

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	89.6	78.3	72.1	63.4
Family	10.4	21.7	27.9	36.6
Non-Family				

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	% of SMSA	Inside Central Cities		Outside Central Cities		
			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.

EXHIBIT 2.9
Location of Female Householders in New York State, 1980
 (in thousands)

	Total New York State		Urban		Rural	
	Number	%	Inside Central Cities % of SMSA	Outside Central Cities % of SMSA	Number	%
All female householders	2,125	92.6	69.0	31.0	185	8.6
All State householders	6,345	90.6	57.2	42.8	592	9.4
Female family heads	999	94.0	67.9	32.1	86	8.6
All families	4,468	90.2	51.4	48.6	407	9.1
Female non-family heads	1,126	91.6	69.9	30.1	99	8.8
All non-families	1,877	92.0	70.7	29.3	179	9.5

Note:

Totals may not add up evenly because of rounding of numbers

Source: U.S. Bureau of the Census. *General Social and Economic Characteristics, New York State*. Washington, D.C.: U.S. Government Printing Office, 1980.

EXHIBIT 2.10
New York City Share of State's Urban Female Householders, 1980
 (in thousands)

	Number	Percent State Total
Total NYC Female householders	1,077	50.6
Total State Female householders	2,125	
NYC Female Family heads	466	46.6
State Female Family heads	999	
NYC Female Non-Family heads	604	53.6
State Female Non-Family heads	1,126	

Source: U.S. Bureau of the Census. *General Social and Economic Characteristics, New York State*. Washington, D.C.: U.S. Government Printing Office, 1980.

fifth of the families in these cities. Under the non-family category, only two cities exceed the national percentage for female heads of households. In fact, most have a substantially lower proportion than is found in the country as a whole.

Cumulatively, these more populous cities contribute more female householders (almost 16 percent of the nation's total) than households (only 11 percent of the total); yet, together, they shelter less than one-fifth of the female group. This situation leads to the question: where do the nation's female householders live?

In fact, the majority of female householders, as Exhibit 2.8 demonstrates, live in metropolitan areas. In both categories, family and non-family, they are slightly more urban than the general population. They also show a tendency to be more concentrated in central cities than do other American households. This is especially true of female-headed families. Within the metropolitan areas, however, female householders do not live exclusively in central cities. Almost one-half of the metropolitan female householders live in the suburbs. Thus the concerns of female householders include a variety of issues which are tied to location. Among them is the equity question of whether female-headed families are more concentrated in central cities by choice and the quality questions about what kinds of dwellings and services different groups of women need in their respective locations.

The New York State pattern is quite different from that of the nation (Exhibit 2.9). In this highly urbanized state all householders are overwhelmingly concentrated in metropolitan areas. In general terms, the settlement pattern of female householders parallels this dominant trend. However, a closer examination of the data reveals one important deviation. Female-headed families are more concentrated in central cities than are other family types.

In fact, half of the state's female householders live in New York City. Their concentration in one city has important implications for state and local housing policy.

EXHIBIT 2.11
Household Income in the United States, 1980:
Comparison of Female Householders and Married Couples
 (in percent)

Income (\$)	Total Householders (N=83,527)	Female Householders (N=21,775)	Married Couples (N=49,630)
under 5,000	10.5	26.6	2.9
5,000- 9,999	14.9	27.8	8.7
10,000-14,999	14.4	17.9	12.3
15,000-19,999	12.3	11.1	12.5
20,000-24,999	11.4	7.1	13.2
25,000-29,999	9.7	3.9	12.3
30,000-34,999	7.6	2.1	10.3
35,000+	19.3	4.0	27.7
Median Income	\$19,074	\$8,931	\$25,106

Source: U.S. Department of Commerce, Bureau of the Census. *Money Income of Households, Families and Persons in the United States, 1981*. Washington, D.C.: U.S. Government Printing Office, 1983.

