



Finding and Staying Home

Women of Color in California's Housing Crisis

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ON BEHALF OF CALIFORNIA YIMBY

At California YIMBY, we believe that an equitable California begins with abundant, secure, and affordable housing for everyone. Research shows that our state's shortage of 3.5 million homes – the result of decades of exclusionary housing policies – is the leading cause of poverty and homelessness in our state, and exacts a devastating toll on our friends, our neighbors, and our businesses.

Our commitment to ending the housing shortage begins by following the facts. While there is a large body of scholarship focused on the impacts of policies like restrictive zoning, there is a relative lack of relevant scholarship at the intersection of housing, race, and gender. In a state as large and diverse as California, this presents a problem: If we don't have a solid understanding of the housing conditions, desires, and needs of one of our largest and fastest-growing demographics, how can we ensure our policy response is fully suited to the task?

In our exploration of this topic, we've found that the voices of an increasingly diverse California -- including those of the more than 10 million women of color across our state -- are typically left out of the conversation about housing affordability, inclusive communities, racial justice, and social and economic opportunity. The absence of these voices means we often don't center the plight of rent-burdened Californians, many of whom have good jobs with decent wages, yet still can't find an affordable place to live.

To help strengthen the signal of these voices and better inform our policy agenda, we commissioned Dr. Ange-Marie Hancock Alfaro, Professor and Chair of the Gender Studies Program at the University of Southern California, to research and write, "Finding and Staying Home: Women of Color in California's Housing Crisis." We know that the state's ongoing housing crisis is exacting an especially heavy toll on women of color, who face systemic barriers to opportunity in our unequal society. We also know housing is not solely an economic phenomenon; issues like personal safety, childcare, and fair wages -- the kinds of issues women face in their day to day lives -- play key roles in housing choice, and so a holistic approach should keep these considerations at the front of the policy debate.

At the same time, creating vibrant, inclusive communities where everyone belongs is a monumental undertaking. Popular housing policy ideas, like zoning reform and funding low-income home building, are necessary but insufficient to achieving the task. "Finding and Staying Home: Women of Color in California's Housing Crisis" offers insights for policymakers striving to craft inclusive solutions to California's longstanding housing crisis.

On behalf of the team at California YIMBY, I invite you to join us as we endeavor to center economic opportunity, gender equity, and racial justice in housing policy, advance solutions that can end California's housing shortage, and make California a state that truly is for everyone.

In solidarity,

Brian Hanlon

President & CEO
California YIMBY



About the Researcher

Ange-Marie Hancock Alfaro

Ange-Marie Hancock Alfaro is Dean's Professor and Chair of the Department of Gender & Sexuality Studies at the University of Southern California. She is a globally recognized scholar of intersectionality theory, the world's leading analytical framework for analyzing and resolving inequality. She has written numerous articles and three books on the intersections of categories of difference like race, gender, class, sexuality, and citizenship, and their impact on policy. These texts include the award-winning *The Politics of Disgust and the Public Identity of the "Welfare Queen"* (2004), *Solidarity Politics for Millennials: A Guide to Ending the Oppression Olympics* (2011), and *Intersectionality: An Intellectual History* (2016). In 1993, under the mentorship of NBA Hall of Famer Tom "Satch" Sanders, Hancock Alfaro conducted the original survey research and designed the business model for the Women's National Basketball Association. The only women's professional basketball league to succeed in the United States, the WNBA began its 23rd season in May 2019. Her recent collaborative work includes service on the Board of the Liberty Hill Foundation and work with both *Hispanas Organized for Political Empowerment (HOPE)* and the *Los Angeles African American Women's Public Policy Institute (LAAAWPPI)*. She sits on two boards: *Community Partners*, a hub for social entrepreneurs where she serves as board chair, and *LAAAWPPI*.



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Executive Summary

California faces a housing crisis that has already eroded the possibility of living the California Dream for most. Solving this challenge is essential to restoring California's place as the primary innovator for equality among all 50 states.

Women and girls of color are nearly one-third of California's population: 11.9 million strong. Yet California YIMBY could find no research studies that center women of color's experiences with the housing crisis. So it teamed up with researcher Ange-Marie Hancock Alfaro, founder of RISIST, the Research Institute for the Study of Intersectionality and Social Transformation, to provide the first in-depth look at the crisis' impact on women of color.

What we found was compelling: Transit-oriented development without attention to safety, quality child care, and the gender-race pay equity gap won't help women of color. The housing crisis for women of color is deeply connected to issues often ignored in this policy space. While researchers often report gender differences, the questions asked don't reflect what is known about gendered usage of transportation, or gendered perceptions of physical safety, or the gender-race pay equity gap. This study addresses a gap in knowledge and points us toward additional areas for future research. Bringing together housing, transit, and personal safety is the most promising approach to meeting the needs of women of color in California.

“Women and girls of color are nearly one-third of California’s population: 11.9 million strong.”

Our analyses rely on a unique database of women of color created from the broader population of California voters. Our quantitative analyses rely on a dataset of 465,260 African Americans, 1,027,778 Asian Americans, 3,528,414 Latinas, and 5,157 Native Americans, for a total of 5.6 million cases. Our qualitative analyses rely on both in-depth interviews and focus groups of individual women of color from Northern and Southern California about the choices they've made and the reasons they have made them; we have also interviewed scholars and practitioners in the field.¹ It is clear from the broad range of evidence gathered here that Transit Oriented Development (TOD) must balance attracting new residents and preserve current resident access. Our policy recommendations, like the overwhelming support for the idea that transit-dense housing must also be quality child-care dense housing, point the way.

¹ Given our wealth of data, we are confident in the conclusions we draw but given the paucity of empirical analyses to date that could guide our theories, we remain in an exploratory rather than a predictive mode.

Introduction

Her name is Alisa. Her name is Veronica. Her name is Kally. Each one is a woman of color living in California navigating the rental market.

Alisa worries that while she can currently afford housing while she is working full-time, her retirement income will not keep up with her housing costs despite living in a rent-controlled apartment. Expiring rent-control covenants are expected to result in the loss of 34,000 affordable housing units in California, with about a third (11,000) lost in Los Angeles², where Alisa was born, raised, and where she returned to after working in Philadelphia after college. While Alisa is not yet a senior citizen, homelessness among African American women who are seniors is growing as well.³

Veronica and Victoria have more in common than just the first letters of their names. Despite living at opposite ends of the state, both Latinas have had to move quickly once landlords decided to upgrade their units and re-list them for higher rents. Veronica had about 30 days to find something for her and her two children. When nothing was available week after week in her then-city, she found a place in Fremont and took it without knowing that the block she'd chosen, and the front entrance of her own building, were common sites of public drug use. It took months of repeated calls to the police to put users on notice that the front entrance was no longer open for that kind of activity.

Victoria and her mom have moved 7 times in 13 years between the rapidly gentrifying Latina/o/x enclaves of Cypress Park and El Sereno in Los Angeles. They now try to be the perfect tenants, using their own resources to do repairs rather than make any requests of a landlord with the power to change their mind about renting to them. In her ideal world, Victoria, a master's degree student at USC, would be able to purchase a home and settle down in Cypress Park for good.

