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The Continuing Need for Gender, Racial, and Disability Justice in the Rental System

By Talia Grossman, Sarah Hassmer, and Sarah Javaid

The United States has a long history of discrimination—racism, sexism (including transphobia and homophobia), and ableism—in housing and in the broader U.S. economy that causes women, women of color, disabled people, and LGBTQIA+ people to disproportionately face economic insecurity and struggle to afford basic necessities, like housing. Policies today still fail to address these deep structural inequities so all people can meet their basic needs.

An expansive explanation of the historically discriminatory housing policies can be found in a 2022 National Women's Law Center (NWLC) report, in collaboration with Insight Center and Groundwork Collaborative, *The Roots of Discriminatory Housing Policy: Moving Toward Gender Justice in Our Economy*.¹ This issue brief updates and expands on renter data presented in the 2022 report and describes policy changes needed to create a more equitable housing system for women of color, disabled people, and LGBTQIA+ people.

METHODOLOGY AND DEFINITIONS

The data cited throughout this brief comes from multiple sources, including the U.S. Census Bureau, data from other federal agencies, numerous surveys, as well as analyses of these and other data conducted by other individuals and organizations. Within these multiple data sources, moreover, there are a wide range of terms used to refer to people of different racial or ethnic groups. In this brief, the “AANHPI” race category includes those who identified themselves as Asian American, Native Hawaiian, or Pacific Islander. The “Black” race category includes those who identified themselves as Black or African American. The “Latina” category includes women of any race who identified themselves to be of Hispanic, Latino, or Spanish origin.

Please refer to each individual source note for more information on racial and ethnic categories.

- **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 area median income, whichever is higher
- **Very Low-Income (VLI):** Households with income between extremely low income and 50 percent of area median income
- **Low-Income (LI):** Households with income between 51 percent and 80 percent of area median income
- **Middle-Income (MI):** Households with income between 81 percent and 100 percent of area median income
- **Above Median Income:** Households with income above 100 percent of area median income
- **Gender justice:** This brief recognizes that we will not achieve gender justice by focusing solely on discrimination against women, but rather, by also addressing broader gender injustices that include discrimination against LGBTQIA+ people and forms of discrimination that intersect with gender injustices, including racism, ableism, xenophobia, and more.

WOMEN AND WOMEN OF COLOR RENTERS WERE MORE LIKELY TO HAVE EXTREMELY LOW INCOMES COMPARED TO MEN AND WHITE, NON-HISPANIC MEN.

Women disproportionately make up the low-paid workforce, representing nearly two-thirds (64.1%) of the workforce in the 40 lowest paying jobs but less than half of the workforce overall.² Additionally, the racist and sexist wage gap robs women of color of tens of thousands of dollars each year. Women working full time, year-round are typically paid just 84 cents for every dollar men are paid.³ For women overall, the \$9,954 loss in median earnings every year⁴ equates to nearly eight months of rent.⁵ For some women of color this loss is much greater. For example, Latinas lose \$30,450 annually to the wage gap,⁶ or almost 23 months of rent coverage every year.⁷ For some women of color, wage disparities add up to more than \$1 million in lost income over their careers.⁸ This vast financial loss contributes to a greater share of women, particularly women of color, living as extremely low-income renters.



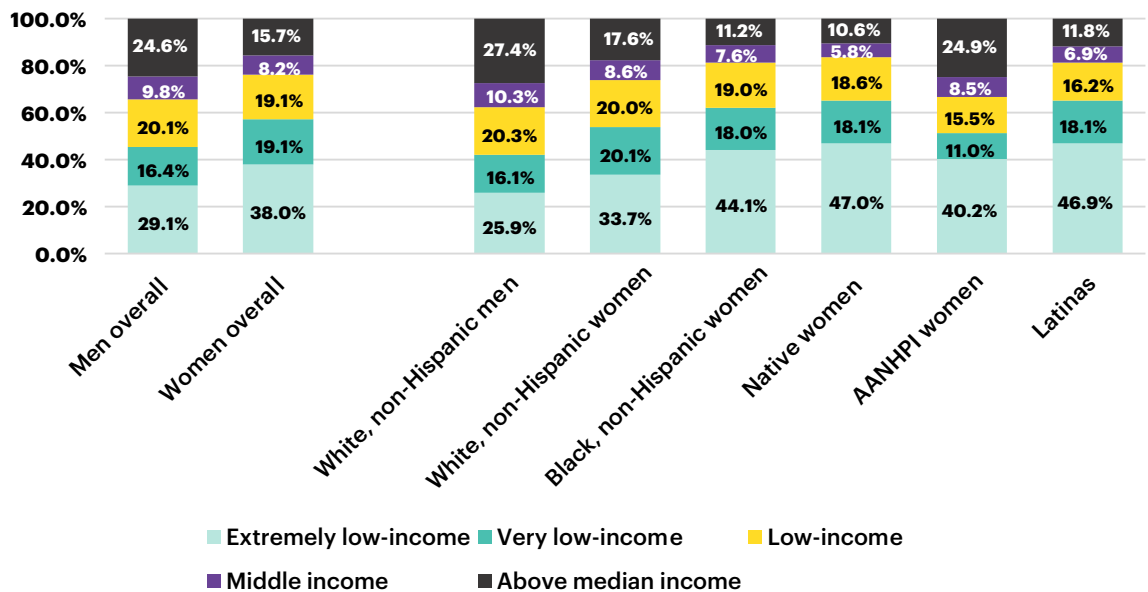
Over four in 10 Black, non-Hispanic women, Native women, Asian American, Native Hawaiian, and Pacific Islander (AANHPI) women, and Latinas were extremely low-income renters in 2021.

Among single adults living alone in 2021:

- Women of every race were more likely than white, non-Hispanic men (25.9%) to be extremely low-income renters.⁹
- Nearly half of Native women (47.0%) and Latina (46.9%) renters had extremely low incomes, and they were both nearly two times more likely than white, non-Hispanic men to be extremely low-income.
- Black, non-Hispanic women (44.1%) and AANHPI women (40.2%) were also very likely to be extremely low-income renters.

