

Removing Housing Barriers to Women's Workforce Participation

YWCA believes that safe, decent, affordable housing is vital for women's successful participation in the workforce. Housing stability supports women's ability to find and retain employment, attend education classes, and participate in job training programs. Moreover, securing affordable housing enhances women's economic security because more resources are available for child care, health care, education, nutrition, and other necessities. Access to safe and affordable housing also plays a critical role in empowering survivors of domestic violence to recover from their experiences with violence.ⁱ

Despite the critical role that housing plays in women's workforce participation and overall economic stability, high costs, affordable housing shortages, discrimination, and other factors place safe, decent, affordable housing out of reach for many women – particularly women of color, lower income women, working mothers, and survivors of domestic violence. This briefing paper explores the connections between housing and employment; factors that reduce access to safe, quality housing for lower income households; and policy solutions that would address housing barriers to successful workplace participation for women, particularly women of color.

Since 1858, YWCA housing programs have provided women with a firm foundation to further their educations and to more fully participate in the workforce. YWCA currently provides housing and specialized services for more than 35,000 women and family members facing an array of life challenges, and an additional 26,000 who experience domestic violence or other forms of gender-based violence. Across YWCA's national network, 40 percent of YWCAs provide housing and related services, including emergency shelter and transitional housing for domestic violence and sexual assault survivors and their children; shelter and support for women who are homeless or at risk of homelessness, and for teens who are pregnant, parenting, or experiencing other challenges; independent and supervised living accommodations; and tenant education, eviction prevention, and landlord mediation programs.

Stable housing is critical to women's workforce participation and economic stability, but the limited supply of safe, quality, affordable housing negatively impacts their ability to find and retain employment.

Housing stability has been linked to an array of positive outcomes for workers and families, including increased earnings,ⁱⁱ greater ability to obtain and maintain employment,ⁱⁱⁱ improved educational

outcomes for children,^{iv} decreased reliance on public assistance,^v and improved health through reduced exposure to environmental hazards.^{vi} Conversely, a lack of stable housing can impede women's ability to obtain employment. Studies have shown that applicants who are unable to provide a permanent address, or who provide a shelter address on employment application forms, are less likely to be hired.^{vii}

The lack of safe, quality, affordable housing near employment centers is a key challenge. For instance, in their search for affordable housing, working families often locate far from their place of work, dramatically increasing their transportation costs and commute times. For many such families, their transportation costs exceed their housing costs. Recent census data suggest this trend may be accelerating: of the 20 fastest growing counties in the United States, 15 are located 30 miles or more from the closest central business district.^{viii} Being forced to move or struggling to find safe, quality housing in close proximity to one's employer can consume worker's time and cause them to miss work; exhaust thought processes and cause mistakes on the job; heighten stress and cause unprofessional conduct in the office; or result in moving farther way from a worksite, increasing the likelihood of tardiness and absenteeism, all of which increase the likelihood of job loss.^{ix}

For other families, the only available affordable housing may be of poor quality, inadequate for a family's needs, or located in distressed neighborhoods with high levels of crime, violence, and unemployment.^x Women's economic advancement can thus be further hindered by their concerns about safety and reluctance to attend job-training programs, education classes, or other activities that are held at night.^{xi}

High housing costs pose significant challenges for working women, particularly women of color.

High housing costs leave many unable to afford other basic needs like food, transportation, and medical care.^{xii} According to the National Low Income Housing Coalition, a full-time minimum wage earner cannot rent a typical one-bedroom apartment in any county in the United States without incurring a housing cost burden.^{xiii} In 2015, a full third of U.S. families were housing cost burdened (spent 30 percent or more of their income on housing), including 16 percent who were severely cost burdened (spent 50 percent or more on housing).^{xiv} The largest proportion of cost burdened families are renters (21 million households). In addition, 26 percent of renter households (18.1 million households) were severely cost burdened.^{xv}

