

THE DIVIDING LINE

Women and Housing Patterns in Louisville



Metropolitan Housing Coalition



THE LACK OF SAFE, DECENT, AFFORDABLE HOUSING in Louisville Metro impacts thousands of low- to moderate-income families. However, finding adequate housing in stable neighborhoods is particularly challenging for single women, including the elderly and those raising children.

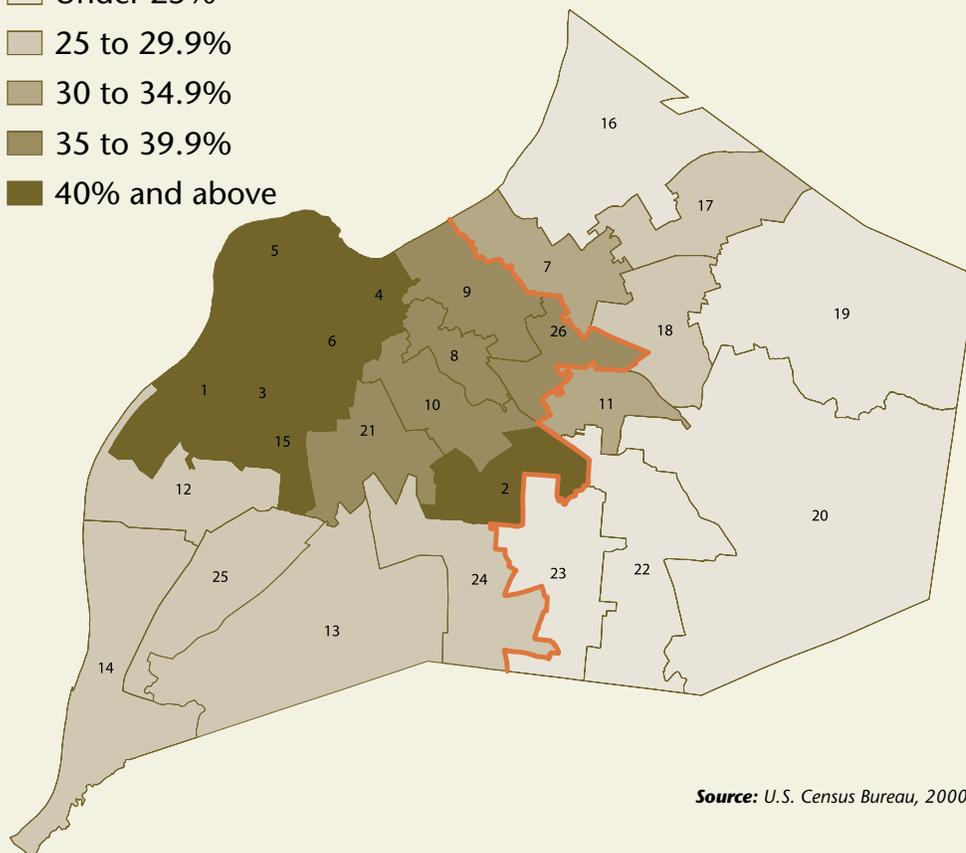
This housing shortage has created a dividing line in Louisville which is almost impossible to cross.

This dividing line has ramifications for the entire community. Nearly one third of all children in Louisville live with single mothers, including almost half (41 percent) of students in Jefferson County

Public Schools. Single mothers are much more likely to have low incomes, and thus less access to stable and affordable housing, than married parents or single fathers. This has a direct impact on our community's next generation of leaders, workers and parents.

Thirty-five percent of households in Louisville are headed by women: 2000

- Under 25%
- 25 to 29.9%
- 30 to 34.9%
- 35 to 39.9%
- 40% and above



Source: U.S. Census Bureau, 2000.

