

# **Cutting Rental Assistance Is Harmful for Women, LGBTQIA+ People, and Families**

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

Housing is the foundation 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.<sup>1</sup> The COVID-19 pandemic and its resulting economic fallout have laid bare the desperate need for a stronger housing safety net. COVID relief has shown the impact of investing in solutions for housing instability, but many of those solutions were only temporary.

To keep people safely housed during the pandemic, the federal government took unprecedented action, implementing a national eviction moratorium, allocating historic funds for emergency rent 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. This effort paid off—even as low-income renters struggled with historically high rents and severe housing cost burdens,<sup>2</sup> fewer households experienced homelessness.<sup>3</sup>

These resources, however, were never sufficient to address the underlying causes of the affordable housing and homelessness crises: the severe shortage of deeply affordable, available, and accessible rental housing, and the growing gap between wages and rent. Unfortunately, millions of people across the country still struggle to afford housing as rents increase, the supply gap of accessible and affordable housing worsens, COVID-19 emergency rental assistance funds run out, and funding remains insufficient to provide aid to all eligible families. For example, only one in four families eligible for rental assistance can receive it due to insufficient federal investments in the program.<sup>4</sup>

Wages have not kept pace with rising rents for far too many families, especially in the past few years. Rental prices increased by 22% nationwide between January 2021 and December 2022.<sup>5</sup> In order to afford

a modest, two-bedroom apartment at fair market rent without being cost-burdened (spending more than 30% of income on rent), a full-time worker in the United States needs to make \$28.58 per hour<sup>6</sup>, which is \$2.76 more per hour than the previous year<sup>7</sup> and \$21.33 more per hour than the federal minimum wage of \$7.25.<sup>8</sup> Furthermore, workers paid the average minimum wage would have to work 104 hours a week, or 2.6 full time jobs, in order to afford a two-bedroom rental.<sup>9</sup> Women comprise nearly two-thirds (64.1%) of the workforce in the 40 lowest-paying jobs—restaurant servers and bartenders, fast food workers, hotel clerks, housekeeping services, and entertainment venue and retail staff.<sup>10</sup>

Rent increases are far surpassing wage increases, emergency funding is running dry, eviction filings are skyrocketing, and homelessness has risen to its highest level recorded. In 2023, homelessness increased across the country for all household types, with about 653,000 people experiencing homelessness on a single night.<sup>11</sup> This is the highest number since Point-in-Time counts began in 2007.<sup>12</sup> Of the 6,530,000 people experiencing homelessness, 38% were women or girls and 1% were transgender, nonbinary, or questioning.<sup>13</sup>

Unfortunately, the federal government has not prioritized fully funding rental assistance or even providing enough funding to maintain existing rental assistance. Congress has been unable to pass a full year funding package for Fiscal Year (FY) 2024 and has been operating on short-term continuing resolutions (CRs). A CR is a temporary spending bill that allows government operations to continue at the previous fiscal year's spending levels when appropriations have not yet been approved by Congress and the president.<sup>14</sup> CRs are also problematic and can create a lapse in funding that harms people who rely on rental assistance and other government programs to survive. This trend is nothing new—the last time that Congress passed a full year funding package before a new fiscal year started on October 1 was 1997.<sup>15</sup> Instead of risking government shutdowns every few months, operating by multiple CRs,<sup>16</sup> or proposing cuts to rental assistance, Congress is playing a dangerous game with the livelihoods of families across the country struggling to meet their basic needs.

## **Severely cost-burdened households spend most of their income on housing and have less money to spend on other critical needs like food, child care, transportation, and health care.**

Renters who have extremely low incomes are much more likely to be severely housing cost-burdened, spending over half of their income on rent and utilities alone.<sup>17</sup> Among extremely low-income renters, 86% spend over one third of their income on housing and 73% spend the majority of their income on housing.<sup>18</sup> 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.<sup>19</sup> This means nationally, there are only 33 affordable and available rental homes for every 100 extremely low-income renter households.<sup>20</sup>

Women of color, and particularly Black women, disproportionately experience housing cost-burden due to racist and sexist policies and practices in housing and beyond.<sup>21</sup>

## **Housing assistance programs help millions of women, LGBTQIA+ 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, LGBTQIA+ people, families experiencing homelessness, and children.<sup>22</sup> In 2021, women headed 75% of households served by HUD rental assistance programs.<sup>23</sup> Of the 10.2 million people receiving federal rental assistance, 69% are children, seniors, or disabled people.<sup>24</sup> If counted in the Supplemental Poverty Measure (SPM), federal housing assistance would have lifted the incomes of more than 2.4 million people above the Federal Poverty Level (FPL) in 2021, including nearly 1.1 million women.<sup>25</sup>

