

Women at a disadvantage in affording a place to live



INCOME GAP HITS HOME

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USA TODAY NETWORK

Anneliese Abreu and her 15-month-old son, Jasiel, need a place to live. And they need it by May 1.

But buying a home is out of the question. Renting isn't looking too good, either.

Many landlords require potential renters to prove income of at least three times the monthly rent. Although Abreu, 20, works full-time as a chiropractic assistant, her \$13-an-hour wage falls well short of the

Anneliese Abreu holds her 15-month-old son, Jasiel. Her \$13-an-hour wage falls short of what's needed to qualify for an apartment, much less buy a house.

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\$5,000 she would need to financially qualify for an average one-bedroom apartment in Palm Beach County, which costs about \$1,650.

"I've been looking at the low-income apartments, but I haven't been able to find anything," she said. "I tried applying for Section 8, but that's closed. I was even willing to drive to Miami, but nothing was open. The waiting lists were all closed."

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Housing out of reach

In Palm Beach County and throughout South Florida, soaring home prices and rising rental costs have rendered housing out of reach for many, said Suzanne Cabrera, president and CEO of the Housing Leadership Council of Palm Beach County.

But women have it worst, according to data.

The median income for a woman in Palm Beach County is \$26,739, according to 2019 U.S. Census Bureau data, the latest numbers available. That is \$10,923 less than the median income for men (\$37,662), the bureau reports. And adequate housing supplies in either price range simply do not exist.

"Most of the time the waiting list is not even open," Cabrera said. "That's how bad it is. It's almost indefinite."

"Bad" might be an understatement. The council in January released a study showing how many additional low and moderately priced units are needed to meet the county's demand for affordable housing.

The result? An astounding 77,534 extra units.

"We haven't been building enough rentals, especially rentals that are affordable to the general public and our workforce," Cabrera said. "Something like \$13 is so far below a wage that you need to afford an apartment in Palm Beach County."

Abreu's budget is only \$800 per month, including utilities, she said. And, as is typical with many low-income earners, her credit is poor, creating a domino effect on her financial health.

"I wasn't able to afford my car insurance, which led to my license getting suspended," she said. "I had to pay people to pick me up and drive my son around."

Single mothers outnumber men at a rate of two to one

Abreu's situation is not unique. There are 63,421 single mothers living in Palm Beach County, or twice the number of single fathers, the U.S. Census Bureau reports.

And the rate of unemployment among women is 25% higher than men, particularly since women have been disproportionately forced to stay home with children amid the pandemic-fueled shutdown of daycare centers and schools.

Abreu, a soft-spoken West Palm Beach native, also attends Palm Beach State College full-time, aspiring to become a lawyer.

But her plans, she said, are contingent on many factors out of her control. She is counting on vouchers from the Early Learning Coalition of Palm Beach County to help with child care once she moves, she said. But that doesn't solve her immediate problem of finding a home for her and her son right now.



Anneliese Abreu, holding her 15-month-old son Jasiel, is a single mother who works full time and goes to school full time with dreams of becoming a lawyer. She has been unable to find a place to live on her \$800-per-month budget.

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"We just went for years without producing any significant number of units ... We need to catch up. It's so difficult with construction prices so high, land prices going up. It's just such a challenge."

Suzanne Cabrera

President and CEO of the Housing Leadership Council of Palm Beach County, on homeless and workforce housing

"Most of the things I was finding were private rooms in apartments that were already rented," she said. "I wouldn't mind, but no one wanted a 1-year-old in the house, so it's been very difficult."

Before the pandemic, 12% of women in Palm Beach County lived in poverty, compared to 10% of men, census data shows.

Part of the income problem in Palm Beach County is that 57% of workers are employed in low-wage jobs in the service sector, reported the Housing Leadership Council. And that sector tends to include disproportionate numbers of women, immigrants and minorities.

