



NATIONAL LOW INCOME
HOUSING COALITION



NATIONAL LOW INCOME HOUSING COALITION & NATIONAL WOMEN'S LAW CENTER
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CUTTING HOUSING ASSISTANCE IS A BAD DEAL FOR WOMEN AND FAMILIES

As a nation, we should ensure that all families have access to basic necessities, including housing.

Housing is the cornerstone of what every person needs to survive and thrive. It impacts every aspect of our lives—education, health, economic security, and more.¹ Yet millions of people across the country struggle to afford housing.

Despite recent increases, wages have not kept pace with rising rents for far too many families.² In order to afford to rent a modest, two-bedroom apartment in the U.S., a full-time worker needs to earn \$22.10 per hour (the 2018 national Housing Wage),³ which is almost three times the federal minimum wage (\$7.25). On average, a federal minimum-wage worker would need to work 122 hours per week in order to afford a two-bedroom rental home (99 hours per week for a one-bedroom home).⁴ A full-time minimum wage worker cannot afford a two-bedroom rental home in any county in the U.S. and can afford a one-bedroom in only 22 counties—and all those counties have a higher minimum wage than the federal minimum wage.⁵

In addition, too many jobs pay scarcely above the minimum wage: nearly 24 million people work in jobs that typically pay \$11.50 per hour or less, and several of these jobs—specifically, home health aides, personal care aides, and combined food preparation and serving workers (including fast food workers)—are among those expected to grow the most by 2026.⁶ The national Housing Wage is almost twice the wage of workers making \$11.50 an hour, and they would have to work 77 hours per week in order to afford a two-bedroom rental home (62 hours per week for a one-bedroom home).⁷ Women are nearly two-thirds of the workforce in jobs that

typically pay \$11.50 per hour or less.⁸ Among all women working in low-wage jobs, 18% have incomes below the federal poverty line, and 44% have incomes below twice the poverty line.⁹ Housing assistance is vital to ensure their families have an affordable place to call home.

Housing assistance programs help millions of women and families keep a roof over their heads.

Department of Housing and Urban Development (HUD) housing assistance programs help 10 million people and over 5 million families afford stable housing¹⁰ and are particularly important for women.

- Housing assistance programs serve a diverse population.
 - Female householders living alone rent 51% of all HUD assisted one-bedroom and 53% of all two-bedroom units.¹¹
 - White women are householders in 36% of single person households receiving HUD housing assistance and 23% of households with two or more people.¹²
 - Women of color are householders in 16% of single person households receiving HUD housing assistance and 14% of households with two or more people.¹³
 - Families with children are 37% of households served by HUD programs, and women head 76% of these households.¹⁴
 - Of the households with children, 54% of the heads of household are Black, 19% are Hispanic, and 20% are white, non-Hispanic.¹⁵
 - Thirty-five percent of heads of household receiving housing assistance are low-income elderly people and 34% are non-elderly people with disabilities.¹⁶
 - LGBTQ people and their families are 2.5 times as likely to receive public housing assistance as non-LGBTQ people and their families.¹⁷

- Women particularly benefit from housing assistance.
 - Female householders are more likely to live in HUD assisted public housing than male householders—1.7 times more likely among single-person households and 10.8 times more likely in households with two or more people.¹⁸
 - Female householders living alone use vouchers 2.4 times more often than male householders living alone, and female householders living in households with two or more people use vouchers 9.5 times more often than male householders living with two or more people.¹⁹
 - 7.4% of LGBTQ women report that they or their families received public housing assistance.²⁰
- If counted in the official poverty measure, federal housing assistance would have lifted the incomes of more than 2.7 million people above the Federal Poverty Level (FPL).²¹

Housing assistance programs are particularly important for women of color, domestic violence survivors, LGBTQ women, families experiencing homelessness, children, and women with disabilities.

