



National Low Income
Housing Coalition

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Housing Is Foundational to Women, LGBTQIA+ People, and Families

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The gender inequities in our employment systems, the woefully inadequate federal minimum wage, and the shortage of homes accessible, affordable, and available to families with the lowest incomes make it hard for women and LGBTQIA+ people to afford housing. In order to afford a modest, two-bedroom home at fair market rent without being cost-burdened (spending more than 30% of their income on housing), a full-time worker in the United States needs to make \$28.58 per hour, or for a modest one-bedroom, \$23.67.¹ Women paid the average minimum wage would have to work 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home at the fair market rate or 86 hours per week to afford a one-bedroom rental home.² Gender and racial income disparities, and the insufficient supply of affordable housing and rental assistance, make single women, particularly women of color, who are renting more likely than white, non-Hispanic men who are renting to be severely cost-burdened (spending more than 50% of their income on housing) in 2021.³ And just like renters, single women homeowners were more likely to be severely cost-burdened in 2021.⁴

Not only do women, especially women of color, struggle to afford housing, but they also still face housing discrimination. Ripple effects from the racist and sexist housing policies that have existed since this country's founding, including the colonization and dispossession of Indigenous communities and land and the continued denial of homeownership to Black people after slavery ended,⁵ continue to negatively impact women of color today. White communities also used racially restrictive covenants to prevent integration in white neighborhoods. Beginning during the Great Depression, redlining was the practice of federal and private lenders routinely denying home loans to Black families seeking to purchase homes. The federal government color coded maps according to the "riskiness" of insuring mortgages in particular areas, but assessments of "risk" were based on the racial composition of the neighborhood. Black and integrated neighborhoods were labeled "high risk," making it impossible for residents to obtain government-insured mortgages and other federally backed loans.⁶ Further, governments have underinvested in communities of color for decades.⁷

During the Civil Rights movement, Congress attempted to repair the harm from racist housing policies by passing the Fair Housing Act (FHA), and later amendments, to ban most housing discrimination based on race, color, religion, national origin, sex, disability, and familial status.⁸ Congress took further action to repair the harm from decades of sexist lending policies, such as denying loans to a married woman without a husband's approval, by passing the Equal Credit Opportunity Act (ECOA), which prohibits credit discrimination based on sex and marital status.⁹ Despite the passage of both of these laws, women, particularly women of color, disabled women, and LGBTQIA+ people still face many discriminatory practices such as sex harassment, landlords refusing to accept rental assistance or disability benefits as a form of income, punishing domestic violence or sexual assault survivors who contact police to seek protection from an abuser, and refusing to rent or lend to people with a criminal record.¹⁰ In addition, Black women are disproportionately more likely to face the threat of eviction or be evicted, due to racist and sexist policies by landlords and the pay inequities that make it difficult to afford rent.¹¹ And because of discrimination in mortgage lending, in 2021, women of color were less likely than white, non-Hispanic men and white, non-Hispanic women to be homeowners.¹²

The discriminatory roots of housing policy have profound impacts on women, LGBTQIA+ people, and families. When people spend too much on housing, they have insufficient resources for other essential needs. This issue brief underscores how housing is foundational to the lives of women, LGBTQIA+ people, and families through its connections to health, child care, education, nutrition, employment, transportation, and environmental justice.

Housing and Health

Housing is one of the social determinants of health, which are “the conditions in the environments where people are born, live, learn, work, play, . . . and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.”¹³ Safe, accessible, and affordable housing is critical for achieving positive health outcomes. No one should have to choose between quality housing and health care, which is often the case when people must spend most of their income on housing and face high health care costs.