INCOME AND AGE OF U.S. HOUSEHOLDERS

An analysis of the distribution of income among households is essential to a full appreciation of gender-related housing issues. Female householders are poor. Their median income of \$8,931 is less than half of the national figure (\$19,074) and only 35 percent of married couples' (\$25,106). Furthermore, almost 75 percent of the female householders have incomes under \$15,000, while only one-quarter of the married couples fall into this category (Exhibit 2.11). At the other end of the scale, only 6 percent of the female householders earn enough to purchase a new home having today's \$93,000 median price tag. In contrast, almost 40 percent of the married couples can undertake such an obligation.

The income distribution patterns in New York City, broken down according to tenure status, confirm the national pattern: female householders are poor. There are some differences among the women: owners are better off than renters. Nonetheless, a comparison of the median income of female householders and married couples reveals substantial differences: women who own their homes have less than half the median income of married couple owners; female renters earn only about 40 percent as much as husband/wife renters (Exhibit 2.12). Overall, the percentage of female householders earning under \$15,000 is high—ranging from 57 percent (owners) to 79 percent (renters)—while the percentage of married couples at this income level is dramatically lower (19 percent of all owners and 43 percent of the renters).

EXHIBIT 2.12
Distribution of Income in New York City, 1980:
Comparison of Female Householders and Married Couples by Tenure
 (in percent)

	Owners			Renters		
	All Householders (N=651,612)	Female Householders (N=146,698)	Married Couples (N=446,252)	All Householders (N=2,136,918)	Female Householders (N=930,791)	Married Couples (N=767,827)
5,000	7.4	20.0	2.7	23.6	38.7	8.1
5,000-9,999	10.8	20.7	7.0	20.2	23.9	16.3
10,000-14,999	11.7	16.4	9.9	16.9	16.3	17.4
0-14,999	29.9	57.1	19.6	60.7	78.9	42.8
15,000-19,999	12.7	12.9	12.6	12.9	10.2	15.9
20,000-24,999	13.4	9.9	14.7	9.2	5.8	13.5
25,000-34,999	20.6	10.9	24.4	9.5	4.7	15.8
35,000+	23.2	8.7	28.6	7.5	2.6	13.1
median income	\$25,512	\$12,533	\$26,023	\$11,590	\$7,400	\$17,395

Source: U.S. Department of Commerce, Bureau of the Census. *Advance Estimates of Social, Economic and Housing Characteristics*. Washington, D.C.: U.S. Government Printing Office, 1983.

EXHIBIT 2.13
Age Distribution and Median Income of American Female Householders, 1980

Age	Female head of family (N=9,403)		Female single person (N=13,051)	
	Percent	Median Income	Percent	Median Income
15-24	8.3	4,879	8.1	8,334
25-34	25.9	8,113	14.3	13,768
35-44	24.2	12,595	6.2	13,828
45-54	17.2	14,680	6.7	10,264
55-64	11.3	14,001	16.2	8,593
65+	13.1	12,429	48.5	5,625

Source: U.S. Department of Commerce, Bureau of the Census. *Money Income of Households, Families and Persons in the United States, 1981*. Washington, D.C.: U.S. Government Printing Office, 1983.

Returning to the national arena, female householders distributed by age categories and correlated with income reveal expected patterns (Exhibit 2.13). Sixty percent of female heads of families are in their childbearing years, and almost half of the single-person households are over sixty-five. In these groups the poorest are the female heads of families. Note the range of their median incomes: from \$5,000 to \$12,000. (The precarious position of many of these women is underscored by the fact that most are supporting one or more minor children in their homes. In fact, the average size of a female-headed family is more than three people.) The elderly, who constitute almost half of the female single-person households, are also among the poorest of the householders. With less than a \$6,000 median income, they are in a precarious situation. Half have less than \$500 per month to cover all their expenses, including increasing health care. These income figures have obvious implications for housing analysis.

