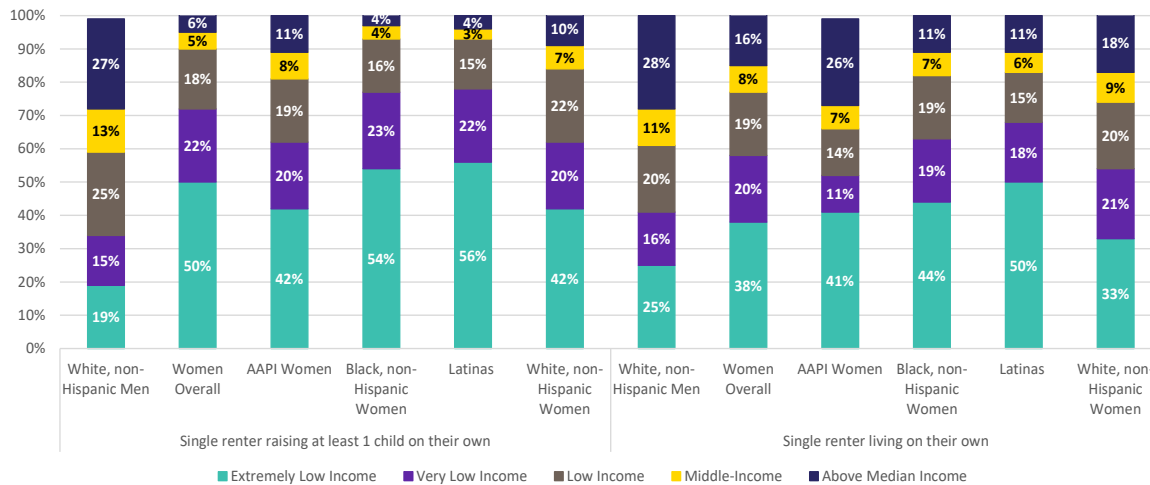
Discrimination and Economic Inequities Make It Harder For Women To Afford Housing

Women—particularly women facing multiple forms of discrimination—disproportionately face economic insecurity, which in turn, undermines their ability to afford housing.

The U.S. employment system produces vast gender and racial disparities. The women’s wage gap continues—women in the United States working full-time are typically paid 83 cents for every dollar men are paid. That gap increases for Black women (64 cents) and Latinas (57 cents).⁹ In addition, women are disproportionately represented in the low-paid workforce, making up 64 percent of the workforce in the 40 lowest paying jobs (typically paying less than \$12 per hour) before the COVID-19 pandemic, with starker disproportionate representation from women of color.¹⁰ In 2020, nearly 15.1 million adult women lived below the Federal Poverty Level (FPL).¹¹ Women of color were particularly more likely than white, non-Hispanic men to live below the FPL—19 percent of Black women and nearly 16.8 percent of Latinas, compared to 6.8 percent of white, non-Hispanic men.¹² Nearly 6 in 10 poor children lived in a household headed by a woman.¹³

These unjust outcomes are the product of systemic injustice. For example, women are systematically discouraged from entering higher-paid jobs and employers are less likely to hire women than men for high-wage jobs.¹⁴ Employers' negative stereotypes about mothers and their ability and commitment to execute higher-level work also contribute to mothers' overrepresentation in the low-paid workforce.¹⁵ Gender and racial discrimination, combined with policymakers' failure to increase the minimum wage, negatively impact women's economic security. Consequently, single women, and particularly women of color, who are renting are more likely to have low incomes than white, non-Hispanic men who are renting.

Gender Analysis of Income Distribution for Renters



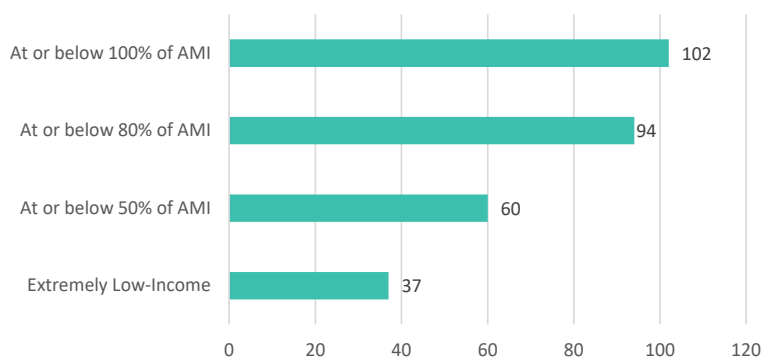
Source: NLIHC tabulations of 2019 ACS PUMS data. Rates do not always add to 100 percent because of rounding.