- **Racist housing policies, especially redlining, are linked to a list of severe health issues.** The impacts of racist housing policy decisions made over centuries still harm the health of communities of color.¹⁴ For example, residents who live in historically redlined areas face an increased risk of diabetes, hypertension, and early mortality due to heart disease.¹⁵ Preterm births are also much more common in historically redlined areas.¹⁶
- **Housing quality—which “refers to the physical conditions of a person’s home as well as the quality of the social and physical environment in which the home is located”—affects health outcomes.**¹⁷ Unfortunately, due to systemic challenges in the housing space, the supply of quality, affordable housing is limited; therefore, more women, particularly women of color, are forced to live in highly segregated and/or substandard housing.¹⁸ Substandard housing conditions such as lead exposure, water leaks, poor ventilation, dirty carpets, and pest infestation are all associated with poor health outcomes, most notably those related to asthma.¹⁹ Residential segregation also leads to communities of color often facing environmental and other factors that negatively impact residents’ health.
 - o The rate of asthma for people living under the federal poverty level (FPL) (11%) is higher than those who have incomes over two times the FPL (7%).²⁰ Lead exposure can also cause kidney and brain issues, increased blood pressure, infertility, and impotence in adults.²¹
 - o Poor heating, plumbing, and air conditioning systems can increase the risk of carbon monoxide exposure, lead poisoning, or other illnesses.²² Poor or lack of heating forces people to use space heaters to stay warm, which can create additional dangers like fire.²³ Even if there is a sufficient heating or air conditioning infrastructure in their

homes, energy bills are too costly for many women of color to maintain safe temperatures. In mid-2022, 18.4% of Black, non-Hispanic women, 17.7% of Latinas, and 15.1% of Asian women kept their homes at an unsafe temperature for much of the prior year, compared to 11.3% of white, non-Hispanic men. Disability compounded these cost issues: 41.6% of disabled Asian women, 33.6% of disabled Black, non-Hispanic women, and 29.7% of disabled Latinas kept their homes at unsafe temperatures, compared to 23.3% of non-disabled white, non-Hispanic men.²⁴

- o Environmental factors also play a role in poor housing quality including living in communities that disproportionately have environmental health hazards like air and noise pollution, water contamination, toxic waste, and contaminated soil.²⁵ These factors all contribute to negative health outcomes that further cause racial health disparities.²⁶ Black households are 1.5 times more likely to be exposed to environmental hazards such as poor air quality.²⁷ A study published in 2014 also found that people of color were 38% more likely to be exposed to nitrogen dioxide—a pollutant that increases the risk of asthma and heart attacks—than white individuals.²⁸
- **Residential segregation also often leads to people of color lacking access to health care services and living in health care deserts.** Over 80% of counties in the United States lack access to health care services.²⁹ Many of these deserts are located in rural and tribal areas, but communities of color in urban areas also face health deserts of their own. About one in four neighborhoods across the United States are pharmacy deserts,³⁰ and the decisions by CVS and Walgreens to collectively close over 1,500 stores (many in communities of color),³¹ will only make matters worse. Research shows that pharmacy closures make it harder for people to adhere to medications,³² threatening the health of people living in pharmacy deserts. In addition, many women of color live in “situational care deserts,” areas where a hospital or health care is close by but neighborhood residents lack access because of no child care, unreliable transportation, and high costs of health care.³³ Additionally, Black neighborhoods in urban areas are more likely to live in a “trauma desert”—any location that is more than five miles from a trauma center.³⁴
- **When women and families are housing cost-burdened, they often have to make the impossible decision of choosing shelter or health care.** People facing unaffordable housing costs are more likely to skip filling prescriptions or other health care treatments because of cost.³⁵ People facing housing insecurity are more likely to have multiple chronic health conditions, so it can be especially harmful when cost-burdened people are forced to forgo health services, which can lead to drastic consequences that only increase health care costs for the individual.³⁶ The Children’s Health Watch estimated that housing instability could lead to \$111 billion in avoidable health care and education costs if effective interventions are not implemented.³⁷ For example, the asthma disparity rates create \$2.4 billion in unnecessary spending per year.³⁸
- **Housing instability can lead to negative health outcomes for women and LGBTQIA+ people.**³⁹ Eviction, or even the threat of an eviction notice, leads to a higher likelihood of serious health conditions like depression, anxiety, and high blood pressure.⁴⁰ A recent study found that of 282,000 renters across the United States, those who received eviction filings during the COVID-19 pandemic (2020–2021) experienced much higher mortality rates than similar renters who did not face a filing.⁴¹ This is despite eviction filings being 44.7% lower than expected because of pandemic eviction prevention programs and policies.⁴²
- **Homelessness exacerbates poor health outcomes.** People experiencing homelessness are three to six times more likely to become sick than those with stable housing and are four times more likely to be hospitalized.⁴³ Medication management is also incredibly difficult when experiencing housing instability, especially when the medication needs to be stored in a controlled climate. Additionally, unhoused women who live in crowded shelters or are unsheltered are more likely to experience violence, extreme weather, poor sanitation, and infections.⁴⁴ Further, LGBTQ youth that reported experiencing homelessness or housing instability were two to four times more likely to have depression and anxiety, experience self-harm, and consider or attempt suicide.⁴⁵