The New York City age distribution and median income data in Exhibit 2.14 reveal three major differences from the national pattern. First, female family heads in the city are younger: there are almost twice as many female family heads in the youngest age group. Second, this New York City group is extremely poor—75 percent are below the poverty line—and can be expected to have severe problems in providing decent homes for themselves and their children. Finally, the elderly single-person female-headed household has a median income which is 15 percent lower than its counterpart in the nation. In a city where housing costs are notoriously high, these women are likely to have great difficulties affording shelter.

HOUSING QUALITY

Measuring housing problems demands examination of the quality of individual dwelling units. Annual surveys by the U.S. Department of Housing assess qual-

EXHIBIT 2.14
Age Distribution and Median Income of
New York City Female Householders, 1980

Age	Female head of family (N=462,933)		Female single person (N=549,636)	
	Percent	Median Income	Percent	Median Income
15-24	17.7	NA	4.5	7,969
25-34	24.9	NA	16.1	12,845
35-44	24.1	NA	8.9	13,194
45-64	29.4	NA	28.0	8,513
65+	12.5	NA	45.2	4,784

Note:

Although income data for female householders by age is not available, over 41 percent of female heads of family fall under the poverty threshold which in 1979 ranged from \$4,723 for a two-person family to \$7,412 for a four-person family.

Source: U.S. Bureau of the Census. *Metropolitan Housing Characteristics, New York-New Jersey SMSA*. Washington, D.C.: U.S. Government Printing Office, 1983.

ity with several indicators. The Department measures physical adequacy with a survey of systems (plumbing, electrical, heating) and facilities (kitchens and bathrooms); the presence of crowded units (more than one person per room); and the existence of excessive costs (more than 30 percent of income for rent, or 40 percent of income for mortgage and maintenance, or 30 percent for maintenance on a non-mortgaged home).

As Exhibit 2.15 indicates, about 33 percent of all American dwellings are problem-ridden. *Female householders occupy over 40 percent of these problem-ridden dwellings*. Looked at another way, women live in only one-third of the nation's homes, but they are disproportionately represented among those inhabitants of units considered substandard.

Notably, and predictably, women are most affected in the cost-burden category. With over one-third of them paying more than they should for their shelter, they constitute half of all those having this hardship. Their low income accounts for their presence here. Their high representation among those living in physically inadequate dwellings is also related to their poverty. For many, all their earnings can purchase is substandard housing.

THE MORE SEVERELY IMPACTED WOMEN: THE SINGLE PARENT AND THE SENIOR CITIZEN

Among female householders, two groups stand out as requiring separate analyses: the single parent with children under age eighteen and the elderly female household head. The groups are isolated for two reasons. First, although they occupy 15 percent of the nation's housing stock, they live in a quarter of the

EXHIBIT 2.15
Housing Quality in the United States, 1981
(in thousands)

	All	Female Households	Female Households as % of Problem
Occupied units	83,203	22,603	
Total with a housing problem	23,137	9,686	
percent	27.8	42.9	41.8
Physically inadequate	7,749	2,760	
percent	9.3	10.1	35.6
Crowded	2,489	469	
percent	3.0	2.1	18.8
Cost-burden	12,899	6,618	
percent	15.5	29.3	51.3

Source: Special tabulations based on 1981 National Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

EXHIBIT 2.16
Housing Quality of the Female-Headed Family and the Elderly Female
(in thousands)

	Total	Female-Headed Households with Children Under 18	Elderly Female-Headed Households
Occupied units	13,169	5,856	7,313
percent		44.4	55.3
Total with a housing problem	5,973	3,162	2,811
percent	45.4	53.9	38.4
Physically inadequate	1,647	861	786
percent	12.5	14.7	10.8
Crowded	380	365	15
percent	0.3	6.2	0.2
Cost-burden	3,946	1,936	2,010
percent	29.9	33.1	27.5

Source: Special tabulations based on 1981 National Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

