

Housing Justice is Gender Justice

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While women have increasingly gained access to hard-fought rights and protections in the public and private sphere in recent years, significant uncharted barriers to gender equity for women remain. Research has long shown that gender heavily influences one's access to housing, stability and economic opportunity, but U.S housing policy has long disregarded women's identity as a contributing factor to accessing these opportunities. This brief highlights *how* women are excluded from housing, the reasons *why* women find themselves in need of gender-conscious housing practices and policies, and *what* can be done to promote housing access and security.

Women in the United States – in particular women who identify as Black, Indigenous and People of Color (BIPOC) – face additional hurdles when trying to find and secure, safe, stable and affordable housing opportunities. These hurdles are even more difficult to overcome due to gender and racial wealth gaps, socioeconomic dynamics, insufficient federal support and our nation's long and unfortunate legacy of racialized urban planning and financial exclusion. These unfortunate realities merge to obstruct and deny the potential benefits that sustainable housing opportunities could give to our society's most vulnerable women, including BIPOC women, single mothers, domestic abuse survivors and those experiencing homelessness.

The devastating public health and economic impacts of COVID-19 have undoubtedly exacerbated these longstanding issues. For example, The latest Household Pulse Survey Data from the Census Bureau indicates that even though Black women represent less than one in 10 renters, they account for nearly one in five renters both behind on rent and likely to face eviction in the next two months.¹ While women have long faced systemic barriers to safe, stable and sustainable housing opportunities in this country, the pandemic increased these challenges in myriad ways. For example, even before the pandemic began, women-headed households represented three-quarters of households relying on federally subsidized housing.² Moreover, research has long shown that women are targets for higher-priced subprime mortgages³ and face higher mortgage denial rates compared to borrowers who are men.⁴

As policymakers work to address the many gender and inequities embedded in daily American life, they must consider the outsized role that women have served in our national response to the pandemic – as frontline workers, as caregivers, as mothers and as vital members of our society and economy. Further, our nation's leaders must consider the disproportionate housing

hardships that women bear because of unequal pay, where they work, who they care for, where they can afford to live, and their race or ethnicity.

If history is any indication, women - in particular Black women – will be the last to recover from this economic recession and the last to benefit from growth policies enacted to help Americans regain their foothold in the coming years. Our nation’s leaders must be clear-eyed about the historical and present-day challenges faced by our most marginalized communities – even if it makes us uncomfortable – to better understand how to narrow the gap between the promise of America’s ideas and the realities of their times.

In light of the unique housing challenges faced by women in America, it is important to ensure that the housing data used by policymakers to inform future policy decisions be disaggregated to better understand the barriers faced by women in their efforts to access and maintain housing.⁵ Housing legislation should be informed by this disaggregated data and extend protections for populations most vulnerable to housing insecurity, like BIPOC women, LGBTQ+ individuals and single mothers. Moreover, our nation’s financial regulatory agencies should help to establish a more inclusive financial system that bolsters the wealth of women who are both vital to our economy and who rely on their income to access secure housing. Policymakers, housing agencies, nonprofit organizations and social service providers should work to cultivate housing solutions that recognize the nuanced difficulties that women face in their quest for safe, quality and sustainable housing opportunities for themselves and their families.

The Issues

Intersectional Wage & Wealth Gap

The first hurdle to consider in access to housing is the role that identity can play when it comes to wages and overall wealth. Identity as a determinant of housing security is a critical juncture for women and especially for BIPOC women, deciding not just where and when women will secure housing, but also their capacity to afford housing if they can find it. The intersectional wage and wealth gap faced by BIPOC women, LGBTQ+ people and disabled women means that people in these groups are spending a larger percentage of their incomes on rent or a mortgage and that as a result these people are more likely to be cost burdened. Cost-burdened or severely cost-burdened households are defined as those “who pay more than 30 percent (or 50 percent for severely cost-burdened households) of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.”⁶