- Housing instability and poor housing quality during pregnancy increases the chance of negative birth outcomes.** For pregnant people, eviction, or the threat of it, increases the chance of negative birth outcomes like prematurity and low birth weight.⁴⁶ This drives up the cost they face of already unaffordable hospitalizations and long-term care as well as increases the chances of infant mortality.⁴⁷ In addition, when pregnant people are exposed to lead during pregnancy, they are more likely to miscarry; if they give birth, their babies are more likely to have a low birth weight.⁴⁸
- Housing instability increases negative health care outcomes for children.** Housing instability, such as frequent moves and experiencing homelessness, particularly impacts young children's health,⁴⁹ because these early years are critical for brain development.⁵⁰ Additionally, children living in poor quality housing are more likely to experience asthma issues and heat morbidity and mortality, when compared to adults under 65 years of age.⁵¹ Asthma in children is much more prevalent among Black (11.6%), Latinx (5.9%), and Indigenous (9.2%) children in comparison to white, non-Hispanic (5.5%) and Asian (3.3%) children.⁵² Additionally, about 40% of child asthma diagnoses are related to exposures in the home.⁵³ Children are also more susceptible to lead poisoning and face the greatest risk if their family has a lower income and live in housing built before 1978.⁵⁴ Of households with young children and an annual income of less than \$35,000, 23.9% had lead-based paint hazards, whereas, only 15.8% of households with higher incomes had these hazards.⁵⁵ Exposure to lead in children can cause behavioral and brain problems.⁵⁶ Black children are three times more likely to have elevated lead levels in their blood, compared to white children.⁵⁷

Medicaid allows low-income women, LGBTQIA+ people, and families to stay housed while also affording health care. The Affordable Care Act has allowed more people to qualify for Medicaid under its expansion provisions, which helps eligible families spend less money on health care and have more money to spend on rent. A national study found that new enrollees from Medicaid expansion did not face any new medical debt.⁵⁸ In addition, eviction rates have fallen by about 20% in states that have expanded Medicaid.⁵⁹ A growing number of Medicaid programs also cover housing-related services like paying one-time fees (e.g., security deposit, moving expenses, safety modification), assist with housing applications, and educate tenants on their rights and responsibilities.⁶⁰

Having the freedom to decide if and when people have kids and how to care for their loved ones is fundamental to living the lives they choose. People have more control over their economic security when they can make their own decisions about their bodies and what's best for their families. These decisions affect their financial well-being, job security, and their ability to work and go to school. Abortion access and housing security work in tandem to support people's self-determination and control over their futures.

Although no one should have to choose between housing and health care, people seeking abortion care are increasingly facing this impossible choice. Since the Supreme Court overturned *Roe v. Wade*, more people are being forced to travel, take unpaid leave, and pay out-of-pocket expenses for abortion care, transportation, and child care.⁶¹ In the face of these rising costs, safe, accessible, and affordable housing is more crucial than ever to a pregnant person's ability to access the care they need.

- **People deserve access to abortion, without the fear of losing their housing or going into debt.** In states with abortion bans, people are forced to cross state lines, or multiple states, to get the care they need. For those experiencing poverty barriers—including paying over 30% of their income on rent—affording the cost of an abortion and the cost of travel is impossible, especially if they do not have a car or cannot take off work and may cause them to take on debt.
- **Being denied an abortion can exacerbate housing insecurity.** People who are denied an abortion are nearly four times more likely to live below the poverty line.⁶² One study shows that being denied an abortion increases the amount of debt people are in, as well as the rate of bankruptcies and evictions.⁶³
- **The people most harmed by abortion bans and restrictions also face higher housing insecurity.** People of color and LGBTQIA+ communities who have historically faced discrimination in housing bear the brunt of the devastation wrought by the Supreme Court overturning *Roe v. Wade*. According to one study, people experiencing housing instability or homelessness consisted of nearly one in five (19%) of abortions.⁶⁴ Prior to the Supreme Court's decision, low-income people of color and LGBTQIA+ people who became pregnant already faced heightened barriers to abortion.
- **In addition, abortion has become criminalized in some states.** If a person faces a criminal punishment for receiving an abortion, it could affect the ability to find housing due to background checks conducted by landlords.⁶⁵

Housing and Child Care

Families with children require both quality, affordable child care and housing that meets their needs, but the cost of each can stretch many family budgets beyond their breaking point—and lack of access to one can impede access to the other. Further, child care infrastructure is critical to economic security for everyone, but housing expenses create particular challenges for child care providers—most of whom are women of color.

