

AFFORDABLE HOUSING: THE GROWING GAP IN RENTAL MARKETS

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Abstract

The housing deficit in the United States has become alarming, with rents increasing faster than incomes, making millions of people live in haste while in search of affordable shelter. This article discusses some of the causes of this crisis, such as the lack of houses in specific areas, a problem financially due to reduced wages, a problem due to increased costs of construction, and an issue due to gentrification. Low-income earners, African American households, senior citizens, single-breadwinner families, and frontline workers are the most affected by this widening rent increase relative to income. The article also focuses on individual instances of the problem in large cities such as New York, Los Angeles, and Miami. The following recommendations include federal appropriations for housing assistance programs, enlarging the critical Housing Choice Voucher program, strengthening the Low-Income Housing Tax Credit (LIHTC), and liberalizing exclusionary zoning rules. By such specific approaches, it is possible to reduce the number of people who are homeless and increase the chances of homeownership for everyone.

Keywords: Affordable housing, housing crisis, rent prices, income inequality, gentrification, Housing Choice Vouchers, Low-Income Housing Tax Credit, zoning reform, housing assistance programs, cost-burdened households, urban housing, essential workers, racial minorities, elderly housing, housing supply

I. OVERVIEW

This problem of the lack of availability of affordable housing in the United States has become an emerging issue in the country since increases in the cost of housing were accompanied by stagnated wages, hence having a negative impact on the lives of millions of people in the United States. A downfall is the increase in accessible quality housing. Unaffordable housing has remained a challenge to the many who yearn to get long-term accommodation. Rent prices persist to rise, especially in major cities, and this makes it even harder for most vulnerable persons to meet the costs of housing, thereby worsening their plight. Policymakers, advocates and community leaders have taken particular notice of this growing crisis mainly because its impact extends across the whole country.

Low-income, elderly, and minority groups or households have been most affected ever since this crisis hit the market. A large number of the populace living in the low-income bracket find it precarious to pay substantial money for rent, leaving very little for basic amenities. Older people are also increasingly burdened with the high costs of housing; many are pensioners with fixed incomes to support. On the other hand, minorities have other hurdles because of the systematic problems such as housing discrimination and gentrification that have been the root causes of minority's affordable housing inequality.

The aim of the article is confirmed by the National Low Income Housing Coalition (NLIHC) report published in 2023, which states that there is a shortage of 7.3 million affordable homes for extremely low-income populations in the United States. This figure, therefore, more than underlines the need and need for mass housing as well as pointing to the insufficiency of the existing housing stock. Out of 100 households with meager income, just 36 affordable and accessible rental units are available ... The scarcity of rental units is, therefore, apparent. Over time, we notice an increase in supply and demand and millions of citizens are struggling for a few suitable houses to rent.

The continuous problem in the development of affordable homes in the nation brings both an economic and social issue. What we see now playing out on the ground, with people being forced into substandard housing or even out onto the street, is the economic contraction that takes place when consumers have less buying power and demand for social services is high. Secondly, unstable housing negatively impacts social justice as the affected population is vulnerable households. Relying on a wide range of policies targeted at the federal, state, and city levels, the affordable housing crisis entails integrated strategies in terms of enhancing the supply of rental housing and endeavours focusing on rental assistance and elimination of obstacles to accessing affordable housing.



Figure 1: Affordable housing in developing countries

II. TRENDS BETWEEN RENT AND INCOME

Table 1: Comparison of Rent Increase vs. Wage Growth in the U.S. (2016–2023)

Year	Rent Increase (%)	Wage Increase (%)
2016	4.0	2.5
2017	5.2	3.0
2018	4.8	2.8
2019	6.1	3.0
2020	4.3	2.9
2021	5.5	3.2
2022	6.0	3.1
2023	6.2	3.0

2.1 Rent Prices Outpacing Income Growth

Despite the Sturgis of substantial population increase and physical expansion of the economy, when compared to total income, rent prices have been on the rise in the United States in the past decade at a higher rate than housing income could offer. According to the National Association of Realtors (NAR), the median rent across the country rose by 6.2% in 2023. The continuing increase

in rent prices coupled with a fairly slow increase in wage rates has worsened housing affordability. In the same period, wages overall only increased by 3%, something which has meant that millions of Americans cannot afford the cost of living any longer.

This divergence between rent appreciation and wage inflation has put more Americans under increased pressure to allocate more of their wages to rent (Diamond et al., 2019). The definition of cost-burdened, which is accepted in international practice, is when users spend over 30% of their income on housing. In 2023, more households fell into this category, indicating the extent of the financial constraint that performed across the country.

The trends identified herein clearly show that the gap between rent prices and wages has continued to widen, and this speaks volumes about the general state of the economy. Inflation of salary does not reflect the current increase in the cost of living, which affects a large number of workers, especially those occupying lower-paid positions, to access decent housing. This trend has been most devastating for those with poor, tight money budgets, and any increase in rent is unbearable.

The focus will demonstrate that elevated rents have a domino effect throughout the economic pyramid (Schaefer et al., 2021). Since more households today spend more of their income on rent, this leaves them with little disposable income for things like food, health, and education. This, in turn, may lead to negative consequences in people's financial statuses and quality of life in the future.

Redressing this state of affairs on rent prices and incomes will, therefore, entail policy measures in areas such as wage policies, rent freezes or controls, and effective, affordable housing stock. Lacking such steps, the chasm persists and even widens, threatening other families with housing uncertainty.



Figure 2: Rent increase

2.2 Poor renters in Urban area

Housing affordability is even worse in the largest cities, including New York City, Los Angeles, and Miami. These cities, which experience high demand and very high competition in the housing market, have recorded massive hikes in rent charges that many of their residents struggle to meet. The Harvard Joint Centre for Housing Studies also reported that in 2022, 60% of renters in such cities were cost-burdened; that is, they spent more than 30% of their income on rent.

This has been made possible by extremely high prices of rent in these cities, a situation that a low supply of accommodation has precipitated as the demand continues to soar. Due to the increased population, with more people moving into the area, and due to the high costs of new developments, there are high living densities, especially rents that are beyond the reach of many

middle and lower-income earners. For this reason, an increasing proportion of the population living in rental housing finds itself low-income. It has to allocate a disproportionate share of its revenue for the payment of rent.

