

NYC'S

A NEW LENS FOR **HOUSING**

PLAN **WHAT THE F IS A FEMINIST HOUSING PLAN?**

 **CHPC**
NEW YORK CITY

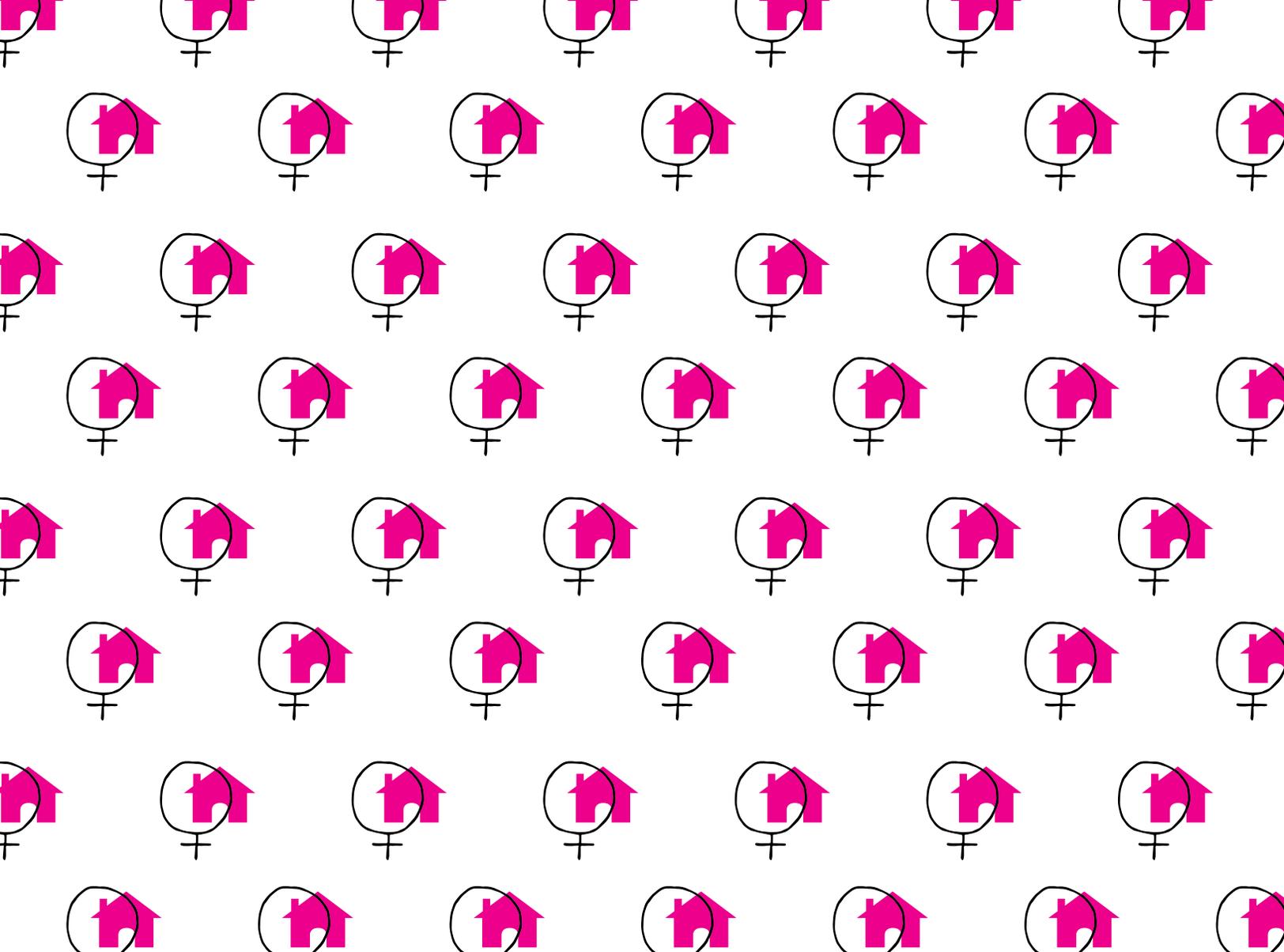


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ABOUT CHPC

Citizens Housing & Planning Council (CHPC) is a non-profit research and education organization focused on housing policy and planning in New York City. Since our founding in 1937, CHPC’s mission has been to develop and advance practical public policies to support the housing stock of the city by better understanding New York’s most pressing housing and neighborhood needs.

For more than 80 years, CHPC’s research and education work has helped shape public policy to improve the city’s housing stock and quality of life in New York City’s neighborhoods. A team of expert research staff is led by a diverse board of practitioners in the fields of urban planning, architecture, zoning and land use law, housing finance and development, and community development.

Our work brings clarity to New York City’s housing issues by presenting research in relatable and engaging ways. Our agenda is practical and always begins with questions, not answers. It is the data, our analysis, and its relevance to the real world that drive our conclusions.

CITIZENS HOUSING & PLANNING COUNCIL

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WHAT THE F IS A FEMINIST HOUSING PLAN?

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A NEW LENS FOR NYC'S HOUSING PLAN

New York has an extraordinary housing production goal, unparalleled among U.S. cities. Working in partnership with the housing industry, the City has committed to creating and preserving 300,000 affordable apartments by 2026. New York has become a highly efficient factory for generating affordable housing, with each successive housing plan promising an ever-increasing number of units.

Yet housing policy can have a far greater reach beyond developing a certain number of affordable housing units. Housing policy is about social justice, health, economic development, financial opportunity, stability and mobility, neighborhood revitalization, and many other key aspects of social, economic, and urban policy. An exclusive preoccupation with counting the number of affordable housing units can make us lose sight of the core values underpinning our policies, making it difficult to articulate to communities why the government is building housing in their neighborhoods. Advocates and low-income communities find themselves asking: What is the purpose of this plan? Who is benefiting and how?

When unit-counting is first and foremost, resource allocation and policy priorities are shaped to meet a quantitative goal, rather than to align policy with our values as a city and meet the greatest community needs. Despite the dire conditions of New York City's public housing stock, NYCHA residents have largely been excluded from recent housing plans due to the "unit-counting" lens. Although basement apartment conversions are currently an inefficient and costly way to create new units, streamlining a pathway to conversions would advance financial stability for low-income homeowners and expand affordable housing options for underserved renters.

New York City's current housing plan both benefits and suffers from its preoccupation with counting units. Unit-counting is an effective metric for driving the

gears of government towards a single, clear, quantifiable goal, but loses the broader purpose of housing policy. The range of voices involved in crafting the housing plan has been restricted, and its limited focus has led to growing frustration and sentiment among communities that their needs are not being met.

The next housing plan provides an opportunity for communities and policymakers to widen the discussion, articulate new metrics, and develop a shared vision of housing policy for New York City.

A New Lens for NYC's Housing Plan is an initiative by Citizens Housing and Planning Council (CHPC) to explore this opportunity. CHPC is leading a strategic visioning process to reframe New York City's next housing plan to look beyond a unit goal. Through research, interviews with housing policymakers and practitioners, stakeholder convenings, public events, and publications, CHPC is bringing new voices into the discussion around New York City's housing policy and building excitement around new lenses that housing policy could use. CHPC's multi-pronged engagement series will equip the next generation of policymakers in New York City with a menu of new ideas, approaches, policies, and metrics to build from.

CHPC's A New Lens for NYC's Housing Plan report series aims to demonstrate how New York City's next housing plan could leverage the power of housing policy to advance a wide range of public policy goals, with each publication adopting a different "new lens." First, data and analysis are used to articulate the needs that housing policy through the new lens could serve and the problems that it could help us solve, establishing clearly defined policy goals. The reports then lay out strategies and objectives for policy reform to advance those goals, illuminating what a housing plan through each new lens could look like.

CHPC hopes that by demonstrating the process of identifying needs, establishing goals, and developing strategies to advance them, the New Lens report series will help catalyze discussion around how the next housing plan could help us develop and advance a shared vision for the future. ■

A New Lens for NYC's Housing Plan



A FEMINIST HOUSING PLAN

Housing policy is rarely discussed as a way to address gender inequality or provide an economic safety net for women. How would we measure our success if the next housing plan was explicitly feminist?



RX FOR HOUSING: HOUSING IS HEALTHCARE

Our health and our housing are connected, especially for households living in poverty. What if the goal of the next housing plan was to improve the health of New Yorkers?



HOUSING PLAN FOR RACIAL EQUITY

Though the legacy of discriminatory housing policies has persisted for decades, NYC has yet to see a housing policy agenda directly aimed to combat racial inequality.



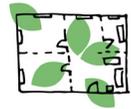
HOUSING PLAN FOR A CITY OF IMMIGRANTS

The next housing plan could advance opportunity for millions of New Yorkers and align the city's housing policy with its past, present, and future as a City of immigrants.



LGBTQ+ HOUSING POLICY

NYC's housing policies must support the LGBTQ+ New Yorkers that have found community in our city for decades.



A GREEN HOUSING PLAN

A NYC housing plan defined by a bold commitment to green principles would help turn the tide of climate change.

VISIT WWW.CHPCNY.ORG TO LEARN MORE.



FEMINIST POLICIES & WHY WE NEED THEM

Today, American women are 35% more likely than men to be poor, and account for two-thirds of the nation's lowest-paid workers.¹

Even women with higher-paying jobs earn lower incomes, and generate less wealth throughout their lifetimes, than men in the same roles. Women are more likely to experience homelessness, live in poverty, and care for children on a single income. Women shoulder the lion's share of both unpaid domestic carework and commercial carework that is undervalued and underpaid, despite its vital significance for social and economic outcomes.

Such disparities are the result of structural forces that require deliberate, policy-driven solutions. Centuries of public policy grounded in gender bias, norms, and expectations have led to the inequitable state of the U.S. today, in which women are granted a lower quality of life, and less agency to improve their circumstances.

POLICYMAKING THROUGH A FEMINIST LENS CAN HELP ELIMINATE THE DISADVANTAGES FACED BY WOMEN IN THEIR DAY-TO-DAY LIVES, WHILE ADVANCING THE STRUCTURAL CHANGES NECESSARY TO ACHIEVE GENDER EQUITY.

FEMINIST POLICIES BENEFIT EVERYONE

Feminist policies benefit everyone by improving social and economic outcomes at large. When half the population is deprived of fair wages, confined to low-wage jobs, and overburdened with unpaid work, everyone loses out on the talent, human capital, and productivity that women have to offer. Raising female labor force participation to the male rate could increase GDP by 5% in the U.S., and by as much as 27% in some parts of the world.²

Women's leadership benefits everyone. Research shows that higher levels of gender equity and diversity in leadership are associated with significant efficiency and performance gains.³ Women are vastly underrepresented in governance roles in both the public and private sectors, holding only one in four U.S. Congressional seats and comprising just 5% of Fortune 500 CFOs.⁴ The U.S. ranks a dismal 66th among nations globally for the representation of women in national legislatures.⁵ These disparities deprive organizations, institutions, and the nation as a whole of the positive benefits that female leadership provides. Research shows that including women in political decision-making leads to more favorable outcomes.⁶ Corporations with more women board members are viewed as better places to work and have higher levels of corporate social responsibility.⁷

In addition to their economic benefits, feminist policies can improve social health outcomes by helping women meet society's care needs. Women spend 37% more time on unpaid labor than men.⁸ Without women to put dinner

on the table, care for children and seniors, and tend to sick family members, basic human needs would go unmet at a much higher rate, causing social and economic structures to collapse. This has never been clearer than in the aftermath of shutdowns due to COVID-19, as millions of women across the globe were forced to leave the workforce and devote their time and energy to caregiving.

Despite its importance, carework is largely excluded from the paid economy, and women are expected to meet society's care needs for free. Most women juggle a "second shift" of several hours of unpaid work on top of their full-time jobs each day. Commercial services provide a supplemental source of support for households who can afford it - households that tend to be Whiter and more affluent. Meanwhile, those performing outsourced carework, which is hugely undervalued and underpaid, are largely low-income immigrant women and women of color.⁹ Many care workers are struggling to balance long hours at low-wage jobs with their own households' caregiving needs. In the healthcare sector, for example, 88% of workers are women, and 35% of female workers earn less than 15 dollars an hour, including nearly half of those who are Black and Latina.¹⁰

Relying on women to fulfill crucial social functions for little to no pay is harmful to women, children, and society as a whole. Women and children comprise 70% of U.S. residents in poverty,¹¹ which contributes to mental and physical health problems, lower levels of educational attainment, and other negative outcomes that widen inequality and increase overall public expenditures.

Policies that increase the recognized value of carework, or make the balance between employment and caregiving easier to achieve, can mitigate these impacts and benefit everyone. While the U.S. is the only OECD country lacking a national paid family leave policy, such policies at the local and state level are associated with improved health outcomes in both mothers and children.¹² Some research suggests that a national paid family leave policy could even slow the growth of inequality in the U.S. by reducing disparities in early childhood conditions.¹³ Meanwhile, participation in early childhood education programs has been linked to higher levels of educational attainment, cognitive development benefits, and reduced propensity for crime and delinquency in youth over time.¹⁴

GENDER-NEUTRAL POLICIES ARE NOT ENOUGH

Public policy is often created under the assumption that the same solution or treatment will render equal benefits for everyone. In failing to address existing disparities, this approach only perpetuates an inequitable status quo.

Social Security benefits provide a useful example of how this dynamic plays out. Federal policies governing Social Security payments do not state an intention to provide an advantage to men; payment amounts are universally calculated based on recipients' prior earnings. Yet for women, who spend their careers making a fraction of what their male counterparts earn, the universal payments formula perpetuates a lifetime of wage inequality. Women whose earnings have been affected by unpaid parental

leave, or who have taken time off work during their careers to meet caregiving needs, are further penalized and receive even lower payments.¹⁵ On average, women's Social Security benefits are 80% of those received by men.¹⁶ Social Security policies also fail to account for the greater longevity of women, effectively requiring them to live longer on less.

Social Security is just one of countless policies that appear agnostic to gender, yet exacerbate disadvantages faced by women. Policies are developed with a hypothetical "citizen" in mind, and that "citizen" is almost always a man. This allows for the needs and experiences of men to be treated as universal, or the default, while the experiences of women are often regarded as secondary or niche, rather than applicable to half the global population. As a result, policies are too often biased in the favor of men.

Male bias is perceived as neutral; bias that favors women is perceived as gendered. Making matters worse, we often fail to disaggregate data on the impacts of policies by sex, fueling our tendency to overlook the disparate impacts of our gender-neutral (read: male-biased) policies on women and men. Caroline Criado-Perez discusses these issues at length in her book *Invisible Women*, citing countless ways in which our world is designed to favor men, ranging from the size of the new iPhone, to pharmaceutical dosing.¹⁷

Gender-neutral policies are not enough to create the structural change that is needed. Solutions and policies to advance gender equity must be explicitly feminist.