According to a National Women's Law Center report, female-headed households are more likely to face a housing cost burden, to participate in affordable housing programs, and to be on affordable housing waiting lists due to the higher rates of poverty among women.^{xvi} Further, single mothers who

rent or own their own home are more likely than other women to be burdened by housing costs.^{xvii} Most single mothers work,^{xviii} yet the poverty rate for single mothers (36.5 percent) is 60 percent higher than for single fathers (22.1 percent),^{xix} and almost 60 percent of poor children live in households headed by women.^{xx}

Additionally, people of color households are more likely to bear a severe housing cost burden than White households. For instance, in 2012, only 18 percent of White households suffered a severe housing cost burden compared to 25 percent of Black and Latinx households and 28 percent of Asian and Pacific Islander households.^{xxi}

Lower wages mean that many women of color are more likely to face housing cost burdens. On average, Black women are paid just 62 cents, Native Hawaiian and other Pacific Islander women just 60 cents, Native American / Alaska Native women just 58 cents, Latinas just 54 cents, and Asian women 90 cents per every dollar earned by a White male for the same work.^{xxii} Based on median incomes, collectively, that is \$398 less per week for Black women, \$424 less per week for Native Hawaiian and other Pacific Islander women, \$448 less per week for Native American / Alaska Native women, \$484 less per week for Latinas, and \$107 less per week for Asian women compared to White men.^{xxiii}

Housing costs burdens are acutely felt by many families of color who fall at the intersection between these racial and gender dynamics. More than four million Black families with children have a female head of household – most often a mother, grandmother, or other relative who is her family’s only source of financial support.^{xxiv} The same is true for nearly three million Latinx families.^{xxv}

Widespread low-income housing shortages and inadequate funding for public housing assistance programs place safe, decent, affordable housing out of reach for many women.

Though low-income housing assistance programs are a lifeline for many families, only one out of every four eligible low-income households receive housing assistance.^{xxvi} Widespread shortages of low income rental units is a particularly acute problem. In 2016, there was a shortage of 7.4 million rental units for extremely low income renters (those with incomes at or below 30 percent of area median income) – only 35 rental units were available for every 100 extremely low income households.^{xxvii} For deeply low income households (those with incomes at or below 15 percent of area median income), there was a shortage of 3.4 million affordable rental units – only 17 homes per 100 deeply low income households were available.^{xxviii}

Further, the National Low Income Housing Coalition estimates that millions of households are on wait lists for Section 8 programs and conventional public housing units.^{xxix} For example, the New York City

Housing Authority's wait list for conventional public housing contains 247,262 names, and its wait list for Section 8 housing contains 121,999 names. However, millions more have been unable to even get on wait lists because many have been closed to new applicants;^{xxx} a recent survey of public housing agencies showed that fifty-three percent of waiting lists for Housing Choice Vouchers were closed.^{xxxi} Once on a wait list, households must often wait years to receive vouchers or to be assigned apartments, with the median wait time being 1.5 years.^{xxxii}

Combined, these housing supply shortages and inadequate funding for housing assistance programs leave many families in dire situations. In 2011, 58 percent of renters who were eligible for but not receiving assistance were considered to have a severe housing cost burden or to be living in inadequate housing.^{xxxiii}

Women rely heavily on publicly funded affordable housing programs to provide for themselves and their families and are thus disproportionately impacted by these housing shortages. Three-quarters of households living in public housing are female headed, while 83 percent of households receiving Section 8 Project Based Rental Assistance (PBRA) are headed by women.^{xxxiv} Moreover, a significant portion of female headed households include children, with more than a third of households participating in public housing and 43 percent of households participating in the Section 8 Housing Choice Voucher Program having children under 18.^{xxxv} Nearly 3.4 million women and girls of color are tenants in either public housing, Section 8 PBRAs, or the Section 8 Housing Choice Voucher program.^{xxxvi}

The interconnections between gender-based violence, housing instability, and employment insecurity pose significant barriers to workforce participation for many women.

Gender-based violence, such as domestic violence, sexual assault, stalking, and other forms of intimate partner violence, is a leading cause of homelessness for women.^{xxxvii} More than 90 percent of women report being physically or sexually abused before becoming homeless,^{xxxviii} and thirty-eight percent of domestic violence survivors will become homeless at some point in their lives.^{xxxix} It is not uncommon for survivors to be forced to relocate for safety reasons, to be unable to pay bills after paying rent, or to face eviction because of their abuse or the attendant lack of resources.

