

Executive Summary

Few are immune to California’s high cost of housing. But the burden of the housing affordability crisis falls heaviest on women—especially Black, Latina, and Native American women, single mothers, and the elderly.

About 10.3 million Californian adults live in housing considered unaffordable by standard measures. To rent a one-bedroom apartment at the fair market rate in California requires an income of nearly \$58,000—or a wage of \$28 per hour for a full-time worker.¹ The median price of a single-family home in California, as of April 2022, was \$884,890.²

The [Gender Equity Policy Institute](#), at the request of the California State Assembly Committee on Housing and Community Development, analyzed extensive data on Californians’ housing experience to examine the impact of the housing crisis on women.³

In California, more than half (52%) of renters spend over 30% of their income on housing and are considered “rent burdened.” More than a quarter (26%) spend over 50% of their income and are considered “severely rent burdened.”⁴

Women are more likely than men to be rent burdened and severely rent burdened. They are less likely to own their own homes. When they do, they are more likely to be shouldering unaffordable housing costs. They are more likely than men to have extremely low income.⁵

As the following report documents, the greater difficulty women face in securing affordable housing is deeply intertwined with systemic gender inequality in the broader society.

The soaring cost of housing weakens California’s economy and harms most of the state’s communities. 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.

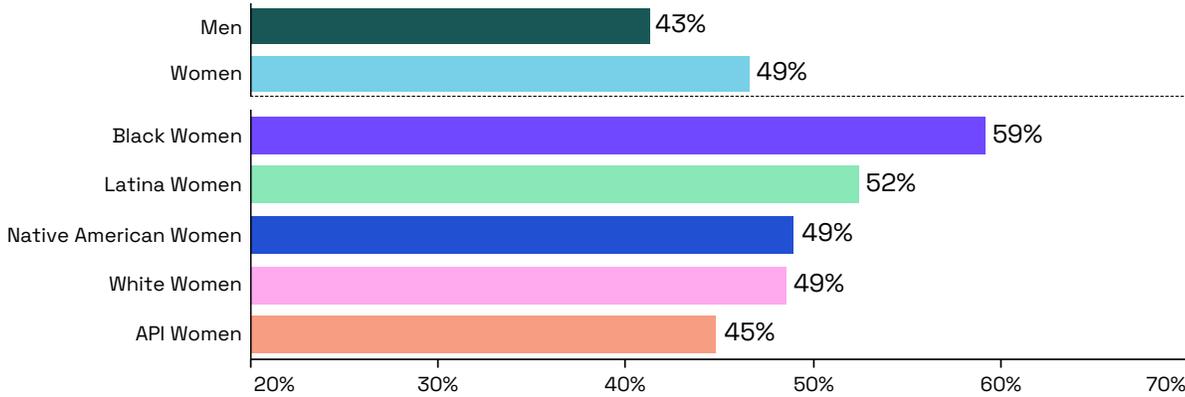
Key Findings

- 49% of women are rent burdened, compared to 43% of men.⁶
- 25% of women are severely rent burdened, compared to 20% of men.
- 59% of Black women are rent burdened and 33% are severely rent burdened.
- 66% of women who live alone are rent burdened.
- Women-headed households are 5 times as likely as households headed by a married couple to be extremely low-income.⁷
- 73% of single mothers are rent burdened, compared to just 56% of single fathers.
- One third of elderly Black and Latina women living alone have income below the federal poverty line.
- 4 in 10 of the 232,000 unhoused individuals in California are women.⁸

Recommendations

- Target housing assistance to single parent households, elderly people living alone, and those at the very lowest income levels.
- Dedicate increased state funding to the housing crisis.
- Incentivize the production of affordable housing, particularly in urban areas and other population and job centers.
- Integrate a gender-lens in housing policymaking.
- Incorporate gender-responsive design principles in new housing development.
- Implement a gender-responsive approach to the unique challenges faced by unhoused LGBTQ+ people and women.

Women in California are More Likely Than Men to Be Struggling to Pay for Housing



GEPI analysis of ACS 2019.

TABLE 1:
COST BURDENED HOUSEHOLDS (%),
BY GENDER, CALIFORNIA

	All	Joint Led	Women Led	Men Led
Rent Burdened	52%	43%	64%	52%
Severely Rent Burdened	26%	18%	36%	27%
Cost Burdened	29%	24%	40%	36%
Severely Cost Burdened	12%	8%	20%	17%

See Methodology for definition of cost burden levels. GEPI Analysis of ACS (2019).

TABLE 2:
RENTING AND OWNING HOUSEHOLDS (%),
BY GENDER, CALIFORNIA

	All	Joint Led	Women Led	Men Led
Renting Households	45%	36%	55%	59%
Owning Households	55%	64%	45%	41%

See note 7 for definition of household types. GEPI Analysis of ACS (2019).