

2025

ETHICS WHITE PAPER

Perceptions of Housing Affordability in Wicomico County



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Disclosures: The REACH initiative is sponsored by Salisbury University and the National Endowment for the Humanities.

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Perceptions of Housing Affordability in Wicomico County

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CONDUCTED UNDER THE AUSPICES OF

Salisbury University's Re-Envisioning Ethics Access and Community Humanities (REACH) Initiative

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I. Executive Summary

Purpose. The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing in which the occupant does not pay “more than 30% of their gross income for housing costs, including utilities” (U.S. Department of Housing and Urban Development, 2011). The current study explored housing affordability concerns in Wicomico County, Maryland. Guiding research questions were as follows: (1) To what extent do people perceive a housing affordability crisis? (2) What is causing the housing affordability crisis? (3) Who is most impacted by the housing crisis, and how? (4) What are people’s most pressing concerns? (5) Are there resources available to assist with housing? If so, what are the barriers to accessing resources? (6) How do stakeholders suggest we “fix” the housing affordability crisis?

Methodology. A two-phase mixed-methods study was conducted. Phase 1 consisted of interviews conducted with 14 stakeholders, consisting of people working in the real estate and nonprofit sectors, on their perceptions of housing affordability, housing resources, and recommendations for improving housing access. Phase 2 consisted of a community-wide survey of 225 residents of Wicomico County, 75 of whom were current university students. Survey respondents completed several items pertaining to housing affordability, resources availability, and experiences with discrimination.

Core Findings. Findings indicate that both community stakeholders and community residents perceive area housing as largely unaffordable and note a lack of resources to help them meet their housing needs. Community members who are racial and ethnic minorities report significantly greater difficulty in obtaining affordable housing. Among community stakeholders, differences emerged in terms of perceptions and solutions to housing affordability, with real estate agents being more likely to perceive lack of affordable housing as due to failures of tenants to meet qualifications for housing, and those employed by nonprofits perceiving lack of affordable housing as due to complex market factors combined with housing industry practices which prioritized profit generation. As a result, recommendations for increasing housing affordability differed among stakeholders, with those in the real estate sector suggesting programs targeting individuals to increase their capacity to secure housing, and those in the nonprofit sector advocating for a wide array of programs and resources both to improve tenant qualifications and address structural barriers to affordable housing access.

Conclusions and Recommendations. The findings suggest housing is unaffordable and identified several disconnects between perceptions of stakeholders in real estate and the nonprofit sector. There are disparities in housing affordability and a dearth of available housing assistance resources. The findings suggest a number of interventions at the policy level, coupled with targeted education to renters and real estate professionals, would alleviate some of the housing affordability burdens in the area.



II. Literature Review

The United States is experiencing a housing affordability crisis (Desilver, 2024). While multiple definitions of affordable housing currently exist, the U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing in which the occupant does not pay more than 30% of their gross income for housing costs (U.S. Department of Housing and Urban Development, 2011). People who pay 50% or more of their income to housing costs are considered “rent burdened” (Desmond, 2018). Qualitative research has found that Americans perceive housing as “affordable” if they can afford housing without financial strain, determined by comparing their income to their housing expenditures (Johnson et al., 2019). This common conception of affordable housing works partly by social comparison processes, in which people compare their standard of living to that of the surrounding community (Johnson et al., 2019).

The Importance of Affordable Housing

Access to affordable housing is a social determinant of health (Swope & Hernandez, 2019). In order to thrive, families need access to affordable housing (Ports et al., 2018). Difficulties with affording housing serve as a stressor that reduces the quality of family functioning (Ports et al., 2018) and prevents families from saving money to prepare for an unexpected financial emergency (Park et al., 2020). High housing costs are associated with food insecurity (Denary et al., 2023). And, children who are raised in households in which their caregivers struggle to afford housing are at greater risk for neglect and experience more mental health issues (Ports et al., 2018) and are at increased risk of homelessness (Davies & Allen, 2017).

When housing is not affordable, physical health suffers. Individuals who struggle to afford housing are more likely to also have uncontrolled medical disease, such as diabetes, and to delay seeking medical care (Denary et al., 2023).

