



FEBURARY 2025 | FACT SHEET

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

By Talia Grossman, Sarah Hassmer, and Kim Johnson

We should ensure that all families across the United States have access to basic necessities, including safe, quality, accessible, and affordable housing.

Housing is a basic human need—it's 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.¹ Unfortunately, millions of people struggle to afford housing, and hundreds of thousands experience homelessness on any given night. The affordable housing crisis is rooted in the cost of rent far outpacing any raise in wages, and in the severe shortage of housing affordable and available to people with the lowest incomes.

Wages have not kept pace with rising rents for far too many families, especially in the past few years.² 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 \$32.11 per hour³, which is \$24.86 more per hour than the federal minimum wage of \$7.25.⁴ Workers paid the average minimum wage have to work 113 hours a week, or 2.8 full time jobs, in order to afford a two-bedroom rental.⁵ Nowhere in the country can a full-time worker earning the minimum wage in their jurisdiction afford a modest two-bedroom rental home at fair market rent.⁶ 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.⁷

In addition to the gap between wages and the cost of rent, there is a severe national shortage of affordable, available, accessible homes for extremely low-income renters—those earning no more than 30% of area median income (AMI). Nationally, there are only 34 affordable and available homes for every 100 extremely low-income renter households.⁸ As a result, almost three out of four extremely low-income renters spend over half of their income on housing costs alone every month.⁹

Progress on Housing Instability Fades as COVID Relief Expires

The affordable housing crisis long predates the COVID-19 pandemic, but the pandemic exacerbated the economic strain on households and slowed housing construction. The COVID relief funding Congress passed showed the importance of investing in solutions for housing instability and homelessness. To keep people safely housed during the pandemic, the federal government took unprecedented action, implementing a national eviction moratorium, allocating historic funds for emergency rental assistance, and providing significant resources to address the urgent housing needs of people experiencing homelessness, who were 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,¹⁰ fewer households experienced homelessness.¹¹

These programs have since ended and funding is virtually extinct. While these programs helped people stay housed during the pandemic, they were temporary and never sufficient to address the underlying causes of the housing crisis: the severe shortage of deeply affordable rental housing available to women and families with the lowest incomes, and the growing gap between wages and rents. Unfortunately, millions of people across the country still struggle to afford housing, and there is insufficient funding to provide aid to all eligible households. Only one in four families that are eligible for rental assistance receive it due to insufficient federal investments.¹²

With so much of a limited income going towards housing costs alone and no assistance to help, households with the lowest incomes are often one missed paycheck, broken-down car, or unexpected medical bill away from housing insecurity, eviction, and in worst cases, homelessness. Evictions and homelessness are rising across the country. In 2023, landlords filed 10.5% more eviction cases than in 2022.¹³ Due to discriminatory housing policies and the wage gap, women—especially Black women¹⁴—disproportionately experience eviction filings. In 2023, 60% of eviction cases filed were against women.¹⁵ Additionally, homelessness increased across the country for all household types in 2024, with nearly 771,500 people experiencing homelessness on a single night,¹⁶ the highest number since the U.S. Housing and Urban Development (HUD) began counting people experiencing homelessness in 2007 and a 32.9% increase from the 2020 count.¹⁷ Of the nearly 771,500 people experiencing homelessness, 39.2% were women or girls and less than 1% were transgender, nonbinary, and/or questioning.¹⁸

Despite the clear necessity of federal investments, the federal government has not prioritized fully funding rental assistance, usually providing just enough funding to maintain assistance for current households, and sometimes providing enough to extend assistance to a few thousand additional households at a time.¹⁹ For over two decades, Congress has missed its October 1 deadline to enact funding for the new federal fiscal year, operating instead on short-term continuing resolutions (CRs), often for months at a time. 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.²⁰ 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 the new fiscal year started on October 1 was 1997.²¹

Budget caps can also threaten rental assistance. After Congress enacted the Budget Control Act of 2011 (BCA), when accounting for rent inflation, funding for the Housing Choice Voucher program decreased by 9% from 2010 to 2017, and public housing funding dropped by 22% in that same period.²² The budget caps enacted because of the 2023 debt ceiling negotiations forced appropriators to make harmful decisions about whether to fully renew rental assistance or cut other housing programs in Fiscal Year (FY) 2024 and FY2025.²³

Our nation's leaders are playing a dangerous game with the livelihoods of families across the country struggling to meet their basic needs by risking government shutdowns every few months, operating on multiple CRs,²⁴ or proposing cuts to rental assistance. Instead, the federal government should focus on increasing rental assistance to help families with high rent costs remain safely housed without sacrificing other basic needs.