What is occurring in cities such as New York, Los Angeles, and Miami is separate from more significant trends throughout the United States in urban communities (Storper et al., 2015).. These housing markets have been tightly competitive for the low end of housing affordability for low – and middle-income earners. This process has resulted in higher levels of gentrification as individuals living for many years in certain areas are handcuffed and forced to move out to less costly, although more remote, regions.

As estimated by the Harvard Joint Center for Housing Studies, almost half of renters across the country, 49%, paid more than 30% of their income on rent in 2022. This figure signifies the general trend set for a specific country; nonetheless, the picture in the bigger cities is worse, as the figure representing the incidence of cost-burdened households in some cities is even higher. These trends reinforced the argument that affordable housing needs are crucial in addressing as many cities record consequential escalations in housing costs.

All measures aimed at targeting the increased number of rent-burdened households in cities must simultaneously increase the availability of affordable housing and implement rent controls and wage regulations. If treatments are not made, the proportion of cost-bearing renters is expected to increase, widening the affordability gap of rent in urban centers.

III. GROWING INCOME INEQUALITY

Table 2: Percentage Increase in Rent Prices vs. Household Income by Year (2016–2022)

Year	Rent Price Increase (%)	Household Income Increase (%)
2016	4.5	1.5
2017	5.0	2.0
2018	4.7	1.8
2019	5.8	2.3
2020	3.9	1.9
2021	5.4	2.2
2022	6.0	2.3

3.1 Disparity Between Rent Prices and Income Growth

The divergence of rent prices and income growth has quickly emerged as one of the biggest causes of the affordable housing shortage in America. This widening gap is especially salient when looking at the social context of income differentiation, which becomes the role maker. Looking at the Pew Research Center, it was established that the rent costs between 2016 and 2022 rose by an average of 18% while the income levels were up by only 10%. This imbalance has made it even harder for many households to pay rent for stable shelter as the rents go higher than the wages.

What remains worrisome is that wages have remained low, so the country's low – and middle-

income earners are struggling to cope with the increasing cost of living. As rent prices continue to rise, these households are able to spend a larger portion of their incomes on rent rather than such basic needs as healthcare, education, and transportation. This trend is helping widen the gulf between renters and homeowners since the costs of renting are still rising while wages are stagnant.

Such a contrast is not only observed in certain geographical areas of a country or within specific age groups; the gap affects millions of people (Chmielewski, 2019). However, low-income group families are most affected by this because they are able and willing to pay a higher price for their houses due to inadequate cash wealth. Housing insecurity is defined as when these minority families experience a housing cost burden, knowing that any additional dollar can lead to cutting back on expenses and becoming at risk for eviction or homelessness.

The recent phenomena of stagnant or even declining rents and income levels, compared to the rapid increase in property prices also resulted in the general decline of the middle class. Currently, more people in the middle-income bracket are being locked out of the better neighbourhoods by the rising cost of housing, which pushes them to the lower-cost neighbourhoods. As a result of this subject migration, people experience longer travel time, poor access to quality schooling and health care, and poor quality lives in general.

Policy intervention measures for rent control should cover a wide range of problems, including raising rents higher than the growth in income, finding more ways to help low-income earners, increasing wages, and lowering the price of housing. If such measures are not adopted, the rent-income gap will widen even more, causing more income inequality and prolonging the housing crisis.



Figure 3: Housing Policy

3.2 Effects of gentrification on housing inequality

In growing cities of the United States gentrification has played a significant role in increasing the gap between rent and income. With cities now offering call and impression elites as well as developers, the supply of homes has increased, thus raising the supply and demand for houses that are charged very high rents. As much as this has made many neighborhoods popular and new investment interesting, the increase in property prices has made many original inhabitants unable to afford houses in such areas. Unfortunately, this has further worsened the vice through the real estate amplifying housing hardness, especially for middle and lower-income earners.

The results of gentrification are the construction of comfortable housing and business facilities for representatives of the higher stratification of the population against the background of the eviction

of less well-off people. In San Francisco, Austin, and Washington D.C., it is most visible how gentrification is taking place. Local people are pushed out due to high rent, while there are few affordable homes to live in. This displacement erodes communities and makes families relocate to areas of low quality of life or little prospect.

Low-income families are the most affected by the existing housing crisis arising from gentrification (Hyra et al., 2019). In transition, wealthy people occupy new areas of previously lower-poverty housing and hence eliminate people of economic importance like teachers, healthcare providers, and service industry workers due to high living costs. These households are gradually being forced to live in the periphery, both spatially and in terms of income, thanks to a housing market that is serving different classes than those to which they belong.

Housing inequality and, most prominently, gentrification are primarily responsible for eradicating the middle class. The high cost of housing has had a negative impact on a number of families that are living hand to mouth; middle-income earners are the most brutal hit. They are being priced out of their current homes and are therefore making decisions between paying rent or mortgage and making sacrifices on basic needs or going deeper into debt to remain housed. This, over time, has the effect of reducing their financial security and capacity to save or, indeed, invest in their future.

In order to offset the detrimental impact of gentrification, policies that would specifically maintain affordable housing for various people within cities are the only way forward. Subsidized rent regulation policies, inclusive zoning policies for affordable units, and an investment in poor neighbourhoods are necessary procedural reforms that enable the poor to benefit from processes of urban redevelopment without resulting in homelessness, as the case has been with other affluent cities of the world. If no such remedies are undertaken, the gentrification of society's neighbourhoods will still worsen the gap between the haves and the have-nots within society and reduce the liability of growth urban areas for middle and lower-income households.

IV. CITY-SPECIFIC ANALYSES

4.1 New York City

The housing market in New York City has remained one of the most cutthroat and most expensive real estate markets in the world (Stein, 2019). Recently, the situation has deteriorated because rent prices, as well as its increase rate, remain high. A 2023 research showed that the yearly raise in the average rent has reached 12% for a two-bedroom apartment in New York City. Likewise, the wages in the sectors of services – where many employees of the city work – increased only by 2%. Housing advocates have also pointed out that although there has been slow rent growth, and while it has been higher than the growth of average wages, it has slowed down a lot in recent months, thereby making it even more challenging for lower-income and even middle-income workers to afford homes in the city.