Housing Inequities

There are persistent documented inequities in people’s ability to secure affordable housing. For instance, people with disabilities are significantly more likely to struggle with finding affordable housing in comparison to their able-bodied counterparts, in part due to the fact that people with disabilities experience greater costs associated with living (Mitra et al., 2017). Racial and ethnic minorities are more likely to be housing insecure and to find their housing unaffordable in comparison to their White counterparts (McConnell et al., 2013); these racial disparities persist among older adults (Paredes et al., 2024). These types of persistent inequities are rooted in systemic inequities in access to housing which has intergenerational effects (Rothstein, 2017), suggesting that targeted interventions are required to improve housing inequities. Lower-income people in urban areas- who are more likely to be people of color- are increasingly rent-burdened (Desmond, 2018)

III. The Current Study

The current study explored housing affordability concerns in the City of Salisbury and Wicomico County more broadly. Guiding research questions were as follows:

1. To what extent do people perceive a housing affordability crisis?
2. What is causing the housing affordability crisis?
3. Who is most impacted by the housing crisis, and how?
4. What are people’s most pressing concerns?
5. Are there resources available to assist with housing? If so, what are the barriers to accessing resources?
6. How do stakeholders suggest we “fix” the housing affordability crisis?



IV. Methodology

This study used a mixed-methodology consisting of two phases. Phase 1 consisted of in-depth interviews with community stakeholders who worked in the housing sector, broadly defined. Phase 2 consisted of a community-wide survey. The methodology for each phase is described below.

Phase 1 Qualitative stakeholder interviews

Procedure

In-depth interviews using a semi-structured interview format were conducted with community stakeholders who worked in the housing sector, broadly defined. Interviews were conducted over an 8-week period between mid-March and early May 2024. Participants were recruited via a flyer sent to people who worked in the housing sector, including landlords, property rental managers, staff at housing nonprofits, and staff of organizations serving housing-insecure clients. People receiving the flyer were asked to distribute the flyer in their networks. Interested participants were asked to email Dr. Schlehofer of the REACH team for more information.

Interested people who emailed the REACH team were given an electronic consent form to sign, after which they were scheduled for an interview. Eighteen (18) people signed the consent form, 14 of whom participated in an interview. Participants were permitted to choose whether they wanted to be interviewed over Zoom or face-to-face; those requesting face-to-face interviews ($n = 7$; 50%) were asked whether they wanted to be interviewed at their place of employment ($n = 5$; 36%), or in a private office at the Laboratory for Psychological Sciences at Salisbury University ($n = 2$; 14%). All Zoom interviews were recorded and auto-transcribed by Zoom. All face-to-face interviews were audio-recorded with a digital audio recorder and transcribed by a human transcriber with the transcription company REV, with the exception of one interview where the digital audio recorder failed to properly record; in this instance, the interviewer took detailed notes, which were used in place of a transcript.

Interviews lasted between 17.48 and 59.03 minutes (Mean [M] = 33.64; Standard Deviation [SD] = 11.86). There was no significant difference in length between Zoom ($M = 34.02$; $SD = 10.39$) and face-to-face interviews ($M = 33.20$, $SD = 14.41$), $t(11) = -0.12$, $p = .99$.

During the interview, participants were first asked some basic questions to capture demographic and employment information. This was followed by five questions, as follows:

1. Do you think housing is affordable in our area? Why or why not?
2. What, if anything, do you think would help increase people's access to affordable housing?
3. Have you seen any inequities in housing? Can you describe these inequities?
4. Do you know of any resources in our community which can help people who are struggling to afford their rent or mortgage?
5. What, in your opinion, would be one thing that our community could do to make housing more affordable in our area? Who would be most responsible for making this change?

Participants

A total of 14 participants were interviewed. Participants were classified into three categories of connection to the housing industry based on their employment: *Real estate property managers or sales* ($n = 5$), *Direct services delivery for housing insecure people* (e.g., shelter workers, case managers; $n = 6$); and *Upper administrators for nonprofits serving housing insecure people* ($n = 3$). Demographic information on participants is provided in Table 1. Specific job titles are removed to protect participant anonymity.

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Table 1. Participant demographics- Phase 1, Qualitative interviews.