FIGURE 1

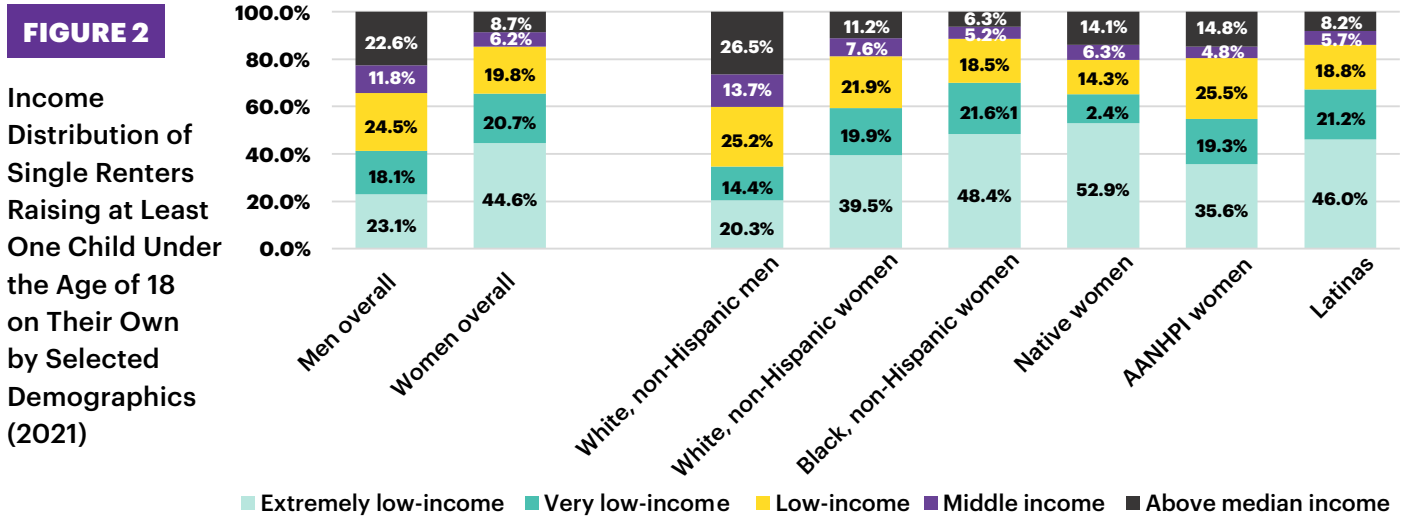
Income Distribution of Single Renters Living Alone by Selected Demographics (2021)



Source: See appendix Table A for table format of graph. Data were limited to heads of households living alone. National Women's Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

Among single renters raising at least one child under the age of 18 on their own in 2021:

- Women (44.6%) were nearly two times more likely than men (23.1%) to be extremely low-income renters.¹⁰
- Women of every race were nearly or more than twice as likely as white, non-Hispanic men (20.3%) to have extremely low incomes. Over half of Native women (52.9%) and nearly half of Black, non-Hispanic women (48.4%) were extremely low-income renters. Over four in 10 Latina renters (46.0%) had extremely low incomes.



Source: See appendix Table B for table format of graph. Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women’s Law Center calculations based on 2021 ACS microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

A greater share of single women raising a child on their own had extremely low incomes than single women living alone. In contrast, a smaller share of men raising a child on their own had extremely low incomes than single men living alone. This is in part due to a sexist trend that economically penalizes mothers and financially benefits fathers—women experience a wage decrease after having children while men experience a wage increase,¹¹ increasing the maternal wage gap. Single mothers working full time, year-round are typically paid 67 cents for every dollar paid to single fathers.¹² This wage decrease is often worse for low-income women, who experience the greatest wage penalty for raising children, increasing their existing financial struggle.¹³ The motherhood penalty results in increased economic and housing insecurity for women raising children alone and decreased economic and housing insecurity for men raising children alone.



Improving job quality and mitigating employment discrimination, including by raising the minimum wage¹⁴ and addressing wage gaps,¹⁵ along with bolstering rental assistance, would help address these income disparities that have a harmful impact on women’s budgets, particularly when it comes to housing.

WOMEN OF EVERY RACE WERE MORE LIKELY THAN WHITE, NON-HISPANIC MEN RENTERS TO SPEND OVER 50% OF THEIR INCOME ON HOUSING COSTS.

Renters spending more than 30% of their pre-tax income on housing are defined as cost-burdened and those spending more than 50% as severely cost-burdened.

The gender inequities in our employment systems, the lack of a thriving wage, and the shortage of homes affordable to families with the lowest incomes mean that rent takes up a huge chunk of women's budgets. In order to afford a modest, two-bedroom apartment at fair market rent without being cost-burdened (spending more than 30% of their income on rent), a full-time worker in the United States needs to make \$28.58 per hour (\$23.57 for a modest one-bedroom).¹⁶ Women, unfortunately, are overrepresented among poorly paid workers, including those being paid the federal minimum wage of \$7.25 per hour.¹⁷ A full-time, minimum-wage worker can afford a one-bedroom rental home at fair market value in only 7% of counties across the United States (excluding Puerto Rico) without being cost burdened—all located in states where the minimum wage is higher than the federal minimum wage.¹⁸

According to the National Low Income Housing Coalition, “the average minimum wage worker” would have to work 86 hours per week to afford a one-bedroom rental home or 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home at the fair market rate without being cost-burdened.¹⁹ This forces women to make the impossible choice between a solid balance of sleep and daily activities or working an exorbitant amount of hours to not be cost-burdened. This seems untenable for anyone, but it is even worse for single people with caregiving responsibilities, who are disproportionately women.

