

The Unsheltered Woman: Definition and Needs

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One-third of the nation has a housing problem. Twenty-three million households are ill-housed. They are a diverse group—the elderly, families with children, and single people of all races. Most significantly, they tend to be women. More than 40 percent of the group—or ten million—are female householders.¹ Females head about 27 percent of all American households today; yet, they are disproportionately represented among those experiencing housing problems. In fact, numerically, they are the largest subgroup of the poorly sheltered population.²

Recent data issued by the U.S. Department of Housing and Urban Development and the Bureau of the Census provide evidence of American housing deficiencies. Included in today's definition of a housing problem are two issues: housing quality and tenure status.

The housing quality concept employs three criteria to form an index which sets the minimum standard for decent housing in America. The criteria are: the physical adequacy of a dwelling, the extent of crowding, and the level of affordability. (The technical definition of these measures is discussed in a later section.)

Tenure status identifies a householder as an owner or renter. In America, 65 percent of all housing units are owner-occupied. Certain groups have yet to achieve this level of ownership. For example, only 48 percent of the nation's female householders are homeowners. One-fifth of them are elderly, mostly widows whose husbands' income purchased their homes. In 1981, women constituted more than 40 percent of all renters, an historic high; four years ago, female householders were only 32 percent of renters.³

When housing quality measures are correlated with tenure status for all house-

EXHIBIT 2.1
Distribution of U.S. Households by Type, 1950-1980
(in percent)

	1950	1960	1970	1980
All households	(N=43,554)	(N=52,799)	(N=63,799)	(N=82,368)
Family	89.2	85.1	80.7	73.2
Non-Family	10.8	14.9	19.3	26.8

Source: U.S. Bureau of the Census. *Census of Population*. Washington, D.C.: U.S. Government Printing Office, 1950, 1960, 1970, 1980.

holds, renters tend to be among the more poorly housed. For example, 30 percent of all renters are cost-burdened,⁴ and 15 percent live in physically inadequate shelter. In contrast, in the homeowner group, only 8 percent are cost-burdened, and 6 percent live in physically inadequate housing. For women, these correlations are different. Across the board, all female householders have a higher incidence of housing quality problems than the general population; this phenomenon is true for homeowners as well as for renters. For example, the national figures for homeowners' cost-burden (8 percent) and physical inadequacy (6 percent) contrast dramatically with the same data for female homeowners: 17 percent are cost-burdened—two times the national rate—and 32 percent live in physically inadequate shelter—five times the national rate.

This evidence adds a new dimension to understanding American housing conditions. It suggests that gender is an important factor in identifying and elaborating housing issues. This paper explores why gender has become an essential analytical variable. It also details additional characteristics of the female population and its housing problem. In particular, it outlines housing conditions for different groups of women—single parents and the elderly. It contrasts the women's situation with minority groups usually selected for attention by analysts. Finally, it traces these phenomena as they occur in the nation and in a locality, New York City, chosen for its extreme manifestations of the problems discussed.

AMERICAN HOUSEHOLDS: THEIR COMPOSITION AND LOCATION

While the housing problem has long been associated with women's concerns, its definition as a gender issue has been articulated within the context of the conventional family structure. Early housing advocates such as Jacob Riis and Edith Elmer Wood documented that women, particularly mothers, bore the brunt of inadequate shelter. Yet the women these reformers were concerned with were usually part of conventional families.⁵

As their successors recorded and assessed housing quality in America, they too

EXHIBIT 2.2
Households in the United States, 1950-1980
(in thousands)

	1950	1960	1970	1980
All households	43,554	52,799	63,799	82,368
Family	38,838	44,905	51,456	60,309
Female-headed	3,594	4,422	5,500	9,082
Percentage	9.0	9.7	10.7	15.3
Non-Family	4,716	7,895	11,945	22,059
Female	3,048	5,179	7,882	12,780
Percentage	65.9	66.7	65.5	57.9
Total Female				
Households	6,642	9,601	13,382	21,862
Percentage	15.1	18.2	20.9	26.6

Source: U.S. Bureau of the Census. *Statistical Abstract of the United States, 1982-83*. Washington, D.C.: U.S. Government Printing Office, 1984.

regarded the nuclear household—mother, father and children—as the norm. Consequently, their solutions were premised on the collective belief that they were treating a family housing problem.⁶

Until about 1950, they may have been correct. However, about that time major changes in household composition began to occur. As Exhibit 2.1 indicates, the traditional family household, while still a majority, became a smaller proportion, and the non-family, single-person household experienced dramatic growth.