Further, a study of survivors found that 88 percent had experienced employment sabotage.^{xl} When abusive partners sabotage survivors' employment – for example, by manipulating access to child care and transportation, interfering with their work, or increasing abuse in response to their employment – survivors face even greater challenges in securing and maintaining safe housing.^{xli} Additionally, the rate at which women return to abusive partners increases during times of reduced housing affordability,^{xlii} thereby jeopardizing their safety.

Survivors of gender-based violence need housing for their safety and security. However, according to the National Network to End Domestic Violence’s annual survey of domestic violence coalitions, 90 percent of coalitions reported an increase in demand for services like housing, but decreases in funding resulted in nearly 8,000 unmet requests for housing in 2016.^{xliii} Moreover, inconsistent enforcement of protections afforded to survivors through the Violence Against Women Act (VAWA) by public housing authorities and Section 8 PBRAs—including protection from eviction, from denial of housing, and from being required to show proof of survivor status— exacerbates housing instability for survivors.^{xliv}

Housing discrimination is a barrier to women’s ability to find the housing they need to successfully participate in the workforce. This is particularly true for mothers with children and for women of color.

A 2012 study by the U.S. Department of Housing and Urban Development found that White renters were shown and offered better and more options by housing providers than people of color, regardless of income.^{xlv} That same study found that individuals at the lower end of the economic scale were often steered toward neighborhoods with higher rates of poverty and crime and lower-quality schools, even if options were available in other neighborhoods, regardless of their ability to pay.^{xlvi} Further, Section 8 private landlords often discriminate against women, women of color, and single mothers based on harmful and inaccurate stereotypes (e.g., that they are “lazy” or are poor housekeepers; have unsupervised, destructive children; will not pay their utilities on time; will break their leases; and have male friends or relatives who are involved in physical altercations or illegal activities).^{xlvii, xlviii} Some property owners turn away any applicant who presents a Section 8 Housing Choice Voucher.^{xlix}

In addition, eviction screening policies effectively bar many women of color, and specifically Black women, from being approved under housing applications. For instance, in Milwaukee, female renters from a Black neighborhood were 1.8 times as likely to face eviction as men from the same neighborhood, and were five times as likely to face eviction as women from primarily White neighborhoods.^l Even when evictions are thrown out for being unlawful, the eviction case remains on an applicant’s record and landlords use the previous case as grounds to deny applications for housing.^{li}

POLICY RESPONSES THAT MAKE A DIFFERENCE

- Increase government funding for affordable housing programs to assist extremely low-, low-, and moderate-income households. These include:

- Tenant-based rental assistance (the housing voucher follows the tenant to different sources of housing), public housing (the low-income housing unit is operated/administered by a government agency or through a government contract), and project-based rental assistance housing (the housing voucher is tied to a specific housing unit);
 - The Community Development Block Grant (CDBG), which increases access to decent housing, suitable living environments, and expanded economic opportunities;
 - The HOME Investments Partnerships Program (HOME), which increases the supply of decent, affordable housing to low- and very low-income household, expands the capacity of nonprofit housing providers, strengthens the capacity of state and local governments to provide housing, and leverages private sector participation to provide housing; and
 - The National Housing Trust Fund, which complements existing federal, state, and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.
- Adopt inclusionary zoning policies that require new housing developments to set aside a minimum number of units for low- and moderate-income households, and incentivize the development of affordable housing in affluent areas.
 - Invest in the development of community resources such as grocery stores, recreation space, and improved transportation routes that improve the quality of life for those living in low-income areas.
 - Hold public and private landlords accountable for providing well-maintained, safe housing that meets compliance standards.
 - Ensure that the housing protections in the Violence Against Women Act (VAWA) and the Family Violence Prevention Services Act (FVPSA) are implemented and expanded to meet the needs of survivors of gender-based violence.
 - Adopt and implement federal, state, and local legislation and policies—like the U.S. Department of Housing and Urban Development’s Affirmatively Furthering Fair Housing rule—which discourage discriminatory practices that implicitly target communities of color and low-income people.

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