New York City has also faced problems with zoning laws that limit the supply of new housing to help perpetuate the housing affordability crisis. These laws reduced the formation of new multi-family housing units meaning that the range of housing in the city has been restricted. While the market is constantly on the lookout for more housing, this stock demands high rents, thereby deepening the affordability issue. Proposed changes to the zoning laws have been politically and

socially sensitive, and failed attempts at change have made it impossible to deal with the causes of a lack of housing in the city.

Mainly, the state of affairs in New York City reflects the experience of other large metropolitan areas in the United States. Even more, households are thus being forced out of the city into the outskirts, where housing may be more expensive but within reach of a family's income. This has resulted in long hours to and from work, hence an increase in transport costs affecting so many employees' budgets in their homes.

The scale of the housing problem in New York City has been discussed as a number of strategies to ensure affordable housing, including increasing rent controls and the availability of financing to programs that provide affordable housing. Nevertheless, such attempts have not been very effective since landlords and developers filed opposition to the policies that will decrease their income and slow down construction activity. However, there has been increased agitation by the advocates of affordable housing in the state to find ways by which the housing units can be made more readily available to the people of New York.

Pervasive housing problems in New York City, on the demand side, indicate the general lack of proper approaches to housing policy, which requires simultaneous demand—and supply-side interventions. Failure to build and maintain the additional supply of quality affordable housing and failing to ensure that incomes rise commensurate with costs will see the affordability crisis in the city deteriorate in the coming years.



Figure 4: New York Housing Market

4.2 Los Angeles

The problem of affordable housing in Los Angeles is similar; rent has quickly increased over the last few years (Lee, 2016). As in NYC, housing is in high demand in this area, the population is growing, and the economy is steadily rising. Nevertheless, it is this demand that has been difficult to satisfy with the existing city structure due to zoning ordinances that restrict the production of multiple dwelling units. Therefore, only 36 'affordable' units can be let out for every 100 extremely low-income rent seekers in the city, as postulated by the NLIHC.

Homelessness has also been a significant problem in many cities, among them being Los Angeles; the problem is now at a crisis level. This paper sought to determine the extent to which the lack of affordable housing affected the living standards of people with low incomes by presenting a picture that showed how low-income earners have been locked out of the housing market due to the current dire shortage of affordable homes. Today, more and more homeless people can be seen in the city; nevertheless, quite often, the attempts to solve this problem are halted by a lack of funds and authorities' willingness.

As a result of the crisis, the city of Los Angeles has adopted various strategies for Piercing the Supply of Affordable Housing. These strategies also entail offering bonuses to developers so that

they can construct cheap homes and offering sections for homeless persons to be housed. However, such efforts could have been more efficient, and the city has a long way to go in addressing its housing deficit.

Too much emphasis has also been placed on gentrification as having contributed to a rise in the cost of housing in Los Angeles. When newcomers with more purchasing power begin to occupy areas previously occupied by low-paid workers, rents go up, making it hard for those workers to sustain themselves. This has resulted in the relocation of many low-income families, who in inability to pay the high rent and have to move to other cheaper but remote areas in the city.

Explaining the current situation in housing prices in Los Angeles, it becomes clear that more powerful policy measures, which can work on the causes of the situation, are needed. The fight against the housing problem in the city can only be successful with significant amendments to the zoning legislation and enhancement of the stimulus for the construction of affordable housing.

4.3 Miami

Miami has also been included in the effects of high rental prices and scarcity of affordable housing (Wijburg, 2021). For the past few years, there has been an upsurge in the construction of luxury forms within the city, mainly due to the immigration of worthy individuals from other states. This has not only helped the local economy, but it has also increased the prices of houses, so many of the old residents cannot afford houses anymore. Crucial workers have then been affected chiefly by increased costs of rent since their wages have stagnated as the city's housing prices continue to soar.

In Miami, massive demand for housing and a limited supply of units that are reasonably priced is making the city less affordable. Data from the NLIHC show that nearly half of Miami renters are cost-burdened, that is, households that spend more than a third of their income on rent. This means they will have to spend all or nearly all their money at their disposal to pay for rates while having no cash left for other utilities such as food, health, and transport, adding to the burden of household expenditures.

Looking at the state of housing in Miami, it becomes apparent that the city has embarked on the following policy measures to address the housing problem (Elliott et al., 2017). Such measures as offering tax credits to developers who set aside units for low income earners and extending the coverage of rent control regarding renters. However, these attempts have been met with resistance from the developers and the landlords, who claim that such policies are more likely to dampen the returns to new construction.

It has also witnessed attempts to counter gentrification, which has forced out many low-income people over the last couple of years. When affluent people decide to settle in fairly well-off, low-cost areas, people living in those areas are forced to vacate their homes and apartments because property prices skyrocket.

New energy for an ambitious law governing the housing market is slowly emerging in Miami. Many activists call for the expansion of the production of the latest types of cheap housing, the prevention of unjust evictions, and the improvement of the city's affordability concerns.

V. POPULATIONS MOST IMPACTED BY THE AFFORDABLE HOUSING CRISIS

Table 3: Cost-Burdened Populations by Demographic Group (2022)

Demographic Group	Percentage Cost-Burdened (%)
Extremely Low-Income	73
Racial Minorities (Black)	40
Older Adults (65+)	47
Single-Parent Households	65
Essential Workers	50

5.1 Extremely Low-Income Households

The population of interest most affected by the affordable housing issue in the United States are individuals in extremely low-income brackets. These households are those earning less than 30% of the median area income, usually spending over half of the income on rent. Using data from the CBPP, it is established that housing costs seriously burden 73 percent of these households, and so they are at high risk of homelessness, eviction, and poor finances. These families are hard-pressed to find affordable accommodations, with many of the units under \$800 being increasingly scarce, which means these families have no choice but to decide between paying their rent and putting food on the table, receiving proper medical care, or enrolling their children in school.