Council District	Percent Households Headed by Women	Poverty Rate
4	60	47
5	48	29
6	48	32
1	47	25
2	45	19
15	44	26
3	44	18
9	38	10
26	37	6
8	36	7
21	36	14
10	36	11
11	34	6
7	33	5
13	29	12
25	29	7
12	29	8
14	29	9
18	29	3
24	29	9
17	27	4
23	24	5
19	24	3
22	22	4
20	21	3
16	20	2

To expand housing opportunities for single women and their families in Louisville Metro, the Metropolitan Housing Coalition recommends a three-pronged approach:

- ▶ First, Louisville should adopt model planning and zoning guidelines that mandate affordable housing units in

development plans in every council district.

- ▶ Second, the city should designate a dedicated, renewable, public source of funding for the affordable housing trust fund – the loan pool created to help low-income families have affordable housing.

- ▶ And third, neighborhood groups should adopt a “Yes — In My Back Yard” approach to mixed-income development, removing barriers for developers who include multi-family housing in both new developments and in the city’s core neighborhoods.

Growing demand for affordable housing

IN 1970, HOUSEHOLDS HEADED BY WOMEN made up 22 percent of all households in our community. By 2000, it was 35 percent, or more than 100,000 households. That number is projected to reach more than 110,000 by 2020.

These households include single mothers, elderly women over age 65,

and single women without children. This issue brief will focus on single mothers and the elderly, the groups most likely to live in poverty. While additional research is needed to more fully understand women’s housing choices, data presented here indicate that at least two socioeconomic factors influence housing patterns:

- 1) Women, especially women with children, are disproportionately living in poverty or with low incomes, limiting what they can pay for housing; and
- 2) Affordable housing options are extremely limited in lower poverty neighborhoods.

The number of households headed by women in Louisville has more than doubled since 1970



Source: U.S. Census Bureau, 2000. Data analysis and projections by University of Louisville, Kentucky Population Research. Projections based on population estimates for 2010 and 2020, with the share of households that are female-headed households remaining constant at 35 percent of households. Given the steady rise of single female heads of household in recent years, it is likely that the percent will, at a minimum, remain constant.

As the number of female households continues to rise, the demand for stable, affordable housing among low-income women is growing. Yet local production of affordable housing in recent years has remained relatively constant – supply is falling further behind demand.¹

In Louisville Metro, there are nearly 15,000 households already on a rental waiting list for either a public housing unit or a Section 8 voucher. An estimated 74 percent of these households are headed by women.³ Likewise, just 45 percent of female householders own their own home, compared to 62 percent of male householders.⁴

The highest concentration of female households is 60 percent in Council District 4, where the poverty rate is also the highest in the city at 47 percent. Female households are also densely clustered in other downtown neighborhoods and in the far western and southwest areas of the city. These areas of the city tend to have higher poverty rates and high concentrations of Section 8 rental housing and other affordable options for low-income families.

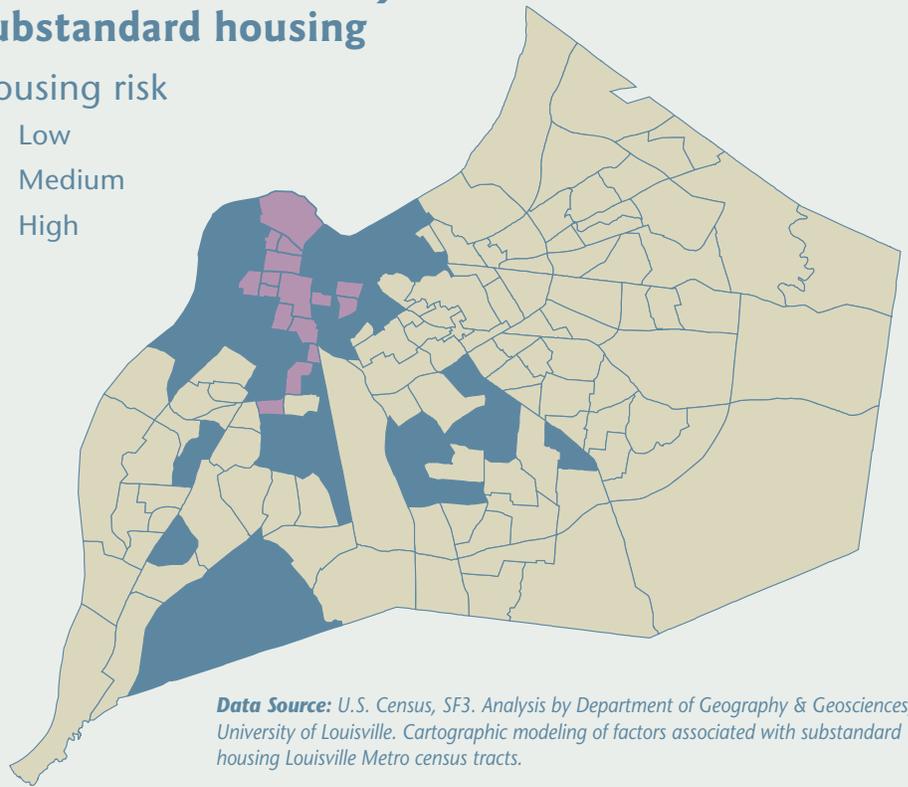
There is also evidence from the 2000 Census that most council districts with high concentrations of female households also have a higher risk of substandard housing than the remainder of the city. Risk factors for substandard housing in a particular neighborhood include families living below the poverty level, vacant property, renter-occupied versus owner-occupied property, and housing conditions and values.⁵

