Keep on Dreaming: Barriers to Homeownership in the United States and York City, PA

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I. Introduction

So you want to buy a house. You have decided that the one bedroom apartment will no longer suffice for you and your family's needs. Now, you want a spacious yard with vibrant, green grass, perhaps a garden where you can go to pick fresh vegetables for dinner. You want friendly neighbors who you can wave to and have leisurely talks with over your white picket fence. You can imagine your children running rambunctiously up and down carpeted stairs, with a complete bathroom to sit them down and patch them up in when they fall. For many Americans, no matter how much they may want it, this idyllic scene is only something that they can imagine.

Homeownership in the United States is a hallmark of the American Dream. Most notably, it signifies that a household has made it to the hallowed middle class—a place where they can comfortably acquire assets and afford basic necessities. Scholarship widely recognizes that owning a home is the primary way a family builds generational wealth, which ensures that their children have the opportunity to continue climbing the class ladder and that their children can do the same (Rusk, 2019; Cortes et al., 2007; Mueller & Tighe, 2007; Shobe & Narine, 2005). However, not all Americans reap equal benefits from owning a home. People of color and women-headed households are more likely to experience barriers that make homeownership less socially and economically rewarding, leading to higher rates of rentership among them (Taplin-Kaguru, 2021; Desmond, 2012). Under the proper conditions and with public policy and programs informed with the actual needs of these groups, homeownership can be a viable, beneficial opportunity for households and their larger community. However, the American housing system in its current form reinforces mechanisms of neocolonialism that increase the gap between the wealthy and the poor.

Having a quality place to call home is a necessity for all aspects of a healthy society. At the individual level, owning a home can provide an environment beneficial to both the mind and body. Bond et al. find that a people's mental wellbeing is at its highest when they live in a neighborhood that they feel safe in and enjoy looking at as well as when they have a home that is both functional and visually appealing (2012). Mueller and Tighe conclude that physical health is also improved when people are not subject to adverse conditions more commonly found in low quality, rental housing such as lead paint exposure, poor air quality, and violent crime; important markets of the housing industry such as construction, sale, lending, and repair also make increased homeownership attractive to struggling economies (2007). Expectantly, when people are living in quality conditions, the larger community experiences less crime and poverty, less substance abuse, less family breakdown and neighborhood deterioration, and more amicable neighbor relationships (Bond et al., 2012; Rusk 2019b). When people feel happy and secure in where they live, a reality more likely awarded through homeownership, they will care for their home because their home is caring for them.

Owning a home often provides a more steady, favorable living situation where residents have the autonomy to make decisions for themselves and their families without needing the approval of a landlord. Homeowners generally enjoy better living conditions than renters as well as lower rates of food insecurity, and greater access to quality employment and education opportunities (Schill & Wachter, 1995; Whittle et al., 2015; Brones, 2018; Mueller & Tighe, 2007). Children who live in a house greatly benefit from nearby amenities and from having a consistent educational institution, something else not afforded to renters who more frequently experience forced mobility due to eviction and other forms of housing insecurity (Mueller & Tighe, 2007). Homeowners have the opportunity to set roots in their community; renters are often pulled up from the soil before they even get the chance.

Housing insecurity continues to be a persistent problem experienced disproportionately by renters, a reality that has only been aggravated by the COVID-19 pandemic. Cox et al. define housing insecurity as “limited or uncertain [access to and/or] availability of stable, safe, adequate, and affordable housing and neighborhoods” (2016, p. 99). Leopold et al. outline the various dimensions of housing insecurity as: “homelessness; housing cost burden; residential instability; evictions and other forced moves; living with family or friends to share housing costs; overcrowding; living in substandard, poor quality housing; or living in neighborhoods that are unsafe and lack access to transportation, jobs, quality schools, and other critical amenities” (2016, p. 1). With ever-rising costs of living alongside a depleting affordable housing stock, housing insecurity remains one of the most pressing crises affecting the American population.

II. Affordability barriers

Affordability is the forefront issue contributing to the housing crisis, with low-income households and renters experiencing the greatest cost burdens which prevent them from keeping up with rent payments and paying for down payments and closing costs for houses (Joint Center for Housing Studies of Harvard University, 2020). Harvard University’s State of the Nation’s Housing 2020 report finds that, in 2019, over 37 million households, or 30.2 percent of all households, were considered housing cost burdened, which means that 30 percent or more of their income went to housing; further, almost 18 million households were considered severely cost burdened, which means that 50 percent or more of their income was spent on housing.

