



Cutting Rental Assistance Is Harmful for Women, LGBTQ+ People, and Families

As a nation, we should ensure that all families have access to basic necessities, including quality, accessible, and affordable housing.

Housing is the cornerstone of what every person needs to survive and thrive. It impacts every aspect of our lives—education, health, economic security, access to child care, and more.¹ The COVID-19 pandemic and its resulting economic fallout have laid bare the desperate need for a stronger social safety net. To keep people safely housed during the pandemic, the federal government took unprecedented action, implementing a national eviction moratorium, allocating historic funds for emergency rental assistance, and providing significant resources to address the urgent housing needs of people experiencing homelessness, who are at elevated risk of COVID-19 infection, complications, and mortality.

Unfortunately, millions of people across the country struggle to afford housing as rents increase, COVID-19 emergency rental assistance funds run out, and there is insufficient funding to provide aid to all eligible families. Only one in four families eligible for rental assistance can receive it.² The Limit, Save, Grow Act passed by House Republicans proposes severe cuts to critical programs, including rental assistance, in exchange for raising the debt ceiling. This proposal would drastically worsen the housing crisis for women, LGBTQ+ people, and families.

Wages have not kept pace with rising rents for far too many families, especially in the past few years. Rental prices increased by 22 percent nationwide between January 2021 and December 2022.³ In order to afford a modest, two-bedroom apartment at fair market rent without being cost-burdened (spending more than 30 percent of income on housing), a full-time worker in the United States needs to make \$25.82 per hour, \$18.57 per hour more than the federal minimum wage.⁴ Furthermore, workers paid the average minimum wage would have to work nearly 97 hours per week (13 hour days, seven days a week) to afford a two-bedroom rental home. Women comprise nearly two-thirds of the workforce in occupations that pay about \$12 per hour or less, such as retail, food and beverage services, home health aide and personal care services, and housekeeping.⁵

Housing assistance programs help millions of women, LGBTQ+ people, and families keep a roof over their heads.

The Department of Housing and Urban Development (HUD) federal rental assistance programs help 10.2 million people in over 5.2 million families afford stable housing, and are particularly important for women, especially women of color, disabled women, domestic violence survivors, LGBTQ+ people, families experiencing homelessness, and children.⁶

If counted in the official poverty measure, federal housing assistance would have lifted the incomes of more than 2.4 million people above the Federal Poverty Level (FPL) in 2021.⁷

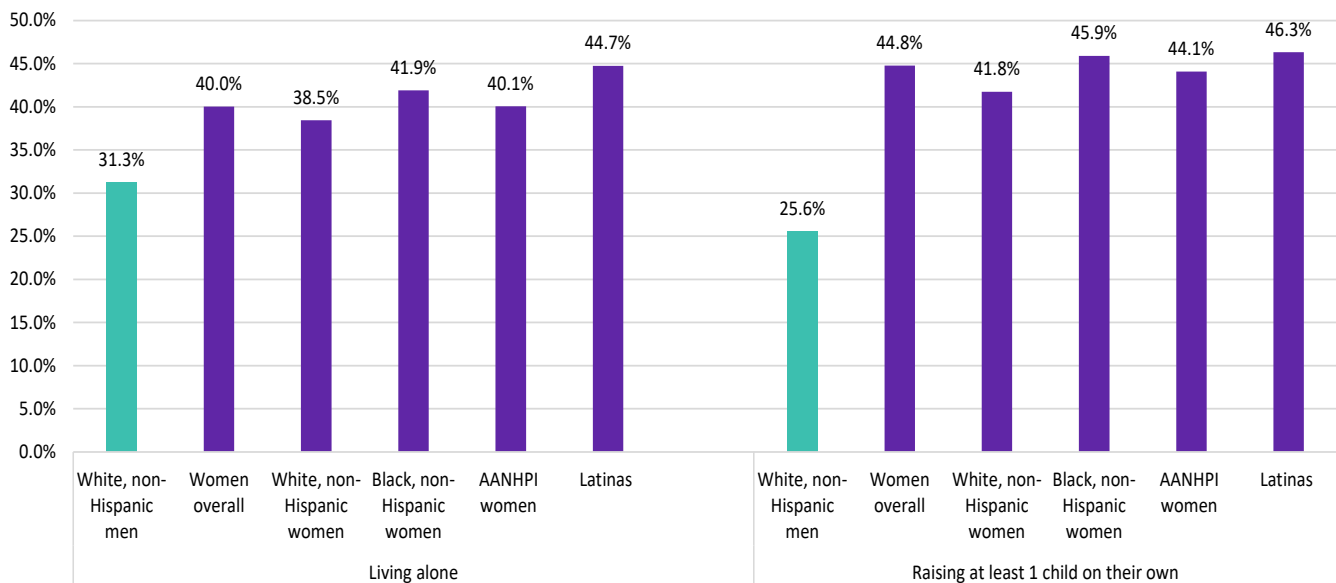
- In 2022, women headed 74 percent of households served by HUD rental assistance programs, and households with children headed by women comprised 30 percent.⁸
- In 2020, 20 percent of people receiving housing assistance (2 million people) were seniors and 25 percent (2.5 million) were disabled individuals.⁹
- In 2020, 10 percent of LGBTQ women and nine percent of nonbinary/genderqueer individuals reported that they, their partner, or their children received housing assistance in the last year.¹⁰

