

The Persistent Housing and Food Crisis, Exacerbated by the COVID-19 Pandemic, Continues to Create Economic Insecurity Among Women and LGBT People of Color

By: Sarah Javaid

In the third year of the pandemic, women, LGBT (lesbian, gay, bisexual, and transgender) people, and their families disproportionately continue to face financial strain. Women were more likely than men to have lost their jobs or be pushed out of the labor force¹ due to caregiving responsibilities and a lack of affordable child care, ultimately reducing their incomes. Even prior to the pandemic, women, LGBT people, and disabled people had fewer resources because of systemic and structural racism, sexism, and ableism that pushed them out of labor force and excluded them from safe, accessible, and affordable housing. These decreases in income and resources, alongside the increases in prices of household goods and housing, leave many women, LGBT people, and their families without enough food to eat and unable to afford their housing payments. Rent increases have been particularly severe this last year and are rising faster than wage increases, furthering a deepening gap between income and housing costs. When women and LGBT people are forced to spend most of their income on housing or food, they lack funds for other essentials such as health care. Being unable to afford adequate food or housing creates poor physical and mental health outcomes that can have lifelong impacts and results in greater financial hardship in the future, forcing families into a cyclical pattern where food and housing insecurity produces poor health, which in turn produces greater food and housing insecurity.²

Food and housing insecurity have long been more prevalent in women, in particular women of color, disabled women, and LGBT people. Research has established that the decision whether and when to have children is inextricably linked to an individual's financial well-being, job security, workforce participation, and education, all of which will affect the ability for women and LGBT people to feed and house themselves and their families. Now that the Supreme Court overturned *Roe v. Wade* and declared that there is no constitutional right to abortion, more people will be forced to carry pregnancies to term against their will and will likely face increased economic insecurity.³

Robust and comprehensive investments that address the needs of women of color, disabled women, and LGBT adults are necessary for an equitable and full recovery from the pandemic and to address the increased economic challenges women are likely to face. Women, LGBT people, and their families need accessible and affordable housing, food, child care, income supports, and health care to gain economic security. These investments must not be patchwork protections that are temporary solutions, but instead must address the underlying racist, sexist, and ableist structures of our economy.

About the Data

This brief examines disparities by race/ethnicity, disability status, sexual orientation, and gender identity in experiencing housing and food insecurity three years into the pandemic. This brief uses the term LGBT instead of LGBTQI+ because the available data is only from adults who identify as lesbian, gay, bisexual, or transgender. While this data provides insight on the LGBT community, it does not capture the experiences of all within the LGBTQI+ community. Some data for transgender adults is further separated out. This brief also uses the term Latine as a gender neutral term for LGBT adults that self-identified that they are of Hispanic, Latino, or Spanish origin. Unless otherwise noted, all numbers appeared in this brief come from an analysis of weeks 46 to 48 (June 1 – August 8, 2022) of the U.S. Census Household Pulse Survey measuring the social and economic impact of COVID-19 on households.⁴ Population estimates are average estimates for weeks 46 to 48 of the Household Pulse Survey. Each week of the Household Pulse Survey is about 13 days or roughly two weeks, and there are often gaps between the collection of each week.

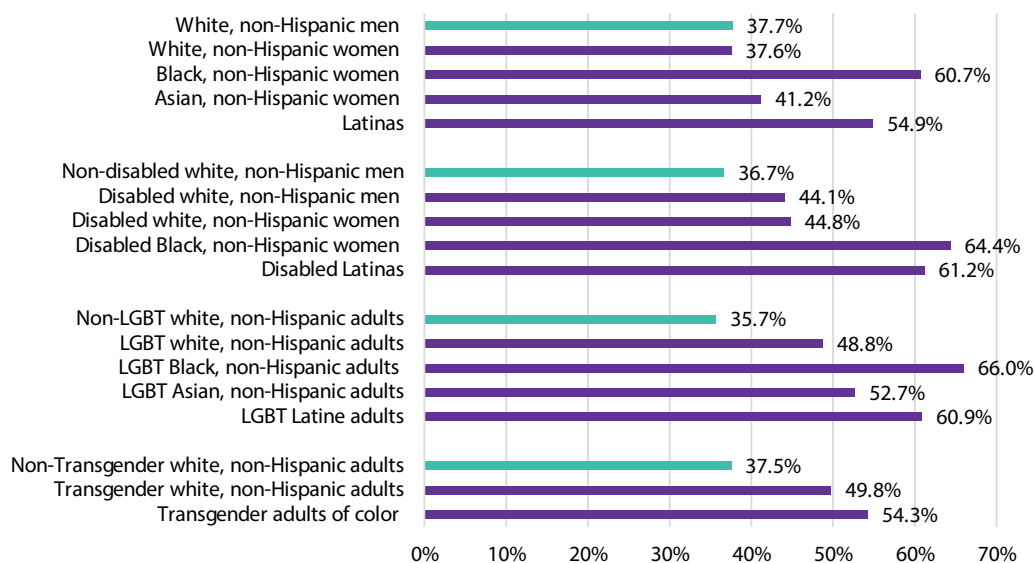
Renting vs. Homeownership

Single Black, non-Hispanic women, Latinas, disabled women of color, and LGBT adults of color were especially likely to be renters.

All estimates of renters and homeowners are among single adults excluding those who occupy their homes without payment of rent.

- Just under half of women (44.7%) and men (43.6%) were renters.
 - **Black, non-Hispanic women (60.7%) and Latinas (54.9%) were more likely than white, non-Hispanic men (37.7%) and women (37.6%) to be renters.** Over two in five Asian, non-Hispanic women (41.2%) were renters.
- Over half of disabled women (51.1%) were renters, while 42.5% of non-disabled men were renters.
 - **Disabled Black, non-Hispanic women (64.4%) and disabled Latinas (61.2%) were more likely than disabled white, non-Hispanic men (44.1%) and women (44.8%) to rent their homes.** Disabled Black, non-Hispanic women were nearly two times more likely than non-disabled white, non-Hispanic men (36.7%) to be renters.⁵
- Over half of LGBT adults (53.1%) rent their homes and they were more likely than non-LGBT adults (42.5%) to be renters.
 - **Black, non-Hispanic (66.0%) and Latine (60.9%) LGBT adults were more likely than white, non-Hispanic LGBT adults (48.8%) to rent their homes.** Over half of Asian, non-Hispanic LGBT adults (52.7%) were renters and they were more likely than non-LGBT white, non-Hispanic adults (35.7%) to be renters. Black, non-Hispanic and Latine LGBT adults were nearly two times more likely than non-LGBT white, non-Hispanic adults to rent their homes.
- Over half of transgender adults (51.6%) and under half of non-transgender adults (44.1%) were renters.
 - **Over half of transgender adults of color⁶ (54.3%) and nearly half of white, non-Hispanic transgender adults (49.8%) were renters, compared with only 37.5% of non-transgender white, non-Hispanic adults.**

Share of Single Adults Who Rent by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

High housing insecurity among women of color, disabled women, and LGBT people reflects discriminatory housing policies and practices. Racist, sexist, and ableist housing and economic systems make it more difficult to purchase homes, a major source of wealth.⁷ People experiencing unstable housing often feel other disparities including loss of employment, poor health, and disruptions in children’s development.⁸

Rent Increases

Nearly 15.5 million women, over half of women who rent, experienced rent increases in the prior year.