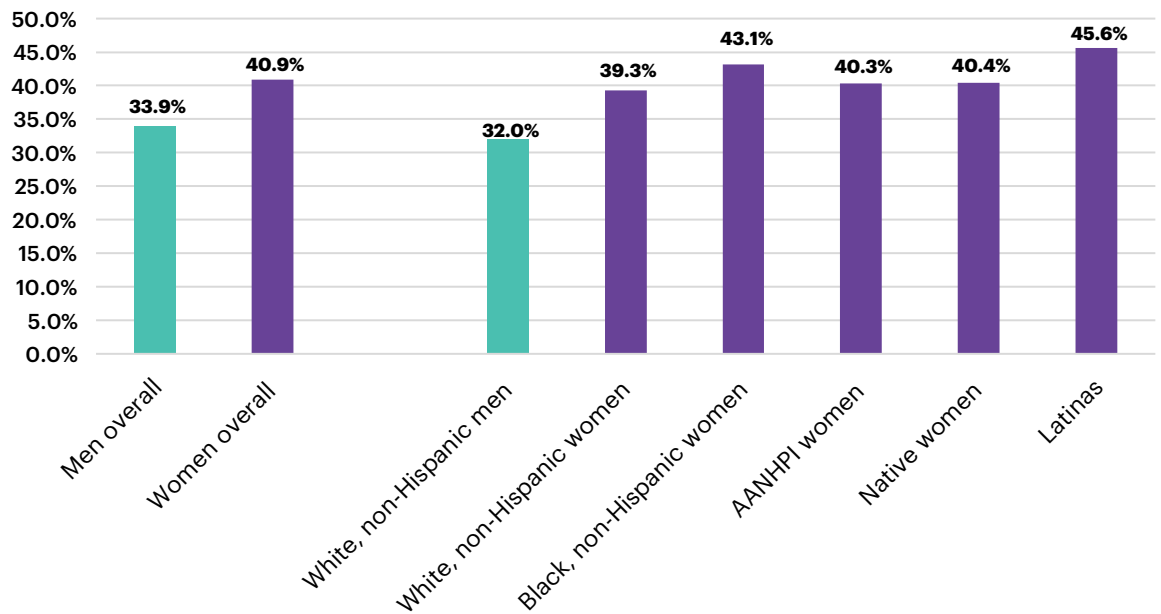
Additionally, the gap in the supply of housing affordable and available to families with the lowest incomes has persisted for decades, and there is not a single state in the country with enough deeply affordable homes to meet demand.²⁰ In Nevada, for example, there are only 17 affordable and available rental units available for every 100 extremely low-income households.²¹ Years of federal disinvestment from affordable housing programs have severely constrained both the supply of affordable housing and the quality of existing affordable housing stock.²² The supply gap for accessible housing for people with disabilities is far worse.²³ Gender and racial income disparities, and the insufficient supply of affordable housing, thus 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.

Among single adults living alone in 2021:

- Women were more likely than men to be severely cost-burdened renters.²⁴
- Women of every race were more likely than white, non-Hispanic men (32.0%) to be severely cost-burdened.
- Women of color were especially likely to be severely cost-burdened. Over two in five Latinas (45.6%), Black, non-Hispanic women (43.1%), Native women (40.4%), and AANHPI women (40.3%) renters were severely cost-burdened in 2021. Black, non-Hispanic women and Latinas were also more likely than white, non-Hispanic women (39.3%) to be severely cost-burdened renters.

FIGURE 3

Share of Single Renters Living Alone Who Were Severely Cost-Burdened by Selected Demographics (2021)



Source: See appendix Table C for table format of graph. Data were limited to heads of households living alone. National Women's Law Center calculations based on 2021 ACS IPUMS-USA.

Among single adults raising at least one child under the age of 18 on their own in 2021:

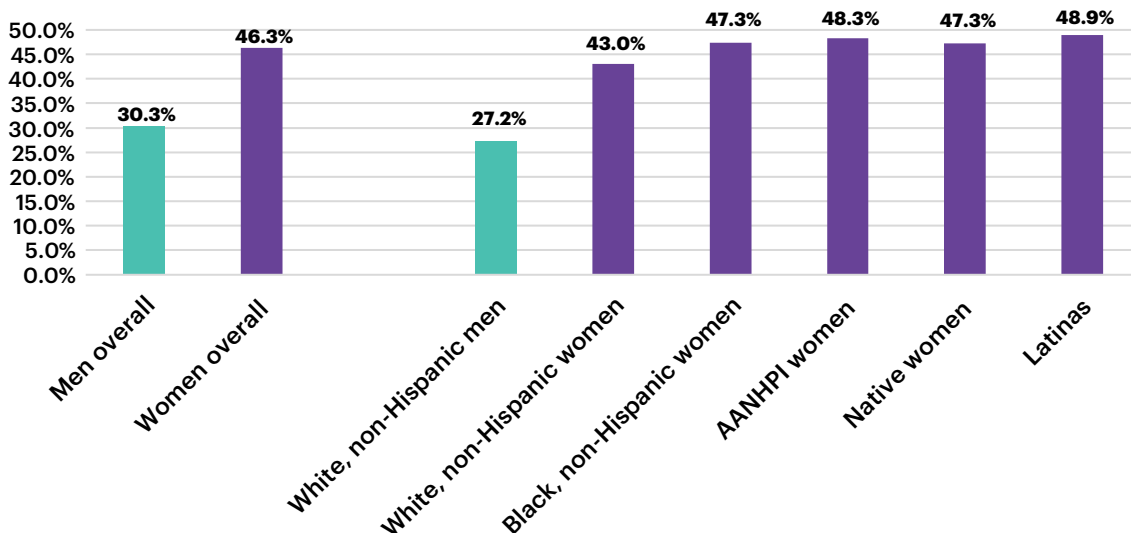
- Women (46.3%) were more likely than men (30.3%) to be severely cost-burdened renters in 2021.²⁵
- Women of every race were more likely than white, non-Hispanic men (27.2%) to be severely cost-burdened renters. Nearly half of Latinas (48.9%), AANHPI women (48.3%), Black, non-Hispanic women (47.3%), and Native women (47.3%) renters were severely cost-burdened in 2021. Latinas, AANHPI women, and Black, non-Hispanic women were also more likely than white, non-Hispanic women (43.0%) to be severely cost-burdened.

Nearly 50% of single Black, non-Hispanic women, AANHPI women, Native women, and Latinas who were raising at least one child on their own were severely cost-burdened renters in 2021.



FIGURE 4

Share of Single Renters Raising at Least One Child Under the Age of 18 on Their Own Who Were Severely Cost-Burdened by Selected Demographics (2021)



Source: See appendix Table C for table format of graph. Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women's Law Center calculations based on 2021 ACS IPUMS-USA.

