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ABSTRACT

This summary of data on female-headed households indicates that most live in housing that is older and less adequate than that of the general population; the housing units are more often rented than owned; and women in this category must spend a greater proportion of their income on housing than does the general population. Data also show that if a woman is black or Hispanic, or if she heads a large family, there are even greater disparities between her housing and that of the population as a whole. The report concludes that income, household size, race, and ethnicity condition the probability of a female-headed household living in adequate housing. Statistical tables provide information on physical characteristics of the housing, income level, geographic location and size of city, household size, and other demographic data for the total population, all female-headed households, and black and Hispanic female-headed households. (Author/WP)

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, D.C. 20410

HOW WELL ARE WE HOUSED?

2. Female-Headed Households

ACKNOWLEDGEMENTS

Under contract with HUD, Professor Anthony Yezer of George Washington University did the original research leading to these findings and wrote the report from which this summary was prepared. The data were compiled from the Annual Housing Survey of 1975 and 1976, from *The Spirit of Houston*, the official report of the First National Women's Conference, and from Special Labor Reports #206 and #213 published by the Department of Labor's Bureau of Labor Statistics.

DISCLAIMER

The research findings in this summary are those of the contractor, who is solely responsible for the accuracy and completeness of all information herein. The contents do not necessarily reflect the official views or policies, expressed or implied, of the Department of Housing and Urban Development or the United States Government.

Foreword

Last November, the First National Women's Conference was held in Houston, Texas. Among the planks in the plan of action presented to the delegates at that time were ones on minority women, on older women, and on statistics. This publication on the housing conditions of households headed by women, which summarizes part of a much larger, more technical study on the housing conditions of various groups of Americans, demonstrates why all three planks were adopted.

I am delighted that HUD and the Office of Policy Development and Research have been able to issue this summary in time to celebrate the first anniversary of the Houston conference. That its findings are not unrelievedly grim is also cause for happiness.

But joy is far from being unconfined. The households of black and Hispanic women have considerably greater chances of being inadequately housed than the total population does. And we estimate that female heads of household, no matter what their race or ethnic background, must pay inordinate fractions of their incomes for housing adequate to their needs. There is much to consider; much to be done.

I welcome all the readers of this summary to participate actively in the national debate over housing policy in America.

A final note: Ruth Limmer wrote this summary; Katharine C. Lyall, Deputy Assistant Secretary for Economic Affairs, and Duane T. McGough, Director of the Division of Housing and Demographic Analysis, have been centrally involved in the practical development of the series.

Donna E. Shalala

Donna E. Shalala
Assistant Secretary for Policy
Development and Research
November 1978

How Well Are We Housed?

On average, the data for female-headed households confirm what we might guess: that female-headed households live in somewhat less adequate housing than the Nation as a whole. Household units headed by women have a few more flaws, they are somewhat older, and they are more likely to be rented than owned.

But averaging very much distorts the picture.

This summary makes clear that race, ethnic background, household size, and income are powerful forces in determining how well female-headed households live.

If a woman is black, if she is Hispanic, or if she heads a large family, then there are great disparities between her housing fate and that of the population as a whole. And in every case, adequate housing costs a woman head of household a very much larger proportion of her income than it costs the average American.

What Is a Female-headed Household?

The question is more complicated than it seems.

- If a woman identifies herself as head of the household, then the Annual Housing Survey normally considers her household to be female-headed.

- If a married woman's husband is living away from home for any reason, again the household is considered female-headed.

- But if her husband is living under the same roof, then the Annual Housing Survey defines her household as male-headed, *even* if the wife is identified as the head and *even* if she is the continuing sole support of the household.

This summary, which is based on data from the Annual Housing Survey, necessarily reflects its operating definition.

A "household" is defined less controversially: it consists of one or more people occupying a housing unit. They may or may not be related. (Group quarters, from convents to boarding houses, are not included.)