Originally from Hong Kong, Kally lived in San Francisco with her aunt and commuted to school at San Jose State. When living with her aunt got to be too much, she agreed on the spot to lease her friend's apartment without conditions or inspections when he was ready to move. While she says she is "lucky" that her parents are currently covering her rent payments, she carries pepper spray while taking public transit to school and only feels really safe in her neighborhood during the day.

Adjoa, a realtor, is one of the lucky ones. Throughout her 20+ years of ownership in Leimert Park, her home has been opened to a variety of family members. Having extended family in the house is a Black cultural tradition in South Los Angeles, she explained, and currently she shares her house with her brother and his young son. But she wonders what it would be like to live alone if everyone in

her family finally had secure housing of their own.

It is almost a truism to state that California has a housing crisis of epic proportions. Over the past 10 years, less than half of the number of new homes have been built to keep pace with our state's needs. The results are the lowest rates of homeownership in nearly a century and most renters pay more than 30% of their income toward rent.⁴ How does California find itself in this place?

HOUSING STOCK SHORTAGES

Following the Great Recession, California's housing stock shifted in two key ways. While large multi-family unit stock remained relatively flat, the percentage of single family units serving as rental properties ticked up, particularly in what were previously more affordable counties for homeownership, like Contra Costa (+6.8%) and Solano (+7.5%) due north of Oakland and east of San Francisco. The uptick is even more prominent in Madera County outside of Fresno (+10.1%) and San Joaquin County, the home of the Great Recession's foreclosure epicenter, Stockton (+8.9%). Like Stockton, Riverside (+8.5%) had the largest increase in single-family rental units in Southern California and was hardest-hit by foreclosures.⁵ Most of this increase in REO-to-Rental market share was grabbed by investors, who in 2011 bought as much as 60% of damaged REOs and an additional 20% of both move-in ready REOs and short sale properties, respectively.⁶ In the economic recovery years that have followed, renters who were ready to buy a home faced a market where the number of single family homes available for purchase fell precipitously. The lack of entry-level homes for purchase is one key factor in diminished housing stock, leading to spiraling home prices for a shrinking number of homes on the market. Choi and others note that this trend produces lost asset building opportunities for first-time home buyers. The post-Great Recession shift of housing stock from purchase to rental has produced lower density rental increases and simultaneously decreased homes available for resale. ***California communities most affected by this trend may require transit-oriented development and zoning adjustments upon reaching a particular threshold of investment property ownership.***

“The post-Great Recession shift of housing stock from purchase to rental has produced lower density rental increases and simultaneously decreased homes available for resale.”

2 California Housing Partnership https://1p08d91kd0c03rlxhmtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2019/02/2019-State-Risk-Assessment_Final.pdf Last accessed April 15, 2019.

3 LAHSA Ad Hoc Committee on Black Homelessness <https://www.lahsa.org/documents?id=2823-report-and-recommendations-of-the-ad-hoc-committee-on-black-people-experiencing-homelessness.pdf>

4 California Department of Housing and Community Development <http://www.hcd.ca.gov/policy-research/housing-challenges.shtml>

5 Choi, Laura (2014). Community Development Brief: The Rise of Single-Family Rentals in Arizona, California and Nevada. San Francisco: Federal Reserve Bank of San Francisco.

6 Truehaft, Sara, Kalima Rose and Karen Black (2011). "When Investors Buy up the Neighborhood: Preventing Investor Ownership From Causing Neighborhood Decline" Community Investments 23:1, 19-22.

These pent-up demand renters/buyers remain in rental housing; they are generally able to afford many rent increases but unable to buy the homes they desire without significant down payment assistance from parents or employers for even minimal down payments of 5% or 10%. This national trend has ticked up post-Great Recession,⁷ including in California.⁸

and buyers alike have created a perfect storm that has rendered the housing market in California non-functional.

UNSUSTAINABLE COST BURDENS

For renters and buyers alike, recent housing cost-burdens have grown. Increases in California's median income and higher incomes relative to the rest of the country make little if any dent in the average Californian's ability to purchase a home. A new Zillow study contends that the standard 20% of purchase price down payment and mortgage payment of 30% or less of household income is mathematically impossible for median income households in high home price areas like San Jose and San Francisco. The alternative? Accumulate a 50% down payment in order to stay below the 30% threshold (which amounts to a \$390,000 down payment on a median-priced home in San Jose) or remain a renter. Today, approximately 55% of California renters are cost-burdened, which translates to 3.1 million renters with moderate or severe cost burdens in the state.¹³ Riverside, a location that has had significant single family unit rental investor activity and job growth without meaningful income growth, has the second highest cost burden in the entire country (58.5%). The impacts of these cost burdens go beyond the housing sector. Tight housing markets and high housing costs push women of color into unhealthy housing conditions, including increased exposure to lead and mold, with increased fear of eviction driving tenants into silent endurance of these conditions.¹⁴



Multi-unit rental supply is also unsustainably tight.⁹ California's population grew by more than 2 million between 2009-2014. Over the broader ten-year period of 2006-2016 six of nine metropolitan areas in California have housing populations across lower and moderate-income brackets that far outstrip the rental supply.¹⁰ **Market forces prevalent during the current economic recovery have profoundly shaped the availability of existing homes for residents of California.**

The second important challenge regarding housing supply is the profound lag in housing production. A widely cited report by McKinsey Global Institute ranks California last among populous states like New York and Texas in terms of units created.¹¹ While California's population has grown tremendously, the number of housing units produced has not kept pace, creating a 78% gap between the number of new folks needing housing and the actual number of units added. Because of this housing gap, in 2016 McKinsey conservatively estimated that we were two million units short of what we need to for our fellow Californians to live with a roof over their head.¹²

Together, the "lock-in" of pent-up home buying demand and the "lock-out" of shrinking housing supply overall for renters

"Tight housing markets and high housing costs push women of color into unhealthy housing conditions, including increased exposure to lead and mold, with increased fear of eviction driving tenants into silent endurance of these conditions."

⁷ Lee, Hyojung, Dowell Myers, Gary Painter, Johanna Thunell, Julie Zissimopoulos (2018). "The Role of Parental Financial Assistance in the Transition to Homeownership by Young Adults" *Journal of Housing Economics*.

⁸ <https://www.scpr.org/news/2018/07/31/85109/where-do-people-get-money-to-buy-california-homes/>

⁹ While environmental vulnerability is not a prime focus of this study, it is also relevant to understanding the overall housing stock available for rent or purchase. California's housing stock has also been devastated by recent wildfires. While we are most familiar with the recent Paradise and Camp fires, the vulnerability to such wildfires are not "equal opportunity;" different groups have different levels of social vulnerabilities to disasters like repeated wildfires. See Van Zandt et al. 2012 for an explanation of why planners must attend to racial and economic factors in understanding disaster-related social vulnerabilities. Despite tremendous press coverage of coast wildfires in Los Angeles and Ventura Counties, 52% of wildfires in Southern California over the past five years occurred in Riverside County, an important location of African American and Latina/o/x residents.

