



JULY 2025 | ISSUE BRIEF

The Continuing Need for Gender, Racial, and Disability Justice for Renters

By Talia Grossman, Sarah Hassmer, and Sarah Javaid

All of us, regardless of our race, gender, disability status, or income, should have access to safe, affordable housing free from discrimination. Historical and current discrimination has created gender and racial inequities in our economic systems, including the lack of a thriving wage¹ and the shortage of homes affordable to families with the lowest incomes. As a result, many women and families are forced to spend most of their income on rental costs. Loosening and repealing critical regulations in the housing sector has made matters worse, allowing private equity firms to buy up housing with the intention of profiting from renting it back at high prices to hard-working individuals and families. Women, including those with disabilities and women of color, and LGBTQIA+ people and their families bear the brunt of the economic inequalities and high costs of housing.

Instead of addressing the roots of these housing issues, the second Trump administration is attacking housing assistance, fair housing, and other programs that help women, LGBTQIA+ people, and families meet their basic needs. These attacks threaten to worsen an already dire housing situation for women—especially women of color and disabled women—LGBTQIA+ people, and families.

This issue brief contains updated data highlighting the severity of the housing crisis—specifically for renters—and includes results of public opinion research the National Women's Law Center and HIT Strategies conducted in the second half of 2024.² This brief will also highlight many of the threats to housing made by this current administration and describe policies that are needed to create an equitable housing system for women—particularly women of color and disabled women—LGBTQIA+ people, and families who rent.

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 collected 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, “AANHPI” people includes those who self-identified as Asian American, Native Hawaiian, or Pacific Islander, “Black” people include those who self-identified as Black or African American, “Indigenous” people include those who self-identify as American Indian or Alaskan Native, and “Latina/o” people include those of any race who self-identified as being of Hispanic, Latino, or Spanish origin.

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

Definitions:

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% of area median income, whichever is higher

Very Low-Income (VLI): Households with income between extremely low income and 50% of area median income

Low-Income (LI): Households with income between 51% and 80% of area median income

People with lower incomes: households with incomes less than or equal to 80% of area median income (ELI, VLI, and LI households)

Middle-Income (MI): Households with income between 81% and 100% of area median income

Above Median Income: Households with income above 100% of area median income

Cost-Burdened: spending more than 30% of one's income on housing

Severely cost-burdened: spending the majority of one's income on housing

Some data cited in this brief comes from public opinion research work in which NWLC partnered with HIT Strategies. HIT conducted five online focus groups between August 26 and September 5, 2024, and an opt-in panel online survey conducted between October 23 and 30, 2024. For more information on this work, access NWLC's memo [here](#).

STAGNANT WAGES, ECONOMIC INEQUALITIES, AND A LACK OF AFFORDABLE HOUSING DEEPEN THE HOUSING CRISIS FOR RENTERS

Nowhere in the country can a person afford a one- or two-bedroom rental home while making the minimum wage.³ The federal minimum wage has remained at \$7.25 per hour since 2009⁴ while the cost of living has risen significantly in the past decade and a half. In order to afford a two-bedroom unit at fair market rent⁵ without being cost-burdened (defined as spending more than 30% of one's income on housing), a full-time worker in the United States must be paid \$32.11 per hour or work 113 hours per week at minimum wage (equivalent to 2.8 full-time jobs).⁶ To afford a one-bedroom unit, a full-time worker must be paid \$26.74 per hour, or work 95 hours per week at minimum wage, equal to 2.4 full-time jobs.⁷ No state's current minimum wage brings workers close to being paid what they need to afford housing. Women are especially likely to be minimum wage workers⁸ and disproportionately harmed by stagnant wages and the high cost of living.

Real wages—wages that have been adjusted for inflation—for most workers, even those making above minimum wage, have remained relatively unchanged for the last several decades.⁹ Many occupations dominated by women remain underpaid and undervalued.¹⁰ Women make up less than half of the workforce overall, but make up a disproportionate share of the workforce in the 40 lowest paying jobs (63.0%), such as child care workers, home health aides, restaurant servers, and fast food workers.¹¹ These jobs have typical pay between \$14 and \$17 per hour.¹² Women also make up 69.2% of the tipped workforce, where the federal minimum wage is still \$2.13.¹³

Further, the sexist and racist wage gap robs women of color of tens of thousands of dollars each year, reducing their income available for rent. Women working full-time, year-round are typically paid 83 cents for every dollar paid to men, losing \$11,550 in annual income¹⁴ or over 8 months of rent payments.¹⁵ For some women of color, this loss is much greater with an increased reduction on their income. Black women, Latinas, and Indigenous women working full time, year-round lose between \$25,000 and over \$32,000 annually, equating to 18 to 23 months of rent.¹⁶ Disabled women experience the economic impacts of discrimination endangering

their ability to afford rent. Disabled women are typically paid only 69 cents for every dollar paid to nondisabled men. Women raising children also lose valuable income their families need to afford housing as mothers are typically paid 74 cents for every dollar paid to fathers.¹⁷

In a 2024 survey conducted by NWLC and HIT Strategies, we found that:

- **46% of respondents said they meet their necessary expenses with little left over for saving;**
- **32% of respondents said they can barely meet their necessary expenses and have nothing left over for saving; and**
- **8% said they cannot meet their necessary expenses or save.¹⁸**

Additionally, a decades-long shortage in the supply of affordable and available housing has worsened the issue, particularly for those with the lowest incomes (who are more often women, disabled women, and women of color).¹⁹ In a 2024 survey conducted by NWLC and HIT Strategies, 30% of renters and 31% of people with incomes under \$75,000 selected supply as one of the biggest problems when it comes to housing.²⁰

While there are 10.9 million extremely low-income (ELI) renter households, there are only 3.8 million rental homes that are both affordable and available to them.²¹ Because of this supply gap, 75% of ELI households are severely cost-burdened, meaning they spent the majority of their income on housing.²² The supply gap for disabled renters is even worse, due to their need for housing that is not only affordable, but also accessible.²³ Women, including disabled women and women of color, are especially likely to be extremely low income²⁴ and therefore impacted by the housing supply shortage.

Years of federal disinvestment from affordable housing programs and increased reliance on the private sector have severely constrained both the supply and quality of affordable housing.²⁵ For example, the Low Income Housing Tax Credit (LIHTC) provides tax credits to private sector developers, 80% of which are for-profit companies, who build or preserve housing units for low-income households.²⁶ LIHTC-funded units may be affordable for low-income renters but are often not affordable for very low-income (VLI) and ELI households without additional support, such as Housing Choice Vouchers (HCV).²⁷ In 2017, the federal government provided LIHTC affordable housing investors and developers \$1.8 billion more in tax credits (\$8.1 billion) than what the federal government spent on public housing (\$6.3 billion).²⁸ Notably, public housing does serve ELI and VLI households. Additionally, LIHTC properties only have a 30-year compliance period,²⁹ after which the companies can raise rent prices to rake in more profits.³⁰

THE ROLE OF CORPORATE POWER AND GREED

In a 2024 survey conducted by NWLC and HIT Strategies, 88% of respondents agreed that housing is a basic human need, and 61% agreed that housing should not be a profit-driven system.³¹ Unfortunately, the evidence shows the overwhelming power of corporate greed. For example, there has been a dramatic increase in private equity firms (PE, defined as firms that invest in privately held companies) in the rental market—since 2015, 85% of the biggest federally backed loans for apartment buildings went to PE firms.³² PE firms often have very little regard for the long-term health and sustainability of the companies they purchase.³³

The government's move to deregulate the U.S. economy and housing sectors,³⁴ among other factors, has led to corporate greed dominating the nation's housing system. For example, insufficient regulation allows investors to purchase single-family homes to then rent back to families who faced foreclosure or are unable to obtain homeownership.³⁵ This trend accelerated during the foreclosure crisis in 2008,³⁶ and by 2030, investors are expected to own about 40% of all single-family homes,³⁷ reducing the supply of these homes and depriving individuals and families of the opportunity to purchase these homes at an affordable price.³⁸ Further, short-term rentals like Airbnb and VRBO, owned primarily by investors rather than individuals or families,³⁹ contribute to the scarcity of affordable rental units.⁴⁰ Investors have transitioned homes and rental units into hotel-type suites to make greater revenue from tourists, rather than rent to local tenants in need of homes.⁴¹

