

GENDER & HOUSING IN CALIFORNIA

An Analysis of the Gender Impacts of
California's Housing Affordability Crisis

August 2022

Women, particularly Black, Latina, and Native American women, single mothers, and elderly women, are disproportionately burdened by California's high cost of housing.

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.

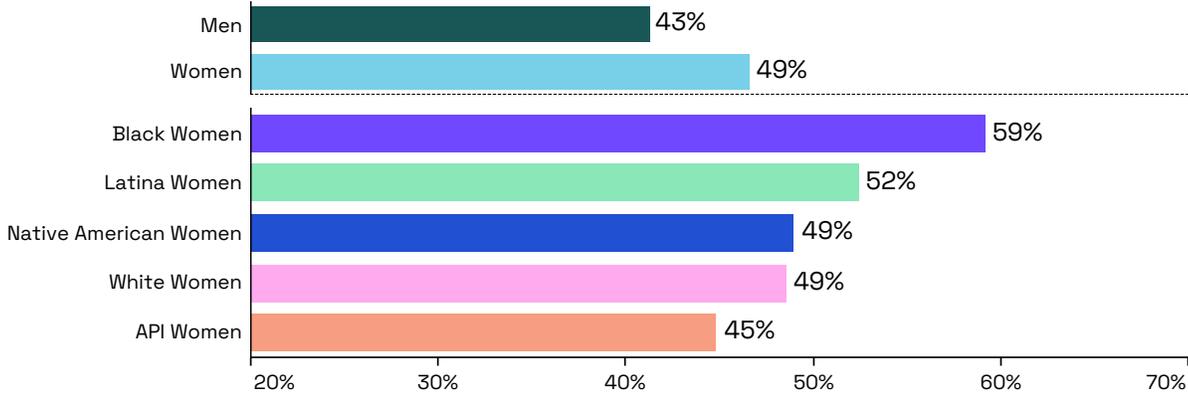
Key Findings

- 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).

Section 1: California’s Housing Affordability Crisis

California lacks sufficient housing to meet the demand of the state’s large and growing population. There are many causes of this housing shortage and much debate about the relative importance of each factor. Nevertheless, the consequences are clear. The mismatch between supply and demand has caused the price of both renting and homeownership to skyrocket, resulting in an affordability crisis for all but the most financially secure.

Housing is considered affordable when no more than 30% of a household’s income goes toward housing costs. Those who pay more than 30% are considered rent burdened or, in owner households, cost burdened—and those who pay more than 50% of their income toward housing are considered severely rent burdened or cost burdened.

Among the adult population, about 10.3 million (34%) live in households spending more than 30% of their income on housing. Roughly 4.6 million (15%) live in households spending more than half their income on housing.

Statewide, 52% of all renter households are rent burdened and one quarter (26%) are severely rent burdened. Among homeowners, 29% are cost burdened and 12% are severely cost burdened.

The high cost of housing in the state’s urban centers and job hubs pushes California residents to seek housing in less expensive nearby areas. For those relocating, securing affordable homes comes at the cost of long commutes or, in some cases, the need to change jobs.

As newcomers settle into their comparatively affordable homes in these communities, longtime residents are often priced out. As supply contracts and rents and home purchase prices rise, home ownership moves out of reach and renters are displaced. The cycle of insecurity and displacement begins again, in another community, with cascading negative effects on communities throughout the state.

Too many Californians struggling with housing costs

find themselves with no option after they are displaced or evicted. As housing costs have skyrocketed, so too has homelessness. It is estimated that more than 230,000 people experienced homelessness in 2021. More than a third (35%) of unhoused people were people in families with children.⁹

Section 2: Californians Burdened by High Housing Costs are Disproportionately Women

Few Californians are untouched by the high cost of housing. Nevertheless, an analysis by GEPI of public data presents a clear picture that the burden of California’s housing affordability crisis falls heaviest on women.

We assessed housing affordability using three different measures: 1) the number and proportion of California adults, by gender and race, living in rentals or owned homes in which the household is spending above 30% or above 50% of its income on housing; 2) the number and proportion of California households, by gender and race, that pay above 30% or above 50% of income on housing; and 3) the proportion of California households, by gender and race, that have income levels at or below local area median income (AMI).¹⁰

By each of these measures, women in California are more likely than men to be struggling to pay for housing.