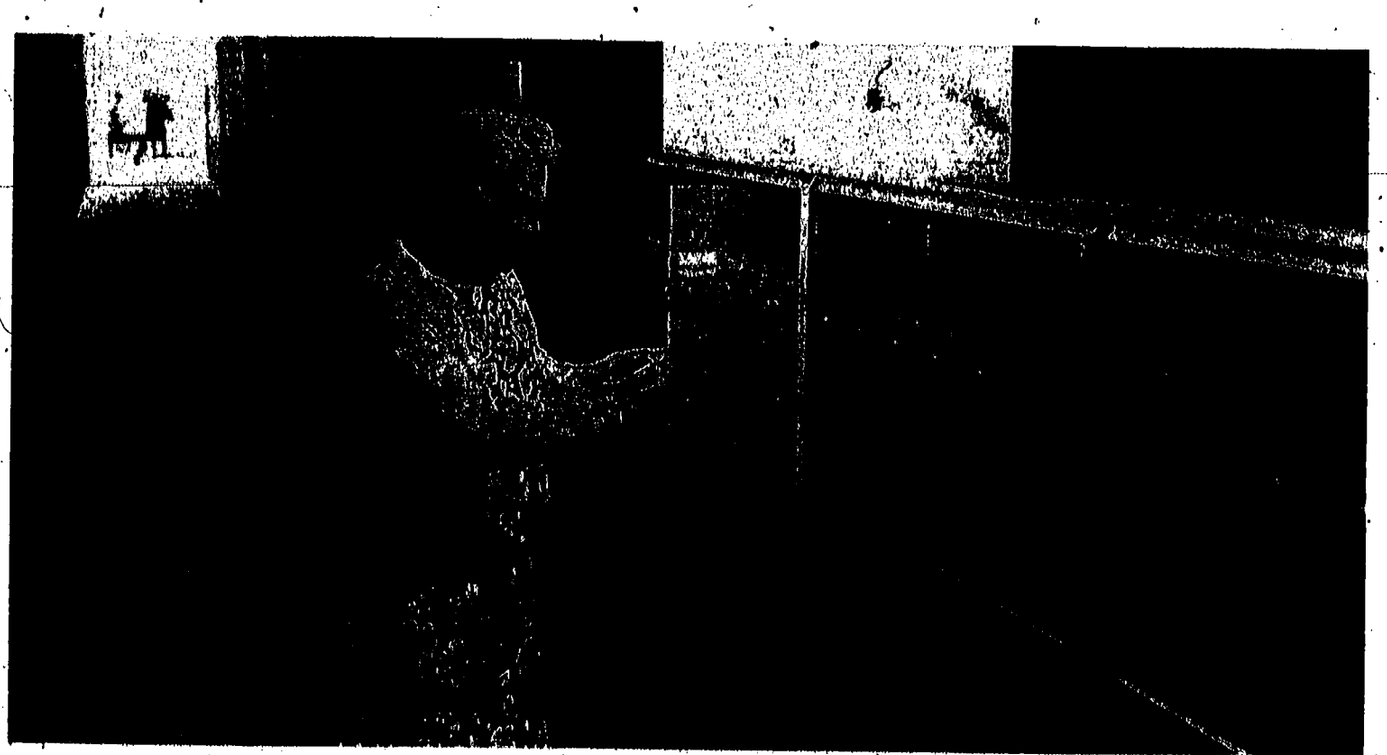


Table 1
HOW FEMALE-HEADED HOUSEHOLDS LIVE/1976*

		SMSA	Non-SMSA	All Locations
A	Geographic Distribution			
	Percentage	71%	29%	100%
	Number	12,753,000	5,101,000	17,854,000
B.	Tenure			
	Homeowner	5,351,000	3,100,000	8,451,000
	Cash Rent	7,209,000	1,801,000	9,010,000
	No Cash Rent	193,000	200,000	393,000
C.	Physical Characteristics			
	1 Year Structure Built			
	After 3/1970	1,495,000	595,000	2,090,000
	1965-1970	1,320,000	539,000	1,860,000
	1960-1964	1,157,000	347,000	1,503,000
	1950-1959	2,037,000	725,000	2,761,000
	1940-1949	1,448,000	612,000	2,060,000
	1939 or Earlier	5,297,000	2,284,000	7,581,000
	2 Units in Structure			
	1	5,728,000	3,586,000	9,313,000
	2-4	2,767,000	737,000	3,504,000
	5+	3,897,000	382,000	4,279,000
	3 Mobile Home	362,000	396,000	758,000
	4 Hotel, Rm. House	34,000	16,000	50,000
	5 Number of Bathrooms			
	None or Shared	226,000	377,000	603,000
	1 Bath but Separated	87,000	21,000	109,000
	1	9,760,000	3,818,000	13,577,000
	1.5	1,239,000	446,000	1,685,000
	2	1,139,000	342,000	1,481,000
	More than 2	303,000	96,000	399,000
	6 Type of Heating Equip.			
	Central	5,550,000	2,134,000	7,685,000
	Steam	3,438,000	521,000	3,959,000
	Electric	740,000	353,000	1,093,000
	Floor, Wall	1,399,000	470,000	1,869,000
	Room Heater	822,000	735,000	1,556,000
	Other/Inad.	805,000	887,000	1,691,000
	7 Air Conditioning	5,916,000	2,055,000	7,971,000
	8 Alterations During Year ($100 or more)	493,000	249,000	742,000
	9 Water Source			
	Public or Private	12,181,000	3,908,000	16,089,000
	Individual Well	525,000	1,051,000	1,576,000
	Other	47,000	142,000	189,000
	10 Electricity			
	Yes	12,728,000	5,087,000	17,814,000
	No	26,000	14,000	40,000
	11 Type of Sewage Disposal			
	Public Sewer	11,496,000	3,147,000	14,643,000
	Septic Tank Cesspool	1,206,000	1,737,000	2,942,000
	Chemical Toilet	6,000	2,000	8,000
	Privy	43,000	174,000	216,000
	Other	3,000	42,000	45,000

* These figures are derived from computer tapes and may vary from those published in Annual Housing Survey reports.

Table 2
THE TOTAL HOUSING PICTURE/1976*

		SMSA	Non-SMSA	All Locations
A.	Geographic Distribution			
	Percentage	68%	32%	100%
	Number	50,534,000	23,546,000	74,080,000
B.	Tenure	30,969,000	17,003,000	47,972,000
	Cash Rent	18,862,000	5,513,000	24,375,000
	No Cash Rent	703,000	1,030,000	1,733,000
C.	Physical Characteristics			
	1. Year Structure Built			
	After March 1970	7,611,000	3,928,000	11,539,000
	1965-1970	6,121,000	2,947,000	9,069,000
	1960-1964	5,643,000	2,054,000	7,696,000
	1950-1959	9,720,000	3,574,000	13,294,000
	1940-1949	5,227,000	2,363,000	7,590,000
	1939 or Earlier	16,212,000	8,680,000	24,892,000
	2. Units in Structure			
	1	31,922,000	18,725,000	50,647,000
	2-4	7,441,000	1,807,000	9,248,000
	5 or More	9,562,000	944,000	10,506,000
	3. Mobile Home	1,609,000	2,070,000	3,679,000
	4. Hotel, Rm. House	220,000	56,000	276,000
	5. Number of Bathrooms			
	None or Shared	681,000	1,265,000	1,946,000
	1 Bath but Separated	196,000	80,000	276,000
	1	30,328,000	14,945,000	45,273,000
	1.5	7,521,000	3,068,000	10,589,000
	2	8,188,000	3,213,000	11,401,000
	More than 2	3,620,000	975,000	4,595,000
	6. Type of Heating Equip.			
	Central	27,119,000	11,698,000	38,818,000
	Steam	11,314,000	2,287,000	13,602,000
	Electric	2,768,000	2,011,000	4,779,000
	Floor, Wall	4,561,000	1,888,000	6,450,000
	Room Heater	2,162,000	2,432,000	4,593,000
	Other/Inad.	2,609,000	3,229,000	5,839,000
	7. Air Conditioning	27,571,000	11,248,000	38,818,000
	8. Alterations During Year ($100 or more)	4,877,000	2,059,000	6,936,000
	9. Water Source			
	Public or Private	46,448,000	15,421,000	61,869,000
	Individual Well	3,818,000	7,231,000	11,049,000
	Other	267,000	894,000	1,161,000
	10. Electricity			
	Yes	50,456,000	23,491,000	73,947,000
	No	77,000	55,000	133,000
	11. Type of Sewage Disposal			
	Public Sewer	42,463,000	11,712,000	54,174,000
	Septic Tank/Cesspool	7,904,000	11,041,000	18,945,000
	Chemical Toilet	8,000	7,000	15,000
	Privy	129,000	674,000	803,000
	Other	30,000	112,000	143,000

* These figures are derived from computer tapes and may vary from those published in Annual Housing Survey reports.

