

HOW HOUSING INSECURITY IMPACTS DELAWARE WOMEN

July 2023



Women and young girls throughout Delaware rely on safe, accessible, and affordable housing for their well-being, including health, education, food security, and employment. This housing fact sheet details several vital programs and statistics to highlight progress and challenges.

Fact: Women Make Up the Majority of Housing Assistance Recipients

Several federal and state programs provide or subsidize the cost of housing, including the Housing Choice Voucher (HCV) program, the public housing program, and the State Rental Assistance Program (SRAP). Most of the households served by all three programs are female-headed households. Specifically, women make up:

- **85% of HCV recipients;**
- **79% of public housing recipients; and**
- **59.27% of SRAP recipients**

Additionally, female-headed households with children make up:

- **44% of HCV households; and**
- **46% of public housing households.**

Source: Delaware State Housing Authority, DSHA Data April 2023

Fact: Five Public Housing Authorities in Delaware Administer Federal & State Housing Programs

Five public housing authorities (PHAs) across the state administer the federally funded Housing Choice Voucher (HCV) and public housing programs. The five PHAs include Delaware State Housing Authority (DSHA), which serves Kent County outside the City of Dover and Sussex County; Dover Housing Authority; Newark Housing Authority; New Castle County Housing Authority; and Wilmington Housing Authority.

The HCV Program provides housing subsidies paid directly to the landlord on behalf of the voucher recipient; the recipient pays the difference between the subsidy and the amount of rent charged, not to exceed 30% of their income. All five PHAs participate in the HCV program. According to the U.S. Department of Housing and Urban Development (HUD), 5,771 Delaware families utilize the Housing Choice Voucher Program. Four of the five PHAs in Delaware also provide public housing, totaling 2,075 units statewide.

In addition to administering HCV vouchers and public housing, DSHA administers the State Rental Assistance Program (SRAP). SRAP vouchers are funded by state dollars and are accessed through referral by certain state agencies/programs, including the Delaware Department of Health and Social Services (DHSS), the Delaware Department of Services for Children, Youth & Their Families, (DSCYF), and the Delaware Department of Education (DOE).

DSHA also administers the Low-Income Housing Tax Credit Program (LIHTC), a federal program that helps to finance privately owned and operated affordable housing sites. Nationwide, the LIHTC program is the largest driver of affordable housing creation.⁴

Fact: Delaware women, especially Black and Hispanic women, are less economically secure and therefore have more barriers to affordable housing.

Delaware has 106,038 renter households (29% of all households).⁵ The National Low Income Housing Coalition reports that in Delaware, 89% of extremely low-income renters in Delaware (43% of which are in the labor force) are burdened by the cost of housing, meaning they spend more than 30% of their income on housing.⁶ While the minimum wage in Delaware is set to reach \$15 per hour in 2025, the fair market rent for a two-bedroom apartment in Delaware is \$1,183 per month, meaning that a renter would need to earn nearly \$23 per hour to afford housing.⁷ In Delaware, women make \$.82 per dollar earned by men, with women of color earning substantially less. Furthermore, 37% of all Delaware women (compared to 22% of men) earn less than \$15 per hour, including 50% of women of color (compared to 32% of men of color) and 39% of working mothers (compared to 18% of working fathers).⁸ Research has shown that women, especially women of color, disproportionately work in low-wage jobs and face wage gaps across sectors. Given that Delaware women, especially Black and Hispanic women, are less economically secure, their access to affordable housing becomes substantially more difficult.⁹

Fact: Black and Hispanic women in Delaware face higher proportions of eviction filings and ultimate eviction when compared to men.