Cost-burdened households spend a higher percentage of income on housing; therefore, they have less money to spend on other critical needs like food, child care, transportation, and health care.

Renters that are extremely low income are much more likely to be severely cost-burdened by housing costs (more than 50 percent of household income is spent on housing costs).¹¹ To put this into perspective, 86 percent of all extremely low-income renters are housing cost-burdened, and 73 percent of those renters experience a severe cost-burden.¹² There are 11 million extremely low-income households (out of 44.1 million renter households), and a shortage of 7.3 million rental homes affordable and available to them.¹³ This means there are only 33 affordable and available rental homes for every 100 extremely low-income renter households.¹⁴

Women of color, and particularly Black and Latina women, disproportionately experience housing cost-burden due to racist and sexist policies and practices in housing and beyond.¹⁵ In 2021, 41.9 percent of Black, non-Hispanic women living alone and 44.7 percent of Latinas living alone were severely cost-burdened (compared to 38.5 percent of white, non-Hispanic women and 31.3 percent of white, non-Hispanic men).¹⁶ These figures increase when analyzing women raising at least one child on their own.¹⁷

Share of Renters Who Were Severely Cost Burdened by Selected Demographics (2021)



Source: National Women’s Law Center calculations based on U.S. Census Bureau, “2021 American Community Survey (ACS)” (last revised May 15, 2023), <https://www.census.gov/programs-surveys/acs>. People raising at least one child on their own are defined as householders with no spouse/partner present and with their own child(ren) ages 17 or younger.

The Limit, Save, Grow Act would return funding to Fiscal Year (FY) 22 levels. These cuts would be devastating to women, LGBTQ+ people and families.

If enacted, the Limit, Save, Grow Act would cap FY23 spending at FY22 levels for domestic spending programs, while likely exempting defense and veteran affairs (VA) health from caps. In order to reduce funding to FY22 levels without cutting defense and VA health care, assistance for HUD's vital affordable housing and homelessness programs could face cuts up to 30 percent,¹⁸ which would have devastating consequences for those who rely on these programs for safe, accessible, affordable housing. Cuts to anti-poverty programs like rental assistance exacerbate housing instability and force more people into homelessness, causing long-term impacts that can be difficult to reverse.¹⁹ A 30 percent cut to HUD's budget would eliminate Housing Choice Voucher funding for over 800,000 households, in addition to eliminating other sources of rental assistance for hundreds of thousands of households, and likely causing mass evictions.²⁰