Who Are the Women Who Head Households?

In 1976, 17.8 million women – almost a quarter of all households – were recorded as head of household. Of them, 17 percent were black, 78 percent were white, 4 percent were Hispanic, and 1 percent were "other."

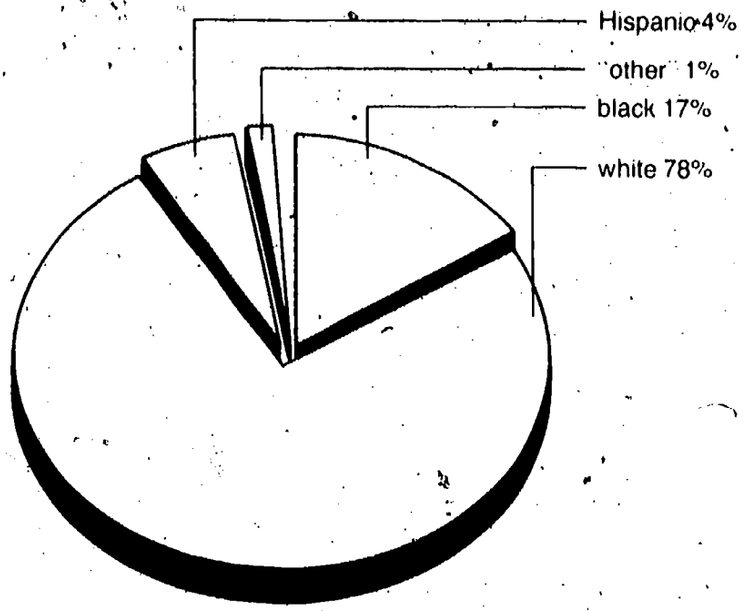
Of the female heads living alone in 1976, the majority (58 percent) were widows, 13 percent were divorced, 23 percent were single, and 6 percent were married with husbands absent. Of those who headed multiperson households, widows and divorcees were about equal – 32 percent and 31 percent respectively – followed by those who were married but whose husbands were absent, and those who never married.

A significant number of the multiperson households include families for which women have the main economic and social responsibility. In fact, more than 14 percent of *all* families in the United States are now headed by women, and one-third of them have incomes below the poverty line, although more than half of the women who head families work full- or part-time.

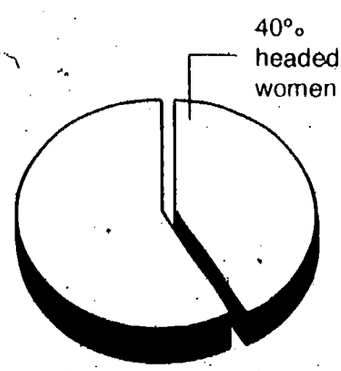
What Are We Measuring?

Physical Adequacy. The physical adequacy of housing is concerned with the availability of heating and plumbing, with structural soundness, with the availability of sewage-disposal systems, with the maintenance of the living unit, its design, its electrical system, and its kitchen.

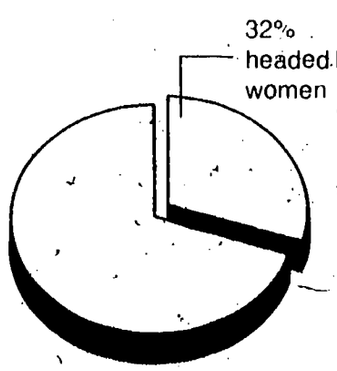
Affordability. The measure of affordability in this study is the ability of a family to pay for adequate housing, given the space it needs for its size. It is computed as a ratio between the cost of adequate housing and family cash income.



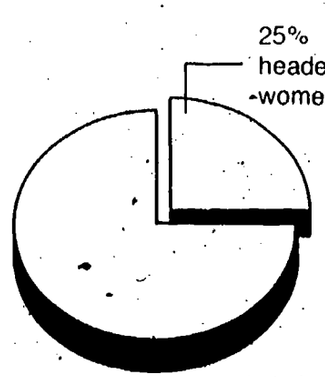
all U.S. households headed by women



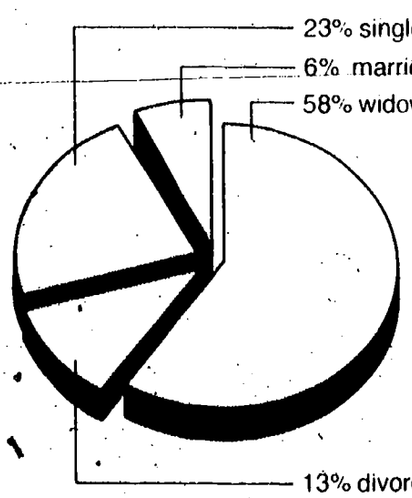
all black households



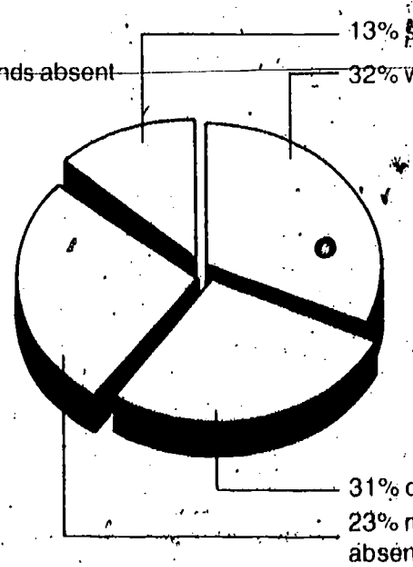
all white households



all Hispanic households



all single-person female-headed households



all multiperson female-headed households

Table 3
INADEQUATE HOUSING SUFFERS FROM ONE OR MORE OF THESE DEFECTS*

Plumbing
unit lacks or shares complete plumbing (hot and cold water, flush toilet, and bathtub or shower inside the structure)

Kitchen
unit lacks or shares a complete kitchen (installed sink with piped water, a range or cookstove, and mechanical refrigerator - not an icebox)

Sewage
absence of a public sewer, septic tank, cesspool, or chemical toilet

Heating**
there are no means of heating, *or*
unit is heated by unvented room heaters burning gas, oil, kerosene, *or*
unit is heated by fireplace, stove, or portable room heater

Maintenance
it suffers from any two of these defects:
leaking roof
open cracks or holes in interior walls or ceiling
holes in the interior floor
broken plaster or peeling paint (over 1 square foot) on interior walls or ceilings

Public Hall
it suffers from any two of these defects:
public halls lack light fixtures
loose, broken, or missing steps on common stairways
stair railings loose or missing

Toilet Access
access to sole flush toilet is through one of two or more bedrooms used for sleeping (applies only to households with children under 18)

Electrical
unit has exposed wiring *and*
fuses blew or circuit breakers tripped 3 or more times in last 90 days *and*
unit lacks working wall outlet in 1 or more rooms

*The defects listed here are selected from those enumerated in the Annual Housing Survey.
**Does not apply in the South Census Region.

