



Affordable Housing in the United States

What is “affordable” housing?

According to the US Department of Housing and Urban Development, ‘affordability’ is generally considered “for a household to pay **no more than 30 percent of its annual income** on housing. Families who pay more than 30 percent of their income for housing are considered **cost burdened** and may have difficulty affording necessities such as food, clothing, transportation and medical care.”

How many people are affected?

An estimated **12 million households** now pay more than **50 percent of their annual incomes** for housing. As seen on the map below, a household with one full-time worker earning minimum wage **cannot afford** the local fair-market rent for a one-bedroom apartment **anywhere in the United States**.

"The lack of safe, affordable housing requires a renewed commitment to increase the supply of quality housing and to preserve, maintain, and improve existing housing through public/private partnerships, especially with religious groups and community organizations."
USCCB, "Forming Consciences for Faithful Citizenship," 2011.

Supporting Low-Income Families

A lack of affordable housing comes from multiple sources, which means there are multiple solutions:

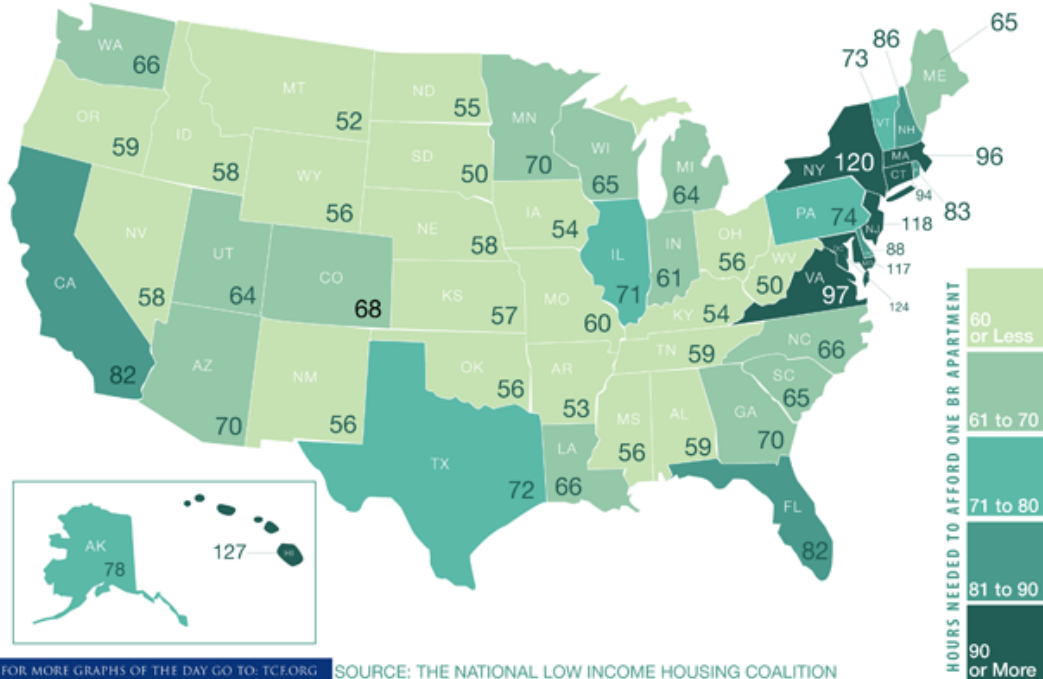
- **Work for fair wages**, so people have more resources with which to secure housing.
- **Ask Congress to fund the National Housing Trust Fund**, which would provide permanent, dedicated funding for producing, rehabilitating, preserving, and operating rental homes, with a special focus on extremely low income households.
- **Protect the social safety net**, so people do not have to choose between paying for food and paying their rent in times of crisis.

Is there anything I can do?

- **Learn** – Take a class. Attend a guest lecture. Talk with a professor. Read. Research.
- **Act** – Get involved with extracurricular organizations. Form a discussion group. Talk to your elected representatives. Serve in the community.
- **Reflect** – No matter your faith background and identity, put your intentions for the world, its people, and its resources in your prayer and reflections.

THE CENTURY FOUNDATION

HOW MANY HOURS AT MINIMUM WAGE MUST AMERICANS WORK TO AFFORD RENT?



FOR MORE GRAPHS OF THE DAY GO TO: TCF.ORG SOURCE: THE NATIONAL LOW INCOME HOUSING COALITION

Resources

The National Low-Income Housing Coalition
nlihc.org

The Chicago Rehab Network
chicagorehab.org

U.S. Department of Housing & Urban Development (HUD)
portal.hud.gov/hudportal/HUD/program_offices/comm_planning/affordablehousing

Forming Consciences for Faithful Citizenship (USCCB)
usccb.org/issues-and-action/faithful-citizenship/

For more on social justice and what you can do, visit Loyola’s Social Justice Web Portal at luc.edu/socialjustice

Based on local market rent of a 1-bedroom apartment, and federal minimum wage at \$7.25. Century Foundation, 2012.