Renters from a variety of backgrounds have experienced rent increases in the last year. Among renters:

- Over half of women (53.3%) and men (54.9%) experienced rent increases in the year prior.
 - **Over half of Black, non-Hispanic women (54.9%), Latinas (53.7%), white, non-Hispanic women (52.4%), and Asian, non-Hispanic women (52.5%) had their rents increased in the prior year.** Similarly, 53.0% of white, non-Hispanic men experienced rent increases.
- In the prior year, over half of disabled women (56.4%) and non-disabled men (54.4%) had their rents increased.
 - **Nearly three in five disabled women of color⁹ (59.5%), including 56.4% of disabled Black, non-Hispanic women and 58.5% of disabled Latinas, and over half of disabled white, non-Hispanic women (53.8%) and men (55.3%) experienced rent increases in the prior year.** Over half of non-disabled white, non-Hispanic men (52.5%) experienced the same.¹⁰

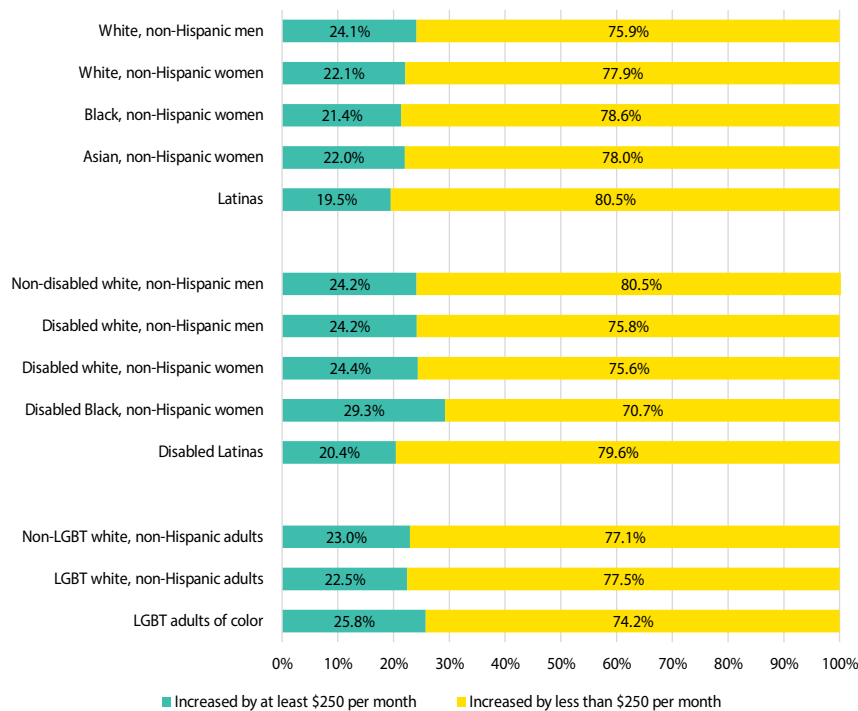
- Nearly three in five LGBT adults (57.0%) and over half of non-LGBT adults (53.5%) had their rents increased in the prior year.
 - **In the prior year, nearly three in five LGBT adults of color (59.6%), including 61.8% of Black, non-Hispanic and 58.2% of Latine LGBT adults, experienced rent increases while 55.2% of LGBT white, non-Hispanic adults experienced rent increases.** Just over half of non-LGBT white, non-Hispanic adults (51.9%) had their rents increased in the prior year.
- Over three in five transgender adults (60.8%) and over half of non-transgender adults (54.0%) had their rents increased in the prior year.¹¹
 - **In the prior year, 61.5% of transgender adults of color and 60.2% of white, non-Hispanic transgender adults had their rent prices increased.**

While millions of people are facing rent increases, those increases are particularly devastating for women, LGBT adults, and disabled people who are already struggling to afford necessities because of systemic discrimination in our economy and housing. For example, gender and racial wage gaps and a shortage of accessible affordable housing led to more single women—particularly women of color—spending the majority of their income on housing in 2019.¹²

Nearly 3.4 million women (21.8% of women who had rent increases) had their rent increased by more than \$250 per month or \$3,000 per year.

Among those whose rent increased, 24.8% of disabled women, 23.9% of LGBT adults, and 21.4% of transgender adults had their rent increased by over \$250 per month.

Among Renters, Share Whose Rent Increased, Shared by Increase Amount By Selected Demographics
(June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Some women experienced rent increases of over \$500 per month or over \$6,000 per year. Yet, even smaller rent increases created significantly larger annual expenses. Those who experienced a \$250 to \$500 per month increase paid \$3,000 to \$6,000 more per year for rent. Rent increases of \$100 to \$249 per month created \$1,200 to \$2,988 annual costs. Those who experienced increases up to \$100 had to pay up to an additional \$1,200 in rent every year. Rent increases can exacerbate homelessness. In fact, the Government Accountability Office estimated that “a \$100 increase in median rental price was associated with about a 9 percent increase in the estimated homelessness rate.”¹³

Rental Arrears

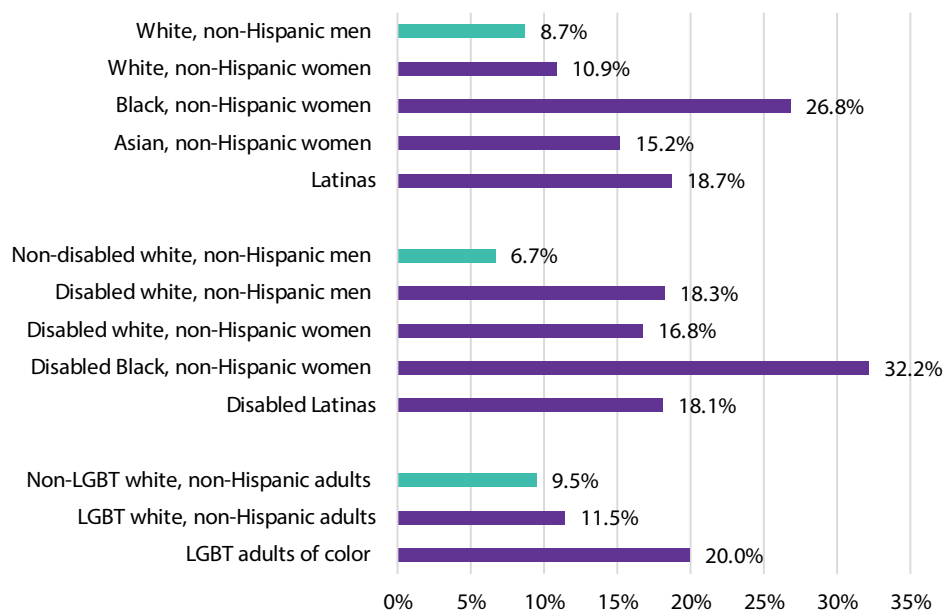
Over one in four Black, non-Hispanic women and over three in 10 disabled Black, non-Hispanic women were behind on their rent payments.

Rising costs of rent, food, and other basic necessities make it more difficult for women and LGBT adults to pay their rent on time. Disparities increase when factoring in race/ethnicity and disability status.