Housing assistance also takes the form of vouchers that the government funds for very low-income families, as well as the Low Income Housing Tax Credit (LIHTC) (McClure, 2019). These are essential safety nets since they afford basic needs when individuals cannot afford the rent they are charged. Unfortunately, interest in such programs surpasses the capacity for delivering these programs because many deserving households are placed on waiting lists. Consequently, a considerable number of families, which initially needed help to make ends meet, are being cast into the private rented sector, where choices are dwindling, and prices are high enough to threaten their financial solvency.

The critical issue of inadequate housing for those with meagre wages means severe living standards for people within the United States. Homelessness perpetuates poor health, as well as elementary school dropouts among children and limited economic opportunities for individuals. Those people who have to change residence very often because they cannot afford to dwell in a shelter have a problem with employment stability and their children's education. This leads to poverty, and poverty fuels a cycle that makes it almost impossible to escape.

The need for an adequate supply of such units remains a function of market forces and policymaking inadequacies (Andreoni & Chang, 2019). Currently, developers focus on developing more profitable luxury residences than the required affordable homes for those in need. Furthermore, high and complicated zoning regulation rules and high construction costs have also been significant factors in why new units of affordable housing are hard to put up.

Meeting the needs of extremely low-income households will, therefore, entail major policy shifts at state and national levels. Other interventions to support these households include making housing assistance more widely available, developing more affordable housing, and changing the zoning rules that have prevented its creation in the past.

5.2 Racial Minorities

Low-income households of colour, especially households of colour, experience the deficit of affordable housing more severely than other communities, and they are Black, Latino, and Native American households. Issues like redlining and housing discrimination have pulled such groups backward in the past, and up to now, their access to affordable housing is still wanting. As per the Economic Policy Institute, most black families and native American families belong to the deficient income category, and only 6 percent of families belong to the white non-Latino category. Such differences stem from conclusive historical practices that saw blacks and other minorities barred from decent living in their dream homes due to colour.

It is also seen that the fundamental practice of redlining is prevalent in the race for housing opportunities today. Today, there are still Fed 'redlined' areas, and many former 'redlined' localities in various cities are economically deprived. They are frequently characterized by little or no budget subdivision housing, and most are at risk of experiencing gentrification, which means they are more prone to be occupied by higher-class individuals or organizations at the price of evicting grave occupants. Therefore, many minority households still have enormous problems in gaining adequate, accessible, and affordable housing.

Racial disparities, and more specifically, group differences in economic status, further fuel the problem of housing insecurity (Graff et al., 2021).. Black and Latino people are more likely to earn less than their white counterparts and thus cannot afford high rental prices. Therefore, African American households are more likely to be a cost burden and to spend more than 30 percent of their income on housing. This also hinders their capacity to prepare for a rainy day, pay for education, and ultimately break the poverty and economic niche they find themselves in. Because of the lack of affordable housing, more and more racial minorities have become homeless. The National Alliance to End Homelessness says that Black people are 40% of the homeless population, even with only 13% of the larger population. Such overrepresentation speaks volumes about the role of discriminatory housing policies and segregation that still dominate minority populations and the long-term outcome of economic inequality.

The above facts mean that what is needed in addressing the issues of housing for racial minorities is targeted policies. Such policies should include:

- Measures regarding the provision of adequate quantity and quality of affordable units in majority-minority neighbourhoods.
- It ensures sufficient housing choices and varied and accessible housing options.
- We are eliminating present and future discrimination.

To eliminate the current and past injustices in housing access, it is pretty helpful to solve racial imparity in housing affordability.

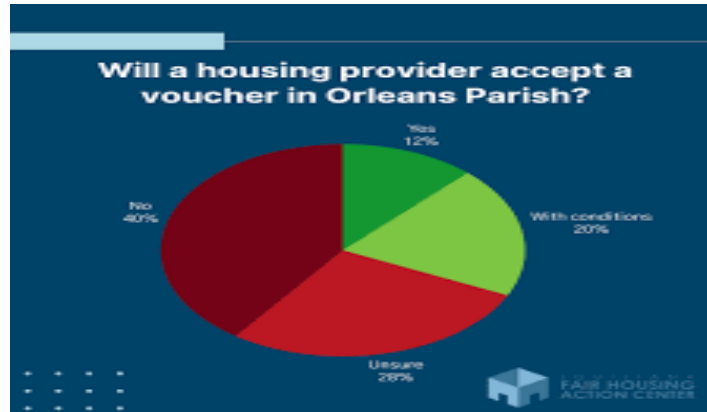


Figure 5: Louisiana Fair Housing Action Center

5.3 Older Adults

In particular, the problem of affordable housing is becoming increasingly acute for older people, especially those who receive a pension income. A figure by AARP shows that about half, 47% of renters 65 and older, pay more than 30% of their income on rent. Due to fixed or declining wages, elderly renters are priced out of the rental market and have to make serious sacrifices to pay their rent, meaning other luxuries like healthcare, transportation, or even food may have to be reduced.

The financial burden often imposed by increasing rent costs makes older adults most hemmed in the throes of housing insecurity and homelessness. Lacking any way to augment their meagre reserves, most seniors can find little means through which they might afford a safe home. Some are thrown out to substandard living, and others are at the risk of being thrown out of their houses or becoming homeless. These conditions are not only financial problems but also the physical and mental health of people in such a state.

The analysis of trends in the US reveals that the proportion of the aging population will continue to increase in the future; therefore, the need for the provision of cheap accommodation for seniors remains high and deviously amplified. Since many seniors become economically inactive as they retire or reach their 60s, the demand for cost-conscious housing that fulfils their baseline needs – like access and numerous facilities, as well as close location to medical facilities – would be ever higher. Nonetheless, the availability of affordable senior housing is a growing problem today, and it will only grow in the future.

Services, such as housing for the elderly under section 202 of the Housing Act, are one of the important programs that can be implemented to cater to this growing demographic. However, programs designed to support such people are rare, and most elderly people spend years on the waiting list without any hope of being helped. Extending these programs and enhancing financing guaranteed in affordable senior housing is crucial if older people are to receive comfortable and safe accommodation.