A FEMINIST LENS IS AN EQUITY LENS

For women of color, women with disabilities, senior women, and many others, gender inequality and other forms of structural injustice overlap and compound one another's effects. Returning to the example of Social Security payments, the formula for calculating payment amounts is both gendered and racialized, putting women of color at even greater disadvantage. Black and Latina women earn even less than White women for every dollar earned by men. As a result, Black and Latina women have even less in prior earnings and receive Social Security payments of even lower amounts.¹⁸

Historically, feminist scholarship and advocacy has tended to focus solely on the needs and experiences of White, relatively affluent women. It wasn't until 1989 that Kimberlé Crenshaw coined the term "intersectionality" to describe the experience of gender-based inequality in addition to inequality based on race, class, sexuality, disability, or any other social identity – and how that experience is "not just the sum of its parts."¹⁹ While the important work of Crenshaw and others has demonstrated the need for an intersectional approach, it must be acknowledged that the feminist movement has not always included all women's voices.

Feminist policies must strive to achieve an equitable quality of life for all women, a goal that cannot be met if some women remain marginalized on the basis of their race, ethnicity, age, etc. It is crucial for feminist policies to embrace an intersectional approach.

**FEMINIST
POLICYMAKING IS
NOT ABOUT CREATING
A SYSTEM THAT
FAVORS OR
EXCLUSIVELY
SERVES WOMEN.**

**QUITE THE OPPOSITE:
FEMINIST POLICIES
ALLOW EVERYONE TO
ACCESS A DEGREE OF
AGENCY, OPPORTUNITY,
AND QUALITY OF LIFE
THAT HAS HISTORICALLY
BEEN RESERVED FOR
A SELECT FEW.**

A BRIEF FEMINIST HISTORY OF PUBLIC POLICY IN THE U.S.

Public policy has helped create and reinforce structural gender inequality in the U.S. for decades. Both the nation's post-industrial economy and its modern-day welfare state are grounded in definitions of work and family that obscure the social and economic contributions of women, and diminish their ability to sustain a livelihood. Policies shaping the nation's physical transformation have embraced those same concepts, embedding gender inequality into our cities, neighborhoods, and homes.

THE NUCLEAR FAMILY & THE MALE BREADWINNER HOUSEHOLD: DEFINING WORK & FAMILY IN THE U.S.

Although work and family exist in separate realms for most Americans today, they originated in the U.S. as intertwined components of a single structure. Prior to the 19th century, in the nation's largely agrarian economy, nearly all households were comprised of intergenerational families that operated a farm or service business to sustain their collective livelihood. A male head of household owned and controlled the family's means of production, while women and children contributed labor to its operations. Eventually, the family enterprise would be inherited by the householder's son, allowing him to marry, raise his own children, and continue the cycle.¹

Economic and family structures during this time were by no means equitable. Women were prohibited from owning property or conducting business without their husband's consent until the 1840s.² Slavery was practiced legally until 1865, depriving Black women and men of the most basic human rights.

These early models of work and family changed during industrialization, setting the stage for gender inequality in the modern context. Surging numbers of factory jobs provided young White men the opportunity to build a livelihood independently from their parents. Those who earned enough could marry and raise a family, without requiring their wives and children to contribute to economic production. Industrialization triggered the rise of wage labor, separating men, and their paid labor, from women, children, and the home.³

Factory jobs increased by 600% between 1850 and 1900, while jobs in clerical, sales, and professional occupations also expanded.⁴

As the primary unit of labor shifted from the family to the individual, intergenerational living declined. Both men and women began to marry at younger ages. Households were increasingly made up of nuclear families (a married couple and their children alone).⁵ At the same time, no longer charged with contributing to the family business or producing necessities like food and textiles at home, upper-middle class White women became increasingly focused on their role as caregiver.⁶ Women's magazines, gift books, and religious literature amplified discourse around "True Womanhood" and the virtues that defined it: piety, purity, submissiveness, and domesticity.⁷ Writers and opinion-makers spoke of women's moral superiority, unique emotional capacities, and intrinsic qualities for nurturing and caring.⁸

Such rhetoric helped define gender roles and uphold the male breadwinner household as the preferred American model of both family and economic sustainability. Masculinity and manhood were marked by the ability to support a family through wage labor. Femininity was grounded in motherhood and domesticity, and the biological traits that made women "naturally" suited for caring. Prevailing wisdom was that women and men should operate in "separate spheres," and that women should rely on their husbands for food, shelter, and other necessities increasingly accessed through the market, rather than earning wages herself.⁹

In reality, the male breadwinner myth was unattainable for most households. Compared to women with U.S.-born parents, foreign-born and first-generation women were more likely to work for wages out of financial necessity. Immigrant women were also more vulnerable to exploitation in sweatshop factories plagued by extremely low wages and hazardous conditions. Meanwhile, rampant employer discrimination often prevented Black men from becoming employed, or deprived them of sufficient wages. This contributed to the higher likelihood of Black women to continue working after marriage.¹⁰

In 1880, only 7% of married White women and 24% of single White women were in the labor force, compared to 35% of married Black women and 73% of single Black women.¹¹

Despite its widespread unattainability, the male breadwinner household, along with the family structures, gender roles, and gendered division of labor that defined it, were embraced as a core pillar of policymaking during one of the most influential periods in the nation's history.

THE PROGRESSIVE ERA: ECONOMIC POLICY & THE WELFARE STATE (1890-1920)

The Progressive Era established the trajectory of U.S. social and economic policy for decades to come. A transformational period of growth, industrialization, and urbanization, the Progressive Era marked the emergence of American economics as a professional, expert policy discipline, and the birth of the nation's welfare state.¹² Policy reforms during this time began the process of institutionalizing the concepts of work and family, as they

had been redefined throughout the 19th century. Gender difference, gender roles, and preference for the male breadwinner household were core to most reform movements.

American Economics & Labor Reform

A national economic depression in the 1890s sparked a political movement to curb corporate power and improve working conditions. Reformers called for restrictions around factory safety, work hours, and minimum wages. Their efforts heightened awareness of the horrific working conditions faced by immigrant women and children in sweatshop industries.¹³ They also helped spur a broader interest in pairing social advocacy with scientific expertise to advance reforms for the common good.¹⁴

Growing interest around labor and economics catalyzed increased research into income and standards of living. Early analyses portrayed unpaid domestic work as a key element of family survival. Yet as studies became more quantified, they grew increasingly focused on wages, and the labor contributions of women were obscured.¹⁵ Even women's monetary contributions were often excluded from policy discourse, as many women who were not in the labor force still added to household income by taking in boarders and other means of informal work.¹⁶

Reformers placed particular emphasis on the “family wage.” Many Progressives believed that wages should be based on consumption, rather than production.¹⁷ Providing working men with sufficient wages to support themselves and a dependent family was intended to guarantee a decent standard of living for men, women, and children. Researchers did not consider “family wages” for single

mothers, nor did they realistically address the pay needs of women. Women's consumption needs were deemed to be lower than men's for a variety of reasons that were often grounded in sexist assumptions: women only needed to be economically self-sufficient until marriage; women had more sources of financial support; women ate less.¹⁸

Not only did the family wage discussion ignore women's needs, but one of its key goals was to ensure that women did not work after marriage. Economists saw women's participation in the labor force as a threat to male wages and employment.¹⁹ Eugenacists deemed women (along with immigrants, Blacks, and many others) “unemployable,” and sought to remove them from the workforce for the sake of the public good. Also stemming from Eugenic thought was the notion that women, as the biologically weaker sex and the “mothers of the race,” needed to be protected from the hazards and distractions of paid work.²⁰

Ensuring that women could focus exclusively on caring for their children and husbands was seen as crucial to maintaining a healthy and growing population.

As the wage economy grew and gender roles became more defined, domestic labor and carework were assigned no economic value. Instead, domestic labor and raising children were framed as natural feminine talents that allowed women to fulfill their overarching destiny of motherhood.²¹ Legislative reforms institutionalized these ideas. In 1905, the Supreme Court struck down labor laws for male workers on the grounds that they violated the right to freedom of contract. Three years later, in *Muller v. Oregon*, the court upheld labor laws (in this case, a work

hours maximum) for women workers alone, deeming the protection of family life and women's reproductive health a public interest superseding the individual right to freedom of contract.²²

The *Muller* decision echoed the opinions of state courts given in several previous cases, drawing on lines of reasoning including: as the weaker and mentally inferior sex, women were unable to protect themselves and thus needed protection by men; long working hours could potentially impact women's ability to bear children, threatening public well-being; mothers' employment was bad for children; and, allowing women to work longer hours would deprive men and children of their "services in the home."²³ Such arguments were regarded as "matters of general knowledge."²⁴

The *Muller* decision cleared the way for the nation's first labor laws, which exclusively regulated women's work.

Between 1912 and 1923, at least 15 states legislated minimum wages for women workers.²⁵ Economists today generally agree that minimum wages do *not* disemploy workers. Paradoxically, Progressive Era reformers saw minimum wage laws as a means to remove undesirable groups from the labor force.²⁶ Rather than guaranteeing higher pay for women, minimum wage laws were intended to limit women's employment, for the same reasons provided in *Muller* and to lower wage and employment competition for men.²⁷ Perhaps the only argument for minimum wages concerned with the earnings of women was made by advocates who sought to limit the temptation for women with inadequate incomes to engage in sex work.²⁸

In addition to legislating the differential treatment of workers on the basis of sex, minimum wage laws inscribed racial divides onto labor policy. Proponents focused on the need to protect immigrant women from harsh working conditions, effectively offering them the male breadwinner household as a means of assimilation to "American" values. Meanwhile, none of the laws included workers in agricultural or domestic labor, sectors which employed 90% of Black women workers in 1910. Some states even incorporated text to explicitly exclude these occupations from legislation.²⁹

Excluding Black women from minimum wage laws aiming to protect the integrity of motherhood was the first of many instances in which the U.S. legislated Black women as "neither mothers nor breadwinners."³⁰

Mothers' Pensions

In addition to a vastly expanded relationship between the economy and the state, the Progressive Era saw the birth of the U.S. welfare state. Unprecedented governmental interventions in social well-being laid the groundwork for the nation's gendered, "two-channel" system of public benefits. Mothers' pensions, or financial aid for women and children whose male providers could no longer support them, were one of the most influential reforms of this era.

As expectations around gender roles took hold, reformers sought solutions for women and children who were no longer able to rely on male providers for economic support. Throughout the late 19th century, reformers had grown increasingly dissatisfied with orphanages, arguing that to develop good moral character, children must be raised by their mothers at home. Widows, who were more likely to work out of financial necessity, also garnered public sympathy.³¹

Advocates began to call for state support that would allow widows to keep their children at home without needing to become employed. Around the same time, states were starting to reassert their role in the provision of social welfare, a field that had long been dominated by private charity organizations. Many Progressive Era leaders believed that the need for charitable relief had exceeded what the private sector was able to provide and called for state intervention.³² A resolution by the 1909 Conference on the Care of Dependent Children stated that aid should be given to children who lacked the support of “normal breadwinners,” allowing them to stay with their parents rather than being institutionalized.³³ The resolution helped strengthen a growing movement to legislate public benefits for widows and their children, dubbed “mothers’ pensions.”³⁴

Between 1911 and 1931, nearly every state in the U.S. passed mothers’ pensions laws.³⁵

Feminists and women advocates stood at the helm of the mothers’ pension movement. During the Progressive Era, it was common for upper-middle class White women to be heavily involved in charitable activities and social reform. These women saw issues of civic and social well-being as demanding of their “feminine expertise,” and leveraged that opportunity to carve out a new role for themselves in the public realm.³⁶

Unfortunately, although women’s organizations flourished during this period, they excluded most women whose circumstances made the gendered division of labor an infeasible model for survival. Women’s organizations and the causes they championed tended to reinforce, rather than challenge, socially ascribed gender roles, which in turn deepened racial divides.³⁷

Early 20th-century feminists largely believed in, and sought to strengthen, the male breadwinner household and its gendered division of labor.

Mothers’ pensions were no exception: the program was designed to help women stay home, effectively replacing dependence on a man with dependence on the state, rather than making it feasible for women to support themselves independently. Benefits were only available to women whose husbands had died, deserted them, been imprisoned, or become unable to work due to a disability.³⁸ Never-married and divorced mothers were excluded from benefits, creating a distinction between “deserving” women who had tried and failed, through no fault of their own, to achieve the male breadwinner ideal, and “undeserving” women who had not conformed to gender-based expectations and preferences.³⁹

Mothers’ pensions did nothing to address families with able-bodied, yet unemployed or underpaid fathers, excluding some of the poorest households from aid and ignoring employer discrimination against Black men. Instead, racial discrimination and bias were inherent, and sometimes explicit, features of mothers’ pensions laws.⁴⁰

Black mothers received only 3% of total pensions. In some states and counties, Black women were explicitly excluded from program eligibility.⁴¹

The harsh irony of this situation is that the ability of upper-middle class White women to champion movements for social reform hinged upon the women of color who, as private domestic servants, met the caregiving, cooking,

and cleaning needs of affluent White families, in exchange for marginal pay and often while struggling to care for families of their own.⁴²

The Two-Channel Welfare State

Scholars argue that mothers' pensions helped lay the groundwork for a gendered, "two-channel" welfare state that has been repeatedly reinforced and expanded since.⁴³ Mothers' pensions introduced new processes to public benefits for women that diverged significantly from those governing public benefits for men. Programs created during the Progressive Era to serve working men, such as Workmen's Compensation, were "final, public, and judicial" in nature.⁴⁴ Determinations around eligibility and benefits amounts were made through simple, routinized processes drawing on scientific standards.⁴⁵

By contrast, mothers' pensions were administered via ongoing, private, discretionary processes designed to monitor and ensure recipients' continued "deservingness" of benefits.⁴⁶ In order to qualify for pensions, women had to prove extreme poverty and quit, or significantly cut back on, paid work.⁴⁷ Recipients were subject to ongoing monitoring, including in-home visits, to ensure that they were "physically, mentally, and morally fit" to raise children.⁴⁸ The continuation of benefits was contingent upon adherence to strict rules that invaded many aspects of women's personal lives, including restrictions around tobacco and alcohol use, church attendance, home cleanliness, and male boarders.⁴⁹

The supervision of women and their performance as mothers was justified by the framing of mothers' pensions as payments given in exchange for the service of raising

children, rather than aid to women and families in need.⁵⁰ This line of logic has continued to impact women's access to public assistance since. Aid to Families with Dependent Children (AFDC), the programmatic successor to mothers' pensions, has transformed public benefits for women into what we now call "welfare." Throughout decades of reform, welfare policy has continued to rely on invasive practices that dictate feminine morality and "good" motherhood, attempt to control women's behavior, and provide for constant uncertainty around the duration of benefits.⁵¹

Mothers' pensions were a landmark intervention that marked a "preliminary recognition of poverty as a public problem requiring governmental remedies" in the U.S.⁵² Yet just as Progressive Era labor reform institutionalized sex and race inequality within the economy and workforce, mothers' pensions laid the foundation for a gendered, racialized welfare state.

THE NEW DEAL & THE AMERICAN DREAM (1920s - 1960s)

Progressive Era discourse raised key issues that fueled more robust policy changes over the next few decades. Reformers had brought attention to the poor working conditions and overcrowded, hazardous living arrangements of low-wage workers in cities. City planners and political leaders were distressed over the disease, danger, and chaos that had come to define urban living in an age of unprecedented urbanization. Workers had become angrier, and their demands for better working and living conditions had grown much louder.