EXHIBIT 2.17
Housing Quality of Impacted Female Heads of Household Who Rent, 1981
(in thousands)

	Total Impacted Households	Female-headed Families with Children Under 18 (Renters)	Elderly Female-Headed Households (Renters)
Occupied units	6,304	3,639	2,665
Total with a housing problem	4,010	2,464	1,546
percent	63.6	67.7	58.0
Physically inadequate	992	669	323
percent	15.7	18.4	12.1
Crowded	288	285	3
percent	4.6	7.8	0.1
Cost-burdened	2,730	1,510	1,220
percent	43.3	41.5	45.8

Source: Special tabulations based on 1981 National Annual Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

units experiencing housing problems. Second, they are two of society's most economically vulnerable groups. They have extremely low median incomes (\$9,210 for the single parent and \$4,757 for the elderly women) and little likelihood of changing their incomes without external support, such as daycare provisions allowing mothers to work, or pensions or insurance for the senior citizens. Of the two groups, the single parent has the most difficulties with her housing (Exhibit 2.16). In fact, by comparing data from Exhibit 2.16 with that of Exhibit 2.15, it can be seen that she is twice as likely as other households in the United States to have a housing problem.

Analyzing housing quality among renting single parents and elderly women uncovers even more startling conditions. The female householders of this group (Exhibit 2.17) are more than twice as likely as other American households to have a housing problem. In addition, they are three times more likely to be cost-burdened than are the other groups.

Female-family householders with minor children are the most problem-ridden group among those living in substandard shelter in the United States. While the comparisons drawn in Exhibit 2.18 are somewhat misleading because female householders are not extrapolated from the comparison groups, the analysis is useful for its measurement of the severity of impact.

Given the high incidence of female householders living in inadequate housing,

EXHIBIT 2.18
Female Heads of Household with Minor Children
Compared to Other Groups*
 (in thousands)

	Females with Children Under 18	Blacks	Hispanics	Elderly
Occupied units	5,856	9,025	4,346	16,906
Total with a housing problem	3,162	4,620	2,235	4,786
percent	53.9	51.2	51.4	28.3

Note:

*Groups are not mutually exclusive.

Source: Special tabulations based on the 1981 National Annual Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

policy makers should single them out for special attention. Included in this population should be the very low-income mother with children who rents. This group constitutes one-third of the female family householders with children. Over 53 percent of them have a housing problem.

Moving this analysis to the local level poses some difficulties. HUD data for housing quality is incomplete; it lacks cost-burden statistics for homeowners. Using the Bureau of the Census housing counts provides an adequate substitute although there are some definitional differences among variables. For example, unlike the HUD physical inadequacy index, the Census data measure only the absence of plumbing, not other systems, and its cost-burden data differ slightly (see footnote to Exhibit 2.19). Given these caveats, the housing-quality measures presented here can be used for general comparative purposes but, in fact, are understated.

Bearing these limitations in mind, Exhibit 2.19 provides evidence of a repetition of the national pattern, although in a more exaggerated form. In New York City over 40 percent of all households have a housing problem, while 56 percent of the female households are afflicted. In all categories of quality measurement, women are heavily represented (one-third or more) among those having a given characteristic. Of particular note is the cost-burden issue. Almost half of the female householders pay too much for their units, a phenomenon that, on the one hand, is not surprising considering their low incomes; but, on the other hand, it is remarkable considering the presence of rent control in many female householder units.

Also important in the New York City data is the higher than usual incidence of housing problems. (While only 29 percent of the nation's households live in substandard shelter, 42 percent of New York City households do.) In part, these

EXHIBIT 2.19
Housing Quality in New York City, 1980

	Total Households (in thousands)	Female Households (in thousands)	Female House- holds as Percent of Total
Occupied units	2,788	1,077	38.6
Total with a housing problem	1,169	606	51.8
percent	41.9	56.3	
Lacking plumbing for exclusive use*	97	37	38.1
percent	3.4	3.4	
Crowded†	216	62	28.7
percent	7.7	5.7	
Cost burden‡	856	507	59.2
percent	30.7	47.1	

Notes:

*This measure is substituted for the HUD "physically inadequate" category; it undercounts the problem.