Older adults require more affordable housing, the lack of which presents a policy challenge for the government, it requires intervention such as addressing the development of age-friendly affordable housing, providing access to the many rental assistance programs as well as offering

subsidies to those seniors who have been facing the risk of losing their affordable homes. These measures will be essential to see that those joining the elderly bandwagon can age in comfort and pretty.

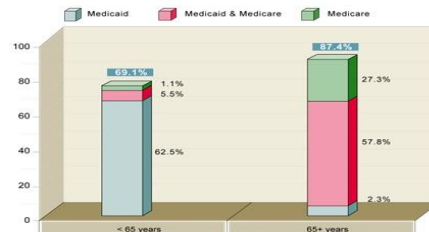


Figure 6: Medicare and Medicaid SSN Match Rates for HUD-Assisted Individuals, by Age Group

5.4 Single-Parent Households

Low-income earner female-headed houses, especially single-parent households, are often disadvantaged in trying to access affordable dwellings (Ndima, 2021). The National Housing Conference has also established despite single mothers making an average lower income compared to other people; they spend more money than they earn on childcare, thus facing high risk when it comes to housing insecurity. Such families barely manage to pay rent since their wages must cater for both housing needs and child caregiving costs such as school fees, healthcare and child care.

Due to the high cost that single parents have to cope with in the house, most of them end up being cost-burdened. Most of the single parents end up making more compromising decisions between paying for the rent or other household needs for their families. This vulnerable state raises higher chances for them to be evicted or forced to leave their homes or move to a poor-quality home, which impacts both the parents and the children adversely.

Low income is typical for single mothers through the gender wage gap, and the mother, as a primary earner and caregiver in the family unit, causes single mothers to be most affected by the affordable housing crisis. The fact that single mothers receive low wages and have increased responsibilities for childcare makes it harder for them to afford a home. Since most single parents cannot afford proper childcare, they are unable to work in full-time employment that would help them earn more and be out of the risky housing situation.

Solutions Several factors contribute to the never-ending cycle of being a single parent and the inability to afford housing for single parents – homeless (Lambert et al., 2018). It also results in poor educational performance, physical and health problems, and emotional or psychological issues for children in unstable housing facilities. Because these effects are long-term, their consequences are devastating in terms of development, the future economic status of the child, and poverty for generations.

In order for there to be a positive change in the housing situation of single-parenting families, the following: an adequate supply of affordable homes, the need to expand childcare services, and the requirement to assist the single parents financially in acquiring their own homes. Such specific steps will avoid concentrating the problem of housing on single-parent families and, therefore, provide children with a fair chance of growing up in a compliant environment.

5.5 Essential Workers

Teachers, nurses, police officers, firefighters, and service industry staff are increasingly finding housing unaffordable within the cities they work in (Fernando & Hearne, 2017). One of the most prominent issues that have developed as a result of the affordable housing shortage is that many crucial employees can only afford a home that is located far from their places of work or have to move to other neighbourhoods with cheap housing but limited services and employment options. Despite this, the wages of many essential workers have remained the same to match the rent costs, especially in the expensive cities of San Francisco, New York, as well as Washington, DC. Subsequently, these workers are placed under pressure to use a large part of their income on rent with little left over for saving or spending on other things. As discussed above, this cost burden can mean that people are left with no financial security and hardly any assets to think of for the future.

The issue of there not being decent and affordable homes available to those people who are considered essential workers goes beyond shame (Bateman & Engel, 2018). More critical workers are being pushed out of cities as housing costs grow unaffordable, and there are shortages in vital industries such as health care, education, and security. This has the effect of reducing the availability of essential services to the population and destabilizing the performance of urban economies. Also, increased distance for work over public transport for essential workers costs time, worsens environmental status, and contributes to a decreased quality of life.

Some cities have seen the importance of finding solutions to housing problems affecting these employees. Of these, some have put in place measures of offering housing that is relatively cheap to cater to these workers; some of the measures taken have included innovative measures like workforce housing programs that are aimed at providing affordable housing opportunities to employees in essential business segments. These programs enable some employees can live close to their workplaces, hence allowing them to provide crucial services that cut across our daily lives.

Among them, to resolve the affordable housing problem, especially for essential workers, cities need to increase the production of affordable housing near job sites and enhance housing support. Housing is also needed for workers operating in socialist sectors.

VI. ROOT CAUSES OF THE AFFORDABLE HOUSING CRISIS

6.1 Housing Supply Shortages

The lack of supply of housing units is one of the most significant contributors to the affordable housing concern, more so for the low-income bracket. The National Low Income Housing Coalition stated that, for example, there is one cheap and available unit for every hundred highly low-income renters. This scarcity is felt most in large cities, where there is a massive demand for residences and very little supply on the market. The demand for cheap houses has, however, remained significantly suppressed, making it extremely hard for many families with low wages to make ends meet as they seek house rents.

Lack of access to building materials, together with restrictive zoning laws, have inhibited the creation of houses, and therefore, the shortage of homes has been well amplified (Madden &

Marcuse, 2016). Traditional urban planning controls often limit multiple setbacks in the same area, which usually refers to apartments and rental units that are cheaper to build than single-family homes. These restraints have done much to limit the availability of new moderately priced homes, particularly in densely populated sectors in need of additional real estate to house growing populations. Previous attempts at changing some of these zoning laws have met severe resistance with arguments that include effects on the Valuation of property and the character of the neighbourhood.

With increasing pressure on the land and construction costs, property developers are finding it challenging to raise money for constructing new units, exceptionally affordable housing ones. The high cost of land affects those offered because developers opt to invest in luxurious houses with higher returns than expenditure affordable ones for low-income earners. Housing construction needs to address affordable housing construction, hence compounding the supply shortage problem of homes; many low-income families are left to fend for themselves.

Policies fed by governments have also worsened the housing supply half-empty situation. Over the years, federal and state-subsidized affordable housing programs have faced massive cuts – leaving developers struggling to find financing for new construction. Concerning affordable housing, more properties have been completed, but the number of new affordable housing units has reduced while a high demand exists. This makes affordable house construction more difficult since the government has, for quite some time now, failed to support affordable house construction.