Connection to Housing Industry	Length of Employment- Current Employer	Length of Employment- History	Age	Race/ Ethnicity	Gender
Real Estate	6 Years	17 Years	53	White	Female
Real Estate	5 Years	13 Years	38	White	Female
Real Estate	11 Years	11 Years	38	White	Male
Real Estate	Not Provided	57 years	81	White	Male
Real Estate	13 Years	13 years	33	White	Male
Direct Services	5 Years	Not Provided	62	White	Female
Direct Services	1 ½ Years	5 Years	48	White	Female
Direct Services	9 Months	4 Years	43	White	Female
Direct Services	Not Provided	32 Years	—	White	Male
Direct Services	1 Year	Not Provided	21	White	Male
Direct Services	3 Years	Not Provided	29	White	Female
Upper Administration	Withheld to maintain confidentiality	3 ½ Years	57	White	Female
Upper Administration	Withheld to maintain confidentiality	Not Provided	53	White	Female
Upper Administration	Withheld to maintain confidentiality	30 Years	59	White	Female

Participants ranged from 21 to 81 years old ($M = 47.31$; $SD = 16$) and had between 1 year and 77 years of experience in the field. Participants were predominantly White ($n = 13$; 92.8%) and female ($n = 9$; 64%).

Data Analysis

Data were analyzed using thematic analysis at the semantic (word or phrase) level. To conduct the analyses, research team members each read a subset of transcripts. They then re-read the transcripts, coding for themes which answered one of the research questions. Themes were then condensed and grouped into relevant subthemes via consensus discussion.

Phase 2 Community Survey

Procedure

An online survey was distributed to the broader Wicomico County community between mid-April and late May 2024. The survey was created based on information obtained from the qualitative interviews. Eligibility criteria were as follows: (1) Resident of Wicomico County; (2) Age 18 or older. Students at Salisbury University or other area institutions of higher education (University of Maryland Eastern Shore and WorWic Community College) could participate in the study if they met study criteria, with the exclusion that students were not eligible if they lived in an on-campus dorm.

Participants were recruited for the survey via online recruitment materials shared on social media, by emailing staff at area housing-centered nonprofits with a request to share the survey with their clients, and through three in-person data collection sessions: One at the Centre mall, one at Third Friday in downtown Salisbury, and one at the Haitian Development Center of Delmarva. Participants recruited in-person had the option of completing the survey online or via pencil and paper; four opted for pencil and paper. Flyers were also posted at a variety of on-campus and off-campus locations. All recruitment and study materials were available in English, Haitian-Creole, and Spanish.

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Survey Items

Participants answered several items pertaining to housing affordability.

The first set of items asked about *affordability and satisfaction* with their current housing. Participants reported their current monthly rent or mortgage, what percentage of their income went to their rent or mortgage, and whether they perceived their housing as affordable. Participants also reported their satisfaction with their current housing, and whether they had to cut back on necessities in order to afford their rent. Most items were measured on a 5-point Likert scale.

Participants also reported any experiences seeking *outside housing assistance*. Participants were asked whether they sought informal assistance (from a friend, family member, etc.) or assistance from an organization. Participants were also asked what assistance they sought (e.g., rental assistance, assistance with paying for utilities, assistance with securing identity documents, etc.).

Participants reported any experiences with *housing discrimination*. Participants reported whether they had been discriminated against based on their race, age, gender identity, sexual orientation, criminal history, or income level.

Finally, participants completed several demographic items, including their age, gender, race, ethnicity, employment status, whether they were a student, and household size.

Participants

A total of 259 participants took the survey. Thirty-four (34) participants were dropped from the survey due to suspicious patterns of responses suggesting their data was not authentic, resulting in a final sample size of 225. Of the participants, 75 (33.3%) indicated that they were currently college students. Demographic data of the overall sample and community and student subsamples is presented in Table 2.



Table 2. Participant demographics- Phase 2, community survey.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150)	College or University Students (N = 75)
N (%)	225 (100%)	150 (66.7%)	75 (33.3%)
N (%) Salisbury City Residents <i>Did not report</i>	189 (84%)	122 (54.2%)	67 (29.7%)
Gender Identity, N (%)			
Male	80 (35.6%)	45 (20%)	35 (15.6%)
Female	102 (45.3%)	64 (28.4%)	38 (16.9%)
Transgender	1 (.4%)	--	1 (.4%)
<i>Did not report</i>	42 (18.7%)	41 (18.2%)	1 (.4%)

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Table 2. (continued)