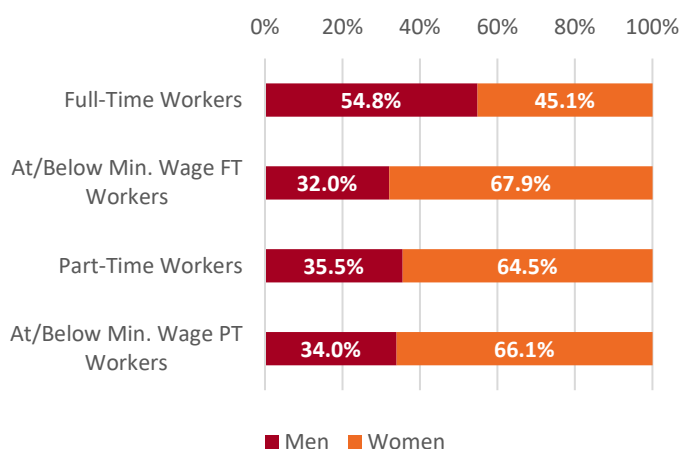
Gendered and racial wage and wealth gaps are a compounding problem: women and especially BIPOC women’s disproportionately lower wages diminish their ability to afford mortgages and rent, and not being able to secure housing stability through homeownership diminishes their long-term wealth-building capacity. Wealth, from savings or real estate holdings, “cushions families against emergencies, provides the means for moving up the economic ladder, potentially grows over time, and can be transferred from generation to generation.”⁷ However, according to the Federal Reserve’s latest Survey of Consumer Finances, only 10.1 percent of

Black families receive an inheritance compared with 29.9 percent for white families. In addition, for those at the lower end of the economic ladder, home equity plays an even more significant role in wealth creation. The latest Survey of Consumer Finances indicate that median home equity represents 43.3 percent of net worth for white homeowners, 59 percent of net worth for Black homeowners and 57.6 percent of net worth for Latino homeowners.⁸

Several factors contribute to wage and wealth gaps, including discriminatory pay practices, occupational segregation in which women are overrepresented in low-wage work, interruptions in labor force participation for child birth and caregiving and relatively lower rates of unionization.⁹ Caregiving for children, aging parents and other family members leads women to part-time jobs and jobs that are at or below the minimum wage, significantly impacting their purchasing power in the housing market and their ability to

make rent and mortgage payments with funds leftover for other household expenses.¹⁰

Employment Patterns



The wage gap is widest for women of color – Black women are paid 64 cents, Native American women are paid 60 cents, & Latina Women are paid 57 cents for every dollar that white men make.¹¹

Gender and racial wage gaps independently disadvantage women and people of color respectively, but the layering of two or more “socially marginalized identities” is not a question of simple addition. The Washington Center for Equitable Growth recently published findings that, “Black women’s pay disparities are greater than the sum of racial pay disparities and gender pay disparities,” indicating that pay “penalties” for a combination race, ethnicity, gender, and/or sexual orientation may have exponential impacts on the pay gap, long-term wealth and ultimately women’s capacity to afford housing.¹²

Beyond gender and racial wage gaps, one distinct side effect of discrimination in the housing market is what the Yale School of Management identifies as a gender gap in housing returns.¹³ In addition to lower returns on real estate investments (8 percentage points lower than men), women are buying property for more and selling for less with grave consequences: “The gender gap in housing returns is economically large and can explain 30 percent of the gender gap in wealth accumulation at retirement.”

Population Spotlight: Black Women

Today, nearly 80 percent of black mothers are the primary breadwinners for their families. Black women are often the ones in the family who bear the costs of housing—which now make up the single largest expense for U.S. families.¹⁴ And yet, while black women have the highest labor force participation rate in the nation among women, they are largely concentrated in lower-paying jobs than most other groups of workers. As a result, black women are overrepresented in the service sector, doing the crucial work to care for children and the elderly that our economy fails to value as work while earning low wages and receiving few benefits. In fact, over a third of black women workers lack paid sick leave.¹⁵

The wage and wealth gaps are compounded by the fact that wages for workers have barely changed since 1978 after accounting for inflation, meaning Americans have the same purchasing power they had in 1978 despite the fact that worker productivity has increased dramatically in the last three decades.¹⁶

For black women, the daily reality is unfortunately far grimmer. A clear-eyed analysis of the challenges faced by black women in America makes one thing clear: deeply entrenched and inter-connected racial disparities and gender discrimination continue to undervalue, under-compensate and ignore the countless critical contributions of black women to this country. Throughout our nation's dark and often untold history, black women have consistently put their lives on the line to do their part in making America a more just, equal and caring country. However, the countless contributions black women have given to this nation—often at great personal cost—and the many opportunities they have created for themselves, their loved ones and their communities have long been ignored and undervalued in American society.