Among renters:

- Nearly 4.8 million women (16.4% of women who rent) reported being behind on their rent payments, compared to 13.4% of men.
 - **Black, non-Hispanic women (26.8%) were over three times more likely than white, non-Hispanic men (8.7%) and 2.5 times more likely than white, non-Hispanic women (10.9%) to be behind on their rent. Latinas (18.7%) were over two times more likely and Asian, non-Hispanic women (15.2%) were nearly two times more likely than white, non-Hispanic men to be behind on their rent.**
- Two in five disabled women (20.0%) were behind on their rent—nearly two times more likely than non-disabled men (11.9%) to be behind on their rent.
 - **Disabled Black, non-Hispanic women (32.2%) were nearly two times more likely than disabled white, non-Hispanic men (18.3%) and disabled white, non-Hispanic women (16.8%) to be behind on their rent.** Nearly one in five disabled Latinas (18.1%) were behind on their rent. Disabled Black, non-Hispanic women were nearly five times more likely and disabled Latinas nearly three times more likely than non-disabled white, non-Hispanic men (6.7%) to be behind on their rent.¹⁴
- Nearly one in six LGBT adults (15.1%) and non-LGBT adults (15.0%) were behind on their rent.¹⁵
 - **LGBT adults of color (20.0%) were nearly two times more likely than white, non-Hispanic LGBT adults (11.5%) to be behind on their rent.** In comparison, nearly one in 10 non-LGBT white, non-Hispanic adults (9.5%) were behind on their rent.

Among Renters, Share Behind on Their Rent Payments by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Among those behind on their rent, nearly seven in 10 disabled women of color, over three in five Black, non-Hispanic women, and over half of Latinas and LGBT adults of color were two or more months behind on their rent.

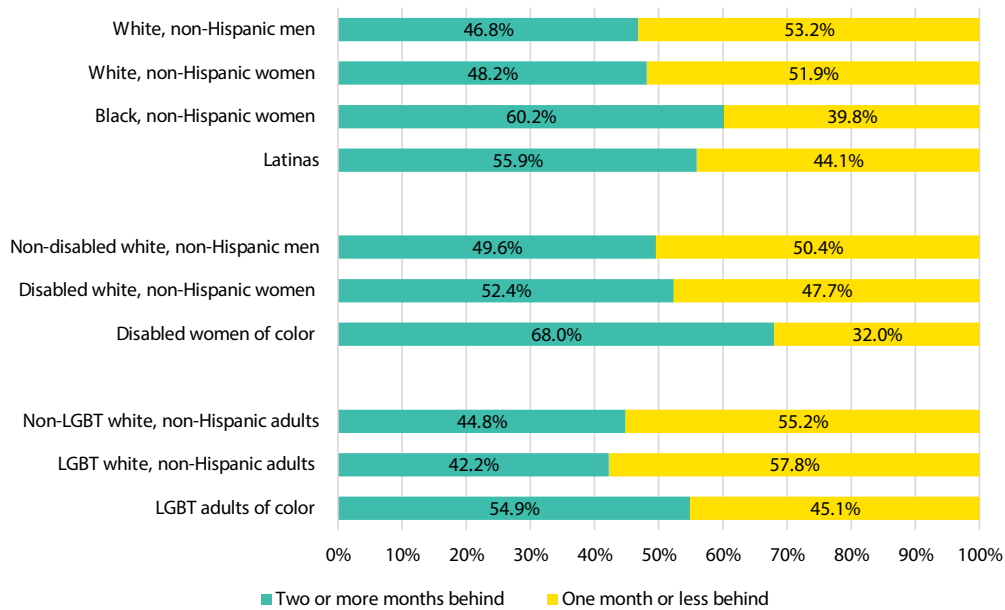
Most renters, particularly renters of color, who were behind on their rent, were two or more months behind. Of all women who were two or more months behind on their rent, women of color accounted for 71.2% of them.

Among renters behind on their rent:

- Over half of women (54.4%) and men (52.2%) were two or more months behind on their payments.
 - **Over three in five Black, non-Hispanic women (60.2%) and over half of Latinas (55.9%) were two or more months behind on their payments**—more likely than white, non-Hispanic men (46.8%) and women (48.2%).¹⁶
- More than three in five disabled women (60.9%) were two or more months behind on their payments.

- **Nearly seven in 10 disabled women of color (68.0%) were two or more months behind on their payments, compared to 52.4% of disabled white, non-Hispanic women and 49.6% of non-disabled white, non-Hispanic men.**¹⁷
- Just under half of LGBT adults (49.4%) and over half of non-LGBT adults (54.4%) were two or more months behind on their rent payments.¹⁸
 - **Among LGBT adults, 54.9% of adults of color and 42.2% of white, non-Hispanic adults were two or more months behind.** Under half of non-LGBT white, non-Hispanic adults (44.8%) were two or more months behind on their rent.

Among Renters Behind on Their Rent, Share Who Were Two or More Months or One or Less Months Behind on Their Rent by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Emergency Rental Assistance

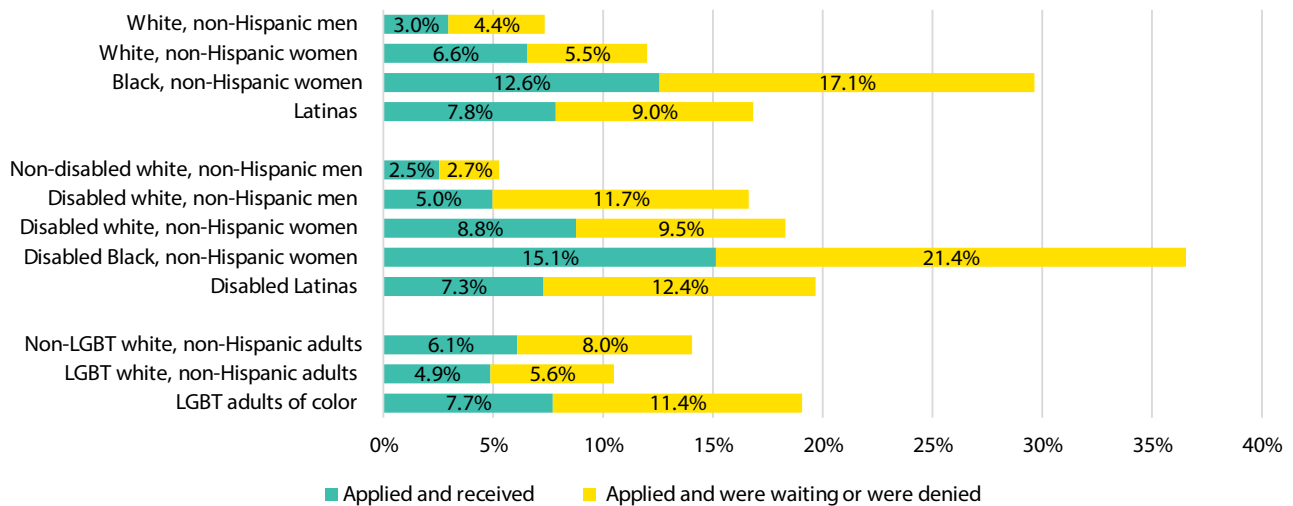
Nearly two in three women who applied for emergency rental assistance were women of color.

Black, non-Hispanic women and Latinas were more likely to apply for emergency rental assistance (ERA) than white, non-Hispanic women. Of all women who applied, nearly two in three (64.7%) were women of color.