	Overall Sample (N = 225)	Non-Student Community Members (N = 150)	College or University Students (N = 75)
Race, N (%)			
Asian or Pacific Islander	10 (4.4%)	4 (1.8%)	6 (2.7%)
Black or African American	42 (18.7%)	27 (12%)	15 (6.7%)
Caucasian or White	114 (50.7%)	67 (29.8%)	47 (20.9%)
Native American or Alaskan Native	8 (3.6%)	7 (3.1%)	1 (.4%)
Other	7 (3.1%)	3(1.3%)	4 (1.8%)
<i>Did not report</i>	44 (19.5%)	42 (18.7%)	2 (.8%)
Ethnicity, N (%)*			
Haitian-Creole	24 (10.7%)	7 (3.1%)	14 (6.2%)
Latino/Hispanic	17 (7.6%)	10 (4.4%)	10 (4.4%)
Age*			
Range	18-76	19-76	18-49
Mean (SD)	31.19 (11.424)	37.23 (12.12)	24.32 (6.96)
Employment Status, N (%)*			
Not Employed	22 (9.8%)	12 (5.3%)	10 (4.4%)
Employed, Part-Time	62 (27.5%)	12 (5.3%)	50 (22.2%)
Employed, Full-Time	96 (42.7%)	81 (36%)	15 (6.7%)
Retired	4 (1.8%)	4 (1.8%)	--
<i>Did not report</i>	41 (18.2%)	41 (18.2%)	--
Year in College, N (%)			
Freshman	2 (.9%)	N/A	2 (.9%)
Sophomore	10 (4.4%)		10 (4.4%)
Junior	7 (3.1%)		7 (3.1%)
Senior	13 (5.8%)		13 (5.8%)
Graduate Student	2 (.9%)		2 (.9%)
<i>Did not report</i>	41 (18.2%)		41 (18.2%)
Household Size			
Range	0-22	1-22	0-9
Mean (SD)	3.55 (2.10)	3.53 (2.39)	3.57 (1.59)

*Indicates significant demographic differences across student and non-student community member samples.

The vast majority of participants identified themselves as residents of the City of Salisbury. Demographic differences between student and non-student community member samples were conducted. As expected, students were significantly younger in comparison to non-student community members. Also as expected, students were more likely to be employed part-time, while non-student community members were more likely to hold full-time employment. Students were more likely to self-identify as Latino or Haitian-Creole in comparison to non-student community members. There were no other significant differences between the two samples.

V. Core Findings

Research Questions 1 and 2: To what extent do people perceive a housing affordability crisis? What is causing the housing affordability crisis?

Phase 1 Stakeholder Interviews

Stakeholders were asked whether they believed there was a housing affordability crisis. All stakeholders with the exception of one felt strongly that there was a housing affordability crisis.

"I work 40 hours a week and I still cannot make enough money to pay the rent."

- Direct services provider

The one individual who did not feel strongly was someone in real estate who primarily worked outside the County, and thus believed that they did not have enough information to provide an informed answer. Stakeholders believed that housing affordability became a more serious concern after the COVID-19 crisis.

"When (most people) think of affordable housing, they think of subsidized housing. That's not what I'm talking about. I'm talking about housing that people can actually afford ... you know, if they're a police officer or a teacher or a college professor ... What's affordable to them?"

- Nonprofit upper administration

Participants provided a variety of responses to the question of causes of the housing affordability crisis. These responses were coded into two broad themes: **landlord** contributing factors and **tenant** contributing factors.

Landlord contributors of the housing affordability crisis included several factors which drive up competitive housing prices: the presence of students in the community creating demand and driving up prices, the price of insurance, the cost of making units meet accessibility requirements, the cost of turnover and filling vacancies, property upkeep, and the costs of enforcement violations. These contributors were most likely to be identified by stakeholders in real estate. Other landlord-classified contributors included misleading, predatory and unethical housing practices of property management companies, invasive questions on credit checks (which were seen as a deterrent), and raising prices to compensate for income loss during the COVID-19 pandemic.

"In general, there's a shortage of good rentable properties. There's also a particular group of properties in Salisbury whose practices are very predatory."

- Nonprofit upper administration

Examples of predatory practices mentioned by stakeholders included the following: (1) Charging extra fees for amenities, such as use of the property's pool or gym; (2) Collecting application fees despite there being long waitlists, knowing the prospective tenant would likely find other housing before they needed to run a credit check; (3) Being quick to evict in order to raise the rent substantially for a new tenant; (4) Limits on usage in amenity-included units which were unrealistic; (5) Installing and using shut-off valves that turned off amenities in amenity-included units, such as gas and water, once a certain threshold was reached; and (6) Adding unnecessary fines and fees to the "fine print" of the rental agreement.