The disparities faced by black women can have negative long-term economic, health and effects. Black women experience high poverty rates as well as high rates of victimization from violence. Negative representations of black womanhood have long reinforced these discriminatory practices and policies.

Bias by decision makers at all stages of the justice process disadvantages black people. Studies have found that they are more likely to be stopped by the police, detained pretrial, charged with more serious crimes and sentenced more harshly than white people, with 1 in 18 Black women born in 2001 estimated to face incarceration sometime in her life.¹⁷ Moreover, 44 percent of incarcerated women are black even though black women make up about 13 percent of the female U.S. population.^{18, 19}

Socioeconomic Dynamics

In addition to wage and wealth gaps, socioeconomic status is a major indicator of whether women will have housing security and access to quality, affordable housing. Namely, the economic instability of women living at lower socioeconomic levels positions puts them at higher risk of losing their housing due to eviction and of falling into cycles of chronic homelessness. Pre-pandemic studies of housing insecurity for economically unstable households

indicate that a lack of steady housing has spillover effects, with the Urban Institute summarizing the crisis as follows: “Research documenting the lives of extremely low-income households makes it clear that navigating chronic housing instability and poverty amounts to a cycle of constant, compounding financial and personal crises that at best complicate efforts to remain healthy and productive and advance economically, and at worst undermine these efforts entirely.”²⁰ This cycle of housing instability influences family health and food insecurity, children’s educational attainment and attendance, involvement with the criminal justice system and one’s ability to hold down a job and access vital social services.

Population Spotlight: Single Mothers

There are 7.6 million single-mother households with children under the age of 18 years old in the United States²¹ – more than two-thirds of which live in rental housing and 33.5 percent of which live below the federal poverty line.²² As the sole breadwinners and the primary caregivers for their families, single mothers must make their earnings stretch further to afford housing and must do more for their families (at home and at work) with fewer hours in the day. The odds are stacked against single BIPOC mothers, with more than half (55.5 percent) of all Black mothers being sole-breadwinner single mothers, alongside other factors like the pay gap, occupational segregation and higher poverty rates that limit their capacity to maintain housing.²³

1/3
Of Single-Mother Households live below the Federal Poverty Line, making routine expenses like rent and utilities difficult to afford²⁴

The Census Bureau’s Household Pulse Survey indicates that while the housing crisis was widespread before the pandemic, it’s about to get significantly worse. As of March 1, 2021, one in 10 women homeowners report that they are behind on mortgage payments (10.1 percent) and nearly one in five women renters report that they are behind on rent (18.8 percent). Even bleaker, 46.5 percent of women renters surveyed cite that they are “very or somewhat likely” facing eviction within the next two months, with an eviction moratorium being a temporary safety net to a problem that will likely persist after the moratorium expires.²⁵

The housing instability that haunts women at lower socioeconomic levels is one of the primary drivers of the eviction crisis. All of the factors limiting income, wealth and economic mobility identified previously, combined with feeble tenant protections and landlord retaliation for reporting domestic violence to law enforcement, catapult low-income women into a cycle of eviction, a cycle in which having a prior eviction record further strengthens a landlords legal ability to deny housing to prospective women tenants.²⁶ Princeton University’s Eviction Lab identified racial and gender disparities in prevalence of eviction filings, eviction judgements and instances of serial eviction filings: across their survey that covered one-third of all U.S. renter households, the Eviction Lab modeled that 16 percent more women are evicted than men on an annual basis. The widest gender gaps occur for Black and Latinx renters, in which 36.3 percent more Black women were evicted than Black men and 9.6 percent more Latina women were

evicted than Latino men.²⁷ The authors of the study suggest that higher employment rates for women increases their likelihood of being listed as leaseholders, but that children are also a risk factor for eviction, “a dynamic that disproportionately affects single mothers.”²⁸

Population Spotlight: Those Experiencing Homelessness

6 in 10
unhoused
families with
children were
women and girls
in 2020 ²⁹

While men typically make up the majority of unhoused individuals, people of all gender identities experience homelessness. Assistance and programs should be just as responsive to women, transgender and gender non-binary unhoused individuals, who all face unique barriers to securing shelter and housing stability. Homelessness also impacts children – over 13,000 unhoused and unaccompanied youth identify as cisgender girls, 742 identify as transgender and 440 identify as gender non-conforming, the latter two of which face high rates of being kicked out of their family homes and denied social services due to stigma.³⁰