- **High housing and child care costs, and barriers to assistance, exacerbate economic insecurity for many women, LGBTQIA+ people, and families.** Child care is essential for parents and guardians to go to their jobs or participate in job training and education, but many families cannot afford child care. The U.S. Department of Labor estimated that the median child care costs in 2022 ranged anywhere from \$5,357 a year (home-based school-age care in rural communities) to \$17,171 a year (center-based infant care in urban areas).⁶⁶ It is estimated that center-based care for infants costs more per year than in-state college tuition in 34 states and the District of Columbia.⁶⁷ This is an exorbitant amount of money that consumes a large percentage of a parent's or caregiver's income. In 2017, center-based child care for two children absorbed 26% of a white, non-Hispanic working mother's median household income and that percentage is drastically higher for women of color—42% for Latina, 51% for American Indian or Alaska Native, and 56% for Black mothers.⁶⁸ Additionally, child care costs have been increasing faster than inflation rates, as costs have risen 220% since 1990.³⁹ Child care assistance and rental assistance can help reduce these cost burdens. Unfortunately, inadequate federal funding leaves only one in six eligible families receiving child care assistance,⁷⁰ and only one in four eligible families receiving rental assistance.⁷¹
- **Working parents and caregivers face barriers in addition to cost.** Child care can be out of reach due to it being too far away, not accessible by public transportation, or only being open during typical working hours.⁷² As will be discussed in the transportation section, people who struggle with housing insecurity often live in communities without sufficient transit. This is the same demographic that is more likely to work shift jobs, and not the typical working hours of nine to five.

- **The child care sector was greatly impacted by the COVID-19 pandemic.**

- o Prior to the pandemic, the child care sector was already short staffed, but it dropped by more than a third at the start of the pandemic. The sector went from 1.1 million workers in February 2020 to 677,000 in April 2020.⁷³ The child care sector did not regain all jobs lost since the beginning of the pandemic until January 2024—almost four years later.⁷⁴ This shortage of workers forced more parents and caregivers to miss work or leave the workforce entirely. Prior to the pandemic, no more than 60,000 parents or caregivers reported having to miss work due to lack of child care, but that number rose to 104,000 by October 2022.⁷⁵ In fact, that same year, “women were five to eight times more likely than men to experience negative employment consequences related to caregiving.”⁷⁶
- o The pandemic funding for child care helped states mitigate some of the harshest effects, but its expiration means that child care costs will significantly increase, forcing parents to take their children out of child care or pay exorbitant amounts.⁷⁷ Children who live in households with the lowest incomes will also lose access to high-quality early education.⁷⁸ October 2023 data found that just one month after the expiration of child care funds, 29% of families reported an increase in child care costs.⁷⁹ Another survey in February 2024 found that 48% of providers that responded had to increase tuition in the past six months.⁸⁰

- **Child care is even harder to access for families experiencing homelessness.** Child care inaccessibility has profound consequences for children experiencing housing instability and homelessness. Most children who experience homelessness are very young—nearly half of all children in federally funded homelessness shelters are under age 6.⁸¹

Early education and child care programs can help mitigate some of the effects of housing instability, but 92% of children experiencing homelessness are not participating in early childhood education programs.⁸² Families experiencing homelessness may have a hard time locating or accessing documents like birth certificates or providing proof of residency, which are often required to verify eligibility for child care assistance. Only 8% of children experiencing homelessness under age 6 are enrolled in Head Start or other McKinney-Vento programs that aim to support unhoused children.⁸³ While some states have started enacting policies to expand subsidy access for families experiencing homelessness,⁸⁴ several barriers to access remain: unhoused families may not identify themselves on subsidy applications, or unhoused families and providers may not know the protections and services available.⁸⁵