¹⁰ Joint Center for Housing Studies, Harvard University <https://www.jchs.harvard.edu/blog/changes-in-supply-and-demand-at-various-segments-of-the-rental-market-how-do-they-match-up/> Last Accessed April 15, 2019.

¹¹ Only Utah is ranked lower than California in housing units per capita among all 50 states.

¹² Woetzel, Jonathan, Jan Mischke, Shannon Peloquin, and Daniel Weisfield (2016) "A Tool Kit to Close California's Housing Gap: 3.5 Million Homes by 2025." McKinsey Global Institute.

¹³ Apartment List 2018 Cost Burden Data by State: <https://docs.google.com/spreadsheets/d/10E654mH-BJIP3mxx2I6RRWQqTYPRbubwJrRfCAsav2o/edit#gid=0>

¹⁴ The Bay Area Regional Health Inequities Initiative and Bina Patel Shirmali of the San Francisco Federal Reserve find that among communities of color, children and pregnant women are especially vulnerable to these health hazards (2018, 6). In her study of Los Angeles, Diaz McConnell finds that lower income, younger single parents are more likely to experience renting, crowding and high cost burdens simultaneously (2017, 73).



Resolving California's housing crisis in a way that works for women of color as well as their fellow Californians can reduce pregnancy stressors, ultimately improving the lives of mothers and the health and educational outcomes of their children.¹⁵ A robust literature has framed secure housing as a gateway to economic opportunity and social mobility for impoverished or disadvantaged children. While experts agree that having healthy and economically stable parents affects everything from a child's academic success to their health and economic outcomes, neighborhood qualities matter too. Chetty et al. have determined that lower neighborhood poverty levels can have a beneficiary impact on economic and other household outcomes¹⁶ for children as long as they move before the age of 13.¹⁷ Based on this logic, the California Tax Credit Allocation Committee adopted opportunity maps produced by the Haas Institute for a Fair and Inclusive Society from UC Berkeley to identify regions best suited for low-income housing construction. While politically controversial among some high-resource neighbors, the goals of this tax strategy is to capitalize on the strong correlation between access to secure housing in well-resourced areas and better outcomes for children younger than 13.

In light of such political resistance, the most common pricing

strategy for denser housing development in more affluent communities remains the set asides of a small percentage of affordable housing designated units in otherwise market-rate development. While consistent with the Moving to Opportunity literature, this approach on its own has proven insufficient to meet the need for housing that can significantly reduce the number of Californians who are cost-burdened. **Moreover, this crisis is no longer a matter of providing just what is traditionally defined as “affordable housing”; even middle and upper-middle class renters cannot afford to enter the housing market in California.**

The Haas Institute and other scholars have noted the broader societal problems associated with both racial and income-based segregation in metropolitan areas.¹⁸ The Opportunity Mapping Index that emerged from this scholarship is an important tool that also helps us understand the impact of housing cost burdens in particular metropolitan areas. The originators of the Child Opportunity Index list three dimensions of metrics to compare neighborhoods: *educational opportunity, health and environmental opportunity, and social and economic opportunity.*¹⁹ A recent study of the Bay Area, for example, revealed that 58% of women of color are housing cost-burdened, while men of color are following suit (up 11% over the past 15 years to 49%).

Interestingly the opportunity mapping literature has identified positive economic correlations for children under 13 but not for their parents who are raising them.²⁰ This is an important limitation and one worthy of further attention. We return to this matter when we review the results of our analysis.

Hidden in Plain Sight: Women of Color

While studies list figures like “58% of women of color are housing cost-burdened,” the most common proposals to solve housing problems in California generally ignore how gender significantly shapes who could benefit from state-wide solutions. One primary reason for this myopia is the paucity of prior research that brings multiple literatures together. Our extensive review of the literature in economics, planning, sociology, and policy regarding California's housing crisis revealed **no** research studies of women of color's experiences with the crisis. To wit: the one article we found that used a majority female sample in Los Angeles did not center gender as part of its analysis. Yet according to the five-year estimates for 2012-2017 from the U.S. Census, there are about **11.9 million women and girls of color**²¹ who live in California, which

15 BARHII (2018); see also Co-Creating an Oasis: A New Context for Care of African American Mothers. Accessed April 11, 2019 and California Lifting Children and Families out of Poverty Task Force Report, November 2018, 11-13. <https://www.cdss.ca.gov/Portals/9/CalWORKs/AB1520%20-%20Final%20Report.pdf?ver=2018-11-19-145600-677>

16 Outcomes include college quality, future neighborhood residence, etc.

17 Chetty, Raj, Nathaniel Hendren and Lawrence F. Katz (2015). “The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment.”

18 See, for example: Owens, Ann (2016). “Inequality in Children's Contexts: Income Segregation of Households with and without Children.” *American Sociological Review* 81:3, 549-574; Truehaft, Sarah, Jessica Pizarek, Angel Ross and Justin Scoggins (2018). *Solving the Housing Crisis is Key to Inclusive Prosperity in the Bay Area*. PERE / PolicyLink.

19 The Child Opportunity Index is the product of a collaboration between Data Diversity Kids and the Kirwan Institute for the Study of Race at the Ohio State University. The index provides a race/ethnicity overlay to be able to analyze racial concentrations / segregation but does not provide additional data for sex. Last accessed April 16, 2019.

20 Chetty et al. report, “Previous research evaluating the MTO [Moving to Opportunity] experiment has found that moving to lower-poverty areas greatly improved the mental health, physical health and subjective well-being of adults as well as family safety...But these studies have consistently found that the MTO treatments had no significant impacts on the earnings and employment rates of adults and older youth, suggesting that neighborhood environments might be less important for economic success.” (page 1).

21 The estimate is 11,878,066 and includes: African Americans (6%), Asians (15%), and Latinas (39%). Wherever applicable, we use racial and ethnic terminology that is consistent with the U.S. Census, with the exception of the term “Hispanic,” where we substitute Latina/o/x.

represents 30% of the state's entire population.²² Excluding the experiences of women of color from discussions of the housing crisis risks serious misdiagnosis of the relevant factors and, quite logically, risks developing ineffective policy solutions.

How might our understanding and approach to one of the most salient policy solutions, transit-oriented development (TOD), change if we accounted for gender and racial dynamics simultaneously? Currently indices and resources commonly used among advocates for TOD do not account for gender (or gender and race together). For example, the widely used Housing + Transportation Index of the Center for Neighborhood Technology fails to account for gendered uses of public transportation and ride shares, nor gendered levels of access to transportation.

Women's car trips are likely to be multi-purpose (that is, multiple trips strung together) that complicate analyses of commutes as directly to/from work. Due to their greater responsibilities in



families for children and family care tasks (e.g. grocery shopping, dry cleaning, laundry), women's car trips actually "provide efficient transportation for others."²³ That said, attention to gender alone is insufficient. Without attention to race and gender together we would miss an important gender gap among Latinas that is both specific to them and distinct from the gender gap in access to automobiles that exists among non-Latinx Whites or Blacks. This gender gap reveals that Latinas, especially but not

exclusively immigrant Latinas,²⁴ are both less likely to be drivers in their households but also are de-prioritized in access to household vehicles even if they are licensed drivers.²⁵

If taken on its own, this finding would suggest that Latinas are the most likely group to benefit from TOD because public transit is the logical solution. However accounting for race and gender together requires looking beyond car accessibility to transit usage. When we turn to transit usage, we find two additional gendered calculations: child care and public safety. Women's commutes are not simply to work and back. They engage in significantly more child-oriented transportation²⁶ than their male counterparts regardless of household structure or marital status.