However, in more affluent areas of the city with more expensive housing options, there are significantly fewer households headed by women — just 20 percent in District 16 in eastern Jefferson County, for instance, where the poverty rate is a low two percent.

Households headed by women are at risk for substandard housing

Housing risk

- Low
- Medium
- High



Data Source: U.S. Census, SF3. Analysis by Department of Geography & Geosciences, University of Louisville. Cartographic modeling of factors associated with substandard housing Louisville Metro census tracts.

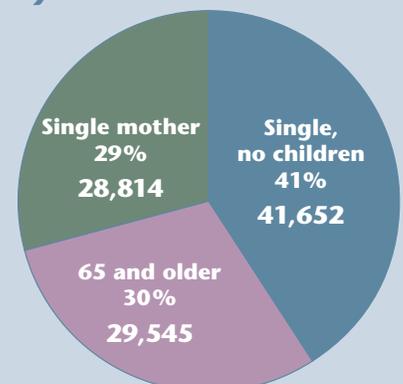
Women, housing patterns and incomes in Louisville:

- ▶ Women make up 35 percent of all heads of household – totaling more than 100,000 households;
- ▶ The rate of female households ranges from 20 percent of all households in Council District 16 to 60 percent in District 4;
- ▶ Forty percent of single mothers in Louisville live in just five council districts (4, 5, 1, 2, and 15) where overall poverty rates range from 19 to 47 percent;
- ▶ The 2000 median family income for single mothers was \$18,307, \$27,194 for single fathers, and \$63,254 for married couple families with children;
- ▶ The majority of single mothers in Louisville Metro live in council districts with the greatest numbers of subsidized housing units (public housing, Section 8, and Low-Income Housing Tax Credits);
- ▶ Women over age 65 make up 10 percent of households but housing patterns among older women are

more integrated than those of single mothers. While these households do cluster close to the urban core, the highest concentration of these households, 15 percent, is in Council District 26, where the poverty rate is a low six percent; and

▶ Sixteen percent of women householders over 65 have incomes below the poverty line, compared to 12 percent of men over 65 and three percent of married couples.

Percent and type of households headed by women



Source: U.S. Census Bureau, 2000.

¹ Metropolitan Housing Coalition, "2006 State of Metropolitan Housing Report."

³ Louisville Metro Housing Authority, 2007.

⁴ U.S. Census Bureau, "2005 American Community Survey."

⁵ For methodology and data sources for Census variables used to calculate substandard housing risk, see www.metropolitanhousing.org. Substandard housing analysis and cartographic modeling provided by Dr. Carol Hanchette, University of Louisville, Department of Geography and Geosciences, for the Metropolitan Housing Coalition (2005). Data from U.S. Census Summary File 3 (SF3).

What is affordable housing?