Among renters:

- Nearly 4.9 million women (16.8%) applied for the ERA program, including 8.1% who applied and received assistance and 8.7% who applied and were waiting or were denied. Women were more likely than men (10.7%) to apply for ERA.
 - Black, non-Hispanic women (29.6%) were four times more likely and Latinas (16.8%) were over two times more likely than white, non-Hispanic men (7.4%) to apply. Black, non-Hispanic women were 2.5 times more likely and Latinas nearly 1.5 times more likely than white, non-Hispanic women (12.0%) to apply.** Over one in 13 Asian, non-Hispanic women (7.8%) applied for ERA.
- Over one in five disabled women (21.6%) applied for ERA, including 9.4% of who applied and received assistance, and 12.2% who applied and were waiting or were denied. Disabled women were over two times more likely than non-disabled men (9.0%) to apply for ERA.
 - Disabled Black, non-Hispanic women (36.5%) were about two times more likely than disabled white, non-Hispanic men (16.6%) and disabled white, non-Hispanic women (18.3%) to apply for ERA. Nearly one in five disabled Latinas (19.7%) applied for ERA.** Disabled Black, non-Hispanic women were nearly seven times more likely and disabled Latinas nearly four times more likely than non-disabled white, non-Hispanic men (5.3%) to apply for ERA.¹⁹
- Nearly one in seven LGBT adults (14.1%) applied for ERA, including 6.1% who applied and received assistance and 8.1% who applied and were waiting or were denied. A similar share of non-LGBT adults (14.1%) applied for ERA.²⁰
 - LGBT adults of color (19.1%) were nearly two times more likely than LGBT white, non-Hispanic adults (10.5%) to apply for ERA. Less than one in 10 non-LGBT white, non-Hispanic adults (9.5%) applied for ERA.**

Share of Renters Who Applied and Were Waiting or Were Denied for Emergency Rental Assistance by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Risk of Eviction

Over half of Black, non-Hispanic women and disabled women of color who were behind on their rent may be facing evictions.

Of the nearly 4.8 million women who were behind on their rent, over 2.1 million were facing possible evictions. Of women who were likely to have to leave their homes or apartments because of an eviction, nearly seven in 10 (69.3%) were women of color.

Among those behind on their rent payments:

- Over two in five women (45.1%) reported being likely to have to leave their homes or apartments because of an eviction in the next two months. Nearly half of men (49.7%) report the same.
 - **Over half of Black, non-Hispanic women (52.0%) and over two in five Latinas (45.0%) were likely to have to leave their homes or apartments because of an eviction in the next two months.** Under half of white, non-Hispanic men (42.7%) and women (42.1%) indicated the same.²¹
- Over half of disabled women who rent (51.9%) and over two in five non-disabled men (42.5%) reported being likely to have to leave their homes because of an eviction in the next two months.
 - **Over half of disabled women of color (50.8%) and disabled white, non-Hispanic women (53.2%) report being likely to leave their homes or apartments because of an eviction in the next two months.** About one in three non-disabled white, non-Hispanic men (33.4%) were likely to have to leave their homes or apartments because of an eviction in the next two months.
- 43.1% of LGBT and 47.4% of non-LGBT adults report being likely to have to leave their homes in the next two months because of an eviction if they were behind on their rent.²²

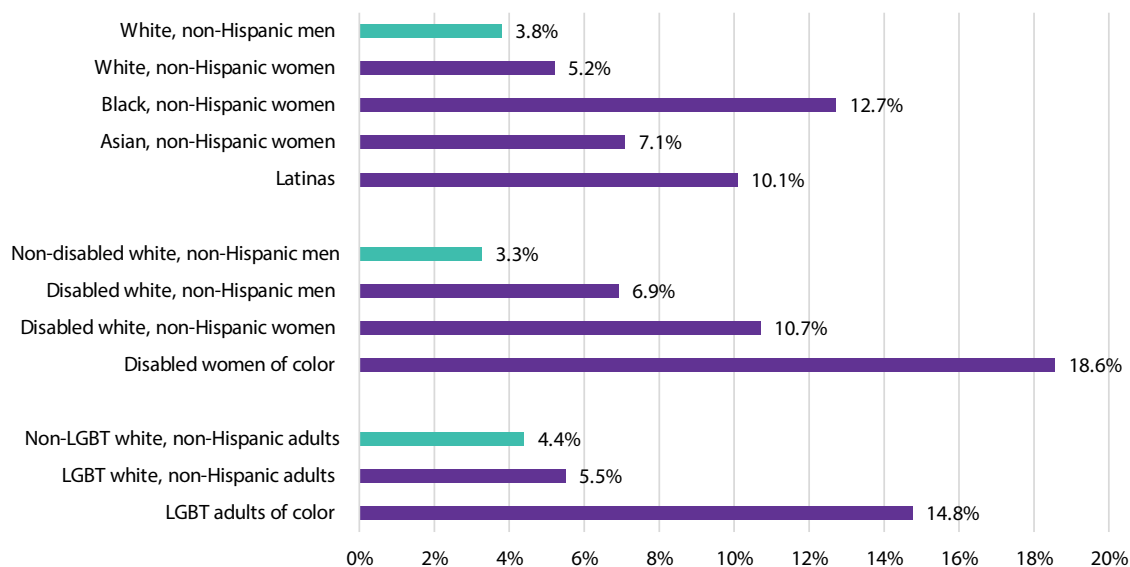
Mortgage Arrears

Black, non-Hispanic women, Latinas, and LGBT adults of color are especially likely to be behind on their mortgage payments.

Among those with mortgages:

- Women (6.8%) were more likely than men (5.0%) to be behind on their mortgage payments.
 - **Black, non-Hispanic women (12.7%) were over three times more likely than white, non-Hispanic men (3.8%) and over two times more likely than white, non-Hispanic women (5.2%) to be behind on their mortgage payments. Latinas (10.1%) were nearly three times more likely than white, non-Hispanic men and nearly two times more likely than white, non-Hispanic women to be behind on their mortgage payments. Asian, non-Hispanic women (7.1%) were nearly two times more likely than white, non-Hispanic men and were more likely than non-Hispanic women to be behind on their mortgage.**
- Nearly one in seven disabled women (13.1%) were behind on their mortgage payments and they were nearly three times more likely than non-disabled men (4.4%) to be behind on their mortgage payments.
 - **Disabled women of color (18.6%) were nearly three times more likely than disabled white, non-Hispanic men (6.9%) and nearly two times more likely than disabled white, non-Hispanic women (10.7%) to be behind on their mortgage payments.** Disabled women of color were nearly six times more likely than non-disabled white, non-Hispanic men (3.3%) to be behind on their mortgage payments.
- Nearly one in 10 (8.3%) of LGBT adults were behind on their mortgage payments compared to 5.7% of non-LGBT adults.²³
 - **LGBT adults of color (14.7%) were nearly three times more likely than white, non-Hispanic LGBT adults (5.5%) to be behind on their mortgage payments. LGBT adults of color were over three times more likely than non-LGBT white, non-Hispanic adults (4.4%) to be behind on their mortgage payments.**

Among Those With Mortgages, Share Who are Behind on Their Mortgage Payments by Selected Demographics (June 1 – August 8, 2022)



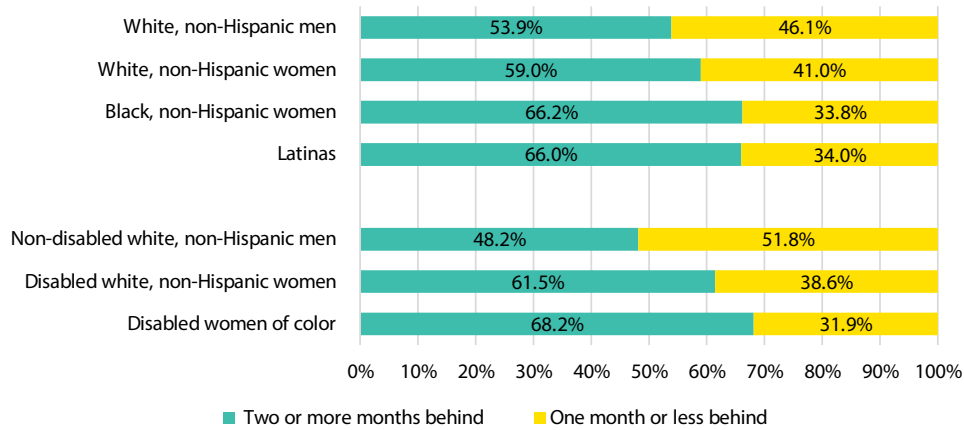
Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Among adults who were behind on their mortgage payments, nearly three in four LGBT adults, two in three Black, non-Hispanic women and Latinas, and over two in three disabled women of color were two or more months behind on their mortgage payments.