1,317,010 women of color voters in our dataset have at least one child under 18 in their household.²⁷ Combining long-standing sociological research about the gender gap in child care responsibilities with the findings regarding trip chaining among female commuters, it is safe to propose that *a TOD program that is limited to development focused on the proximity of housing and employment alone will ignore a primary consideration for women of color's transit and housing needs: the proximity of quality primary and secondary child care.*

In addition to the proximity of quality child care, calculations regarding safety are similarly paramount. There is a well-documented criminological literature that has found women's assessments of threat shape the ways in which they use public transportation to move about their cities. Yet the connection between transit and gendered understandings of safety have not made it into the Housing + Transportation Index, nor into the conversation about California's housing crisis. Yet a cursory glance at BART crime statistics through June of 2018 indicates that aggravated assault has increased every year for the past five years, including a 28% increase between 2017 and 2018.²⁸ 2018-2019 statistics will include the widely publicized murder of 18-year-old Nia Wilson and the stabbing of her older sister, 26-year-old Lahtifa Wilson at the MacArthur Park BART station.

Our combined analysis²⁹ of the Women's Well-Being Index and our database revealed that there are over 2.2 million women of color living in the state senate districts where women report feeling least safe, including urban areas like Los Angeles and San Francisco as well as Central Valley locations like Kings and Kern Counties. Moving beyond the where women report feeling safe metric, both Senate District 1 and 2 in Northern California have outsized calls for domestic violence, sexual assault and annual hospital visits by

22 Due to the topics covered we focus in this report on women of color who are above the age of 18, an estimated 8.5 million women of African American, Asian, Latina/o/x and Native American descent.

23 Ibid.

24 Matsuo (2019) finds that the gender disparity lasts among Latinas even after having lived in the U.S. for 10 years.

25 Matsuo, Miwa (2019). "Carpooling and Drivers Without Household Vehicles: Gender Disparity in Automobility Among Hispanics and Non-Hispanics in the U.S." Transportation

26 Crane (2007) reviews the literature on the gender gap in transit use.

27 This presence of children is true for homeowners and renters alike; however we have a significant percentage of missing data (52%) on this variable and therefore address it in our qualitative analysis as well.

28 <https://www.bart.gov/sites/default/files/docs/Performance%20Measurements%20Jun%202018.pdf> Last Accessed April 16, 2019.

29 We drew upon the rankings provided in the Women's Well-Being Index to focus on the 16 counties ranking lowest among the 58 California counties on four women's safety indicators: women's perceptions of their safety in their neighborhoods; women's average annual encounters with hospitals due to assault; calls for domestic violence; and reports of sexual assault. We then overlaid our unique database to ensure we could account for two important elements of the housing crisis: 1) trauma is a significant risk factor for homelessness, and 2) gender considerations for housing choice

women.³⁰

Based on the analysis so far it would be easy to conclude that attention to gender is critical, but what about race? Figure 1 on the next page illustrates racial disparities among women in California on an important metric: hospital encounters due to assault. Overall, hospitals see 259.9 women for every 100,000 women for assault. Statewide data from the California Department of Finance and Office of Statewide Health Planning and Development clearly illustrates significant racial disparities in the safety of women of color that far exceeds what we would expect due to each group's relative presence in the state of California. Although Asian American women outnumber African American women in California, Black women over 18 are **16 times** more likely to have been in a hospital due to an assault between 2010-2014. This statewide evidence further supports the assertion that safety is an important factor for women of color's housing contexts.

Figure 1. Women's Hospital Encounters Across California per 100,000 Women



* Women's Well Being Index, Women's Foundation of California. Data generated from 2010-2014 American Community Survey by the California Budget & Policy Center.

For women of color, the definition of public safety includes these conventional concerns and more. While women of color define safety as free from domestic violence, they include "feeling welcome and accepted in a setting. Walking alone in a neighborhood, hiking in an urban park, or participating in community events requires reassurance that individuals will not 'stand out' uncomfortably in terms of race and ethnicity and will not be targeted by race harassment or violence."³¹

Consideration of both access to quality childcare and an expanded definition of public safety for themselves are two essential dimensions that are hidden in plain sight when women of color are thought to navigate the housing crisis like a prototypical white male Californian. While TOD's attention to race and gender must expand to include millions of California's women of color, **the gender pay equity literature must also recognize a connection between the gender-race pay gap and California's housing crisis.**

As we noted in a prior section, income growth in California has not recovered to the same degree as employment.³² Figure 2 below³³ illustrates the impact of the race-gender pay equity gap in California by presenting the diversity of financial capacity among women, suggesting that in addition to transportation, child care, and personal safety, equitable pay remains an important influence upon women of color's ability to navigate California's housing crisis. In an ideal world where women of color were equitably compensated, California Latinas would be able to afford **30** extra months of rent – giving them either a much lower cost burden or stability in affording their homes for two and a half years. For African Americans and Asian Americans the results are just as stark: Black women could afford about an additional year and a half (**20** months), while Asian Americans could afford **14** months of additional rent.³⁴ **As with the previous safety data, attending to gender without attending to race masks serious disparities.**

Figure 2



But what is critical about this table is its interpretation. **Resolving the gender-race pay equity gap would allow women of color**



³⁰ Lassen, Modoc, and Plumas Counties are all in Senate District 1, and Del Norte, Lake, and Glenn Counties are all located in Senate District 2.

³¹ Quoted in Day, Kristen (2011). "Feminist Approaches to Urban Design" in Banerjee, Tridlo and Anastasia Loukaitou-Sideris, eds. Companion to Urban Design. New York: Routledge. See also Law, Robin (1999). "Beyond 'Women and Transport:' Towards New Geographies of Gender and Daily Mobility." Progress in Human Geography 23:4, 567-588.

³² Public Policy Institute of California (2015). California's Economy is Rebounding But Challenges Persist. Accessed May 31, 2019.

³³ Data obtained from the National Partnership for Women and Families. Last Accessed February 18, 2019.

³⁴ We include White women for comparison purposes. While there is clearly a gap across all racial categories, the chart is designed to illustrate that what we call the gender equity pay gap is neither just a gender gap nor just a racial gap. It is more properly characterized as both a racial and a gender equity pay gap. We thus use that term, race-gender pay equity gap, here.

the opportunity to afford either child care or rent, not both. It is thus critical for advocates of pay equity to recognize the tradeoffs between housing and child care that persist even in an ideally equitable world in California due to the housing crisis. Latinas report transportation challenges affect their abilities to find and keep full-time employment as well as their wages. Again, bringing together housing, transit, and personal safety is the most promising approach to meeting the needs of women of color in California. As with the aforementioned transportation and safety analyses, attending to gender without attending to race/ethnicity will hide important factors that affect our ability to comprehensively address California's housing crisis. **While the recent California Fair Pay Act is rightly celebrated, more work remains to address women of color's needs in the housing crisis.**



HOW WE APPROACH THE STUDY OF WOMEN OF COLOR IN CALIFORNIA'S HOUSING CRISIS

There are an estimated **8,428,328 women of color** over the age of 18 residing in California today.³⁵ The methodology we used to best understand the experiences of women of color in California is intersectional analysis.³⁶ Intersectional analysis proceeds through five interrelated dimensions and incorporates multiple forms of data at multiple levels of analysis. More information about our methodology can be found in the appendix.