- **Women of color:** Housing assistance could help reduce the high rates of eviction for women of color. Low-income women of color have a high risk of eviction. One study showed that Black women with low incomes were evicted at alarmingly high rates compared to other racial groups.²² The majority of these women spent at least 50% of their incomes on rent, and one-third spent more than 80% of their incomes on rent.²³ Access to housing assistance could help prevent evictions.²⁴
- **Domestic violence survivors:** One study found that long-term housing subsidies reduce intimate partner violence.²⁵ Parents who received a housing voucher were a third less likely to experience domestic violence.²⁶ Survivors of domestic violence were also more likely to leave their abusive partners when receiving a long-term housing subsidy.²⁷
- **LGBTQ women:** LGBTQ youth face 2.2 times the relative risk of experiencing homelessness.²⁸ Research also suggests LGBTQ adults experience homelessness at higher rates.²⁹ Despite the HUD Equal Access Rule prohibiting HUD-funded providers from discriminating on the basis of sexual orientation or gender identity, housing discrimination is pervasive.³⁰ Discrimination in housing is heightened for young LGBTQ people of color based on bias and animus on their multiple identities.³¹ Furthermore, LGBTQ domestic violence survivors may face discrimination when they try to access shelter services.³² Access to equitable housing assistance is critical to helping LGBTQ people have a roof over their heads.

- **Families experiencing homelessness:** A strong body of research has shown that rental assistance can decrease the likelihood that a low-income family experiences homelessness.³³ One study showed that long-term permanent housing subsidies reduced the proportion of families experiencing homelessness or doubling-up with others in the previous six months by 50% and reduced the proportion of families who experienced a shelter stay by 75%.³⁴ Other studies have repeatedly found that families leaving homeless shelters for subsidized housing are less likely to return to shelter and more likely to experience residential stability than families who did not receive housing assistance.³⁵
- **Children:** Every extra year that a child spends in a low-poverty neighborhood improves the child’s economic outcome as an adult, indicated by measures such as income and likelihood of college attendance.³⁶ A recent groundbreaking study found that children who were younger than 13 when their family received a housing voucher and moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, and experienced an increased likelihood of living in lower-poverty neighborhoods as adults.³⁷ Additionally, in families that receive housing assistance, children are more likely to have a nutritious diet, and to meet “well-child” criteria³⁸ when compared to children whose families are on a waiting list for housing assistance.³⁹ In 2011, families living in affordable housing spent nearly five times more on health care and a third more on food, compared to their severely cost-burdened peers.⁴⁰
- **Women with disabilities:** People with disabilities experience high levels of housing discrimination. In Fiscal Year (FY) 2016, the majority of Fair Housing Act discrimination complaints were based on disability.⁴¹ Publicly subsidized rental units are more likely to be accessible. One study found that public housing and privately-owned subsidized rental units were 2.5 times more likely than owner-occupied units to be livable for people with mobility issues.⁴²

Proposals to cut and restrict affordable housing assistance would harm women and families.

President Trump’s FY 2019 budget, a draft bill by Representative Dennis Ross (R-FL), and a Trump Administration housing “reform” legislative proposal would, if enacted, drastically change housing assistance in ways that would harm women and families.

1. Increasing rent for families struggling to pay for child care, medical care, and other necessities would harm women and families.

Families with rental assistance are already required to pay what they can afford in rent, based on their income. Despite this fact, both the Trump Administration and Representative Dennis Ross have proposed legislation that increases rents for these families. These proposals would force families to choose between basic needs like medicine, child care, or groceries and paying rent, and would increase their risk of eviction and homelessness.

Both the Trump and Ross proposals would also increase rents for households with high medical or child care expenses,⁴³ which would disproportionately impact seniors, people with disabilities, and families with children.

2. Proposals to take housing away from women and families struggling to make ends meet because they do not meet work requirements will not help people get quality jobs.

