Brenda Garner, an in-home care provider in Sacramento, lives with her daughter and two grandchildren now in Marysville because they couldn't find housing in Sacramento. Every day, she works inside the homes of clients more than 40 miles away, and yet, at the end of the day, she has no home of her own to return to.

“I’ve been in Sacramento for the last 40 years (and) I had applied for housing, oh, better than 20 years ago,” Garner told me. “I want you to hear me clear: Now I am 60 years old, and I am still living with my daughter. I'm still waiting for housing... I still am on a waiting list.”
A new report by the Gender Equity Policy Institute has recently revealed just how much women disproportionately struggle with the rising cost of housing in our state. California women — especially women of color and elderly women — teeter on the edge of homelessness at an alarming rate.

While it's been known for years that women continue to earn less than their male counterparts due to the wage gap, it wasn't until now that the adverse roles gender, race and age play in the state's housing crisis have been so clearly delineated. Even when women are able to afford their own homes, they typically sell at a lower rate compared to male homeowners, said GEPI President, Nancy Cohen.

“I think we've become kind of almost numb, kind of inured, to gender inequality — that in anything we look at, women are going to be worse off,” Cohen said. “But let's be clear: It's not natural. It's the result of historical and current discrimination bias and sexism, and particularly the legacy of historical discrimination.”

Assemblywoman Buffy Wicks, D-Oakland, called the information “a rallying cry for action.”

“Women can't build lives in California without being able to afford a roof over their head,” Wicks said in a statement, after the report's release; she had requested the investigation as chair of the California State Assembly Committee on Housing and Community Development.

“Unless lawmakers act on reforms now to unlock a wave of new affordable housing construction and access, we now know in shocking detail which women will be left behind,” Wicks said.

The report shows women are more likely to be rent-burdened than men, meaning women's housing costs total at least 30% to 50% or more of their income. More than two-thirds (64%) of women-led households are rent burdened, while 59% of Black women and 52% of Latina women are rent burdened, compared with less than half of white or Asian women.

Single mothers, too, feel the strain — 73% are rent burdened, with white and Latina single mothers being nearly twice as likely as white and Latino single fathers to be severely rent burdened.

A third of elderly Black and Latina women living alone have an income below the federal poverty line. Garner, who is Black, said that, despite working for her entire life, the lack of affordable housing means working women like her either have to have roommates or be homeless.

“I get emotional because I can't see the fruits of my labor. While caring for people in their homes, I see different visions of how I want to live but I can't get there. I can't afford a home for myself,” she said.

A new law, authored by Assemblywoman Wicks and awaiting signature on the governor's desk, would allow affordable housing and mixed-income housing to be built on underutilized commercial sites while ensuring that workers building those units will receive fair wages and health benefits.
Thanks to AB 2011, California housing developers who want to take advantage of the rezoning and build projects of 50 or more units would need to pay their workers the prevailing wage, make use of workers from a state-approved apprenticeship program and provide health benefits.

“Right now, to break ground on a project can take three to five years, while meanwhile you have these like growing encampments of homeless folks who need places to stay,” Wicks said. “There’s a lot that goes into trying to actually build units. So (this bill) provides a much faster streamlining for the project, and the developer adheres to prevailing wage, healthcare and apprenticeship program to help build up our union workforce.”

The soaring cost of housing weakens California’s economy and harms most of the state’s communities, the GEPI report argued, and the burden of responsibility lies with policymakers who can find “equitable solutions” and a gender-responsive approach.

“With California’s unprecedented budget surplus, the resources to put the state on a more sustainable course for housing are available. And with the state's political and business leadership committed to finding equitable solutions to our housing crisis, the moment is ripe for adopting a gender responsive approach to housing policymaking.”

To that end, the Gender Equity Policy Institute has created a list of six recommendations for legislators to consider as the state moves forward, including targeting housing assistance to single parent households, elderly people living alone, and those at the very lowest income levels; in addition to dedicating more state funding to the housing crisis and incentivizing the production of affordable housing — particularly in urban areas and other population and job centers.

They also recommend taking into account the gender disparities into design principles and new housing development.

“California agencies should collect and make publicly accessible more data disaggregated by gender and race,” states the report. “A gender impact assessment should be conducted on all significant new housing and land use bills, policies or regulations.”

Garner said she dreams of owning her own home, like the kind she sees every day as a caregiver, with her own pool in the backyard and a chandelier in the entryway.

“When is housing (going to be) affordable? When is Afro American people gonna be able to have their dreams?” Garner said. “Because I shall have mine.”

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