By the end of World War I, tensions around labor came to a head. Women's participation in the workforce had temporarily increased due to a wartime shortage of labor that allowed women and Black men to fill jobs previously held by White men.⁵³ This was the first of several instances in which the U.S. briefly set aside its preference for the male breadwinner household to leverage women as a source of reserve labor.⁵⁴ Returning veterans became angry that their jobs had been taken, adding to existing worker outrage over poor wages and conditions. At the end of the war, four million U.S. workers were on strike.⁵⁵

Recognizing the need to provide workers with better wages and housing, and with a renewed interest in removing women from the labor force, manufacturers and union leaders returned to the Progressive Era concept of the "family wage."⁵⁶ Family wages were based on the consumption needs of a male worker and his dependent family, ensuring that households could subsist on a male breadwinner's income alone, and encouraging women to exit the workforce.⁵⁷ From the corporate perspective, family wages were also good for business, as workers with more disposable income could expand the domestic market for manufactured goods. This was especially important in the aftermath of the war, with defense corporations seeking to convert to the production of consumer goods.⁵⁸

Building the American Dream

Family wages were one component of a broader plan that began to emerge: the mass production and sale of the American Dream, in the form of single-family, suburban homes. In addition to providing family wages, many employers began producing such housing for skilled,

White male workers to live in. This strategy accomplished several goals: it increased demand for manufactured goods by giving families ample space to fill; it improved worker satisfaction and provided a tranquil place outside of the city where (male) workers could return after a hard day's work; and, it guaranteed long-term employment to satisfy mortgage payments. The American Dream also gained the support of urban planners and social reformers, who saw single-family, suburban homes as a viable solution to the "social ills" associated with "hyper-density" and urban living.⁵⁹

The mass production and marketization of the "American Dream" was a unifying solution for employers, union leaders, manufacturers, and urban planners.

The American Dream also created the new role of "home manager" for women, which would deter them from working, increase their dependence on men and marriage, and define a modern version of American gender roles to suit the industrialized, capitalist economy. In the suburbs, every family would have not only its own home, backyard, and driveway, but also its own car, oven, dishwasher, laundry appliances, and more. Women would be responsible for facilitating this consumption, and for maintaining the home as a pristine environment, as part of their broader obligation to meet the emotional and personal care needs of their husbands.⁶⁰

The rise of the American Dream was initially stunted by the Great Depression, yet the model's inception spurred the creation of infrastructure that would allow it to flourish after World War II. In 1931, President Hoover's Commission on Home Building and Home Ownership established the

mass production of single-family homes as “a national strategy to promote long-term economic growth and recovery.”⁶¹ The National Housing Act of 1934 established the Federal Housing Administration (FHA) and the Federal Savings and Loan Insurance Corporation (FLIC), drastically increasing housing production and making mortgages widely available to White, working-class men.⁶²

The Great Depression also strengthened rhetoric around the male breadwinner model, as it caused more women to enter the labor force to compensate for lost household earnings. Combined with the fact that male-dominated industries were those hardest hit by job loss, this trend generated anger towards working women and fueled the perception that women were taking jobs away from men.⁶³

The New Deal

An increasing preoccupation with employment as the marker of American masculinity created anxiety around the need to reinforce gender roles, and allowed men’s employment issues to dominate the New Deal legislative agenda.⁶⁴ Meanwhile, the Supreme Court had struck down Washington D.C.’s minimum wage law for women in 1923, ending the ability of lawmakers to exclusively regulate women’s work.⁶⁵

The Fair Labor Standards Act (FLSA) of 1938 established the first national minimum wage, banned child labor, and set a wage premium for hourly employees working more than 40 hours per week. Largely to gain the support of labor unions, FLSA was carefully written to exclude most occupations dominated by women and Black workers.⁶⁶

In addition to more robust labor policies, the New Deal marked an unprecedented expansion of the welfare state, yet in ways that strengthened the gendered and racialized aspects of public welfare established during the Progressive Era. Social insurance for unemployment and old age were attached to labor market participation, benefiting most White men and their wives, who qualified as dependents, yet excluding single women who did not meet the work requirements.⁶⁷ Meanwhile, in the same vein as earlier minimum wage laws for women, the new social insurance programs excluded workers in domestic services and farm labor, sectors that comprised 60% of the Black labor force in 1930.⁶⁸

Black women were often unable to access social insurance, either independently or as married dependents, as so many Black men were also excluded.

In addition to old age and unemployment insurance, the Social Security Act created Aid to Dependent Children (ADC), or what is now commonly referred to as “welfare.” As the successor to mothers’ pensions, ADC was intended to support children whose fathers were absent, deceased, or unable to work, with the goal of ensuring that their mothers would be able to stay home.⁶⁹ Like mothers’ pensions, ADC excluded Black women, who had always worked out of financial necessity.

As Social Security quickly became regarded as a program for the “deserving poor,” suspicion around public benefits for the “undeserving poor” (namely, unwed mothers) grew.⁷⁰ 1939 amendments to the Social Security Act reinforced this dichotomy, and strengthened the divide between the two separate “channels” of public benefits

that had been established decades prior. Benefits for widows were transferred to the mainstream Social Security program, while ADC was left to provide for never-married and single mothers, whose morality and deservingness was increasingly called into question.⁷¹

The American Dream for Whom?

Labor shortages during World War II once again facilitated an increase in women's employment, with the federal government playing an instrumental role. The Lanhan Act of 1941 not only established work and training programs for women, but also provided federally-funded daycare for the children of women defense workers, serving 1.5 million children at the program's peak. Despite its success, the innovation was short-lived. After the war, government once again invoked the "demands of motherhood" as justification for dismantling the programs.⁷²

By this time, the financial and physical infrastructure needed to execute the American Dream strategy was finally in place. White, middle-class Americans moved out of the city in droves, leveraging the nation's newly available mortgages to buy up single-family, suburban homes. Women were forced to rely on their husbands not just for economic support, but also for access to housing, as mortgages were only available to men. Suburban housewives were subject to the ruthless pressure of mass advertising campaigns telling them to fill their homes with consumer goods, which were portrayed as crucial to a woman's performance as wife, mother, and caretaker.⁷³

Confined to their socially ascribed "sphere" of the home, women were physically cut off from the paid economy, the public realm, and one another.

Women, men, and children of color, meanwhile, were left in inner cities to endure decades of disinvestment and the trauma of urban renewal. Redlining and other discriminatory policies and practices excluded Black households entirely from homeownership. Discrimination in the labor market continued to deprive many Black workers of employment and adequate wages. As suburbanization progressed, inner-city residents were displaced from their homes and neighborhoods in the name of revitalization, shattering informal support networks and severing access to jobs and services.

In search of solutions to the crowded, hazardous tenement dwellings of early 20th century cities, policymakers had created state Public Housing Authorities (PHAs) and subsidized the development of public housing in U.S. cities during the late 1930s. Originally, the developments were intended to be a model version of urban housing that would provide a stepping stone for working-class, White families to homeownership. Households of color were often prevented from applying to public housing by discriminatory tenant selection policies, or segregated into separate buildings from White residents.⁷⁴

Suburbanization fueled residential succession in the housing stock and, as tenant selection policies were lifted, public housing became a housing option of last resort. Since the operational and maintenance budgets of PHAs were tied to rents, and since rents were tied to tenant incomes, this shift left PHAs with an increasing shortage of funds to keep their developments in a state of good repair. Families with the means to obtain other housing options did so, leaving only the poorest households living in public housing, and PHAs lacking the funds to support them.⁷⁵

Instead of subsidizing the rehabilitation of public housing, the U.S. demolished many developments in cities where only impoverished households of color had come to rely on them. Critics denounced public housing as an egregiously expensive, failed public experiment, even as the federal government continued to subsidize the construction and mortgages of single-family homes for millions of White families.⁷⁶

Meanwhile, affordable housing options for non-nuclear family households were largely eliminated. In cities like New York, Single-Room Occupancy (SRO) buildings and women’s-only hotels, which had long provided deeply affordable housing options for single women and men, were demolished. In the 1940s and 1950s, advocates for multi-family public housing were touted as being Communist sympathizers and a threat to American family values.⁷⁷ Policymakers enacted regulatory reforms to make the development of alternative housing typologies illegal, and to exclusively allow the creation of nuclear family housing.

Restrictive policies to prevent the creation of alternative housing typologies were set into place, often by inscribing exclusionary definitions of “family” into law.

The Undeserving Poor

Ideologies around the “deserving” and the “undeserving” poor became increasingly amplified during this time. Rising rates of divorce and unmarried childbearing, along with the segregation of single mothers within the public benefits system, had made ADC recipients increasingly vulnerable to public criticism. In 1962, the program’s name was changed to Aid to Families with Dependent Children (AFDC), partially in response to distress that the program’s eligibility requirements discouraged marriage.⁷⁸

A core belief was that state support of children born out of wedlock threatened American family values. At the same time, policymakers claimed that caregiving and raising children were private, family matters, rather than a public concern. The U.S. government has held fast to this paradoxical view for decades, claiming responsibility for the well-being of children when it comes to managing women’s marriage and child-bearing decisions, yet refusing any role in helping meet society’s care needs.

Meanwhile, government concerns around non-marital childbearing have always been heavily racialized. While the U.S. has made fervent efforts to ensure that White women fulfill their primary ascribed function of motherhood, it has never prioritized Black women as mothers.⁷⁹ Throughout the first half of the 20th century, Black households were consistently excluded from policies aiming to promote and protect the male breadwinner model. Eugenic thought, which positions Black and immigrant populations as biologically inferior, and suggests that restricting their growth is a cause for the greater good,⁸⁰ continued to influence U.S. policy long after the Progressive Era.

Over the last several decades, debates over “welfare reform” have increasingly brought these conflicts to the fore. States held a great deal of discretion over welfare benefits at the program’s outset, and many used this freedom to enact discriminatory rules to limit eligibility and reduce expenditures. In the 1960s, welfare rights activists challenged and overturned several of these policies in court, significantly expanding access to welfare. These changes, along with shifts in the nation’s marriage, divorce, and childbearing patterns, led the AFDC caseload to double between 1960 and 1970.⁸¹

This drastic expansion of the welfare rolls fueled criticism of the system and calls to limit program expenditures.⁸² Policymakers launched a series of reforms focused on parental responsibility and economic self-sufficiency, including the creation of optional job training programs for welfare recipients, which initiated a “welfare-to-work” approach for the first time. Meanwhile, the federal government launched the Medicaid and Food Stamp programs as part of a broader legislative agenda under the banner of the War on Poverty.⁸³

While these policies were generally grounded in an understanding of poverty as the result of inadequate income, they also assumed that insufficient income was the result of lack of employment or employable skills. The inability of many Americans - and in particular women and people of color - to earn sufficient wages due to discrimination, pay inequity, and other structural barriers, remained unaddressed.⁸⁴

THE WORKING WOMAN & THE WELFARE QUEEN (1970s - 1980s)

Despite the rise of the American Dream, women’s labor force participation continued to grow, slowly but steadily, after World War II. In the 1970s, that trend began to accelerate much more rapidly. In particular, large numbers of married, White women began entering the workforce for the first time.⁸⁵ The U.S. began to detach from the idea that a “good mother” was, by definition, one who stayed at home.⁸⁶ Over the next two decades, women’s dual roles as both breadwinner and caregiver became increasingly accepted and eventually normalized.

Commercial Carework & the Second Shift

While these changes advanced freedom and financial independence for many women, they also shouldered more women with the burden of the “second shift.” The U.S. government continued to maintain that child-rearing and caretaking were matters of the private family, in which the state had no place.

In 1974, Congress passed the Comprehensive Child Development Bill, a landmark piece of legislation that would have created a system of universally accessible, federally-funded childcare centers nationwide. With increasing numbers of mothers with young children entering the labor force, lawmakers sought to make it easier for parents to balance the simultaneous responsibilities of working and raising children. In a move of timeless influence, President Nixon vetoed the bill, citing the dangers of Communism and the threats that a “communal approach to child-rearing” posed to American family values.⁸⁷

With the federal government having absolved itself once again of responsibility for helping meet society’s care needs, the commercial market for carework and domestic services boomed. Between 1976 and 1981, the share of children ages three to six attending kindergartens or nurseries increased from 32% to 57%.⁸⁸

The expansion of commercial carework occurred along the same lines of gender and race that had dominated carework in the U.S. for decades. Discrimination and the legacy of slavery had previously left Black women with few options for employment outside of private domestic service work in the homes of White families. As more White mothers turned to the market for help with

childcare, house cleaning, and food preparation, Black women transitioned into jobs providing those services, which often yield low wages and few benefits due to the economic devaluation of “women’s work.”⁸⁹ Asian, Hispanic, and immigrant women also became over-concentrated in the care and service work sectors throughout the latter half of the 20th century.⁹⁰

The commercialization of carework continues to force women of color to serve White families first, while the needs of their own families are treated as secondary.

Bad Moms & Deadbeat Dads

In the 1980s, a new approach to poverty gained traction, grounded in individualized failure and blame. “Underclass” theorists maintained that poverty is the result of dysfunctional behavior, framing issues like joblessness and non-marital childbearing as the negative products of intergenerational poverty. These perspectives were heavily racialized and often directed towards Black communities.⁹¹

In a dramatic reversal of century-long efforts to get women out of the labor force, the U.S. adopted the stance that in order to truly “deserve” public benefits, women had to be employed. Single mothers on welfare were portrayed as lazy, promiscuous, and unwilling to work. The myth of the “welfare queen” characterized recipients as bearing more children in order to collect more benefits. The fathers of AFDC children were demonized as being “deadbeat dads” lacking the moral character and work ethic to provide for their families. During the 1980s and 1990s, this harmful, racist rhetoric was paired with opposition to big government to push for massive cuts to welfare funding and increasingly punitive program reforms.⁹²

The Child Support Enforcement Act of 1975 threatened to terminate the benefits of welfare recipients who were unwilling to establish paternity and seek out child support.⁹³ The Reagan administration cut the education and training programs of the 1960s, reduced benefit amounts, and established lower, more restrictive income limits for eligibility. Since eligibility for Medicaid, Food Stamps, and other programs were tied to AFDC, many working women suffered the loss of a wide range of public benefits.⁹⁴

1980s welfare reform caused many women to lose not only welfare payments but also health insurance, housing and energy cost subsidies, childcare, and school lunch allowances.⁹⁵

The Family Support Act (FSA) of 1988 required welfare recipients to take part in job training programs (those of the 1960s had been optional) and forced two-parent families receiving benefits to engage in 16 hours per week of unpaid public work. FSA obligated states to provide childcare that would allow recipients to participate in work programs, but did not provide them additional resources to do so, resulting in confusion and bureaucratic chaos.⁹⁶

THE MALE BREADWINNER MYTH GOES ON (1990s - Present)

Today, the ideal of the male breadwinner family is perhaps further from reality than ever before. American children are now far more likely to be raised by a single working parent, or two parents who are employed, than by a married couple comprised of one parent who works and one who stays home. Despite the transformation of the nation’s demographic, workforce, marriage, and child-

rearing patterns over the last 50 years, our public policy remains rooted in archaic gender stereotypes that disenfranchise and overburden women.