- 1 National Women's Law Center and National Low Income Housing Coalition, "Gender and Racial Justice in Housing" (National Women's Law Center, October 28, 2021), <https://nwlc.org/resource/gender-and-racial-justice-in-housing-2/>; Elayne Weiss and Natalie Brown, "A Place to Call Home: The Case for Increased Federal Investments in Affordable Housing" (National Low Income Housing Coalition, March 2017), <http://nlihc.org/sites/default/files/A-Place-To-Call-Home.pdf>.
- 2 Sammi Aibinder, Andrea Flynn, Richelle Gernan, Sarah Hassmer, and Rakeen Mabud, "The Roots of Discriminatory Housing Policy: Moving Towards Gender Justice in Our Economy" (National Women's Law Center, August 2, 2022), <https://nwlc.org/resource/the-roots-of-discriminatory-housing-policy-moving-towards-gender-justice-in-our-economy/>.
- 3 Andrew Aurand, Dan Emmanuel, Emma Foley, Matt Clarke, Ikra Rafi, and Diane Yentel, "The GAP: A Shortage of Affordable Homes" (National Low Income Housing Coalition, March 2023), <https://nlihc.org/gap>, 3.
- 4 Andrew Aurand, Matthew Clarke, Dan Emmanuel, Emma Folwy, Ikra Rafi, and Diane Yentel, "2022 Out of Reach: The High Cost of Housing" (National Low Income Housing Coalition, 2022), <https://nlihc.org/oor>, 1.
- 5 Jasmine Tucker and Julie Vogtman, "When Hard Work Is Not Enough: Women in Low-Paid Jobs" (National Women's Law Center, April 2020), <https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/>, 3.
- 6 Center on Budget and Policy Priorities, "Federal Rental Assistance Fact Sheets" (last updated January 19, 2022), <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>.
- 7 National Women's Law Center calculations based on U.S. Census Bureau, "Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC)" (last revised September 8, 2022), <https://www.census.gov/data/datasets/time-series/demo/cps/cps-asec.html>. Numbers are rounded to the nearest thousandth.
- 8 Office of Policy Development and Research, "Assisted Housing: National and Local" (Department of Housing and Urban Development, accessed May 19, 2023), <https://www.huduser.gov/portal/datasets/assths.html>.
- 9 Center on Budget and Policy Priorities, "United States Federal Rental Assistance Fact Sheet" (updated January 19, 2022), <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>. Seniors are recipients over age 61.
- 10 Lindsay Mahowald, Mathew Brady, and Caroline Medina, "Discrimination and Experiences Among LGBTQ People: 2020 Survey Results" (Center for American Progress, April 21, 2021), <https://www.americanprogress.org/article/discrimination-experiences-among-lgbtq-people-us-2020-survey-results/>.
- 11 Aurand et al., "The Gap: A Shortage of Affordable Homes," 10.
- 12 Ibid.
- 13 Ibid, 1.
- 14 Ibid.
- 15 Aibinder et al., "The Roots of Discriminatory Housing Policy: Moving Towards Gender Justice in Our Economy," 4.
- 16 National Women's Law Center calculations based on U.S. Census Bureau, "2021 American Community Survey (ACS)" (last revised May 15, 2023), <https://www.census.gov/programs-surveys/acs>.
- 17 Ibid. Single women raising at least one child on their own are defined as female householders with no spouse/partner present and with their own child(ren) ages 17 or younger.
- 18 Letter from Shalanda Young, Director of the Office of Management and Budget to Interested Parties, "House Appropriations Bills," May 16th, 2023, <https://nlihc.org/sites/default/files/YoungOMBmemore30percentcuts.pdf>.
- 19 Aurand et al., "The Gap: A Shortage of Affordable Homes," 22.
- 20 Ibid; Letter from Secretary Marcia L. Fudge, Secretary of the Department of Housing and Urban Development to The Honorable Rosa L. DeLauro, Ranking Member for the House Committee on Appropriations regarding cuts to the Department of Housing and Urban Development, March 17, 2023, <https://democrats-appropriations.house.gov/sites/democrats-appropriations.house.gov/files/Department%20of%20Housing%20and%20Urban%20Development%20Letter%20-%20Impact%20of%20Spending%20Cuts.pdf>.