ACCORDING TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, housing is considered affordable if a household pays no more than 30 percent of its annual income on housing, including utilities. Families who pay more than 30 percent of their income for housing are considered to have a high housing cost burden. Families who pay more than 50 percent of their incomes for housing have an excessive cost burden.

How much does it cost to rent an apartment per month?

Louisville's Fair Market Rent⁶

1 bedroom: \$492

2 bedrooms: \$584

3 bedrooms: \$816

Annual income needed to afford a two-bedroom apartment: \$23,360⁷

What is poverty?

Poverty is defined by the U.S. Department of Health and Human Services. For 2007, a family lives below poverty if its income is \$17,170 or less (\$13,880 in 1999, the year covered by the 2000 Census). Families earning incomes above the poverty line, but under 185% of poverty (\$25,678 in 1999; \$31,765 in 2007) are often referred to as low-income families. These families tend to pay more than 30 percent of their incomes for housing costs.

	Family of 3 (1999)	Family of 3 (2007)
Poverty	\$13,880	\$17,170
150% of poverty	\$20,820	\$25,755
185% of poverty	\$25,678	\$31,765

What is a high-poverty neighborhood?

The definition of high-poverty varies, but generally accepted rates are 20, 30, or 40 percent of a neighborhood's population. Typically, high-poverty neighborhoods have higher crime rates, higher rates of unemployed adults, and lower educational attainment among residents.⁸



What is median income?

The U.S. Department of Housing and Urban Development uses the Census Bureau's American Community Survey data to estimate median family income for all family types annually. Louisville's median family income for 2007 is \$57,000.

What is low-income?

For purposes of access to affordable housing, "low-income" is defined as below 80 percent of median family income for the area, adjusted for family size, as defined by the U.S. Department of Housing and Urban Development (HUD). In the Louisville, KY-IN, Metropolitan Statistical Area for 2007, low income is defined as:

	1 Bedrm/ 2 Persons	2 Bedrms/ 3 Persons	3 Bedrms/ 4 Persons
Low-income (80% of median)	\$37,700	\$42,400	\$47,100
Very low-income (50% of median)	\$23,550	\$26,500	\$29,450
Extremely low-income (30% of median)	\$14,100	\$15,900	\$17,650

⁶ U.S. Department of Housing and Urban Development. Available on-line at www.huduser.org. (Accessed May 2007). Data reflect final 2007 fair market rent in the Louisville, KY-IN Metropolitan Statistical Area.

⁷ Out of Reach, 2006. National Low Income Housing Coalition. Data reflect annual income needed to afford a 2 bedroom apartment in 2006, at a cost of \$563.

⁸ Paul A. Jargowsky, Poverty and Place: Ghettos, Barrios, and the American City, New York, The Russell Sage Foundation, 1997.

Factors in women's housing choices

MANY FACTORS INFLUENCE HOUSING PATTERNS, including the desire to be near family and social networks, connections to neighborhood services or schools, and a shared set of social norms or common language with other residents. However the prevailing factor for women is their lower income levels compared to married couples and men.

In 2000, 37 percent of single mothers lived below the poverty line, compared

to 18 percent of single fathers and five percent of married couples.⁹ Even if women live above poverty, they are more likely than all other household types to earn incomes below half of the median family income for the metro area (the median family income for Louisville is \$57,500, thus \$28,750 is half of median income).¹⁰ As a result, housing options are often limited to neighborhoods with high concentrations of poverty where rent is less expensive.

Many low-income families would choose to live in more stable, mixed-income neighborhoods if affordable housing options were more widely available. For instance, the national Move to Opportunity initiative helped families who had previously lived in public housing – 90 percent of them headed by women – move to low-poverty neighborhoods. A study of participants found that they often considered neighborhood safety to be the primary benefit to relocating.¹¹

Family Type	Total	Below Poverty		Median Family Income (2000)	Median Family Income (2005)
		Number	Percent		
Married-couple	58,967	2,634	5	\$63,254	\$72,568
Single-father	6,073	1,117	18	\$27,194	\$30,123
Single-mother	28,814	10,635	37	\$18,307	\$17,866

Source: Population Reference Bureau, analysis of data from U.S. Census Bureau, 2000 Census Summary File 3 (Tables P90, P15, PCT39 & PCT40), prepared for the Annie E. Casey Foundation, KIDS COUNT data available on-line at www.aecf.org/. Data for 2005 median family income from the U.S. Census Bureau, 2005 American Community Survey (Table 19126). American Community Survey data are sample data and based on a 90 percent margin of error.