- **Low-paid child care workers struggle to find affordable housing.** Despite their valuable work, many child care workers—92.6% of whom are women⁸⁶—are poorly paid, making it difficult to find affordable housing. In a survey conducted between March 2021 and December 2022, a quarter of child care providers reported difficulty affording housing expenses, regardless of whether they rented or owned a home, with the number being even higher for Latinx (36%) and Black (35%) providers.⁸⁷ In 2023, the median pay for child care workers was \$30,370 or \$14.60 an hour.⁸⁸ This is less than other low-paying jobs that often do not require the same level of education or credentials, like customer service representatives (\$19.08) and retail workers (\$15.36).⁸⁹ There is no room for providers to increase staff salaries without increasing costs absent robust and sustained federal investments, as slim profit margins (typically less than 1%) for child care businesses do not leave much wiggle room.⁹⁰ The child care industry is very labor intensive, which is where most of the costs stem from.⁹¹

- Housing insecurity among home-based child care providers threatens both their place to live and their workplace.** Home-based child care (HBCC) providers, who are mostly women of color,⁹² serve over 7 million children under the age of 6, and are particularly essential for rural communities, babies and toddlers, Black and Latinx families, families who work nontraditional hours, children with disabilities, and children in families with low incomes.⁹³ Unfortunately, HBCC providers face many housing-related barriers. In one study, family, friend, and neighbor (FFN) child care providers reported the highest rate of housing hardship (37%) in comparison to center directors (20%), center-based teachers (31%) and other home-based providers (26%).⁹⁴ Additionally, some local zoning ordinances and homeowners associations may prohibit these types of businesses or may require special permits or approval, which are often denied or impose barriers such as fees and hearings.⁹⁵ In cases where HBCC providers do not own their homes, landlords have immense power over providers' businesses and sometimes arbitrarily revoke permission for their business with the threat of eviction.⁹⁶ Additional barriers, such as lack of financial assistance for remediating lead-based paint can prevent an HBCC provider from obtaining formal licensing. While many HBCC are exempt from and do not wish to pursue licensing—for example, they may be caring for a close family member for a limited time on an informal basis—at least some of the 98% of HBCC providers who are unlisted⁹⁷ might be interested in becoming licensed if they did not face such housing barriers.⁹⁸
- Housing instability has negative impacts on education.** Children who experience housing instability are more likely to have behavioral problems and struggle in school. The earlier a child experiences housing instability, the more challenges they face. If a child experiences poor housing or homelessness prior to the age of five, it can lead to delays in kindergarten readiness, which continues to impact their schooling as they age.¹⁰¹ Over 1.2 million children who are identified as unhoused experience educational disruptions that are caused because they do not have safe and stable housing.¹⁰² Among low-income children, those who live in affordable housing score higher on cognitive development tests than those who do not because parents have more money to invest in things that support their child's development, like learning materials or enriching activities.¹⁰³ Additionally, children who experience frequent moves that force them to change schools often do not perform as well, have learning disabilities and behavioral problems, and are also less likely to graduate high school.¹⁰⁴ Without a high school diploma, incomes are generally much lower, forcing the poverty cycle to continue.
- Homelessness is a traumatic experience that can manifest in the classroom**—including in ways that are coded as disruptive and can trigger a punitive response from educators.¹⁰⁵ As such, a student experiencing housing instability may experience frequent removal from their learning environment, which can cause them to become disengaged from their education.¹⁰⁶ Living in substandard housing or in overcrowded environments can lead to illness, whether it be due to toxic exposures or the spread of contagious diseases, forcing students to miss school.¹⁰⁷

Housing and Education

Gender justice, access to fair housing opportunities, and educational equity are deeply intertwined.⁹⁹ Just like the historically racist housing policies, the education system was also designed to promote segregation and racially inequitable outcomes.¹⁰⁰ Children learn better and are more likely to succeed when they live in stable, affordable housing.