Among those behind on their mortgage payments:

- Women (61.2%) were more likely than men (47.9%) to be two or more months behind on their mortgage payments.
 - **Nearly one in three Black, non-Hispanic women (66.2%) and Latinas (66.0%) were two or more months behind on their payments.** Nearly three in five white, non-Hispanic women (59.0%) and just over half of white, non-Hispanic men (53.9%) were two or more months behind on their payments.²⁴
- Among disabled women who were behind on their mortgage payments, 64.4% were two or more months behind, compared to 45.0% of non-disabled men.
 - **Nearly seven in 10 disabled women of color (68.2%) were two or more months behind on their mortgage payments. Nearly three in five disabled white, non-Hispanic women (61.5%) were two or more months behind.**
- Over seven in 10 LGBT adults (73.8%) were two or more months behind on their mortgage payments and were more likely than non-LGBT adults (53.8%) to be so.²⁵

Among Those Behind on Their Mortgage, Share Who Were Two or More Months or One or Less Months Behind on Their Payments by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Risk of Foreclosure

Nearly one in five women (19.9%) who were behind on their mortgage payments were likely to have to leave their homes because of foreclosure in the next two months. Among women who were behind on their mortgage payments, nearly one in five women of color (18.5%), over one in five white, non-Hispanic women (21.1%), and nearly one in four disabled women (24.2%) were likely to have to leave their homes in the next two months because of a foreclosure. Over one in five white, non-Hispanic men (20.1%) and over one in six non-disabled men (17.2%) who were behind on their mortgage payments report being likely to have to leave their homes in the next two months because of a foreclosure.

The American Rescue Plan Act (ARPA) provides nearly \$10 billion for the Homeowner Assistance Fund to help homeowners experiencing financial hardship during the pandemic. This will provide critical assistance to help women of color, LGBT adults, and disabled people stay in their homes and avoid foreclosure.

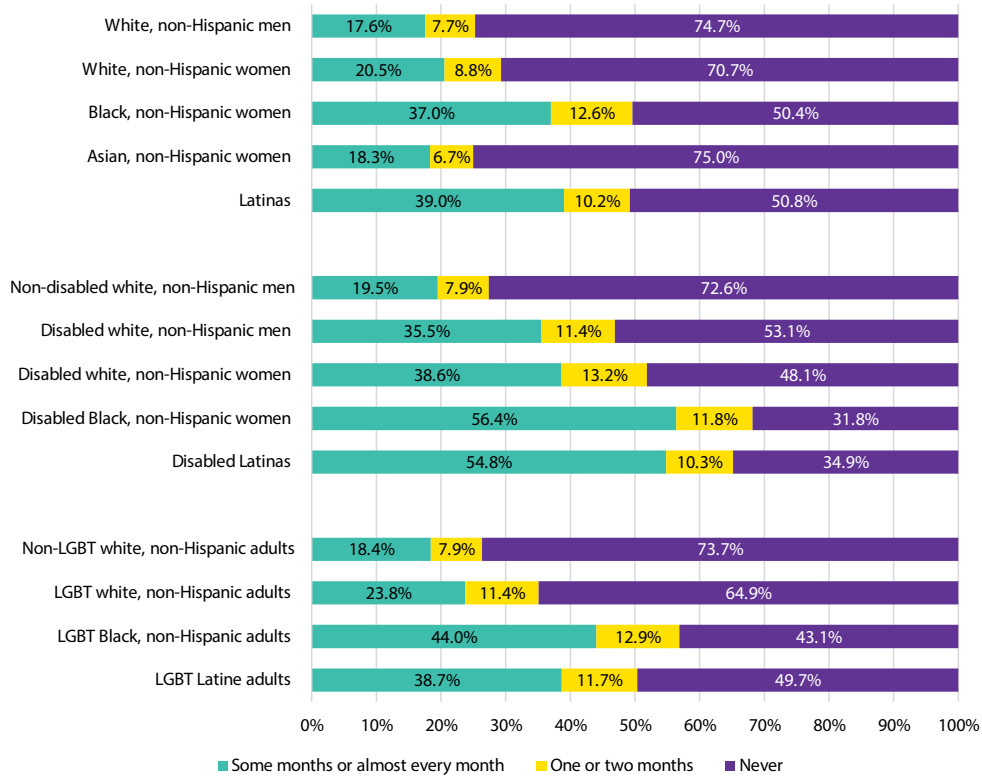
Difficulty Paying Energy Bills

Over half of disabled Black, non-Hispanic women and disabled Latinas, forwent household expenses to pay an energy bill for some or almost every month in the year prior.

Over one in four women (nearly 24.7 million women) forwent household necessities, like food or medicine, to pay an energy bill for some or almost every month in the prior year and another nearly 9 million for one or two months of the year.

- Over one in four women (25.6%) went without home necessities some months or almost every month in the prior year to pay their energy bills and nearly another one in 10 (9.4%) did this for one or two months. In comparison, 22.6% of men forwent home necessities for some months or almost every month and another 8.4% for one or two months in the prior year to pay an energy bill.
 - **Latinas (39.0%) and Black, non-Hispanic women (37.0%) were both over two times more likely than white, non-Hispanic men (17.6%) and nearly two times more likely than white, non-Hispanic women (20.5%) to forgo home purchases for some months or almost every month in the prior year to pay an energy bill.** Nearly one in five Asian, non-Hispanic women (18.3%) paid an energy bill by forgoing home necessities for some months or almost every month in the prior year.
- For some months or almost every month in the prior year, over two in five disabled women (43.9%) went without home necessities to pay their energy bill and an additional 12.5% forwent necessities one or two months. Disabled women were over two times more likely than non-disabled men (19.5%) to forgo necessities for some months or almost every month in the last year to pay an energy bill.
 - **Among disabled people, Black, non-Hispanic women (56.4%) and Latinas (54.8%) were more likely than white, non-Hispanic women (38.6%) and men (36.2%) to forgo home necessities for some months or almost every month in the prior year to pay an energy bill.** Over one in three disabled Asian, non-Hispanic women (36.2%) did the same. In comparison, 17.7% of non-disabled white, non-Hispanic men forwent necessities for some months or almost every month in the prior year to pay an energy bill.
- Nearly three in 10 LGBT adults (28.8%) paid their energy bill by forgoing paying for other home necessities for some months or almost every month in the prior year. Another 11.2% of LGBT adults did this one or two months in the prior year. In comparison, 23.3% of non-LGBT adults went without necessities for some months or almost every month in the prior year to pay an energy bill.
 - **Black, non-Hispanic (44.0%) and Latine (38.7%) LGBT adults were more likely than white, non-Hispanic LGBT adults (23.8%) to forgo necessities to pay their energy bill for some months or almost every month in the prior year. Nearly one in five Asian LGBT adults (18.5%) forwent home necessities for some months or almost every month in the prior year to pay their energy bill. In comparison, in the prior year 18.4% of non-LGBT white, non-Hispanic adults forwent necessities for some or almost every month.** Nearly one in five Asian LGBT adults (18.5%) forwent home necessities for some months or almost every month in the prior year to pay their energy bill. In comparison, in the prior year 18.4% of non-LGBT white, non-Hispanic adults forwent necessities for some months or almost every month.
- Among transgender adults, over three in 10 (31.4%) sacrifice buying home necessities for some months or almost every month in the last year and 12.2% for one or two months to pay their energy bill. In comparison, 24.1% of non-transgender adults forwent home necessities to pay their energy bills in some months or almost every month and 8.9% in one or two months in the prior year.
 - **Among transgender adults, adults of color (42.7%) were nearly two times more likely than white, non-Hispanic adults (22.1%) to pay their energy bill by forgoing home necessities for some months or almost every month in the prior year.** In the prior year, 19.1% of non-transgender white, non-Hispanic adults went without necessities for some months or almost every month.