In 2017, 41% of mothers in the U.S. contributed at least half of their households' income.⁹⁷

The American Dream Continues

The U.S. maintains restrictive, mid-century housing policies that prohibit the development of housing for non-nuclear families, worsening affordability crises that have disproportionately impacted women in cities across the nation. Government has continued disinvestment from what remains of the public housing stock, allowing impoverished households of color to suffer unsafe and unhealthy living conditions. In the 1990s and early 2000s, public housing residents were once again displaced for the sake of revitalization under the Hope VI program, which aimed to redevelop public housing as “mixed-income” communities, yet did so via demolition and the removal of existing, very low-income tenants.⁹⁸

Women and households of color pay into a federal tax system that advantages homeowners, who are disproportionately White men, through numerous tax deductions and rewards for realizing capital gains on a home sale.⁹⁹ Women were not granted access to credit until the mid-1970s, and the gender wage gap ensures that they still have less access to the income and savings required to purchase a home. The legacy of Redlining and discriminatory practices in the housing market, which systematically excluded Black communities from homeownership for decades, continue to deprive Black households of the opportunity to purchase a home or build wealth through homeownership.¹⁰⁰

Marriage Promotion as Social Welfare

Still today, the federal government maintains its stance that caregiving for children and the elderly are a private, family concern, even as robust debates around the regulation of women’s reproductive decisions continue. In doing so, the U.S. assumes that women will be able to continue meeting the bulk of society’s domestic and caregiving needs for free, even while simultaneously matching the economic contributions of men. This perpetuates the notion that carework is of no economic value, which in turn disproportionately harms the women (and men) of color who perform commercial care and domestic service work for extremely low wages.

Even more striking, the U.S. has *furthered* its commitment to the married-couple nuclear family as the singular solution to America’s problems. In particular, government has doubled down on the notion that heterosexual marriage is the best solution for the highly feminized problem of poverty. Continuing in the vein of the Reagan administration, welfare reform under President Clinton increased and tightened work rules, and expanded the requirement for recipients to work off their benefits via unpaid service work. The landmark Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 restructured AFDC into Temporary Assistance for Needy Families (TANF), and implemented robust program changes to advance three main goals: work enforcement, marriage promotion, and a smaller welfare state. All of these focused on changing women’s behavior, rather than tackling structural barriers to economic opportunity.¹⁰¹

Welfare reform has continued to enforce the idea that the child-bearing, marital, and parenting choices of women (particularly poor women and women of color) should be subject to public review and control. In response to the argument that poor women on welfare have large families to increase their benefits, policymakers gave states the option to implement “family caps” to deny benefits for any child born to a woman already receiving assistance. At least 25 states have adopted family caps, despite evidence that they are not effective. The federal government also granted bonus funds to states for simultaneously reducing rates of non-marital births and abortions.¹⁰²

While welfare policy has always reflected a desire to regulate the marriage and child-bearing choices of welfare recipients, 1990s welfare reform marked the first use of public assistance funds to promote gendered family preferences to all women and girls. Hundreds of millions of dollars were dedicated annually to abstinence only sex education programs in schools that prohibited the inclusion of topics such as safe sex and contraception.¹⁰³ The practice of marriage promotion as social welfare has persisted since. The U.S. has repeatedly recommitted welfare funds to marriage promotion and education activities, in some cases by diverting resources away from other welfare programs.¹⁰⁴ Advocates for marriage promotion argue that healthy family formation benefits children, citing research linking marital status with child outcomes.¹⁰⁵ However, many scholars have pointed out the difficulty of controlling for poverty and other issues that play an important role in both child outcomes and choices around marriage and divorce.¹⁰⁶ Numerous studies have produced conflicting findings that provide “no evidence

for a causal relationship between marital status and child well-being.”¹⁰⁷ Critics of marriage promotion policy also note that it fails to address the widespread issue of domestic violence, potentially encouraging women to stay in unsafe situations, and contributes to the marginalization of LGBTQ+ communities by reinforcing heterosexual, cisgender unions as the norm.¹⁰⁸

Over a century has passed since the U.S began legislating the male breadwinner household model and its gendered division of labor, yet those concepts remain core to the nation’s public policy today. The U.S. maintains a “two-channel” welfare state, in which men are entitled to public benefits as male breadwinners, and women are blamed and penalized for needing support. Decades of economic and social policies have deprived women of access to income and opportunity, burdened them with a lifetime of invisible, unpaid labor, and left them to single-handedly fulfill all of society’s care needs. At the same time, the U.S. has consistently provided men and married-couple households with an explicit advantage in the economy, the labor force, and the housing stock.



WHAT THE F IS A FEMINIST HOUSING PLAN?

NYCHA is a Feminist Issue

HOMELESSNESS is a Feminist Issue

AGING is a Feminist Issue

AFFORDABILITY is a Feminist Issue

HOUSING DESIGN is a Feminist Issue

**ECONOMIC INEQUALITY
& the Female Workforce**

**DESIGN & DEVELOP a More
Feminist City**

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A feminist housing plan will put the housing crises of women front and center. Fixing NYCHA and ending homelessness will be top policy priorities. A feminist housing plan will increase affordability and build more housing for seniors, families, and single adults. A feminist housing plan will reduce the impacts of economic inequality on women and their children. It will shape the built environment to respond to the needs and experiences of all New Yorkers.

A feminist housing plan will help create a more just and inclusive New York City – a city that works for everyone.

NYCHA IS A FEMINIST ISSUE

1

Restoring the New York City Housing Authority (NYCHA) to a state of good repair is a racial and gender equity imperative. In addition to comprising some of the lowest-income households in the city, public housing residents are overwhelmingly seniors, women, and people of color.

In NYCHA:

- **Nearly 4 out of 5 households are female-headed.**
- **1 in 6 households is comprised of a single parent or grandparent raising children.**
- **94% of single-parent & grandparent households are female-headed.**
- **2 out of 5 households are senior-headed.**
- **Women head over 3x as many senior-headed households as men.**
- **Households earned an average income of \$25,000 in 2019.¹**

After decades of disinvestment, severely deferred maintenance, and operational failures at NYCHA, the dire state of our public housing stock has become one of the biggest housing crises facing New York City today. Households living in NYCHA are frequently deprived of

access to running water, heat, and gas for days and weeks on end. Residents are exposed to lead paint, pest infestations, and other health hazards. Elevator outages render seniors and tenants with mobility impairments unable to leave their apartments for extended periods of time.

We must ensure that NYCHA is a safe, affordable housing option for generations to come. NYCHA is the largest landlord in the country, with as many as 600,000 occupants, or a population similar in size to that of Baltimore, MD.² Failing to preserve the public housing stock would mean losing a vital piece of public infrastructure and a critical mass of deeply affordable housing. It would result in massive residential displacement and homelessness, and potentially cause population and economic loss citywide. Regional Plan Association (RPA) estimates that a 10% loss of NYCHA units would cause homelessness to increase by 62% and raise the cost of providing emergency shelter by \$700 million per year.³

The terrible conditions at NYCHA have attracted an increasing amount of political and media attention in recent years, and some progress towards policy solutions has been made. The City's NYCHA 2.0 plan aims to fund and resolve up to 75% of the public housing stock's capital and repair needs by 2028.⁴ Through programs including PACT to Preserve and Transfer to Preserve, the plan leverages new partners and resources towards NYCHA to generate increased financial and managerial support.

While these are important steps forward, if NYCHA is truly a top policy priority, then the City can and must do more. NYCHA 2.0 puts forth ambitious and worthy goals, but falls short of ensuring that the needs of the public housing

stock will be met in full. Meanwhile, efforts to implement the plan have faced significant challenges due to the failure to meaningfully engage NYCHA residents as partners.

**Figure 1:
NYCHA Household by Sex of Householder
and Household Type (2019)⁵**

Household Type	All HHs	Senior-Headed HHs*	Single Parent & Grandparent HHs
Female-Headed (#)	132,158	48,555	24,944
Female-Headed (%)	77%	72%	94%
Male-Headed (#)	38,582	19,287	1,716
Male-Headed (%)	23%	28%	6%
Total HHs (#)	170,740	67,842	26,660
All HHs (%)	100%	40%	16%

* Senior-headed households in NYCHA are defined as those headed by individuals ages 62+.

POLICY OBJECTIVES

1.1 Make NYCHA a central component of the citywide housing plan.

NYCHA can no longer be treated as a separate issue that only impacts public housing residents.

The future of NYCHA affects all New Yorkers. Efforts to repair and preserve NYCHA must be planned for and executed cohesively with those to develop new affordable housing, build more equitable neighborhoods, and achieve other key housing policy goals. Where time and resource constraints require tradeoffs between those goals, NYCHA must be positioned as a top priority.

1.2 Implement a capital and management plan to meet the needs of each and every public housing unit.

The 25% of NYCHA's maintenance and repair needs that are excluded from NYCHA 2.0 will only become costlier and more urgent to address over the next ten years. Between 2011 and 2017,

despite \$2 billion of spending on capital repairs, the cost of addressing NYCHA's physical needs grew by over 50%, rising from \$32 billion to \$45 billion.⁶ We cannot guarantee an end to this crisis without a plan to comprehensively address needs at a faster rate than they are growing.

1.3 Position residents at the center of decision-making.

After living through decades of government neglect, NYCHA residents are understandably mistrustful of new promises

and plans. Meanwhile, lived experience has given public housing tenants a deeper understanding of their developments' needs than opaque and often faulty data can provide. NYCHA residents must be positioned at the center of any decision-making processes around redevelopment and improvements, both to facilitate the necessary trust for plans to succeed, and to create more effective plans informed by tenants' knowledge and lived experience. ■

HOMELESSNESS IS A FEMINIST ISSUE **2**

While homelessness and its impacts are the subject of extensive policy research and interventions, the gender equity ramifications of this crisis are not. Women, their children, and LGBTQ+ individuals are more vulnerable to the leading causes of homelessness, and experience homelessness at disproportionately high rates.

In Department of Homeless Services (DHS) shelters:

- **The number of families with children has increased by 46% since 2009.⁷**
- **Families with children account for 62% of the total shelter population in 2020.⁸**
- **9 out of 10 families with children are headed by women.⁹**
- **93% of families with children are headed by a Black or Hispanic New Yorker.¹⁰**
- **The #1 reason for families entering into shelter is domestic violence.¹¹**

In recent years, New York has faced homelessness levels of record highs. In 2017, more New Yorkers were experiencing homelessness than at any time since the Great Depression.¹² Although the shelter population has fallen slightly since then, this crisis remains one of unprecedented magnitude. The U.S. Department of

Housing and Urban Development (HUD) estimates that nearly 78,000 New Yorkers are living in emergency shelters, transitional housing, or on the streets.¹³

DOMESTIC VIOLENCE

Women comprise the vast majority of survivors of domestic violence, the primary cause of family homelessness in New York City and a leading cause of homelessness nationwide. Over 1 in 3 women in the U.S. have experienced sexual or physical violence and/or stalking by an intimate partner at some point in their lives.¹⁴ LGBTQ+ women are more vulnerable, with bisexual women being nearly twice as likely as heterosexual women to have experienced intimate partner violence.¹⁵ In New York City, Black, Hispanic, and American Indian/Alaskan Native women experience the highest rates of victimization.¹⁶

Too often, women who experience abuse inside their homes are faced with the impossible choice of staying with their abuser or becoming homeless. Violence is one of many strategies that abusers tend to exercise in order to gain emotional and financial control of their partners. Often, the result is that survivors are emotionally traumatized, isolated from family and friends, lacking means to flee the relationship, and left with few, if any, alternative places to go.¹⁷ While data is limited, research cited by HUD reports that 57% of women experiencing homelessness in the U.S. report having lost their housing as the immediate result of domestic violence.¹⁸

Domestic violence is the leading cause of family homelessness in New York City, where nearly two-thirds of the DHS shelter population is comprised of families

with children, 89% of which are headed by women. In addition to causing homelessness, domestic violence makes it especially challenging to regain stable housing. The transition out of shelter is difficult for all families, regardless of the cause of homelessness. On average, families in the DHS system remain in shelter for over a year.

In Fiscal Year 2018:

- **2 out of 5 families that entered into DHS shelters did so due to domestic violence.**
- **The number of families entering DHS shelters due to domestic violence was 44% greater than in FY2014.**
- **96% of adults that entered into the City's specialized DV shelters were women.**
- **89% of adults that entered into DV shelters were Black and Hispanic.¹⁹**

The average time in DHS shelter for families with children is 443 days, or about 15 months.²⁰

Domestic violence survivors face additional barriers to obtaining permanent housing that compound and exacerbate more universal challenges. Many have unique confidentiality and safety needs that restrict already limited options for housing. Survivors who have experienced co-occurring economic abuse often face limited financial resources, bad credit, and sparse employment history as a result.²¹ According to one survey by Safe Horizon, co-occurring economic abuse affects 92% of survivors experiencing homelessness.²²

These challenges are exacerbated by a lack of sufficient public resources and support. New York City's Human Resources Administration (HRA) operates the largest system of specialized shelters for domestic violence survivors in the country, yet current needs far outstrip what the system is able to provide. HRA only has the capacity to serve one in four New Yorkers experiencing homelessness as the result of domestic violence. The remaining 75% reside in general DHS shelters, where around half of domestic abuse survivors report feeling unsafe "most" or "all of the time."²³

Meanwhile, survivors who do manage to secure a bed in HRA shelters are only permitted to stay for up to 180 days. This short period of time is often inadequate for families to obtain permanent housing. Many families do not earn enough to cover the costs of renting an apartment. Households that are able to obtain a housing voucher are often unable to use it due to illegal landlord discrimination and insufficient subsidy amounts.²⁴ In 2019, an estimated 11,000 households were living in City homeless shelters despite having access to a rental subsidy.²⁵

All of these issues contribute to prolonged and reoccurring periods of homelessness among domestic violence survivors in New York City, who are overwhelmingly young women of color raising children on a single income. Many face educational barriers to employment that make financial and housing stability even more difficult to achieve, especially when dealing with mental and physical trauma in the aftermath of abuse. In Fiscal Year 2018, only 14% of families that exited DV shelter did so with a housing subsidy, and half of the families that exited due to the 180-day time limit subsequently entered DHS shelters.²⁶

POVERTY AND HOUSING INSTABILITY

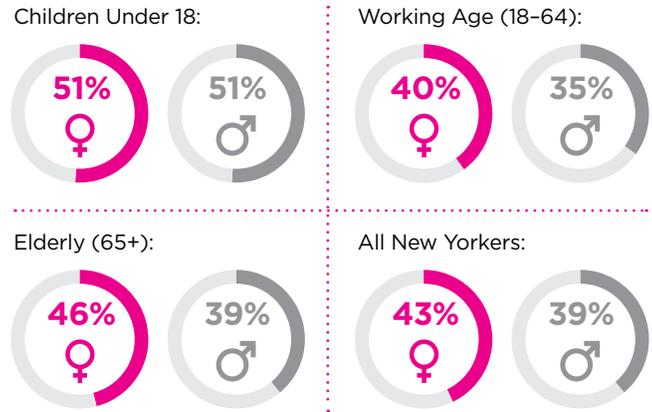
Women are more likely than men to be poor, both in New York City and nationwide. Poverty is especially prevalent among women of color, senior women, and women raising children alone. Figures 2 and 3 show the widespread disparities in the poverty rates of New Yorkers across gender, race, and age. The poverty rate for Hispanic women in New York City is more than double the rate for non-Hispanic White men.