To address this problem, policies on different levels need to be put in place. Crunching zoning laws, offering tax incentives to developers to construct affordable homes, and raising government subsidies for affordable homes initiatives are critical to delivering a more significant number of affordable homes to low-income earner's families.

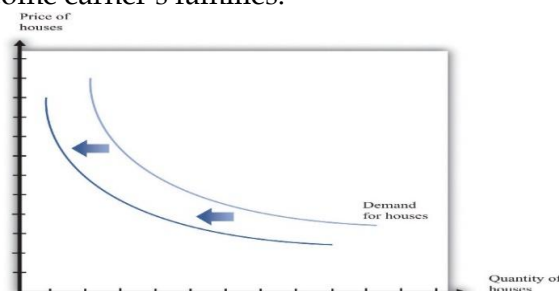


Figure 7: Housing Supply and Demand

6.2 Rising Construction Costs

High costs of construction have also borne a significant influence on the affordable housing shortage because construction costs have raised the costs of putting up new housing units. The National Association of Home Builders (NAHB) estimates that construction costs have risen about 30% over the last five years alone. This has mainly been occasioned by an increase in the general prices for building materials and scarcity of labour, thereby increasing the wages payable to construction workers. This other cost has diminished the construction of affordable housing as such properties are seen to generate lesser quantities of revenue than luxurious ones.

Lumber, steel, and concrete, among other construction materials, have become expensive, a problem that has also occasioned developers (Azunu, 2017). These are fundamental products in any housing project, and the current high prices of the products have stretched the capacity of many developers who need help to contain construction costs. Shortage of labor for construction has called for higher wages for skilled workers, thus increasing the general cost of constructing new homes.

Many developers have found it reasonable to concentrate on the luxurious property classes since they call for higher income ratios and do not impact general construction costs. These high-end developments cater to class employees and have no impact on helping low and middle-income employees. This has been aggravated by the focus on luxury construction, especially considering that even the few developers who are keen on constructing affordable units are being constrained by limited credit, cash, and land; this is especially so in major cities.

With the spiralling costs of construction and the current emphasis on greater-end apartments, low-income earners still need more options in a market that was already limited, to begin with (Hilal & McGrath, 2016). As a solution to the problem aforesaid, more cash incentives and subsidies should be offered to those developers who are willing and ready to construct affordable houses. This indicates that by removing financial constraints linked with the affordable housing construction, it could be more accessible to augment the stock of affordable units.

In the long term, moderating the cost of construction will involve huge financing in inexpensive housing projects, subsidies for developers, and fluctuating fundamental costs such as building materials and labour. If not addressed, the cost of construction will remain the single biggest reason for slowed-down increases in the availability of affordable housing.

6.3 Gentrification and Displacement

Gentrification of urban neighbourhoods has been a primary reason for the inflation of affordable homes, resulting in forced eviction of residents in cities like San Francisco, Washington D.C., and Austin. Gentrification is the process whereby the old liberated neighbourhoods are invaded by the rich, and the improved standards of housing are raised beyond the reach of the poor. These new developments bring in higher-paid residents, who, through market forces, displace longer-term poorer residents who need help to afford the latest and higher rents.

Gentrification means that communities that were previously affordable to people of low income are replaced by elaborate structures in residential and commercial spaces (Hochstenbach & Musterd, 2018). This change entails availability and accessibility of affordable health is decreased significantly in the urban areas where the need for housing is impacting. Displaced people are required to relocate to areas inferior to living conditions, further from their workplace, and with restricted service and transport connections.

It becomes clear that the gentrification process affects low-income groups not only in terms of housing. According to the findings by the Brookings Institution on gentrification, people of Colour lose access to services like healthcare, education, and employment. When those with cash buy property in these places, the prices for most things go up, and the native people are driven out of access to valuable amenities. This all leads to poverty and worsens social and economic inequities,

thereby continuing the cycle.

Gentrification also presents a severe problem culturally because established communities are uprooted, and the whole nature of areas is transformed. Such dislocation may cause injustice since effective and lasting communities are displaced by constantly changing occupants who perpetually obtain shelter. That is why detached communities can negatively impact the lives of displaced inhabitants for a long time.

Due to the observed outcome, cities have to apply policies that would prevent people with low incomes from leaving the areas being gentrified. This also includes measures such as rent control, protection of such buildings, which house low-income earners, and provision of incentives for the incorporation of such housing within new residential projects. One may wonder whether urban renewal should be seen as only generating positive outcomes for the rich while missing the root causes that displace most citizens.

6.4 Largely Flat Wages and Increasing Income Disparity

Failure in wages and an increase in income disparity are two critical determinants of the affordable housing crisis. Whereas the rent costs have increased remarkably over the last decade with more than a one-third increase, the wages are lagging, unable to finance a home for many households.

So, American wages were higher in 2000 than in 2016, which means that an average American worker's wages were stagnant or slightly declined: Since 2016, wages have risen by 1 percent; rents have increased, however, by 18 percent through 2022, as reported by Economic Policy Institute. This has made many families fail in their ability to meet the steadily increasing cost of housing and hence leads to more and more families being homeless.

In today's world, low and middle-wage earners are feeling the pinch due to the wage freeze, making it hard for one to afford the everyday basics. As housing costs increase, families have to spend more and more of their resources on rent or mortgage, meaning they literally are able to afford less and less basic requirements such as health care, education, and even transport. This burden has placed many families in a difficult transitional status whereby rent hikes or even the inability to meet rent costs lands the families on the streets homeless.

Income disparities have also deepened other problems, such as affordable housing deficiency since the difference between the rich and the poor goes on increasing. Of course, some are able to buy luxurious houses, apartments, or flats, thus leaving the rest of the poor population struggling to scramble for a number of limited cheap houses, apartments, or flats in a particular locality. It makes the rents higher and results in low-income earners being squeezed out of the market and on the brink of homelessness.