Share Who Forwent Basic Household Expenses to Pay an Energy Bill
Some Months or Almost Every Month, One or Two Months, or Never
in the Prior Year by Selected Demographics
(June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Keeping the Home at Unsafe Temperatures

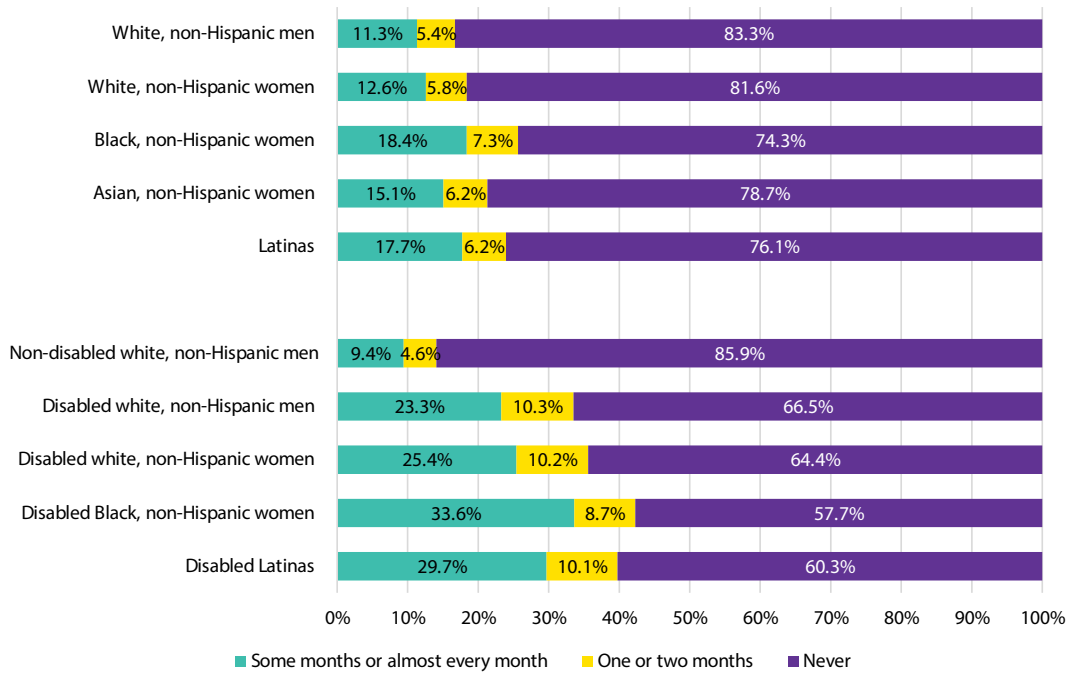
One in three disabled Black, non-Hispanic women and nearly three in 10 disabled Latinas kept their homes at an unsafe temperature for some months or almost every month in the prior year.

Nearly 13.8 million women kept their homes at an unsafe or unhealthy temperature for some months or almost every month in the prior year, most likely to be able to afford other necessities, and another 5.9 million for one or two months in the prior year. Unsafe home temperatures mirror the health effects of unsafe high and low outdoor temperatures. People living in homes with high indoor temperatures can suffer heat-related injuries, stress, and even death.²⁶

Keeping the home at too low of a temperatures can similarly negatively impact health.²⁷ Heat and cold exposure exacerbate existing health conditions, such as heart and respiratory conditions, resulting in an increased need for medical care and increased risk for death.²⁸

- Over one in seven women (14.3%) kept their homes at an unsafe temperature for some months or almost every month in the prior year. A similar share of men (14.0%) did the same.
 - **Black, non-Hispanic women (18.4%), Latinas (17.7%) and Asian, non-Hispanic women (15.1%) were more likely than white, non-Hispanic men (11.3%) to keep their homes at an unhealthy temperature for some months or almost every month in the prior year.** In the prior year, Black, non-Hispanic women and Latinas were also more likely than white, non-Hispanic women (12.6%) to keep their homes at unhealthy temperatures for some months or almost every month.
- Nearly three in 10 disabled women (27.6%) for some months or almost every month in the prior year kept their homes at unsafe temperatures and another 10.0% for one or two months. Disabled women were over two times more likely than non-disabled men (12.0%) to keep their homes at an unsafe or unhealthy temperature for some months or almost every month in the prior year.
 - **Disabled Asian, non-Hispanic women (41.6%) and disabled Black, non-Hispanic women (33.6%) were more likely than disabled white, non-Hispanic men (23.3%) and women (25.4%) to keep their homes at an unsafe temperature for some months or almost every month in the prior year. Nearly three in 10 disabled Latinas (29.7%) for some months or almost every month in the prior year kept their homes at an unhealthy temperature.** Disabled Asian, non-Hispanic women were over four times more likely and disabled Black, non-Hispanic women and disabled Latinas both were over three times more likely than non-disabled white, non-Hispanic men (9.4%) to keep their homes at an unsafe temperature.
- Over one in six LGBT adults (16.9%) kept their homes at an unsafe temperature for some months or almost every month in the prior year, compared to over one in eight non-LGBT adults (13.8%). Another 8.7% of LGBT adults kept their homes at an unsafe temperature for one or two months in the prior year.
 - **In the prior year, over one in five Latine LGBT adults (21.8%) and nearly one in five Black, non-Hispanic LGBT adults (18.4%) kept their homes at unsafe temperatures for some months or almost every month.** Over one in seven of white, non-Hispanic LGBT adults (15.2%) did the same. In comparison, over one in 10 non-LGBT white, non-Hispanic adults (11.6%) kept their homes at an unsafe temperature in the prior year for some months or almost every month.²⁹
- Over one in five transgender adults (21.8%) for some months or almost every month in the last year kept their homes at unhealthy temperatures, compared to 14.2% of non-transgender adults. An additional 10.2% of transgender adults kept their homes at an unsafe temperature for one or two months in the last year.
 - **Transgender adults of color (27.9%) were more likely than white, non-Hispanic transgender adults (16.9%) to keep their homes at an unsafe temperature for some months or almost every month in the prior year.** In comparison, over one in nine non-transgender white, non-Hispanic adults (12.0%) did the same.