The service sector and Florida's tourism industry were particularly hard-hit by pandemic-related closures and layoffs, resulting in 50,338 job losses in Palm Beach County between February and December of last year, the council reported. During that same period, about 200,000 county residents filed unemployment claims, the organization said.

Unemployment in some county cities worse than state's numbers

And while unemployment statewide has fallen to 4.7%, some municipalities in Palm Beach County have had it a little tougher. Towns such as Riviera Beach,

Boynton Beach, Lake Worth Beach, West Palm Beach and Delray Beach continue to suffer higher-than-average unemployment rates, adding to housing crises in those areas, the council reported.

Countywide, about 100,000 renters reported being "cost burdened" and another 51,000 reported being "severely cost burdened," the report showed.

Cabrera said her council is working on a \$150 million bond issue to fund homeless and workforce housing. But even if it goes through, she said, it will take time to build inventory.

"We just went for years without producing any significant number of units," she said. "We need to catch up. It's so difficult with construction prices so high, land prices going up. It's just such a challenge."

Single women buying more homes — but smaller and in worse shape

In Florida, the number of single women buying homes is 2.5 times greater than that of single men, reported Florida Realtors in January 2021. But, compared to single men, single women bought smaller homes in poorer conditions at significantly higher rates, the organization reported.

And according to a pre-pandemic study published by Yale University, "Data on repeat sales reveal that women buy the same property for approximately 2% more and sell for 2% less."

"Overall, the gender gap in housing returns is economically large and can explain 30% of the gender gap in wealth accumulation at retirement," the report read.

Lower-income women hoping to buy in Palm Beach County are in for a particularly tough time, said David Brandt, executive director of the Housing Finance Authority of Palm Beach County.

"It's pervasive, it's massive, it's getting worse by the day," he said of the lack of affordable housing.

Despite numerous public and private agencies throughout the county that are

dedicated to helping residents find and qualify for affordable housing, Brandt said, "their funding is very limited, their resources are very limited."

The county operates 25 low-income rental properties composed of 4,024 units ranging from studios to four bedrooms, Brandt explained. But because demand far exceeds supply, the odds of Abreu landing even a studio, which runs \$763 per month, are slim.

"That's the rub," he said. "The majority of studios and one-bedrooms are senior housing, which makes it tough for a young gal starting out."

Some women are in a 'perpetual state of motion'

Inability to afford housing forces some women to rely on family members, take on roommates, or even remain in unhealthy relationships, explained Mark Harvey, an associate professor of sociology at Florida Atlantic University.

"And it also leaves some of them in a perpetual state of motion — moving from one couch to another," he said.

Harvey, who specializes in the political economy of race, class and gender, said there are many reasons women tend to earn less than men.

"Historically, they have been less able to participate in the formal labor market," he said. "The stereotype that women are caretakers before they are workers affects employers' decisions about who to hire and who to promote. Some women are seen, to some degree, as secondary workers — less reliable than men."

Harvey described that as an outdated point of view that does not apply to most households. Still, he said, even today women shoulder the lion's share of household chores such as shopping, cooking, cleaning and caring for children and elderly relatives. That unpaid labor leaves them with less flexibility, less time and less energy to work outside the home.

But without the work women do in the home, he said, the economy as we know it would cease to exist.

"When it comes to women, we have never recognized the care work that women do as socially necessary labor," Harvey said. "Without that labor, no other labor would happen or could happen."

Abreu gets that. She said she knows how important it is to tend to Jasiel and to ensure he is getting the emotional support he needs while the two struggle through these difficult times. And she knows how important it is to both of their futures that she remain in school.

Still, she must work to survive, she said. And right now, her top priority is finding a way to keep a roof over their heads.

"It's getting harder and harder by the day," she said of the looming May 1 deadline by which she has to move. "You would think there would be more programs for single mothers, but there is just nothing."

Palm Beach Post data reporter Chris Persaud contributed to this report.

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