The Trump Administration's legislative proposal would allow housing providers to take housing away from families who do not meet work requirements the housing providers impose. However, research shows that work requirements rarely lead to stable employment or a path out of poverty; in fact, work requirements sometimes push families deeper into poverty.⁴⁴ Taking housing assistance away from low-income families who do not meet these new requirements would increase their risk of eviction and homelessness - which are factors that then increase the risk of involuntary job loss.⁴⁵

Women can face particular hurdles in meeting work requirements. Women are overrepresented in the low-wage workforce,⁴⁶ which is plagued by unstable and unpredictable work schedules, nonstandard hours,⁴⁷ part-time work,⁴⁸ and few benefits like paid sick leave.⁴⁹ Many women, particularly those in low-wage jobs, face discrimination and harassment at work,⁵⁰ which can result in lost hours or job loss.⁵¹ Domestic violence survivors also face particular challenges obtaining and maintaining employment.⁵² In addition, women of color, LGBTQ people, people with disabilities, and senior women face employment discrimination that makes meeting work requirements more challenging.⁵³

3. Imposing time limits threatens particular harm to women and their families.

Both the Ross and Trump proposals would allow housing providers to place arbitrary time limits on housing assistance. Imposing time limits will only deprive women and their families of the very housing benefits that are foundational to employment and economic security. Time limits are especially harmful in high-cost areas and rural communities, where rents far exceed what a low-income worker can afford and where affordable homes are in short supply. Time limits will not address underlying problems in the housing market; only investments in affordable homes, worker education and training, and quality jobs can do so.

Instead of advancing policies that would keep women and families from getting the housing assistance they need, the Administration and Congress should help families keep a roof over their heads by increasing housing assistance.

In December, Republicans in Congress passed, and President Trump signed, a tax bill that gives massive new tax cuts to the rich and big corporations while adding \$1.9 trillion to the deficit. Now they want to pay for the tax law by cutting programs, such as housing assistance, that are vital for women and families. These punitive efforts do not reflect our values as a nation and are not what women and families need to survive and thrive.

Instead, Congress should increase rental assistance funding to reduce wait lists, eradicate the benefit cliff, and expand voluntary programs like Jobs Plus and Family Self-Sufficiency to help families have an affordable place to call home, where they can better attain economic self-sufficiency and where children can grow and thrive. In addition to direct rental assistance, Congress should consider tax relief for low-income families struggling to afford rising rental costs, such as the proposal in S.3250—The Rent Relief Act of 2018 to create a refundable tax credit for families paying more than 30% of their gross income on rent.