High housing costs leave less money to spend on other critical needs like food, child care, transportation, and health care.

Because of the cost of rent outpacing wage increases, and the supply gap of deeply affordable and available homes—in some communities, due in part to large corporations and private equity firms buying up available homes—renters who have extremely low incomes are much more likely to be housing cost-burdened, spending over 30% of their income on rent and utilities alone, compared to other renters.²⁵ Among renters with extremely low incomes, 87% experienced some form of rent-burden and 74% were severely-cost burdened, spending over half of their income on housing costs.²⁶ Racism and sexism in housing, employment, and our broader economic systems lead to women of color, particularly Black women, disproportionately experiencing housing cost-burdens.²⁷

Severely cost-burdened households have less than half of their income left for other necessities like nutritious food, child care, and health care.²⁸

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 nearly 10 million people in 5.3 million households afford stable housing,²⁹ and play a strong role in increasing housing security for women, especially women of color, disabled women, domestic violence survivors, LGBTQIA+ people, families experiencing homelessness, and children. **In 2023, women headed 74% of households served by HUD rental assistance programs.**³⁰ Of the 10.2 million people receiving federal rental assistance, 41% were seniors and 24% were disabled people.³¹ Federal housing assistance lifted more than 2.8 million people out of poverty (as measured by the Supplemental Poverty Measure, SPM) in 2023 including 1.2 million women.³²

Housing Assistance Helps Women of Color

- Among single renters living alone in 2023, 43.5% of Black, non-Hispanic women, 45.2% of Latina women, 41.0% of Indigenous, non-Hispanic women, 40.6% of AANHPI, non-Hispanic women, and 40.4% of white, non-Hispanic women spent the majority of their income on housing, compared to 31.9% of white, non-Hispanic men.³³
- Federal housing assistance lifted the incomes of 364,000 Black, non-Hispanic women, 333,000 Latinas, 930,000 Asian women out of poverty (as measured by the SPM).³⁴

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,³⁵ and their mothers are more likely to have physical and mental health issues.³⁶ 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.**³⁷ Providing funding, such as tenant-based housing choice vouchers, to give families with children the choice to move to neighborhoods with low poverty levels can improve children's health, education, and employment outcomes.³⁸

- Among single renters raising children on their own in 2023, 47.9% of Black, non-Hispanic women, 45.2% of Latina women, 42.2% of Indigenous, non-Hispanic women, 48.4% of AANHPI, non-Hispanic women, and 42.4% of white, non-Hispanic women spent the majority of their income on housing, compared to 25.1% of white, non-Hispanic men.³⁹
- Housing assistance particularly helps unhoused children who have not yet entered kindergarten where they have access to resources from their public school, as required by law.⁴⁰
- In 2023, households with children headed by women comprised 34% of households served by HUD rental assistance programs.⁴¹
- Every year, 2.9 million children are affected by an eviction filing.⁴² Children under the age of 5 are the largest age group living in households that have had an eviction filing.⁴³ Further, eviction rates are particularly high for Black women with children: 28.4%.⁴⁴

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 who receive a long-term housing subsidy are more likely to leave their abusive partner.⁴⁵
- Parents who receive a housing voucher are one-third less likely to experience domestic violence.⁴⁶ Unfortunately, one nationwide study found that half of survivors who identified a need for housing services did not receive them.⁴⁷

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.⁴⁸
- 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.⁴⁹

Housing Assistance Helps Women With Disabilities

Housing assistance helps disabled women obtain accessible and affordable housing in non-congregate settings, 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.⁵⁰ 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, as of December 2024, only 36.6% of disabled women between the ages of 16 and 64 are employed,⁵¹ compared to 39.6% of disabled men,⁵² 70.3% of nondisabled women,⁵³ and 79.5% of nondisabled men.⁵⁴
- Over half of single disabled women living alone (50.9%) spent more than half their income on housing, and they were more likely than nondisabled men living alone (29.8%) to do so. Single disabled Latinas face even higher rates of being severely cost-burdened: 55.0% compared to 27.5% of single nondisabled white, non-Hispanic men. Single disabled women raising a child on their own (56.0%) were more likely than nondisabled men raising a child on their own (26.6%) to be severely cost-burdened. Single disabled Black women raising a child on their own face higher severely cost-burdened rates: 59.2% compared to 21.9% of single nondisabled white, non-Hispanic men raising a child on their own.⁵⁵
- 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.⁵⁶