Gender expansive (transgender and non-binary) individuals struggle especially with being unsheltered, meaning they live in a place not meant for human habitation.³¹ This is likely due to inconsistent enforcement of the United States Department of Housing and Urban Development’s (HUD) Equal Access Rule, which extends all HUD programs to all eligible individuals regardless of gender identity and protects the placement of gender expansive people in accommodations according to the gender identity. Executive Order 13988 (2021) reinforces the Equal Access Rule.³²

Over 1/2
of unhoused
transgender adults
are unsheltered ³³

Land Use Dynamics

A trifecta of land use dynamics has significantly shaped the housing patterns of Black, Latinx, AAPI and Native American women and their families: racial covenants, redlining and real-estate practices. Racial covenants were a legal mechanism by which developers could prohibit members of certain races from purchasing property through deed restrictions. Where racial covenants did not exclude women of color and their families, redlining - a federal policy - “embedded racist ideas that attached a value to a person and community based on their race,”³⁴ leading to the inequitable distribution of resources for wealth generation like home loans and a lack of access to grocery stores, schooling and environmental justice. Federal agencies relied on redlining data from the Home Owner’s Loan Corp. to identify BIPOC neighborhoods that were “expendable” for infrastructure projects.³⁵

If women of color were able to break past the first two hurdles and acquire enough wealth to purchase a home, they often encountered real estate agents called to adhere to racist practices.

All contracts and agreements to which a realtor is a party should be made in writing and should be complete and exact.

ARTICLE 31.

A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.

ARTICLE 35.

No instructions nor inducements from any client or customer relieve the Realtor from his responsibility strictly to observe this Code of

— The Realtor Code of Ethics, 1924-1950³⁶

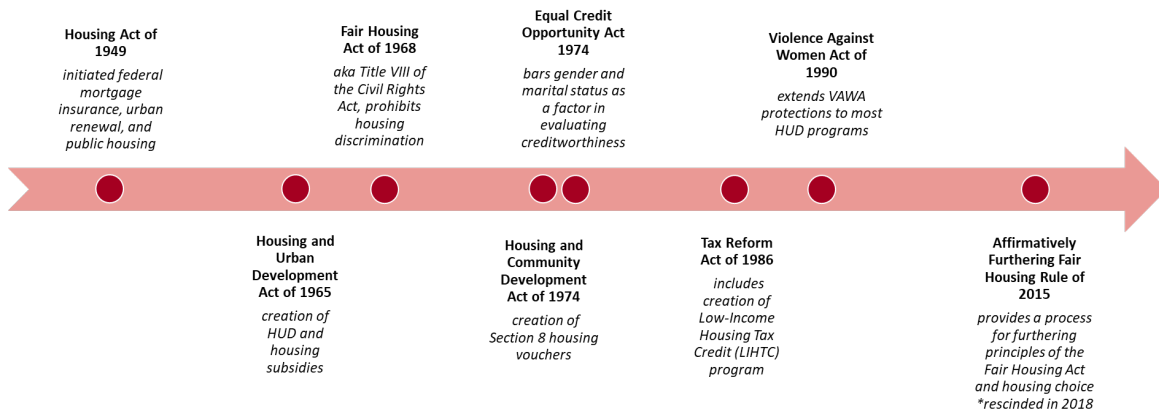
Though racial covenants and redlining are no longer federally endorsed, and the National Association of Realtors apologized in 2020 for policies that contributed to racial inequality,³⁷ these dynamics continue to plague women of color and their families.

Today, we see the relics of these land use dynamics in the gentrification and destruction of historically Black and brown neighborhoods and in the criminalization of unhoused individuals occupying public spaces. The redlining that contributed to reduced access to capital, reduced rates of homeownership and little to no investment in BIPOC neighborhoods has depressed property values and left room for developers to purchase and flip property in historically Black and Brown communities. This gentrification, in combination with the destruction of housing in Black neighborhoods in the 1950s to make way for the interstate highway system,³⁸ has created a legacy of pushing out long-term BIPOC women homeowners and is cementing an unsurpassable barrier to entry or re-entry for women whose incomes can't accommodate the rapidly increasing cost of newer housing in gentrified neighborhoods.