What Have We Learned?

Women householders are somewhat more urbanized than the general population – 71 percent live in standard metropolitan statistical areas (SMSAs) as against 68 percent of the total population. They more frequently rent their housing units (53 percent) than does the general population (35 percent). Thus they are more likely than the general population to live in multifamily structures – apartments rather than single dwellings.

Of those who own their own housing units, only 8.8 percent reported spending more than $100 on alterations during 1976. This compares with 14.5 percent of all owners reporting such alterations.

Women householders are also more likely than the general population to live in older units; 55 percent of them vs. 44 percent of the general population live in housing constructed before 1950.

These figures, however, do not tell us about the adequacy or inadequacy of their housing. To approach that subject we must first spend a little time on a definition of physical inadequacy. Table 3 isolates the items that HUD uses to determine inadequacy.

The eight physical flaws of the definition used here are referred to as PLUMBING, KITCHEN, MAINTENANCE, PUBLIC HALL, HEATING, ELECTRICAL, SEWAGE, and TOILET ACCESS.

Nationwide in 1976 the total number of occupied housing units with one or more of these deficiencies ran over 7 million units, or 9.7 percent – a slight improvement over the previous year.

Over the same period, similar improvement occurred in the housing units headed by women. Of these 17.8 million units in 1976, 12 percent were flawed, a small but real drop from the previous year. Although Table 6 covers only two years, it affirms what is in fact a long-term trend: our national housing stock is steadily improving.

But the pattern of deficiencies in female-headed housing remained the same. In both 1975 and 1976 their housing was more often flawed than the national average in the categories of PLUMBING and MAINTENANCE.

When we move away from generalities, we begin to shape a still more informative picture. The deficiency rate for housing units occupied by women living alone very closely approximates the national average (9.3 percent vs. 9.7 percent nationwide).

But the rate for the 8 million women heading households of more than one person outdistances the national rate by more than 5 percentage points – 15.1 percent as against 9.7 percent. The flaw that stands out most clearly is MAINTENANCE.

Table 4
NEARLY 10% OF ALL HOUSING WAS FLAWED IN 1976*

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	72,134	1,946	2.6%	522	656	504	238	26
Kitchen	72,738	1,342	1.8%	311	356	421	228	26
Maintenance	71,034	3,046	4.1%	2,243	456	137	185	26
Public Hall	73,777	303	0.4%	199	84	14	60	0
Heating	72,924	1,156	1.6%	864	149	62	64	19
Electrical	74,012	68	0.1%	19	26	13	2	8
Sewage	73,135	945	1.3%	0	242	445	233	26
Toilet Access	72,728	1,352	1.8%	1,126	201	23	2	0
Totals (in thousands)	66,906	7,174	9.7%	5,283	1,085	540	239	26

*Because the data in this and other tables are based on samples rather than on a count of all housholds in the country, the figures given are estimates. Thus, for example, once in ten times the true figure for the summarizing average (9.7%) will vary by 0.3 percentage points or more. Statistically speaking, the confidence interval for this figure is 0.3 percentage points at the 90 percent confidence level.

