

WOMEN AND HOMELESSNESS

ISSUE BRIEF 2022

For the 3,069 known women currently experiencing homelessness in Colorado, housing is just the beginning of a long list of unmet needs. From fleeing domestic violence to the danger of exploitation while living on the streets to specific health care and hygiene needs, women forced into homelessness experience additional complications and barriers that their male counterparts do not. Systemic gender inequities further exacerbate the challenges of housing insecurity and homelessness.

In order to effectively create unique solutions for women at risk of, or currently experiencing, homelessness, we must understand the specific reasons that women become and remain unhoused.

POVERTY AND WAGES

Women are more likely to live in poverty across race, ethnicity, age, and ability when compared to their male counterparts.¹ While women in all racial and ethnic groups experience higher poverty rates than white men, the discrepancy is greater for women of color. As of 2020, 19% of Black women, 18.7% of Latina women, and 8.7% of Asian American women live in poverty, as do 14.3% of women born outside the U.S. The most recently available data found that 18% of Native American women live in poverty.² Women are especially susceptible to experiencing poverty as single mothers, in old age, and if they have a disability. A whopping 27.5% of women with disabilities lived in poverty in 2021.³

WHAT DOES IT MEAN TO LIVE IN POVERTY?

\$12,880

Individuals earning less than \$12,880 in 2021 were considered to be in poverty.

\$26,246

A family of four (including two children) earning less than \$26,500 in 2021 was considered to be in poverty.

Nationally in 2020, nearly 1 in 3 families with children headed by unmarried mothers lived in poverty.⁴ Here in Colorado, “almost two out of three single mothers lack income adequate to meet their basic needs” according to the Colorado Center on Law and Policy’s 2018 Self Sufficiency Standard for Colorado. Approximately 1 in 10 women aged 65 and older live in poverty. Once again, the discrepancies were greater for women of color. Nineteen percent of Latina women, 17.8% of Black women, 12.8% of Asian women, and 7.7% of White, non-Hispanic women aged 65 or older live in poverty.⁵

The leading cause of poverty for women is inadequate wages and under-employment. In 2021, women earned just 83.1% of men’s median earnings.⁶ While the wage gap is often explained away by differences in job choices, hours worked, education level, and other factors, these issues cannot entirely account for the gap. Most researchers believe gender bias and discrimination play a significant role.⁷ And while more education leads to higher wages for women, the pay gap actually increases between men and women the higher level of education received.

HOUSING INSECURITY

Housing instability is one of the most common experiences of women living in poverty and the ramifications of eviction are serious and lasting. Evictions can cause a domino effect leading to job loss, sinking further into poverty, and homelessness. Increasingly, Colorado is one of the



most expensive markets in the country for rental housing. The state is home to 162,557 extremely low-income renter households but has only 29 affordable and available rental homes per 100 of these households.⁸ Since the majority of households experiencing poverty have a single woman as head of household, evictions disproportionately impact women, especially women of color. Nationally, women were evicted approximately 16% more than men and this number was much higher for Black women in particular.⁹

Low wages and high rents explain why 60% of Black women renters are cost-burdened, meaning they pay at least a third of their income on housing—more than any other group.¹⁰ Black female heads of household are the single parents most likely to live in poverty among all demographics and most likely to be the renter of record. Black single mothers are therefore more likely to fall behind on rent, and more likely to have it on their record if they fall behind on payments and are evicted, leading to cyclical homelessness.¹¹ Simply having an eviction on one's record can make it nearly impossible to secure housing in the future.



HOUSING AND PHYSICAL HEALTH

Lack of housing, or inadequate housing, can also be directly correlated as both a cause and effect of poor physical health.