Definitions:

- **Area Median Income (AMI):** The median family income in the metropolitan or nonmetropolitan area
- **Extremely Low-Income (ELI):** Households with income at or below the Poverty Guideline or 30 percent of AMI, whichever is higher
- **Very Low-Income (VLI):** Households with income between ELI and 50 percent of AMI
- **Low-Income (LI):** Households with income between 51 percent and 80 percent of AMI
- **Middle-Income (MI):** Households with income between 81 percent and 100 percent of AMI
- **Above Median Income:** Households with income above 100 percent of AMI

In addition, the affordable housing crisis disproportionately impacts extremely low-income renters. There are 10.8 million extremely-low income households, only 7.4 million rental units affordable to these households, and higher-income households occupy nearly 2.5 million of the rental units affordable to extremely low-income renters.¹⁶ This leaves a shortage of at least 6.8 million rental homes affordable and available to extremely low-income renters.¹⁷

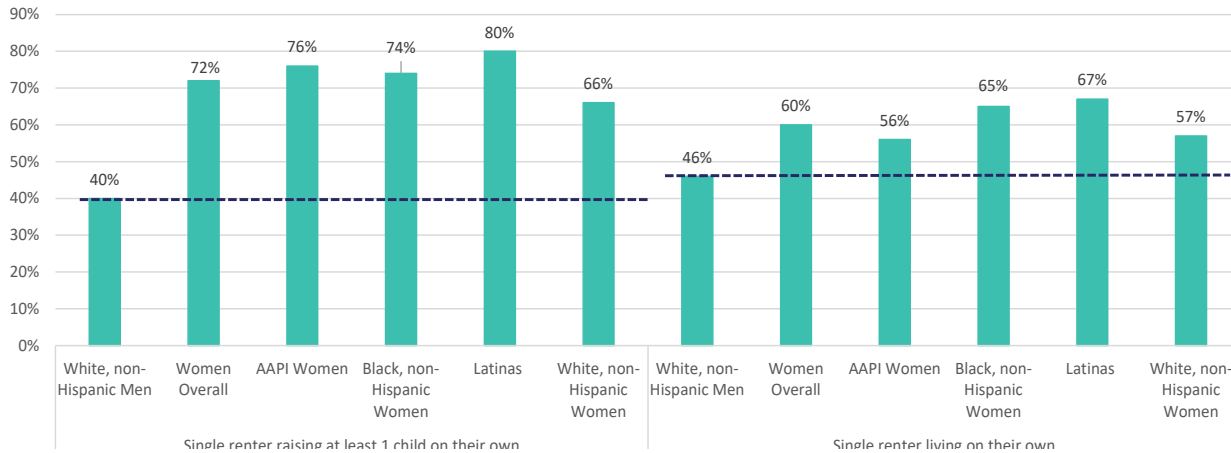
Affordable and Available Rental Homes Per 100 Renter Households



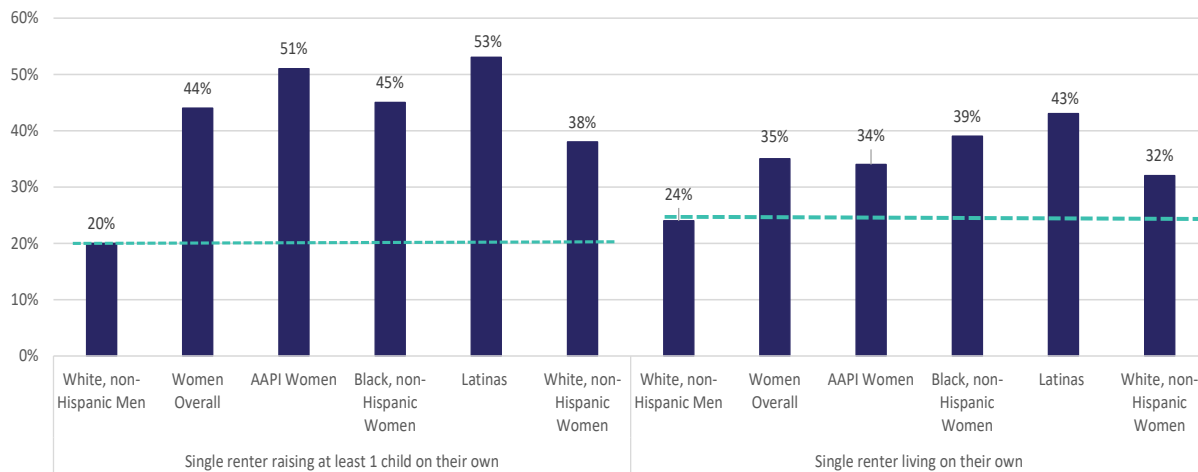
Source: NLIHC tabulations of 2019 ACS PUMS data.