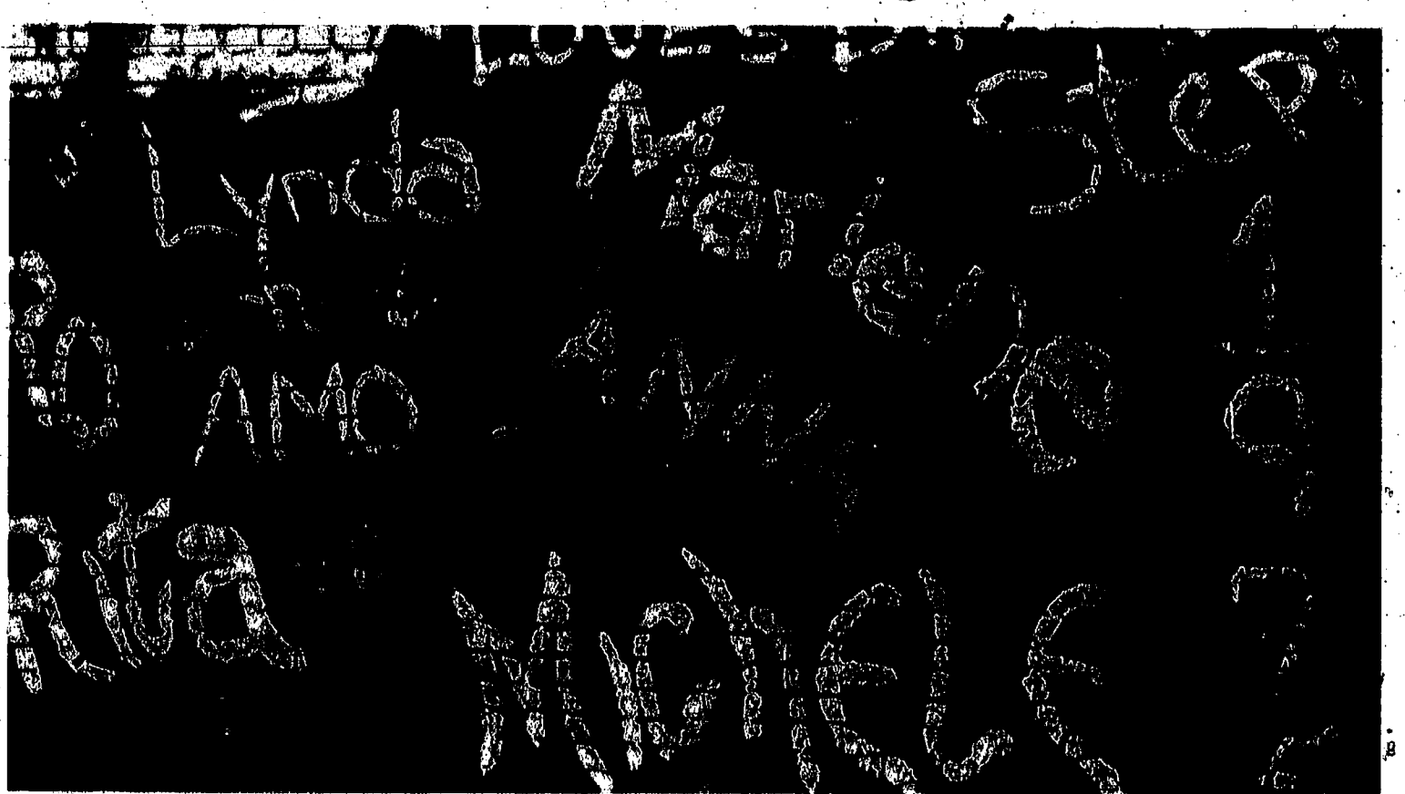


Table 5
12% OF THE UNITS IN WHICH FEMALE-HEADED HOUSEHOLDS LIVED WERE FLAWED IN 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	17,251	603	3.4%	204	182	146	68	4
Kitchen	17,473	381	2.1%	86	103	123	65	4
Maintenance	16,766	1,088	6.1%	831	158	34	61	4
Public Hall	17,739	121	0.7%	86	31	3	2	0
Heating	17,619	235	1.3%	181	37	5	10	2
Electrical	17,837	17	0.1%	2	10	4	1	2
Sewage	17,593	261	1.5%	0	58	133	67	4
Toilet Access	17,568	286	1.6%	217	66	3	0	0
Total (in thousands)	15,705	2,149	12.0%*	1,605	322	150	68	4

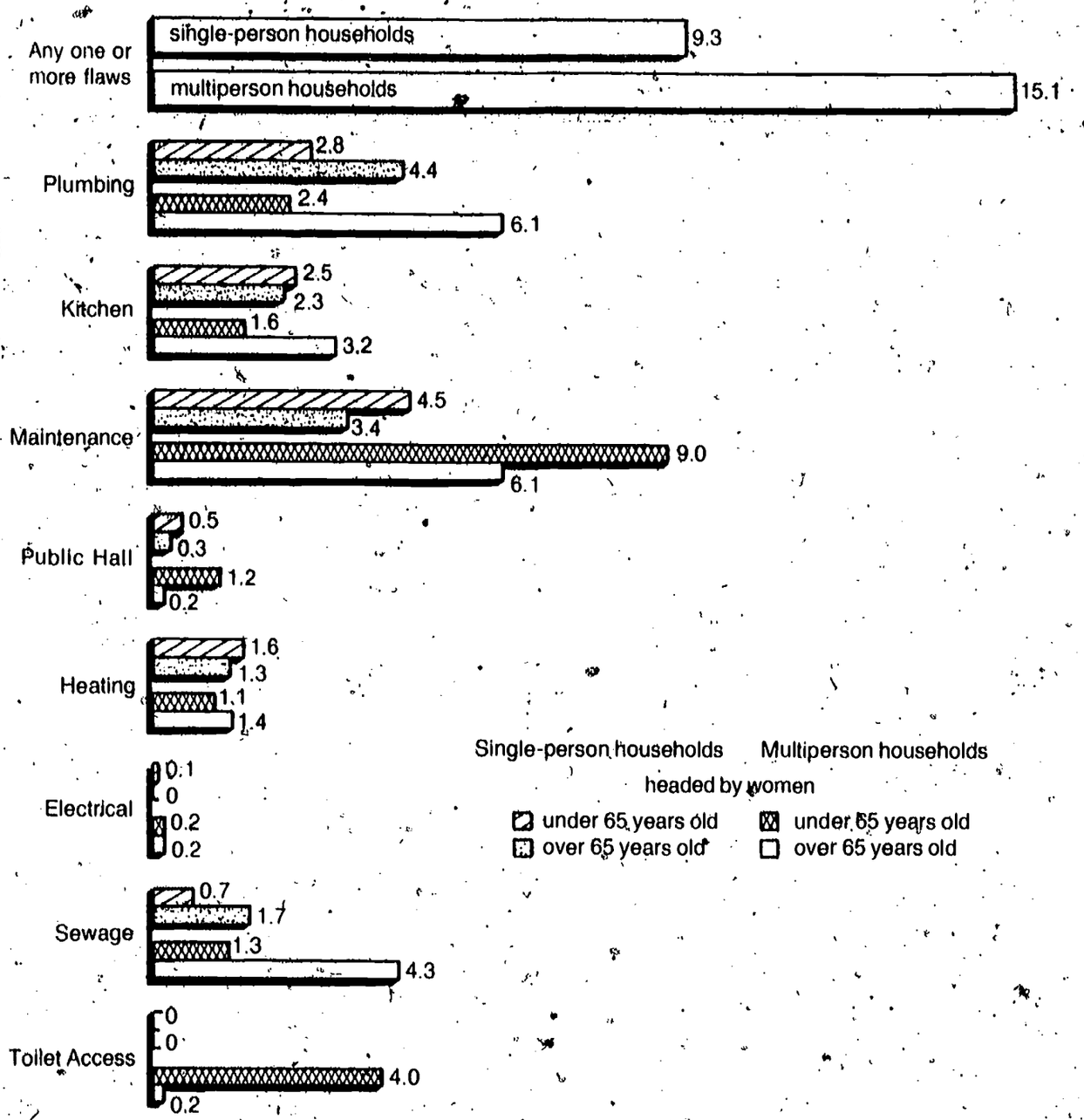
*The confidence interval for this figure is 0.6 percentage points at the 90 percent confidence level.

Table 6
HOUSING FLAWS DECLINE FOR EVERYONE

% of Household Units with One or More Flaws

	1975	1976
Total Population	10.1%	9.7%
All female-headed households	12.6	12.0
All Hispanic households	20.0	18.5
All black households	22.3	21.4

THE PERCENTAGE OF FEMALE-HEADED HOUSING UNITS FLAWED IN 1976



How Do We Account For These Differences?

We can explain the number of female-headed households living in inadequate housing in two ways: economically and demographically.

The exact measures of the price of housing faced by each female-headed household have not been published, but we know that prices vary geographically. If we use location as a proxy for the price of housing, we can estimate the probability of a female-headed household (or any family or household) living in inadequate housing.