- While federally-assisted housing may be more likely to be accessible for people with mobility issues than owner-occupied units,⁵⁷ the federal government sets very low minimum accessibility thresholds for federally-assisted housing: 5% of units are required to be accessible for those with mobility related disabilities and 2% are required to be accessible to people with hearing and/or visual disabilities.⁵⁸ These low thresholds are insufficient to close the supply gap of affordable and accessible homes.
- Of disabled adults in HUD-assisted households in 2013, 65% were women and 35% were men.⁵⁹

Housing Assistance Helps Older Women

- In 2023, 41% of people receiving housing assistance were seniors.⁶⁰
- Older women, especially older women of color, are more likely to have lower incomes than older men.⁶¹ In 2023, women made up nearly six in 10 (58.5%) of poor people ages 65 and older.⁶² Additionally, the official poverty rate was 10.5% for women 65 years and older, compared to 8.9% for men in that age group.⁶³ The rates are even steeper for older women of color, with 18.9% of Latinas, 19.3% of Black women, 10.7% of Asian women, 19.5% of and Indigenous women living under the poverty line, compared to only 7.9% of white, non-Hispanic women.⁶⁴

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. Unfortunately, multiple proposals threaten to cut and restrict affordable housing assistance at a time when millions of families face high housing costs.

We must remain vigilant and defend rental assistance from harmful proposals, such as Project 2025, that would increase, rather than decrease, housing costs by cutting rental assistance and would particularly harm women, LGBTQIA+ people, and families.

- 1. The cap on FY 2025 funding threatens cuts to rental assistance.** Because of rent inflation, Congress needs to pass at least \$32.8 billion in funding for rental assistance just to continue serving the same number of families as this year.
- 2. The debt ceiling creates a double threat to rental assistance.** Breaching the debt ceiling would bring catastrophic financial consequences that would extend beyond the United States by bringing an economic recession.⁶⁵ While having a breach is unlikely, the bigger risk comes from debt ceiling negotiations considering additional budget caps that, as noted above, often lead to rental assistance cuts (when adjusted for rent inflation), which could force more people into homelessness.
- 3. The 2025 tax debate threatens cuts to rental assistance.** The tax bill being drafted by Congressional Republicans could lose over \$7.5 trillion in federal tax revenue over 10 years.⁶⁶ Moreover, Republicans have already floated the idea of offsetting the cost of these proposals, which would overwhelmingly benefit the wealthiest and big corporations, by cutting nutrition assistance and Medicaid, as part of the budget proposal.⁶⁷ And Republicans will also likely argue to further cut spending after the increase in the federal deficit that will inevitably result from enacting more massive tax cuts for the wealthiest. The cost of the tax bill thus creates a double threat on rental assistance: the reconciliation bill used for the tax bill could include cuts to housing programs, and even if that does not happen, the lost revenue from the tax bill would likely lead lawmakers to seek additional program cuts down the road.
- 4. Taking rental assistance away from people who do not meet strict work reporting requirements would harm women, LGBTQIA+ people, children, and families, especially at a time when housing costs remain extremely high.** In April 2018, President Trump, during his first term, signed an executive order forcing work requirements on people with low incomes receiving certain federal benefits, like housing assistance or SNAP.⁶⁸ Taking away someone's ability to afford housing will not help them get a quality job—it will only lead to evictions and leave them without other basic needs, furthering their cycle of poverty.⁶⁹ The term “work requirements” is also a misnomer—someone's willingness to work or actively search for a job is not sufficient to protect them from losing rental assistance.⁷⁰ Many program recipients already work, and those that are not would like to, but face several barriers.⁷¹ Work requirements can also be used to intentionally reduce program access.⁷² Project 2025 proposes more of these types of cuts to rental assistance.
- 5. Project 2025 proposes selling public housing, further privatizing the housing market and harming thousands of women, children, and families who will be priced out of the rental market or be forced to live in substandard housing conditions.** Large corporations and private equity firms are increasingly buying up housing stock, predominantly in communities of color—who were already disproportionately affected by the foreclosure crisis in 2008 and have experienced a long history of racism in the housing market.⁷³ Because these investors only care about building more wealth, they frequently avoid repairs or restoration, forcing people to live in unhealthy and unsafe housing conditions.
- 6. Project 2025 proposes transferring many of HUD's functions to states and localities, which would create inequity among people living in different states.** States and localities have different budgets and levels of funding available for housing. A person should not be punished for living in a state where funding for housing programs is inadequate. It is the responsibility of the federal government to fill in these funding gaps.

The federal government must do its job and ensure that people remain housed while also being able to pay for other necessities, without being cost-burdened. Cuts to anti-poverty programs, including rental assistance, are unacceptable and will deepen poverty in the United States and raise the cost of rent for millions.

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