Single-mothers and children

SINGLE MOTHERS ARE AMONG THE POOREST HOUSEHOLDS CITYWIDE, making it difficult for them to find and maintain stable, adequate housing for their families. The percentage of single-mother households in Louisville has remained at roughly 10 percent of all households for the past three decades, but the actual number of single-mother families has continued to rise. There are now nearly 29,000 single-mother families in Louisville, caring for more than 50,000 children. More than one third of these families live below the poverty line. Data on children in single-mother households in Louisville Metro tell us that:

- ▶ Nearly one-third (31 percent) of all children in the city live in single-mother families;
- ▶ Almost half of Jefferson County public school students (41 percent) live with a single mother;¹²
- ▶ Almost 22,000 children in single-mother families live in poverty;

- ▶ Single-mother families are twice as likely to live in poverty as single-father families, and eight times as likely to live in poverty as married-couple families;
- ▶ Hundreds of children move schools every day, often due to their families' inability to maintain housing. The number of homeless students in Jefferson County Public Schools has risen from about 4,000 in 2002-03 to more than 7,000 in 2006-07.¹³

In Louisville Metro, clusters of single-mother families live in high-poverty neighborhoods and in areas where there are more options for subsidized housing, including Section 8, public housing and Low-Income Housing Tax Credits.

The highest concentrations of single-mother families are in five council districts, mostly in the west and southwest areas of Louisville, where they range from 19 to 28 percent of all households. While the demographics of these council districts are predominately African-American, more than

half of single-mother families citywide (51 percent) are white. Even so, African-American single-mother families are more likely to live in poverty than either white single mothers or Hispanic single mothers. While 27 percent of white single mothers in Louisville live in poverty, 48 percent of African-American single mothers and 35 percent of Hispanic single mothers have incomes below the poverty line (\$13,880 in 1999; \$17,170 in 2007, for a family of three).¹⁴

⁹ In 2005, the Census Bureau's sample data from the American Community Survey showed a similar pattern, but with poverty rates among all groups dropping slightly. According to the 2005 American Community Survey (ACS), 30 percent of female households in Louisville live below poverty, compared to 3.7 percent of married couples and 10.6 percent of men. The ACS is a sample survey and is subject to margins of error. For more information, see www.census.gov/acs.

¹⁰ 2006 median family income for Louisville KY-IN Metropolitan Statistical Area, estimated by the U.S. Department of Housing and Urban Development. See www.huduser.org/datasets for methodology.

¹¹ Susan J. Popkin, Laura E. Harris, Mary K. Cunningham, final report of Moving to Opportunity for U.S. Department of Housing and Urban Development (Washington: Urban Institute, 2002).

¹² Data provided by Jefferson County Public Schools, Office of Research, Accountability and Planning (2007). In the 2006-07 school year, there were 91,470 students in kindergarten – 12th grade, 42,309 of whom lived with a single parent, 37,414 lived with single mothers and 4,895 lived with single fathers. Single parent data do not include children living with grandparents, other relatives, guardians, or in foster care.

¹³ Data provided by Jefferson County Public Schools (2007). Data are for all students, regardless of family type.

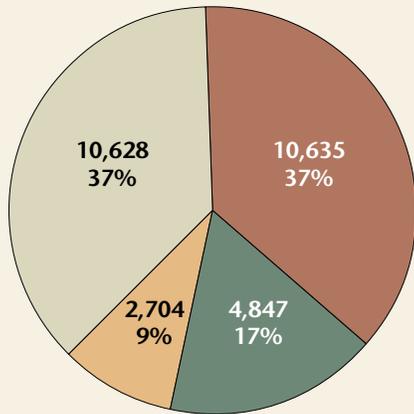
¹⁴ Poverty thresholds from 1999 reflect income year reported in the 2000 U.S. Census.