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- 2 ANDREW AURAND ET AL., OUT OF REACH 2018: THE HIGH COST OF HOUSING 3 (2018), available at http://nlihc.org/sites/default/files/oor/OOR_2018.pdf.
- 3 *Id.* at 1. The national Housing Wage is "the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs." *Id.*
- 4 AURAND, *supra* note 2, at 1.
- 5 *Id.*
- 6 KAYLA PATRICK, MEIKA BERLAN & MORGAN HARWOOD, LOW-WAGE JOBS HELD PRIMARILY BY WOMEN WILL GROW THE MOST OVER THE NEXT DECADE 1 (Aug 2018), available at <https://nwlc-ciw49tixqw5lbab.stackpathdns.com/wp-content/uploads/2016/04/Low-Wage-Jobs-Held-Primarily-by-Women-Will-Grow-the-Most-Over-the-Next-Decade-2018.pdf>.
- 7 NAT'L LOW INCOME HOUSING COAL. calculations based on AURAND, *supra* note 2, at 1.
- 8 PATRICK, BERLAN & HARWOOD, *supra* note 6, at 1.
- 9 NAT'L WOMEN'S LAW CTR. calculations based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY using STEVEN RUGGLES ET AL., INTEGRATED PUBLIC USE MICRODATA SERIES: VERSION 7.0 [dataset], Minneapolis: University of Minnesota (2017), www.ipums.org.
- 10 ALICIA MAZZARA, CTR. ON BUDGET AND POL'Y PRIORITIES, FEDERAL RENTAL ASSISTANCE PROVIDES AFFORDABLE HOMES FOR VULNERABLE PEOPLE IN ALL TYPES OF COMMUNITIES (Nov. 2017), available at <https://www.cbpp.org/research/housing/federal-rental-assistance-provides-affordable-homes-for-vulnerable-people-in-all>.
- 11 NAT'L WOMEN'S LAW CTR. calculations based on U.S. CENSUS BUREAU, AMERICAN HOUSING SURVEY (2015) - TABLE CREATOR, <https://www.census.gov/programs-surveys/ahs/data/interactive/ahstablecreator.html> [hereinafter NWLC calculations based on AHS 2015 TABLE CREATOR] (last visited July 16, 2018).
- 12 *Id.*
- 13 *Id.*
- 14 NAT'L LOW INCOME HOUSING COAL. calculations based on U.S. DEP'T OF HOUSING AND URB. DEV., DATA SET: ASSISTED HOUSING: NATIONAL AND LOCAL (2017), <https://www.huduser.gov/portal/datasets/assthsq.html>.
- 15 NAT'L LOW INCOME HOUSING COAL. calculations based on U.S. DEP'T OF HOUSING AND URB. DEV., 2018 PUBLIC USE MICRODATA SAMPLE (PUMS).
- 16 *Id.*
- 17 CAITLIN ROONEY, CHARLIE WHITTINGTON, & LAURA E. DURSO, CTR. FOR AM. PROGRESS, PROTECTING BASIC LIVING STANDARDS FOR LGBTQ PEOPLE 10-11 (Aug. 2018), available at <https://cdn.americanprogress.org/content/uploads/2018/08/10095627/LGBT-BenefitCuts-report.pdf>. The survey, conducted in 2017, asked respondents whether they, their partner, and/or their child received help from public housing assistance in the year prior to the survey. The question did not ask about specific housing programs and was not limited to HUD programs.
- 18 NWLC calculations based on AHS 2015 TABLE CREATOR, *supra* note 11. One-person households are defined as primary individuals (i.e. householders) living alone, and two-person households are defined as families (i.e. householders living with at least one relative) and primary individuals living with at least one other nonrelative. U.S. DEP'T OF HOUSING AND URB. DEV. & U.S. CENSUS BUREAU, AMERICAN HOUSING SURVEY FOR THE UNITED STATES: 2015, APPENDIX A, available at <https://www2.census.gov/programs-surveys/ahs/2015/2015%20AHS%20Definitions.pdf>.