† This measure counts more than 1.01 persons per room as crowded.

‡ This measure is composed of (1) a renter paying 30 percent or more of her income for rent, or (2) a homeowner paying 37 percent of her income for mortgage and maintenance, or 30 percent or more for maintenance.

Source: U.S. Bureau of the Census, *Metropolitan Housing Characteristics*. Washington, D.C.: U.S. Government Printing Office, 1983.

phenomena may be attributed to the higher number of female householders living in New York City.

To focus on special female householder populations, the data permits the singling out of renters and within them only the elderly. (The incidence of housing problems among single parents with children is not possible to ascertain from published information.) Nonetheless, Exhibit 2.20 demonstrates that female renters are a far higher proportion than the general renting population experiencing substandard shelter. Interestingly enough, there are significant differences in the range of housing problems encountered. For example, one-fifth of the general population lives in overcrowded conditions. Female householders do not share as significantly in this condition as others, such as married couples, do. (The former constitute 31 percent of those having this problem—the highest incidence, of course, being among women in the childbearing ages—while the latter comprise 64 percent.) Renters constitute the majority of householders in New York City, a phenomenon discussed below. Therefore, the high level of housing problems in this renting group is a serious policy issue.

EXHIBIT 2.20
Housing Quality of Female Households
and Elderly Females Who Rent, New York City, 1980
 (in thousands)

	Total Renters	Female House- holders	Elderly Female Heads of House- hold
Occupied units	2,136	930	248
Total with a housing problem percent	1,093 51.2	571 61.4	154 62.1
Lacking plumbing for exclusive use* percent	84 3.9	27 2.9	7 2.8
Crowded† percent	185 19.8	57 6.1	2 0.8
Cost burden‡ percent	824 38.6	487 52.4	145 58.5

Notes:

* This measure is substituted for the HUD "physically inadequate" category; it undercounts the problem.

† This measure counts more than 1.01 persons per room as crowded.

‡ This measure is composed of (1) a renter paying 30 percent or more of her income for rent, or (2) a homeowner paying 37 percent of her income for mortgage and maintenance, or 30 percent or more for maintenance.

Source: U.S. Bureau of the Census. *Metropolitan Housing Characteristics*. Washington, D.C.: U.S. Government Printing Office, 1983.

EXHIBIT 2.21
Tenure Patterns of U.S. Households Compared
to Female Households, 1981
 (in thousands)

	All	Female Households	Female Households as a % of All Households
Total	83,203	22,603	27.2
Owner percent	54,631 65.4	10,899 48.2	19.9
Renter percent	28,842 34.6	11,704 51.8	40.6

Source: Special tabulations based on 1981 National Annual Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

EXHIBIT 2.22
Tenure Patterns of Selected Groups* of U.S. Households, 1981

	Total	% All Households	Owner	% All Households	Renter	% All Households
Female households	22,603	27.1	10,899	20.0	11,704	40
percent			48.2		51.8	
Black households	9,025	10.8	3,902	7.2	5,123	17
percent			43.2		56.7	
Hispanic households	4,346	5.2	1,822	3.3	2,524	8
percent			41.9		58.1	
Elderly households	16,906	20.3	12,390	27.6	4,516	15
percent			73.2		26.7	

Note:

*These groups are not mutually exclusive.

Source: Special tabulations based on 1981 National Annual Housing Survey, U.S. Department of Housing and Urban Development, Washington, D.C.

TENURE PATTERNS: WOMEN AND OTHER GROUPS

Female householders are less likely to be owners than are American households in general. The divergence is wide. In 1981, 65 percent of all householders owned their own homes. In contrast, only 48 percent of the female householders were owners. The obverse side of the picture is women's status as renters. Today they constitute 40 percent of all American renters. Four years ago, in 1980, they were 32 percent of all renters. They have grown to be a larger proportion because other households have increased their share of ownership faster than women have.