Women and men are equally likely to live in rentals, but women are more likely to be rent burdened (49% compared to 43%) or severely rent burdened (25% compared to 20%).¹¹

All told, about 5.5 million women in California live in households spending more than 30% of their income on housing costs. Of these, about 2.5 million are spending more than half their income on housing.¹²

Nearly one third (4.9 million) of Californian women reside in a home headed by a woman without a partner or spouse. While the majority of California’s 13.1 million households are jointly headed by a married or

cohabiting couple, those headed by a woman are the second most common living arrangement in the state.¹³

Fully 64% of women-led households are rent burdened, compared to 43% of joint-led households; they are two times as likely to be severely rent burdened.¹⁴

Not surprisingly, similar gender disparities are apparent among homeowners.

Forty percent of women-led owner households are cost burdened, paying more than 30% of their income toward a mortgage, utilities, property taxes, and other homeownership costs. Women-led homeowner households are nearly 2.4 times as likely as jointly-led homeowner households to be severely cost burdened, paying more than 50% of their income toward homeownership costs.¹⁵

For women who do own homes, research suggests that discrimination in the housing market prevents them from gaining the full benefits of wealth creation that homeownership typically provides in the U.S. economy. A 2020 National Bureau of Economic Research paper out of the Yale School of Management concludes that “the gender gap in housing returns is economically large and can explain 30% of the gender gap in wealth accumulation at retirement.”¹⁶

Another revealing indicator of how the housing crisis falls more heavily on women comes from the federal government’s measure of income used to allocate housing assistance: the local area median income (AMI). Households earning less than 30% of AMI are classified as extremely low income. For example, a household in Sacramento with annual income below \$22,000 would be classified as extremely low income.¹⁷

Among households led jointly, only 5% are extremely low-income. Among women-led households, 25% are extremely low-income.¹⁸

With substantial numbers of individual women and women-led households spending high proportions of their income on housing, women are particularly at risk of losing access to their housing. Nationwide, women face higher rates of eviction. Latinas and Black women are particularly vulnerable to eviction, as compared

to their male counterparts.¹⁹ Women are also a rising share of California’s unhoused population (see section 4 below).

On average, women earn lower wages and salaries and hold less wealth than men. Thus, it is to be expected that they struggle more to pay California’s high housing costs.

Yet it is important to recognize that women’s disadvantaged economic status is in large part a legacy of systemic gender discrimination and its intersection with other forms of discrimination.

On nearly every measure of economic well-being, women are worse off than men.

Women, on average, are paid less than men. Women are underrepresented in occupations and leadership positions that pay more and provide better opportunities for savings and wealth accumulation. Conventional social norms dictate that women do the bulk of family caregiving, and the data on time use (see below) indicates that this norm remains the daily reality for most women with children. Childcare costs as much as college in California. Many women exit the paid workforce when raising young children, a trend dramatically aggravated by the pandemic, with negative effects on future earnings and wealth accumulation.

Most women, to some degree, face these societal barriers and disadvantages. But the effects are more acute for women who are also subject to intersecting forms of discrimination—whether on the basis of race, immigration status, age, disability, or family status.

Black Women Face the Most Acute Housing Challenges in California

Among Black women living in rentals, nearly 6 in 10 (59%) are rent burdened. One third (33%) are severely rent burdened.²⁰

A majority (55%) of Black women live in households headed by women.²¹ Seven in ten renter households and nearly half of owner households led by Black women

are cost burdened. Nearly a third are extremely low-income.

Despite comparatively high labor-force participation rates, Black women are more likely than other women to be paid lower wages, hold less accumulated wealth, and to be underrepresented in high-paying management roles in the private sector.