Private corporations squeeze as much profit as possible out of rental housing by cutting costs, including lowering building quality, and fixing rent prices at dramatically high rates.⁴² Companies managing millions of rental units across the United States unlawfully use rent fixing software,⁴³ artificially raising rents and insulating those rents from competition among landlords.⁴⁴ The public recognizes the role of corporate greed in the housing crisis—25% of respondents in a 2024 survey felt that one of the biggest issues in housing today is that landlords and property managers are fixing prices to keep them high and raising rents faster than wages are increasing.⁴⁵ Making matters worse, many investors purposefully hold properties vacant at high rents rather than leasing at affordable prices.⁴⁶ There are 16 million vacant homes across the nation.⁴⁷ A study of vacant housing units in major cities found that there are 28 vacant homes for every person who is unhoused.⁴⁸

The upward pressure on rents created by investors and corporate landlords means that millions of people in need of housing are unable to afford the housing that is available.⁴⁹

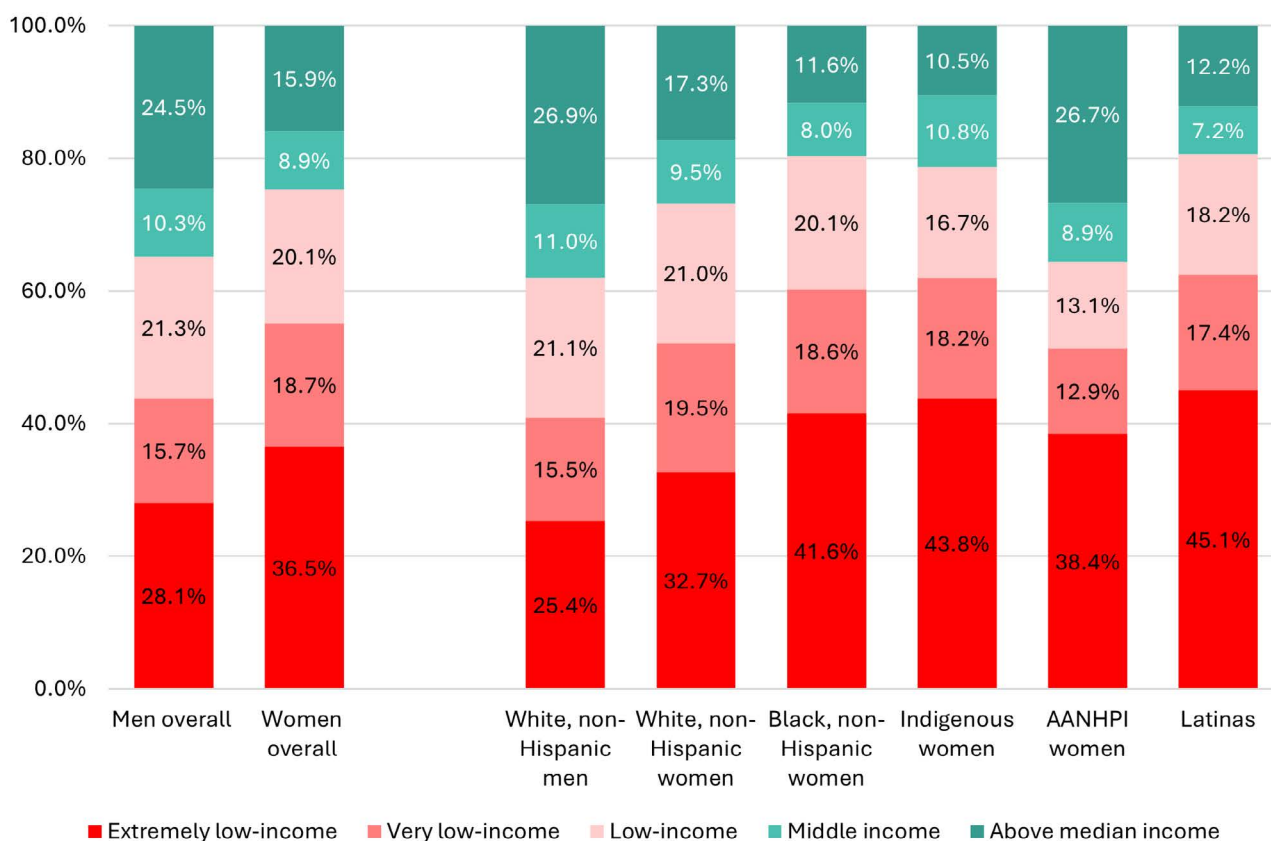
WOMEN RENTERS ARE ESPECIALLY LIKELY TO HAVE LOWER INCOMES

Systemic employment and broader economic inequalities have led many women to live as extremely low-income renters. Over one third of single women (36.5%) were extremely low-income renters in 2023 and they were more likely than single men (28.1%) to be so. An even greater share of women raising children alone (40.9%) were extremely low-income compared to single women, while the share of extremely low-income men raising children alone (20.7%) is lower than that of single men. This inequity may in part stem from the social and economic phenomenon of the motherhood penalty and the fatherhood bonus, where women experience a wage decrease after having a child and men experience a wage increase. Women with low incomes may also face a greater motherhood penalty than higher earners, sending them even further into economic insecurity.⁵¹

Nearly 7.1 million single women living alone and 3.4 million women raising children alone had lower incomes in 2023, including more than 3.4 million single women and 1.6 million women raising children alone who were extremely low-income.⁵⁰

FIGURE 1

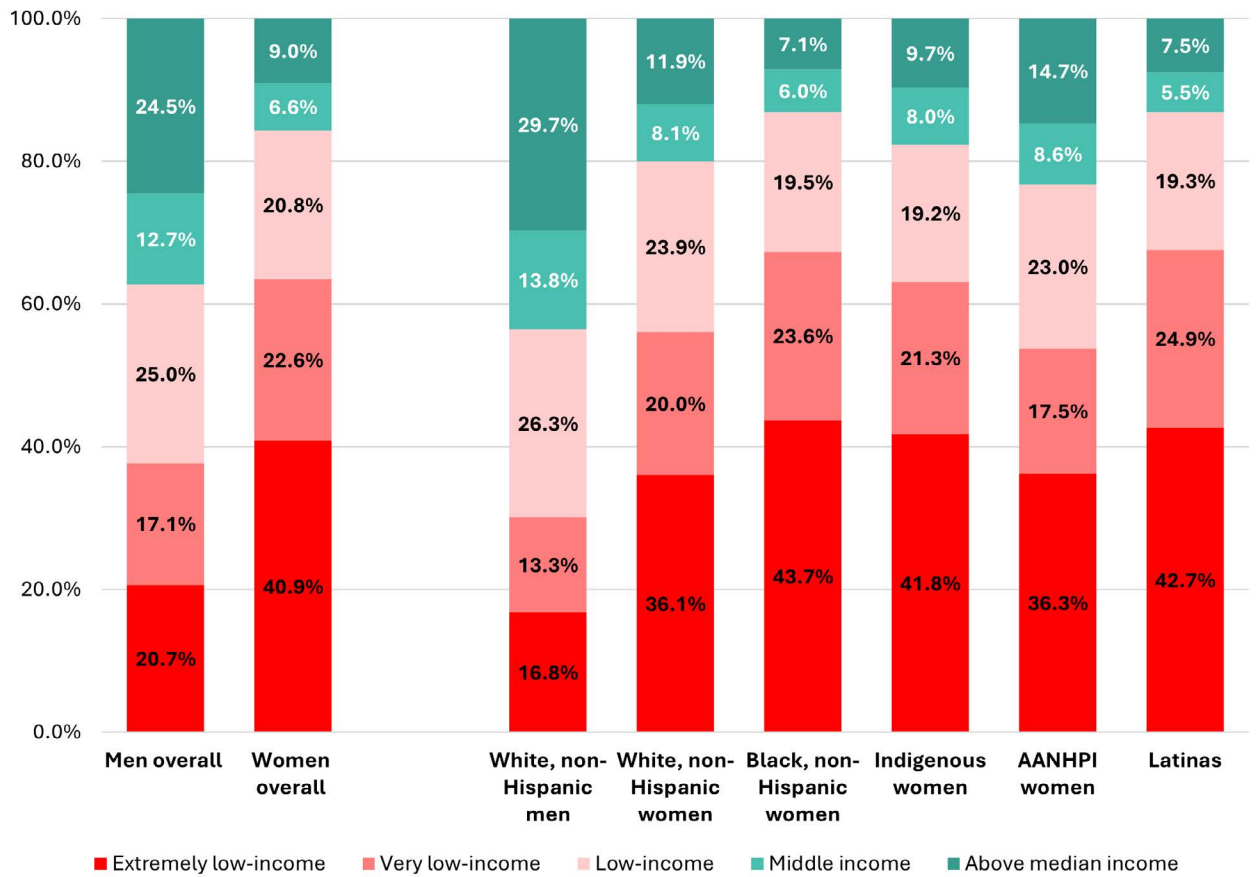
Income Distribution of Single Renters Living Alone by Selected Demographics (2023)



Source: NWLC calculations based mainly on the 2023 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Refer to endnote 51 for more information. 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. See "Methodology and Definitions" section for overview on income distribution definitions. Disabled women were unable to be included in the above analysis due to data limitations.