Compared to other groups usually considered deprived in American society, women are only marginally better off. They own their homes with more frequency than minorities. This favorable position is attributed to their presence among the elderly which itself exceeds the national pattern of homeownership. This latter population is frequently comprised of widows whose spouses' income purchased their housing.

New York City provides a distorted example of the national tenure patterns. Since three-quarters of its housing stock is rented, the only measure used is the comparison of levels of female ownership with the general level of ownership. Again, women have a significantly lower level—only about 14 percent are owners in a city that has a 23 percent rate of ownership.

EXHIBIT 2.23
Tenure Patterns in New York City Households, 1980
 (in thousands)

	All Households	Female Households	Female Households as a % of All Households
Total	2,786	1,076	38.6
Owner percentage	651 23.3	146 13.6	22.4
Renter percentage	2,135 76.6	930 86.4	43.5

Source: U.S. Bureau of the Census, *Metropolitan Housing Characteristics, New York*. Washington, D.C., 1984.

EXHIBIT 2.24
Tenure Patterns of Selected New York City Households,* 1980
 (in thousands)

	Total	% All Households	Owner	% All Households	Renter	% All Households
Female households percent	1,076	38.6	146 13.6	22.4	930 86.4	43.5
Black households percent	635	22.8	109 17.2	16.7	526 82.8	24.6
Hispanic households percent	449	16.1	44 9.8	6.7	405 90.2	18.9
Elderly households percent	633	22.7	169 26.7	25.9	464 73.2	21.7

Note:

*Groups are not mutually exclusive.

Source: U.S. Bureau of the Census, *Metropolitan Housing Characteristics*. Washington, D.C.: U.S. Government Printing Office, 1984.

The New York City data also provides an illustration of women's tenure position relative to other groups. As in the nation, female householders are underrepresented among owners. In fact, after Hispanics, they have the lowest rate of ownership in the city. This condition is all the more important when one realizes that they are a numerically large group.

Disaggregating the data on female householders is possible at the metropolitan

EXHIBIT 2.25
**Tenure Patterns of Selected Groups
 of New York City Female Households, 1980**
 (in thousands)

	Total	% All Households	Owner	% All Households	Renter	% All Households
All Female households percent	1,076	38.6	146 13.6	22.4	930 86.4	43.5
Black Female households (under 65) percent	311 28.9	11.2	30 9.6	4.6	281 90.4	13.2
Hispanic Female households (under 65) percent	188 17.4	6.7	8 4.3	1.2	180 95.7	8.4
Elderly Female households (over 65) percent	312 28.9	11.2	64 20.5	9.8	248 79.4	11.6

Source: U.S. Bureau of the Census, *Metropolitan Housing Characteristics, New York*. Washington, D.C.: U.S. Government Printing Office, 1984.

level. This process allows race and ethnic origins to be factored into the analysis. Comparisons among whites and minorities reveal extremely low rates of ownership, under 10 percent for both black and female householders.

The ramifications of the difference in housing tenure patterns are not as immediately obvious as quality issues. But in analyzing the spatial, economic, and, finally, intangible qualitative aspects of housing tenure in the United States, it becomes apparent that this low percentage of female homeownership represents a housing problem for women.

There are two dimensions to the location of owner-occupied and rental housing in the United States, intra-regional and inter-regional. Within a region, rental units tend to be located within urbanized areas and specifically in central cities. Of the 35 million rental units in the United States in 1980, 24 million, or 69 percent, were in urbanized areas and 15 million, or 42 percent, were in central cities. That year, 31 percent of all housing units in the United States were in central cities.