Share Who Kept Their Home at Unsafe Temperature for Some Months or Almost Every Month, One or Two Months, or Never in the Prior Year by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Food Insufficiency

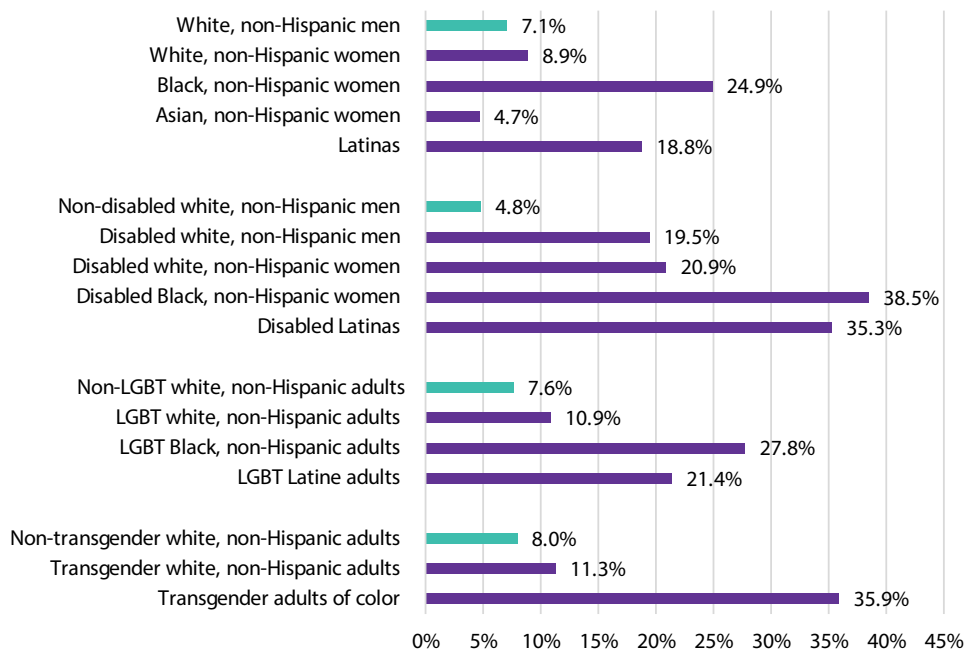
Nearly two in five disabled Black, non-Hispanic women and over one in three disabled Latinas and transgender adults of color experienced food insufficiency.

Nearly 13.3 million women experienced food insufficiency in the prior week.³⁰

- Women (12.5%) were more likely than men (9.6%) to be food insufficient.
 - **Black, non-Hispanic women (24.9%) were 3.5 times more likely than white, non-Hispanic men (7.1%) and nearly three times more likely than white, non-Hispanic women (8.9%) to experience food insufficiency in the prior week. Nearly one in five Latinas (18.8%) experienced food insufficiency in the prior week and they were more than two times more likely than white, non-Hispanic men and women to do so.** Among Asian, non-Hispanic women, 4.7% experienced food insufficiency in the prior week.

- Disabled women (25.7%) were especially likely to experience food insufficiency, and they were nearly four times more likely than non-disabled men (7.0%) to be food insufficient in the prior week.
 - **Disabled Black, non-Hispanic women (38.5%) were two times more likely than disabled white, non-Hispanic men (19.5%) and nearly two times more likely than disabled white, non-Hispanic women (20.9%) to be food insufficient. Disabled Latinas (35.3%) were nearly two times more likely than disabled white, non-Hispanic men and women to experience food insufficiency in the prior week.** Disabled Black, non-Hispanic women were nearly eight times more likely and disabled Latinas were over seven times more likely than non-disabled white, non-Hispanic men (4.8%) to be food insufficient.³¹
- LGBT adults (15.0%) were more likely than non-LGBT adults (10.5%) to experience food insufficiency in the prior week.
 - **Among LGBT adults, Black, non-Hispanics (27.8%) were over 2.5 times more likely and Latine adults (21.4%) were two times more likely than white, non-Hispanics (10.9%) to be food insufficient.** Black, non-Hispanic LGBT adults were over 3.5 times more likely and Latine LGBT adults nearly three times more likely than non-LGBT white, non-Hispanic adults (7.6%) to be food insufficient in the prior week.³²
- Transgender adults (22.8%) were nearly two times more likely than non-transgender adults (11.0%) to experience food insufficiency in the prior week.
 - **Transgender adults of color (35.9%) were over three times more likely than white, non-Hispanic transgender adults (11.3%) to experience food insufficiency in the prior week.** Transgender adults of color were nearly 4.5 times more likely than non-transgender white, non-Hispanic adults (8.0%) to be food insufficient.

Share Who Were Food Insufficient by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

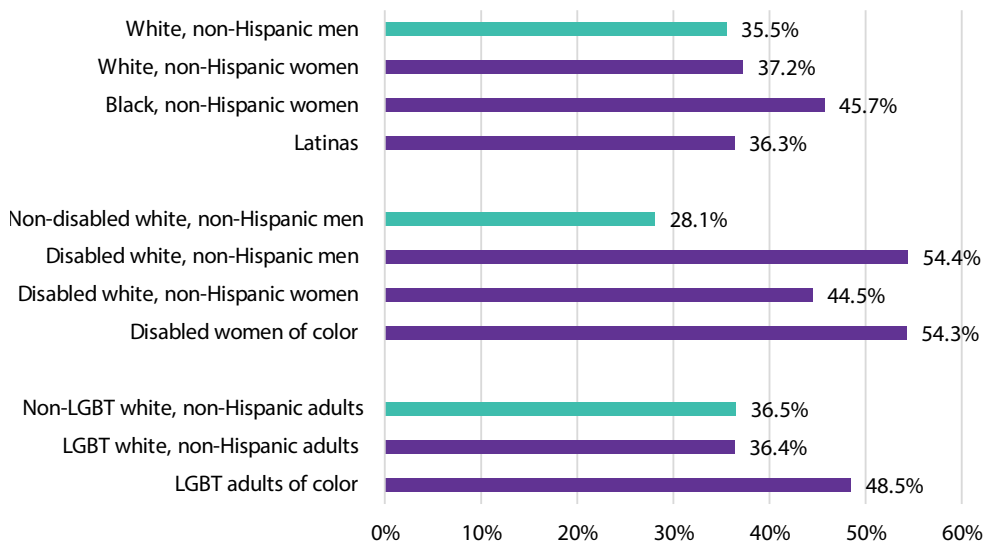
Nearly two in five women, including over half of disabled women of color and nearly half of LGBT adults of color who were behind on their housing payments, also faced food insufficiency.

Those who were behind on their housing payments often also experience food insufficiency at the same time.

Among those behind on their rent or mortgage payments:

- Nearly two in five women (39.0%) and men (37.1%) indicated they were food insufficient the week prior.
 - **Over two in five Black, non-Hispanic women (45.7%) and one in three Latinas (36.3%) experienced food insufficiency in the prior week.** Additionally, of white, non-Hispanics, 37.2% of women and 35.5% of men were food insufficient in the prior week.³³
- Nearly half of disabled women (49.4%) were food insufficient compared to 29.7% of non-disabled men.
 - **Over half of disabled women of color (54.3%) were food insufficient.** Of disabled white, non-Hispanic women, 44.5% were food insufficient. Disabled women of color were nearly two times more likely than non-disabled white, non-Hispanic men (28.1%) to be food insufficient in the prior week.
- Over two in five LGBT adults (43.1%) experienced food insufficiency in the prior week compared to 37.2% of non-LGBT adults.³⁴
 - **Nearly half of LGBT adults of color (48.5%) experienced food insufficiency in the prior week.** Over one in three LGBT white, non-Hispanic adults (36.4%) and non-LGBT white, non-Hispanic adults (36.5%) experienced food insufficiency in the prior week.