Additionally, research from the National Homelessness Law Center indicates that 40 percent of the nearly 250 American cities surveyed make it a crime to sleep in public spaces,³⁹ but data from the Corporation for Supportive Housing suggests that “criminalization measures cost more than providing permanent supportive housing,” taking a toll on an already overburdened criminal justice system and further reducing women’s access to safe public spaces when they are experiencing homelessness.⁴⁰ These criminalization policies have a direct impact on the nearly 70,000 unsheltered women or transgender and gender non-binary individuals experiencing homelessness as of 2020.⁴¹

Legislation

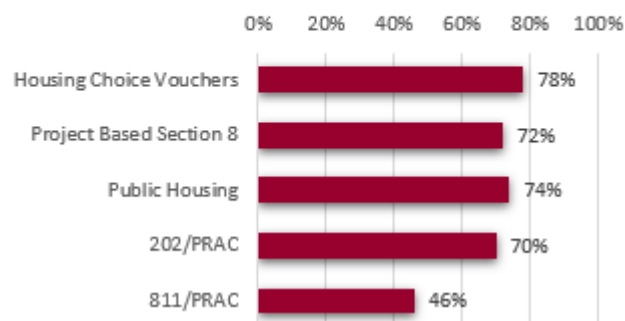
Federal, State and local legislation play a significant role in women’s access to programs and protections that support housing security - and while women in households of all incomes face



barriers to housing, the way that legislation protects women and allocates housing assistance funding does not adequately reflect the extensive need of women in lower socioeconomic income brackets and the barriers faced by women in vulnerable living situations, like those experiencing homelessness, sexual harassment from their landlords, or domestic violence.

Women are the primary beneficiaries of affordable housing assistance programs administered by HUD, with women-headed households representing most of the recipients for its largest programs. Regrettably, women relying on assistance like vouchers face stigmas that severely limit the availability and location of housing. HUD reports that many landlords won't accept vouchers, citing concerns over unemployment, property damage, a *potential* for too many children and timeliness of rent payment based on negative stereotypes about poverty.⁴²

Percentage of Woman-headed Households in Top 5 Largest HUD Programs



Collecting more disaggregated data broken down by factors like gender and/or race at a federal level is a critical to bolstering existing housing legislation to protect women more effectively. For example, housing anti-discrimination laws often requires a disparate impact claim, which, "requires that a plaintiff identify a policy or practice to challenge, show a disparity in how this policy or practice affects a protected class, and establish a causal link between the policy/practice and the observed disparity."⁴³ However, without a wider availability of demographic and socioeconomic data that can demonstrate what differences there are, if any, between men, women and people of different races and ethnicities, those who rely on Fair Housing Act protections will be unable to point to disparities and causality that the Act intends to enforce against.

With regards to the allocation of housing assistance, over \$36 billion was allocated to individuals for housing programs targeted to lower income families in 2020, while in the same year, \$30.2 billion was allocated to individuals qualifying for deductions on mortgage interest for owner-occupied homes, which we know women are less likely to be able to claim due to barriers to homeownership.⁴⁴ It is critical that Congress consider allocating funds *equitably* instead of equally across income levels so that populations who need the most housing assistance, notably women of color, are able to access it.

As if there weren't enough barriers to housing, women experience discrimination, retaliation, sexual harassment and assault from landlords, maintenance staff, real estate agents, mortgage lenders and others. The National Fair Housing Alliance's 2020 Fair Housing Trends Report indicates that over 200 sexual harassment complaints were reported in 2020 – which experts

suggest are underreported due to intimidation and fear of losing housing through eviction – and that preliminary reporting shows a 13 percent increase in complaints since the start of the pandemic.⁴⁵ Rigel Oliveri, author of a 2018 study on sexual harassment in housing, likens predatory landlords to “Harvey Weinstein for women who just need a place to live,” citing that women often comply when faced with the prospect of being homeless and the risk of being charged with prostitution from inadequately trained law enforcement.⁴⁶ HUD and the Department of Justice’s joint anti-harassment initiative indicate that some progress is being made to enforce fair housing laws on behalf of survivors.⁴⁷ However, more can be done to combat sexual harassment in housing, like the passage of H.R.5/S.393 Equality Act which expands protections against discrimination on the basis of sex, sexual orientation and gender identity in areas including housing and credit.⁴⁸

Population Spotlight: Domestic Violence Survivors

1 in 4

women in the U.S. experience domestic violence, placing them at greater risk for homelessness and housing insecurity⁴⁹