In a 2015 study of the Third Federal Reserve District, Divringi finds that the situation looks even more dire in York. Divringi defines extremely low income (ELI) households as those “with incomes that are equal to or less than 30 percent of the median family income (MFI) in their region;” very low income (VLI) households as having an income between 31 and 50 percent of the MFI in a region; and low income (LI) households as having 51 to 80 percent of the MFI. The report found that, of the 39,318 renters in York-Hanover, 35 percent are ELI, 20 percent are VLI, and 25 percent are LI. A majority (85%) of ELI renters spend more than 30 percent of their income on gross rent, with 72 percent spending more than 50 percent of their income on gross rent. Of VLI renters, 70 percent spend more than 30 percent of their income on gross rent, with 20 percent spending more than 50 percent of their income on gross rent. LI renters experience less of a burden, with 27 percent spending more than 30 percent of their income on gross rent and only 2 percent spending more than 50 percent of their income on gross rent. For all renter households in the county, 42 percent spend more than 30 percent of their income on gross rent and 22 percent spend more than 50 percent on rent. Despite the great need for affordable housing, at the time of the report, York County had a -3,421 deficit of affordable housing units which leaves many low income households unsheltered, living in unsuitable conditions, and/or spending a majority of their income on gross rent.

The impact of this deficit leaves renters, in general, ill-prepared for homeownership. When a significant amount of a household's income goes to rent and bills, they have little money left over to go toward other commodities necessary for living comfortably (Whittle, et al., 2015). This crisis does not just exist for households with incomes at or below the poverty level. In a 2020 United Way of Pennsylvania report, researchers look at the expenses and restrictions of asset limited, income constrained, employed (ALICE) households, which are "households with income above the Federal Poverty Level but below the basic cost of living" (p. 2). They find that, in Pennsylvania, there are 1,359,983 ALICE households in addition to 611,043 households below the Federal Poverty Level. The household survival budget includes bare-minimum necessities that all households need to survive including the costs of housing, child care, food, transportation, healthcare, technology, taxes, and miscellaneous expenses. For a single adult, the monthly total for basic necessities is $1,962; for a household with two adults and two children, the monthly total is $5,804 (United for ALICE, 2020). The household survival budget does not include other necessities such as auto maintenance, laundry, furniture, an Internet subscription, clothing, savings and plenty of other amenities required to live with adequate autonomy (United for ALICE, 2020). If people are even able to cover these expenses, they almost certainly do not have the room to put money aside in order to save for a down payment let alone the costly maintenance a house requires (Jacobus & Abromowitz, 2010; Neal et al., 2020).

The affordable housing unit deficit has been exacerbated by gentrification and concentrated poverty, both issues familiar to York. Gentrification is the displacement of low-income individuals by middle- and upper- class individuals as a result of new or restored developments in an urban area (Richardson, et al., 2019). Gentrification disproportionately affects Black and Hispanic populations who are less likely to have built generational wealth and cannot afford the increased costs that come from heightened property values (Richardson, et al., 2019; Rusk 2019a). Consequently, residents displaced due to gentrification are forced into what Rusk refers to as critical masses of concentrated poverty where abysmal living conditions lead to greater rates of crime, drug abuse, family breakdown, and neighborhood deterioration (2019b). Schill and Wachter explain how concentrated inner-city poverty causes "concentration effects" which subject residents to high levels of social isolation, teen pregnancy, school dropouts, and welfare dependency (1995). Relative to nearby suburbs and cities, York has the highest poverty rate, isolating the lower-class from the middle- and upper-class and leading to more severe instances of concentration effects (Rusk, 2019; Schill and Wachter, 1995).

Many households that would benefit from government assistance often do not have the necessary resources to know what options are available to them. The world is increasingly turning virtual, a reality only made more true by the COVID-19 pandemic. Preceding the pandemic, government processes to deliver social services and information have been shifting online over the last two decades, bringing about the era of "e-governance" (Jaeger & Thompson, 2004). While e-governance has made government information and services generally more accessible to those previously disenfranchised, it has also left those with improper access to necessary technology behind (Jaeger & Thompson, 2004). This "digital divide" refers to gaps in technology use on the basis of one's race, age, location, economic status, and disability (Jaeger & Thompson, 2004). Individuals either do not have the resources to afford computers and Internet or lack the computer literacy to effectively participate in e-government (Jaeger & Thompson, 2004).