Families raising children have higher living expenses, forcing many single women raising children on their own to choose among basic necessities and driving them further into being severely cost-burdened by rent. The cost of child care alone is an incredibly burdensome, often reaching or exceeding the price of in-state college tuition,²⁶ and is out of reach for many. Without reliable and affordable child care, women are disadvantaged in consistently participating in the workforce. One in five women (20.2%) reported that at some point between August 23 and September 6, 2023, children in their household were unable to attend child care due to it being closed, unavailable, unaffordable, or because they were concerned about their child's safety.²⁷ Furthermore, among the women who did not have child care, nearly seven in 10 women (69%) experienced an economic impact, such as taking unpaid leave, cutting their work hours, leaving their jobs, losing their jobs, or not being able to look for a job.²⁸



Significant investments in rental and child care assistance, as well as nutrition, health care, and other basic needs, are needed to ensure women and families have what they need to not just survive, but thrive.

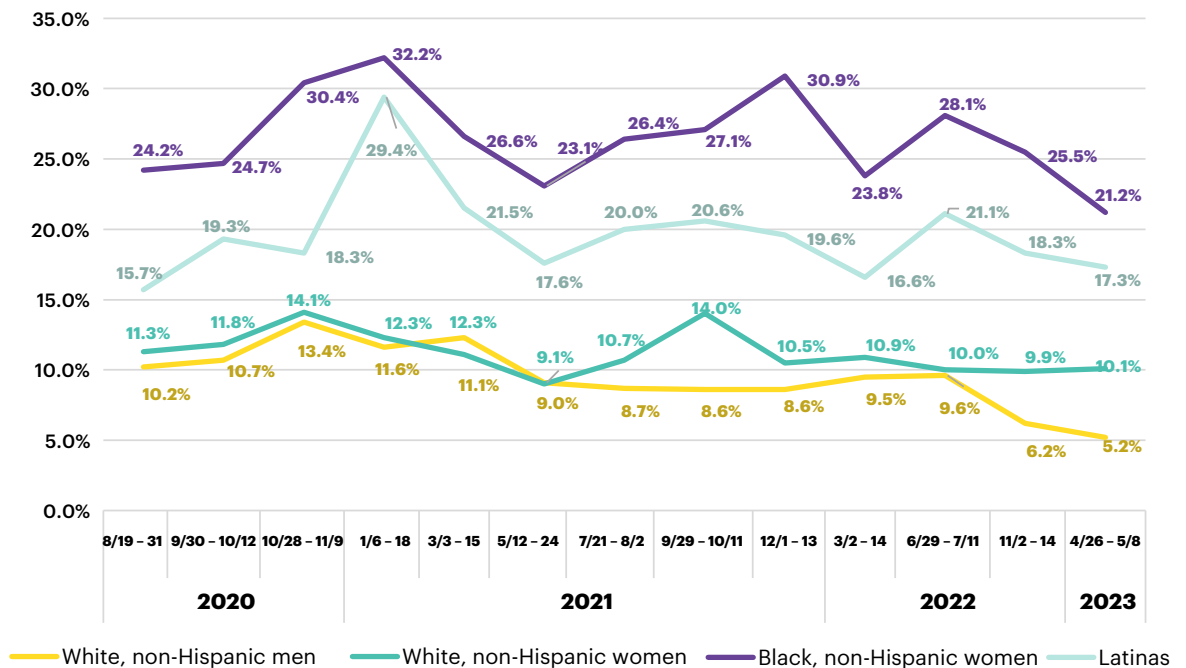
BLACK, NON-HISPANIC WOMEN AND LATINAS WERE MORE LIKELY THAN WHITE, NON-HISPANIC MEN TO BE BEHIND ON THEIR RENT PAYMENTS THROUGHOUT THE PANDEMIC.

Women of color, as well as women overall, disproportionately experienced housing insecurity prior to the COVID-19 pandemic due to sexist and racist policies.²⁹ Throughout the pandemic, Black, non-Hispanic and Latina women were often more likely than white, non-Hispanic men and women to be behind on

their rent payments. COVID relief programs including the Emergency Rental Assistance Program (ERAP) helped millions of people stay in their homes. Yet, well into 2023, the share of Black, non-Hispanic women and Latinas who were behind on their rent continued to remain high.

FIGURE 5

Share of Renters Who Were Behind on Their Rent Payments by Selected Demographics (2020–2023)



See appendix Table D for table format of graph. National Women’s Law Center calculations based on U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020-2023 Household Pulse Survey,” Census.gov, <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>.³⁰



Across much of 2021–2023:

- In 45 states and the District of Columbia, a greater share of women compared to men were behind on their rent (Appendix Table E).³¹
- In 44 states (all states for which complete data is available), a greater share of women of color compared to white, non-Hispanic men were behind on their rent. The share of women behind on their rent and the disparities between women of color and white, non-Hispanic men and women varied greatly by state. For example, in Wisconsin, 33.0% of Black, non-Hispanic women who rent were behind on their payments compared to 7.6% of white, non-Hispanic women and 7.4% of white, non-Hispanic men. In New York, 28.3% of Latinas, 10.5% of white, non-Hispanic women, and 9.9% of white, non-Hispanic men were behind on their rent payments (Appendix Table F).
- In nine states and the District of Columbia (out of 27 states and the District of Columbia for which complete data is available), a greater share of LGBT people compared to non-LGBT people were behind on their rent. This share varied greatly by state. For example, in Missouri, 17.6% of LGBT renters were behind on their rent compared to 11.4% of non-LGBT renters. In Washington, 9.0% of LGBT and 10.1% of non-LGBT renters were behind on their rent (Appendix Table G).
- In 48 states and the District of Columbia (all states for which complete data is available), a greater share of disabled women compared to nondisabled men were behind on their rent (Appendix Table H).

This behind-on-rent data makes clear that we need both emergency and long-term rental assistance to address short-term financial shocks and longer-term affordability challenges.



EVICTION, AND EVEN THE THREAT OF EVICTION, HAS SEVERE REPERCUSSIONS FOR WOMEN OF COLOR.