Table 1 illustrates the housing status of women of color in our dataset. Consistent with what a wide race-gender pay equity gap would predict, the majority of women of color in California are renters. We explore both homeowners and renters in the next sections of this report.³⁷

Table 1. Women of Color's Housing Status³⁸

Race/Ethnicity	Homeowners	% Homeowners	Renters	% Renters
African American	156,500	33.6%	308,760	66.4%
Asian American	546,735	53.2%	481,043	46.8%
Latina	1,476,057	41.8%	2,052,357	58.2%
Native American	1,485	28.8%	3,672	71.2%
Total	2,180,777	43.4%	2,845,832	56.6%

Women of color traditionally play a connecting role in families, whether it is providing housing for adult children, adult siblings, elders, or extended family (grandchildren, nephews, nieces). Due to their ongoing susceptibility to the race-gender pay equity gap, women of color in California are more likely to live in precarious housing situations, which we define as rental contexts that are crowded (more than one person per room) and cost-burdened.³⁹ **Thus four factors are part of our analysis: the race-gender pay equity gap, women of color's roles in connective care (including but not limited to transportation), women of color's expanded definition of safety, and their roles at the center of extended families and, by extension, communities.**

The most important rationales for using intersectional analysis to explore the situation of women of color are two-fold. First, as we've noted there is a paucity of scholarly attention to 30% of California's population with regard to the housing crisis. Women of color are reported and represented among the homeless, veterans, renters, and homeowners but their policy-relevant experiences are largely hidden in these broader analyses. **We affirm that given their sheer numbers in California, women of color represent an important demographic group in the aggregate. While the vast racial, class, and sexuality diversity of women of color in California cannot be ignored, their ability to participate in policy making as women of color relies on similarities in experiences, access to resources, and both historical and contemporary limitations of policies and infrastructures designed with men in mind.**⁴⁰

When we look at the data in Table 2,⁴¹ we see significant differences among women of color that clearly indicate that home price is but one of four latent factors that covers less than half of the variation. Thus policy solutions that focus solely on price will miss statistically significant factors for women of color.

35 Source: American Community Survey pooled estimates 2013-2017.

36 This proprietary method of data analysis incorporates demographic data from the American Community Survey, county-level data analyses that are gender and race specific from the Women's Well Being Index, key institutional data about regional environmental challenges and public school quality available from the California School Dashboard, and key informant interviews with experts in housing and planning policy.

37 We also analyzed the marital status and children under age 18 in the household as relevant factors in the analysis. Tables are available upon request.

38 Calculation of number of renters: we estimated the number of women of color renters in California by subtracting out the cases where we have data for year of home purchase and focusing on the "missing data" cases on that variable. Then we ran a simple cross-tabs analysis that allows us to break the number out by race. We recognize that there may also be a percentage of the renters who are actually homeless; unfortunately we did not have a variable that permitted us to easily disaggregate homeless women of color in our data set but look forward to addressing it in future research.

39 We combine three elements of precarity identified by Diaz McConnell into a single consideration. Diaz McConnell, Eileen (2017). "Rented, Crowded and Unaffordable? Social Vulnerabilities and the Accumulation of Precarious Housing Conditions in Los Angeles." Housing Policy Debate 27:1, 60-79.

40 Curran, Winnifred (2017). Gender and Gentrification (Routledge Critical Studies in Urbanism and the City). New York: Routledge.

41 This discussion is based on the results of two Principal Components Analyses, Oblique Rotation for homeowners and renters. This method allows us to see the latent factors that are not measured but underlying the data.

Table 2. Latent Factors Explaining Women of Color Homeowners' Housing Context

	WOC Overall	African American	Asian	Latina	Native American
Home Price	1	1	1	1	1
Years of Residence	2	3	3	2	3
Equity Amount		2			
Discretionary Income	3			3	4
Loan-to-Value			2		2
Kids at Home		4	4	4	
Variance Explained by Home Price	45.22%	45.74%	46.94%	47.78%	52.13%
Total Variance Explained	72.08%	83.83%	84.81%	80.09%	88.27%

Table 2 illustrates the rank order of different factors for different groups, with 1 equaling the most important and 4 equaling the least important yet still statistically significant factor. Among homeowners who are women of color, home price remains the top factor, much like we would expect among other populations.

However, notice across the groups that although home price is ranked first, it explains less than 50% of the variance for all but Native American women.

For African Americans, the other significant factors are amount of equity, the number of years they have lived in their home, and the number of children in the home (we will say more about this final factor with qualitative data). For Asian Americans, the other significant factors are loan-to-value (which is similar to equity), the number of years they have lived in their home, and the number of children in the home. For Latinas, the order and content of the factors vary from other groups. For them, years of residence ranks ahead of financial considerations and number of children at home. For Native Americans, the content of the factors varies from the other three groups. Notice that children in the home is absent, and the other significant factors are loan-to-value, years of residence, and amount of discretionary income.⁴²

Since home price accounts for less than 50% of the variance for most women of color in California, the data confirm our earlier arguments – thinking about housing solely as an economic

phenomenon at the policy level misses an important set of additional policy considerations, specifically regarding children.

Table 3. Latent Factors Underlying Women of Color Renters Context

Latent Factor	Dimension 1	Dimension 2	Variance Explained
Finances	Number of Adults	Amount of Discretionary Income	24%
Family History	Number of Children	Years of Residence	20%
Education	Level of Education		20%
Total Variance Explained			64%

Tables 1 and 3 analyze approximately three million women of color renters in our dataset.⁴³ Taken together they provide a reliable snapshot of women of color's rental context. While a clear majority of women of color are renters, as we noted, the percentages vary widely. Asian American women are the only group of women for which a minority of women are renters. Latinas make up 72% of our sample of women of color renters, so we are most confident in our findings' accuracy regarding their rental context,⁴⁴ as we are with African American women⁴⁵ and Asian American women.⁴⁶

Table 3 presents three latent factors that best explain the variation among women of color renters. Consistent with prior research regarding cost burden, having more adults in the household and a higher discretionary income logically work together as a *financial factor*. Unlike homeowners, however, variables like the amount of discretionary income are important but do not explain nearly the amount of variation that home price does: 24% vs. 45%. Further, the first component combines the number of adults in the household with discretionary income together into a single factor. This finding is consistent with the aforementioned Zillow study, which argues that down payment accumulation is a serious impediment for renters who would otherwise be able to afford a home.^{47,48}



42. As we note in further detail below, our Native American sample is least statistically powerful, so we caution against having equal confidence in this result compared to the other group results.