FIGURE 2

**Income
Distribution of
Single Renters
Raising at Least
One Child Under
the Age of 18
on Their Own
by Selected
Demographics
(2023)**



Source: NWLC calculations based mainly on the 2023 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Refer to endnote 51 for more information. 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. See “Methodology and Definitions” section for overview on income distribution definitions. Disabled women were unable to be included in the above analysis due to data limitations.



IN 2023, WOMEN WERE MORE LIKELY THAN MEN TO SPEND MORE THAN HALF OF THEIR INCOME ON HOUSING COSTS

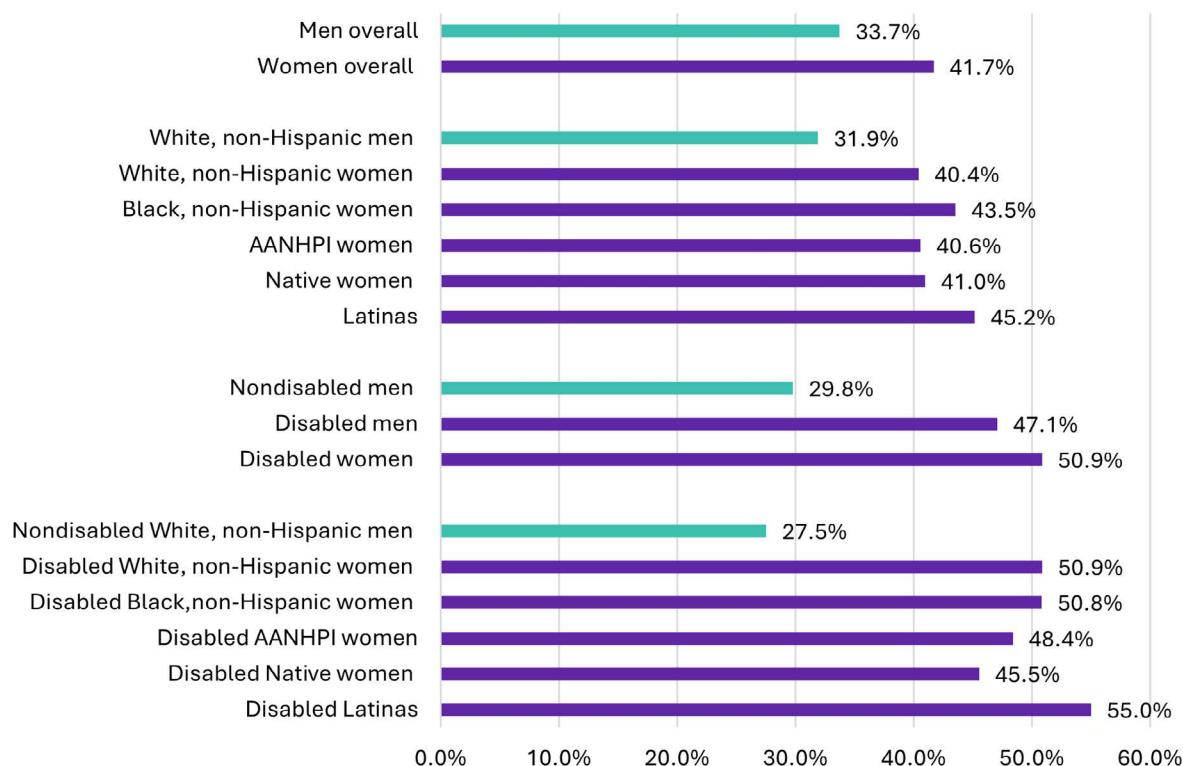
The housing crisis, including housing discrimination,⁵² paired with discrimination in our overall economic system means that single women of every race who are renters are more likely than single white, non-Hispanic men who are renters to spend over 50% of their income on housing costs. **Nearly 4 million women renters living alone were severely cost-burdened in 2023**, including over 1.8 million women of color and nearly 1.5 million disabled⁵³ women.⁵⁴

Among single adult renters living alone in 2023:

- Women (41.7%) were more likely than men (33.7%) to be severely cost-burdened. Disabled women (50.9%) were more likely than nondisabled men (29.8%) and disabled men (47.1%) to be severely cost-burdened.
- **Over half of disabled Latinas (55.0%), disabled white, non-Hispanic women (50.9%), and disabled Black, non-Hispanic women (50.8%) were severely cost-burdened.** These women were all nearly two times more likely than nondisabled white, non-Hispanic men (27.5%) to be severely cost-burdened.
- Disabled AANHPI women (48.4%) and disabled Indigenous women (45.5%) were also more likely than nondisabled white, non-Hispanic men to be severely cost-burdened.
- Among all women, Latinas (45.2%), Black, non-Hispanic women (43.5%), Indigenous women (41.0%), AANHPI women (40.6%), and white, non-Hispanic women (40.4%) were more likely than white, non-Hispanic men (31.9%) to be severely cost-burdened renters.

FIGURE 3

Share of Single Renters Who Were Severely Cost-Burdened by Selected Demographics (2023)



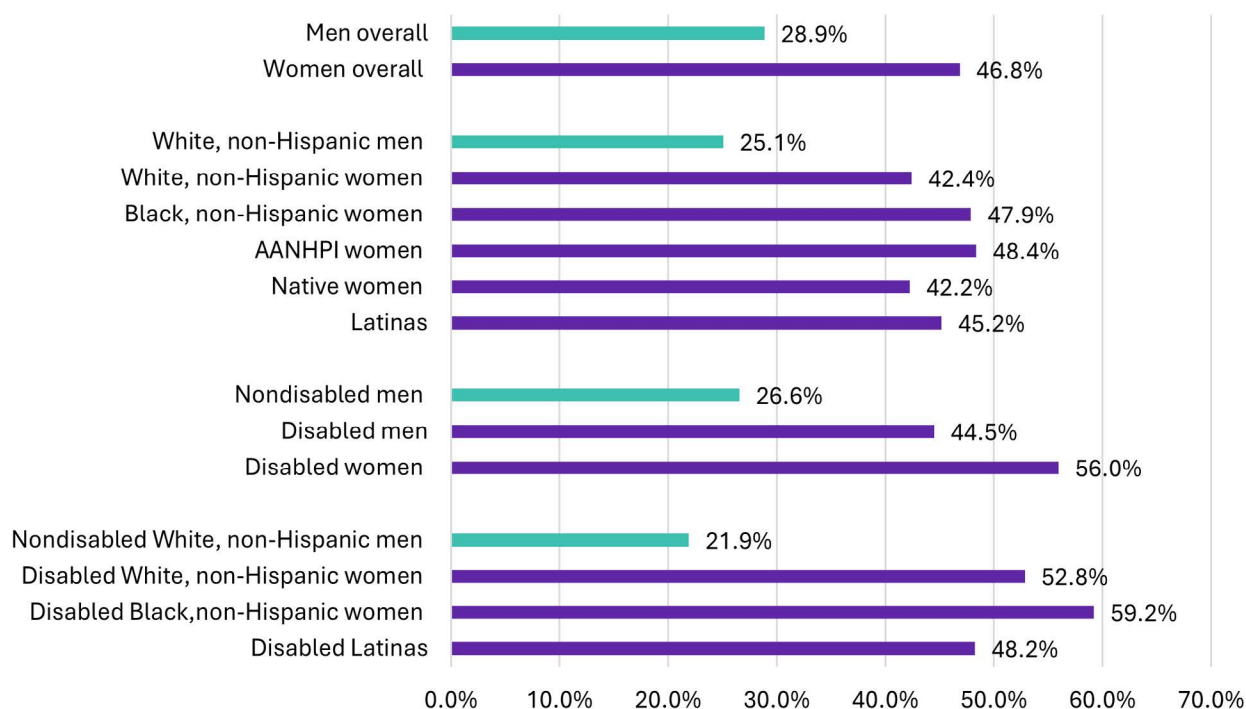
Source: NWLC calculations based on the 2023 American Community Survey (ACS) accessed through IPUMS USA, University of Minnesota, www.ipums.org. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin. Disabled people, or people with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.

