

Renting an Apartment on an Essential Worker Income in 2021
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This is about the current US rental housing situation.

Have you had to look for a new place to live in the last few months? No? Well good for you. No, I am not interested in your anecdote about how your own very particular situation is going swimmingly. Yes, I understand that a monthly mortgage payment is less than rent. Right, right—it was only the 20% down payment your parents covered for you. What? No! From what ass should I magically pull \$10,000 to invest in properties?? Ugh. Nevermind. I don't care if you are the most progressive libertarian on the block—if you are sitting comfy in your mortgaged investment home, spending your stimmys on home improvements aimed at raising its value, I'm not talking to you. Sit down. I am writing to the people barely getting by in a non-abstract way:

Hello my fellow essential workers, hustling paycheck to paycheck, knowing full well your lot in life ain't all that affected all by who gets elected president. I see you. You are more than a data point, more than service worker, more than the sum of your childhood and adult traumas. I moved to the Cincinnati, Ohio region a few months ago for a job. In this metropolitan area, \$698 is the ceiling for fair market rent on a 1-bedroom apartment according to HUD (including utilities). That means that a "fair market" rent for a 1-bedroom apartment is about \$600. Which means that \$600 is the maximum rent a tenant with a Section 8 voucher is permitted to spend, as well as the upward limit for the few federal housing programs that exist to "prevent homelessness".

"Fair". Housing costs are not supposed to exceed 30% of gross income to be considered "fair" and sustainable, which is about \$11.50/hour, based on a consistent 40-hour work week. There are a lot of jobs out here being advertised to pay a bit higher—\$12–15/hour...but they do not guarantee 40 hours. These jobs put us at the mercy of how our boss/algorithm schedules us. And even if you find a \$12/hour job that guaranteed 40 hours, there are few apartments for \$600.

Those formerly-affordable apartments still exist of course. They are just going for \$700-\$800/month. The amenities and maintenance of the apartments we rent have not improved, but the rents still increase. Maybe we have a nice old widow for a landlord or maybe it's a faceless investment group: our rent still goes up but our take-home pay does not. Those same landlords tell us that there are 15–20 applicants for every one of their "affordable" units that come available, each with a \$50–100 non-refundable application fee. That means—at bare minimum—\$750 in profit on every "affordable" unit before it is even rented. For nothing other than an opportunity to compete for that shitty apartment with other broke-ass service workers. Multiply that by thousands of units. Divide that by how many hours of service industry work it takes to pay that fee. Or by your tiny social security check if you are disabled. If you are at the bottom of the US social hierarchy, this is your lived reality. You can't afford to apply for apartments whose rent you can barely afford to pay every month, but there are so few

affordable apartments that you are forced to gamble on those application fees anyway. Or stay living with an abusive partner. Or couch surf indefinitely. Or overcrowd with family, friends, and strangers. Or live in your car. Or camp out as long as the weather holds.

Every month, rents are climbing higher and higher. The hope of a “fair market” apartment to use a Section 8 Voucher for fades until the voucher expires. The waiting list for shelter beds grows. “Transitional housing” disappears. We tread water furiously, attempting to pick up Door Dash shifts and pawning our computer and budgeting down to one meal a day.

Survival is not abstract for us. If we are lucky, we get some anti-depressant medication that may or may not work. But self-medication is often more effective—or at least more available, more immediately soothing. What can we do to change this reality? We are so alienated and isolated, so far removed from intellectual conversations about socialism and rent control. Do all the people with masters degrees making policy at HUD know that private landlords can and do keep raising the rents?

Like with global warming, there isn't going to be any meaningful change to prevent the crisis from growing. Real estate investment groups will keep buying up affordable rental units and redistributing service worker wages upwards. Middleclass people will ring their hands as they are forced to look at ever more people without homes existing in public. Politicians will pass ever more “tough on crime” and “quality of life” laws with the bipartisan support of scared homeowners. A lot of people will die out in the elements, but at least the investor class will have their right to endless profit protected.

The housing crisis has been unfolding for many years and has many proximate causes that are debated over and over in the comments sections, but the primary problem is that we as a society do not see shelter as a human right, even though we are born into this material realm needing it in order to live. The right to a financial return on investment for individuals is our national religion. And while many of us regard our right to essential services as unimpeachable, we do not give any shits about the rights of these essential workers to a dignified standard of living.