Figure 2:
Poverty Rate by Gender & Race/Ethnicity in NYC (2018)^{*27}



^{*}Data unavailable for other racial groups not listed, and for two or more races.

Figure 3:
Share of New Yorkers Living in or Near Poverty, by Age (2018)^{**28}



^{**}As defined by the NYC Mayor's Office of Opportunity, residents are "in or near poverty" if they are below 150% of the NYC Poverty Measure threshold.

Higher rates of poverty put women – especially women of color, seniors, and mothers raising children alone – at heightened risk for housing instability and homelessness. New Yorkers living in single-parent households, 86% of which are headed by women, are nearly twice as likely as members of two-parent households with children to be poor (see Figure 4). Single mothers in poverty are expected to achieve the impossible: to support their families on a single income, often by working long hours at low-wage jobs with limited benefits, while also single-handedly meeting domestic labor and care needs.

64% of New Yorkers living in single-parent households are in or near poverty.²⁹

Households in poverty have very little flexibility to respond to an unexpected decrease in income or emergency expense. As a result, these events can immediately trigger housing instability. Households that are unable to keep up with rental payments even temporarily may face eviction, and eviction histories can make obtaining housing more difficult down the line. Housing instability leads many families to combine financial forces in doubled-up units, arrangements that are uncomfortable and stressful at best, and unsafe at worst. Along with domestic violence, eviction, occupancy of doubled-up or severely overcrowded housing, job loss, and hazardous housing conditions are leading causes of family homelessness in New York City.³⁰

Figure 4:
NYC Residents in Households with Children Under 18 Living in Poverty (2018)



LGBTQ+ AND YOUTH HOMELESSNESS

While women are more vulnerable than men to domestic violence, poverty, and homelessness, these issues also affect the LGBTQ+ community at disproportionately high rates. After controlling for age, race, education, and other factors affecting poverty risk, one recent study found that LGBTQ+ adults in the U.S. are 15% more likely than others to be poor.³¹ Within the LGBTQ+ community, poverty is especially prevalent among women, people of color, bisexual and transgender individuals, and youth.³²

LGBTQ+ adults in the U.S. are 15% more likely than others to be poor.

LGBTQ+ individuals face a range of barriers to housing stability related to gender identity and sexual orientation. Harassment and discrimination in the housing market contribute to lower rates of homeownership within the LGBTQ+ community, make obtaining affordable housing more difficult, and can even deprive seniors of equitable access to suitable housing resources. LGBTQ+ people experiencing homelessness often face harassment and violence when accessing emergency shelter, and service providers are not always well-equipped to provide the support that is needed.³³

70% of homeless LGBTQ+ youth have been pushed out of their homes as the result of strained family relationships.³⁴

In addition, LGBTQ+ youth face unique challenges to housing stability that increase the risk of homelessness. LGBTQ+ Americans ages 18-25 are more than twice as likely to experience homelessness as their heterosexual, cisgender peers.³⁵ Although LGBTQ+ people comprise only 4% to 10% of the general youth population, studies estimate that between 20% and 40% of homeless youth are LGBTQ+.³⁶ Strained family relationships and abuse are a primary contributor to these disparities.³⁷ Young people may be kicked out of their homes or forced to run away to escape abuse after coming out to their families or having their gender identity or sexual orientation discovered. Youth under these circumstances must combat the challenges of living independently at a very young age, affording housing with limited savings, and balancing schoolwork against financial self-sufficiency.

POLICY OBJECTIVES

2.1 Expand housing and social safety net options to reduce homelessness as the result of domestic violence.

We cannot allow homelessness to be the only pathway for women to escape abuse. New York needs to drastically expand its efforts to prevent homelessness as the result of domestic violence. Strengthening legal housing protections for survivors, expanding resources such as the City's Family Justice Centers, and creating new sources of flexible, low-barrier financial assistance that can meet survivors' immediate needs are a few of many potential strategies.

At the same time, we must ensure that survivors experiencing homelessness have access to the shelter and services they need, as well as supports to swiftly transition back into permanent housing. New York must expand the capacity of DV shelters to be commensurate with need, either by expanding the HRA shelter system, dedicating DHS resources to the creation of new specialized facilities, or a combination of both. Meanwhile, potential measures to make permanent housing more accessible include: increasing homeless set-asides for new development to ramp up overall supply; allocating additional resources to rental assistance and eliminating bureaucratic barriers; and, proactively and aggressively combatting illegal discrimination against voucher-holders.

2.2 Address housing instability among LGBTQ+ youth.

The causes of homelessness among LGBTQ+ youth are

different from those of adult and family homelessness, and youth face unique challenges to securing stable housing independently. While New York benefits from a wealth of organizations that provide shelter and services specifically for LGBTQ+ individuals experiencing homelessness, we cannot expect them to take on this crisis alone. The City must increase the capacity of shelters for LGBTQ+ residents experiencing homelessness, and implement policies and programs to address the unique housing needs of LGBTQ+ youth.

2.3 Eliminate regulatory obstacles to the creation of temporary & permanent housing.

Temporary shelter, permanent supportive housing, and affordable

housing without on-site services are all critical to combatting homelessness, yet they are classified differently in the Zoning Resolution, which subjects each to a different set of rules.

With so many different regulations in play, the development of housing resources for the homeless is not always as efficient or effective as it needs to be. Meanwhile, the creation of housing resources for the homeless is frequently prevented or delayed by community opposition.

New York needs a more flexible and streamlined regulatory framework that poses fewer obstacles to the development of housing resources for the homeless and strikes a more appropriate balance between hearing community feedback and meeting housing needs. While community input is an invaluable component of the land use process, we cannot allow the opinions of a few stably housed residents to supercede the needs of thousands of New Yorkers experiencing homelessness. ■

AGING IS A FEMINIST ISSUE

3

With longer life spans than men, women are overrepresented among New York City's rapidly growing senior population. Compared to their male peers, senior women also have poorer economic outcomes and greater affordability needs.

In New York City:

- **3 in 5 residents age 65+ are women.**
- **Senior women are 27% more likely than senior men to be poor.**
- **2 out of 3 renter households headed by senior women are rent-burdened.**
- **Senior women live alone at nearly 2x the rate of senior men.³⁸**

Housing affordability and access are key concerns for older New Yorkers, who comprise the fastest-growing population in the city. Senior renters and homeowners alike suffer from higher rates of housing cost burden than their younger neighbors. 60% of senior-headed renter households in New York City are rent-burdened, compared to 50% of renter households overall.³⁹ Meanwhile, the share of older workers with access to retirement savings plans through their employer is shrinking.⁴⁰

The share of NYC seniors in the labor force grew from 13% in 2005 to 18% in 2019.⁴¹

All of these trends point to the increasing affordability needs of the city's older residents, 59% of whom are women.⁴² In addition to being overrepresented in the senior population, women have poorer economic outcomes that lead to greater affordability needs. For women, a lifetime of wage inequality creates a catch-22 in which they enter retirement with less savings than their male peers, yet have less access to benefits tied to prior earnings and employment history. Although women are more likely than men to rely on Social Security Income (SSI), they tend to draw much less from SSI and other retirement plans.

As a result, senior women live on lower incomes than their male counterparts and are less likely to own their homes. The median income of households headed by senior women is 61% of the median income of households headed by senior men. While older renters are more vulnerable to rent burden overall, the women among them are even more so, with two-thirds of renter households headed by senior women paying more than 30% of their income to rent.

Figure 5:
Selected Characteristics of Senior Women & Men in NYC
(2018-2019)^{*43}

NYC POVERTY MEASURE



MEDIAN HH INCOME



% OWN A HOME



% RENT BURDENED**



% LIVE ALONE



*All data in Figure 5 is from 2019 except for poverty rates, which are from 2018 - the most recent year for which NYC Poverty Measure figures are available.

**Share of renter households only (excludes homeowners).

Senior women are more likely to experience poverty, making them disproportionately vulnerable to housing instability and homelessness. 23% of female New Yorkers age 65 and over are poor, compared to 19% of men in the same age group (see Figure 5). Poverty rates are even higher among senior women of color, senior women who are LGBTQ+, and women in older age groups. Nearly one in four women in New York City is living in poverty by the time she reaches her eighties.⁴⁴

Greater longevity and higher poverty rates contribute to women's intensified need for in-home supports in order to age in place.⁴⁵ Women are also at greater risk for isolation and its impacts on mental health. Senior women in New York City live alone at nearly twice the rate of their male peers (see Figure 5).

POLICY OBJECTIVES

3.1 Build more senior housing. The number of New Yorkers age 65 and over is expected to rise to over 1.4 million by 2040.⁴⁶ Seniors in New York City are already facing unmet housing needs that will only continue to grow as the older population increases. The combined annual costs of providing shelter and healthcare for senior New Yorkers experiencing homelessness are projected to triple between 2011 and 2030, rising from approximately \$150 million to \$461 million.⁴⁷

Ensuring that older New Yorkers have access to affordable senior housing will advance gender equity, improve quality of life, and reduce the use of emergency shelters,

health and nursing home services, and related public expenditures. We need to build more senior housing today to prepare for our future as an older city tomorrow.

3.2 Expand programs to support the housing stability of seniors.

The City has important tools in place to help protect the housing stability of seniors, yet those resources are already insufficient to match growing needs. For example, the Senior Citizen Rent Increase Exemption (SCRIE) has helped protect thousands of low-income seniors living in rent-stabilized housing from rent increases. Yet according to the most recent estimates, only about half of households eligible for SCRIE are enrolled in the program. Meanwhile, almost one-third of SCRIE participants still pay more than 70% of their income to rent.⁴⁸

We must expand and improve access to SCRIE and other programs to help low-income New Yorkers remain safely and stably housed as they age. We must also ensure that any such programs provide enough benefits for participants to retain the ability to cover healthcare costs and pay for other daily needs. ■

AFFORDABILITY IS A FEMINIST ISSUE

4

With lower incomes and greater care-related expenses than men, women have fewer options for high-quality housing that they can afford. Policies that assume a universal experience of affordability put women and their households at a disadvantage in the housing market.

In New York City:

- **Over half of female-headed households are low-income.**
- **More than 1 in 4 female-headed family households are extremely low-income.**
- **Nearly 1 in 3 female-headed renter households are severely rent-burdened.**
- **Women head 86% of single-parent households.⁴⁹**

Housing policy in the U.S. typically considers housing to be affordable if it costs less than 30% of a household's income. Yet wages, income, household composition, and household expenses all impact what constitutes "affordable" for different individuals and families. Housing costs equivalent to 30% of household income are affordable for some New Yorkers and burdensome for others.

Since women earn less than men, they inherently face fewer options for housing that costs less than 30% of their income, regardless of household composition or non-housing expenses. Affordable options in neighborhoods with good access to jobs, schools, and public transit are even fewer and farther between. Many women are forced to make tradeoffs between the affordability and the quality, safety, and location of housing, which can contribute to longer commute times, reduced access to amenities and services, poorer health outcomes, and other negative impacts on quality of life.⁵⁰

In addition to earning less, women are more likely to rely on an individual income to cover the cost of housing and care for dependents.

Women comprise the vast majority of single parents in New York City and are more likely than men to be supporting aging parents or other dependents. With lower incomes and more mouths to feed, the amount of money that women are left with after putting 30% of their income towards rent is often inadequate to pay for food, healthcare, and other basic necessities. These challenges are especially acute for extremely low-income and very low-income households, both of which are disproportionately headed by women and women of color.

Findings from a recent CHPC poll of registered Democratic voters in New York City, point to the differences in how women, women of color, and single parents experience housing affordability:

- Compared to only 49% of male respondents, 63% of female respondents ranked housing affordability as “one of the biggest problems” facing New York City today.
- 67% of Black women saw housing affordability as “one of the biggest problems” – a higher rate than any other demographic group.
- Compared to respondents from two-parent households, single parents were 2.2x as likely to report currently struggling to pay their rent or mortgage, and 80% more likely to report having struggled to pay at some point in the last three years.⁵¹

Figure 6:
% AMI & Income Limits for Household of 3 in NYC (2021)⁵²

	% Area Median Income (AMI)	Income for HH of 3 (\$)
Extremely Low Income	0-30%	\$0-\$32,220
Very Low Income	31-50%	\$32,220-\$53,700
Low Income	51-80%	\$53,700-\$85,920
Moderate Income	81-120%	\$85,920-\$128,880
Middle Income	120-165%	\$128,880-\$177,210
High Income	Over 165%	Over \$177,210

Figure 7:
Income Levels based on Area Median Income (AMI) of NYC Households (2019)⁵³

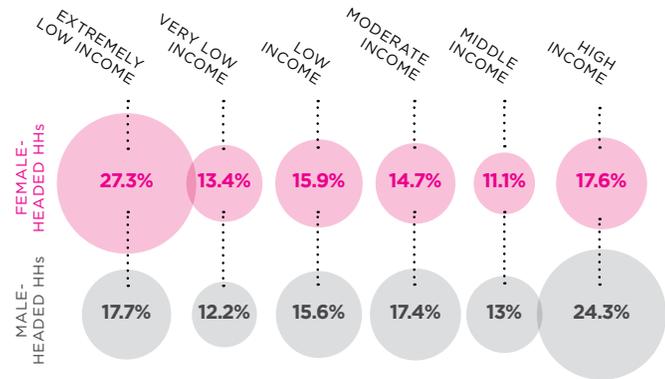
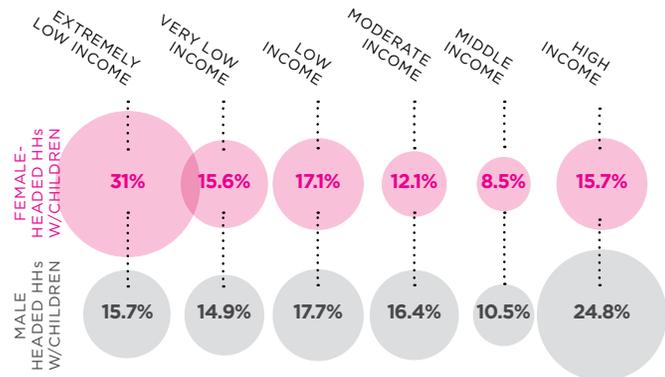


Figure 8:
Income Levels based on Area Median Income (AMI) of NYC Family Households w/ Own Children Under 25 (2019)⁵⁴



POLICY OBJECTIVES

4.1 Build more deeply affordable housing.

The City must invest in more deeply affordable housing to serve its extremely and very

low-income households, which are disproportionately headed by women and women of color.

4.2 Reframe affordability to address household income & expenses.

Although New Yorkers do not have a universal experience of housing affordability, our housing policies assume that

households can pay 30% of their income to rent. We must reassess this definition of affordability, especially when it comes to policies and programs that are targeted towards extremely low-income households. ■

A CLOSER LOOK: THE TIPPING POINT

For decades, affordable housing policies and programs in the U.S., including vouchers and public housing, have been based on the premise that for housing to be “affordable,” households should pay no more than 30% their income towards rent. The simplicity of this concept makes it a convenient index.