Being behind on rent (having “rent arrears”) increases the threat of eviction. Prior to the COVID-19 pandemic, many eviction cases on this basis were for arrears that amounted to less than \$1,500, often less than one month’s rent.³²

Before the pandemic, millions of people across the United States faced eviction. Between 2007 and 2016, on average, 7.6 million individuals faced the threat of eviction and 3.9 million lived in a home that faced an eviction judgment.³³ Black women have been disproportionately likely to experience eviction, due to racist and sexist policies by landlords³⁴ and pay inequities that make it harder to afford rent.³⁵ In 17 of the 36 states with available data prior to the pandemic, Black women renters received eviction filings at double the rate (or higher) of white renters.³⁶

Facing an eviction can unleash a cascade of consequences. An eviction filing, even if it does not end in an eviction itself, appears on background checks landlords use when considering rental applications.³⁷ Unfortunately, these screenings often contain false, outdated, or misleading information; therefore, the fact that the tenant was never actually evicted may not make it to the landlord.³⁸ Additionally, tenant screenings do not indicate the reasons for the eviction—which may have no bearing on a future tenancy,³⁹ especially when the eviction can be a pretext for other forms of discrimination. The inability to find safe, accessible,

and affordable housing due to a previous eviction filing can also affect the ability to find or keep a job. Without adequate shelter in a location of their choosing, a person may not have access to proper hygienic care, transportation, or child care, which are all barriers to employment. Furthermore, unstable housing due to an eviction filing can lead to health consequences for women and their families due to several factors, including that their housing may provide an unsafe or unhealthy environment, they may not have a safe place to store medication, or they may be unable to access public transportation needed to attend medical appointments.⁴⁰ All of these factors continue the cycle of poverty and demonstrate the critical need for tenant protections.

People facing homelessness experience the same struggles as those with unstable housing, but much more heightened. People experiencing unsheltered homelessness are at risk of falling ill or dying from severe temperatures—heat stroke when it is too hot and hypothermia when it is too cold. Women and LGBTQIA+ people are much more likely to experience violence in shelters or on the streets.⁴¹ Additionally, people are more likely to get a severe infection, such as COVID-19 or Toxic Shock Syndrome, due to unsanitary and crowded conditions. Menstruation products are incredibly expensive, forcing people who menstruate to reuse products or use toilet paper from public restrooms.⁴²



To reduce evictions, we need to increase tenant protections at the federal, state, and local levels. Laws to expunge or seal eviction filings can help eliminate challenges associated with credit reporting and background checks. Additionally, the right to legal assistance during an eviction proceeding can lessen the chance of women and LGBTQIA+ people experiencing homelessness due to not knowing their rights.

THIS DATA SUGGESTS THE NEED FOR DEEP POLICY CHANGES TO ENSURE RENTAL HOUSING IS EQUITABLE FOR ALL.

Given the long history of discriminatory housing policies in the United States, addressing gender, racial, and disability inequities in housing requires centering gender justice, including centering the needs of women of color, LGBTQIA+ people, and disabled women. The discriminatory roots of housing policy in this country run deep. Consequently, untangling these roots to create a liberated society in which every single person can have a safe, accessible, and affordable home in the neighborhood of their choosing will require significant effort and public investments, both short- and long-term.

1. WE NEED DEEP, LONG-TERM PUBLIC INVESTMENTS IN HOUSING AND OTHER ECONOMIC SUPPORTS.

The end of the Civil Rights movement led to a shift away from public investments in housing,⁴³ which still impacts people today, as only one in four eligible households receive assistance and eligible families are often on waitlists for years.⁴⁴ As the country shifted away from public investments, the private real estate market significantly increased in power and failed to meet the needs of low-income renters.⁴⁵ The private market has not built or maintained housing affordable enough for the lowest-income renters, and indeed cannot do so, on its own. Only the federal government can provide the large-scale, sustained investments needed to help solve the affordable housing crisis. **Congress must change course and increase public investments in housing to allow for permanent and systemic change for renters.** While we advocate for federal investments, states and localities can help address local needs.

COVID-19 relief funds, which were greatly effective in mitigating the eviction crisis during the pandemic, offer some lessons for Congress going forward. Across two COVID-19 relief packages, Congress created the Emergency Rental Assistance Program (ERAP) to

prevent evictions through direct financial assistance. Through the ERAP, Congress appropriated over \$46 billion in funding distributed to states, U.S. territories, local governments, and Native American Tribes (or Tribally Designated Housing Entities). These funds were then directly distributed as cash assistance to renters and landlords for housing-related expenses like rent and utilities. As of June 2023, more than 12.3 million households received assistance, with more than 60% of funds going to communities of color and more than 66% to households headed by women.⁴⁶

While these funds were greatly effective, they were only temporary and are almost depleted, despite continued need. The price of rent and other basic needs, such as food, continues to rise, while the wage growth for poorly paid workers has slowed and gender and racial wage disparities persist. We need to both strengthen job quality and mitigate employment discrimination, including through raising minimum wages and achieving equal pay, and make systemic housing investments so housing is affordable for all.

Raising revenues through a more equitable tax code can support critical and much needed housing investments described below, along with other public investments that would increase the economic security of women of color, LGBTQIA+ people, and disabled women, such as child care, paid family leave and medical leave, aging and disability care, nutrition, and health care.

The federal government, as well as states and localities, need to provide the deep housing investments required to ensure permanent system change.

Examples include the following:

- **Create a permanent Emergency Rental Assistance Program**, which would provide short-term cash assistance to families struggling financially. A tragic life event, like a sudden job loss or health emergency,

can cause a family to experience sudden financial instability, fall behind on rent payments, and face the threat of eviction even when they owe less than a month's rent. Emergency cash assistance would provide the family with the necessary funds to stay housed during a short-term crisis and avoid the costly, destructive, and long-term effects of an eviction.⁴⁷

- **Congress should create a pathway to universal rental assistance** that ensures that every eligible family receives the assistance they need to afford rent. By increasing investments in rental assistance, eligible families will no longer have to worry about untenable choices between paying for rent, food, health care, or other basic necessities. Universal rental assistance is part of the solution to reducing the number of people who are behind on their rent payments and those who are cost-burdened.
- **Create or improve refundable renters tax credits that would benefit low- to middle-income families**, which would help households that cannot receive a Housing Choice Voucher, either because of the long waitlists or because of strict income limits.⁴⁸ Unlike a tax deduction, which only reduces taxes owed, a refundable renters tax credit would allow families with little to no tax liability to receive the credit as a refund.⁴⁹ Some states and Washington, D.C., have pursued these credits, and more states should consider doing so. Additionally, Congress should create a federal refundable renters tax credit so that all eligible renters can benefit.
- **Make robust public investments targeted toward increasing the supply of accessible and affordable housing**, which would allow more families to find housing they can afford, without being cost-burdened. The Housing Trust Fund (HTF), for example, builds, rehabilitates, preserves, and operates rental housing for people with extremely low incomes.⁵⁰ While HTF allocations have grown since the first \$174 million allocation to states in 2016,⁵¹ much greater investments are needed to address the vast supply gaps in accessible and affordable housing.

