

Women and Housing

In the U.S., 1 in 6 households pay half or more of their income on their home. Women are disproportionately affected by this severe cost-burden and make up a larger share of U.S. households living in poverty and as well as receiving government-subsidized housing. At Habitat for Humanity we know that safe, affordable housing means that individuals and families have the opportunity to thrive. However, women face challenges that make it more difficult to access this basic need.

These challenges include:

Higher Rates of Poverty for Female Heads of Households: Fifteen percent of adult women lived in poverty in 2017 and make up 66% of the low-wage workforce. More than 3 out of 4 single parent families are headed by a female.ⁱ 30.6 percent of female-headed households with children are below the poverty level.ⁱⁱ Sixty percent of children in poverty lived in households headed by women.ⁱⁱⁱ

Housing Discrimination: Minorities, women, and low- and moderate-income borrowers across the United States of America continue to receive a disproportionate amount of high cost loans.^{iv}

The Wage Gap: Women still earn, on average, 80 percent of what the average male earns.^v This challenge is even greater for black and Hispanic women.

Women in subsidized rental housing

- Three out of four households living in public housing developments are headed by women
- More than 80% of households participating in the Section 8 Housing Choice Voucher Program are led by women.
- When government funding is reduced, women suffer more: female householders living in households with two or more people use vouchers 9.5 times more often than male householders living with two or more people. This also tends to disproportionately affect black women with higher rates of eviction.

Women and homeownership

In 2016, women accounted for 17 percent of homebuyers.^{vi} There are over 18 million female homeowners in the U.S. Of those homeowners, ten million live alone, 6.7 million live with relatives without a husband present and 1.3 million live in two-or-more-person households.^{vii} Single women make up 13 percent of U.S. households; in contrast, single men households make up only 4.8 percent.^{viii}

Women on average pay more for mortgages than men.^{ix} Women, particularly minority women, experience higher rates of subprime lending than men and tend to have weaker credit profiles, although their credit performances tend to be better than men.^x Women are more likely to be denied a mortgage than men.^{xi} More than one-third of female-only borrowers are minorities and almost half of them live in low-income communities.^{xii}

Helpful Definitions:

Low-income: families that do not exceed 80% of the Area Median Income (AMI)

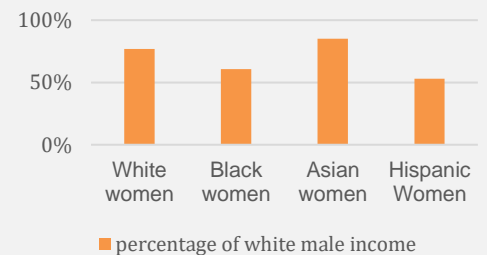
Very low-income: families that do not exceed 50% AMI

Extremely low-income: families that do not exceed 30% AMI

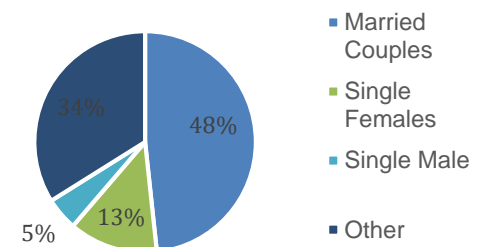
Cost-burdened: families that spend 30% or more on housing

Severe cost-burdened: families that spend 50% or more on housing

Wage Gap Demographics



Percentages of U.S. Family Household Types



Habitat for Humanity

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families to create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress, and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a non-confrontational, nonpartisan way.

Housing in the Nation

Families all across the United States are paying too high a price to cover the cost of home. Rents and homeownership costs are skyrocketing, while wages are not keeping pace. Far too often, families struggle to make ends meet. Everywhere you look—cities, suburbs, rural areas—the stability that home should bring remains out of reach for far too many families. At Habitat for Humanity, we know that a family should never have to spend more than 30 percent of their income on a home. But consider that today nearly 19 million U.S. households pay half or more of their income on a place to live.

Cost of Home Campaign

Building on its strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of Habitat's network of over 1,200 U.S. affiliates, Habitat will engage housing advocates, Habitat homeowners, volunteers, and supporters, and federal, state and local policymakers to advance access to safe, decent, and affordable homes through its first U.S. advocacy campaign.

Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs. This campaign will improve housing affordability by promoting policy and systems change in four key areas: expanding resources for affordable home production, increasing inclusive access to credit, enabling equitable access to land, and developing communities of opportunity. Over the next five years, Habitat will influence policy and systems at the local, state, and national level to increase housing affordability for 10 million people, including substantial increases in low-income homeownership opportunities.

Learn More

To learn more about Cost of Home, visit [habitat.org/about/advocacy](https://www.habitat.org/about/advocacy).

ⁱ NAWRB, *2017 Women Housing Ecosystem Report*. (2017).

ⁱⁱ NAWRB, *2017 Women Housing Ecosystem Report*. (2017).

ⁱⁱⁱ ICRW, *Gender Stat: Affordable Housing*. (2016).

^{iv} *Re:Gender. A Gender Lens on Affordable Housing*. (2016).

^v NAWRB, *Women in the Housing Ecosystem Report*. (2018).

^{vi} NAWRB, *2017 Women Housing Ecosystem Report*. (2017).

^{vii} NAWRB, *2017 Women Housing Ecosystem Report*. (2017).

^{viii} NAWRB, *2017 Women Housing Ecosystem Report*. (2017).

^{ix} Urban institute, *Women Are Better Than Men At Paying Their Mortgages*. (2016).

^x Urban institute, *Women Are Better Than Men At Paying Their Mortgages*. (2016).

^{xi} Urban institute, *Women Are Better Than Men At Paying Their Mortgages*. (2016).

^{xii} Urban institute, *Women Are Better Than Men At Paying Their Mortgages*. (2016).