Black women in California face particularly acute housing challenges due to current discrimination, as well as the legacies of past racial and gender discrimination. A long history of racial discrimination in the housing market, from restrictive covenants and redlining to the destruction of Black neighborhoods to make way for highways and other infrastructure, effectively destroyed the ability of many Black women to accumulate generational wealth through homeownership. Moreover, racial discrimination persists in the housing market. Discrimination on the basis of race was the second most frequent type of fair housing complaint submitted in 2019.²²

Housing Disparities Among Californian Women, by Race/Ethnicity

There are substantial differences in housing stability among California women across race and ethnicity. Asian American women are the most financially secure in the California housing market, followed by white women.²³

Less than half of Asian American and white women are rent burdened, compared to 52% of Latina and 59% of Black women.²⁴

The housing challenges Latinas face are in many cases shared with Latino men, as two-thirds of Latinas (65%) and three-quarters of Latino children (75%) reside in households led by married or cohabiting couples. Compared to their counterparts among other racial/ethnic groups, Latino jointly-led households have the lowest homeownership rate (51%) and the highest percentage (30%) of cost burdened homeowners.²⁵

Nearly two-thirds (64%) of Native American women-led households are rent burdened, and 30% are severely rent burdened. Nearly half (49%) of native American

women homeowners are cost burdened. Native American-led households are somewhat more likely than Californians households overall to be rent burdened and severely rent burdened.

Single Mothers

Women are more likely than men to be raising a family alone. More than 600,000 single mothers are heads of households, compared to only about 150,000 single fathers. Nearly three-quarters of single mothers (73%) are rent burdened, compared to just 56% of single fathers. Whether as renters or owners, single mothers have the highest rate of severe housing cost burden. In addition, they are five times as likely as jointly-led households to have income below 30% AMI.²⁶

The differences in housing insecurity among single mothers by race and ethnicity are small, while the differences as compared to single fathers are striking. Forty-two percent of white and Black single mothers, 43% of Asian American, and 45% of Latinas are severely rent burdened. Native American single mothers have the highest rate (47%) of severe rent burden. By comparison, 24% of Latino and 21% of white single fathers are severely rent burdened.²⁷

Women Living Alone

Affording California’s high housing costs on two incomes is challenging; it is even more difficult for those living alone.

Throughout the adult life cycle, women are more likely than men to live alone. Among women living alone and renting, nearly two-thirds of Native American and white women and seven in ten Latina and Black women are rent burdened.

Elderly women living alone make up a large and growing group of people particularly vulnerable in the affordability crisis. A sizable majority (55%) of Californians aged 65 and older are women, and 13% of elderly women live below the poverty line. More than 830,000 of them live alone. Roughly a third of elderly Black and Latina American women living alone are poor.²⁸

Section 3: Housing Affordability Crisis Converges with Gender Inequality to Narrow Women’s Opportunities

Housing challenges for women are aggravated by systemic gender inequality. In turn, the compromises Californians make to secure affordable housing reinforce those very inequalities.

Many Californians, particularly in the state’s urban areas and job hubs, are compelled by the shortage of affordable housing to relocate to areas where housing is cheaper. The trade-off is typically a longer commute to work. However, this solution exacerbates the disadvantages women experience due to the gendered division of labor in the home and occupational segregation in the workforce.

On average, mothers spend nearly five and a half hours per day taking care of children—about two hours more per day than fathers do.²⁹ In addition, households led by women of color are more likely to be multigenerational, increasing family caregiving and domestic responsibilities on these householders. For example, Latina-led households are twice as likely to be multigenerational.³⁰

In short, time constraints imposed by family care already limit women’s opportunities for paid work, relative to men. On average, women have less time available for the long commutes entailed by the shortage of affordable housing.³¹

Other forms of gender bias and gender inequality likewise impede women’s ability to navigate the affordability crisis.

Discrimination in housing, although illegal, persists. Discrimination on the basis of familial status or sex were the third and fourth most frequent types of formal housing discrimination complaints lodged in 2019. Sexual harassment in housing situations increased during the pandemic.³²

In housing assistance programs, landlord rejections of housing vouchers are frequently based on biased stereotypes of women in poverty. Rules and regulations imposed by public housing authorities

often fall heavier on women, as women are more likely to be responsible for family caregiving.