Adding the gender factor to the analysis, Exhibit 2.2 demonstrates that women are increasingly heads of households. They have historically dominated the non-family class; now there are many more than formerly. Additionally, the female-headed family moved from 9 percent to 15 percent of all families.⁷ Thus, in 1980, the 27 percent female-headed households constituted 22 million households. Growth rates of these households (Exhibit 2.3) demonstrate the extent of this demographic transformation. While female households more than doubled in the last generation, the non-family household, composed largely of single, elderly women who are 48.5 percent of the group, experienced the most dramatic expansion.

In New York City the picture differs from the national pattern, but it is probably characteristic of other northern industrial cities. As Exhibit 2.4 demonstrates, in 1950 the distribution of New York City households is exactly the same as in the nation. By 1960, however, this similarity begins to diminish. By 1980, the pattern is dramatically different. While non-family households are 25 percent of the countrywide total, they are over 33 percent of the city's total.

EXHIBIT 2.3
Growth Rates of Female Households in the United States, 1950-1980
(in percent)

	1950-60	1960-70	1970-80	1950-1980
All households	21.1	23.6	29.8	89.1
Family	15.7	14.5	17.3	55.3
Female-headed	25.7	25.0	65.5	152.6
Non-Family	65.9	52.6	85.7	367.7
Females	67.7	50.0	64.1	319.3
Total Female Households	45.5	38.5	64.7	229.1

Source: U.S. Bureau of the Census. *Statistical Abstract of the United States, 1982-83*. Washington, D.C.: U.S. Government Printing Office, 1984.

EXHIBIT 2.4
Distribution of New York City Households by Type,
1950-1980
(in percent)

	1950 (N=2,359)	1960 (N=2,654)	1970 (N=2,837)	1980 (N=2,792)
All households				
Family	89.6	78.3	72.1	63.4
Non-Family	10.4	21.7	27.9	36.6

Source: U.S. Bureau of the Census. *Census of Population*. Washington, D.C.: U.S. Government Printing Office, 1950, 1960, 1970, 1980.

In turning to a more detailed analysis of household composition (Exhibit 2.5), subtle differences begin to appear. The proportion of single females in New York non-family households is quite similar to that in the nation. In contrast the percentage of female-headed families is much larger than in the country as a whole. Thus a comparison of the percentages of female householders shows that in New York City, they are almost 40 percent of the total while across America they are only slightly more than 25 percent of all households.

Finally, in looking at the growth rates of the different New York City household components (Exhibit 2.6), the results in terms of women as householders are not as dramatic as for the nation. In part, this phenomenon can be accounted for by the fact that the increase in the number of female householders, particularly female family heads, began to occur at least ten years earlier in this city than in the nation, and the number grew steadily in the following decades. In addition, the higher ratio of New York female householders can be attributed to the slow rate of household formation in New York City and to the absolute decline in urban households. These phenomena are not duplicated in the nation where

EXHIBIT 2.5
Households in New York City, 1950-1980
(in thousands)

	1950	1960	1970	1980
All households	2,359	2,654	2,837	2,792
Family	2,113	2,052	2,044	1,770
Female-headed	239	276	354	466
Percentage	11.3	13.4	17.3	25.8
Non-Family	246	602	793	1,022
Females	NA	353	489	604
Percentage	NA	58.6	61.6	59.1
Total Female Households	444	630	843	1,070
Percentage	18.8	23.7	29.3	38.3

Source: U.S. Bureau of the Census, *Census of Population*. Washington, D.C.: U.S. Government Printing Office, 1950, 1960, 1970, 1980.