"Some people (behind on rent) went back to work and want to pay their rent, but that landlord was adding those late fees or the court fee or take them to court. And most of the time they'd tell the tenant, 'Oh, you don't need to go to the court, you don't have to show up.' Because it's in (the landlord's) best interest if that client doesn't go."

- Direct services provider

Tenant contributors of the housing affordability crisis included tenant behaviors that raised prices or made it difficult to find future housing. These included tenants who rented with emotional support animals, damage properties, accrue late fees, have poor credit, do not meet general screening requirements for housing, or who have false perceptions of what housing should cost for the area. These factors were identified by stakeholders in real estate. Direct services providers listed two tenant-related causes: underemployment and tenants who were unaware of their rights. Please see Table 3 for a summary of these findings.

"The biggest problem is the lack of qualified tenants. It's not a lack of housing."

- Property manager

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Table 3. Stakeholder perceptions of causes of the housing affordability crisis.

Perceptions of Causes of Housing Affordability Crisis			
Landlord Contributors		Tenant Contributors	
Identified by stakeholders in real estate: <ul style="list-style-type: none"> ■ Presence of students in community creates demand ■ Price of insurance ■ Cost of making units meet accessibility requirements ■ Cost of turnover and filling vacancies ■ Property upkeep ■ Costs of enforcement violations 	Identified by all stakeholders: <ul style="list-style-type: none"> ■ Misleading/ unethical housing practices of property management companies ■ Invasive questions on credit checks serve as a deterrent ■ Raising prices to compensate for income loss during the COVID-19 pandemic 	Identified by stakeholders in real estate: <ul style="list-style-type: none"> ■ Renting with emotional support animals ■ Damaging properties ■ Late fees ■ Poor credit ■ Do not meet general screening requirements for housing ■ False perceptions of what housing should cost for the area 	Identified by direct services providers: <ul style="list-style-type: none"> ■ Underemployment ■ Being unaware of their rights

Conclusion

Stakeholders, regardless of their connection to the housing industry, perceived a housing affordability crisis. Stakeholders agreed that the housing affordability crisis has occurred since the COVID-19 pandemic. All stakeholders saw a mix of landlord and tenant-related contributors as creating the crisis. However, different categories of stakeholders perceived contributors of the housing crisis differently. People working in real estate were more likely to perceive the housing affordability crisis as created by high costs for landlords coupled with poor tenant income or credit qualifications or poor tenant behavior. Direct service providers and administrators, while having similar perceptions of high costs for landlords, were more likely to perceive the housing affordability crisis as also due to lack of area employment opportunities for tenants and lack of awareness of tenant rights. All stakeholders mentioned misleading or unethical housing practices engaged in by some local property management companies.



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Phase 2 Community Survey

Based on the findings from Phase 1, participants in Phase 2 were asked to provide a comparison of their housing access in Wicomico County from pre-COVID-19 pandemic to today. The findings are in Table 4 below.

Table 4. Comparison of housing affordability pre- to post-COVID-19 pandemic.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150)	College or University Students (N = 75)
Compared to before the pandemic, finding affordable places to live in Wicomico County is: (N, %)			
Much Easier	16 (7.1%)	12 (8%)	4 (5.3%)
Easier	12 (5.3%)	8 (5.3%)	4 (5.3%)
Neither	50 (22.2%)	30 (20%)	20 (26.7%)
Harder	26 (11.6%)	15 (10%)	11 (14.7%)
Much Harder	80 (35.6%)	65 (43.3%)	15 (20%)
Lived Outside County ¹	28 (12.4%)	7 (4.7%)	21 (28%)
Did not report	13 (5.8%)	13 (8.7%)	--
Mean (SD)	3.77 (4.05)	3.87 (1.34)	3.54 (1.19)

¹Number and percent of respondents who reported they lived outside Wicomico County pre-pandemic. Omitted from calculation of Mean and SD. ²Percentages are calculated based on subsamples.

The findings indicate that participants viewed housing in Wicomico County as less affordable in comparison to pre-COVID-19 pandemic. Differences in sociodemographic factors were again explored across the entire sample.

"We can't move. We bought our house pre-pandemic and now the rates are so much more than what we're paying. It feels like we're locked in or we'd have to receive a major increase in pay to afford to move into something else."

- Comment on a survey from a community resident

Sociodemographic Differences

Gender. Gender differences emerged. Women ($M = 4.08$, $SD = 1.20$) perceived affordable housing as much harder to find post-COVID-19 pandemic in comparison to men ($M = 3.53$, $SD = 1.32$), $t(155) = 2.72$, $p = .004$.