Female renter households, because of their inability to purchase housing units, are also concentrated in urban areas and especially in central cities. This is important for what it says about the degree of choice that female households have in

EXHIBIT 2.26
Personal Income
 (Constant 1972 dollars)

	Percent Change 1970-80	Percent of U.S.	
		1970	1980
U.S.	+38.6	100.0	100.0
Northeast	+18.0	27.0	23.0
North Central	+29.1	28.1	26.2
South	+57.6	26.6	30.2
West	+56.0	18.3	20.6

Source: U.S. Bureau of the Census, *Money Income of Households, Families and Persons in the United States: 1981*. Washington, D.C.: U.S. Government Printing Office, 1982.

selecting location, neighborhood quality, and other services and attributes which should be considered in the definition of decent housing. All neighborhoods carry with them certain advantages and disadvantages. Choice in a freely functioning housing market permits a household to choose a desired bundle of services. For female householders, selection of services is severely circumscribed by where they can afford housing units.

Inter-regionally, the disparity in tenure means that female households have less opportunity to move to the economically prosperous areas of the country. It is not necessary for purposes of this article to review extensively the shifts in population and wealth taking place in this country today. An indicator of this shift is illustrated below. From 1970 to 1980, per capita income in the United States increased 24 percent. In the West and South, per capita income increased 26 percent and 31 percent, respectively. Total personal income and proportion of personal income earned in different parts of the country also changed substantially during this period, as indicated below.

Concurrently, the kinds of housing units being built to accommodate the growth are more likely to be owner-occupied rather than rental units. The proportion of owner-occupied units in the South increased from 1970 to 1980 from 64.7 percent to 67 percent. In the West it increased from 59 percent to 59.8 percent. Nationwide from 1970 to 1980 the stock of owned units increased by 30 percent and rented units increased by only 21 percent. The larger increase in owned units represents one barrier to the lower-income women's mobility.

Another limiting factor is the cost of owned units currently being built in the South and West. On a price index of new one-family houses sold in the United States, using 1977 as the base year, the cost of the sunbelt units has outstripped those of the frostbelt.

The concentration of female-headed households in rental units represents a lack of choice which has ramifications beyond the psychic satisfaction of having

EXHIBIT 2.27
Price Index of New One-Family Houses
 Sold by Region

	U.S.	North East	North Central	South	West
1970	55.3	61.5	58.2	58.7	48.8
1975	81.7	89.8	82.5	85.1	76.2
1977	100.0	100.0	100.0	100.0	100.0
1980	145.2	138.5	135.4	144.3	154.2

Source: George Sternlieb, James W. Hughes and Connie O. Hughes, *Demographic Trends and Economic Reality*. New Brunswick, NJ; Center for Urban Policy Research, 1982.

options or the opportunity of moving where economic growth is taking place. It means that these individuals are more likely to be excluded from areas with desirable bundles of services, especially higher-quality schools and lower crime rates.

The fiscal aspects of the tenure question come into play in two ways. For one, home ownership creates equity for the owner which never occurs for renters. It is the major form of wealth for most American families and provides the owner with a significant asset and with financial flexibility. An owner can borrow against its worth or can sell this asset.

In addition, payments of mortgage interest and property taxes are tax deductible, a deduction not available to renters. There are, of course, certain advantages to rental housing. These units usually take a smaller proportion of monthly income than do owned units. Also, less expense is involved when moving. The fact that female households do not have the option to make the decision as freely as other households, but are forced to rent, is the problem.

CONCLUSIONS

One of the first questions asked in this paper was who is the unsheltered woman? The answer is clear. She is either a young mother not yet 35 with minor children, probably living in rental housing, or an elderly single person living alone in either a rented or owned unit. She is urban; yet she has an equal chance of living either in the central city or the suburbs. In contrast, if she is a New Yorker, she will probably be living in a central city and has a fifty-fifty chance of being a New York City resident. Above all, she is poor, in all likelihood having an income of less than 80 percent of the nation's median. (In fact, one in two female householders earns less than 50 percent of the median.)