EXHIBIT 2.6

Growth Rates of Female Households
in New York City, 1950-1980
(in percent)

	1950-1960	1960-1970	1970-1980	1950-1980
All households	12.5	6.9	-1.6	18.4
Family	-2.9	-0.4	-13.4	-16.2
Female-headed	15.5	28.3	31.6	95.0
Non-Family	144.7	31.7	32.6	315.5
Females	NA	38.5	23.5	NA
Total Female Households	41.9	33.8	26.9	141.0

Source: U.S. Bureau of the Census. *Census of Population*. Washington, D.C.: U.S. Government Printing Office, 1950, 1960, 1970, 1980.

household and family formation increased, but at a slower rate than for female householders.

The New York City picture is representative of patterns in much of urban America, particularly in the northeast and north central regions. Exhibit 2.7 shows the proportion of female households in America's fifteen most populous cities. Chicago, Philadelphia, Detroit, and Washington, D.C., are remarkable for their concentration of female-headed families. In the fast-growing sunbelt cities—Dallas, Houston, and Los Angeles—the number of female family heads is closer to the national figure but nonetheless is higher. Women still head one-

EXHIBIT 2.7
Household Composition of Most Populous Cities in the United States, 1980*
 (in thousands)

Place	All Householders		Family		Non-Family		All Female Householders	
	Total	%Female Head	Total	%Female Head	Total	%Female Head	Total	%of all Households
United States	82,368		60,309	15.3	22,059	57.9	21,862	26.6
New York	2,792		1,770	25.8	1,022	59.1	1,061	38.3
Chicago	1,094		712	30.7	381	55.6	431	39.4
Los Angeles	1,137		699	24.5	437	50.7	393	34.6
Philadelphia	620		415	31.5	204	61.5	256	41.4
Houston	603		394	20.5	208	46.5	177	29.5
Detroit	433		291	36.6	142	52.5	181	41.8
Dallas	355		224	22.9	130	54.1	122	34.4
San Diego	312		196	20.8	116	51.0	100	32.0
Phoenix	285		203	16.8	81	52.3	76	27.0
Baltimore	281		188	37.0	92	58.3	124	44.0
San Antonio	259		194	20.2	64	59.0	77	29.9
Indianapolis	260		181	21.2	78	57.7	83	32.2
San Francisco	299		141	26.2	158	49.9	115	38.5
Memphis	230		164	27.5	65	58.3	83	36.3
Washington, D.C.	254		135	41.6	118	57.3	124	48.9
City total	9,214		5,907		3,296		3,402	
(% of nation)	11.2		9.8		14.9		15.6	

Note:

*Cities are listed according to population.

Source: U.S. Bureau of the Census. *General Social and Economic Statistics*. Washington, D.C.: U.S. Government Printing Office, 1980; J.T. Markin. *The Book of City Rankings*. New York, 1983.

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EXHIBIT 2.8
Location of Female Householders in the United States, 1980
 (in thousands)

Total U.S. Households	Total in SMSAs		Urban		Rural		
	Number	%	Inside Central Cities		Outside Central Cities		
			% of SMSA	Number	% of SMSA	Number	
All female householders	21,723	16,336	72.6	52.4	47.6	5,886	24.8
All U.S. householders	83,527	57,869	68.2	46.2	54.0	27,789	30.8
Female-headed families	9,403	6,833	72.6	52.8	47.2	2,750	27.3
All U.S. families	61,019	40,612	66.6	39.1	60.9	20,407	33.4
Female non-family households	12,320	9,503	77.1	52.1	47.9	2,817	22.9
All U.S. non-family households	23,913	17,257	72.7	49.5	50.5	6,656	27.8

Source: U.S. Department of Commerce, Bureau of the Census. *Money Income of Households, Families and Persons in the United States, 1981: General Population, U.S. Summary, 1980*. Washington, D.C.: U.S. Government Printing Office, 1981.

