Women and Housing

Homeownership is one of the most dynamic tools a person can use to build a stronger future, but far too many women are unevenly denied access to homeownership.

Homeownership improves:
- children's performance in school
- neighborhood crime rates
- the health and well-being of children and adults

Black women have the highest rate of growth in college enrollment of all groups, an important and impressive advancement. However, they also have the highest level of student debt, further increasing their debt-to-income ratio and worsening their credit characteristics. This makes it harder for these women to become homeowners.

Older, single black women with a college degree have an average of $11,000 in wealth, compared to the $384,000 of their white counterparts.

8.6 million American households are headed by single mothers

Single women are denied mortgages at higher rates than single men despite the fact women are more reliable at paying back mortgages.

Men earn more on average than women, resulting in access to higher credit, better loans and better quality homes and neighborhoods.

According to the US Census more than 40% of women who head families are now living in poverty.

Sources: Howhousingmatters.org, Why Homeownership Matters, Forbes, Social Benefits of Homeownership and Stable Housing, Single Women Face a Unique Obstacle to Homeownership, We're Still Shortchanging Women When it Comes to Mortgages, Women, Race, and Wealth, Heartland Alliance 2017 Report on IL Poverty

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