In Table 7, we see the probability, given a range of incomes, of any family's being inadequately housed in the four census regions. (The higher the decimal number, the greater the chance of being inadequately housed; the higher the income – obviously – the smaller the likelihood of inadequate housing.)

To understand these figures better, let us consider a family or a household of four with an income of $6,000.* Adjusted for family size, the income would list on this table as $3,000, which represents an approximation of poverty.

If this family were located in the North Central area – Michigan, for example, or Missouri – it would have a .10 probability of living in an inadequate housing unit. That is, there is one chance in 10 that the household lives in a unit having one or more physical flaws.

*Income in this report is cash income only; no data are available from the Annual Housing Survey on non-cash income such as food stamps.

Table 7
INCOME LEVEL DETERMINES ONE'S CHANCES FOR ADEQUATE HOUSING

Adjusted Income Level	Census Region			
	Northeast	North Central	South	West
Less than $2,499	.22	.20	.22	.24
$2,500 to 2,999	.16	.14	.16	.18
$3,000 to 3,999	.11	.10	.12	.14
$4,000 to 5,999	.10	.08	.10	.12
$6,000 to 7,999	.06	.04	.06	.08
$8,000 to 9,999	.04	.02	.04	.06
$10,000 to 11,999	.02	.01	.03	.05
$12,000 to 14,999	.01	.00	.02	.04
$15,000 to 19,999	.01	.00	.01	.03
Over $20,000	.01	.00	.01	.03

*Adjusted income is the household's cash income divided by the square root of the number of persons in the household. $3,000 in adjusted income represents an approximation of poverty for any household size. The probabilities presented refer to a household located in an SMSA with population under 250,000 in 1976.
The reader is advised that differences of less than .03 between probabilities cannot be considered actual differences most (90 percent) of the time. That is, in general, the confidence intervals for these figures is .03 at the 90 percent confidence level.

Table 8
CITY SIZE AND LOCATION ALSO AFFECT ONE'S CHANCES OF BEING ADEQUATELY HOUSED*

	Census Region			
	Northeast	North Central	South	West
City Size				
Rural	.26	.25	.26	.28
Urban Area outside SMSA	.23	.21	.23	.25
SMSA under 250,000	.21	.20	.22	.24
SMSA of 250,000	.21	.19	.21	.23
SMSA of 500,000	.21	.20	.22	.24
SMSA of 1,000,000	.20	.19	.20	.22
SMSA of 1,500,000	.19	.17	.19	.21
SMSA of 2,000,000	.25	.23	.25	.27
SMSA of 3,000,000	.21	.19	.21	.23
SMSA of 11,000,000	.29	.28	.30	.31

*The probabilities refer to a household with an adjusted income of less than $2,500, or poverty level, in 1976. In general, the confidence interval for these figures is .03 at the 90 percent confidence level.

The same family, now with double the adjusted income – $6,000 – would have only a .04 or a 1 in 25 chance of living in inadequate housing if it remained in a North Central state. Again double this adjusted income – $12,000 – and the probability drops to zero.

Move the poverty-level household to the West, and the odds increase; they would have 1 chance in 7 (.14) of living in inadequate housing.

Table 8 is based on an adjusted income of less than $2,500. It shows how a household in that income bracket would fare with housing in cities of various sizes across the country. (Here too the higher the decimal number, the greater the probability of inadequate housing.)

According to Table 8, the likelihood of being inadequately housed is greatest in the rural West and in the New York City area (better than 1 in 3). It is smallest in the North Central region in an SMSA of 1.5 million – Cincinnati, for example, or Milwaukee.

Now let us look at what changes occur if the sex of the head of the household is specifically taken into account. In other words, not *any* poor household, as in Table 8, but a poor household headed by a woman.

What we see in Table 9 is that the poor female-headed household has 1 chance in 5 (.20) of being inadequately housed.

But when we consider a wider range of demographic factors, we see that Hispanic women (.26) and black women (.28) have still higher probabilities of inadequate housing. Poor white women who are heads of household are least likely to live in flawed housing; the probability then is .18.

In Table 10 we can also trace the effect of size on female-headed households. The probability of being ill-housed rises from 1 in 5 to better than 1 in 3 when the number of persons in the household is six or more.

How do these figures compare with those of the total population? Are they out of line? Are they comparable?

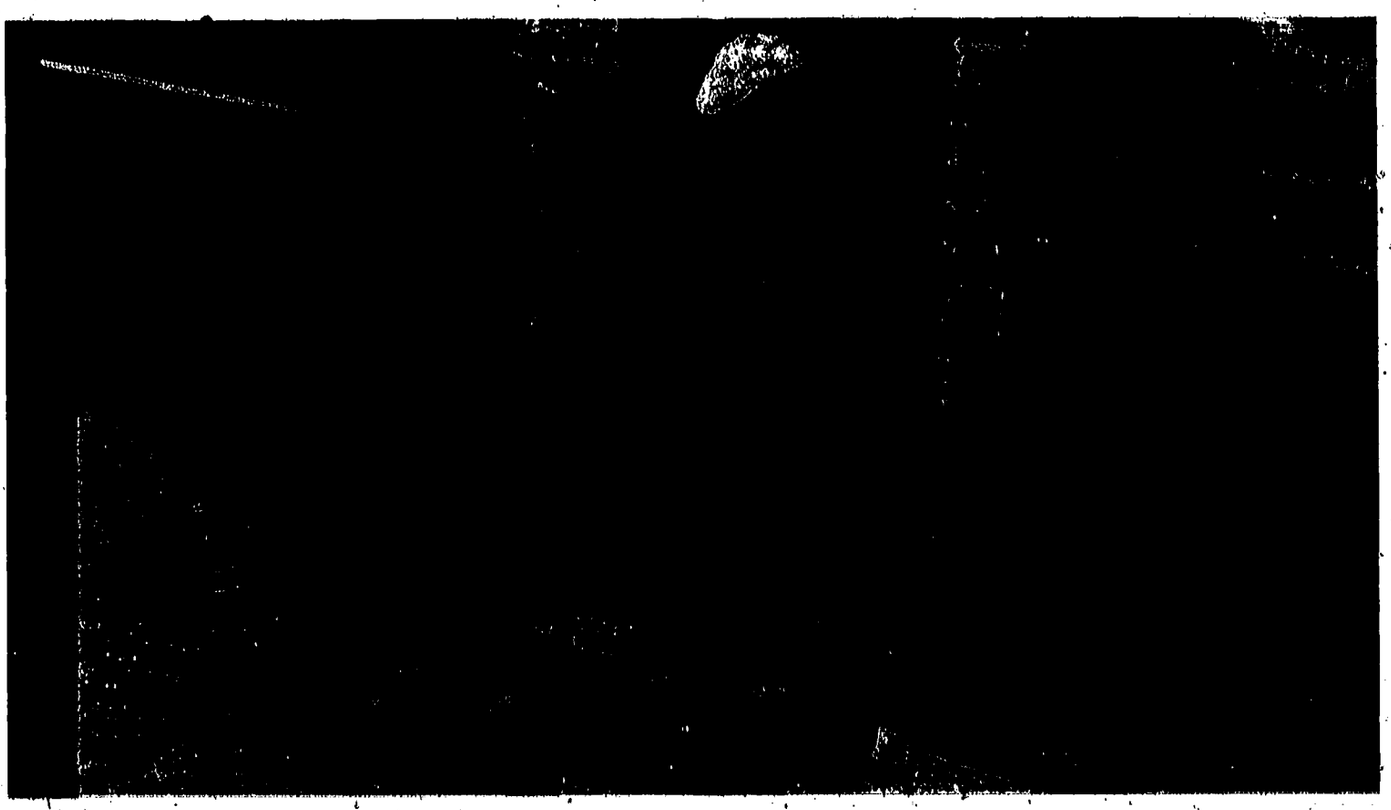
That anyone should live in inadequate housing is distressing, but we can judge the dimension of the inequity only against the national average, which is .20. That is, nationwide, and regardless of the sex of its head, a poor household had 1 chance in 5 of finding itself in flawed housing. The probability for the total population and for women heads of household is precisely the same. But the low-income female head of household will fare less well than the total low-income population