College student status. There were no significant differences between college students and non-college community members.

Age. There was an association with age. Being older was associated with greater perceptions of difficulty in finding affordable housing post-pandemic ($r = .40$, $p < .001$).

Race or ethnicity. There were no significant differences between White respondents and racial and ethnic minorities.

Household size. Perceptions of affordable housing as more difficult to find post-COVID-19 pandemic were not associated with household size.

Conclusion

Respondents perceived affordable housing to be more difficult to find since the COVID-19 pandemic. While this was consistent across all sociodemographic groups, this was particularly true for women and older adults. This aligns with the perspectives of stakeholders (presented in Question 3 on the next page).

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Research Question 3: Who is most impacted by the housing crisis, and how?

Phase 1 Stakeholder Interviews

Stakeholders were asked what population was being most impacted by the housing affordability crisis, and to discuss what factors might be contributing to housing affordability disparities. Stakeholders were also asked if they knew of any instances of discrimination in housing access.

Discrimination and Barriers to Access

Only one participant indicated that they had witnessed no incidents of discrimination. The remaining participants stated that discrimination occurred against several groups of people. Other barriers to access for specific populations were also identified. These will be discussed in turn.

Lower-income people. Almost all stakeholders, across all stakeholder groups, believed that lower-income people looking to access affordable housing were discriminated against. This was accredited to four factors: poor credit, being a college student (and thus having a lower income), not having access to identity documents needing to secure rental housing, and having incomes too low to afford the associated fees (application fees, security deposits, etc.) required to move into available housing, even if they could make the monthly rent. In this way, application fees, lack of access to identity documents, and security deposits serve to “gatekeep” lower-income people from housing.

“Low-income families, often they’re just trying to survive here, and yet they’re just (not) getting the commodities that they need, the landlord just doesn’t want to provide it to them. I was talking to one family who rents on my block, they need a new fridge because the one that they have is constantly leaking water. Their landlord doesn’t want to do anything to fix it.”

- Direct services provider

Racial discrimination. Three participants, representing all three stakeholder groups (real estate, direct service providers, and nonprofit upper administrators) reported instances of racial discrimination.

Criminal status. One stakeholder reported instances of discrimination based on applicants’ criminal status, including discriminating against formerly incarcerated people and registered sex offenders.

Elderly. Both direct service providers and upper administrators at nonprofits believed that elderly residents experienced unique barriers to housing. Elderly individuals were reported to experience difficulties in home maintenance, preventing many from aging in place. Nursing homes have waiting lists, presenting challenges to transitional care. Elderly were also seen as easily taken advantage of.

Other vulnerable populations. Other populations experiencing challenges securing housing included disabled individuals, who had specific needs for the configuration of housing; single mothers, who struggled to find housing adequate to their needs on their available income; and non-native English speakers (particularly people who spoke Spanish or Haitian-Creole), who experienced language barriers when attempting to access housing.

“I don’t know how the rental laws are, but I know one thing there. It’s supposed to be illegal to not offer accepting section 8 ... I don’t know how they keep getting away with saying they can’t. They don’t accept it ... they just (deny housing to) families. They’ll just want, like either single adults or couples only.”

-Direct services provider

Conclusions

Stakeholders perceived widespread housing discrimination, including against people from legally protected classes. Several significant barriers to access were also noted.

Phase 2 Community Survey

As aforementioned, perceptions of housing affordability and satisfaction were assessed with several items: self-reports of current monthly rent or mortgage, percentage of income spent on rent or mortgage, and whether they perceived their housing as affordable. Participants also reported their satisfaction with their current housing, and whether they had to cut back on necessities in order to afford their rent, whether they felt they got their money’s worth, and their confidence in finding another place to live if needed.

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Data from the Phase 2 survey aligned with stakeholder perceptions. Table 5 below provides responses to items on housing affordability and satisfaction for both the overall sample, as well as the community and student subsamples.

Given the low numbers of participants who reported being residents of the County but not the City, and considering that we are unable to differentiate with confidence between Salisbury residents who are in or outside City limits, we are unable to compare responses between Salisbury City residents and nonresidents.