Those who experience domestic violence face an array of housing challenges. The difficulty securing alternative shelter and the high cost of housing, research shows, often prevents people from leaving abusers. Landlords at times discriminate against those who have made domestic violence complaints to authorities. Nearly 1 in 5 unhoused Californians report having experienced domestic violence.³³

Looking ahead to additional housing challenges Californians will face as climate change accelerates, an extensive global literature on climate change and natural disasters concludes that women face disproportionate impacts.

There are two direct ways in which climate change is likely to exacerbate women’s housing insecurity. In one, women priced out of coastal communities will find themselves living in areas that are more vulnerable to the impacts of climate change, particularly extreme heat, wildfire, and drought. In another, women living in neighborhoods that have been historically affordable for working families, such as in coastal cities like Los Angeles, Long Beach, and Santa Ana, could be displaced by wealthier newcomers seeking housing in cooler climates. Longtime residents are already being displaced by this influx—a population shift that will only grow as climate impacts worsen in coming years. Both spell greater housing insecurity for women in the coming decades.

Section 4: California’s Unhoused Population

Men make up the majority of unhoused individuals, but the numbers and proportion of homeless women have been rising in recent years. Statewide in 2021, women accounted for 41% of the 232,00 people estimated to be homeless, and those under age 24 made up 30% of all unhoused individuals.³⁴

Black people were disproportionately represented, accounting for 28% of the unhoused, despite making up just 6% of Californians. Forty-four percent of unhoused

individuals reported a disabling condition, and one in five reported experiencing domestic violence.³⁵

A 2020 study conducted by the UCLA Williams Institute found that LGBTQ+ people are twice as likely to experience homelessness in their lifetime, compared to the general population. The study also found that among “highly gender nonconforming” individuals, 28% had experienced homelessness in their lifetime, and 8% of transgender adults had experienced it in the past year.³⁶

Section 5: Recommendations

Women are at greater risk of housing insecurity, as this report has documented, for three primary reasons. One, women enter the housing market with lower incomes and less accumulated wealth. Two, women are more likely than men to be heading a household or family on only one income. Three, gender bias and discrimination in housing and in the broader society place additional obstacles in the way of women’s efforts to secure safe, affordable, and convenient housing.

In sum, the greater difficulty women face in securing affordable housing is deeply intertwined with systemic gender inequality in the broader society.

California’s current housing problems are the result of a complex interaction between the private residential real estate market and federal, state, and local policies. There is a long, well documented history of outright discrimination in the housing market—from discriminatory covenants against people of color and religious minorities, to redlining, to the denial of mortgages to women, to the deliberate destruction of thriving communities to make way for highways, stadiums, and the like.

But even as formal and legal discrimination has been outlawed, policymakers and the real estate market alike overlook—are blind to—the ways in which men, women, and people of diverse genders experience the housing market differently. Gender equity has never been a consideration for real estate developers; it has rarely been one for policymakers. The result is that the

current housing market continues to function in a way that reinforces gender inequality.

The findings presented in this report make it abundantly clear that women, particularly Black, Latina, and Native American women, single mothers, elderly women, and women of all ages living alone, are feeling California’s housing affordability crisis most acutely.

With California’s unprecedented budget surplus and the state’s political and business leadership focused on finding equitable solutions to our housing crisis, the moment is ripe for adopting a gender responsive approach to housing policymaking that will benefit all Californians.

The following policy recommendations are designed to alleviate the disproportionate cost burdens on women, as well as to lay the groundwork for a transformative approach to housing policy that centers gender and racial equity.

Target Assistance: Target housing assistance to people at the very lowest income levels, single parent households, and elderly people living alone.

Incentivize Production of Affordable Housing in Dense Urban Areas: Adopt a broad range of policies aimed at stimulating the production of affordable housing. Creating new housing in urban areas, to facilitate access to public transit, jobs, and other essential retail and services, would be particularly beneficial for women, who are more likely to be time burdened and housing cost burdened. Update and ease zoning, building, and parking regulations in order to stimulate more production of low-income housing. Expand the potential sites for building affordable housing through rezoning of non-residential urban areas.

Dedicate Increased State Funding to Solving the Housing Crisis: With California’s unprecedented budget surplus, the resources to put the state on a more sustainable course for housing are available. Funding housing and services for the unhoused, providing financial assistance to homeowners, protecting renters and helping them stay in their homes, and incentivizing affordable housing development are all necessary components of the solution.