Among single adults raising at least one child under the age of 18 on their own and renting in 2023:

- Nearly 1.9 million women were severely cost-burdened.
- Women (46.8%) were more likely than men (28.9%) to be severely cost-burdened. Disabled women (56.0%) were more likely than nondisabled men (26.6%) and disabled men (44.5%) to be severely cost-burdened.
- **Nearly six in 10 disabled Black, non-Hispanic women (59.2%) were severely cost-burdened** and, alongside disabled white, non-Hispanic women (52.8%) and disabled Latinas (48.2%), were significantly more likely than white, non-Hispanic men (21.9%) to be severely cost-burdened.
- Among all people raising children alone, AANHPI women (48.4%), Black, non-Hispanic women (47.9%), Latinas (45.2%), white, non-Hispanic women (42.4%), and Indigenous women (42.2%) were more likely than white, non-Hispanic men (25.1%) to be severely cost-burdened.

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 (2023)



Source: NWLC calculations based on the 2023 American Community Survey (ACS) accessed through IPUMS USA, University of Minnesota, www.ipums.org. 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. Disabled people, or people with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.

Families with children have higher living expenses, forcing many single women raising children on their own to choose between basic necessities. The cost of child care, which single parents need to participate in the workforce, alone is incredibly burdensome,⁵⁵ often reaching or exceeding the price of in-state college tuition.⁵⁶ The combined pressure of high housing costs and high child care costs places particular strain on single renters with children.⁵⁷

Housing insecurity is a policy—not a personal—choice. The systems and policies that cause women to have lower incomes and face higher cost burdens, plus the lack of affordable housing, increases housing insecurity. One financial shock—such as a gap in paychecks or a medical bill—increases the threat of eviction and losing one’s home.

WOMEN RENTERS LACK ADEQUATE PROTECTIONS FROM EVICTIONS

Experiencing housing insecurity, such as being severely cost-burdened with a low income, increases the risk of being evicted. In 2018 (the most recent nationwide eviction data), almost six in 100 renter households were threatened with an eviction at least once and over 3.6 million eviction cases were filed.⁵⁸ However, the true number of evictions may be far higher when including informal or illegal evictions that occur without a court order. Informal evictions may occur up to 5.5 times more often than formal evictions, although it is difficult to collect reliable data.⁵⁹ Black women are disproportionately likely to experience an eviction, due to racist and sexist policies by landlords⁶⁰ and compounded economic inequities.⁶¹ In 17 of the 36 states with available data prior to the COVID-19 pandemic, Black women renters received eviction filings at least double the rate that white renters, either women or men, did.⁶²

Facing an eviction can unleash a cascade of consequences.⁶³ An eviction filing, even if it does not end in an eviction itself, appears on background checks that landlords use when considering rental applications,⁶⁴ making it more difficult to find housing. The inability to find safe, affordable housing free from discrimination due to a previous eviction filing can also affect a person's ability to find and keep employment, which could diminish their economic stability.⁶⁵

Unstable housing due to an eviction can additionally lead to health consequences for women and their families, including being forced to reside in an unsafe or unhealthy environment, as well as limitations around being able to afford and access health care.⁶⁶ People experiencing unsheltered homelessness experience greater health, violence, and criminalization risk. Being exposed to severe temperatures, heat stroke in hot temperatures and hypothermia in cold temperatures, can lead to illness or death.⁶⁷ Unsanitary and crowded conditions can also increase the risk of infection.⁶⁸ People who menstruate may be forced to reuse products or use items not intended for menstruation, placing them at further health risk.⁶⁹ Women and LGBTQIA+ people are also likely to experience violence in shelters or on the streets.⁷⁰

Tenants have no federal constitutional right to legal representation during an eviction proceeding. The vast majority of landlords have legal representation,⁷¹ however, creating an unfair power imbalance. An eviction proceeding may also result in tenants owing more fees while already struggling to afford housing and basic necessities.⁷² The rise in corporate landlords may increase the number of households being evicted, as corporate landlords may evict tenants more frequently than small landlords.⁷³ Evictions allow corporations to maximize profits by “re-tenanting”—evicting the previous tenant for a new higher-paying tenant.⁷⁴ In many states and localities, evictions may be low-cost and quick for landlords, but extremely stressful and dangerous for tenants being removed from their homes.⁷⁵



ACTIONS BY THE TRUMP ADMINISTRATION WILL WORSEN THE HOUSING CRISIS

The fair and affordable housing crisis particularly harms women—especially those facing multiple forms of discrimination—and LGBTQIA+ people. Congress only provides enough funding for a quarter of people eligible for rental assistance to receive it, leading to long wait lists.⁷⁶ Rather than addressing this crisis, the Trump administration's actions will worsen it. Below are some examples of the many threats to housing under this administration.

CUTS TO THE FEDERAL WORKFORCE AND BASIC NEEDS PROGRAMS

Drastic cuts to the federal government workforce and basic needs programs, in an effort to expand tax cuts to corporations and the ultrawealthy, may increase the number of people unable to afford housing.⁷⁷ Corporations and the ultrawealthy, some of which bear responsibility for the housing crisis,⁷⁸ need to pay their fair share for the United States to invest in robust housing solutions that benefit everyone.

The Department of Government Efficiency (DOGE) has targeted federal agencies and programs for massive cuts, including the Department of Housing and Urban Development (HUD) that has been understaffed for years.⁷⁹ As of early April 2025, about 2,300 HUD employees have already been pushed out,⁸⁰ and the President's Fiscal Year (FY) 2026 budget proposal seeks to maintain these staffing cuts.⁸¹ Additionally, the administration plans to close several HUD field offices,⁸² which provide support to local communities, and cut major housing support programs, such as the Section 8 Housing Choice Vouchers⁸³ that provide rental assistance and a path to stable housing to those who need it the most. Communities across the United States will experience the harm of these cuts, including higher housing costs and an increased risk of homelessness.

Congress has already refused to enact the robust investment in housing that people deserve, and FY 2025's funding bill could reduce rental assistance by 32,000 people.⁸⁴ Congressional Republicans are pushing a budget and tax bill that could lose trillions in federal tax revenue,⁸⁵ threatening additional cuts to rental assistance in future years. Rental assistance already falls short of providing basic needs support to all who need it. The Trump administration will make the situation more dire by eliminating federal jobs, of which women and people of color make up a significant

share,⁸⁶ and gutting the public supports that aid renters in affording homes.⁸⁷

ATTACKS ON CIVIL RIGHTS

In a 2024 poll, 60% of respondents strongly or somewhat agreed that “women of color have a harder time than white men accessing housing due to discrimination based on their intersecting identities of gender and race.”⁸⁸ On the first day of his second term, President Trump issued an executive order ending Diversity, Equity, Inclusion, and Accessibility (DEIA) programs⁸⁹ and attacking the rights and humanity of LGBTQIA+ people.⁹⁰ The administration is attempting to erase efforts made to address systemic racism and sexism,⁹¹ whose harms are deeply ingrained in every aspect of our economy and society, including housing. The administration also announced that HUD would no longer enforce the Equal Access Rule, which bars single-sex shelters from discriminating based on sexual orientation or gender identity.⁹² Paired with the ceasing of processing housing discrimination complaints based on gender identity, transgender people face deep threats in housing, in addition to other sectors.⁹³

The Trump-Vance administration also rolled back the Affirmatively Furthering Fair Housing (AFFH) framework required under the Fair Housing Act (FHA) to identify and fix segregation and other barriers to fair housing.⁹⁴ Making matters even worse, Trump issued an executive order gutting the use of disparate impact across civil rights laws,⁹⁵ a legal theory used to further protect people from discrimination. In housing, for example, disparate impact is used to challenge the practice of landlords refusing to accept housing vouchers or disability benefits, which disproportionately harms women of color, women raising children on their own, and disabled people.⁹⁶

Further, despite long-standing law that allocates HUD assistance so only household members with an immigration status eligible for HUD rental assistance receive it, the Trump-Vance administration is once again threatening to fully eliminate this assistance, threatening the eviction of countless U.S. citizen children and others.⁹⁷

Rather than reduce barriers to safe, affordable housing free from discrimination for all, these proposals will worsen the housing crisis for women, particularly women of color and disabled women, and LGBTQIA+ people who rent.