- if she is Hispanic
- if she is black
- if she is the head of a large family.

Table 9
THE PROBABILITY OF BEING ILL-HOUSED IF YOU ARE A POOR WOMAN HEADING A HOUSEHOLD*

Black	.28
White	.18
Hispanic	.26
Total	.20

*Probabilities refer to a household with an adjusted income of less than $2,500 living in a North Central SMSA of under 250,000 in 1976. In general, the confidence interval for these figures is .03 at the 90 percent confidence level. Thus there is no real difference between the probabilities of being ill-housed for black and Hispanic female heads in this table.



The conclusion to be drawn is that family size, race, and ethnicity rather than sex alone affect how well poor female-headed households live.

Age is also a factor. Table 10 goes on to show that elderly Hispanic and white women who live alone are the best housed of the low-income members of their sex.

These age-related figures are all the more interesting when we compare them with the probabilities for ill-housing of poor elderly males living by themselves. They are the least well housed of anyone. The probability of an elderly Hispanic male being ill housed is .56 – more than a fifty-fifty chance. The probability for an elderly black man is .43. And even an elderly white man, whose probability of inadequate housing is only .27, is still twice as likely to be ill-housed as an elderly white woman.

There is, however, another test we want to apply in determining how well female-headed households live.

Table 10
AGE AND HOUSEHOLD SIZE ALSO AFFECT A POOR HOUSEHOLD'S CHANCES OF LIVING IN INADEQUATE HOUSING*

Demographic Characteristics			Sex of Head of Household	
Race/Ethnicity	Age of Head	Household Size	Female	Male
Black	65 +	1 person	.27	.43
		2-5 persons	.33	.27
	30-64	1 person	.31	.38
		2-5 persons	.26	.25
		6 + persons	.37	.36
	under 30	1 person	.25	.34
		2-5 persons	.28	.27
White	65 +	1 person	.13	.27
		2-5 persons	.16	.13
	30-64	1 person	.15	.29
		2-5 persons	.17	.17
		6 + persons	.31	.21
	under 30	1 person	.19	.25
		2-5 persons	.18	.20
Hispanic	65 +	1 person	.18	.56
		2-5 persons	.24	.21
	30-64	1 person	.30	.37
		2-5 persons	.24	.25
		6 + persons	.35	.31
	under 30	1 person	.27	.40
		2-5 persons	.29	.23

*Probabilities refer to a household with an adjusted income of less than $2,500 living in a North Central SMSA of under 250,000 in 1976. In general, the confidence interval for these figures is .03 at the 90 percent confidence level.

How Many Women Can Afford Adequate Housing?

The traditional rule of thumb makes 25 percent of one's current income the "proper" amount to spend on housing. Households spending more are often thought to be sacrificing other things to meet their housing needs.

In this summary we apply a range of ratios to judge the affordability of adequate housing.

Based on this new measure, Table 11 shows that by spending up to one-fourth of their income on housing, 80 percent of all American households should be able to obtain unflawed, uncrowded housing, but only 53 percent of all female-headed households can be expected to find adequate housing for the same proportion of income.*

No longer are we dealing with small differences. The difference here is an astonishing 27 percent. For an elderly female living alone the difference is 55 percent!

Think of it another way. Nationally, we have an 80 percent chance of finding adequate housing for a quarter of our incomes. But if we are elderly and female and we live alone, we have only a 25 percent chance.

In short, while all female-headed households suffer inadequate housing with about the same frequency as the general population, they must pay a substantially greater proportion of their incomes to maintain this status.

*Because many female heads of households are likely to receive non-cash income, these percentages are, on the average, somewhat higher than would be the case if *total* income were used.