The gender inequities in our employment systems, the lack of a living wage, and the shortage of homes affordable to families with the lowest incomes make it hard for women to afford rent. In order to afford a modest, two-bedroom apartment at fair market rent without being cost-burdened (spending more than 30 percent of their income on rent), a full-time worker in the United States needs to make \$24.90 per hour.¹⁸ Women paid the average minimum wage would have to work nearly 97 hours per week (13 hours a day, seven days a week) to afford a two-bedroom rental home. Women paid \$12 per hour would have to work 83 hours per week. Gender and racial income disparities, and the insufficient supply of affordable housing, make single women, particularly women of color, who are renting more likely than white, non-Hispanic men who are renting to be cost-burdened or severely cost-burdened (spending more than 50 percent of their income on rent).

Gender and Racial Analysis of Cost-Burdened Renters in 2019 (Spending 30%+ of Income on Housing)



Gender and Racial Analysis of Severely Cost-Burdened Renters in 2019 (Spending 50%+ of Income on Housing)



Source: NLIHC tabulations of 2019 ACS PUMS data.

The gap in the supply of housing affordable and available to families with the lowest incomes has persisted for decades, and there is not a single state or congressional district in the country with enough deeply affordable homes to meet demand.¹⁹ Years of federal disinvestment from affordable housing programs have severely constrained both the supply of affordable housing and quality of existing affordable housing stock, and the private market cannot, on its own, build and maintain housing deeply affordable enough for the lowest-income renters. Consequently, strong public investments are needed to help solve the affordable housing crisis.

Economic inequities, along with discriminatory lending practices, also make it hard for women, especially women of color, to become homeowners and build wealth. Many creditors drive women of color to subprime mortgages, which in turn leave them more susceptible to foreclosure and debt.²⁰ This contributes to gender and racial wealth gaps. In 2013, median wealth for working-age men (ages 18 to 64) was \$10,150, three times the median wealth for single working-age women (\$3,210).²¹ Women of color face an even greater wealth gap:

- In 2016, the median wealth of white households (\$171,000) was almost 10 times greater than that of Black households (\$17,600) and over eight times greater than that of Latina households (\$20,700).²²
- White households living near the poverty line typically have about \$18,000 in wealth, while Black households in similar economic conditions typically have a median wealth close to zero.²³
- Single women of color face a staggering gap in wealth because of the compounded effects of race and gender—the median net wealth of single, working-age, white, non-Hispanic men was \$28,900 in 2013, compared to \$100 for single, working-age Latinas, and \$200 for single, working-age Black women.²⁴

Lack of Affordable Housing Undermines Health, Child Care, Education, Nutrition, and Employment for Women, Children, and Families

Housing and Health

The pandemic has underscored the inextricable link between housing and health. Safe, decent, accessible, and affordable housing is key to health and well-being.²⁵ No one should need to choose between housing and health care.

- **When women and families spend too much on housing, they have insufficient resources for other essential needs, including food, health insurance, and health care.** Women faced with unaffordable housing costs are more likely to skip health care treatments and not fill a prescription as a result of cost. When families with low incomes spend high portions of their income on their rent, they struggle to afford nutritious food.
- **Housing instability can harm women's health.** Women evicted or threatened with eviction are more likely to experience depression, anxiety, and high blood pressure than people with stable housing. Lack of stable housing can make proper storage of

medications difficult or impossible for women who need prescription medication, which can have negative health consequences, and evictions can disrupt care for chronically ill women. Eviction, or the threat of it, for pregnant people increases the chance of birth outcomes like prematurity and low birth weight, which increase the cost of hospitalizations and long-term health care, as well as infant mortality.²⁶ Furthermore, the lack of affordable housing available to survivors of domestic violence, dating violence, sexual assault, stalking, and human trafficking deters survivors from leaving abusive partners out of fear of facing the challenges of homelessness.