The 30% measure does not, however, evidence “affordability,” particularly for lower-income households, and it does not impact all households equally.

Some households make so little that any spending on housing is too burdensome and prevents them from spending on other necessities like food or healthcare. Some households may make a “choice” between paying more than 30% or living in sub-standard, or even illegal, conditions. Households that are in apartments considered affordable, but near the 30% threshold, could easily tip into debt following a small annual rent increase, change in family composition or circumstances, or an unexpected expense like a medical bill.⁵⁵

To gain a better understanding of how these issues play out, consider three hypothetical families living in an affordable housing building in New York City:



FAMILY
A



FAMILY
B



FAMILY
C

Earnings & Salaries		
Mr. A: \$42,960 Mrs. A: \$42,960	Ms. B: \$42,960	Ms. C: \$85,920
Number of Kids		
1	2	2
Annual Household Income		
\$85,920	\$42,960	\$85,920
% AMI (Family of Three)		
80%	40%	80%
Affordable Monthly Rent (30% of Household Income)		
\$2,148	\$1,074	\$2,148
Monthly Income After Rent & Taxes		
\$3,407	\$1,704	\$3,407
Monthly Cost of Basic Needs (Non-Housing)		
\$3,343	\$4,392	\$4,392
Monthly Income After Expenses		
\$65	-\$2,688	-\$985

FAMILY A

Mr. and Mrs. A live with their child in an affordable housing project in Brooklyn. Mr. and Mrs. A each earn around \$43,000 a year, for a total annual income of about \$86,000 (80% of AMI for a family of three). After paying taxes and 30% of their income to rent, the As are left with \$3,407 each month – only \$65 more than the monthly cost of their family’s other basic needs. The As are generally able to make it, but have trouble growing their savings, and may struggle to pay the rent in the event of a major unexpected expense.

FAMILY B

Ms. B and her two children live in the apartment next door. Ms. B earns the same salary as each Mr. and Mrs. A, but she does not have a partner to provide a second income. Since the B family income is only half as much as the A’s, the B’s monthly rent is also much lower. However, Ms. B needs childcare for two children, rather than one, which makes the cost of her family’s non-housing needs much higher. Even though she lives in affordable housing, Ms. B is left with a massive deficit in her budget each month.

FAMILY C

Ms. C and her two children live across the hall from the As and the Bs. Ms. C’s salary is twice that of each of her neighbors, and she single-handedly earns what Mr. and Mrs. A earn together. Because the As and the Cs have the same household income, they also pay the same amount in rent. However, like Ms. B, Ms. C is burdened by the high costs of childcare for two children. She too is unable to keep up with the costs of both housing and her family’s other basic needs.

METHODOLOGY

Analysis of household incomes, taxes, rents, and basic needs for Families A, B, & C performed by Kate Leitch.

The median income for cities nationwide is defined each year by the U.S. Department of Housing and Urban Development (HUD). The 2020 Area Median Income (AMI) for the New York City region is \$102,400 for a three-person family (100% AMI). For more on AMI and affordability criteria, visit NYC Department of Housing Preservation and Development online at: <https://www1.nyc.gov/site/hpd/index.page>.

The effective income tax rate for each household was estimated using SmartAsset’s New York Income Tax Calculator. State and local taxes are based on 2020 rates for New York, New York and assume no retirement contributions. Smart Asset’s New York Income Tax Calculator can be accessed online at: <https://smartasset.com/taxes/income-taxes>.

The basic needs costs included here are excerpted from the Massachusetts Institute of Technology (MIT) Living Wage Calculator. “Basic needs” expenses include food, medical, childcare, transportation, and a number of miscellaneous items like clothing and personal care. These costs reflect 2020 NYC prices and are adjusted for household configuration. Basic needs are calculated to be the minimum amount spent on these essential items and exclude entertainment, restaurants, vacations, savings, or investments. For technical documentation or more information on the topic, visit: <https://livingwage.mit.edu/>.

HOUSING DESIGN IS A FEMINIST ISSUE

5

Many aspects of our housing policy and regulatory framework are rooted in decades-old gender bias. These issues have created a mismatch between the housing stock and housing needs that diminishes affordability and quality of life, while promoting design practices that put women at a disadvantage in their own homes.

NUCLEAR FAMILY HOUSING ONLY!

For decades, housing policy in the U.S. has exclusively encouraged the development of housing typologies designed to serve nuclear family households. Rooted in a “separate spheres” ideology focused on separating “the (feminized) home from (masculine) market activity,” this orientation of housing policy emerged as part of broader government efforts to promote married-couple households arranged around a gendered division of labor.⁵⁶ As discussed in Chapter 7, zoning, land use, and planning were also leveraged to contribute to these efforts, further inscribing gender bias onto the built environment.

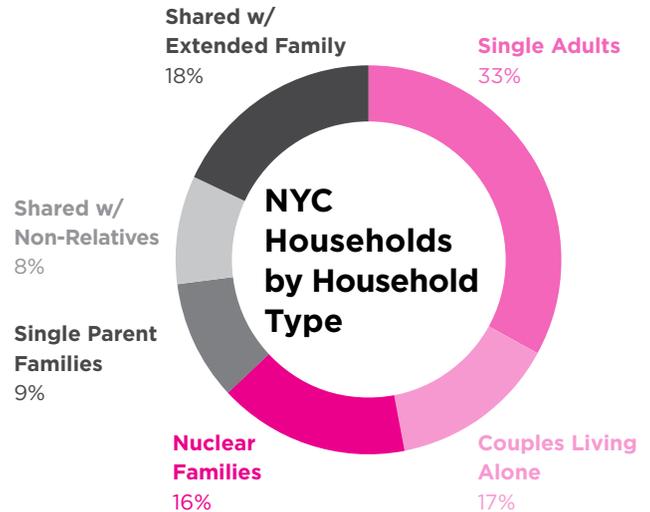
In addition to favoring nuclear family housing typologies such as single-family homes, “separate sphere” policy reforms eliminated boarding houses, rooming houses, Single-Room Occupancy homes (SROs), and other types of shared housing that previously dominated New York City’s affordable housing landscape.⁵⁷ SROs, in which

apartments are rented out at lower prices and tenants share bathroom and kitchen facilities, once served as a key source of affordable housing for single, working-class immigrants in New York.⁵⁸ Women's-only hotels provided young women moving to the city with a cheap place to stay, safety in numbers, and the support of community.⁵⁹

Shared options for single adults were not the only housing typologies lost to "separate sphere" policies. Throughout the late 19th and early 20th centuries, the settlement house movement and other reformers provided innovative housing models that embraced on-site childcare, services for working-class immigrants, shared domestic labor duties, and other challenges to the nuclear family status quo.⁶⁰

Despite their potential to offer solutions for many of the housing and economic challenges still faced by women, none of these typologies would be allowed under modern-day housing codes and regulations.

**Figure 9:
Making Room Household Composition
of NYC Households (2019)⁶¹**



HOUSING SUPPLY VS. HOUSING NEEDS

The vast majority of the housing stock today consists of units designed for “traditional” nuclear family households, yet this model is very different from how most New Yorkers actually live. This mismatch between the housing stock and housing needs have contributed to an affordability crisis that disproportionately impacts single women and female-headed households alike.

Households comprised exclusively of two parents and their biological children account for only 16% of households in New York City today.

Nearly one in five households includes at least one extended family member, and 13% of family households are multi-generational. Meanwhile, one-third of the city’s households are single adults living alone (see Figure 9).

The demand for studio- and one-bedroom apartments has far outstripped supply, and the prices of those units have risen to levels beyond what most single people can afford. Many single New Yorkers have responded to the lack of affordable small units by joining forces with roommates in shared apartments. This trend has, in turn, driven up the prices of two-, three-, and four-bedroom apartments beyond what most families are able to afford. Unable to compete with households comprised of multiple breadwinners, families are deprived of access to the housing stock that was supposedly built for them. In some cases, families are forced to live in overcrowded conditions, and/or doubled-up with other families in shared units.

As women are lower-income and more likely to live alone than men, they are especially impacted by the severe shortage of affordable housing options for single-person households. Senior women in particular are more likely to live alone, and to have extremely low incomes that cannot support the high costs of studio and one-bedroom units. Women also face unique safety concerns that can make sharing an apartment with roommates feel like a less viable solution, leaving them with even fewer options for affordable housing.

14% of women in New York City live alone, compared to 11% of men.⁶²

Female-headed families also have greater affordability needs, making them especially vulnerable to the lack of affordable larger units. Women disproportionately head low-income and single-parent families, which are at an even greater disadvantage in the competition for two-, three- and four-bedroom apartments.

FUNCTIONALITY & SAFETY

New York City's construction codes contain thousands of requirements aimed to ensure that housing is healthy and safe for occupancy. Yet the safety and functionality of a home can vary, depending on who the occupants are and how they interact with it. Our housing codes and regulations tend to overlook this fact. Their development around a hypothetical occupant has often assumed that occupant to be a man.⁶³ As a result, our regulatory framework encourages housing design that often centers exclusively on the needs and experiences of men.

Many aspects of housing functionality and safety that pertain to activities primarily carried out by women are excluded from, or under-prioritized in housing regulations. For example, New York City mandates elevators in residential buildings of five stories or more, presumably because forcing tenants to climb more than five flights of stairs would diminish quality of life and potentially pose safety risks. Yet for women, who are more often encumbered by strollers, groceries, and other household items when entering or exiting the home, climbing four flights of stairs due to their building's lack of an elevator can be time-consuming, exhausting, and potentially hazardous. The same can be said for seniors, New Yorkers with disabilities, and anyone facing greater barriers to mobility than a healthy, able-bodied man.

Laundry facilities are not required in residential buildings, and most New Yorkers view an on-site washer and dryer as luxurious amenities rather than housing necessities. Millions of women have to spend extra time and energy each week fulfilling their household's washing needs as

a result. Access to an outdoor space is similarly treated as an optional amenity that tends to increase the cost of housing. COVID-19, however, has revealed the importance of outdoor space for carework, physical and mental health, as millions of women faced the massive challenges of conducting 24/7 child- and dependent-care, all within the confines of the four walls of their homes.



Women have specific responsibilities and experiences in the home that create functionality and safety needs unique from those of men. Housing codes and regulations that fail to address these needs make women's lives more difficult, and may pose greater risks to women's health and safety.

POLICY OBJECTIVES

5.1 Facilitate the creation of safe, high-quality SROs. In recent years, SROs have become the subject of renewed interest in policy discussions, as the shortage of affordable housing options for single-person households has become increasingly intense. When designed and managed well, SROs can provide many benefits, including more affordable rents than studio and one-bedroom apartments, more privacy than other shared housing arrangements, and access to supportive services for residents who need them.⁶⁴

Creating a regulatory framework for the creation of safe, high-quality SROs will shape the housing stock to better meet the needs of all New Yorkers, and reduce supply-related barriers to affordability that disproportionately impact women, immigrants, seniors, and New Yorkers of color. SROs will create more affordable housing options for single adults, reduce overcrowding, and increase the affordability of larger units to serve families.

5.2 Encourage the development of innovative housing typologies that meet women's needs.

Although few and far between in New York City today, there are

countless examples, both historical and present-day, of how innovative housing design can provide a better quality of life for women. In her Kitchenless City research, architect and scholar Anna Puigjaner documents how including shared cooking facilities and centralizing food preparation in residential buildings can reduce the domestic workload for individual households, while providing communal childcare and socialization outlets for the elderly population.⁶⁵ In the City of Vienna's Frauen-Werk-Stadt (Women-Work-City) housing complexes, communal courtyards and spaces for children to play, stroller storage, wide stairwells, and flexible apartment layouts are among many design features that serve women's carework needs (see pg. 97-98).⁶⁶ Innovative housing design can also be leveraged to create more comfortable and functional living arrangements for intergenerational and extended families.

New York City is home to some of the world's leading practitioners in architecture and housing development. We must leverage these robust resources and expertise to develop innovative housing typologies that serve women's needs, while implementing the regulatory reforms necessary to allow them. ■

A CLOSER LOOK:**FRAUEN-WERK-STADT (WOMEN-WORK-CITY)**

In the early 1990s, the City of Vienna launched an initiative to develop a women-friendly social housing project that would use “everyday life” as an essential criterion for design. In addition to creating housing that would maximize quality of life for its female residents, the initiative aimed to disrupt the status quo of centering on men’s needs in housing and planning, and to amplify the role of women as housers, architects, and planners in the process. An all-woman jury was created to develop the criteria for project proposals and select the winner.⁶⁷

Project submissions were required to meet several design criteria that focused on the everyday needs of women, emphasizing:

PRACTICALITY

- ✓ Accessible, spacious community laundry rooms and storage rooms for strollers and bikes.
- ✓ Flexible apartment interiors with spaces to accommodate a variety of uses and multiple phases of life.

SAFETY

- ✓ Highly visible building entrances and stairwells
- ✓ Unobstructed sightlines in and between private apartments and communal spaces.

SOCIAL INTERACTIONS

- ✓ Courtyards and communal spaces with multi-use flexibility.
- ✓ Shared spaces including stairwells and building entrances that encourage neighborly interactions.

CAREGIVING NEEDS

- ✓ Large kitchens at the center of each apartment receiving sufficient daylight and facing courtyards, common areas, and places for children to play.

OPEN SPACE

- ✓ Private open spaces attached to every apartment, including terraces for ground-floor units and balconies for units on the second floor and above.

The winning proposal was Frauen-Werk-Stadt, a 357- unit social housing project that completed construction in 1999. In addition to its unique design features, the project includes a kindergarten and daycare facility, a community center to promote “solidarity in the neighborhood,” and a doctor’s office.⁶⁸

In the years since, Vienna has completed two more women-centric housing developments, Frauen-Werk-Stadt II and III. The units in these projects have been “dedicated to single mothers and elderly women, but also women who want to join a social community.” In particular, Frauen-Werk-Stadt II focused heavily on design and planning goals to promote “neighborly and assisted living” among older women residents, in response to the aging of Vienna’s female population.⁶⁹

Frauen-Werk-Stadt demonstrated the value and impact of approaching the city through a gender lens. The initiative spurred the introduction of “gender mainstreaming” (see pg. 122-123) as a core component of the City’s work. Today, new housing projects in Vienna must meet several criteria for “gender sensitivity” in order to receive public subsidy.⁷⁰

ECONOMIC INEQUALITY & THE FEMALE WORKFORCE

6

Gender inequality in the economy and workforce put women at an inherent disadvantage when it comes to supporting themselves and their families. Housing policies that fail to account for these disparities force women to struggle, not only to balance financial and caregiving needs, but to keep themselves and their families housed. We must leverage housing policy to reduce the impacts of economic and workforce inequality.