43. We analyze 3.1 million non-homeowners as renters; we have specific racial designations for 2.85 million of that group.

44. African American women renters are 10.8% of our renter sample, more than their current estimated presence in the California population overall.

45. Asian American women renters are 16.9% of our renter sample, more than their current estimated presence in the population.

46. On the other end of the spectrum, Native American women are .1% of our dataset overall, far less than their estimated 1.6% presence in California's population. We are thus least confident in our findings for Native American women and hope to conduct additional research in this area in partnership with indigenous scholars and community groups.

47. Our analysis of women of color's marital status suggests multiple adults in the home is not always a domestic partnership or married couple. Examining CROSS-generational non-parental down payment accumulation is an important area of future study.

48. While the state of California and some localities like San Francisco currently have down payment assistance programs, they are income- or occupation-restricted in a way that renders them unavailable to most women of color.

The second component blends family status and years of residence, suggesting a combined influence we label *Family History*. As we noted from our review of the gender-race income dynamics potentially at play, the number of children in the home has a diminishing effect with housing context, likely due to increased costs that children bring both in childcare and in constrained housing choices. We explore the latter in the next section of the report. This second component explains 20% of the variation.

The third factor, *Education*, also explains 20% of the variation. It is strongly positive, which is not surprising. Our dataset is constructed out of the California voter file, and voters of all races and genders tend to have higher levels of education than non-voters.⁴⁹

Thus for both women of color homeowners and renters, the presence (or absence) of children matters. What is interesting is the difference children make for homeowners and renters, respectively. For most groups of homeowners, the number of children at home is strongly positive (for African Americans, Asian Americans, and Latinas). For women of color renters, number of children at home is moderately negative. Together these two findings suggest that the number of children is a relevant factor in how women of color are grappling with the housing crisis, something we explore further in the next section of the report. It is noteworthy that one of the most widely cited reports⁵⁰ makes no mention of these demand-side factors in order to understand California's housing crisis.

“Thus for both women of color homeowners and renters, the presence (or absence) of children matters.”

The second important benefit of intersectional analysis is illustrated in part above. Intersectional analysis does not embrace the assumptions that typical economists, demographers, and policy analysts apply to decisions made about housing. Instead intersectional analysis is designed to take women of color and their experiences on their own terms, rather than compare them implicitly or explicitly to other groups.⁵¹ Typically the understanding is that the offer of a quality job and an affordable place to live are the primary relevant factors for white middle-class men's decision making, and other groups are compared to determine how similar or different they are with regard to these two decision rules. A

multidisciplinary literature (Fainstein and Servon 2005 quoted in Rossen and Pollack 2012; Day 2011; Skobba and Goetz 2013; Rosen 2017) suggests that women, and women of color specifically, do not rely solely on the availability of a quality job and a possible residence within their budget to make their housing decisions. That said, we decided to ask more typical housing planning questions in our focus groups to ensure we would not miss potentially relevant information. None of the focus group participants had meaningful comments about these kinds of questions.⁵² We therefore confirmed the irrelevance of this standard and consider other important factors such as narratives of personal and family safety, educational options for children, proximity of social support (e.g. back-up childcare), and the ease of trip-chaining as particularly relevant for our analysis.



Women of Color's Experiences in California's Housing Crisis

Armed with this preliminary quantitative analysis, we conducted two focus groups and two in-depth key informant interviews with women of color living through California's housing crisis.⁵³ In both Northern and Southern California, four profiles of women of color emerged.

THE COMMUNITY ANCHORS

Community Anchors live in communities experiencing rapid changes. Adjoa, who lives in Leimert Park (Los Angeles County),

49 While we would expect that income would also land here given the strong correlation between education and income, we do not have that reported variable in our dataset.

50 Woetzel, Jonathan, Jan Mischke, Shannon Peloquin, and Daniel Weisfield (2016) A Tool Kit to Close California's Housing Gap: 3.5 Million Homes by 2025. McKinsey Global Institute.

51 Most demographic, economic, planning, and policy analyses implicitly or explicitly use white people as the standard of reference for all of their comparisons. Whether the Urban League's Urban Equality Index or many other indicators, the comparator group, the standard by which all others are judged is white middle-class males. In fact, many analyses are deemed incomplete without such a comparison. Intersectional analysis rejects that assumption of incompleteness.

52 We asked questions about size, quality of space (both safety-related and aesthetics-related), price of space and satisfaction with unit type (e.g. apartment, townhouse, single family home, etc.). The substantive discussion occurred on the dimensions we review in the results sections of our report.

53 Some participants preferred not to be identified; others who agreed to be identified are thanked in the acknowledgments for their participation. We are grateful to both anonymous and named participants alike.

and Sonya, who lives in Berkeley (Alameda County), have noticed the changes. Fourteen years ago Sonya was renting an apartment in Emeryville with a friend when a girlfriend mentioned that her grandmother was selling her home in Berkeley. They arranged an off-market transaction and Sonya has lived in Berkeley since then. She puts it this way: “Oh you notice more young [White] families, more strollers, and when you see them, you say, ‘Oh hello. Who are you?’”

While Adjoa and Sonya are homeowners, they are joined in this category by Alisa (Baldwin Hills, Los Angeles County) and Robbie (Santa Monica, Los Angeles County), long-term renters with deep roots in their communities. Robbie, who lost her husband recently, refuses to move closer to her adult children and grandchildren on the East Coast. For her, her life and her community is Santa Monica. She worries, however, that her landlord, who had a fractious relationship with her husband, is also a womanizer. So she stays out of his way mostly, to ensure she can stay in the neighborhood she loves.

As we mentioned in the introduction, Alisa is concerned that while she is protected by having a rent-controlled apartment right now, her housing costs will spiral out of control when she retires from working for local government. She wants to remain in Baldwin Hills in order to remain close to her elderly father as much as she wants to stay where she has spent most of her adult life.

According to our data analysis, 37% of women of color have lived at their residence between 10-19 years. Leaving a neighborhood after such a significant amount of time is not just leaving a place, it is leaving a life. Planners we interviewed acknowledged that the discussions of housing very rarely account fully for these kinds of time dynamics. In other words, decisions are made without attending to the fact that “new affordable is oftentimes unaffordable relative to existing housing,” particularly when long-term residents have been living on a budget scaled to rent control or rent stabilization from a different era.

“...37% of women of color have lived at their residence between 10-19 years. Leaving a neighborhood after such a significant amount of time is not just leaving a place, it is leaving a life.”

Policy Recommendation: Create opportunities for tenants in rent-controlled units to pay into a housing savings fund that could assist them long-term, post-rent control covenants or post-retirement. There are two possible ways this account could function:

1) In a rent-stabilized unit – the difference between the rent and 30% of the tenant’s post-tax income could be deposited into an interest-bearing account held by the property management company. The money could be drawn upon under two conditions. First, if the tenant has a significant income change (job loss, major health problem or disability, retirement) the amount could be spent down monthly to resubsidize the rent at the current level. Second, if the rent stabilization covenant expires or the landlord otherwise elects to modify the building’s status, this amount could be paid out monthly to subsidize what is now a market rate rent to allow greater housing stability in a neighborhood.