Integrate a Gender Lens Throughout Housing Policymaking: While it is generally understood that women face greater housing vulnerability, achieving gender equity in housing requires a gender-aware and data-based approach to housing policy overall. California agencies should collect and make publicly accessible more data disaggregated by gender and race. A gender impact assessment should be conducted on all significant new housing and land use bills, policies, or regulations.

Build for a Gender Inclusive Future: Incorporate gender responsive design principles in new housing development and, where possible, in the renovation of existing housing. Historically, housing has been designed to meet the needs of the traditional nuclear family or self-sufficient individuals living alone or incouples, with little consideration given to elderly or disabled people, or the needs of caregivers or multigenerational families. A gender inclusive approach to housing would prioritize the principles of social inclusion, accessibility, ease of movement, and safety. It could include, among other design features, a mix of housing formats; opportunities for employment and family care in close proximity to housing; lighting and street design that prioritizes pedestrian safety;

and accessibility and storage for bikes, strollers and wheelchairs.

Implement a Gender Responsive Approach to the Unhoused: Unhoused women and LGBTQ+ people face unique challenges and vulnerability when unsheltered which must be taken into account by policymakers and service providers. Target policies toward protecting and quickly re-housing domestic violence survivors.

Revise Housing Regulations to Address Women’s Housing Insecurity: Codify additional tenant protections, revise public housing regulations, and make investments in programs to assist women in becoming homeowners. Providing assistance with down payments, for example, can help women purchase homes, providing greater housing security at the same time it enables women to capitalize on the wealth-building benefits of homeownership.

Build for a Climate Resilient Future: Mandate building standards that will protect people from extreme heat, wildfire, and other climate impacts. Design emergency procedures with the understanding that women are more likely to be responsible for other family members during a crisis and face distinct challenges during evacuations to emergency shelter.

Methodology

[The Gender Equity Policy Institute](#) analyzed microdata from the American Community Survey (2019) and the Current Population Survey (2015-2019) to examine how the housing affordability crisis impacts Californians, with particular attention to disparities by gender and race.

2019 is the most recent year for which the data from ACS is reliable. The COVID-19 pandemic greatly impacted the Census Bureau’s ability to collect accurate data, and the Bureau advises that 2020 ACS 1-year estimates do not meet the Census Bureau’s Statistical Data Quality Standards. 2021 data is not yet available, but will be following the October Census release. (<https://www.census.gov/newsroom/press-releases/2021/changes-2020-ac-s-1-year.html>)

Data was collected and analyzed at both the household and individual level. For the household level, we use the U.S. Census classification of household type, which identifies three aggregate categories: married or cohabitating households (joint-led households”), women-led households, and men-led households. We also analyzed data using disaggregated household types, such as single parents, individuals living alone, and individuals with roommates.³⁷

We define rent burdened households as those spending more than 30% of household income on rental expenses (rent and utilities). Severely rent burdened households are those spending more than 50% of household income on rental expenses. Cost burden and severe cost burden are similarly calculated for homeownership households, with costs including property taxes, insurance, and other homeownership expenses.

To analyze household income relative to local area median income (AMI), we define income limits according to the thresholds set by the U.S. Department of Housing and Urban Development (HUD): acutely low income, extremely low income, very low income, lower income, moderate income, and above area median income.³⁹ To be able to analyze the

number of households in each income category, as well as disaggregate these findings by gender and race, we calculated the median household income for every county using ACS (2019) data. These county median incomes differ somewhat from HUD’s levels and our estimates do not necessarily reflect eligibility for federal housing assistance.

Appendix

**TABLE 3:
RENT BURDENED BLACK-LED HOUSEHOLDS (%),
BY GENDER, CALIFORNIA**

	Black-led Households			
	CA Joint Households	Joint Led	Women Led	Single Mother Led
Rent Burdened	43%	47%	69%	71%
Severely Rent Burdened	18%	21%	38%	42%

Households headed by individuals who identify as Black are defined as Black-led households. Household members can be of any race/ethnicity. Margins of error for these households range from +/- 2-6 percentage points.