THE GENDER WAGE GAP

Women in the U.S. today comprise nearly half the national labor force⁷¹ and are more likely than men to hold a college or graduate degree.⁷² In spite of their contributions, women and especially women of color, are paid less than men for doing the same jobs. Women working full-time, year-round earn 82 cents for every dollar earned by their male counterparts. Black women earn 63 cents, and Latina women only 55 cents, for every dollar earned by White men.⁷³

Pay inequity diminishes the economic outcomes of women from the moment they enter the workforce, and the wage gap continues to widen as women advance throughout their careers.⁷⁴ On average, the gender pay gap causes white women to lose over \$400,000 over the course of their lifetime. Average losses amount to nearly \$1 million for Black women and over \$1.1 million for Latina women.⁷⁵

While occupational and workforce inequality also contribute, experts estimate that discrimination alone accounts for 38% of the total gender wage gap.⁷⁶ Women are paid less than men even when they are in the same roles and have the same level of education, skills, and years of experience.⁷⁷ Women of color, LGBTQ+ women, and other women living intersectional realities are even more vulnerable to discrimination and often paid even less.

OCCUPATIONAL SEGREGATION AND DEVALUATION

Despite making up 47% of the labor force, women comprise two-thirds of U.S. workers in the 40 lowest-paying jobs, which typically pay less than \$12 per hour. Women of color, immigrant women, single women, and women with children are particularly overrepresented in the low-wage workforce.⁷⁸ In addition to paying less, low-wage jobs contribute to poorer economic outcomes because they typically lack benefits, job security, and the potential for advancement into higher-paying roles down the line.⁷⁹

Female workers in New York state are more than 2x as likely as male workers to have a low-wage job.⁸⁰

Gender stereotypes, discrimination, sexual harassment, and other aspects of male-dominated work environments contribute to the overrepresentation of women in low-wage jobs by preventing them from advancing into higher-paying roles. In corporate America, women are 30% less likely than men to be promoted from entry-level jobs

to managerial roles.⁸¹ Despite holding 52% of the nation's management- and professional-level jobs, women remain vastly underrepresented in leadership positions across major industries including law, medicine, academia, and finance.⁸² Even in fields where most workers are women, men tend to have an advantage in moving to the top. For example, although more than 80% of healthcare workers are female, women account for only one in four leaders in the healthcare sector.⁸³

Meanwhile, female-dominated occupations pay less than male-dominated fields, across jobs of all ranks. At least 16 of the 20 lowest-paying jobs in the country are disproportionately female.⁸⁴ Childcare, healthcare, and other sectors of work that women have traditionally been expected to perform for free are paid less than would be expected, based on job characteristics and qualifications.⁸⁵ Most workers in these occupations are female, meaning that women perform the majority of both unpaid carework in the home and underpaid commercial carework.

At the same time, paid work of any kind inherently takes on a lower economic value when it is performed by women, as opposed to men. The economic devaluation of women's work is so prominent that wages actually fluctuate according to changes in the sex composition of workers in a given occupation.⁸⁶

As the rate of women working in an occupation increases, regardless of educational and skill requirements, the pay in that occupation declines.⁸⁷

“Other countries have social safety nets. The U.S. has women.”

**— JESSICA CALARCO,
ASSOCIATE PROFESSOR OF SOCIOLOGY
AT INDIANA UNIVERSITY⁸⁸**

MOTHERHOOD, CAREWORK, & UNPAID LABOR

Although our economic and social safety net policies assume that men provide households with financial support, while women are primarily responsible for caregiving, very few families are arranged in this way. Not only do women shoulder the lion's share of unpaid domestic labor and carework, but most women are simultaneously working to support their families.

Nearly 2/3s of American mothers contribute at least 25% of their household's total income, and 41% of mothers contribute at least 50%.⁸⁹

In the absence of policies that support their needs, working women are forced to make harmful tradeoffs between their dual roles as breadwinner and caregiver. At some point in their lives, most women must sacrifice higher wages, a job promotion, or employment altogether in order to care for children, aging parents, or other dependents. 39% of working mothers in the U.S. have taken a significant period of time off work to care for a family member, compared to only 24% of working fathers.

Meanwhile, women are much more likely to report time off as having hurt their career.⁹⁰

The financial impacts of care-related employment gaps extend far beyond a period of lost wages, affecting potential salary growth, savings, retirement funds, and Social Security benefits. In 2016, the American Center for Progress estimated that if a woman earning the median salary (\$30,253) for younger, full-time workers took five years off work for caregiving at age 26, she would see a reduction in her lifetime earnings of nearly \$470,000, or 19%.⁹¹

Working mothers are 3x as likely as working fathers to say that being a parent has made it harder to advance their career.⁹²

The balance between caregiver and breadwinner is particularly tenuous for women of color, who are paid less than White women for doing the same jobs, and tend to bear a greater share of their household's financial and caregiving responsibility. In 2017, 84% of Black mothers were breadwinners* for their families, compared to 60% of Latina mothers and 62% of White mothers.⁹³ Meanwhile, Black mothers are twice as likely, and Latina mothers are 1.6 times as likely as White mothers to bear sole responsibility for all the childcare and housework for their families.⁹⁴

* Includes sole, primary, and co-breadwinners. Sole breadwinners earn 100% of household income. Primary breadwinners contribute at least 50%, and co-breadwinners at least 25%.

For women without access to high-paying jobs, the cost of child- or elder-care services that would allow them to leave home for several hours a day is often greater than the amount they could earn during that same period of time. As a result, many women are left with no choice but to rely on public assistance and other social safety net programs to cover household expenses. Women who literally cannot afford to work have extremely few options for upward mobility and are vulnerable to prolonged experiences of poverty.

69% of households receiving public assistance in NYC are female-headed.⁹⁵

Meanwhile, too many women who do work earn wages that are insufficient to cover the cost of housing, childcare, and other expenses. Nine in ten families living in DHS homeless shelters are female-headed,⁹⁶ and one-third of those families include parents who are earning income.⁹⁷

One-third of families with children living in DHS shelters include parents who work.⁹⁸

THE FEMALE WORKFORCE & COVID-19

The COVID-19 pandemic has set back years of progress for women in the workforce and especially women of color, deepening gender and racial inequality. In the wake of shut-downs and school closures resulting from the onset of the pandemic, women were far more likely to leave their

jobs or cut back on work hours to care for their families. Between March and December of 2020, women in the U.S. lost 5.4 million jobs, or one million more than were lost by men.⁹⁹

In September 2020 alone, 865,000 women vs. 216,000 men dropped out of the labor force to care for children.¹⁰⁰

The impacts of pandemic-related job loss have hit women of color particularly hard, largely due to their overrepresentation in industries that tend to lack benefits like paid sick leave and the ability to work from home.¹⁰¹ Nearly one in five Black women nationwide lost their jobs between February and April 2020.¹⁰² The unemployment rate of Latina women was at least 30% higher than that of White women in every month of the first ten months of the pandemic. The unemployment rate of Asian women saw the most change of any demographic group during the recession, rising from 3% before the pandemic to over 16% by May.¹⁰³

While women have suffered from higher rates of job loss due to COVID-19, they are also overrepresented among our frontline workers.¹⁰⁴

Throughout the pandemic, essential workers have juggled intensified caregiving responsibilities at home and increased demand for the services they provide at work, all while facing heightened risk of exposure. This burden has disproportionately fallen upon women, people of color, and immigrant New Yorkers.

In New York City:

- **Women comprise 60% of essential workers, 81% of social service workers, and 74% of healthcare workers.**
- **3 out of 4 essential workers are people of color.**
- **More than half of essential workers were born outside the U.S.**
- **24% of essential workers live in households at or below the poverty line (\$52,400 for a family of 4).**
- **Essential workers are disproportionately renters with long commutes.¹⁰⁵**
- **Healthcare workers have the longest commutes out of any workers in the private sector.¹⁰⁶**

Growing economic disparities in the wake of COVID-19 threaten to further exacerbate inequality in the housing market. Hundreds of thousands of low-income households in New York City are behind on rent, and could face housing instability or homelessness when eviction moratoriums expire. Women who have lost their jobs or left the labor force during this pandemic will face even greater barriers to maintaining affordable, high-quality housing in the months and years ahead. Now more than ever, New York City needs housing policies that make affordable housing work for women.

POLICY OBJECTIVES

6.1 Reserve affordable housing for essential workers.

The COVID-19 pandemic has starkly revealed how much

New York City depends upon its essential workers.

We owe a debt of gratitude to these workers for their incredible crisis management throughout this pandemic, and it is in the interest of racial and gender equity, as well as New Yorkers overall, that our essential workers have access to safe, affordable housing.

Municipal workers already receive a preference in the City's affordable housing lottery system. Households that were displaced by Hurricane Sandy also received priority for a period of time after the crisis in 2012. Models like these serve as examples for how the City could reserve scarce affordable housing resources for essential workers in the aftermath of COVID-19.

6.2 Achieve pay equity for female-dominated occupations in housing.

Human service workers, who are 82% women and 44% women of color, perform crucial

functions in the housing sector by providing residential services and care.¹⁰⁷ Yet female-dominated occupations in housing, such as those in homeless services and home-based healthcare, are paid significantly less than male-dominated occupations related to the construction and maintenance of housing. For example, while both construction workers (97% men) and home health aides (89% women) typically earn a high school diploma

or equivalent, starting salaries are around \$40,000 for construction workers, compared to \$25,000 for home health aides. Meanwhile, the average wage of a construction worker more than doubles over the course of a career, while home health aides earn around \$26,000 as experienced professionals.¹⁰⁸

High-quality residential services and care are just as critical as construction to achieving our housing policy goals. New York must ensure that everyone working in the housing sector is being provided the wages and opportunity for economic mobility that they deserve. In doing so, we will set an important example for other industries and municipalities. ■

DESIGN & DEVELOP A MORE FEMINIST CITY

7

New Yorkers use and experience public space differently, depending on age, sex, race/ethnicity, disability, and more. Urban planning and design too often overlook this diversity, and assume that our interactions with the city are homogeneous or universal. A feminist New York City must be flexible and adaptable to support the needs and experiences of all New Yorkers.

ZONING & LAND USE

New York was a pioneer in the evolution of urban planning in the U.S., enacting the nation's first zoning ordinance in 1916. The leaders and advocates behind zoning sought to eliminate quality-of-life issues emerging from widespread, unregulated growth. Under zoning, housing would be kept separate from commercial and manufacturing activities deemed inappropriate for residential areas. Separating residential uses was also intended to prevent traffic and congestion from worsening in already crowded central business districts. Building height, setback, and lot coverage restrictions were implemented to allow for the filtration of light and air into streets, and to keep housing at a scale that would prevent the perceived "social ills" of hyper-density.¹⁰⁹

The 1916 Zoning Ordinance both reflected and influenced what became a core principle of urban planning nationwide: a desire to keep the home a space of tranquility and calm by physically separating it from the hustle and bustle of the city.

“A woman’s place is in the home” has been one of the most important principles of architectural design and urban planning in the United States for the last century.”

**– DOLORES HAYDEN,
PROFESSOR EMERITA AT YALE UNIVERSITY¹¹⁰**

While this notion embodied a rejection of the chaos and health and safety issues associated with early 20th-century urban living, it was also heavily gendered in its reliance upon a socially ascribed division of labor. It was the responsibility of women to maintain the home as a pristine environment, and the privilege of men to enjoy that environment after returning from work.

This principle continued to shape the city throughout a period of transformative growth. The implementation of zoning was effective in significantly reducing residential density in Manhattan, with an increasing share of New Yorkers living further away from their jobs.¹¹¹ The growth of the subway system spurred housing development along new transit lines that allowed working-class New Yorkers to move to new parts of the Bronx, Brooklyn, and Queens. As car ownership and personal vehicle usage rose, major government investments in highway infrastructure further supported the “commuter lifestyle” of working men.¹¹² In 1961, the City incorporated parking requirements into zoning for the first time, to encourage residential neighborhoods on the outskirts of the city to adapt to the nation’s booming car culture.¹¹³

All of these decisions were crucial in shaping New York’s evolution into the city we know today. While our zoning and land use policies have changed in the decades since, their historic applications continue to shape gendered disparities in access to the city and quality of life.

The separation of land uses makes it more difficult and time-consuming for women to complete their daily activities, which require access to a range of locations outside of the workplace and home.¹¹⁴ Although many parts of the city are now zoned to allow for a mix of land uses, many New Yorkers still have to travel outside of their neighborhood to buy healthy food, visit a health clinic, take their children to school, and complete other household and caregiving tasks. More often than not, women put in the extra time and energy needed to complete these duties in areas where land uses remain physically separate.

Meanwhile, the creation of mixed-use neighborhoods that promote better access has often occurred through gentrification, a phenomenon that exacerbates both gendered and racialized disparities in quality of life. Although gentrifying neighborhoods often see an influx of new retail and services, those amenities rarely disrupt the socially ascribed gendered division of labor, and often serve to intensify – rather than streamline – the carework duties of women with access to them. At the same time, gentrification pushes low-income women and women of color further away from job centers, good schools, and affordable services, into neighborhoods where “the benefits of urban living” are “decidedly thinned out.”¹¹⁵

“Gentrification pushes out single parents, low-income people, and affordable services, scattering kin across the city.”

**— LESLIE KERN,
FEMINIST CITY: CLAIMING SPACE
IN A MANMADE WORLD¹¹⁶**

ACCESS TO TRANSIT

Access to transit is crucial, especially for New Yorkers living in areas without essential retail and services nearby. However, what constitutes “access” is not universal: women’s travel patterns are more complex than men’s and are often ill-served by traditional transit planning and design.

Women’s travel is more multipurposed than men’s, often involving a range of destinations beyond just home and work. Women’s trips are shorter, more localized, and more likely to be “trip-chained” (consisting of multiple trips strung into one), largely due to their greater responsibility for domestic and caregiving duties. While men tend to travel straight from home to work and vice versa, women are more likely to make stops along the way.¹¹⁷ When men “trip-chain,” their stops tend to be for purchasing coffee or a meal, whereas women’s stops are more likely to serve caregiving purposes such as shopping, running errands, and taking children to and from school. In one study of two-worker, married-couple households in the U.S., women were twice as likely as men to stop during their commute for a childcare task.¹¹⁸

Figure 10:
Share of Households that Own a Vehicle in NYC,
by Sex & Race/Ethnicity of Householder (2019)¹¹⁹

	Female-Headed HHs	Male-Headed HHs
Non-Hispanic White	44%	53%
Non-Hispanic Black	37%	51%
Hispanic/Latino	33%	46%
Non-Hispanic Asian/Pacific Islander	42%	57%
Other	49%	50%
2+ Races (Non-Hispanic)	49%	53%
All Races	39%	51%

Figure 11:
Means of Transportation to Work by Sex,
Workers in NYC Age 16+ (2019)¹²⁰

Car*	Bus	Subway	Walk	Bike	Other**
23.7%	13.2%	44.6%	10.8%	0.7%	7.1%
31.4%	7.8%	41.8%	9.5%	2.0%	7.6%

* Includes car, truck, van, motorcycle, and taxi

■ Women ■ Men

**Includes long-distance & commuter train, light rail, streetcar, trolley, ferryboat, other modes of transportation and work from home

Women’s travel needs are also defined by mode choice. In New York City, women and especially women of color are less likely than men to own a car, and more likely to travel on public transit or by foot (see Figures 10 & 11). These disparities are aligned with trends at the national level – although in cities that rely less on public transportation overall, the gender gap among public transit users is even greater.¹²¹ In particular, women take the bus at much higher rates than men (see Figure 11). Compared to subways and other urban rail systems, buses tend to be easier to access when encumbered by items like groceries and strollers, are perceived as more child-friendly, and provide connections to a wider range of places within a local vicinity.