- **Unstable housing places disabled students at a severe disadvantage.** According to the National Center on Family Homelessness, children experiencing homelessness face emotional and behavioral problems at three times the rate of other children and are four times more likely to have developmental delays.¹⁰⁸ Students with disabilities make up about 14% of the overall student population but make up 19% of students experiencing homelessness.¹⁰⁹ To qualify for special education services at a public or charter school, a student must have an Individualized Education Program (IEP), as required under the Individuals with Disabilities Education Act (IDEA).¹¹⁰ However, determining eligibility for an IEP is particularly difficult when a child does not live in stable housing and is constantly changing schools. Schools must be able to differentiate between whether the child has an actual disability requiring IEP services, or whether they are struggling due to lack of consistent schooling and could use other types of supports.
- **The neighborhoods in which children live typically determine the schools they attend, and the more racially segregated our neighborhoods, the more racially segregated our schools.** Segregated neighborhoods isolate communities of color in environments that are often poorly resourced and economically disadvantaged. These disparities are mirrored in neighborhood schools, resulting in disparate educational opportunities and outcomes for students of color.¹¹¹ Today, schools serving the highest concentrations of Black and Latinx children routinely have less experienced teachers, offer fewer challenging courses, and invest less in their physical space and facilities. Because of schools' reliance on local property taxes, and centuries of racist homeownership policies, low-wealth communities are unable to provide sufficient funding for schools in their district.¹¹² By providing fewer resources and opportunities for growth, these schools perpetuate intergenerational poverty and disproportionately harm students of color. In contrast, integration improves educational outcomes for children of all races. Students in schools that are economically diverse are more likely to perform better than students in schools in high-poverty neighborhoods.¹¹³

Housing and Nutrition

When families with low incomes spend high portions of their income on rent, they struggle to pay for nutritious food. Indeed, food insecurity increases with housing costs.¹¹⁴

- **Low-income neighborhoods are often food deserts.** Food deserts are areas where peoples' access to affordable, healthy food options are limited or nonexistent due to the absence of grocery stores within convenient traveling distance.¹¹⁵ This inhibits a family's ability to engage in healthy eating behaviors, increasing the risk of negative health outcomes.¹¹⁶
- **Women who are behind on housing payments are more likely to face food insufficiency.** Between June 1, 2022, and August 8, 2022, nearly two in five women who were behind on rent payments also faced food insufficiency.¹¹⁷ The data is far worse for disabled women of color and LGBT adults of color, with over half of both of these groups facing food insufficiency. Additionally, in that same year, severely cost-burdened households spent 39% less on food than unburdened households.¹¹⁸
 - **Women are more likely to report not having enough food to eat.** In October 2023, 13.0% of women reported sometimes or often not having enough food to eat, a higher number than men (11.2%).¹¹⁹ Black, non-Hispanic women (22.7%) and Latinas (17.5%) were more likely than white, non-Hispanic men (8.9%) and white, non-Hispanic women (10.3%) to not have enough food.¹²⁰
 - **Food insecurity often impacts women's whole family.** Women with children who experience food insecurity are more likely to skip meals so their kids can eat.¹²¹ Nevertheless, when women do not have enough food to eat, often their kids do not either. In October 2023, nearly two-thirds, or 61.1%, of women reported that when they did not have enough food to eat, neither did their children, in comparison to 59.6% of men.¹²² The numbers are worse for Black, non-Hispanic women (67.2%) whereas, 55.4% of white, non-Hispanic woman and 54.1% of white, non-Hispanic men reported their children also not having enough to eat.¹²³

Housing and Employment

Access to fair housing impacts women and LGBTQIA+ people's employment outcomes.¹²⁴ For example, eviction and involuntary displacement, which women of color disproportionately experience due to unjust and discriminatory housing policies, make it harder for workers to be present during scheduled work hours and may lead to job loss and prolonged unemployment. Poor credit caused by predatory lending, evictions, and other unjust housing policies and practices also creates barriers for women and LGBTQIA+ people seeking employment. Integrated communities also provide more employment opportunities for women and LGBTQIA+ people of color than segregated communities.

Employers failing to pay a living wage and the vast undersupply of affordable housing compounds housing insecurity for women and LGBTQIA+ people. Women are 64.1% of the workforce in the lowest-paying jobs in the country, despite making up just under half of the total workforce.¹²⁵ Black women, Latinas, and Native women are particularly overrepresented in these jobs, and they face a heightened risk of poverty and economic insecurity as a result. Even with full-time hours, nearly four in 10 Latinas (38.9%), and more than four in 10 Native women (42.3%) and Black women (45.1%), working in low-paid jobs had household incomes below twice the poverty line in 2021.¹²⁶ Almost two in five Hispanic women say the cost of housing and insufficient wages have strained their mental and emotional health.¹²⁷ LGBTQIA+ people, too, are more likely to be paid low wages and to experience poverty than other workers.¹²⁸