Among Those Behind on Their Housing Payments, Share Who Were Food Insufficient by Selected Demographics (June 1 – August 8, 2022)



Source: NWLC calculations based on U.S. Census Bureau, 2020–2022 Household Pulse Survey, using data from weeks 46–48 (collected June 1 – August 8, 2022). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

Women of color, disabled women, and LGBT people need investments in accessible, affordable, and safe housing and nutritious food.

Everyone has a basic right to food and shelter. Housing and food insecurity among women of color, disabled women, and LGBT adults is the result of centuries of racist, sexist, and ableist policies. Women of color, disabled women, and LGBT people need investments to remedy longstanding systemic discrimination and eliminate persistent economic disparities based on sex (including sexual orientation and gender identity), race, and disability status. Increasing the supply of accessible and affordable housing, as well as expanding rental assistance and down payment assistance, would help more women, LGBT people, and families have a roof over their heads. Housing is a public good that, when treated as such, will benefit entire communities and particularly communities of color. Removing barriers to applying for food assistance like the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and school meals will reduce food insecurity. These, and other critical public investments, will help ensure economic security for all.

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- 1 Jasmine Tucker and Julie Vogtman, "Resilient But Not Recovered: After Two Years of the COVID-19 Crisis, Women Are Still Struggling," National Women's Law Center, March 2022, <https://nwlc.org/resource/resilient-but-not-recovered-after-two-years-of-the-covid-19-crisis-women-are-still-struggling/>.
- 2 Craig Gundersen and James P. Ziliak, "Food Insecurity And Health Outcomes," *Health Affairs* 34, no. 11 (November 2015): 1830–39, <https://doi.org/10.1377/hlthaff.2015.0645>. Jason M. Nagata et al., "Food Insufficiency and Mental Health in the U.S. During the COVID-19 Pandemic," *American Journal of Preventive Medicine* 60, no. 4 (April 1, 2021): 453–61, <https://doi.org/10.1016/j.amepre.2020.12.004>. Sarah A. Burgard, Kristin S. Seefeldt, and Sarah Zelner, "Housing Instability and Health: Findings from the Michigan Recession and Recovery Study," *Social Science & Medicine*, Part Special Issue: Place, migration & health, 75, no. 12 (December 1, 2012): 2215–24, <https://doi.org/10.1016/j.socscimed.2012.08.020>. And "How Can Housing Affect Mental Health?," *Mind*, October 2021, <https://www.mind.org.uk/information-support/guides-to-support-and-services/housing/housing-and-mental-health/>.
- 3 Amy Matsui, "Abortion Access s Critical to Economic Security," National Women's Law Center, July 2022, <https://nwlc.org/abortion-access-is-critical-to-economic-security/>.
- 4 U.S. Census Bureau, "Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020-2022 Household Pulse Survey," *Census.gov*, accessed April 6th, 2022, <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>. The U.S. Census Bureau completed phase 1 of the Household Pulse Survey on July 31, 2020. Phase 2 of the Household Pulse Survey began on August 19. Phase 3 began on October 28. Phase 3.1 began on April 14, 2021. Phase 3.2 began on July 21 and concluded on October 11, 2021. Phase 3.3 began on December 1, 2021 and concluded on February 7, 2022. Phase 3.4 began on March 2, 2022 and concluded on May 9, 2022. Phase 3.5 began on June 1, 2022 and concluded on August 8, 2022. However, the Iquestionnaire in phases 2, 3, 3.1, 3.2, 3.3, 3.4, and 3.5 are different and longer than in phase 1. Some questions are phrased differently compared to previous phases, and questions have been asked in different orders. There are also higher nonresponse rates to questions in phase 2, 3, 3.1, 3.2, 3.3, 3.4, and 3.5 compared to phase 1. Previous NWLC analyses of the Pulse Survey are available at <https://nwlc.org/resources/nwlc-analysis-of-u-s-census-bureau-covid-19-household-pulse-surveys/>. "Weeks" is the term used by the Census Bureau to define separate data collections in all phases, but "weeks" may be shorter or longer than a 7-day period. Refer to each data collection for more information.
- 5 Calculations for disabled Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 6 Adults of color include all those who are not white, non-Hispanic.
- 7 Sammi Aibinder, Andrea Flynn, Richelle Gernan, Sarah Hassmer, Rakeen Mabud, "The Roots of Discriminatory Housing Policy: Moving Towards Gender Justice in Our Economy," National Women's Law Center, August 2022, <https://nwlc.org/resource/the-roots-of-discriminatory-housing-policy-moving-towards-gender-justice-in-our-economy/>.
- 8 National Women's Law Center and National Low Income Housing Coalition, "Gender and Racial Justice in Housing," National Women's Law Center, October 2021, <https://nwlc.org/resource/gender-and-racial-justice-in-housing-2/>.
- 9 Women of color includes all women that are not white, non-Hispanic.
- 10 Breakout calculations for disabled Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 11 Breakout calculations for Asian, non-Hispanic LGBT adults were not included due to insufficient sample sizes.
- 12 See Sammi Aibinder, Andrea Flynn, Richelle Gernan, Sarah Hassmer, Rakeen Mabud, "The Roots of Discriminatory Housing Policy: Moving Towards Gender Justice in Our Economy."
- 13 "Homelessness: Better HUD Oversight of Data Collection Could Improve Estimates of Homeless Population," United States Government Accountability Office, July 2020, <https://www.gao.gov/products/gao-20-433>.
- 14 Calculations for disabled Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 15 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 16 Calculations for Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 17 Calculations for disabled white, non-Hispanic men were not included due to insufficient sample sizes.
- 18 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 19 Calculations for disabled Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 20 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 21 Calculations for Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 22 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 23 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 24 Calculations for Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 25 Breakout calculations for transgender adults were not included due to insufficient sample sizes.
- 26 Glen P. Kenny et al., "Towards Establishing Evidence-Based Guidelines on Maximum Indoor Temperatures during Hot Weather in Temperate Continental Climates," *Temperature* 6, no. 1 (January 2, 2019): 11–36, <https://doi.org/10.1080/23328940.2018.1456257>.
- 27 Low Indoor Temperatures and Insulation, *WHO Housing and Health Guidelines* (World Health Organization, 2018), <https://www.ncbi.nlm.nih.gov/books/NBK535294/>.
- 28 See Glen P. Kenny et al., "Towards Establishing Evidence-Based Guidelines on Maximum Indoor Temperatures during Hot Weather in Temperate Continental Climates." And *Low Indoor Temperatures and Insulation, WHO Housing and Health Guidelines*.
- 29 Calculations for Asian, non-Hispanic LGBT adults were not included due to insufficient sample sizes.
- 30 Food insufficient people are those who sometimes or often did not have enough to eat.
- 31 Calculations for disabled Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 32 Calculations for Asian, non-Hispanic LGBT adults were not included due to insufficient sample sizes.
- 33 Calculations for Asian, non-Hispanic women were not included due to insufficient sample sizes.
- 34 Breakout calculations for transgender adults were not included due to insufficient sample sizes.