2) A more independent way would likely require a change to tax law. This change would take the difference between the rent control amount and 30% of tenant’s pre-tax income and have this amount withheld from the tenant’s paycheck in a tax-deferred account like medical and education flex fund programs.⁵⁴ The amount would also need to be able to accumulate – and would require a change in the tax law so that it could be withdrawn for housing once a tenant hits a designated retirement age or had a verifiable disability without tax penalties. This would minimize the risk to the tenant by also minimizing disputes with the landlord over security deposit accounts.⁵⁵

THE PRECARIOUSLY HOUSED

You’ve met Victoria, who has moved seven times in thirteen years between El Sereno and Cypress Park (Los Angeles County), and now keeps requests of her landlord to a minimum. Fear of eviction or exposing the number of occupants living in shared housing has a range of negative health impacts.⁵⁶ Tamara, a veteran originally from San Mateo, rents an apartment she can afford in Tracy (San Joaquin County) but she couch-surfs during the week, often with her catering business partner Sarah, because her life is in another part of the Bay Area – San Leandro (Alameda County) and San Mateo (San Mateo County). Sannae is a small business owner who is currently homeless. She expected better services in Santa Monica (Los Angeles County) and is often disappointed both by the way staff interact with her and their expectation that she be content with dirty showers and other bathing facilities at the shelter.

Our data reveal that there are 207,646 women of color who have moved at least once in the past four years. Our key informant interviews suggest that once renters leave a neighborhood they tend not to return, even post-gentrification. Reporting from San Diego County, Maya listed several San Diego neighborhoods that are best classified as “post-gentrification.” Neither the housing stock’s quantity or quality has improved substantially in these areas; they are simply no longer the “hot” neighborhood. **Yet those**

⁵⁴ The amount would vary because even in rent stabilized units, rent still increases by up to 5% a year. For the person who suggested this, the amount is a difference of \$700 monthly. The fund would also need to transfer across employers – so maybe like an IRA or 501B investment account- but dedicated to housing and voluntary.

⁵⁵ We thank Alisa for spelling out her idea more fully after the focus group.

⁵⁶ Bay Area Regional Health Inequities Initiative (BARHII) and Federal Reserve Bank of San Francisco (2018). “Housing Stability and Family Health: The Untold Story of High Cost Housing.”

who moved away have never returned. Repeated moves have huge costs – both time and financial – that tends to eat up any cost savings between “old” and “new” housing in different locations.

Policy Recommendation: Use an intersectional lens to allow for a better balance between the need to attract new residents to communities with new TOD and preservation of access for current residents. As one planner put it: “you can build density around transit and if it is high-end with no guarantee of affordability then you will [attract] people who are the least likely to get on transit to live in those transit oriented districts; then you then have helped to make it more difficult for people who use transit currently to use and you have put the people least likely to use it in those optimal spaces. So you’ve made two problems worse.” Using an intersectional lens to craft more holistic TOD also accounts for the non-employment housing factors relevant to women of color: quality child care and safety. TOD without quality child care and safe public transit will not benefit the majority of women of color, which we discuss next.

THE MOTHERS:

As we just noted, transit-dense housing must be quality child care-dense housing as well. It was the Mothers who unsurprisingly best articulated the relationship between housing choice, primary child care, and secondary child care, a phenomenon often overlooked or outright ignored in discussions of California’s housing crisis. Sarah, who now lives in San Leandro (Alameda County), spoke to the role of secondary child care as a single mother: “My child’s father moved to Atlanta to attend Morehouse, and I moved out there too. I lasted a year. When I came back, I was by myself. I moved to Tracy, and I moved right next door to my best friend because I knew that if I couldn’t make it back [from her job in the East Bay] she would pick my children up at school and I knew if SHE couldn’t do it, then her husband would.”

The Women’s Well-Being Index has estimated the cost of housing by race for single mothers using data from 2010-2014. This index finds that Fair Market Rent eats up 70-75 percent of single mother’s median income depending whether the mom is African American (70.9%), Latina (74%) or Native American (75.8%).⁵⁷ The mothers



we spoke to put the needs of their children at the top of their considerations for housing. In this way they are like most mothers, regardless of race. But what shifts the conversation? Dealing with structural and interpersonal racism.

Several mothers agreed that San Leandro has a long history of racism, and it still can linger in different pockets. One new mother, a second-generation immigrant, recently moved to San Leandro with her fiancé but still gets questions from her older white neighbors, who repeatedly ask how exactly they found their apartment. She moved into this apartment, which she’s lukewarm about, to be closer to her job precisely because she is a new mother. She drives instead of taking public transportation because the difference between a 20-minute drive and a 60 or 70-minute public transit commute is the difference between getting home to spend more time with her baby or not.

Sarah explicitly refused to live in Oakland because she wanted to protect her son “from all that goes on,” alluding to the struggles for personal safety that her son might face. Her children are now grown and do not need such protection. Recently her company asked her to take on a new position and she insisted that her districts be located close enough together so that she could move back to the East Bay, and now she shares a house with several single roommates.

As pernicious as racism is, safety includes but is not limited to it. Malaika, who could not afford to leave environmentally impacted Richmond (Contra Costa County) for her older two children, made it a priority to move to San Leandro (Alameda) for her youngest two children, ages seven and nine: “I wanted to buy a home that we could afford on one salary so that I could stay home.” What she and her spouse were able to afford is close to the 580 freeway, where “somebody is always having a crash [on that freeway],” keeping her awake and creating a tremendous amount of dust



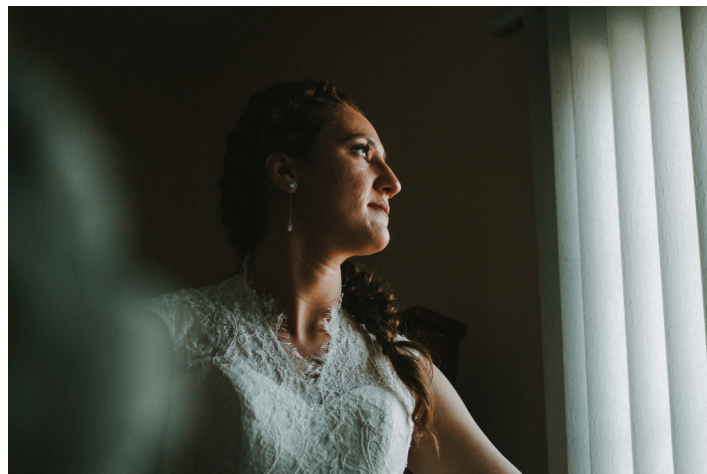
⁵⁷ For Asian single mothers the rate is 41.1%; overall Fair Market Rent eats up 60.1% of single mothers’ income.

that at times affects her health. These mothers used the expanded idea of safety to include racial equity and also were the most likely to report mobility by choice either during or after child-rearing. Ending the race-gender pay equity gap is a necessary first step that would allow for additional child care costs to be covered but is insufficient as a metric for understanding the role of racial safety and secondary child care needs. ***Where moving to opportunity is a focus, offering women of color the opportunity to gain further information about the racial safety as well as the physical safety of a neighborhood prior to relocating is important.***

“Ending the race-gender pay equity gap is a necessary first step that would allow for additional child care costs to be covered but is insufficient as a metric for understanding the role of racial safety and secondary child care needs.”