INCREASING THE COST OF GOODS AND REDUCING THE HOUSING SUPPLY

Tariffs imposed by the Trump administration will drive up housing costs while also limiting construction. Construction costs could increase by \$7,500 to \$10,000 per home.⁹⁸ The construction labor force has already been declining and experiencing a skilled worker shortage⁹⁹ that poses additional challenges to keeping up with housing demand. Mass, and at times illegal, deportations will further worsen the construction worker shortage. Over 23% of the construction workforce in 2023 were immigrants, and about half of those were undocumented.¹⁰⁰ Without a full construction workforce, construction will slow and the shortage of affordable housing will worsen.

While the Trump administration promised to lower the cost of housing and expand the supply,¹⁰¹ their actions will do the opposite, harming those who already bear the brunt of the housing crisis—women, particularly women of color and disabled women, LGBTQIA+ people, and renters who have low incomes.



THE DATA DEMONSTRATES THE NEED FOR DEEP INVESTMENTS AND POLICY CHANGES TO CREATE EQUITABLE HOUSING FOR ALL, INCLUDING RENTERS

Given the long history of discriminatory housing policies and current inequities in the United States, people need housing solutions that close disparities based on race, gender, and disability. The discriminatory roots of housing policy in this country run deep and consequently, untangling these roots to create a liberated society in which every single person has a safe and affordable home, free from discrimination, and in the neighborhood of their choosing will require significant effort and public investments, both short- and long-term.

Only the government, not private investors and corporations, can provide the large-scale investments needed to help solve the affordable housing crisis. **The federal government must change course and increase public investments in housing to create permanent and systemic change for renters.** In a 2024 survey conducted by NWLC and HIT Strategies, 73% of respondents supported making the wealthiest people and big corporations pay their fair share in taxes so we have more public dollars to support investments in truly affordable housing.¹⁰²

People across the country recognize the responsibility governments at all levels have in addressing the housing crisis. In the 2024 survey conducted by NWLC and HIT Strategies, respondents said that state governments (85%), local governments (84%), and the federal government (80%) are very or somewhat responsible for expanding access to safe, affordable housing free from discrimination.¹⁰³ Respondents also support a range of policy solutions that federal, state, and local governments can take to address the housing crisis, including for renters.

Proposals	Total Support
Make communities safer by addressing the root causes of crime and violence and investing in community services that reduce poverty, increase employment, healthy food options, mental health and addiction services, and help people get housing	84%
Ban landlords from unreasonably or excessively increasing rent on tenants	77%
Create Tenant Bills of Rights at the federal, state, and local levels that include protections against unfair application practices and rent increases, protections against displacement, and the right to healthy and accessible housing	74%
Ban algorithms and software that allow landlords to fix high prices on rental units	70%
Remove barriers like long paperwork processes and red tape that make it hard for people to access the government assistance programs that can help them meet their basic needs	70%
Prohibit discrimination based on the source of income people use to pay rent like government benefits, which are particularly helpful for communities of color, women, disabled people, and people with low incomes	70%
Expand the amount of public housing available to people with the lowest incomes	69%
Help prevent evictions and homelessness by providing people and families in crisis with emergency rental assistance	68%
Remove barriers to housing opportunity that women, people of color, disabled people, and LGBTQIA+ people often face because of historic and present discriminatory practices	65%
Create more publicly owned, mixed-income social housing that is truly and permanently affordable and gives tenants significant power in managing the building and making decisions about its operations	64%

Ensure all renters who spend over 30% of their income on housing costs can get rental assistance	63%
Giving renters a tax credit rather than just giving tax benefits to homeowners	63%

Source: NWLC partnered with HIT Strategies to commission public opinion work. Statistics are based on an opt-in panel online survey conducted between October 23 and 30, 2024, reached 1,000 adults nationally, as well as oversamples of 150 Black women, 150 Latinas, 150 LGBTQIA+ people, and 160 AANHPI women. To ensure a representative sample, weights were applied to demographic variables. The margin of error (MOE) for the sample is +/- 2.91% and larger for subgroups. For more information see NWLC's public memo at <https://nwlc.org/resource/housing-public-opinion-research/>. Not all data reflected in this brief was published in the memo.

In addition to the above proposals, states and localities can also address the housing crisis through:

- Expanding the supply of affordable housing through inclusive zoning reform to allow a greater variety of housing, including multifamily housing, in locations that previously only allowed for single-family homes;¹⁰⁴ and
- Passing laws to expunge or seal eviction filings so they do not show up on background checks used as part of rental applications, removing an unfair barrier to housing for women of color face higher eviction rates due to sexist and racist landlord policies.¹⁰⁵

The evidence shows that women of color, LGBTQIA+ people, and disabled people struggle to afford rent because of 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 housing that is safe, free from discrimination, and in the neighborhood of their choosing without sacrificing food, child care, health care, and other necessities.

ACKNOWLEDGEMENTS

The authors would like to thank Amenah Ahmed and Courtney Anderson for their contributions to this issue brief. The authors would also like to thank Ashir Coillberg, Sandra Markowitz, Amy Matsui, Sydney Peterson, Jasmine Tucker, Delaney Wallace, Hilary Woodward, and the rest of the NWLC Campaigns and Communications Team for their review, design, and dissemination of this issue brief. Finally, the authors continue to thank American University students Dani DiPietro, Kristy Garcia, Ryan Golden, Ethan Taylor, and Shannon Vyvihal, who conducted the initial 2021 cost-burden data analysis for NWLC based on analysis and code provided by the Research team at the National Low Income Housing Coalition (NLIHC).