A 2016 study from the U.S. Department of Housing and Urban Development looks at the disparities in access to technology between households who receive HUD assistance and households who do not. Low-income households are often unable to afford high-speed internet and computers, which prevents them from learning about available public services and affordable housing options. It is estimated that 75.1 percent of all households have a high-speed internet subscription, 78.1 percent have a computer, and 6.5 percent use only a hand-held computer. However, for HUD-assisted renters, only 43.1 percent have a high-speed internet subscription, 44.2 percent have a computer, and 14.1 percent only have a hand-held computer. Of all homeowners, 80.2 percent have a high-speed internet subscription, 83.6 percent have a computer, and 3.9 percent use only a hand-held computer. Without the right technology or computer literacy, individuals have difficulty or cannot access the tools to retrieve necessary government information such as rental assistance, social service agency websites, and other programs that can potentially prevent eviction or assist in homeownership (Jaeger & Thompson, 2004; Desmond 2012).

Being able to afford an apartment, with or without government assistance, is not where the barriers for renters end. Renters are often at the mercy of their landlords who stand to benefit from owning a suboptimal rental unit amidst a deepening housing deficit and whose disparate treatment affects their tenants' ability to secure future housing. Even if a tenant can afford their gross rent, landlords can and do evict tenants without just cause (Desmond, 2012). Landlords have asymmetric power over their low-income tenants who seldom have the resources to fight against poor housing conditions, predatory practices, and eviction (Desmond, 2012). If renters fail to pay over the agreed upon chunk of their income each month (a situation which Desmond claims is more of an inevitability than a possibility for low-income renters), then a landlord, along with the backing of the state, can and will evict them.

Having an eviction on one's rental history permanently alters the quality, affordable housing available to evicted people, because landlords typically reject any applicant with an eviction on their record, even if it has been dismissed or was served unjustly (Desmond, 2012). As one Milwaukee landlord told Desmond, "You know something happened, and I just don't want the headache" (2012, p. 118). Landlords will similarly deny applicants who have spotty employment history, former convictions, poor credit scores, and a documented history of disability or mental illness (Desmond, 2012; Clough, et al., 2013; Freeman, 2005; Corrigan, et al., 2003). Because of the affordable housing deficit, property owners have a seemingly unlimited pool of desperate rental candidates to choose from—people who will pay $1,000 a month for a one bedroom pest-infested apartment with black mold growing in the walls all to avoid sleeping on a sidewalk. Unlike their tenants, landlords have the ability to be selective; and they will not rent to those they see as more of a liability than a person.

Those who get pushed into high-poverty areas due to the aforementioned barriers are more likely to experience what Shobe and Narine refer to as "asset poverty," where "access to wealth-type resources," such as banks, credit unions, and savings programs "is insufficient to enable [people] to meet their basic needs for some limited period of time" (2005, p. 75). Without the necessary resources, people who are asset impoverished have trouble affording the cost of housing, often forcing them into positions where they have to move frequently, double up to live with friends or family, live in under-resourced shelters, or become homeless (Shobe & Narine, 2005; Clough, et al., 2013). Though, as alluded to previously, housing barriers and their consequences are not equally felt.

III. Personal barriers

Although affordability is the most general barrier to homeownership, it is disproportionately felt by people of color and women. It is only up until recent history that these groups have had any access to building savings and generational wealth (Taplin-Kaguru, 2021; Levy 2018; Clough, et al., 2013; Shobe & Narine, 2005). As a result, people of color and women are more likely to live in impoverished areas that experience housing insecurity, and they typically pay more for worse living conditions (Taplin-Kaguru, 2021; Levy 2018; Desmond, 2012). Women and people of color each experience unique personal barriers to homeownership.

Women are more affected by the factors which contribute to housing insecurity such as poverty, affordable housing deficits, and lack of stable employment (Metraux & Culhane, 1999). In a 2018 study, Miller and Vagins find that women work in lower-paying positions and are affected by the gender pay gap, earning 83 percent as much as men. Women are paid less than men for the same work, and women of color are paid less than white women for the same work. The pay gap and its various dimensions make it so women, in general, have a more difficult time amassing personal wealth and assets. Consequently, women are less likely to be approved for rental housing, let alone a mortgage loan for a house (Desmond, 2012; Metraux & Culhane, 1999). Other variables for housing insecurity among women include greater levels of eviction for women-led households, financial dependence on abusers, unaffordable rent hikes, repeated bouts of homelessness, and shifts in family dynamics, such as pregnancy and number of children (Desmond, 2012; Clough, et al., 2013; Metraux & Culhane, 1999). These factors help explain why, at any given age, women experience higher levels of poverty and homelessness (Statista, 2021; Clough, et al., 2013).