- **When access to stable and affordable housing is limited, more women are forced to live in highly segregated and/or substandard housing.** Housing segregation widens health disparities by determining access to schools, jobs, health care, grocery stores with nutritious foods, and safe spaces to exercise. Substandard housing conditions such as water leaks, poor ventilation, dirty carpets, lead-based paint, and pest infestation are associated with poor health outcomes, most notably those related to asthma.
- **Housing instability increases negative health care outcomes for children.** Housing instability, such as frequent moves and experiencing homelessness, particularly impacts young children's health.²⁷ These early years are critical for brain development.

Housing and Child Care

Families with children need both high-quality, affordable child care and housing, but each can stretch many family budgets beyond their breaking point—and lack of access to one can impede access to the other. Further, child care infrastructure is critical to economic security for everyone, but housing expenses create particular challenges for child care providers caring for children in their own homes—most of whom are women.

- **High housing and child care costs and barriers to assistance exacerbate economic insecurity for many women, children, and families.** Child care is essential for parents and guardians to work or participate in job training and education, but many families cannot afford child care. From 1993 to 2018, the cost of child care, when adjusted for inflation, grew by about 49 percent.²⁹ In 2018, average annual costs for child care ranged from \$3,821 to \$24,081, depending on the area, age of the child, and type of care provider.³⁰ The child care burden is particularly acute for low-income working families with children under age five: a family of four

with a household income under \$50,000 spends about 35 percent of their monthly income on child care, compared to seven percent for a family of four with a household income over \$150,000.³¹ This cost burden often makes child care inaccessible to women raising children on their own, who, as noted above, are also more likely to spend over 30 percent—and in many cases 50 percent or more—of their income on rent. Child care assistance and rental assistance can help reduce these cost burdens. Unfortunately, inadequate federal funding leaves only 1 in 7 eligible families receiving child care assistance,³² and only 1 in 4 eligible families receiving rental assistance.³³

- **Child care is even harder to access for families experiencing homelessness.** Families experiencing homelessness may have a hard time locating or accessing documents like birth certificates or providing proof of residency, which are often required to verify eligibility for child care assistance. Child care inaccessibility has profound consequences for children experiencing housing instability and homelessness. Most children who experience homelessness are very young—nearly half of all children in federally funded homelessness shelters are under age six.³⁴ Early education and child care programs can help mitigate some of the effects of housing instability, but 92 percent of children experiencing homelessness are not participating in early childhood education programs. Only 10 percent of children experiencing homelessness under age six are enrolled in Head Start or other McKinney-Vento programs that aim to support unhoused children.³⁵ While some states have recently begun enacting policies to expand subsidy access for families experiencing homelessness, several barriers to access remain; unhoused families may not identify themselves on subsidy applications, and some child care providers are reluctant to serve unhoused children because of their unique needs.
- **Low-paid child care workers struggle to access affordable housing.** Despite their valuable work, many child care workers—both home-based and center-based workers—are poorly paid, making it difficult to access affordable housing. In one survey, 63 percent of early childhood teaching staff reported worrying about paying for housing.³⁶
- **Housing insecurity among home-based child care providers threatens both their place to live and their workplace.** Home-based child care (HBCC) providers serve over 7 million children under the age of six, and are particularly essential for rural communities, babies,

and toddlers; Black and Latinx families; children with disabilities; and children in families with low-incomes.³⁷ Unfortunately, HBCC providers face many housing-related barriers. Some local zoning ordinances and home owners associations may prohibit these types of businesses or may require special permits or approval, which are often denied or impose barriers such as fees and hearings.³⁸ In cases where HBCC providers do not own their homes, landlords have immense power over providers' businesses and sometimes arbitrarily revoke permission for their business with the threat of eviction.³⁹ Additional barriers, such as lack of financial assistance for remediating lead-based paint, can prevent an HBCC provider from obtaining formal licensing. This contributes to a vast majority (97 percent) of HBCC providers being unlisted, meaning they do not appear in any state or national lists of licensed, regulated, or registered providers or of providers serving families receiving child care assistance.⁴⁰ During the COVID-19 pandemic, demand for HBCC has increased, but many providers are struggling to sustain their businesses and earn enough to support their own families. Forty-six percent of programs reported anticipating missing a mortgage payment.⁴¹ Federal relief has largely focused on licensed providers, and only around 25 percent of HBCC providers applied for a Paycheck Protection Program (PPP) loan because of skepticism about whether they would be approved—ultimately, less than half of these applicants were approved.⁴²