Much of the nation’s urban landscape, even large swaths of New York City, has been designed primarily around car travel. Car-centric design is ill-serving of pedestrians and public transit users, requiring them to walk further to reach their destinations and posing greater safety hazards along the way. At the same time, the layout of the New York City subway system is designed to transport passengers in and out of central job centers, from and to the surrounding neighborhoods. This hub-and-spoke system of train lines is much less useful for making trips between adjacent neighborhoods, or between two parts of a single neighborhood.

Although women are more likely to rely on them, public transit systems are often not conducive to women’s travel needs.

PUBLIC SPACE

Like housing, public space is designed with a hypothetical citizen in mind, and that citizen is usually imagined to be a man. Women face myriad disadvantages when it comes to navigating and using public spaces that were not designed for them.

Women must constantly manage their safety in public, and are twice as likely as men to be afraid in public spaces.¹²² A crucial reason for this disparity is that women comprise the vast majority of victims of sexual harassment and assault. Rampant underreporting obscures the true severity of the issue, often leading to its under-prioritization in public policy and urban design. Research has shown that women use parks and open spaces at lower rates than men, at least in part due to their increased fear of victimization and feelings of vulnerability.¹²³

96% of instances of sexual harassment and 86% of sexual assaults that take place in the New York City subway system go unreported.¹²⁴

While the forces underlying women's fear of sexual violence cannot be "designed out," far more can be done to increase women's safety and feelings of safety in public. Improved lighting, visibility, and unobstructed sightlines are examples of design features that can make public space feel more accessible to women.¹²⁵

“When planners fail to account for gender, public spaces become male spaces by default.”

**— CAROLINE CRIADO-PEREZ,
INVISIBLE WOMEN¹²⁶**

In addition to safety, women have unique functionality needs that are often under-prioritized. Women need access to safe, sanitary public restroom facilities – an amenity that is lacking from countless parks and public spaces in New York City.¹²⁷ Recreational and outdoor spaces for youth tend to concentrate on sports facilities, skateparks, and other amenities primarily serving boys, while overlooking the needs and wants of girls.¹²⁸ Pavement width, path elevation, bench placement, and other seemingly benign design features in reality impact the ability of mothers with strollers, wheelchair users, and elderly people to safely and comfortably participate in the city.¹²⁹

POLICY OBJECTIVES

7.1 Center housing development around jobs, essential retail, and transit. While concepts like walkable neighborhoods, transit-oriented development,

and the “15-minute city” are key guiding principles for planning and policymaking in New York City, countless New Yorkers still lack access to jobs, essential retail, and public transit within a short distance of their homes. Many areas that are already what we might call “15-minute neighborhoods” are also subject to restrictive zoning laws that prevent new housing, limiting opportunities for more New Yorkers to live in them. At the same time, burgeoning demand for walkable, job-accessible neighborhoods has increasingly pushed low-income residents and residents of color out, into areas further away from job centers and public transit.¹⁵⁰

New York has accomplished incredible goals for the creation and preservation of affordable housing in recent years, but not enough attention has been paid to where that housing is located. To ensure that new housing serves women’s needs, the City should pursue strategies such as: removing restrictive zoning laws from affluent, amenity-rich neighborhoods to create new affordable housing opportunities within them; using proximity to services, retail, jobs, and transit as criteria for siting new housing development; pairing investments in public transit and economic development with concentrated affordable housing creation; and, partnering with large-scale employers such as anchor institutions to create 15-minute neighborhoods centered around major job centers.

7.2 Leverage ground-floor commercial spaces to meet community needs. Although new residential buildings in New York City often provide space

for commercial and community facility uses on the ground floor, the City lacks a framework for ensuring that those spaces help meet local needs. New ground-floor spaces may be occupied by the types of businesses that communities already have access to, while other types of businesses remain absent from the neighborhood. Women have to spend extra time and energy traveling outside of their neighborhoods to access unmet retail and service needs, especially when those include daily essentials like grocery stores, banks, and laundromats.

Community District Needs Assessments (CDNAs) conducted by the Department of Small Business Services (SBS) highlight some of the prevailing challenges for commercial uses in specific neighborhoods. For example, the CDNA for Bushwick, Brooklyn indicates an oversaturation of health and personal care stores and a lack of grocery stores, relative to local demand. Bushwick residents spend an estimated \$77.8 million at grocery stores, and \$30 million at general merchandise stores, outside of the local trade area each year¹⁵¹

The CDNAs are a highly valuable resource, yet they have not been produced for every neighborhood, or used to inform housing policy. The City should implement new tools to assess the commercial and community facility needs of the areas surrounding new affordable housing projects, and leverage ground-floor spaces to meet community needs.

7.3 Provide childcare centers in subsidized affordable housing.

Childcare is one of the largest monthly expenses faced by most families, and finding childcare facilities

that are both affordable and close to one's home can be extremely difficult. Accompanying children to and from care facilities that are far away is a massively time-consuming activity that often restricts the range and number of hours that women are able to spend at work. This makes women's daily lives more difficult and can affect their opportunities for wage growth or career advancement.

Providing childcare centers on-site in subsidized affordable housing is one way that housing policy can support the needs of working mothers. HPD should coordinate with the Department of Education (DOE), the Administration of Children's Services (ACS), and other relevant City agencies to allow for the siting of Early Learn and Universal Pre-K (UPK) facilities in affordable housing developments. Other strategies to include childcare facilities in affordable housing buildings could include: providing additional subsidy for community facility space; prioritizing RFP submissions that include childcare facilities, and creating zoning incentives for affordable housing with facilities.¹³²

7.4 Require a gender equity audit for plans, significant land use actions, and local legislation.

To create a New York City that works for all New Yorkers, every change and

improvement to the city must be approached through a gender lens. We must address the needs and experiences of women in decision-making processes at every level of policymaking, whether that is planning for the future of a neighborhood, developing new affordable housing, designing a streetscape, or instituting new policies to improve quality of life.

The City of New York is currently considering legislation that would require a racial disparity analysis for significant land use and planning actions. The proposed law seeks to increase transparency around the disparate impacts of development on communities of color, with the goal of preventing displacement and other hardships for communities that have suffered the impacts of racist policies and planning practices for decades.

Building on this framework, the City should establish new structures and systems to ensure that all plans, policies, and local laws are considered through a gender equity lens. Before approving a neighborhood plan, passing a new local law, or committing to any other action that will impact quality of life, decision-makers must be required to stop and ask: How will this decision affect women, versus men? How will it impact women of color, LGBTQ+ women, older women, and women with disabilities? What changes to this action should be made in order to make its impacts more equitable?

7.5 Foster diverse women leaders in planning and policymaking.

Despite significant recent progress, women, members of the

LGBTQ+ community, and people of color remain vastly underrepresented in policy leadership. Unlike peer cities including Chicago, Seattle, and Washington D.C., New York City has never had a female mayor. The state of New York has never had a female governor, and has been led only once by a person of color. Women make up less than a third of Senators and Assembly members in the New York state legislature, and less than one-fourth of the New York City Council, filling only 12 of 51 council seats.¹³³

Our leaders in government are constantly crafting policies and making decisions that have crucial impacts on the city and our quality of life. Creating a city that works for everyone requires everyone to have a seat at the table. New York must foster diverse leaders in planning and policymaking to ensure that the priorities of women, people of color, and other communities are considered and addressed. ■

A CLOSER LOOK: GENDER MAINSTREAMING

Around the world, “gender mainstreaming” has been incorporated as an integral component of policymaking.

According to the Council of Europe, gender mainstreaming is: “the reorganization, improvement, development, and evaluation of policy processes, so that a gender equality perspective is incorporated in all policies at all levels and at all stages, by the actors normally involved in policy-making.” The Council notes that, because the problems, concerns, and needs of women are often different from those of men, “gender analysis and gender impact assessments are crucial tools for gender mainstreaming.”¹³⁴ These differences are often obscured in policies and regulations that include deeply entrenched, yet invisible, gender bias.

Urban designers at the City of Toronto recently discovered that the City’s environmental guidelines for measuring the impacts of wind refer to a “standard” person with the height, weight, and surface area of an average adult male.¹³⁵

As a result, wind studies in Toronto have never accounted for the potentially lower threshold for wind tolerance of women and children, who are typically smaller.¹³⁶

Requiring a gender equity audit for all plans, significant land use actions, and local laws is one way for New York City to begin incorporating the principles of gender mainstreaming here at home. New York can build from the example of gender mainstreaming in cities around the world:

BARCELONA, SPAIN

In addition to leading initiatives to increase gender equity in employment, housing, and health, the Department for Gender Mainstreaming in the office of Barcelona’s First Deputy Mayor created a new department specifically focused on women’s time and the care economy. Barcelona has introduced gender equity criteria and clauses into all municipal policies, procurement, and public grant processes.¹³⁷

VIENNA, AUSTRIA

In the mid-1990s, planners in the City of Vienna realized that girls’ presence in public parks dropped off after the age of 10. After conducting a survey of teenage girls to better understand their open space preferences and needs, planners redesigned two public parks to include volleyball and badminton facilities, in addition to the existing basketball courts, which tended to be dominated by boys. The basketball courts were restructured to include areas where girls could sit and talk. Improvements to lighting and footpaths were made to encourage a sense of safety. After finding that the changes had successfully increased girls’ utilization of the parks, Vienna created gender sensitivity guidelines that are now applied to parks citywide.¹³⁸

WHAT THE F IS A FEMINIST HOUSING PLAN?



NYCHA IS A FEMINIST ISSUE

1

- 1.1 Make NYCHA a central component of the citywide housing plan.
- 1.2 Implement a capital and management plan to meet the needs of each and every public housing unit.
- 1.3 Position residents at the center of decision-making.

HOMELESSNESS IS A FEMINIST ISSUE

2

- 2.1 Expand housing and social safety net options to reduce homelessness as the result of domestic violence.
- 2.2 Address housing instability among LGBTQ+ youth.
- 2.3 Eliminate regulatory obstacles to the creation of temporary & permanent housing.

AGING IS A FEMINIST ISSUE

3

- 3.1 Build more senior housing.
- 3.2 Expand programs to support the housing stability of seniors.

AFFORDABILITY IS A FEMINIST ISSUE

4

- 4.1 Build more deeply affordable housing.
- 4.2 Reframe affordability to address household income & expenses.

HOUSING DESIGN IS A FEMINIST ISSUE

5

- 5.1 Facilitate the creation of safe, high-quality SROs.
- 5.2 Encourage the development of innovative housing typologies that meet women's needs.

ECONOMIC INEQUALITY & THE FEMALE WORKFORCE

6

- 6.1 Reserve affordable housing for essential workers.
- 6.2 Achieve pay equity for female-dominated occupations in housing.

DESIGN & DEVELOP A MORE FEMINIST CITY

7

- 7.1 Center housing development around jobs, essential retail, and transit.
- 7.2 Leverage ground-floor commercial spaces to meet community needs.
- 7.3 Provide childcare centers in subsidized affordable housing.
- 7.4 Require a gender equity audit for plans, significant land use actions, and local legislation.
- 7.5 Foster diverse women leaders in planning and policymaking.

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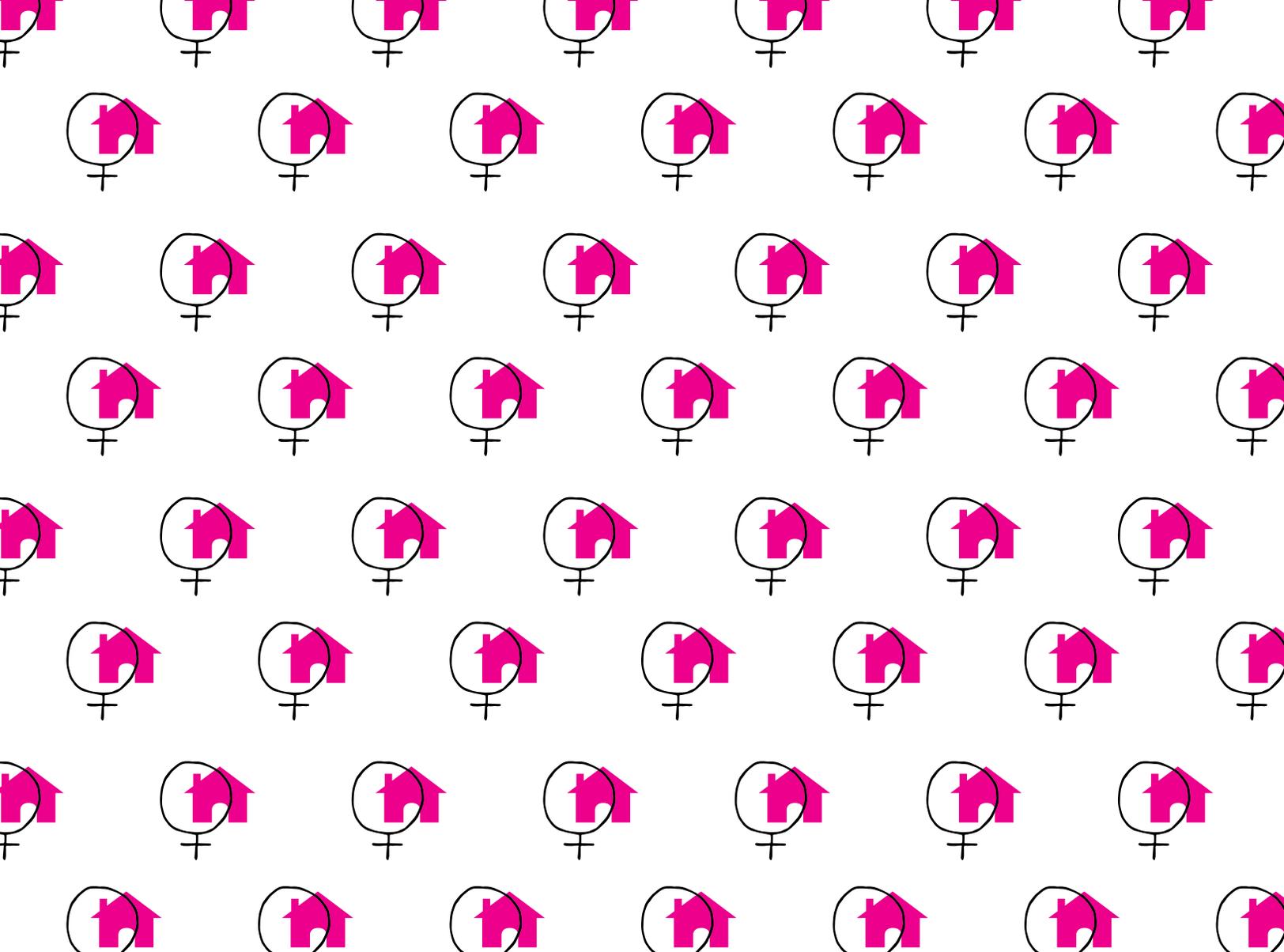
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