People of color's access to housing is also impacted by the wage gap, with black workers earning 75 percent as much as white men and Hispanic workers earning 58 percent as much as white men (Patten, 2016). Rusk notes that since the York race riots in 1968 and 1969, the black and white income gap has remained unchanged. The median income of black households has decreased, and family poverty of black households has increased, making it even harder for households of color to afford the rising costs of homeownership.

In many cases, people of color are paying more of their income for housing and getting less in return. Rusk finds that white household net worth and home equity are significantly higher than black and Hispanic households (2019a). As of 2015, the average net worth for white households was $139,300 whereas the net worth for black households was $12,780 and $19,990 for Hispanic households. In a 2020 report, Neal et al. found that the overall median family income (MFI) of white occupants is $60,758, nearly double the MFI of black ($35,442) and Hispanic ($38,480) households. The overall median financial assets of white households is $50,700, whereas black households have an average of $3,900 and Hispanic households have an average of $2,520. Of homeowners, the median financial assets of white homeowners is $96,850, black homeowners $19,370, and Hispanic homeowners only $9,270. Neal et al. examine how the benefits to homeownership have been unequally distributed among communities of color and how racial discrimination has reduced the financial benefit to homeownership (2020). Homeowners of color typically have less housing equity from having a higher mortgage debt and lower home values (Taplin-Kaguru, 2021; Neal et al., 2020; Rusk, 2019a; Cortes et al., 2007). According to Neal et al., white homeowners on average have $118,000 in housing equity, whereas black homeowners have $60,000 and Hispanic homeowners have $74,000. White homeowners have more access to resources that allow them to purchase homes of higher value and take out less in mortgage loans, such as a higher income and family support (Neal et al., 2020; Rusk, 2019a; Cortes et al., 2007; Shobe & Narine, 2005).

Systemic discrimination, both explicit and subtle, also contributes to home equity differences. This barrier includes real estate agents steering minorities toward more disadvantaged neighborhoods with less financial return on properties, racial bias in home appraisals, racial discrimination and zoning, and multigenerational impediments, and discrimination in other markets that contribute to income gaps (Neal et al., 2020; Rusk, 2002; Taplin-Kaguru, 2021). As a result, homeowners of color have higher user costs, less quality housing, and higher taxes. Neal et al. recommend reforming local land use and zoning regulations, expanding down payment assistance, counseling for buying homes, and assistance with home maintenance (2020).

Although there are more reasons to explain it, the housing gap between people of color and white people reflects these income and equity disparities. In a 2020 report, the U.S. Census Bureau estimates that, in the country, there are 121,520,180 occupied units. Of all housing units, including rentals, white people occupy 76 percent of them, whereas Hispanic people make up 13.5 percent, and black people 12.4 percent. While white people make up about 76 percent of the U.S. population, they make up 82.8 percent of homeowners, whereas Hispanic people make up around 18 percent of the population and only 10 percent of homeowners, and black people make up 13.4 percent of the population and 8.1 percent of homeowners (U.S. Census Bureau, 2020b; U.S. Census Bureau, 2020a).

In York County, since 1970, homeownership for black residents has decreased from 44 percent to 38 percent, and homeownership for white residents has increased from 74 percent to 79 percent, something Rusk explains as white homeowners having greater access to quality mortgage financing (2019a). In 2000, the Hispanic homeownership rate was at 35 percent, then up to 45 percent in 2008, and then decreased to 37 percent after the Great Recession (Rusk, 2019a). Cortes et al. find that, in addition to income and net worth, homeownership gaps are also influenced by age, education level, household type, country of origin, English proficiency, citizenship status, number of years in the U.S., and place of residence (2007). Being denied housing based on these arbitrary characteristics forces people to rent with little to no hope of ownership, often pushing them into substandard conditions and neighborhoods with high poverty and concentration effects (Cortes et al., 2007; Rusk, 2019a; Schill & Wachter, 1995).