Housing and Education

Gender justice, access to fair housing opportunities, and educational equity are deeply intertwined.⁴³

- **Housing instability has negative impacts on education.** Children who experience housing instability are more likely to have behavioral problems and struggle in school. Being homeless is a traumatic experience that manifests in many ways in the classroom—including ways that are coded as disruptive and can trigger a punitive response from educators. As such, housing instability contributes to high suspension rates, school turnover, truancy, and expulsions. In addition, housing instability directly correlates to decreased academic achievement and retention. Conversely, educational attainment is linked to positive health outcomes and longer lives.
- **The neighborhoods in which children live typically determine the schools they attend, and the more racially segregated our neighborhoods, the more**

racially segregated our schools. Segregated neighborhoods isolate communities of color in environments that are often poorly resourced and economically disinvested. These disparities are mirrored in our schools, resulting in disparate educational opportunities and outcomes for students of color. Today, schools serving the highest concentrations of Black and Latinx children routinely have less experienced teachers, offer less challenging courses, and invest less in their physical space and facilities. By providing fewer resources and opportunities for growth, these schools perpetuate intergenerational poverty and disproportionately harm students of color. In contrast, integration improves educational outcomes for children of all races.

- **Allowing for the continued concentration of poverty in communities limits the resources available to schools.** Because of the decentralized nature of education funding and the reliance on local property taxes, low-wealth communities are less able to provide sufficient funding for their schools, even when tax rates are high.

Housing and Nutrition

When families with low incomes spend high portions of their income on rent, they struggle to pay for nutritious food. Indeed, food insecurity increases with housing costs.⁴⁴ One study shows that low-income households with children that pay over half of their monthly income on rent spend considerably less on other basic necessities, including about \$200 less per month on food.⁴⁵ In addition, historical residential segregation has restricted neighborhood access to healthy foods and inhibits a family's ability to engage in healthy eating behaviors, increasing the risk of obesity and negative health outcomes.⁴⁶

Housing and Women's Employment

Access to fair housing impacts women's employment outcomes.⁴⁷ For example, eviction and involuntary displacement due to unjust and discriminatory housing policies make it harder for workers to be present during scheduled work hours and may lead to job loss and prolonged unemployment. Poor credit, whether caused by predatory lending, evictions, or other unjust housing policies and practices, creates barriers for women seeking employment. Integrated communities also provide more employment opportunities for women of color than segregated communities.

Housing Assistance Is Critical for Women, Children, and Families

Because women face higher rates of economic insecurity, housing assistance is critical for women, children, and families to access affordable housing. Women head 75 percent of households served by U.S. Department of Housing and Urban Development (HUD) rental assistance programs.⁴⁸ Unfortunately, because of chronic underfunding of HUD rental assistance programs, only 1 out of 4 eligible households receive rental assistance from HUD,⁴⁹ leading to millions of women and families in this country—especially women of color, survivors, LGBTQ+ individuals, women with disabilities, and women with children—struggling to find and keep a roof over their heads. This, in turn, undermines the health and well-being of women and the families who depend on them.

Housing Assistance Helps Women of Color

Housing assistance helps prevent high rates of eviction for women of color. In 2019, among single renters living on their own, 39 percent of Black, non-Hispanic women, 43 percent of Latinas, and 34 percent of Asian American Pacific Islander (AAPI) women were severely cost-burdened—spending the majority of their income on rent and utilities—compared to 24 percent of white, non-Hispanic men. Among single renters raising children, 45 percent of Black, non-Hispanic women, 53 percent of Latinas, and 51 percent of AAPI women were severely cost-burdened, compared to 20 percent of white, non-Hispanic men.⁵⁰ The pandemic and resulting financial crisis have exacerbated this problem, causing Asian, Black, and Latina women to face higher levels of housing insecurity and fall behind on rent and mortgage payments at a higher rate than white, non-Hispanic men and women.⁵¹