The number of children in single-mother families grew from 44,000 in 1990 to more than 50,000 in 2000. For these children, the negative effects of growing up in poverty alone are well-documented. But when they also live in poor neighborhoods in substandard housing, the effects of poverty are compounded.¹⁵ Neighborhoods with high poverty rates have environmental stressors that impact children's development and behavior, often affecting their success in school.

¹⁵ O'Hare, William and Mark Mather, "The Growing Number of Kids in Severely Distressed Neighborhoods: Evidence from the 2000 Census." Annie E. Casey Foundation, Baltimore, Maryland and Population Reference Bureau, Inc., Washington, D.C.

Single mothers in Louisville by income

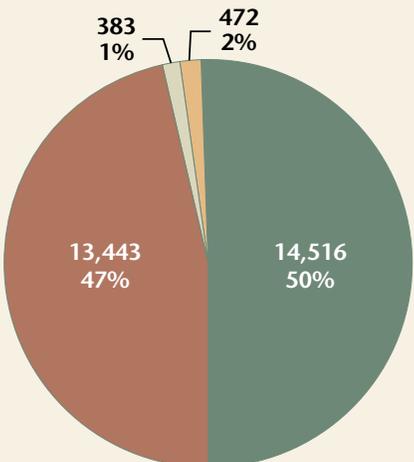
- Below poverty (\$13,880)
- 150%–185% of poverty (\$25,678)
- Up to 150% of poverty (\$20,820)
- 185% and above (>\$25,678)



Source: U.S. Census Bureau, 2000.

Single mothers in Louisville by race

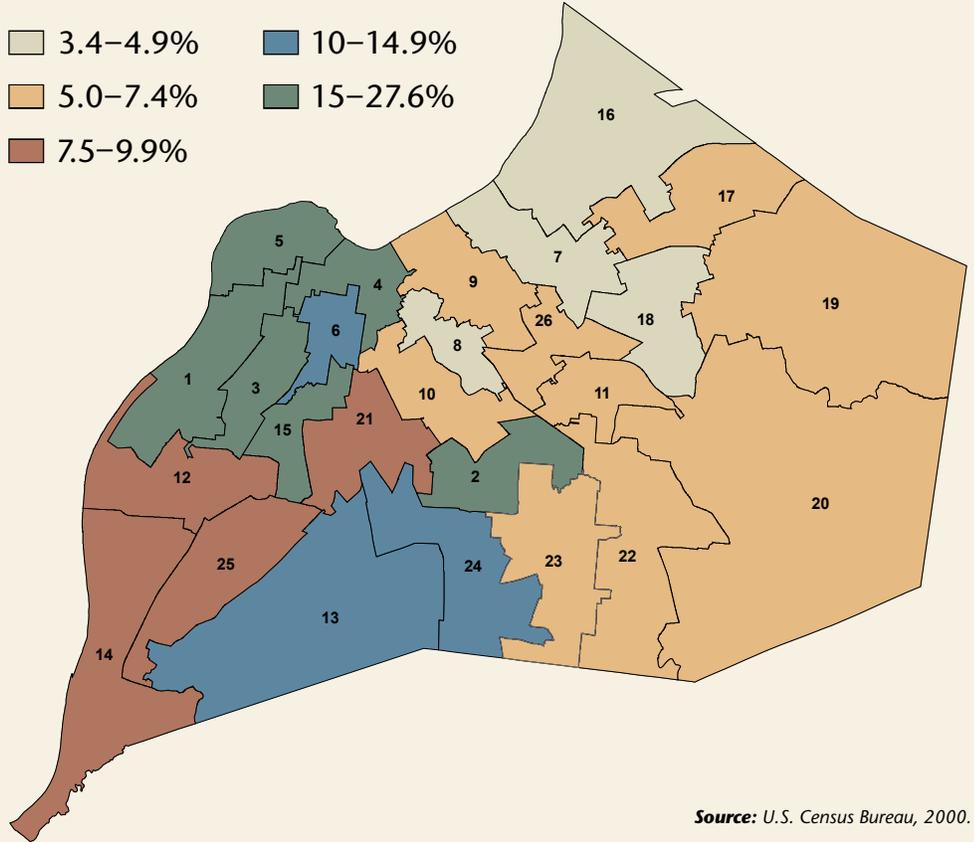
- White
- African American
- Hispanic
- Other race



Source: U.S. Census Bureau, 2000.