ENDNOTES

- 1 Wages should allow individuals and families to do more than just scrape by. A thriving wage, unlike a living wage, would allow individuals and families the space to build wealth, gain education, and save. Vega Mala Consulting, “How do we quantify a thriving wage?” February 6, <https://www.vegamala.com/blog/how-do-we-quantify-a-thriving-wage>; Tyler King, “The thriving wage: Compensating employees fairly,” Less Annoying Business, June 20, 2021, <https://www.lessannoyingbusiness.com/post/the-thriving-wage>.
- 2 Sarah Javaid, “Housing Public Opinion Research,” National Women’s Law Center, February 13, 2025, <https://nwlc.org/resource/housing-public-opinion-research/>.
- 3 “Out of Reach: The High Cost of Housing,” National Low Income Housing Coalition, June 27, 2024, <https://nlihc.org/oor>.
- 4 Sarah Javaid, “One Fair Wage: Women Fare Better in States with Equal Treatment for Tipped Workers,” National Women’s Law Center, June 12, 2024, <https://nwlc.org/resource/one-fair-wage/>.
- 5 National Low Income Housing Coalition (NLIHC) calculates the Housing Wage for “a modestly priced rental home of decent quality.” “Out of Reach,” 1.
- 6 The hours per week and number of full-time jobs calculation is based on the average-minimum wage worker. A full-time worker is defined as someone working 40 hours per week for 52 weeks per year. The National Low Income Housing Coalition calculates “the national average number of hours a full-time worker earning minimum wage must work to afford the” Federal Market Rate (FMR) “by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly, that average reflects higher state and county minimum wages, but not higher minimum wages associated with sub-county jurisdictions.” “Out of Reach,” 3.
- 7 “Out of Reach,” 3.
- 8 “Women and the Minimum Wage, State by State,” National Women’s Law Center, January 12, 2021, <https://nwlc.org/resource/women-and-minimum-wage-state-state/>.
- 9 “Hourly wage percentiles – Real hourly wage (2024\$),” State of Working America Data, Economic Policy Institute, accessed May 15, 2025, https://data.epi.org/wages/hourly-wage-percentiles/line/year/national/real-wage-2024/wage-percentile?timeStart=1973-01-01&timeEnd=2024-01-01&dateString=2024-01-01&highlightedLines=wage_p10&highlightedLines=wage_p50&highlightedLines=wage_p90&focuses=
- 10 Asaf Levanon, Paula England, and Paul Allison, “Occupational Feminization and Pay: Assessing Causal Dynamic Using 1950-2000 U.S. Census Data,” Social Forces 88, no.2 (Dec. 2009):865-891, <http://sf.oxfordjournals.org/content/88/2/865.short>.
- 11 Ashir Coillberg, “A Window Into the Wage Gap: What’s Behind it and How to Close It,” National Women’s Law Center, February 26, 2025, <https://nwlc.org/resource/wage-gap-explainer/>.
- 12 “May 2023 National Occupational Employment and Wage Estimates,” U.S. Bureau of Labor Statistics, updated May 2, 2025, https://www.bls.gov/oes/current/oes_nat.htm. Values reflect median hourly wage of low-paid occupations.
- 13 Javaid, “One Fair Wage.”
- 14 Coillberg, “A Window Into the Wage Gap: What’s Behind It and How to Close It.”
- 15 NWLC calculations based on median gross rent of \$1,406 at 2023 American Community Survey Table P04, available at data.census.gov.
- 16 NWLC calculations based on median gross rent of \$1,406 at 2023 American Community Survey Table P04, available at data.census.gov.
- 17 Coillberg, “A Window Into the Wage Gap: What’s Behind It and How to Close It.”
- 18 NWLC partnered with HIT Strategies to commission public opinion work. Statistics are based on an opt-in panel online survey conducted between October 23 and 30, 2024, reached 1,000 adults nationally, as well as oversamples of 150 Black women, 150 Latinas, 150 LGBTQIA+ people, and 160 AANHPI women. To ensure a representative sample, weights were applied to demographic variables. The margin of error (MOE) for the sample is +/- 2.91% and larger for subgroups. For more information see NWLC’s public memo at <https://nwlc.org/resource/housing-public-opinion-research/>. Not all data reflected in this brief was published in the memo.
- 19 NWLC calculations based mainly on the 2023 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Refer to the data and graphs in this report on the income distribution of renters by selected demographics for more information.
- 20 Respondents selected that there is not enough affordable or accessible housing for people with the lowest incomes or people with disabilities. NWLC partnered with HIT Strategies to commission public opinion work. Statistics are based on an opt-in panel online survey conducted between October 23 and 30, 2024, reached 1,000 adults nationally, as well as oversamples of 150 Black women, 150 Latinas, 150 LGBTQIA+ people, and 160 AANHPI women. To ensure a representative sample, weights were applied to demographic variables. The margin of error (MOE) for the sample is +/- 2.91% and larger for subgroups. For more information see NWLC’s public memo at <https://nwlc.org/resource/housing-public-opinion-research/>. Not all data reflected in this brief was published in the memo.
- 21 Raquel Harati, Dan Emmanuel, Katie Renzi, and Andrew Aurand, “The Gap: A Shortage of Affordable Homes,” National Low Income Housing Coalition, March 2025, <https://nlihc.org/gap>; 6.
- 22 Harati et al, “The Gap.” 3.
- 23 “Accessibility of America’s Housing Stock: Analysis of the 2011 American Housing Survey (AHS),” U.S. Department of Housing and Urban Development, March 19, 2015, <https://www.huduser.gov/portal/sites/default/files/pdf/accessibility-america-housingStock.pdf>.
- 24 NWLC calculations based mainly on the 2023 American Community Survey (ACS) microdata, <https://www.census.gov/programs-surveys/acs/>. Refer to the data and graphs in this report on the income distribution of renters by selected demographics for more information.
- 25 Sammi Aibinder, Andrea Flynn, Richelle Gernan, Sarah Hassmer, and Rakeen Mabud, “The Roots of Discriminatory Housing Policy: Moving Toward Gender Justice in Our Economy,” National Women’s Law Center, August 2, 2022, <https://nwlc.org/resource/the-roots-of-discriminatory-housing-policy-moving-towards-gender-justice-in-our-economy/>.
- 26 “What Can We Learn about the Low-Income Housing Tax Credit Program by Looking at the Tenants?” Moelis Institute for Affordable Housing, Furman Center for Real Estate and Urban Policy, October 2012, https://furmancenter.org/files/publications/LIHTC_Final_Policy_Brief_v2.pdf.
- 27 Yonah Freemark and Corianne Payton Scally, “How to Better Leverage the Low-Income Housing Tax Credit Program for Affordable Rental Housing Production,” Urban Institute, September 27, 2023, <https://www.urban.org/urban-wire/how-better-leverage-low-income-housing-tax-credit-program-affordable-rental-housing>.
- 28 Ameer Chew, Chuck Collins, and Omar Ocampo, “Billionaire Blowback on Housing: How Concentrated Wealth Disrupts Housing Markets and Worsens the Housing Affordability Crisis,” Institute for Policy Studies, Popular Democracy, October 2024, <https://populardemocracy.org/sites/default/files/FINAL%20Billionaire%20Blowback%20on%20Housing%2010-18-2024%20%281%29.pdf>;