Before the pandemic, Black women renters with low incomes were up to nine times more likely to be evicted than low-income white women renters.⁵² During the early months of the COVID-19 pandemic, when our collective health depended on our ability to stay at home, preventing evictions was both a moral imperative and a public health necessity, spurring the Centers for Disease Control and Prevention (CDC) to launch a national moratorium on evictions for nonpayment of rent. This vital protection has since been allowed to expire after repeated challenges from landlord advocacy groups, but preliminary research shows the moratorium helped prevent an estimated 1.55 million evictions while it was in place between September 2020 and August 2021.⁵³

While stay-at-home orders and the federal eviction moratorium may have ended, preventing evictions to reduce families doubling or tripling up and to reduce the number of people in congregate shelters is still a necessity to reduce the spread of COVID-19, especially with the Delta variant. Emergency rental assistance can help all women and their families stay in their homes, and longer-term housing assistance, such as housing choice vouchers, public housing, and the national Housing Trust Fund, help women of color and their families in particular afford housing in other times of economic insecurity.

Housing Assistance Helps Survivors

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,⁵⁴ but one nationwide study found that half of survivors who identified a need for housing services did not receive them.⁵⁵
- 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.⁵⁶
- Access to safe and affordable housing is a primary barrier for survivors when choosing to leave an abusive partner. Survivors of domestic violence are more likely to leave their abusive partner when receiving a long-term housing subsidy.⁵⁷

Access to Housing Assistance Helps LGBTQ+ People

Equitable access to housing assistance helps minimize the rate at which LGBTQ+ people—and particularly LGBTQ+ youth—experience homelessness.

- LGBTQ+ youth face 2.2 times the relative risk of experiencing homelessness.⁵⁸ Forty percent of all youth experiencing homelessness identify as LGBTQ+, and nearly one-third of transgender and gender non-binary people have experienced homelessness in their lifetime.⁵⁹
- Housing discrimination against LGBTQ+ people is pervasive, and is worse for LGBTQ+ people of color and older LGBTQ+ people due to bias and animus based on their multiple identities.⁶⁰ One study found that 48 percent of older same sex couples applying for senior housing were subjected to discrimination.⁶¹

- Discrimination based on gender identity is the most commonly reported reason that trans domestic violence survivors are denied access to shelter services.⁶² Transgender people more generally find it hard to find an alternative provider if turned away from a shelter.⁶³

Housing Assistance Decreases Homelessness

In January 2020, 228,199 women, girls, transgender people, and gender non-conforming people experienced homelessness.⁶⁴

Housing assistance can decrease the likelihood that women, LGBTQ+ people, and families with low incomes experience homelessness. One study showed that long-term permanent housing subsidies reduced the proportion of families experiencing homelessness or doubling-up with others by 50 percent.⁶⁵ 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.⁶⁶ Experiencing homelessness also makes it difficult to engage in the protective measures recommended by the CDC to curb coronavirus transmission and infection, like social distancing, sheltering in place, and regular handwashing.

Housing Assistance Helps Women With Disabilities

In 2020, disability continued to be the basis for the majority of all complaints filed under the Fair Housing Act (FHA).⁶⁷ Housing assistance helps women with disabilities access affordable and accessible housing and ensures women with disabilities can live in non-congregate housing, which increases independence and community integration while also cutting down on transmission of communicable diseases, including COVID-19.

- Women with disabilities typically have lower incomes and face a higher risk of poverty and economic hardship than those without disabilities, and they are therefore 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.⁶⁸ 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.⁶⁹
- Women with disabilities unable to work and receiving Supplemental Security Income (SSI) as their sole source of income cannot afford a safe, decent unit in any U.S. housing market without rental assistance.⁷⁰

- One study found that public housing and privately-owned subsidized rental units were 2.5 times more likely to be liveable for people with mobility issues than owner-occupied units.⁷¹

Housing Assistance Helps Women With Children

Children’s HealthWatch research shows that 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.⁷² These health outcomes impact individuals, families, communities and society as a whole. 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.⁷³ Providing funding, such as tenant-based vouchers, to give families with children the choice to move to neighborhoods with low poverty levels can increase children’s health, education, and employment outcomes.⁷⁴

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

Housing’s impact on all aspects of the lives of women and girls makes fair access to safe, accessible, and affordable housing critical. Passed in 1968 shortly after Rev. Dr. Martin Luther King, Jr. was assassinated, the FHA prohibits discrimination in housing and housing-related services on the basis of race, color, national origin, religion, sex, familial status, and disability. The FHA also imposes a duty on all federal agencies and their funding recipients to affirmatively further fair housing, including working to undo segregated neighborhoods, which government policies created and have perpetuated, and to overcome barriers to fair housing for the protected classes under the FHA. While the FHA has played a critical role in helping more people access fair housing, much work remains.