**TABLE 4:
RENT BURDENED NATIVE AMERICAN-LED HOUSEHOLDS (%),
BY GENDER, CALIFORNIA**

	Native American-led Households			
	CA Joint Households	Joint Led	Women Led	Single Mother Led
Rent Burdened	43%	43%	64%	77%
Severely Rent Burdened	18%	25%	30%	--

Households headed by individuals who identify as Native American are defined as Native American-led households. Household members can be of any race/ethnicity. Native American-led households represent a small proportion of ACS respondents and estimates on these communities have a high degree of variance, with margins of error ranging from +/- 15-20 percentage points.

Sources

¹ In 2022, the fair market rate for a one-bedroom unit was \$1,601. For a two-bedroom unit, it was \$2,002. Fair Market Rate is an estimate of the current market rate for rent and utilities in each state and is published by the U.S. Department of Housing and Urban Development (HUD). FMRs are provided for counties, metropolitan, and non-metropolitan areas. <https://www.huduser.gov/portal/datasets/fmr.html>

² Historical data on sales of single-family homes, California Association of Realtors, <https://www.car.org/en/marketdata/data/housingdata>.

³ The Gender Equity Policy Institute analyzed American Community Survey (ACS) 2019 household and individual level data accessed through IPUMS USA, University of Minnesota, www.ipums.org. 2019 is the most recent year for which the data from ACS is reliable. The COVID-19 pandemic greatly impacted the Census Bureau’s ability to collect accurate data, and the Bureau advises that 2020 ACS 1-year estimates do not meet the Census Bureau’s Statistical Data Quality Standards. 2021 data is not yet available, but will be following the October Census release. (<https://www.census.gov/newsroom/press-releases/2021/changes-2020-acs-1-year.html>) For a detailed explanation of the data analysis, see the Methodology appendix. Unless otherwise noted, all estimates and calculations in this report were done by GEPI.(Hereafter GEPI Estimates.)

⁴ Housing is considered affordable when no more than 30% of a household’s income goes toward housing costs. Those who pay more than 30% are considered rent burdened or, in owner households, cost burdened. Those who pay more than 50% of their income toward housing are considered severely rent burdened or cost burdened. (See methodology appendix.)

⁵ GEPI Estimates.

⁶ GEPI Estimates.

⁷ The Census identifies twelve categories of households: (1) Married couple household with own children <18, (2) Married couple household, no own children <18, (3) Cohabiting couple household with own children <18, (4) Cohabiting couple household, no own children <18, (5) Female householder, no spouse/partner present, living alone, (6) Female householder, no spouse/partner present, with own children <18, (7) Female householder, no spouse/partner present, with relatives, no own children <18, and (8) Female householder, no spouse/partner present, only nonrelatives present, (9)) Male householder, no spouse/partner present, living alone, (10) Male householder, no spouse/partner present, with own children <18, (11) Male householder, no spouse/partner present, with relatives, no own children <18, and (12) Male householder, no spouse/partner present, only nonrelatives present.

⁸ California Interagency Council on Housing, Homeless Data Integration System, State of California, accessed Jun. 7, 2022, <https://bcsh.ca.gov/calich/hdis.html>. (Hereafter HDIS 2021.)

⁹ HDIS 2021.

¹⁰ See Methodology appendix for a description of the analysis and more information on calculations of AMI.

¹¹ Rent burden is indeterminable for 2.7% of women renters and 2.8% of men renters.

¹² Calculated for women living in rentals combined with those living in owned homes.

¹³ Throughout this report we refer to married/cohabiting couple headed households as joint-led households, jointly-led households, or households led by couples. Households headed by a woman without a spouse or cohabiting partner are referred to as women-led households, and households headed by a man without a spouse or cohabiting partner are referred to as men-led households. Households with unrelated adults living together are distinct from jointly-led households and are included in either the women-led or men-led type of household.

¹⁴ GEPI Estimates.

¹⁵ Calculations based on women-led households compared to jointly-led households (GEPI Estimates).