The Violence Against Women Act, or VAWA, offers provisions that set domestic violence survivors back on the path to housing stability, but there are amendments that could be made to expedite their re-housing into permanent homes or help them maintain safe housing in collaboration with law enforcement and landlords. The National Network to End Domestic Violence advocates for legislation that protects survivors against eviction for reporting violence, bifurcates leases to evict perpetrators and establishes an emergency process for re-housing recipients of federal housing assistance who experience domestic violence.⁵⁰

Financial Inclusion

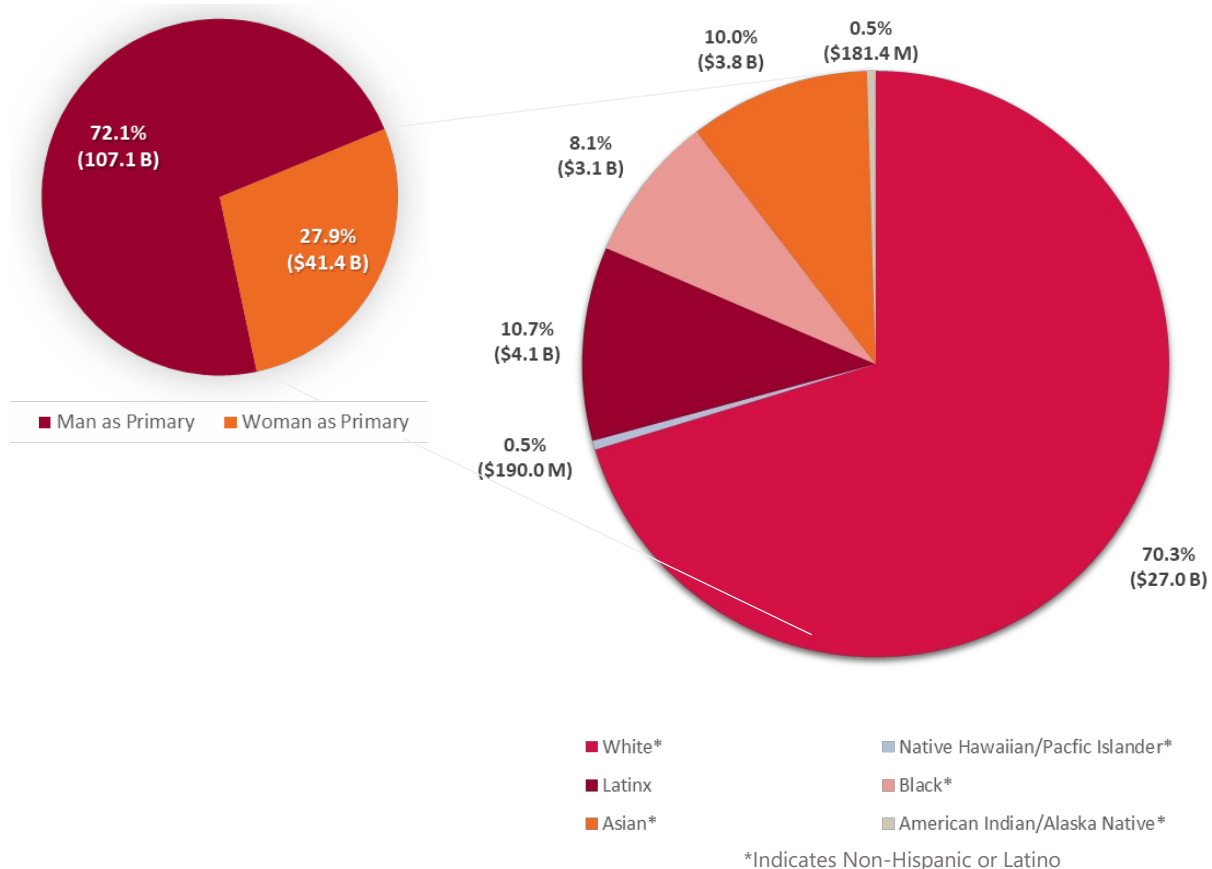
The historic segregation of women from banking and financial services has played a major role in their housing insecurity and the barriers that preclude women from entering into homeownership or maintaining affordable rental housing. At its most rudimentary, a lack of financial literacy among women contributes to higher rates of being underbanked or unbanked: 11.1 percent for female-headed households and 7.6 percent for male-headed households⁵¹ – a situation in which people don’t use the services provided by financial institutions to manage and accumulate wealth.