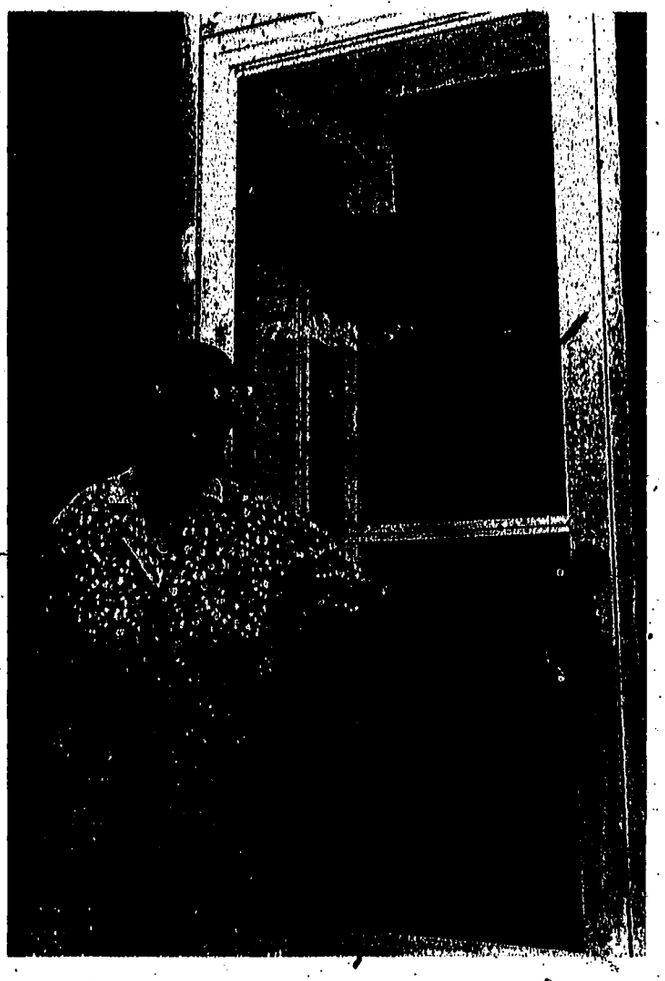


Table 11
WOMEN WHO HEAD HOUSEHOLDS MUST SPEND AN INORDINATELY LARGE PROPORTION OF THEIR INCOMES TO LIVE IN ADEQUATE HOUSING

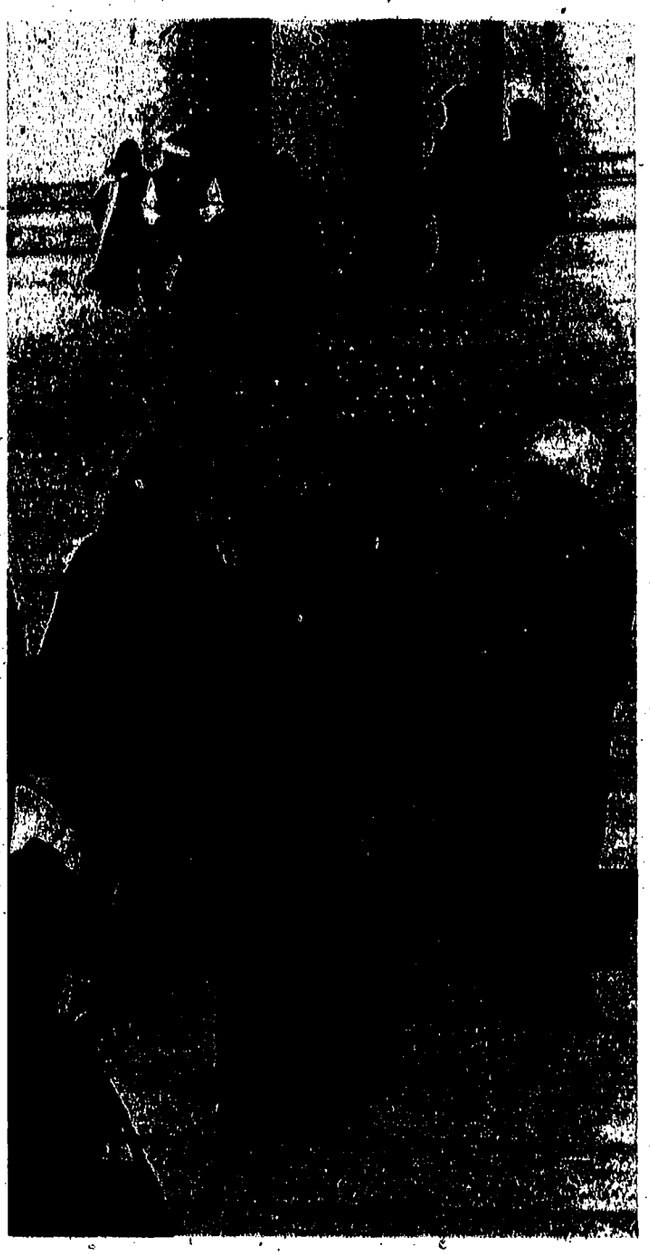
Ratio of adequate housing cost to income	% total U.S.	% all female-headed households	% Single-person households headed by women		% Multiperson households headed by women	
			under 65	over 65	under 65	over 65
Under 10%	44.0%	16.9%	19.8%	4.7%	22.0%	25.1%
Under 20%	74.3	44.0	51.6	16.8	55.6	58.3
Under 25%	80.3	53.0	60.5	25.3	64.7	69.0
Under 30%	84.4	60.5	66.8	34.0	71.9	77.2
Under 35%	87.5	67.7	72.8	45.0	77.5	82.8
Under 40%	89.9	73.5	77.3	53.4	82.3	88.5
Under 50%	92.9	81.2	83.3	65.4	88.7	93.0
Under 60%	94.7	86.1	87.0	74.7	91.9	94.9
Under 70%	96.0	89.7	89.7	82.2	93.8	96.4

How Do We Explain This Pattern?

In fact, there are many possibilities. By a considerable margin, women are less able to afford adequate housing than the total population; yet in general the proportion of households living in adequate housing units is only slightly less – some 2 percent – for female-headed households than for the total population.

- Are there factors, such as household wealth, that our data ignore?
- Do governmental subsidy programs account for the difference?
- Does discrimination against women in the job market mean that they cannot afford adequate housing in the same proportion as the total population?

The answers may well be yes in every case, but much more research is needed before we know whether and by how much each factor contributes to an explanation of the anomalies we find as we examine the housing conditions of households headed by women.



For the Record, 1976

To afford adequate housing, we estimate that nearly half of all female heads of household must spend one-fourth or more of their cash incomes on it. Less than 20 percent of *all* households need do the same.

- **If they are living alone,**

-- almost 40 percent of women under sixty-five, and

-- almost 75 percent of women over sixty-five must spend a quarter or more of their income to afford housing adequate to their needs.

- **If they head a multiperson household,**

-- slightly over 35 percent of women under sixty-five, and

-- 31 percent of women over sixty-five must spend a quarter or more of their income to afford housing adequate to their needs.

Female-headed households are somewhat less well housed than the general population.

- they live in older housing
- their housing suffers more frequently than the national average from MAINTENANCE and PLUMBING flaws.

The probability of a female-headed household living in inadequate housing depends on:

- income
- household size (the larger the household, the less chance of adequate housing)
- race
- ethnicity

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