- 19 NWLC calculations based on AHS 2015 TABLE CREATOR, *supra* note 11.
- 20 ROONEY, WHITTINGTON, & DURSO, *supra* note 17, at 11.
- 21 KAYLA PATRICK, JASMINE TUCKER & AMY MATSUI, BY THE NUMBERS: DATA ON KEY PROGRAMS FOR THE WELL-BEING OF WOMEN & THEIR FAMILIES 14 (June 2018), available at <https://nwlc-ciw49tixqw5lbab.stackpathdns.com/wp-content/uploads/2018/06/FINAL-By-The-Numbers.pdf>.
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- 23 *Id.* at 1.
- 24 *Id.* at 3.
- 25 DANIEL GUBITS ET AL., ABT ASSOCIATES, INC., FAMILY OPTIONS STUDY: 3-YEAR IMPACTS OF HOUSING AND SERVICES INTERVENTIONS FOR HOMELESS FAMILIES 40 (Oct. 2016), available at <https://www.huduser.gov/portal/sites/default/files/pdf/Family-Options-Study-Full-Report.pdf>; NICOLE E. ALLEN, U. OF ILL. AT URBANA-CHAMPAIGN, U.S. COMMENTARY: INSIGHTS FROM THE FAMILY OPTIONS STUDY REGARDING HOUSING AND INTIMATE PARTNER VIOLENCE, 19 CITYSCAPE 245, 245-247 (2017).
- 26 *Id.*
- 27 *Id.*
- 28 CHAPIN HALL AT THE U. OF CHI., MISSED OPPORTUNITIES: LGBTQ YOUTH HOMELESSNESS IN AMERICA 7 (Apr. 2018), available at <https://voicesofyouthcount.org/wp-content/uploads/2018/04/VoYC-LGBTQ-Brief-FINAL.pdf>.
- 29 JOHN ECKER, TIM AUBRY, & JOHN SYLVESTRE, A REVIEW OF THE LITERATURE ON LGBTQ ADULTS WHO EXPERIENCE HOMELESSNESS, J. OF HOMOSEXUALITY (Jan. 3, 2018), available at <https://doi.org/10.1080/00918369.2017.1413277>; S.E. JAMES ET. AL., THE REPORT OF THE 2015 U.S. TRANSGENDER SURVEY, NAT'L CTR. FOR TRANSGENDER EQUALITY 175-80 (Dec. 2016), available at <https://transequality.org/sites/default/files/docs/usts/USTS-Full-Report-Dec17.pdf>.
- 30 LOURDES ASHLEY HUNTER, ASHE MCGOVERN, & CARLA SUTHERLAND, EDS., INTERSECTING INJUSTICE: ADDRESSING LGBTQ POVERTY AND ECONOMIC JUSTICE FOR ALL: A NATIONAL CALL TO ACTION 46 (2018), available at https://static1.squarespace.com/static/5a00c5f2a803bbe2eb0ff14e/t/5aca6f45758d46742a5b8f78/1523216213447/FINAL+PovertyReport_HighRes.pdf.
- 31 *Id.* at 45-46, 51.
- 32 *Id.* at 49-50.
- 33 DANIEL GUBITS ET AL., *supra* note 25, at 6, 36.
- 34 *Id.*
- 35 See, e.g., BENJAMIN W. FISHER ET AL., LEAVING HOMELESSNESS BEHIND: HOUSING DECISIONS AMONG FAMILIES EXITING SHELTER, 24.2 HOUSING POLICY DEBATE 364, 364-386 (2014); MARYBETH SHINN ET AL., PREDICTORS OF HOMELESSNESS AMONG FAMILIES IN NEW YORK CITY: FROM SHELTER REQUEST TO HOUSING STABILITY, 88 AM. J. OF PUBLIC HEALTH 1651, 1654 (Nov. 1998); MARYBETH SHINN, HOMELESSNESS RES. INST., ENDING HOMELESSNESS FOR FAMILIES: THE EVIDENCE FOR AFFORDABLE HOUSING 4 (2009), https://b3cdn.net/naeh/b39ff307355d6ade38_vfm6b9kot.pdf.
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- 38 Examples of "well-child" criteria are maintaining a healthy weight, lack of developmental concerns, and being in good or excellent health.
- 39 JOHN T. COOK ET AL., CHILDREN'S HEALTHWATCH & MED.-LEGAL P'SHIP OF BOSTON, RX FOR HUNGER: AFFORDABLE HOUSING (Dec. 2009), available at http://www.issuelab.org/resource/rx_for_hunger_affordable_housing.

