

SPECIAL NEEDS FEMALE-HEADED HOUSEHOLDS

The number of women rearing children alone in America has more than doubled in the 22 years from 1970 to 1992, from 13 percent of households to 30 percent. There were 12 million single mothers in this country in 1993, 86 percent of whom maintain homes for their families. Single parent households, are particularly female-headed households, generally have lower-incomes and higher living expenses, often making the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to day care/childcare, health care and other supportive services.

Almost 40 percent of female-headed households in the U.S. have incomes below the poverty rate.¹ In the U.S. about one-half of never-married mothers are unemployed. Fifty-five percent of families headed by never-married females receive public assistance, as well as 20 percent of families headed by divorced/separated mothers.² Before-tax income of families maintained by widows averaged \$22,790 in 1990, while incomes of divorced/separated women averaged \$18,580, and never-married mothers averaged \$9,820 in the U.S.

Description of Need

In 2000, 20 percent of all 2-or-more person households in Model City were headed by a single parent (259,472 households). The largest sub-set of this group was the 181,547 households where the single parent was female (181,547 of the total single parent households, or 69.9 percent). Of the total households (both 1 and 2-or-more person households) headed by women, 49.1 percent (181,547 households) reported children under the age of 18 present in the household with a female householder. Of the total families in Model City with incomes below the poverty level in 1999, 40 percent (59,396 of the 147,516 total families) were female headed.³

Householder Type	Number	Percent
Total Households	1,276,609	100
Total Female Headed Householders	370,039	29
Female Heads with Children under 18	103,969	
Female Heads without Children under 18	77,578	
Total Families Under the Poverty Level	147,516	100
Female Headed Households Under the Poverty Level	59,396	40

Source: Census Bureau (2000 Census SF 3: P10 and P90)

¹ World Almanac 1995, p. 383

² Mark Lino, Monthly Labor Review, May 1994, p. 31-33, "Income and Spending Patterns of Single-Mother Families."

³ Census Bureau, 2000 Census, SF3: P10 and P90

The 2000 Census data figures show an 8 percent increase in the number of female headed households since 1990. The most significant increase is in the number of female headed households living under the poverty level, (29 percent of total families living in poverty in 1990 vs. 40 percent in 2000).

The economic problems facing female-headed households have serious policy implications with respect to housing. According to "The Widening Divide," California has the worst rental affordability problem in the U.S., with a more severe shortage of low-priced units than any other state. Since 1970 there has been a 25 percent increase in the number of poor renter households paying 50 percent or more of their income in rent.⁴

Housing costs are usually the greatest expense for single heads of household. Single female renters have an extreme cost burden, with rents exceeding 50 percent of their income. It has been reported that single mothers in the U.S. who rent have an annual income of \$11,700. For an employed woman with children, the average household income in Model City is \$19,730. An affordable rental cost for this household would be \$493 per month (30 percent of the gross income), well below the City's median monthly rent of \$680.⁵

Homeownership is not a realistic option for most female-headed households. Only 37 percent of divorced/separated mothers and 9 percent of never-married mothers in the U.S. owned their own homes. Female homeowners in the U.S. have average incomes of \$25,800, approximately 29 percent less than male homeowners.⁶

Reported studies indicate that never-married mothers in the U.S. are not generally high school graduates, and they also have a low labor force participation rate. The never-married mothers were less likely to have child-care expenses than the divorced/separated group (81 percent of whom are employed).⁷

Historically, mothers receiving welfare benefits have been, for the most part, unable to rent decent housing in the private market. An AFDC (Aid to Families with Dependent Children) family which received \$632 per month in 1995 was not able to afford the median rental rate of \$680 in Model City. Using 30 percent of gross income as an affordability threshold, this family could only afford \$190 per month for rent.

The housing need for this special needs group is also documented by the fact that approximately 13,000 female heads of household in Model City receive Section 8 rental subsidy assistance – representing nearly 33 percent of all available vouchers. The Section 8 program administered by Model City currently provides housing assistance payments to private landlords for 38,972 families. The program subsidizes the balance of the rental cost in excess of 30 percent of the renter's gross income. The certificate

⁴ Paul M. Ong, et al, "The Widening Divide; Income Inequality and Poverty in Los Angeles," 1988

⁵ The Planning Report, Jan. 1995

⁶ Ibid., Statistical Brief, Nov. 1994

⁷ Ibid., Lino, p. 34

program enables the prospective tenant to take the subsidy out to the private market to search for rental housing. The City has not accepted applications since February 1990, because of grossly inadequate federal funding. There is a need for additional Section 8 certificates to be made available to this special needs group.

According to Shelter Partnership, Inc., homelessness amongst families is most severe in families headed by a single mother. The decline in welfare benefits, coupled with increases in the cost of living, including housing costs, largely explain the increasing incidence in homelessness among families.

The difficulty that female heads of household have encountered in obtaining affordable housing for themselves and minor children has often led to homelessness. The Task Force on Family Diversity has reported that these homeless single parent households are often headed by a female less than 25 years old with 2 or 3 young children.

The study, "*The Number of Homeless People in Los Angeles City and County, July 1993 to June 1994*," by Shelter Partnership, Inc., found there were approximately 12,400 homeless family members in the County of Los Angeles on any given night. Using a methodology that counted the number of families that applied for AFDC Housing Assistance Program benefits (temporary and permanent), Shelter Partnership Inc. estimates there were approximately 49,000 homeless families in Los Angeles County during the course of the year.

According to an "A Report on Domestic violence Shelters in the City and the County of Los Angeles," January 1997, by Shelter Partnership, Inc., the female victims of domestic violence and their children also have a critical need for transitional housing. The number of domestic violence shelter beds in Los Angeles County will double from 549 to 1,339 within the next two years. These include a total of 645 crisis shelter (emergency) beds and 694 second stage (transitional) beds that are located in the County of Los Angeles.

Projected Housing Needs for Female-Headed Households

For the planning period covered by Model City's housing element, it is projected that a total of 132,156 dwelling units are needed for female heads of households.

Summary of Projected Needs for Female-Headed Households

No. of Female Headed Households	Projected Dwelling Units	Households or Persons / DU
370,039	132,156	2.8

Strategies and Programmatic Responses to Meet Projected Needs

To address both the housing needs and the supportive service needs of female-headed households, additional multifamily housing should be developed and include child care facilities to allow single mothers to secure gainful employment outside the home.

In addition, the creation of innovative housing for female heads of household could include co-housing developments where child care and meal preparation responsibilities can be shared. The economies of scale available in this type of housing would be advantageous to this special needs group as well as all other low-income households. Limited equity cooperatives sponsored by non-profit housing developers are another financing structure that could be considered for the benefit of all special needs groups.