- Corianne Payton Scally, Amanda Gold, Carl Hedman, Matt Gerken, and Nicole DuBois, "The Low-Income Housing Tax Credit," Urban Institute, July 2018, https://www.urban.org/sites/default/files/publication/98761/lihtc_past_achievements_future_challenges_final_0.pdf.
- 29 "LIHTC Preservation and Compliance," National Housing Law Project, June 22, 2022, <https://www.nhlp.org/resources/lihtc-preservation-compliance/>. The accountability for this compliance period—when LIHTC project developers can lose tax credits for failing to comply with LIHTC requirements—only for the first 15 years of a LIHTC project.
 - 30 Chew, Collins, and Ocampo, "Billionaire Blowback on Housing."
 - 31 NWLC partnered with HIT Strategies to commission public opinion work. Statistics are based on an opt-in panel online survey conducted between October 23 and 30, 2024, reached 1,000 adults nationally, as well as oversamples of 150 Black women, 150 Latinas, 150 LGBTQIA+ people, and 160 AANHPI women. To ensure a representative sample, weights were applied to demographic variables. The margin of error (MOE) for the sample is +/- 2.91% and larger for subgroups. For more information see NWLC's public memo at <https://nwlc.org/resource/housing-public-opinion-research/>. Not all data reflected in this brief was published in the memo.
 - 32 Heather Vogell, "When Private Equity Becomes Your Landlord," ProPublica, February 7, 2022, <https://www.propublica.org/article/when-private-equity-becomes-your-landlord>. Deals through Freddie Mac financing.; all but one of the deals occurred in 2015 or later.
 - 33 William Rice, Eileen O'Grady, Valentina Dabos, Mary Bugbee, Jordan Ash, Ocsar Valdes Viera, and Patrick Woodall, "Private Equity, Public Damage: How 'Vulture Investors' Get Rich Wrecking Companies, Killing Jobs, Endangering the Vulnerable & Spoiling the Environment—And Our Tax Code Helps Them Do It," Americans for Tax Fairness, February 2025, <https://americansfortaxfairness.org/wp-content/uploads/Private-Equity-FINAL-UPDATE-1.pdf>; Audrey Stienon and Melissa Boteach, "Children Before Profits: Constraining Private Equity Profiteering to Advance Child Care as a Public Good," National Women's Law Center, June 2024, <https://nwlc.org/wp-content/uploads/2024/05/Children-Before-Profits-Final-Version-7-22-24.pdf>.
 - 34 Aibinder et al, "The Roots of Discriminatory Housing Policy."
 - 35 "Rental Housing: Information on Institutional Investment in Single-Family Homes," U.S. Government Accountability Office, May 2024, <https://www.gao.gov/assets/870/869193.pdf>.
 - 36 Maya Abood, "Wall Street Landlords turn American Dream into a Nightmare," Public Advocates, 2018, <https://publicadvocates.org/wp-content/uploads/wallstreetlandlordsfinalreport.pdf>; Carlos Waters, "How Wall Street has purchased hundreds of thousands of single-family homes since the Great Recession. Here's what that means for rental prices," CNBC, updated February 22, 2023, <https://www.cnbc.com/2023/02/21/how-wall-street-bought-single-family-homes-and-put-them-up-for-rent.html>.
 - 37 Waters, "How Wall Street has purchased hundreds of thousands of single-family homes since the Great Recession."
 - 38 "Rental Housing."
 - 39 Esthefany Castillo, "The 'AirBnb Effect' on an Already High-Cost, Shrinking Housing Market," Travel Noire, updated January 28, 2025, <https://travellnoire.com/the-airbnb-effect-on-an-already-high-cost-shrinking-housing-market>; "How is AirBnb really being used in and affecting the neighborhoods of your city?," Inside Airbnb, accessed May 15, 2025, <https://insideairbnb.com/>.
 - 40 Chew, Collins, and Ocampo, "Billionaire Blowback on Housing." 18; Castillo, "The 'AirBnb Effect' on an Already High-Cost, Shrinking Housing Market."
 - 41 Castillo, "The 'AirBnb Effect' on an Already High-Cost, Shrinking Housing Market."
 - 42 "Corporate Wealth vs Community Health: How Corporate Landlords' Profit-Seeking Strategies Harm Health," Health in Partnership, June 17, 2024, <https://humanimpact.org/hiprojects/corporatewealthvscommunityhealth/>.
 - 43 Alyssa Fowers, Szu Yu Chen, Steven Rich and Rachel Lerman, "Landlords are Accused of Colluding to Raise Rents. See Where," The Washington Post, January 8, 2025, <https://www.washingtonpost.com/business/interactive/2025/realpage-lawsuit-rent-map/>.
 - 44 U.S. Department of Justice, "Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters," news release no. 24-1047, updated February 6, 2025, <https://www.justice.gov/archives/opa/pr/justice-department-sues-realpage-algorithmic-pricing-scheme-harms-millions-american-renters>.
 - 45 Javaid, "Housing Public Opinion Research." 2.
 - 46 Amee Chew, Chuck Collins, and Omar Ocampo, "Billionaire Blowback on Housing: How Concentrated Wealth Disrupts Housing Markets and Worsens the Housing Affordability Crisis," Institute for Policy Studies, Popular Democracy, October 2024, 4, 13, 17.
 - 47 "16 Million Homes Vacant in U.S.," National Association of Realtors, March 1, 2022, <https://www.nar.realtor/magazine/real-estate-news/16-million-homes-vacant-in-us>.
 - 48 "How Many Houses Are in the U.S? Homelessness Vs. Housing Availability," United Way of the National Capital Area, November 20, 2024, <https://unitedwaynca.org/blog/vacant-homes-vs-homelessness-by-city/>.
 - 49 Harati et al, "The Gap."
 - 50 Data were limited to heads of households living alone and heads of households raising at least one child under the age of 18 alone. NWLC calculations based on 2023 American Community Survey microdata, <https://www.census.gov/programs-surveys/acs/>, Missouri Census Data Center, Geocorr 2022: Geographic Correspondence Engine, Version 1.8 revised October 2022, <https://mcdc.missouri.edu/applications/geocorr2022.html>, and U.S. Census Bureau Table B19113 "Median Family Income in the Past 12 Months," available at data.census.gov. Methodology based on that developed by the National Low Income Housing Coalition (NLIHC).
 - 51 Michelle J. Budig, "The Fatherhood Bonus and The Motherhood Penalty: Parenthood and the Gender Gap in Pay," Third Way, September 2, 2014, <https://www.thirdway.org/report/the-fatherhood-bonus-and-the-motherhood-penalty-parenthood-and-the-gender-gap-in-pay>.
 - 52 Talia Grossman, Sarah Hassmer, and Kim Johnson, "Housing Discrimination Still Remains a Reality for Many Women and LGBTQIA+ People," National Women's Law Center, April 29, 2024, <https://nwlc.org/resource/housing-discrimination-still-remains-a-reality-for-many-women-and-lgbtqia-people/>.
 - 53 In the ACS, disabled people, or people with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.
 - 54 NWLC calculations based on 2023 American Community Survey (ACS) access through Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rodgers, and Megan Schouweiler, IPUMS USA: Version 15.0 [2023], Minneapolis, MN: IPUMS, 2024, <https://doi.org/10.18128/D010.V15.0>.
 - 55 Sarah Javaid and Melissa Boteach, "Child Care Is Unaffordable in Every State," National Women's Law Center, February 6, 2025, <https://nwlc.org/resource/child-care-is-unaffordable-in-every-state/>.
 - 56 Baylee Patel, "The U.S. States Where Childcare Costs More Than College Tuition," NetCredit, August 31, 2023, <https://www.netcredit.com/blog/cost-of-child-care-by-state/>.
 - 57 Shengwei Sun and Sarah Hassmer, "Address High Child Care and Housing Costs to Support Families and Build Up Child Care Supply," National Women's Law Center, October 16, 2024, <https://nwlc.org/resource/address-high-child-care-and-housing-costs-to-support>.

[families-and-build-up-child-care-supply/](#).