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- 45 MATTHEW DESMOND & CARL GERSHENSON, HOUSING AND EMPLOYMENT INSECURITY AMONG THE WORKING POOR, SOCIAL PROBLEMS (2016), available at <https://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.sp2016.pdf?m=1452638824>.
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- 47 See generally JULIE VOGTMAN & JASMINE TUCKER, NAT'L WOMEN'S LAW CTR., COLLATERAL DAMAGE: SCHEDULING CHALLENGES FOR WORKERS IN LOW-WAGE JOBS AND THEIR CONSEQUENCES (Apr. 2017), available at <https://nwlc-ciw49tixgw5lbab.stackpathdns.com/wp-content/uploads/2017/04/Collateral-Damage.pdf>.
- 48 In March 2018, 11.5% of women working part-time did so involuntarily. NAT'L WOMEN'S LAW CTR. calculations based on U.S. DEP'T OF LABOR, BUREAU OF LABOR STAT., CURRENT POPULATION SURVEY, TABLE A-18 EMPLOYED AND UNEMPLOYED FULL- AND PART-TIME WORKERS BY AGE, SEX, RACE, AND HISPANIC OR LATINO ETHNICITY, available at <https://www.bls.gov/web/empsit/cpseea18.htm>. Involuntary part-time work is especially common in some low-wage sectors, such as retail work. DANIEL SCHNEIDER & KRISTEN HARKNETT, WASH. CTR. FOR EQUITABLE GROWTH, SCHEDULE INSTABILITY AND UNPREDICTABILITY AND WORKER AND FAMILY HEALTH AND WELLBEING 16 (Sept. 2016), available at <http://equitablegrowth.org/working-papers/schedule-instability-and-unpredictability/>. In addition, many who choose to work part-time voluntarily, especially women, choose to work part-time because they cannot access affordable child care. TUCKER & PATRICK, *supra* note 46, at 8.
- 49 PATRICK, BERLAN & HARWOOD, *supra* note 6, at 2.
- 50 See, e.g., REST. OPPORTUNITIES CTRS. UNITED & FORWARD TOGETHER, THE GLASS FLOOR: SEXUAL HARASSMENT IN THE RESTAURANT INDUSTRY 5 (2014), available at http://rocunited.org/wp-content/uploads/2014/10/REPORT_The-Glass-Floor-Sexual-Harassment-in-the-Restaurant-Industry2.pdf; HUMAN RIGHTS WATCH, CULTIVATING FEAR: THE VULNERABILITY OF IMMIGRANT FARMWORKERS IN THE US TO SEXUAL VIOLENCE AND SEXUAL HARASSMENT (May 2012), available at <https://www.hrw.org/report/2012/05/15/cultivating-fear/vulnerability-immigrant-farmworkers-us-sexual-violence-and-sexual> (documenting pervasive sexual harassment and violence among immigrant farmworker women); IRMA MORALES WAUGH, EXAMINING THE SEXUAL HARASSMENT EXPERIENCES OF MEXICAN IMMIGRANT FARMWORKING WOMEN, 16 VIOLENCE AGAINST WOMEN 237, 241 (Jan. 2010), available at <http://vaw.sagepub.com/content/16/3/237.abstract> (80% of female farmworkers in California's Central Valley reported experiencing some form of sexual harassment); UNITE HERE LOCAL 1, HANDS OFF, PANTS ON: SEXUAL HARASSMENT IN CHICAGO'S HOSPITALITY INDUSTRY (July 2016), available at <https://www.handsoffpantson.org/wp-content/uploads/HandsOffReportWeb.pdf> (58% of hotel workers and 77% of casino workers surveyed reported being sexually harassed by a guest); HART RES. ASSOC., KEY FINDINGS FROM A SURVEY OF WOMEN FAST FOOD WORKERS (Oct. 5, 2016), available at <http://hartresearch.com/wp-content/uploads/2016/10/Fast-Food-Worker-Survey-Memo-10-5-16.pdf> (nationwide survey of workers in the fast food industry found nearly 40% of the women reported experiencing unwanted sexual behaviors on the job, and 21% of those workers reported that they suffered negative workplaces consequences after raising the harassment with their employer).
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- 53 See, e.g., U.S. EQUAL EMP'T OPPORTUNITY COMM'N, CHARGE STATISTICS (CHARGES FILED WITH EEOC) FY 1997 THROUGH FY 2017, <https://www.eeoc.gov/eeoc/statistics/enforcement/charges.cfm>; HUNTER, MCGOVERN, & SUTHERLAND, *supra* note 30, at 30.
- 54 DESMOND & GERSHENSON, *supra* note 45.