2. WE NEED SYSTEMIC POLICY CHANGES AT EVERY LEVEL OF GOVERNMENT.

Robust investments must be paired with systemic policy changes to provide an equitable housing system. We need to correct the extreme power imbalance between tenants and landlords. Tenant protections critically counter the decades of women of color facing higher eviction rates.

Examples of policy changes that better protect tenants include the following:

- Various **“Tenant Bills of Rights”** enacted in a number of states and local jurisdictions in the last 10 years include laws with affordability provisions, protections against displacement, and the right to healthy and accessible housing.⁵² In January 2023, the Biden administration released a Blueprint for a Renters Bill of Rights that contains important proposals to increase renter protections,⁵³ but more work is needed to address the deep power imbalances between tenants and landlords.
- **The Fair Housing Act (FHA) should prohibit housing discrimination based on classifications such as source of income (SOI), and Congress should increase federal funding for fair housing enforcement.**⁵⁴ The FHA does not explicitly protect against SOI discrimination. States and localities that do not have anti-SOI discrimination allow landlords to have the ability to deny housing to prospective tenants using government subsidies to pay for rent, which is often used as a proxy for illegal discrimination that often disproportionately harms people of color, LGBTQIA+ people, and women with disabilities.⁵⁵ One fair housing test in Memphis and Shelby County found significant SOI discrimination—84.4% of tests had discrimination based on the testers source of income.⁵⁶ SOI discrimination often has discriminatory impacts based on sex, race, and disability in violation of the FHA, but insufficient fair housing enforcement funding makes it

impossible to counter. Without federal protection, the patchwork of laws fails to cover everyone, no matter where they live.

- **Tenants should have the right to counsel in eviction proceedings.**⁵⁷ On average, only 3% of tenants are represented by legal counsel, compared to 81% of landlords.⁵⁸ Legal aid organizations that provide legal assistance to people with low-income are often unable to help due to the large demand and the small number of staff.⁵⁹ When tenants have access to counsel, their odds of eviction are greatly diminished.⁶⁰
- **Barriers to housing must be removed for people who have experienced an eviction filing.** Even if someone has not been evicted by court judgment but has received a filing of eviction, the filing alone can reduce their chances of housing in the future because

it often stays on their record.⁶¹ Landlords often use sexist and racist policies to evict women of color for no legal reason, but the attempted eviction can still show up on a record, making it extremely difficult to find housing later.⁶² Laws to expungement or sealing eviction filings will minimize this problem leading to greater housing access after an eviction filing.

The evidence shows that women of color, LGBTQIA+ people, and disabled women struggle to afford rent because of decades, if not centuries, of discriminatory housing and economic policies. Only significant public investments and sweeping policy changes at every level of government can ensure that all women and LGBTQIA+ people can afford rent and enjoy safe, accessible housing in the neighborhood of their choice without sacrificing food, child care, health care, and other necessities.

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APPENDIX

TABLE A Income Distribution of Single Renters Living Alone (2021)

	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MIDDLE INCOME	ABOVE MEDIAN INCOME
Men overall	29.1%	16.4%	20.1%	9.8%	24.6%
Women overall	38.0%	19.1%	19.1%	8.2%	15.7%
White, non-Hispanic men	25.9%	16.1%	20.3%	10.3%	27.4%
White, non-Hispanic women	33.7%	20.1%	20.0%	8.6%	17.6%
Black, non-Hispanic women	44.1%	18.0%	19.0%	7.6%	11.2%
Native women	47.0%	18.1%	18.6%	5.8%	10.6%
AANHPI women	40.2%	11.0%	15.5%	8.5%	24.9%
Latinas	46.9%	18.1%	16.2%	6.9%	11.8%

Source: Data were limited to heads of households living alone. National Women's Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

Income Distribution of Single Renters Raising at Least One Child Under the Age of 18 on Their Own (2021)

	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MIDDLE INCOME	ABOVE MEDIAN INCOME
Men overall	23.1%	18.1%	24.5%	11.8%	22.6%
Women overall	44.6%	20.7%	19.8%	6.2%	8.7%
White, non-Hispanic men	20.3%	14.4%	25.2%	13.7%	26.5%
White, non-Hispanic women	39.5%	19.9%	21.9%	7.6%	11.2%
Black, non-Hispanic women	48.4%	21.6%	18.5%	5.2%	6.3%
Native women	52.9%	12.4%	14.3%	6.3%	14.1%
AANHPI women	35.6%	19.3%	25.5%	4.8%	14.8%
Latinas	46.0%	21.2%	18.8%	5.7%	8.2%

Source: Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women's Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

APPENDIX

TABLE C Share of Renters Who Were Severely Cost Burdened (2021)

	SINGLE ADULTS	SINGLE ADULTS RAISING AT LEAST ONE CHILD UNDER THE AGE OF 18 ON THEIR OWN
White, non-Hispanic men	32.0%	27.2%
White, non-Hispanic women	39.3%	43.0%
Black, non-Hispanic women	43.1%	47.3%
AANHPI women	40.3%	48.3%
Native women	40.4%	47.3%
Latinas	45.6%	48.9%
Women overall	40.9%	46.3%

Source: Data were limited to heads of households living alone. National Women’s Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

TABLE D Share of Renters Who Were Behind on Their Rent Payments (2020–2023)

		WHITE, NON-HISPANIC MEN	WHITE, NON-HISPANIC WOMEN	BLACK, NON-HISPANIC WOMEN	LATINAS
2020	Aug. 19–31	10.2%	11.3%	24.2%	15.7%
	Sept. 30 – Oct. 12	10.7%	11.8%	24.7%	19.3%
	Oct. 28 – Nov. 9	13.4%	14.1%	30.4%	18.3%
2021	Jan. 6–18	11.6%	12.3%	32.2%	29.4%
	March 3–15	12.3%	11.1%	26.6%	21.5%
	May 12–24	9.1%	9.0%	23.1%	17.6%
	July 21 – Aug. 2	8.7%	10.7%	26.4%	20.0%
	Sept. 29 – Oct. 11	8.6%	14.0%	27.1%	20.6%
	Dec. 1–13	8.6%	10.5%	30.9%	19.6%
2022	March 2–14	9.5%	10.9%	23.8%	16.6%
	June 29 – July 11	9.6%	10.0%	28.1%	21.1%
	Nov 2–14	6.2%	9.9%	25.5%	18.3%
2023	April 26 – May 8	5.2%	10.1%	21.2%	17.3%

Source: National Women’s Law Center calculations based on U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020–2023 Household Pulse Survey,” Census.gov, <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>.