Forty percent of single mothers in Louisville live in just five council districts: 2000

- 3.4–4.9%
- 7.5–9.9%
- 5.0–7.4%
- 10–14.9%
- 15–27.6%



Source: U.S. Census Bureau, 2000.

Council District	Percent Single Mom	Poverty Rate
4	28	47
5	22	29
1	20	25
2	20	19
15	19	26
3	16	18
6	13	32
13	11	12
24	10	9
14	10	9
12	9	8
25	9	7
21	9	14
23	7	5
11	7	6
10	6	11
22	6	4
9	6	10
26	6	6
17	6	4
19	5	3
20	5	3
7	5	5
8	4	7
18	4	3
16	3	2

Women age 65 and older

There is also a residential dividing line for the 30,000 households headed by women over 65, but it is not as stark as the one for single mothers. For these seniors, living in safe neighborhoods with easy access to transportation and medical care is paramount. Women over age 65 make up 10 percent of all Louisville households and while housing patterns for older women are more integrated than for single mothers, the highest proportions of elderly women-led households are in several core city neighborhoods that tend to have higher poverty rates. However, the highest percentage of these households is in Council District 26, which is a low-poverty area (six percent).

A growing number of senior women are responsible for the care of their

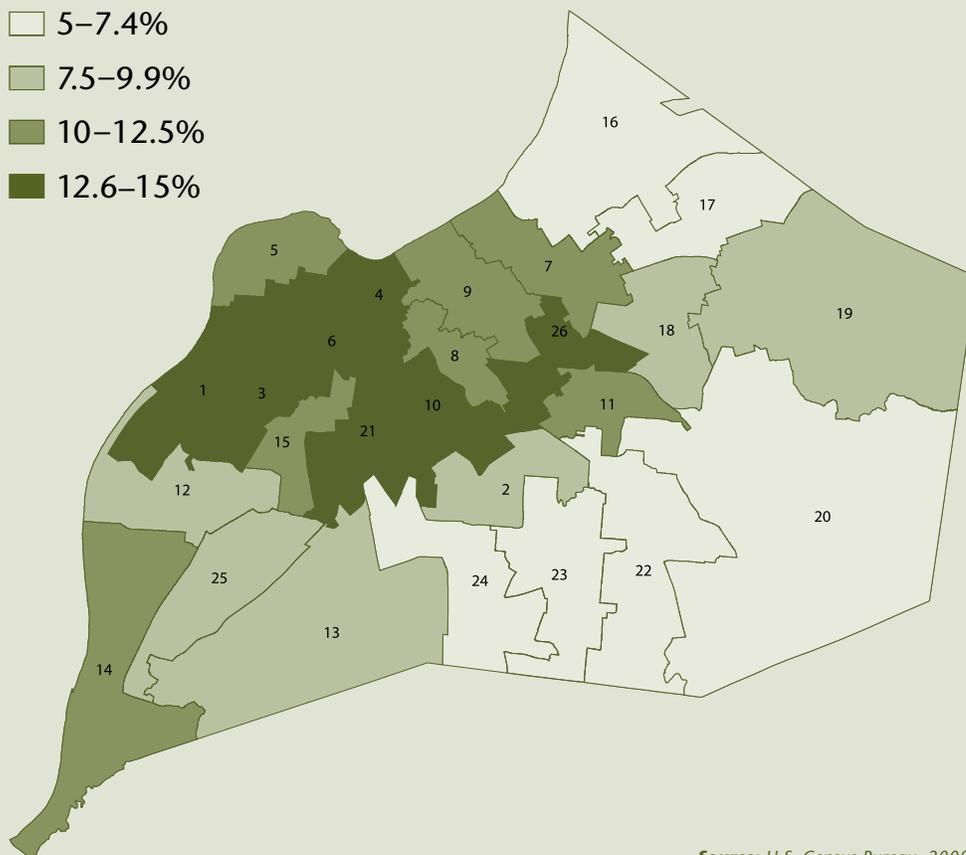
grandchildren.¹⁶ According to the 2005 American Community Survey, almost 6,000 children are being raised by their grandparents in Louisville. While the majority of grandparents raising their grandchildren are under age 60, nearly 1,600 children are being raised by grandparents over age 60, and two out of three grandparents raising their grandchildren are women.¹⁷ These families can have specialized housing needs that require first floor access or elevators and are close to schools, groceries, and doctors.