For example, sexual harassment in housing—such as a landlord asking a tenant to engage in sexual conduct as a condition of obtaining or maintaining 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.⁷⁵ Complaints of sex harassment have increased over the year, and the National Fair Housing Alliance reported “a 13 percent increase in sexual

harassment complaints” from people financially impacted by COVID and whose landlords “[sought] sexual favors in exchange for rent.”⁷⁶

Policies and practices that have discriminatory impacts (“disparate impacts”) also make it harder for women facing multiple forms of discrimination to obtain or maintain housing.

- **Women of color:** City zoning laws limiting the construction of affordable housing, such as multi-family dwellings, often have a disparate impact on people of color.⁷⁷ Some cities also refuse to build affordable housing units in predominantly white areas, which blocks access for people of color to quality jobs and/or good schools and perpetuates racial segregation.⁷⁸ Redevelopment plans can displace low-income renters, who, depending on the proposed area for redevelopment, may be disproportionately people of color.⁷⁹ In addition, some landlords engage in practices such as dramatically raising rents, creating new rental criteria, and discontinuing participation in the Section 8 program that can disproportionately displace renters of color.⁸⁰ Furthermore, several lending policies and algorithmic models can lead to costlier loans for people of color, making it harder for women of color to become homeowners and perpetuating the racial wealth gap.⁸¹
- **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. Landlords who implement these policies can issue vacate notices to pregnant people or parents who do not have a separate bedroom for their infant.⁸² These policies have a disparate impact on pregnant Black and Latina women because they are disproportionately represented in poorly-paid jobs and likely cannot afford to rent an apartment with an additional bedroom for their infant.⁸³
- **Survivors:** Housing discrimination against domestic violence survivors is a significant fair housing issue. 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.⁸⁴

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.⁸⁵

- **Households headed by women:** Some lenders create and implement policies against originating loans under \$100,000. This restricts homeownership access and has a disparate impact on households headed by women, who are more likely to have lower incomes and thus lower loan amounts. Landlords in the private market may also refuse to accept housing vouchers, a practice that has a disproportionate impact on households headed by women, who make up 83 percent of all housing choice voucher participants.⁸⁶
- **Women with a conviction record:** Women who have been involved with the criminal or juvenile legal system face tremendous barriers to successfully reintegrating into their communities, including profound housing insecurity. As a result, these women—who, because of racism in the criminal legal system, are disproportionately Black or Latina—are at an increased risk of homelessness and recidivism.⁸⁷ Overly broad tenant screening policies and “one strike” or “no fault” eviction policies can create *de facto* bans on people with a conviction history from accessing safe, stable housing.
- **Immigrant women:** While the availability of housing benefits for immigrant women can depend on their immigration status, low-income immigrant women may avoid applying for assistance out of fear it will affect their future immigration status. A recent report from Urban Institute revealed that over one in ten low-income immigrant families avoided applying for emergency rental assistance in 2020 for this reason.⁸⁸

Trump Administration Rulemakings Threatened Safe, Accessible, and Affordable Housing for Women, Children, and Families

The Trump administration repeatedly attacked fair access to housing. Under the Trump administration, HUD sought to undermine two critical aspects of the FHA—the ability to challenge housing policies and practices with discriminatory effects⁸⁹ and the requirement for HUD grantees to affirmatively further fair housing for people of color, women, LGBTQ+ people, people with disabilities, and other protected classes under the FHA.⁹⁰ The Biden administration is working to restore these critical fair housing tools.⁹¹ The

Trump administration also attacked access to housing for immigrants through a Department of Homeland Security (DHS) public charge rulemaking⁹² and HUD mixed-status families rulemaking,⁹³ and threatened a rule to discriminate against transgender and gender nonconforming people seeking access to shelter.⁹⁴ Thankfully, these proposals were ultimately stopped.⁹⁵