APPENDIX

TABLE E

Share of Men and Women Who Were Behind on Their Rent Payments by State
(January 6, 2021 – September 4, 2023)

STATE	ALL MEN	ALL WOMEN
United States	13.9%	15.6%
Alabama	17.0%	21.8%
Alaska	12.3%	15.2%
Arizona	10.0%	11.4%
Arkansas	14.9%	17.3%
California	14.0%	13.2%
Colorado	9.1%	10.4%
Connecticut	16.9%	16.1%
Delaware	15.1%	17.1%
District of Columbia	12.5%	14.1%
Florida	15.2%	17.6%
Georgia	16.5%	19.7%
Hawaii	13.4%	12.7%
Idaho	7.6%	8.9%
Illinois	14.6%	18.1%
Indiana	13.3%	16.3%
Iowa	13.4%	13.4%
Kansas	9.3%	11.2%
Kentucky	13.9%	14.9%
Louisiana	17.3%	21.4%
Maine	11.5%	10.4%
Maryland	16.1%	19.3%
Massachusetts	12.5%	13.3%
Michigan	13.1%	15.8%
Minnesota	10.1%	13.0%
Mississippi	20.7%	23.0%

STATE	ALL MEN	ALL WOMEN
Missouri	12.0%	13.5%
Montana	6.8%	11.4%
Nebraska	9.7%	12.0%
Nevada	13.1%	13.1%
New Hampshire	12.0%	10.5%
New Jersey	17.6%	18.6%
New Mexico	15.0%	15.2%
New York	19.7%	21.3%
North Carolina	12.6%	15.5%
North Dakota	10.7%	10.4%
Ohio	12.0%	14.8%
Oklahoma	11.1%	16.3%
Oregon	9.7%	11.2%
Pennsylvania	14.5%	17.0%
Rhode Island	14.9%	15.4%
South Carolina	18.9%	19.3%
South Dakota	11.2%	13.6%
Tennessee	12.2%	15.2%
Texas	14.6%	15.5%
Utah	7.0%	9.3%
Vermont	9.8%	10.0%
Virginia	10.9%	12.8%
Washington	9.9%	11.6%
West Virginia	14.1%	18.0%
Wisconsin	9.5%	11.3%
Wyoming	11.7%	14.1%

Source: National Women’s Law Center calculations based on weeks 22–61 of the U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020–2023 Household Pulse Survey. “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 seven-day period.

APPENDIX

TABLE F

Share Who Were Behind on Their Rent Payments by State and Selected Demographics (January 6, 2021 – September 4, 2023)

State	White, non-Hispanic Men	White, non-Hispanic Women	Women of Color Overall*	Black, non-Hispanic Women	Latinas
United States	8.9%	10.5%	20.6%	25.5%	17.8%
Alabama	11.0%	16.4%	27.6%	27.8%	-
Alaska	9.7%	10.1%	20.7%	-	-
Arizona	5.6%	9.0%	13.8%	-	13.2%
Arkansas	13.0%	14.2%	23.1%	26.0%	-
California	8.1%	8.4%	15.6%	25.4%	14.5%
Colorado	6.1%	8.1%	14.9%	-	14.5%
Connecticut	9.9%	10.5%	21.7%	23.3%	22.3%
Delaware	-	11.0%	22.2%	24.4%	-
District of Columbia	2.4%	1.7%	22.0%	26.8%	-
Florida	8.7%	12.6%	21.5%	26.7%	17.2%
Georgia	11.6%	12.8%	24.0%	25.3%	19.2%
Hawaii	-	6.7%	14.7%	-	-
Idaho	6.6%	7.6%	14.2%	-	-
Illinois	7.4%	10.7%	24.9%	28.9%	21.5%
Indiana	10.9%	14.3%	20.5%	21.6%	-
Iowa	11.1%	11.4%	22.1%	-	-
Kansas	7.5%	9.7%	15.0%	-	-
Kentucky	11.9%	14.2%	17.4%	18.4%	-
Louisiana	11.5%	13.2%	28.3%	29.6%	-
Maine	9.7%	10.7%	-	-	-
Maryland	9.6%	11.8%	23.7%	24.3%	18.9%
Massachusetts	8.0%	9.0%	20.1%	25.0%	22.0%
Michigan	8.6%	10.3%	24.7%	26.0%	-
Minnesota	6.8%	9.2%	22.4%	28.2%	-
Mississippi	16.7%	15.9%	27.9%	28.7%	-

State	White, non-Hispanic Men	White, non-Hispanic Women	Women of Color Overall*	Black, non-Hispanic Women	Latinas
Missouri	9.5%	10.3%	21.3%	23.3%	-
Montana	6.2%	9.1%	22.9%	-	-
Nebraska	7.8%	9.3%	20.8%	-	-
Nevada	8.1%	8.8%	16.3%	21.5%	14.6%
New Hampshire	11.4%	9.6%	-	-	-
New Jersey	10.9%	11.6%	22.9%	25.1%	22.3%
New Mexico	8.4%	9.9%	18.1%	-	16.1%
New York	9.9%	10.5%	28.5%	33.1%	28.3%
North Carolina	7.8%	10.3%	21.6%	23.6%	-
North Dakota	8.3%	8.6%	-	-	-
Ohio	9.1%	11.5%	22.0%	23.2%	-
Oklahoma	9.2%	14.1%	19.9%	20.6%	-
Oregon	8.1%	9.7%	15.2%	-	15.2%
Pennsylvania	9.4%	11.7%	27.3%	29.2%	24.4%
Rhode Island	11.8%	11.0%	23.4%	-	23.7%
South Carolina	15.2%	13.9%	25.5%	28.0%	-
South Dakota	8.3%	9.6%	26.8%	-	-
Tennessee	9.8%	11.6%	21.7%	23.3%	-
Texas	9.3%	10.1%	18.7%	20.7%	18.2%
Utah	5.3%	6.6%	17.2%	-	15.8%
Vermont	8.6%	9.4%	-	-	-
Virginia	6.9%	8.4%	17.4%	19.1%	13.8%
Washington	7.4%	8.7%	16.6%	25.6%	15.8%
West Virginia	13.4%	17.3%	23.9%	-	-
Wisconsin	7.4%	7.6%	22.8%	33.0%	-
Wyoming	10.9%	12.7%	-	-	-

*Women of color includes all women except white, non-Hispanic women.