Additionally, employees in the homelessness workforce sector are underpaid, forcing those who help people experiencing homelessness to struggle to afford housing themselves. A recent study found that of those working in homelessness services, 55% of respondents who worked full-time earned less than \$55,000 per year.¹²⁹ The National Alliance to End Homelessness estimates that, on average, a permanent housing employee is paid \$42,912 and needs a 15% increase in their salary in order to afford a one-bedroom unit, while, on average, an emergency shelter employee is paid \$27,830 and would need a 77% increase in pay to afford housing.¹³⁰ Additionally, the lack of pay creates burnout and

significant staff turnover. Low pay makes it hard to recruit and retain staff in the homelessness service sector, which in turn undermines agencies' ability to properly administer programs and to allow consumers to engage with staff on a personal level to make a meaningful impact.¹³¹

Housing and Transportation

Transportation policies have been harming communities of color for decades. "White flight,"¹³² which began after the end of the second World War,¹³³ placed fear in city governments that local business would suffer due to white people moving to the suburbs, therefore leading to fewer customers.¹³⁴ Leaders responded by trying to make it easier to travel from the suburbs to jobs and stores in urban areas and turned to freeways to solve their problem.¹³⁵ The construction of these highways through large cities did not just provide wealthy, white suburbanites with a high-speed travel option, but also allowed cities to begin "urban renewal" efforts. In other words, these highways were used as a justification to destroy communities of color,¹³⁶ which led to the displacement of an estimated 475,000 households in less than two decades.¹³⁷ Displaced people would move to other neighborhoods, further exacerbating the overcrowding.¹³⁸

- **Owning a car is critical to accessing jobs, food, health care, and other necessities, but about 9% of the U.S. population, or 28 million people, do not have access to one.** People of color are less likely to have access to a car and are more likely to die while walking, than any other group.¹³⁹ Some of this can be explained because highway systems lack sidewalks, making it unsafe to travel without a car. It is even more unlikely to have access to a car among people with low incomes (20% of households in poverty don't have a car) and people of color (19.7% of Black households, 13.6% of Native households, and 12% of Latinx households do not own cars in comparison to only 6.5% of white households).¹⁴⁰ Also, households headed by women (of all racial and ethnic groups) are less likely to have access to a vehicle than households headed by men,¹⁴¹ either due to not having a driver's license or the inability to afford a car.¹⁴²

- **The current public transportation system alone cannot solve the transportation issues for women, LGBTQIA+ people, and families.**

Many cities have poor transit systems, especially when it comes to routes extending beyond the city limits and into the suburbs. Further, less than 10% of people living in the United States live within walking distance of buses or trains that run frequently.¹⁴³ Public transportation is often not available during nonstandard hours, moreover. Women represent 64.1% of the 40 lowest paying jobs—including restaurant servers, bartenders, fast food workers, and hotel clerks¹⁴⁴—much of which have hours that require commuting before dawn or after dusk. Even if public transportation exists, women often feel unsafe using it and while walking to and from their final destination,¹⁴⁵ and safety concerns are heightened in areas that are not well-lit.

- **Families who live in neighborhoods that depend on owning a car can have transportation costs of up to 25% of their income,**

compared to only 9% for households in communities that are more walkable and have effective public transportation options.¹⁴⁶ Accordingly, transportation costs must be included when determining whether housing is affordable,¹⁴⁷ as transportation costs can be significant for families.¹⁴⁸ Over 73% of housing for Housing Choice Voucher recipients is unaffordable when including transportation costs.¹⁴⁹

- **City zoning requirements have prevented the construction of apartments in areas that are highly walkable and have access to public transportation.**

In about 75% of land in most cities, zoning restrictions only allow for single family homes and not apartment buildings.¹⁵⁰ Property values in these communities have skyrocketed due to the growing demand, further harming low-paid workers.¹⁵¹ Because of this, low-density zoning is associated with greater racial segregation¹⁵² and increases the concentration of affluent households.¹⁵³

- **Rising housing costs in urban areas with more walkability and public transportation have forced families with low incomes to move to the suburbs.**¹⁵⁴