These characteristics, poverty and her life-cycle position, define her prominent place among the ill-housed one-third of the nation. As a group, female house-

holders constitute more than 40 percent of the nation's housing problem. Being a female householder means that a woman has a one in three chance of being cost-burdened and a one in eight chance of living in an inadequate dwelling. Any other American citizen, for example, has only a one in six chance of being cost-burdened. If she is a single parent, she has more than a 50 percent chance of having a housing problem. A comparison of these odds with those of blacks and Hispanics, groups generally studied by housing analysts, reveals that female householders, on the whole, are as badly off; but in spite of their numbers, which exceeds that of the other groups, they are not frequently singled out for special attention.

The poverty of female householders creates another phenomenon that is rightly considered a housing problem: low rates of homeownership. Today a female householder has less than a 50 percent chance of achieving homeowner status; a single parent has a 40 percent chance. (If she is black or Hispanic living in New York City, she has less than a 10 percent chance of owning her own home in a city where the average rate is 25 percent ownership.)

This portrait of the female householder is complete only with the recognition that she is fast becoming an important subgroup in American society. (It is beyond the scope of this paper to comment on the appropriateness of this condition other than to note that the single-person household is growing faster than the single-parent family; but each group represents about half of the population in question.) Only thirty years ago the female householder comprised 15 percent of the total—today she is approaching one-third. Her needs, particularly for low-cost, decent shelter, cannot be ignored.

How these needs should be met is the subject of a lengthy policy debate whose outlines can only be suggested here. One approach, to improve the purchasing power of the female householder, can be developed through a variety of programs ranging from the income-targeted solutions such as job training, child care, pension, and other devices to the shelter-targeted including Section 8-type arrangements or housing vouchers. Another strategy, to increase the supply of low-cost rental and ownership housing, can be implemented through programs designed to reduce the costs of construction, rehabilitation, and home purchase through any number of devices used in the past, from public housing to interest subsidy. The method is less important than the goal: to reduce the number of unsheltered women. What is lacking is the political will.

This discussion has been limited to defining American housing problems according to the availability of data which can measure preselected parameters—physical qualities, cost, and tenure status. It does not touch upon larger issues such as the suitability of the actual dwellings and their location. Since affordability is the crux of the problem, however, the data does suggest that dwellings designed for households of the past, which differ radically in composition from almost one-third of today's households, may not be appropriate. It may be that the

female householder needs specially designed dwellings which meet more than shelter needs and that are so located as to address broader issues such as economic opportunity. Inherent in the latter concept is the idea that certain designs, such as intergenerational housing, might be organized to blend the physical features of shelter, the economic advantages of sharing, and the social aspects of service delivery. Thus, new designs and financial programs to implement them should be one of the demands of the unsheltered woman.

NOTES

1. Female householders are defined by the U.S. Bureau of the Census as female heads of families and single-person households.

2. These figures are drawn from special tabulations based on the 1981 National Annual Housing Survey, Housing and Demographic Analysis Division, U.S. Department of Housing and Urban Development. The author is especially grateful to Duane McGough and Iredia Irby of HUD who patiently assembled this data.

3. *Ibid.*, 1977.

4. Cost-burden is defined by HUD as renters paying 30 percent or more of their income for rent; or owners paying more than 35 percent of their income for mortgage and maintenance or 30 percent for maintenance of a mortgage-free unit.

5. Eugenie Ladner Birch, "Woman-made America, The Case of Early Public Housing Policy," in Donald A. Krueckeberg, *The American Planner* (New York: Methuen, 1983), pp. 149-178.

6. Grace Milgram, "The Rationale for Assisted Housing," in Congressional Research Service, *Housing—A Reader* (Washington, D.C.: U.S. Government Printing Office, 1983).

7. Anthony Downs, *Rental Housing in the 1980's* (Washington, D.C.: The Brookings Institution, 1983). The author is grateful to Carol Smolenski for her contributions to this discussion on tenure.