Table 5. Perceptions of housing affordability and satisfaction.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150) ²	College or University Students (N = 75) ²
Current monthly rent or mortgage ¹			
Range	\$0 - \$5000	\$0 - \$5000	\$0 - \$5000
Median	\$852.50	\$1000	\$750
Mean (SD)	\$1057.51 (\$855.88)	\$1106.59 (\$772)	\$986.05 (\$967.88)
Percent of income going toward rent or mortgage			
Range	0 - 100%	0 - 100%	0 - 100%
Median	41%	45.1%	49.4%
Mean (SD)	46.7% (27.6%)	39% (28.2%)	48.5% (26.7%)
Perceptions of housing as affordable, N (%)			
Extremely Unaffordable	19 (8.4%)	17 (11.3%)	2 (2.7%)
Unaffordable	33 (14.7%)	19 (12.7%)	14 (18.7%)
Neither	66 (29.3%)	37 (24.7%)	29 (38.7%)
Affordable	34 (15.1%)	21 (14%)	13 (17.3%)
Extremely Affordable	14 (6.2%)	8 (5.3%)	6 (8%)
Did not report	59 (26.3%)	48 (32%)	11 (14.6%)
Mean (SD)	2.95 (1.10)	3.0 (1.18)	3.11 (.96)
Satisfaction with current housing, N (%)			
Yes	77 (34.2%)	37 (24.7%)	40 (53.3%)
No	39 (17.3%)	24 (16%)	15 (20%)
Did not report	109 (48.5%)	39 (59.3%)	45 (26.7%)
Cut back on necessities to afford housing			
Never	29 (12.9%)	15 (10%)	14 (18.7%)
Occasionally	35 (15.5%)	25 (16.7%)	10 (13.3%)
Sometimes	47 (20.9%)	27 (18%)	20 (26.7%)
Often	30 (13.3%)	16 (10.7%)	14 (18.7%)
Always	26 (11.6%)	20 (13.3%)	6 (8%)
Did not report	58 (25.8%)	47 (31.3%)	11 (14.6%)
Mean (SD)	2.93 (1.31)	3.01 (1.33)	2.81 (1.27)

(Continued on page 14)

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Table 5. (continued)

	Overall Sample (N = 225)	Non-Student Community Members (N = 150) ²	College or University Students (N = 75) ²
Getting their money's worth			
Strongly disagree	21 (9.3%)	16 (10.7%)	5 (6.7%)
Disagree	28 (12.4%)	13 (8.7%)	15 (20%)
Neither	48 (21.3%)	25 (16.6%)	23 (30.7%)
Agree	51 (22.7%)	34 (22.7%)	17 (22.7%)
Strongly agree	19 (8.4%)	13 (8.7%)	4 (5.3%)
Did not report	58 (25.8%)	49 (32.6%)	11 (14.6%)
Mean (SD)	3.11 (1.19)	3.18 (1.28)	3 (1.04)
If had to move in 30 days, confidence they'd find another place to live, N (%)			
Not at all confident	39 (17.3%)	29 (19.3%)	10 (13.3%)
Not confident	25 (11.1%)	10 (6.7%)	15 (20%)
Neutral	24 (10.7%)	7 (4.7%)	17 (22.7%)
Somewhat confident	15 (6.7%)	8 (5.3%)	7 (9.3%)
Very confident	12 (5.3%)	6 (4%)	6 (8%)
Did not report	110 (48.9%)	90 (60%)	20 (26.7%)
Mean (SD)	2.44 (1.35)	2.20 (1.42)	2.71 (1.23)

¹ One participant who reported a monthly rent of \$10,000 was removed from the sample. ² Percentages are calculated based on subsamples.

The general pattern of findings indicates that participants largely see their housing as unaffordable and devote a percentage of income towards their rent or mortgage that exceeds the definition set by HUD of affordable housing. This is corroborated by findings that participants cut back on other expenses to pay for housing costs. Findings also suggest that participants, however, are generally satisfied with their housing and feel that they are getting their money's worth.

"As a single mother I have to work 2 or three jobs just to make ends meet to be able to live in a decent area where my child and I feel safe."

- Comment on a survey from a community resident

Sociodemographic Differences

We explored possible sociodemographic differences in perceptions of housing affordability. Due to lower sample size, we are unable to explore differences among all sociodemographic factors. However, we explored differences in gender, college student vs. nonstudent community member status, age, race or ethnicity, and household size.

Gender. Men and women did not statistically differ on any indicators of housing affordability with the exception of perceptions that they are getting their money's worth when it comes to housing. On this variable, men ($M = 3.43$, $SD = 1.10$) scored higher on this item in comparison to women ($M = 2.91$, $SD = 1.25$), $t(146) = 2.64$, $p = .005$.