¹⁶ Paul Goldsmith-Pinkham and Kelly Shue, “The Gender Gap in Housing Returns,” Working Paper (National Bureau of Economic Research, March 2020), <https://doi.org/10.3386/w26914>.

¹⁷ Based on the Sacramento AMI of \$73,000 (GEPI Estimates).

¹⁸ GEPI Estimates.

¹⁹ Peter Hepburn, Renee Louis, and Matthew Desmond, “Racial and Gender Disparities among Evicted Americans,” *Sociological Science* 7 (2020): 649–62, <https://doi.org/10.15195/v7.a27>.

²⁰ GEPI Estimates.

²¹ GEPI Estimates.

²² Discrimination on the basis of disability was the most common complaint. “Fair Housing in Jeopardy: Trump Administration Undermines Critical Tools for Achieving Racial Equity” (National Fair Housing Alliance, 2020), <https://nationalfairhousing.org/resource/2020-fair-housing-trends-report/>.

²³ GEPI Estimates.

²⁴ Calculated for all adult women, by race/ethnicity, living in rental housing (GEPI Estimates).

²⁵ GEPI Estimates.

²⁶ GEPI Estimates.

²⁷ GEPI Estimates.

²⁸ Sample size for Native American elderly women living alone is too small to confidently calculate their poverty rate

²⁹ GEPI analysis of the American Heritage Time Use Study (2015-2019). (Kimberly Fisher, Jonathan Gershuny, Sarah M. Flood, Joan Garcia Roman and Sandra L. Hofferth. American Heritage Time Use Study Extract Builder: Version 1.2 [dataset]. Minneapolis, MN: IPUMS, 2018. <https://doi.org/10.18128/DO61.V1.2>. More information available at <https://www.ahtusdata.org/ahtus/index.shtml>.)

³⁰ Multigenerational households include three or more generations of related family members.

³¹ The average commute time in California is one hour per day. About 6% of men and 4% of women spend more than three hours per day commuting (GEPI Estimates).

³² "Fair Housing in Jeopardy."

³³ The covid-19 pandemic interrupted data collection about the homeless population, and data on the current situation is sparse and unreliable. On the nexus of homelessness and domestic violence, see "Fair Housing in Jeopardy"; Isabelle Atkinson, "Housing Justice Is Gender Justice," Issue Brief (National Partnership for Women and Families, March 2022), <https://www.nationalpartnership.org/our-work/resources/economic-justice/housing-justice.pdf>.

³⁴ HDIS 2021, <https://bcsh.ca.gov/calich/hdis.html>.

³⁵ HDIS 2021, <https://bcsh.ca.gov/calich/hdis.html>.

³⁶ "Homelessness Among LGBT Adults in the U.S.," UCLA Williams Institute, May 2020, <https://williamsinstitute.law.ucla.edu/publications/lgbt-homelessness-us/>.

³⁷ The Census identifies twelve categories of households. See note 7 above.

³⁸ See "Income Limits," California Department of Housing and Community Development, <https://www.hcd.ca.gov/income-limits>.

About Gender Equity Policy Institute



Our Mission

[Gender Equity Policy Institute](#) is a nonprofit organization dedicated to advancing opportunity, fairness, and well-being for all people through research and education exposing the gender impacts of the policies, processes, and practices of government and business.

Our Work

We conduct and publish research on the best practices for accelerating gender equity. We analyze and rate public policies and business practices to identify the effects on people of all genders, with particular attention to the impacts on groups, such as women, people of color, and LGBTQ+ people, who have been systematically disadvantaged by discrimination, bias, and structural inequality. By educating policymakers, business leaders, and advocates about the inequities embedded in seemingly neutral economic and political processes, we provide the tools and knowledge that leaders need to rebalance systems, guarantee equal benefits and opportunities, and secure a just and sustainable future for all people.

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Acknowledgments

Alec Clott and Natalia Vega Varela led the data analysis and wrote this report. Natalia Vega Varela produced the data visualizations. Naomi Barlava provided research assistance.

Recommended Citation

"Gender & Housing in California: An Analysis of the Gender Impacts of California's Housing Affordability Crisis," [Gender Equity Policy Institute](#), August 2022. <https://doi.org/10.5281/zenodo.6941631>

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