In the case where they are banked, a lack of understanding of financial services and products, like mortgages and refinancing lending, makes women a huge target for subprime lending due to gaps in financial literacy.⁵² If their applications for a mortgage are accepted, women are often offered high-cost subprime loan products;⁵³ women account for just under 30 percent of the mortgage market but account 38.8 percent of the subprime market.⁵⁴ The data is even worse for Black women: the Consumers Union found that 74 percent of loans made to Black women are made by subprime companies.⁵⁵ As a result, women homeowners are paying more for housing

with riskier loan products and lower financial capacity due to the wage gap, contributing to diminished wealth and permanent damage to credit should they default.

In addition to the lower quality of mortgage markets for women, the *quantity* or share of the mortgage market that women have access to puts them at a disadvantage when they try to become homeowners. According to Home Mortgage Disclosure Act (HMDA) data, men are the primary applicants of over two thirds of the loans originated for home purchase loans compared to the loans made to women as primary applicants, with \$107.1 billion in home purchase loans being made to men versus \$41.4 billion made to women.⁵⁶ The same dataset identifies that of the loans in which women are the primary applicants, over 80 percent of the loans were made to non-Hispanic white women, with the next closest percentage of loans being made to Hispanic or Latina women (12 percent of the women’s market share). The data also indicates that over \$32 billion dollars of the loans made to women were approved for the purchase of homes in white majority census tracts.

Percent of Total Home Purchase Loans Originated ⁵⁷



It's also important to know that who has access to federal homeownership assistance programs does not mirror the gender distribution of users of federal social safety net programs for renter households – the latter of which is made up predominantly of women (nearly three-quarters). Nearly two-thirds of the \$26.9 billion of FHA-insured loans made in 2017 were made to men, over 90 percent of the \$12.8 billion of VA home loans were made to men and over 70 percent of the \$2.5 billion of Rural Housing Service loans were made to men. These are just a few examples of women's financial exclusion in action, but the World Bank aptly articulates that this kind of exclusion has broader implications: "The global push toward "financial inclusion" may be overtly about the penetration of financial instruments into untapped markets, but it is equally about social inclusion," going on to state that "lack of access to financial systems becomes an important axis of [social] exclusion."⁵⁸

Recommendations: The Future of Housing as a Gender Justice Issue

The key takeaway is that housing, like most issues, is not the same for everyone and that housing justice is a form of gender justice and racial justice. There are several opportunities for cross-agency collaboration that can improve women's access to housing. Below are just a few of the possible actions in the 'Housing Justice is Gender Justice' toolkit that federal agencies can refer to for policy solutions.

Action	Agency Responsible	Issue Addressed
Adopt expanded legislation for fair, non-discriminatory lending practices and enforcement to curb abusive predatory payday and usury rate lending practices to financially vulnerable households	CFPB/DOJ/ Fed. Res.	LEG/FI
Follow up on grantees' Affirmatively Furthering Fair Housing plans to ensure follow-through with outreach to underserved communities	HUD	LUD/SES
Expand the Community Reinvestment Act to focus on BIPOC women, LGBTQ+ people, single parents and other underserved populations	Fed. Res.	FI/WWG
Provide HUD with the resources and training to enforce anti-discrimination protections for LGBTQ individuals (Executive Order 13988) and for people experiencing sexual harassment or identity-based discrimination in their quest for housing	HUD	LEG
Lead and facilitate the collection of data disaggregated for women and detailed racial and ethnic minority groups to better understand our nation's issues. Datasets generated by federal agencies, like the Census Bureau and Bureau of Labor Statistics should track data through a gendered and racialized lens for datasets like the American Community Survey, Household Pulse, the American Housing Survey and the Current Employment Statistics survey	Census Bureau/ BLS	WWG/SES/LEG/FI
Develop a legal framework so that the Department of Justice and Consumer Financial Protection Bureau can hold serial evictors accountable	DOJ/CFPB	LUD/LEG
Reauthorize the Violence Against Women Act and build upon its housing statutes for rapid rehousing and survivor protections	Congress	LEG