- 58 Juan Pablo Garnham, Carl Gershenson, and Matthew Desmond, “New Data Release Shows that 3.6 Million Eviction Cases were Filed in the United States in 2018,” The Eviction Lab, July 11, 2022, <https://evictionlab.org/new-eviction-data-2022/>.
- 59 “Report to Congress on the Feasibility of Creating a National Evictions Database,” Office of Policy Development and Research, U.S. Department of Housing and Urban Development, October 2021, <https://www.huduser.gov/portal/sites/default/files/pdf/Eviction-Database-Feasibility-Report-to-Congress-2021.pdf>; Ashley Gromis and Matthew Desmond, “Estimating the Prevalence of Eviction in the United States: New Data from the 2017 American Housing Survey,” *Cityscape* 23, no. 2 (2021): 281, <https://www.huduser.gov/portal/periodicals/cityscape/vol23num2/ch15.pdf>.
- 60 Sophie Beiers, Sandra Park, and Linda Morris, “Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color,” *ACLU*, January 10, 2020, <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color>.
- 61 Sandra Park and John Pollock, “Tenants’ Right to Counsel is Critical to Fight Mass Evictions and Advance Race Equity During the Pandemic and Beyond,” *ACLU*, January 12, 2021, <https://www.aclu.org/news/racial-justice/tenants-right-to-counsel-is-critical-to-fight-mass-evictions-and-advance-race-equity-during-the-pandemic-and-beyond>.
- 62 Beiers, Park, and Morris, “Clearing the Record.”
- 63 Beiers, Park, and Morris, “Clearing the Record.”
- 64 Talia Grossman, Sarah Hassmer, and Sarah Javaid, “The Continuing Need for Gender, Racial, and Disability Justice in the Rental System,” *National Women’s Law Center*, February 8, 2024, <https://nwlc.org/wp-content/uploads/2024/02/Renters-Issue-Brief-Accessible.pdf>; Nada Hussein, Tori Bourret, and Sarah Gallagher, “Eviction Record Sealing and Expungement Kit,” *National Low Income Housing Coalition*, April 20, 2023, <https://nlihc.org/resource/nlihc-releases-toolkit-eviction-record-sealing-and-expungement-protections>, 4.
- 65 Matthew Desmond and Carl Gershenson, “Housing and Employment Insecurity among the Working Poor,” *Oxford University Press*, January 11, 2016, <https://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.sp2016.pdf?m=1452638824>.
- 66 Melissa Boteach, Amy Matsui, and Sarah Hassmer, “NWLC Comments to the U.S. Department of Housing and Urban Development on Disparate Impact,” *National Women’s Law Center*, October 21, 2019, <https://nwlc.org/resource/nwlc-comments-to-the-u-s-department-of-housing-and-urban-development-on-disparate-impact/>.
- 67 “Heat and Health,” *World Health Organization*, May 28, 2024, <https://www.who.int/news-room/fact-sheets/detail/climate-change-heat-and-health>; <https://nchh.org/information-and-evidence/learn-about-healthy-housing/emergencies/extreme-cold/adverse-health-effects-and-susceptible-populations/>.
- 68 Alice Zhu, Eva Bruketa, Tomislav Svoboda, Jamie Patel, Nika Elmi, Graziella El-Khechen Richandi, Stefan Baral, and Aaron M. Orkin, “Respiratory infectious disease outbreaks among people experiencing homelessness: A systematic review of prevention and mitigation strategies,” *Annals of Epidemiology* 77, (January 2023): 127-135, <https://www.sciencedirect.com/science/article/pii/S1047279722000382>.
- 69 “Why Housing Is a Gender Justice Issue,” *National Women’s Law Center*, April 28, 2023, <https://nwlc.org/why-housing-is-a-gender-justice-issue/>.
- 70 “Transgender Homeless Adults & Unsheltered Homelessness: What the Data Tell Us,” *National Alliance to End Homelessness*, July 24, 2020, <https://vawnet.org/material/no-safe-place-sexual-assault-lives-homeless-women>; <https://endhomelessness.org/resources/research-and-analysis/transgender-homeless-adults-unsheltered-homelessness-what-the-data-tell-us/>; “Chart Book: Housing and Health Problems Are Intertwined. So Are Their Solutions,” *Center for Budget and Policy Priorities*, June 29, 2022, <https://www.cbpp.org/research/health/housing-and-health-problems-are-intertwined-so-are-their-solutions>.
- 71 “Eviction representation statistics for landlords and tenants absent special intervention,” *National Coalition for a Civil Right to Counsel*, updated November 2024, https://civilrighttocounsel.org/uploaded/files/280/Landlord_and_tenant_eviction_rep_stats_NCCRC_.pdf.
- 72 Sukhdip Purewal Boparai, and Will Dominie, “Corporate Wealth vs Community Health: How Corporate Landlords Profit-Seeking Strategies Harm Health,” *Human Impact Partners*, June 2024, https://humanimpact.org/wp-content/uploads/2024/06/CorporateWealthVCommunityHealth_HIP_2024-2.pdf.
- 73 Chew, Collins, and Ocampo, “Billionaire Blowback on Housing,” 13.
- 74 Boparai and Dominie, “Corporate Wealth vs Community Health.” 27.
- 75 Boparai and Dominie, “Corporate Wealth vs Community Health.”
- 76 “Policy Basics: Federal Rental Assistance,” *Center for Budget and Policy Priorities*, updated September 30, 2024, <https://www.cbpp.org/research/housing/federal-rental-assistance>.
- 77 “How Trump, Musk, & DOGE’s Attacks on Federal Workers Hurts All of Us,” *National Women’s Law Center*, March 14, 2025, <https://nwlc.org/resource/attacks-on-the-federal-workforce-risks-to-women-children-and-families/>.
- 78 Boparai and Dominie, “Corporate Wealth vs Community Health.”
- 79 Georgia Kromrei, “HUD finally confronts decades of staffing shortages,” *Housing Wire*, July 12, 2021, <https://www.housingwire.com/articles/hud-finally-confronts-decades-of-staffing-shortages/>.
- 80 Tom Romm, “White House Eyes Overhaul of Federal Housing Aid to the Poor,” *New York Times*, April 17, 2025, <https://www.nytimes.com/2025/04/17/us/politics/housing-aid-hud-federal-budget.html>.
- 81 U.S. Department of Housing and Urban Development, “Congressional Justifications, 2026” https://www.hud.gov/sites/dfiles/CFDO/documents/FY_2026_Congressional_Justification_E-File.pdf, 1-11.
- 82 Kristen Capps, “Trump Administration Plans to Eliminate Dozens of Housing Offices,” *Bloomberg*, March 5, 2025, <https://www.bloomberg.com/news/articles/2025-03-05/hud-plans-to-eliminate-dozens-of-state-and-local-field-offices>.
- 83 Romm, “White House Eyes Overhaul of Federal Housing Aid to the Poor.”
- 84 Romm, “White House Eyes Overhaul of Federal Housing Aid to the Poor.”
- 85 “The Fiscal Impact of the Harris and Trump Campaign Plans,” *Committee for a Responsible Federal Budget*, October 28, 2024, <https://www.crfb.org/papers/fiscal-impact-harris-and-trumpcampaign-plans>.
- 86 Sarah Javaid, “Attacks on the Federal Workforce Target Women and People of Color,” *National Women’s Law Center*, May 6, 2025, <https://nwlc.org/resource/attacks-on-the-federal-workforce-target-women-and-people-of-color/>.
- 87 Tobi Raji, “Proposed cuts to housing programs could affect millions, experts warn,” *The Washington Post*, May 6, 2025, <https://www.washingtonpost.com/nation/2025/05/06/section-8-cuts-trump-budget-proposal/>.
- 88 Javaid, “Housing Public Opinion Research.”
- 89 Donald J. Trump, Executive Order No. 14151 of January 20, 2025, Ending Radical and Wasteful Government DEI Programs and Preferencing,” *Federal Register*, Volume 90, 8339-8341, <https://www.govinfo.gov/content/pkg/FR-2025-01-29/pdf/2025-01953.pdf>.
- 90 Brandon Wolf, “Background on Trump Day One Executive Orders Impacting The LGBTQ+ Community,” *Human Rights Campaign*, January 22, 2025, <https://www.hrc.org/press-releases/background->

- [on-trump-day-one-executive-orders-impacting-the-lgbtq-community.](#)
- 91 “Impacts of Trump Administration Executive Orders,” National Low Income Housing Coalition, January 24, 2025, <https://nlihc.org/resource/impacts-trump-administration-executive-orders>.
- 92 Heather Hollingsworth and Sally Ho, “In battle against transgender rights, Trump targets HUD’s housing policies,” The Associated Press, May 5, 2025, <https://apnews.com/article/transgender-hud-fair-housing-trump-lgbtq-turner-915634741f56f3d5ea265e316cd396bb>.
- 93 Hollingsworth and Ho, “In battle against transgender rights, Trump targets HUD’s housing policies.”
- 94 Sarah Hassmer and Talia Grossman, “NWLC Comments to the U.S. Department of Housing and Urban Development Opposing Fair Housing Rollback,” National Women’s Law Center, May 8, 2025, <https://nwlc.org/resource/nwlc-comments-to-the-u-s-department-of-housing-and-urban-development-opposing-fair-housing-rollback/>.
- 95 Daniel Wiessner, “Explainer: Why Trump is ending enforcement of civil rights law that ban ‘disparate impact,’” Reuters, May 5, 2025, <https://www.reuters.com/world/us/why-trump-is-ending-enforcement-civil-rights-laws-that-ban-disparate-impact-2025-05-05/>.
- 96 Grossman, Hassmer, and Johnson, “Housing Discrimination Still Remains a Reality for Many Women and LGBTQIA+ People.”
- 97 Melissa Boteach, Amy Matsui, and Sarah Hassmer, “NWLC Comment Opposing HUD Proposed Rule to Separate Families or Take Away Housing Assistance,” National Women’s Law Center, July 9, 2019, <https://nwlc.org/resource/nwlc-comment-opposing-hud-proposed-rule-to-separate-families-or-take-away-housing-assistance/>.
- 98 Diana Olick, “Here’s How Tariffs Will Hit the U.S. Housing Market,” CNBC, March 4, 2025, <https://www.cnbc.com/2025/03/04/how-tariffs-will-hit-the-us-housing-market.html>.
- 99 Sophie Huang, “Rebuilding the Construction Trades Workforce,” Joint Center for Housing Studies of Harvard University, June 5, 2024, <https://www.jchs.harvard.edu/blog/rebuilding-construction-trades-workforce#:~:text=The%20shortage%20of%20skilled%20labor.costly%20gaps%20in%20labor%20supply>.
- 100 Jorge González-Hermoso, Christina Plerhoples Stacy, and Hamutal Bernstein, “Mass Deportations Would Worsen Our Housing Crisis,” Urban Institute, February 25, 2025, <https://www.urban.org/urban-wire/mass-deportations-would-worsen-our-housing-crisis#:~:text=Deportation%2Dinduced%20labor%20shortages%20in,the%20supply%20of%20new%20homes>.
- 101 Donald J. Trump, Memorandum of January 20, 2025, Delivering Emergency Price Relief for American Families and Defeating the Cost-of-Living Crisis,” Federal Register, Volume 90, 8245-8246, <https://www.govinfo.gov/content/pkg/FR-2025-01-28/pdf/2025-01904.pdf>.
- 102 Javaid, “Housing Public Opinion Research.”
- 103 Javaid, “Housing Public Opinion Research.”
- 104 Kevin DeGood, “Building Opportunity: Expanding Housing in America by Reforming Local Land Use,” Center for American Progress, September 19, 2024, <https://www.americanprogress.org/article/building-opportunity-expanding-housing-in-america-by-reforming-local-land-use/>. Kevin DeGood, “Building Opportunity: Expanding Housing in America by Reforming Local Land Use,” Center for American Progress, September 19, 2024, <https://www.americanprogress.org/article/building-opportunity-expanding-housing-in-america-by-reforming-local-land-use/>.
- 105 Beiers, “Cleaning the Record.”