Paying zero attention to wage increases for essential employees, who include teachers, healthcare personnel, and standard service givers, has raised eyebrows (Woolf, 2017). Such workers are necessary to supply the needs of urban economies but they need help to afford housing in the cities in which they serve. This has provoked time delays in commuting, poor quality of living, and allocation shortages in the core docket.

Stagnant wages and increasing income disparity need to be supplemented by policies and reforms

such as an increase in minimum wages, improvement in access to affordable housing, and wage poverty policies or wage supplement programs that address wage stagnation. Failure to implement these measures, rents will continue to outpace wages making housing affordable a pipe dream.

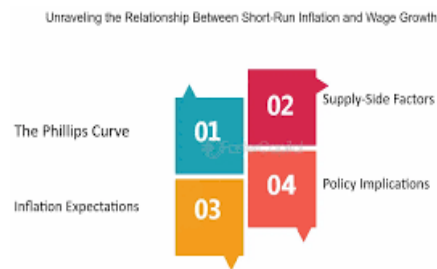


Figure 8: Unravelling the Relationship Between Short Run Inflation and Wage Growth - Short run inflation: Unravelling Price Changes in a Limited Period

6.5 The Impact of the COVID-19 Pandemic

The current COVID-19 pandemic has affected affordable housing, especially for low-income renters. The outbreak of the pandemic led to massive job losses and economic instability, pushing most households into an inability to afford rent. Another study conducted by the Federal Reserve said that around 14 percent of the renters were behind on rent amid the pandemic, deepening the housing crisis for most low-income families.

Realizing the hardship it would cause to renters who may be affected by the pandemic the federal government put in place eviction moratoriums for some time (Ali & Wehby, 2022).. These measures were helpful only in the sense that they offered some 'knee-jerk' solutions to the problem of rent debt and affordability. After moratoriums on evictions ended, renters were left with unpaid rents accumulated over some time it would not be easy to settle these amounts outstanding. This has placed many families in homelessness risk as the landlords try to offset their losses by evicting their clients.

The pandemic also contributed significantly to the distortion of supply and demand indicators of real estate in the country. Construction was affected and delayed by supply constraints and labor shortages, and consequently, the construction of new housing units slowed down, and the availability of affordable houses was reduced even more. At the same time, the demand for living spaces was continuously high, and the prices were increasing further; it became very challenging for lower-income families to afford such living places.

Sidney mentioned that pandemic also exposes socio-economic effects by affecting the housing status of the people besides causing various diseases. Undocumented immigrants who live under housing insecurity tested positive for the virus due to crowded living spaces and many changes of residence. The pandemic highlighted the issue of affordable housing as part of a healthy and happy life.

Concerns over the evolving structural fundamentals of housing due to the pandemic imply that long-term solutions are now needed to deal with the primary causes of affordable housing shortage crises. These involve extending support for homeless or at-risk homeless people by

increasing the availability of housing vouchers and other rent assistance, ensuring a moratorium on evictions for tenants in the low-income bracket, and increasing the stock of housing for vulnerable groups.

6.6 Rising Income Inequality

A lack of quality affordable housing in the United States is shaped by the increasing income disparity that this nation is notorious for (Swope & Hernández, 2019).. More often, the less-income earners are able to secure affordable and stable sources of shelter due to higher levels of income disparity. The higher-paid workers in the country have been given significant improvements in their remunerations. At the same time, salaries of middle and low-paid employees have remained constant. Such an economic divide has left millions of Americans shifting in their effort toward trying to find decent, affordable houses in very congested markets.

The degree of pain in relation to increasing costs in the housing sector is much more significant for the segment of the low-income population compared to high-income individuals. This has led to a bipolar housing market, with one end housing the affluent in well-developed houses and the other end with inadequate, poorly developed houses for lower-class citizens. When income disparities expand, then housing segregation increases, and those living in the low-income bracket are forced to relocate to spatially constrained regions.

In many of the urban centers, income disparity has extended the superiority of the affluent in certain areas, thus increasing property prices, including rents. This has led to the eviction of long-time tenants, given that newcomers to these neighbourhoods are ready to pay higher rent. On this basis, a housing deficit is gradually produced as housing becomes less affordable by many residents and social and economic doors are closed between the rich and the poor, leading to the formation of social and economic gaps.

It is important to note that an increasing income divide is central to the affordable housing problem. Policies that raise wages increase affordable housing and have a progressive tax system are important in bringing about a fair housing market. If these measures are not taken, poverty levels will remain high, and many more Americans will not be able to afford decent basic needs like housing.

VII. SOLUTIONS TO BRIDGE THE GAP

7.1 Increase Federal Funding for Housing Assistance Programs

Housing advocates have found the best solution to the affordable housing challenge is to expand federal funding to subsidize rental assistance programs such as the Housing Choice Vouchers and the LIHTC. These programs remain crucial in ensuring low-income earners are housed as rents remain high in markets across the country. Regrettably, there is a demand for help more than there is availability for it, and many households are on waiting lists. This shortfall has implications that make the argument for increased financing of these programs so that more families can access them.

Master Lease has sometimes funded Housing Choice Vouchers, which enables low-income households to lease homes in the private market; however, only a small proportion of eligible

families can receive this aid due to resource constraints. It could also preserve existing affordable housing units by increasing the number of LIHTCs, thus attracting more developers to construct affordable housing units. When the cost of building affordable developments goes higher it will become necessary to support the projects with such things as tax credits (Gill, 2018).

More funding dedicated to such programs could go a long way toward assisting more families in gaining housing and ameliorating the affordability situation. More effort and money are needed not just to serve the people who already need it but, more importantly, to head off the need as the prices of housing go up.



Figure 9: Lack of affordable housing

7.2 Increase the funding for the Housing Choice Voucher Program

Housing Authorities complain that Section 8, or the Housing Choice Voucher program, assists low-income families, older people, and persons with disabilities in obtaining rental housing. It needs to be more scantily funded, which means that many households with qualifiable HAP scores never get the help they require. CAP states that this program could be expanded significantly to help lessen housing insecurity for millions of families. Additional resources will enable the program to expand the reach of access to affordable and secure homes to many families in low-income groups.