The average life span of a homeless person was shorter by about 17.5 years than that of the general population. This means that average age at death of a woman experiencing homelessness is just 52 years of age.¹² In 2018 in Denver, the average age of a woman experiencing homelessness who died was just 47 years of age. Infectious and chronic diseases, injuries, undiagnosed medical conditions, and severe trauma impact women experiencing homelessness at disproportionate rates. A study from the Kaiser Family Foundation found that 11% of Colorado

women surveyed in 2020 reported going without health care services in the past year due to cost.¹³ Furthermore, more women of color were unable to receive the health care they needed compared to white women, with 13% of Black women and 18% of Latina women surveyed reported forgoing doctor appointments because of cost.

For women with low to no income living in metropolitan areas, accessing health care is difficult. However, for women living in poverty in rural areas, access to medical care can be nearly impossible and can result in significant negative health outcomes. In a study from The American College of Obstetricians and Gynecologists on Health Disparities in Rural Women, "rural residents are more likely to be poor, lack health insurance, or rely substantially on Medicaid and Medicare; they also travel longer distances to receive care or to access a range of medical, dental, and mental health specialty services."¹⁴

Additionally, cisgender women experiencing homelessness, both in rural and urban areas, often do not have access to basic hygiene items—including period products. An average woman spends roughly \$70 on pads or \$90 on tampons annually. For a woman living on the streets, paying for, storing, and maintaining these products can be all but impossible and can lead to inadequate menstrual hygiene associated with infections and poor health-related quality-of-life.¹⁵ Even when traditional feminine hygiene products are available, women may wear them for longer than recommended, exposing them to serious infection and putting their gynecological and reproductive health at risk.¹⁶

For women experiencing homelessness who become pregnant, chronic stress can lead to serious health effects for themselves and their child. Babies born from mothers experiencing homelessness are more likely to have a low birth weight, birth complications, and to be born prematurely.¹⁷ In addition, a 2021 study found that "women experiencing homelessness, compared with those not experiencing homelessness who had a delivery and were admitted to the same hospital were more likely to experience preterm labor and incurred higher delivery-associated costs."¹⁸ Pregnant women experiencing homelessness also have less access to prenatal care, often have poor nutritional health, and have little access to prenatal vitamins, resulting in longer hospital stays including intensive care for newborn babies.

HOUSING AND MENTAL HEALTH

Women at risk of or experiencing homelessness are also more likely to suffer from mental health issues like depression and anxiety due to the challenges associated with trauma, domestic violence, and/or burdens of leading a household with severe financial constraints or from being unhoused. Being a woman with low socioeconomic status is associated with increased risk of depression. Depression is the leading cause of disability among women in the world today, with women having twice the risk of depression as men.¹⁹ Women of color are at even greater risk of depression. High levels of depressive symptoms are common in young women of color who are economically disadvantaged and in mothers with young children who are accessing public benefits or have low incomes. Twenty-five percent meet the criteria for major depression.²⁰ However, despite depression being one of the most prevalent mental health concerns for women living in poverty, they are statistically less likely to seek and maintain mental health services to address it due to cost, competing priorities, inability to miss work, and transportation and childcare challenges.

VIOLENCE AND EXPLOITATION

Domestic and intimate partner violence has long been one of the most common reasons women become homeless. “Approximately 50% of all women who are homeless report that domestic violence was the immediate cause of their homelessness.”²¹ The trauma associated with intimate partner violence, which often includes financial abuse and isolation from support systems, puts women in a particularly vulnerable position on the streets. Already destabilized by fleeing domestic violence, women experiencing homelessness lose privacy, personal safety, and financial stability.

Women experiencing homelessness are also more likely to be the victims of violence, exploitation, and abuse while homeless at higher rates than their male counterparts. Approximately 32.3 % of women experiencing homelessness report having experienced sexual or physical assault in the past year.²² The Polaris Project reports that 64% of sex trafficking survivors reported being homeless or experiencing unstable housing when they were recruited by their traffickers.²³



OTHER CONSIDERATIONS

Just as gender determines varying causes for and solutions to homelessness, additional identity categories impact women experiencing homelessness. As referenced throughout this report, women of color encounter more barriers than their white counterparts in every area contributing to homelessness—from poverty and low wages to housing discrimination to poor health due to the compound impact of systemic sexism and racism. The disproportionate struggles of LGBTQ+ women and women with disabilities are similarly starkly evident. LGBTQ+ women are more likely to live in poverty than their non-LGBTQ+ counterparts including 17.9% of lesbian cisgender women, 29.4% of bisexual cisgender women, and 29.4% of transgender individuals.²⁴ Women with disabilities are more likely to live in poverty than women without disabilities or men with disabilities.²⁵

THE IMPACT OF COVID-19

It is impossible to report on women's wages, housing, and health without touching on the impact of COVID-19.