Recommendations

Meaningfully and purposefully addressing gender and racial disparities in housing will also help alleviate inequities in wealth, education, health, and more. Large-scale, sustained investments and reforms are necessary to begin addressing the lasting legacy of racist and sexist policies and historical disinvestment, and to ensure all people have a safe, affordable place to call home. These investments and reforms include:

- **Continuing to roll back harmful administrative actions.** This includes reinstating the Obama administration’s Affirmatively Furthering Fair Housing and Disparate Impact rules.
- **Continuing and improving emergency relief in response to the COVID-19 crisis.** Congress has provided nearly \$85 billion in housing relief through several COVID relief packages, including over \$50 billion in emergency rental and utility assistance.⁹⁶ This funding should go far in helping renters and homeowners catch up on payments. Congress must continue to track back rent and mortgage payments.⁹⁷ States and localities must also simplify applications and remove barriers to emergency rental assistance. This can include eliminating photo ID requirements that can especially harm people of color, people with low incomes, and trans and non-binary people; implementing self-attestation to remove burdensome documentation requirements; providing assistance directly to tenants; and using administrative funds to hire more staff to process applications more quickly.
- **Increasing funding for housing assistance so every woman, child, and family can access safe, accessible, and affordable housing.** This includes fully funding Section 8 housing choice vouchers so every eligible family can get the assistance needed to pay their rent; providing \$70 billion in funding for public housing to maintain existing units; providing at least \$45 billion for the national Housing Trust Fund to increase the stock of affordable and accessible housing, including \$26 billion to help states and localities convert and maintain hotels, motels, and other non-traditional properties into

- permanent, supportive housing for people experiencing homelessness; providing significant investments in resources to prevent homelessness and respond to the needs of people experiencing homelessness; providing at least \$20 million in funding for emergency transfer vouchers for VAWA survivors; and providing dedicated funding for a cross-agency collaboration on housing for survivors.
- **Creating a permanent National Housing Stabilization Fund (NHSF) to keep families stably housed after experiencing a financial shock.** The COVID-19 pandemic and resulting “she-cession” only exacerbated the eviction crisis that already existed. A permanent NHSF would provide short-term financial assistance and stability services to help women and families with low incomes overcome a sudden financial shock that jeopardizes their ability to remain stably housed.
 - **Creating a refundable renter’s tax credit for individuals.** A refundable tax credit will help make housing more affordable for families who do not qualify for HUD assistance but who are not paid enough to reasonably afford fair market rent.
 - **Mitigating evictions and their subsequent impact to protect tenants from unfair eviction screening policies that disproportionately impact women of color.** This could include funding eviction diversion programs, ensuring the right to counsel for tenants facing eviction, excluding eviction records of cases dismissed or decided in the tenant’s favor, and prohibiting the denial of housing on the basis of COVID-related evictions.
 - **Strengthening the FHA.** As noted above, the FHA laid the foundation to confront housing discrimination in the United States, but it should be strengthened to combat more instances of discrimination. For example, Congress could amend the FHA to add survivor status and source of income as protected classes. Congress could make HUD’s application of the *Bostock* rationale to the FHA more concrete by amending the FHA to more explicitly add sexual orientation and gender identity as protected classes. In addition, protections against sexual harassment in housing could be strengthened, funding for testing to detect discrimination under the FHA can be increased, and policy makers can institute changes to improve fair housing access for people with disabilities and formerly incarcerated people.
 - **Increasing homeownership opportunities, particularly for women of color.** This could include rent-to-own programs, a first-time, first-generation homeowner down payment assistance program or refundable tax credit, and strengthening the Equal Credit Opportunity Act through stronger enforcement against discriminatory lending practices.
 - **Improve housing for home-based child care providers.** Conduct outreach to HBCC providers on housing assistance that may be available to them. Create and improve federal and state policies to ensure there are no unnecessary obstacles to child care providers caring for children in their own homes, and to make it easier for them to offer safe and stable care environments.

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97 The National Women's Law Center periodically analyzes gender and race Census household pulse survey data about households behind on rent and mortgage payments. See Nat'l Women's L. Ctr., *NWLC Analysis of U.S. Census Bureau COVID-19 Household Pulse Surveys* (Jan. 22, 2021), <https://nwlc.org/resources/nwlc-analysis-of-u-s-census-bureau-covid-19-household-pulse-surveys/>.