Housing assistance programs play a crucial role in assuring the health and safety of Delaware women. Recent data show that single women renting, particularly women of color, are more likely to be cost-burdened, meaning they spend more than 30% of their income on rent.¹⁰ This puts them at a higher risk of eviction. In Delaware, 56% of Black and Hispanic women who rented, regardless of income, were burdened by the cost of housing.¹¹ A comprehensive study of the eviction cases in 39 states found that Black and Hispanic women face higher proportions of eviction filings and ultimately are evicted at higher rates than men.¹²

(CONT.) In Delaware, eviction data show over 17,000 evictions filed in Delaware, with New Castle County having an eviction rate of 16.6 per 100 renters, Kent County a rate of 16.1, and Sussex County a rate of 13.4.¹³ Furthermore, mirroring national trends, Delaware data also indicates that Delaware women, particularly Black women, are at a higher risk of eviction in all three counties.¹⁴ Without safety nets in place, the divide between the cost of housing, low and inequitable wages, and the threat of eviction put disproportionate pressure on Delaware women to afford housing and avoid homelessness.

Fact: According to the 2022 “Point-in-Time” Count Summary Family Homelessness in Delaware Report, Delaware women are the overwhelming majority (84%) of people living in transitional housing.

Findings from a research study that evaluated interventions to assist families experiencing homelessness demonstrated that long-term rent subsidies, such as housing choice vouchers, most successfully decrease the number of families experiencing housing instability.¹⁵ In Delaware, the 2022 “Point-in-Time” Count Summary Family Homelessness in Delaware report shares that at the time of the survey, 255 families (consisting of 843 people) were experiencing homelessness in Delaware. In addition to the 255 families that reported homelessness, 270 families resided in temporary housing such as shelters or transitional housing.¹⁶ Of the families with children living in transitional housing, the overwhelming majority were women (84%) and predominately Black (66%).¹⁷

Fact: Delaware women with disabilities face a higher risk of poverty and economic hardship due to lower incomes, which makes rental assistance essential for this population.

In addition to disproportionate eviction rates and an increased risk of homelessness, women with disabilities also face a higher risk of poverty and economic hardship due to lower incomes, which makes rental assistance essential for this population. In Delaware, 13.3% of women have a disability. The average median earnings for a Delaware woman with a disability is \$28,644 compared to \$35,859 for women without a disability (men with a disability earned \$34,969, and without a disability, \$47,622).¹⁸ Additionally, only 41% of Delaware women with disabilities are employed, compared to 78% of women without disabilities.¹⁹ According to the Delaware Division of Civil and Human Rights, disability is the most common basis for complaints filed under the State Fair Housing Act and the Federal Fair Housing Law and Equal Accommodations Law. Furthermore, given the average Supplemental Security Income (SSI) for an SSI recipient in Delaware is \$585.50 per month, and over 16,000 Delawareans receive SSI, there is not a rental in the state where one can afford a safe, decent unit without rental assistance.²⁰

Fact: According to the Delaware Coalition Against Domestic Violence, domestic violence is the direct cause of homelessness in at least half of women experiencing homelessness.

Providing housing assistance is also an essential form of support for survivors of domestic violence. According to the Delaware Coalition Against Domestic Violence (DCADV), 94% of women that experience homelessness have also experienced physical or sexual violence. Beyond being victims of both physical and sexual assault, DCADV also shares that 99% of abusive relationships include financial abuse, which can restrict access to the family's assets or finances and has a direct impact on a survivor's ability to secure employment, funds, or new housing.²² DCADV reports that domestic violence is the direct cause of homelessness in at least half of women experiencing homelessness.²³ Financial abuse creates a significant barrier when women attempt to leave a dangerous situation due to a lack of safe and affordable housing options. A study by the U.S. Department of Housing and Urban Development Office of Policy Development and Research found survivors are more likely to leave their abusive partners when they can access rent subsidies such as the housing choice voucher program.²⁴

Conclusion

In conclusion, safe, accessible, and affordable housing are essential to the well-being of Delaware women and girls. Making housing more accessible through the support of state and federal housing assistance programs and strengthening the services provided by the five housing authorities in Delaware help women and girls in our state attain the fundamental foundation that only housing can provide. For more information on some of the housing goals, priorities, and policy solutions in Delaware, please refer to the Delaware State Fair Housing Consortium's "2020 Statewide Analysis of Impediments to Fair Housing Choice"²⁵ or Housing Alliance Delaware's "2022 Housing and Homelessness in Delaware"²⁶ report.



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The Office of Women's Advancement and Advocacy would like to thank the Delaware State Housing Authority (DSHA) for their guidance, input, and contributions that made this report possible.

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