Women make up the majority of essential workers in the fields of health care, education, personal care, sales and office occupations. Women alone make up 73% of health care practitioners.²⁶ And yet, women have also been more likely to lose their employment over the pandemic—particularly women of color. Over 2.4 million jobs were lost by women from the beginning of the pandemic through late 2021 while 1.8 million jobs were lost by men.²⁷ A survey from mid-2020 found that “one out of four women who became unemployed during the pandemic reported the job loss was due to a lack of childcare, twice the rate of men surveyed.”²⁸

In addition to the dangers of contracting COVID-19 as essential workers, women were more likely to have gone without health care services, skipped a medical test or treatment, or delayed filling a prescription compared to men. This can have long-term consequences on the health of women at risk of homelessness.²⁹

While some of the most devastating economic impacts of the COVID-19 pandemic were delayed due to the temporary National Eviction Moratorium as well as the expanded Child Tax Credit, both of these programs have since expired and can no longer help individuals and families living in poverty from falling into homelessness. As of the publication of this report in May 2022, the Colorado Emergency Rental Assistance Program (ERAP) is still available for rent assistance as far back as April 2020. However, evictions are rising in Colorado. Landlords in December 2021 filed 3,237 eviction cases—the highest monthly amount since February of 2020. The Colorado Coalition for the Homeless continues to advocate for affordable housing, eviction moratoria, and more to combat the upcoming eviction surge due to COVID-19.³⁰

TRANSCENDING HOMELESSNESS

Colorado Coalition for the Homeless shares in the success of Martina* (pseudonym used). Only a few years ago, Martina left an abusive relationship, taking her young children and little else. With no job and no place to turn, Martina and her girls stayed in a homeless shelter for a time—what she refers to as the lowest moment of her life. She connected with an agency that helps domestic violence survivors, then was referred to Colorado Coalition for the Homeless. The Coalition helped Martina find and rent an apartment where she could stabilize her family. Through the Coalition's Family Support Services program, a case manager helped Martina work through the trauma of her homelessness experience and begin finding the resources she needed to rebuild her life. Her children attend the Coalition's Renaissance Children's Center where they are developing the skills they will need for school and life, while giving Martina the time to focus on her education and employment through CCH's Vocational Services.

"Having housing allows me to have all three of my children with me. It helps me be a more stable mom."



She has started a new job and is working on her GED, building her sense of dignity and ability to support her family. "The Coalition has helped me and my family get through some of the hardest times in my life."

THE COALITION'S IMPACT

The Colorado Coalition for the Homeless is proud to serve women at risk of or experiencing homelessness through housing assistance, healthcare, and supportive services. In 2020, the Colorado Coalition for the Homeless provided basic medical services to 5,772 women at the Stout Street Health Center in Denver, and served 1987 families.

To reduce homelessness for women, we must continue to advocate for these essential services and resources. In 2022, CCH advocated for HB22-1259 to increase basic cash assistance under Colorado's Temporary Assistance for Needy Families (TANF) program, called Colorado Works. The Coalition was also at the forefront of a successful, multi-year campaign to overhaul Colorado's imbalanced landlord-tenant laws, which included passage of SB21-173. The Coalition has also previously supported efforts to promote equal pay for women and transparency in the workplace, including the Equal Pay for Equal Work Act (SB19-085).

The Coalition works closely with partner organizations serving women living in poverty and experiencing homelessness and will continue to explore ways to better serve women and families throughout Colorado.



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