Action	Agency Responsible	Issue Addressed
Enhance existing financial literacy and housing counseling assistance resources to help struggling homeowners and renters understand their options in the event of financial hardship.	Congress	LEG/SES/FI (Build Back Better Act)
Direct HUD to develop a nationwide Eviction Diversion Program ⁵⁹	HUD	LUD/LEG
Pass the Paycheck Fairness Act to increase women’s economic security and ability to afford housing costs	Congress	WWG/SES/LEG
Consider property tax exemptions for populations with difficulty maintaining homeownership	IRS	SES/LUD
Incentivize broader acceptance of Section 8 Housing Choice Vouchers (HCV) through subsidy to landlords for housing repairs and other compliance thresholds	HUD	LEG/SES (Build Back Better Act)
Increase funding allocations for federal housing assistance programs and our nation’s struggling public housing authorities that serve low-income women and their families. These should include, but are not limited to, addressing unmet backlog repair and maintenance needs in an effort to better ensure that the Federal government is meeting its statutory duty to provide a safe, stable and decent environment for our nation’s public housing residents.	IRS/HUD/state HFAs	SES/LEG (Build Back Better Act)
Promote Housing First ⁶⁰ and rapid re-housing strategies that encourages flexibility and survivor-driven choice in housing	HUD	LEG/SES
Increase funding allocation for housing assistance programs such as housing choice vouchers, as a part of mandatory spending (as opposed to annual appropriations)	Congress	SES/LEG/LUD (Build Back Better Act)
Update Federal standards for assessing and remediating the presence of lead hazards to reflect the prevailing science and ensure the safety and health of households.	Congress	LEG

WWG = Wage/Wealth Gap, SES = Socioeconomic Dynamics, LEG = Legislation, LUD = Land Use Dynamics, & FI = Financial Inclusion

¹ U.S. Census Bureau (2021, July) *Week 33 Household Pulse Survey June 23 – July 5 Public Use File*. Retrieved 19 July 2021 from <https://www.census.gov/programs-surveys/household-pulse-survey/datasets.html> (Unpublished calculation of the demographic share of renters behind on rent and renters very or somewhat likely to face eviction in the next two months.

² U.S. Department of Housing and Urban Development. (2019). *Assisted Housing National and Local: Picture of Subsidized Households*. Retrieved 24 February 2021 from the HUD User: <https://www.huduser.gov/portal/datasets/assths.html>

³ Haughwout, A., Mayer, C., & Tracy, J. (2009, April). Subprime Mortgage Pricing: The Impact of Race, Ethnicity, and Gender on the Cost of Borrowing. *Federal Reserve Bank of New York Staff Reports, No. 368*. Retrieved from the Federal Reserve Bank of New York website: https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr368.pdf

⁴ Federal Financial Institutions Examination Council, Consumer Finance Protection Bureau. (2017). *Home Mortgage Disclosure Act, Nationwide Data*. Retrieved 21 February 2021 from the CFPB website: <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

⁵ Jones, J., Bozarth, K., & Western, G. (2020, September). *Black Women Best: The Framework We Need for an Equitable Economy*. Retrieved 2 Mar 2021 from the Roosevelt Institute and the Groundwork Collaborative website: <https://rooseveltinstitute.org/publications/black-women-best-the-framework-we-need-for-an-equitable-economy/>

⁶ U.S. Department of Housing and Urban Development. (2014, September). *Rental Burdens: Rethinking Affordability Measures*. Retrieved 13 March 2021 from the HUD User website: https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html

⁷ McCargo, A. and Choi, J.H. (2020, December). *Closing the Gaps: Building Black Wealth through Homeownership*. Retrieved 10 March 2021 from the Urban Institute website: https://www.urban.org/sites/default/files/publication/103267/closing-the-gaps-building-black-wealth-through-homeownership_1.pdf

⁸ See note 7. Figure 2: Homeowners' Median Home Equity and Net Worth, by Race or Ethnicity (2019 inflation-adjusted dollars). The figures were calculated using the Federal Reserve Board's 2019 Survey of Consumer Finances.

⁹ Conway, M. M., Ahern, D. W., Steuernagel, G. A. (2005). *Women and Public Policy: A Revolution in Progress*. (3rd Edition) CQ Press, pages 92-94

¹⁰ U.S. Bureau of Labor Statistics. (2020). *Table 1. Wage and salary workers paid hourly rates with earnings at or below the prevailing federal minimum wage, by selected characteristics, 2020 annual averages*. Retrieved 3 March 2021 from the U.S. Bureau of Labor Statistics website: https://www.bls.gov/opub/reports/minimum-wage/2020/home.htm#cps_mw_whe_char.f.1, Unpublished calculations from table data, tabulating the percentages of both men and women within full-time workers, part-time workers, full-time workers earning at or below the minimum wage, and part-time workers earning at or below the minimum wage.

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