Today, due to a tight funding budget, many families have been unable to access housing choice voucher services for years (Kazis, 2022). Extending the program would eliminate the heap up and ease the economic pressures that millions of low-paid house renters experience. It would also prevent homelessness because it equips families with the cash needed to pay their rent, even as costs keep going up.

Not only does the program need its scope to be expanded, but also reforms that would optimize its functioning. Streamlining the process of voucher application and its distribution will help beneficiaries avoid many challenges involved in the formalities that may hamper their attempt to receive the voucher on time. Such changes, when combined with more funding, would have a drastic effect on how low-income families and individuals are able to secure affordable homes.

7.3. Improve The Low-Income Housing Tax Credit (LIHTC)

The state enterprises, the Low-Income Housing Tax Credit (LIHTC), is an essential strategy for raising adequate supplies of affordable units. It provides tax credits for developers who construct low-cost housing units, thus promoting the production of more affordable rentals. However, increasing construction costs in the recent past have put pressure on developers to cover the costs of affordable units, making this program less effective. The general increase in the amount of LIHTC available for affordable housing projects may help with this gap.

Adding more financial ammunition to the LIHTC program would increase the number of

affordable units developed yearly. This would assist in filling the shortage of affordable homes across the country, especially in regions with high demand where such families are really in dire need of affordable homes. As common as the subject of affordable housing has become, it is still a fact that the construction of such housing must be incentivized in order not to augment pressure on the already scarce capacity of available accommodation stock.

There are ways through which the LIHTC program can be modified to retain a better-stocked supply of affordable housing in the future. Tightening up provisions of long-term affordability and boosting support for developers would guarantee the created new homes' capacity to provide significant, enduring shelter for qualifying households to this day. The magnitude of the housing supply challenges can be well responded to in the short and long term through the scaling up of LIHTC.

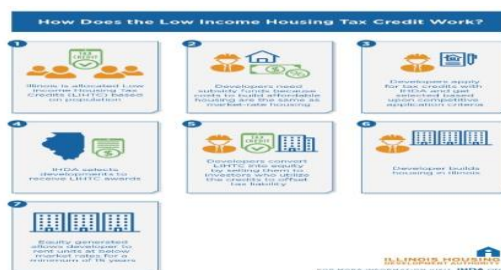


Figure 10: Low Income Housing Tax Credit

7.4 Simplify the Process of Applying for Housing Aid

The first challenge relates to access because the funding of mostly tenant-based programs, as well as other programs such as Housing Choice Vouchers and LIHTC, entails a cumbersome and ineffective application process. Low-income earner families often need to meet the formalities that are required when seeking housing assistance and thus may never get the help they need. The expansions and innovations of the application process could facilitate an easier and faster way for those families to acquire assistance in their quest for shelters.

This means that relieving low-income families of much paperwork means enhanced clear document requisites, improved applicant assistance, and straightforward online processes. These barriers preclude many households as they linger unnecessarily through delays when the best time to offer them housing help is when they are facing imminent eviction or at risk of homelessness. Better integration of different programs related to housing could suggest that all low-income families are given the complete support that they need (Doolan et al., 2022).. Combining different services and supports into a single unified system is convenient because it would be easy for families to apply, for instance, for all the services they require from housing programs in a one-step process reduces the cumbersome nature of the process and makes it easy for families to get the most needed resources.

VIII. CONCLUSION

The rent burden has worsened in the United States because the difference between rent and income has more than doubled, resulting in housing precarity affecting millions of people. This change has affected members of low-income households, racial minorities, older adults, and essential workers. They are under pressure as they use so much of their money to pay for houses

which they rent ...and will have little left to spend on other basic needs like food, health, and schools. The lack of accessible, affordable houses only adds more strain to their current living standards, forcing many of them nearer to homelessness or eviction.

There are a few pretty fundamental problems that stand at the core of the housing crisis in the UK and, by extension, many other developed countries: There isn't enough affordable housing being built; it is increasingly expensive to build new housing; and the issue of gentrification impacts housing. The above factors have given rise to Albany's housing market implosion, with demand outstripping the supply, forcing an increase in rent rates throughout the country. Among those, gentrification as a process has produced a significant negative impact in many developed urban areas where long-term residents, through processes of gentrification, have been forced to move out to less accessible, often less preferred, areas. If the above causes are not solved, then the housing problem will become worse and widen the income gap between the haves and the have-nots.

Providing adequate and reasonable housing to the citizens can be a complex proposition but has to cover federal, state, and local levels. Increasing the availability of housing subsidies is an effective way to address the current exigent needs of the target groups. Many people who cannot afford to pay the total cost of housing are lucky to be deported through departments such as Housing Choice Vouchers and the Low-Income Housing Tax Credit (LIHTC). Of course, the problem lies in the fact that the demand for such programs immensely exceeds the supply of funding and support, and help needs to be extended to individuals experiencing financial difficulties. These and other programs must be given high political priority so that more families can access support offered by the initiatives.

Besides, integral reforms of the zoning legislation, as well as the development of additional support programs, are essential to cope with the housing stock deficit. High costs of land, brought about by zoning laws that restrict the construction of multi-family and affordable housing units, provide a major challenge to expanding the housing supply in popular locations. When these laws are changed, the spatial layout of cities will foster the construction of more affordable housing to ease the burden currently experienced by low to middle-income earners. Other ways can also be leveraged, for example, by offering tax credits and subsidies to developers in order to spur targeted construction of affordable units.

In conclusion, the solution to a lack of affordable housing has to be found through a compelling set of policy actions targeting the demand side of a housing market just as much as targeting the side of the housing supply. Increasing the supply of housing subsidies, including changing the zoning laws that prevent more affordable housing construction and offering incentives for builders to produce more affordable housing, are part of the solution to creating a fairer housing market. In light of such realities, through active participation of the government in cooperation with private developers and community organizations, all Americans might be provided with adequate and affordable housing, with the emphasis made on proper concerns for people with low incomes. Inaction will only lead to a more significant gap between renters and homeowners as well as enable economic disparity to widen in the United States continually.

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