The lack of affordable housing in walkable areas with public transit further exacerbates economic inequality: people with lower incomes must live farther away, requiring them to either have a car to get to everyday necessities, like jobs, health care, and grocery stores, or continually struggle to meet those needs. Even if people live within walking distance of these places, highways and busy streets offer limited safe walking paths and can make commuting by anything other than a vehicle unsafe.¹⁵⁵ This forced migration has pushed these people farther away from jobs and services and left them with fewer options to travel if they do not have a car.¹⁵⁶

Housing and Environmental Justice

Communities of color face extreme health burdens due to environmental hazard exposures. The practice of redlining has led to the creation of highways and industrial facilities in the neighborhoods deemed the most “risky”.¹⁵⁷ This type of infrastructure poses unhealthy threats, like air pollution to community members.¹⁵⁸ Harmful particulate matter that comes from exhaust pipes, smokestacks, and fire gets absorbed into the lungs. This causes respiratory problems and heart disease and linked to between 85,000 and 200,000 premature deaths each year.¹⁵⁹ Further, EPA-funded research found that people of color were 2.4 times more likely to be exposed to heavy pollution than white, non-Hispanic people.¹⁶⁰ Communities of color and tribal lands are often close to places with a history of mining, energy drilling, and other pollution.¹⁶¹

Additionally, weather-related disasters kicked over 3.3 million adults out of their homes in 2022 in the United States. Of these 3.3 million, at least 1.2 million were out of their homes for at least a month, and more than half of those 1.2 million never returned.¹⁶² Climate change, caused by overconsumption by the richest 1% of the world’s population,¹⁶³ is largely to blame for the increasing severity of natural disasters,¹⁶⁴ which has led to environmental refugees.¹⁶⁵

- **Climate disasters disproportionately impact women and girls¹⁶⁶ and other underserved communities.¹⁶⁷** Over 83% of poor, single mothers were displaced after Hurricane Katrina.¹⁶⁸ Women are less likely to have emergency savings than men, meaning they do not have any cushion to use to find housing or other needs after a disaster.¹⁶⁹ Additionally, women generally have lower carbon footprints,¹⁷⁰ forcing them to face the repercussions created by men.
- **Climate disasters complicate health issues for pregnant women and their children.** Severe weather like flooding, drought, and forest fires create a greater risk of food scarcity, putting people who are pregnant and breastfeeding at a higher risk of being malnourished.¹⁷¹ Additionally, the air pollution and toxins that often come with climate disasters can lead to pre-term labor and low birth weights.¹⁷²
- **Displacement from climate disasters puts women at a greater risk of sexual violence.** Climate-related disasters increase the likelihood of pregnancies to be unwanted, unplanned, or dangerous as a result of sexual violence.¹⁷³ Many of the states that experience severe weather and climate disasters are also anti-abortion states.¹⁷⁴ This adversely affects pregnant people as they may not be able to access abortion care.
- **Indigenous nations experience some of the worst effects from climate change and environmental disasters.¹⁷⁵** A recent study regarding the long-term impacts of land dispossession and forced migration on Indigenous people in North America allowed researchers to quantify, on a large scale, that European settlers, and later the U.S. government, pushed Indigenous people onto marginal lands,¹⁷⁶ defined as “land that has little or no agricultural or industrial value.”¹⁷⁷ The study found that the present-day lands of tribes are, on average, more exposed to climate change risks and hazards.¹⁷⁸ This includes more extreme heat and less precipitation.¹⁷⁹ Almost half of North American tribes face heightened wildfire exposure.¹⁸⁰

Cross-sector collaboration can help us achieve the intensive policy changes that are needed to ensure that women, LGBTQIA+ people, and families have a safe, accessible, and affordable place to live, thrive across all the dimensions of their lives, and afford other basic needs.

There are multiple opportunities to advance policies to center gender and racial justice in housing, which can support the economic security, health, and well-being of women, LGBTQIA+ people, and their families. You can learn about ways to improve homeownership such as down payment assistance programs in our issue brief, *Homeownership—A Pathway to Wealth Building—Is Still Out of Reach for Many Women of Color*.¹⁸¹ Policy recommendations including expanding rental assistance, investing in increasing the supply of accessible and affordable housing, eviction prevention resources, and expanding tenant protections are in our issue brief, *The Continuing Need for Gender, Racial, and Disability Justice in the Rental System*.¹⁸²

To learn about the multi-sector Opportunity Starts at Home campaign, visit <https://www.opportunityhome.org/>.

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