“-” indicate insufficient state data for reliable estimates.

“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 seven-day period.

Source: National Women’s Law Center calculations based on weeks 22–61 of the U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020–2023 Household Pulse Survey.

APPENDIX

TABLE G

Share of LGBT and Non-LGBT People Who Were Behind on Their Rent Payments by State (July 21, 2021 – September 4, 2023)

STATE	LGBT PEOPLE	NON-LGBT PEOPLE
United States	13.0%	14.2%
Alabama	-	17.9%
Alaska	-	12.3%
Arizona	8.5%	10.4%
Arkansas	-	16.6%
California	12.6%	13.0%
Colorado	9.1%	8.6%
Connecticut	13.8%	16.2%
Delaware	-	16.6%
District of Columbia	11.6%	13.9%
Florida	17.0%	15.6%
Georgia	14.9%	17.3%
Hawaii	-	12.3%
Idaho	-	8.1%
Illinois	11.2%	16.5%
Indiana	-	14.0%
Iowa	11.4%	12.7%
Kansas	-	9.7%
Kentucky	-	15.1%
Louisiana	-	18.8%
Maine	-	9.8%
Maryland	19.8%	17.0%
Massachusetts	10.5%	12.5%
Michigan	10.9%	14.7%
Minnesota	11.5%	11.7%
Mississippi	-	20.6%

STATE	LGBT PEOPLE	NON-LGBT PEOPLE
Missouri	17.6%	11.4%
Montana	-	8.9%
Nebraska	-	10.5%
Nevada	11.3%	11.9%
New Hampshire	-	9.7%
New Jersey	16.5%	17.7%
New Mexico	-	15.3%
New York	17.7%	20.2%
North Carolina	-	13.5%
North Dakota	-	10.1%
Ohio	11.5%	12.7%
Oklahoma	13.8%	13.3%
Oregon	10.0%	9.4%
Pennsylvania	13.1%	15.5%
Rhode Island	-	14.8%
South Carolina	-	17.3%
South Dakota	-	10.9%
Tennessee	16.1%	13.4%
Texas	12.3%	14.2%
Utah	10.0%	7.3%
Vermont	-	9.6%
Virginia	10.7%	11.2%
Washington	9.0%	10.1%
West Virginia	-	14.8%
Wisconsin	12.7%	9.9%
Wyoming	-	12.7%

“-” indicate insufficient state data for reliable estimates.

“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 seven-day period.

Source: National Women’s Law Center calculations based on weeks 34–61 of the U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020–2023 Household Pulse Survey.”

APPENDIX

TABLE H

Share of Women With Disabilities and Nondisabled Men Who Were Behind on Their Rent Payments by State (April 14, 2021 – September 4, 2023)

STATE	WOMEN WITH DISABILITIES	MEN WITHOUT DISABILITIES
United States	20.5%	12.0%
Alabama	27.8%	13.3%
Alaska	21.7%	10.0%
Arizona	16.9%	7.7%
Arkansas	20.7%	15.0%
California	17.8%	12.7%
Colorado	16.7%	6.3%
Connecticut	25.9%	16.1%
Delaware	20.6%	13.2%
District of Columbia	16.7%	12.3%
Florida	22.3%	13.0%
Georgia	24.7%	13.5%
Hawaii	-	11.1%
Idaho	11.2%	4.8%
Illinois	24.2%	12.0%
Indiana	18.7%	11.3%
Iowa	17.9%	10.4%
Kansas	17.4%	6.5%
Kentucky	19.1%	12.3%
Louisiana	28.9%	13.3%
Maine	15.1%	10.1%
Maryland	24.0%	15.1%
Massachusetts	17.7%	11.0%
Michigan	18.9%	10.9%
Minnesota	15.9%	8.0%
Mississippi	28.8%	17.6%

STATE	WOMEN WITH DISABILITIES	MEN WITHOUT DISABILITIES
Missouri	19.0%	8.8%
Montana	20.8%	5.4%
Nebraska	16.9%	7.5%
Nevada	14.2%	10.7%
New Hampshire	16.0%	10.6%
New Jersey	22.9%	16.3%
New Mexico	20.3%	11.7%
New York	29.3%	17.5%
North Carolina	15.8%	10.8%
North Dakota	-	10.1%
Ohio	19.6%	9.9%
Oklahoma	22.3%	8.4%
Oregon	16.5%	8.2%
Pennsylvania	23.7%	12.2%
Rhode Island	21.4%	12.9%
South Carolina	25.4%	15.90%
South Dakota	16.5%	11.9%
Tennessee	18.9%	10.3%
Texas	20.8%	13.0%
Utah	15.2%	5.6%
Vermont	-	7.0%
Virginia	18.1%	9.0%
Washington	16.1%	7.9%
West Virginia	23.7%	10.9%
Wisconsin	14.5%	7.7%
Wyoming	17.1%	10.1%

“-” indicate insufficient state data for reliable estimates.

“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 seven-day period.

Source: National Women’s Law Center calculations based on weeks 28–61 of the U.S. Census Bureau, “Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020–2023 Household Pulse Survey.

ENDNOTES

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- 9 Data were limited to heads of households living alone. National Women’s Law Center calculations based on 2021 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.
- 10 Data were limited to heads of households raising at least one child under the age of 18 on their own. National Women’s Law Center calculations based on 2021 ACS microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.
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