Because of historically discriminatory practices preventing them from owning a home, people of color have not been able to build the wealth and assets needed to secure homeownership for their families and future generations (Rusk, 2019a). In low income areas, where there is likely a higher concentration of people of color, individuals often don't have access to quality, unbiased lenders or have an established enough credit score to get approved for loans with realistic interest rates (U.S. Department of Housing and Urban Development, 2010; Desmond, 2012; Freeman, 2005; Shobe & Narine, 2005). Further, a lack of accessible information about the home buying process subjects people of color (especially immigrants and those whose first language is not English) to predatory lending, real estate discrimination, and exploitative charges that prevent them from buying and keeping a house (Cortes, et al., 2007; Freeman, 2005; U.S. Department of Housing and Urban Development, 2010).

Government regulations (such as exclusionary zoning, land development and site planning, building codes and standards, infrastructure, administration and processing, and impact fees) can also hike up construction costs, adding last minute expenses that can make a house no longer affordable; some developers report that these regulations can sometimes add 25 to 30 percent to the cost of a new house, which impacts people of color most significantly, especially in urban areas where housing stock is already low (U.S. Department of Housing and Urban Development, 2010). Finally, housing discrimination—including exclusionary zoning, inadequate equity controls, discriminatory banking policies, and other intentional barriers—restrict the housing stock to only those who can circumvent bureaucratic hurdles put in place to segregate poor people from rich people and people of color from white people (Freeman, 2005; U.S. Department of Housing and Urban Development, 2010; Shobe & Narine, 2005; Neal, et al., 2020; Rusk, 2019b; Jacobus & Abromowitz, 2010). This systemic segregation pushes black and brown people into metro areas where home values are much higher and housing assistance seldom reaches those that need them most (Shobe & Narine, 2005; Shlay, 2014; Kim, 2020).

These barriers are expected to become even more pronounced after the eviction moratorium is lifted, especially for communities of color (Kleiner, et al., 2020; Neal, et al., 2020). Black and brown Americans have been disproportionately impacted by the COVID-19 pandemic and the economic hardships it has produced. As a result of the aforementioned discriminatory practices, low-income housing is usually in areas with a high rate of black and brown people, areas which will be most affected by mass evictions (Kleiner, et al., 2020; Desmond, 2012). Black women in high poverty areas will especially be impacted by the heightened eviction crisis, increasing overall poverty and decreasing homeownership rates (Desmond, 2012; Kleiner, et al., 2020).

Of course these barriers to housing are experienced at varying degrees depending on gender, race, sexual orientation, and presence of a mental or physical disability (Corrigan, et al., 2003). A black, lesbian woman is more likely to experience poverty and housing insecurity to intense degrees than a white, straight woman (Desmond, 2012). Unsurprisingly, not everyone has equal access to the wealth-type resources necessary to secure housing and build assets. Because they empirically have not been able to amass generational wealth, people of color and women have less overall power. When an individual barely has enough money to meet their basic needs, they certainly do not have the money one needs to institutionalize their beliefs and influence public policy—a reality which has resulted in, at best, getting some people who need housing in housing and, at worst, creating additional barriers that keep them out.

IV. Systemic barriers

In our society, there is a contentious push and pull between housing as a home and housing as a business. Public policy and homeownership assistance programs must appeal to housing as a business, which often leads to real needs not being met. Up to this point, a majority of public policy has been aimed at increasing homeownership, which is not always a viable market for financially vulnerable populations to invest in (Shlay, 2014; Taplin-Kaguru, 2021; Neal et al., 2020; Rusk, 2019a; Cortes et al., 2007). Despite this reality, homeownership remains a cultural expectation for those clawing their way up the class ladder, as is reflected and reinforced in the amount of public policy centered on assisting homeownership rather than rentership. Even with the best of intentions, public policy meant to help put roofs over people's heads often pushes people deeper into poverty and worsens the affordable housing crisis.