### *Housing Assistance Helps Women of Color*

- The pandemic and resulting financial crisis have exacerbated the need for assistance, as women of color face higher levels of housing insecurity and are more likely to fall behind on rent than white, non-Hispanic men.<sup>26</sup>
- In 2021, among single renters living alone, 43.1% of Black, non-Hispanic women, 45.6% of Latinas, and 40.3% of AANHPI women were severely cost-burdened, compared to 39.3% of white, non-Hispanic women and 32.0% of white, non-Hispanic men.<sup>27</sup>
- Overall, in April 2023, 22.4% of Black, non-Hispanic women and 17.0% of Latinas were behind on rent, in comparison to 6.3% of white, non-Hispanic men and 8.1% of white, non-Hispanic women.<sup>28</sup>

### *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,<sup>29</sup> and their mothers are more likely to have physical and mental health issues.<sup>30</sup> 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.<sup>31</sup> 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.<sup>32</sup>

- In 2021, among single renters raising children, 47.3% of Black, non-Hispanic women, 48.9% of Latinas, 48.3% of AANHPI women, and 43.0% of white, non-Hispanic women were severely cost-burdened (compared to 27.2% of white, non-Hispanic men).<sup>33</sup>
- Housing assistance particularly helps children who have not yet entered Kindergarten where they have access to resources from their public school, as required by law.<sup>34</sup>
- In 2022, households with children headed by women comprised 30% of households served by HUD rental assistance programs.<sup>35</sup>
- Every year, 2.9 million children are affected by an eviction filing.<sup>36</sup> Additionally, children under the age of 5 are the largest age group living in households that have had an eviction filing.<sup>37</sup> These numbers are the highest for Black women: eviction filings were 28.4% with children present and 16.3% without.<sup>38</sup>

### *Housing Assistance Helps Survivors*

- 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.<sup>39</sup>
- Parents who receive a housing voucher are one-third less likely to experience domestic violence.<sup>40</sup> Unfortunately, one nationwide study found that half of survivors who identified a need for housing services did not receive them.<sup>41</sup>

### *Housing Assistance Helps LGBTQIA+ People*

- In 2020, 10% of LGBTQ women and 9% of nonbinary/genderqueer individuals reported that they, their partner, or their children received housing assistance in the last year.<sup>42</sup>
- LGBT adults over the age of 50 (16.7%) were more likely than non-LGBT adults (12.4%) to apply for emergency rental assistance programs.<sup>43</sup>

### *Housing Assistance Helps Women With Disabilities*

Housing assistance helps disabled women obtain accessible and affordable housing in non-congregate housing, which increases independence and community integration while also cutting down on transmission of communicable diseases.

- Women are more likely than men to have a disability, and disabled women are more likely to live in poverty than white non-disabled men.<sup>44</sup> Women with disabilities typically have lower incomes and face a higher risk of poverty and economic hardship than women without disabilities, and they are therefore more likely to require rental assistance. Additionally, only 36% of disabled women between the ages of 16 and 64 are employed, in comparison to 38% of disabled men, 70% of nondisabled women, and 79% of nondisabled men.<sup>45</sup>
- Disabled women (16.9%) are more likely to be behind on rent than nondisabled men (8.9%) and disabled men (16.4%). Additionally, 25.3% of disabled Black, non-Hispanic women and 21.6% of disabled women of color overall are behind on rent; whereas, only 12.7% of disabled white, non-Hispanic women and 4.5% of nondisabled white, non-Hispanic men are behind on rent.<sup>46</sup>
- Disabled women who are unable to work and receive 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.<sup>47</sup>
- One study found that public housing and privately owned subsidized rental units were 2.5 times more likely to be livable for people with mobility issues than owner-occupied units.<sup>48</sup> However, only 5% of units in federally assisted housing are required to be accessible for those with mobility related disabilities and only 2% are required to be accessible to people with hearing and/or visual disabilities.<sup>49</sup> This low threshold shows how difficult it is for disabled people to obtain housing that is accessible to them.
- Of disabled people in HUD-assisted households in 2013, 65% were women and 35% were men.<sup>50</sup>

### *Housing Assistance Helps Older Women*

- In 2020, 20% of people receiving housing assistance (2 million people) were seniors.<sup>51</sup>
- Older women, especially older women of color, are more likely to have lower incomes than older men.<sup>52</sup> In 2022, women made up more than six in 10 (60.0% ) of poor people ages 65 and older. Additionally, the official poverty rate was 11.2% for women 65 years and older, compared to 9.0% for men in that age group.<sup>53</sup> The rates are even steeper for older women of color, with nearly one in six Latinas (16.9%) and Black women (17.8%) living under the poverty line.<sup>54</sup>

**Because of the critical importance rental assistance plays in the lives of women, LGBTQIA+ people, and their families, the federal government should focus on expanding, not cutting, rental assistance so that everyone can fulfill their basic human need of safe , adequate housing.**

Because the cost of housing rises every year, it is vital that HUD's affordable housing and homelessness assistance programs receive increased federal funding to, at a minimum, maintain the number of people being served by these programs. Flat (like a CR) or insufficient funding acts as a cut, as it reduces the number of people served. 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.<sup>55</sup>

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