In an increasing number of communities, city leaders and housing advocates are designing affordable housing options specifically for grandparents who are raising their grandchildren. Using a combination of public funding streams

(e.g. Community Development Block Grants, HOME funds, and Section 8 vouchers), loans, and private funds, these cities are creating a range of responses to grandparents' need for affordable housing in safe, stable neighborhoods.¹⁸ In Boston, for instance, a GrandFamilies House uses combined Section 8 and state funds to provide affordable housing to those over age 60 with custody of their grandchildren. In Buffalo and New York City, grandparent family apartments have been designed specifically for older adults responsible for their grandchildren.

Ten percent of Louisville households are headed by women 65 and older: 2000

- 5–7.4%
- 7.5–9.9%
- 10–12.5%
- 12.6–15%



Source: U.S. Census Bureau, 2000.

Council District	Percent Women 65 and older	Poverty Rate
26	15	6
3	14	18
6	14	32
10	14	11
4	13	47
21	13	14
1	13	25
5	12	29
7	12	5
15	12	26
11	11	6
14	11	9
9	10	10
8	10	7
18	10	3
25	9	7
12	9	8
2	9	19
19	8	3
13	8	12
16	7	2
24	7	9
23	7	5
17	6	4
20	6	3
22	5	4



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The Metropolitan Housing Coalition is comprised of 185 organizational and 250 individual members advocating for fair and affordable housing for all people in the metropolitan region.

Please call 584-6858 for membership information.

www.metropolitanhousing.org

Recommendations for increasing women's housing options

Creating affordable housing options outside of high-poverty neighborhoods requires community planning. Louisville should expand housing options to meet the growing need, particularly among women-led families, for affordable housing in all neighborhoods. And affordable housing policies — those affecting public housing, Section 8, and all housing development citywide — should take into consideration the disproportionate impact of limited housing options on single women, many of whom are raising children. MHC advocates focusing on three policy areas:

- ▶ **Zoning:** Louisville Metro's zoning laws fall short of model regulations that give developers meaningful incentives to include affordable housing in their plans. An expansion of the current alternative development incentive (ADI) should require developers to include affordable housing units within each new major subdivision and multi-family development in every council district.
- ▶ **Affordable Housing Trust Fund:** While Metro government has created an affordable housing trust fund,

it does not yet have a dedicated, renewable, public source of funding. That means it may not be available in the long-term. By dedicating a renewable source of funding, the fund will be available for single working mothers seeking stability and safe neighborhoods in which to raise their children. Older women, living alone or raising their grandchildren, could also benefit from the housing trust fund.

- ▶ **YIMBY:** When residents oppose planning or zoning that would provide affordable housing options close to where they live, the term NIMBY (Not In My Back Yard) applies. This response in some neighborhoods has discouraged developers from pursuing plans for mixed-income housing, including multi-family developments, duplexes, and smaller single-family homes. MHC is meeting NIMBYism with a YIMBY (Yes -- In My Back Yard) campaign to ensure that all neighborhoods understand the facts about affordable housing in Louisville Metro and have the information they need to address their questions concerns about expanding housing options in their neighborhoods.



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