Since the Great Recession in 2008, much U.S. policy has been created and passed to assist people in financing a house. Shlay explains that there was and continues to be a largely held belief that homeownership is the key to economic growth and abundance, in effect "revering homeownership (and homeowners) and denigrating renting (and renters)" (2014, para. 8). She argues that post-Great Recession housing in America operates as a part of the US system of stratification; a method for unequal distribution of resources in metro areas; and a mechanism for the construction of the "other" and as a tool for social exclusion (2014). In its current state, the housing market reinforces economic inequality and learned social intolerance because housing is seen as an important investment, one that ought to be protected and kept as valuable as possible. Under this belief, homeownership restricts people to homogeneous neighborhoods where residents decide what is socially desirable and act in the interest of maintaining their property value (Shlay, 2014). As a result, class-based distinctions are strengthened, excluding low-income families and people of color from homeownership (Shlay, 2014). Residents of high-income areas and suburbs—and, in turn, their governments—want to keep affordable housing out of their neighborhood so as to maintain the value of their properties (Shlay, 2014; Schill & Wachter, 1995).

There are many community actors at play who work to reinforce social stratification in housing whether it be deliberately or unintentionally. To prevent low-income residents from owning or renting in wealthy neighborhoods, many local governments will manipulate zoning laws, building codes and standards, and land use ordinances (U.S. Department of Housing and Urban Development, 2010; Rusk, 2002). Real estate agents further enforce these barriers by limiting the houses low-income households can view to ones in more segregated, disadvantaged neighborhoods (Neal, et al., 2020). Financial institutions also play a role in enforcing barriers through redlining and predatory lending, denying people loans either through outright discrimination or on the basis of poor or no credit (Shobe & Narine, 2005; Freeman, 2005; Clough, et al., 2013). These barriers combined leave low-income households looking to pursue homeownership with higher mortgage loans and user costs; lower home values; higher taxes; less equity; and consistently poor housing conditions, making owning a home overall less financially rewarding (Neal et al., 2020; Taplin-Kaguru, 2021; Shill & Wachter, 1995). This concerted effort to deny low-income people housing in high-income areas contributes to concentrated poverty and strains the already stretched social service pool in metro areas, often keeping assistance from households with the greatest need (Kim, 2020; Shlay, 2014).

While some systemic barriers are deliberate, other barriers appear to be a consequence of government structures. In interviews with victims of intimate partner violence, Clough, et al. found that housing assistance options are either unknown or avoided due to feelings of frustration with the “social service agency bureaucracy” that can re-victimize and further traumatize those in need of support (2013). The increasing prevalence of e-government that digitizes government information makes available housing assistance even more inaccessible to low-income and aging populations who either do not have the proper technology or the computer literacy necessary to find and secure housing support (Jaeger & Thompson, 2004; U.S. Department of Housing and Urban Development, 2016). Further, financial institutions are less likely to be found in areas with high poverty, making it difficult for low-income households to find quality lenders and reasonable mortgage rates (Schill & Wachter, 1995).

Without easy access to the mechanisms required to start the homebuying process and with little public policy geared toward assisting rentership, homeownership remains a distant reality for many people. Schill & Wachter (1995) look at how federal housing law and policy have contributed to the concentration of poverty in inner-cities. They find that the federal Public Housing Program and mortgage assistance programs have contributed to inner-city poverty through redlining areas that contain large minority populations. Federal efforts to curb these effects through the Section 235 Homeownership Assistance Program led to “increased levels of abandonment and deterioration in many of these same neighborhoods” (Schill & Wachter, 1995, p. 1286). This case is one of many where public policy meant to assist homeownership has made it more difficult for those in poverty to acquire a home. When people are not assisted while renting, they seldom have the funds necessary to cover the costs of housing, even with the help of government programs meant to offset those costs. This service disconnect is a result of public policy being made and passed by people who have enough money to secure political power—people who likely own a home, if not many, and see renting as something meant to escape from.

V. Conclusion

To put it plainly, the solution to the housing crisis will not be created and institutionalized by a white man with a vacation home. The people in power enacting these policies more frequently than not come from backgrounds of privilege, and no matter how educated they become on the subject of housing insecurity, their opinions will always be less meaningful than those coming from people with direct experience being housing insecure. Public policy must, at least, be informed by the real needs of those most affected by housing insecurity and, at most, be written by those most affected by housing insecurity. To achieve this goal, public resources ought to be used to invest in communities of color and women and put them in positions of political power where they can be the champions of their own struggles. This goal looks like appointing those who are housing insecure to nonprofit and business boards, council and cabinet positions, and electing them to local, state, and federal office. Otherwise, society will continue to see policies created by people who are either self-sheltered and uninformed or willingly malicious, doing what they can to ensure their home stays as profitable as possible. Society as a whole is better off when all people—not just white, wealthy people—have the power to make choices that allow them to live how they want to live.

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