The Mothers endure the dust and the noise. They endure the inappropriate questions because San Leandro is the best they can afford for their children. They live hours away in Tracy because they can rely on their best friend's family to serve as back up should their children need them. But it wears on them.

Policy Recommendation: Using the individual or the individual household as the sole unit of analysis misses the importance of informal networks that mothers of color who are navigating California's high housing costs use to care for their children. Planners should account for the ways in which moving individual families to opportunity disrupts these networks and provide alternative solutions in the new location.



THE ASPIRANTS:

Jante lives in her grandparents' house with her sister and her sister's young child. Now that her sister is moving out, she's not sure how she will cover the costs of living and working in her South LA neighborhood. Another woman of color has moved back to Los Angeles from New York and is living with her mother to save money for a down payment. She isn't in her ideal neighborhood but she is happy to save money while she works for a start-up.

Painter's 2018 analysis of the three fastest growing industries in Los Angeles confirms Bostic's earlier finding⁵⁸ that employers are concerned about their ability to attract high performing workers due to the high cost of housing in California.⁵⁹ Importantly, this finding carried across three disparate occupational sectors (health care, science and technology, and hospitality), which onboard workers at diverse income levels.

These generally younger renters are making sacrifices in what they perceive to be the short term in order to have long-term good outcomes. For Jante, it is important to her to live and work in the neighborhood she empowers in her career as a community organizer. Others want time with their children. The challenges, though, remain. Once the rent is no longer affordable, can Jante live her political commitments? How long will it take for a woman of color to save a down payment in a housing market where prices are spiraling upward?

Policy Recommendation: Given the current income and employment restrictions on state and municipal mortgage down payment assistance programs, consider supporting employers who would offer such down payment assistance with additional incentives for helping their employees locate in communities that are close to their jobs. This would allow renters who are otherwise ready to buy but lack cross-generational wealth as a source of down payment to enter the housing market on more equal footing.

58 Bostic, Raphael (2017). "How L.A.'s Housing Crisis Affects Our Region's Largest Employers." Los Angeles Business Council Institute.

59 Painter, Gary D. (2018). "The Affordable Housing Crisis in Los Angeles: Impacts to LA's Fastest Growing Industries." Los Angeles Business Council Institute.

Conclusion:

As we've noted, women and girls of color constitute 30% of California's population. Attending to their experiences in the housing crisis and brainstorming creative policy solutions can help them navigate this tough context. The policy recommendations discussed in this report go well beyond how to manipulate the price of housing, because the factors women of color navigate go well beyond the price point of the housing. Most women of color we spoke with and our data analysis suggest that they are content with their neighborhoods and their living space. Thus allowing people to stay in neighborhoods they love is important even if the unit they are currently living in is no longer available.

A comprehensive approach to resolving California's housing crisis should include commitments to racial equity as well as gender equity. Consistent with the Moving to Opportunity literature, women of color who are mothers do want to move and make their lives with their children as safe and happy as possible. Doing so, however, is not simply an individual household decision due to the needs for secondary child care and the challenges California continues to face with protecting children from racial harm. As well, resolving California's housing crisis for women of color cannot occur without attention to resolving the race-gender pay equity gap.



Developing transit dense housing must occur with an intersectional lens. Our research found that commute time was more important than anticipated for mothers with children under 18, who want to live close to work but have additional concerns. Housing and employment development that can address issues of safety (both public safety and racial safety), quality schools, and the need for a care chain beyond the provision of basic child care (e.g. secondary and tertiary child care provided by “the village”) will have the best shot at ensuring women of color are included in ending California's housing crisis. It is much more than a matter of supply for women of color; it is a long-term concern that is tied to their roles as pillars of their communities and cross-generational anchors providing both child and elder care in their families.

Appendix: Methodology

The quantitative analytical strategies we used are described in the footnotes following each table. Here we elaborate on how we organized the data using five interrelated dimensions of intersectional analyses and what we found to be relevant for each dimension is described below. Further methodological details are available upon request.

Categorical Multiplicity: Given the influence of both gender and race on income, household wealth, and access to opportunity, we analyzed our data using categories of gender and race simultaneously. This means that we did not disaggregate data to find the specific influence of race across gender, nor did we disaggregate data to find the specific influence of gender upon race. Intersectional analyses specifically contends that individuals live their lives every single day as all of who they are (Crenshaw 1989; 1991; Collins 1990; 2016; Hancock 2004, 2012, 2013, 2016).

Categorical Intersections: When analyzing the datasets using race and gender together, we looked for systematic overlap between populations. For example, the Women's Well-Being Index reveals that despite different levels of income and career paths, both Asian American women and African American women have outpaced the California average for graduating from high school. In so doing, we use that categorical intersection/overlap as an indication to compare these two more well-educated groups to each other regarding where they reside and the likelihood they would relocate to an urban core that featured transit dense housing.

Diversity Within: While similarities are important, particularly when substantial numbers of women across different races experience the same issue, the ways in which women's experiences with housing affordability vary also play a simultaneous role in specific groups' ability to **maintain** housing as much as it might for them to **obtain** it. Where possible, this report analyzes distinctions among groups of women of color to ensure that policies based on this research that are designed to represent the many don't create an unintended structural disadvantage for another group (see Crenshaw 1989; 1991).

Time Dynamics: While attention to transit dense housing and housing affordability make them appear to be "new" issues, the structural undercurrents that pervade them have long histories. Local policies such as nuisance property citations (Desmond and Valdez 2012) and zoning decisions (key informant interview) influence women of color's experiences with housing affordability as much as their individual life circumstances. When policies change over time, making it easier or harder to evict tenants, or short-term rentals become more lucrative than long-term rentals, the impact on the availability of housing for women of color, especially those with children, is recognizable. We account for recent shifts in time by using the five-year pooled estimates from the American Community Survey (ACS) and using the same five-year time window for other data analysis wherever possible.

Individual-Institutional Interactions: As we noted above, most people do not live in a vacuum. The experiences of women of color as they navigate their lives are significantly influenced by both support networks that make their lives manageable and place qualitatively distinct demands on their life. As importantly, the pursuit of a place to live involves evaluations of particular institutions that are often included only marginally in the calculus for housing decisions. For example, while many economists would consider school quality a major factor in housing decisions to the degree it influences property values, women of color raising children of color focus on a qualitatively different definition of school quality given both the history of racial segregation in California schools and the contemporary school-to-prison pipeline. Using data beyond high school graduation rates and college/career readiness for school districts is an available data point for women of color to consider through data provided by the California School dashboard. Since women remain the majority of primary caregivers and are most often the ones responsible for such school decisions, the consideration of residential choice based on quality of school district in this more robust sense is one we account for in our analysis where applicable.

Recommended Reading

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17. Downtown Women's Action Coalition (2016). "Downtown Women's Needs Assessment"
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