College student status. There were no significant differences in perceptions of housing affordability between college students and non-college student community members.

Age. There were no significant associations between perceptions of housing affordability and age of respondent.

"Low-income and/or senior living housing is pretty much impossible to get."

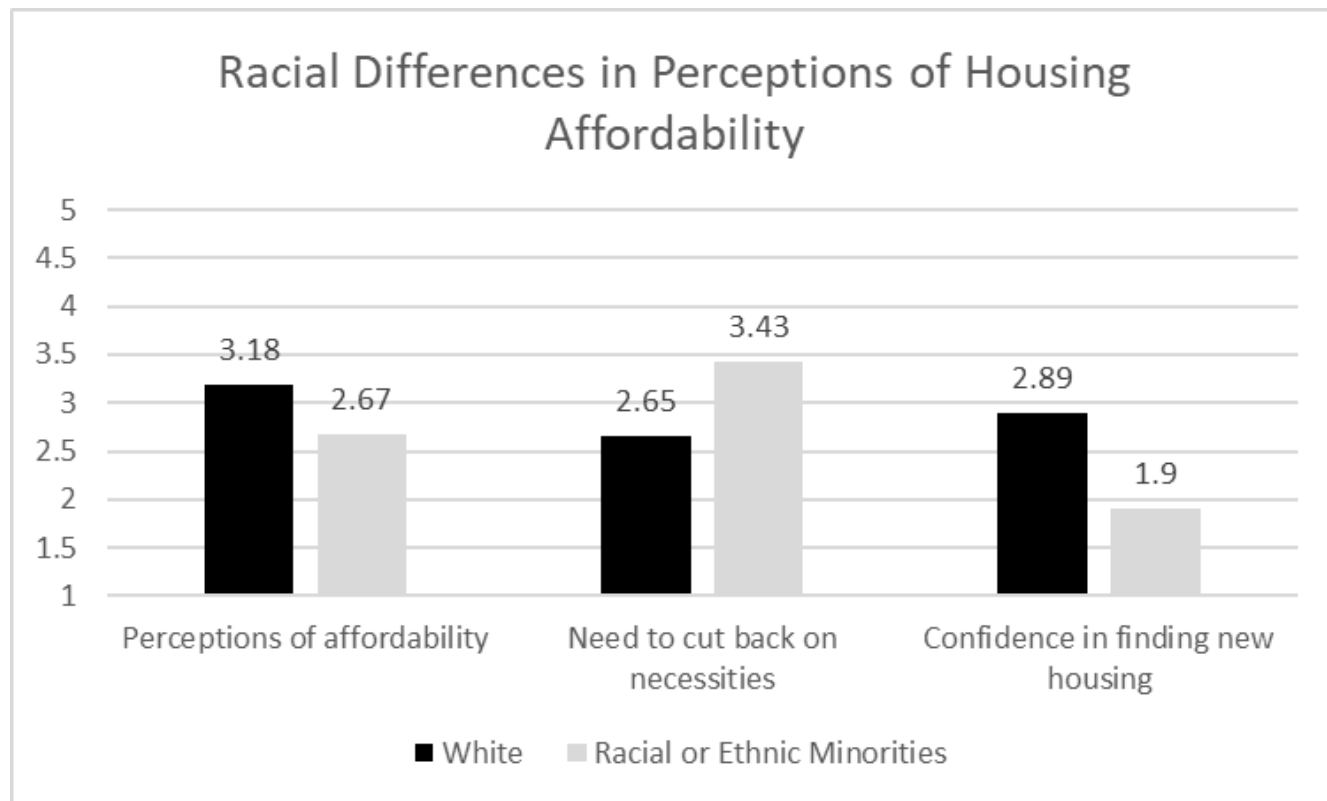
- Comment on a survey from a community resident

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Race or ethnicity. Differences in perceptions between different racial and ethnic minority groups cannot be explored, due to small sample sizes. However, comparisons were conducted to explore perceptions between White respondents and racial and ethnic minority respondents. There were significant differences between White and racial and ethnic minority respondents on several indicators. In comparison to White participants, racial and ethnic minority respondents paid significantly more in housing: \$1389.13 ($SD = 1098.61$) a month for racial and ethnic minorities compared to \$923.89 ($SD = 746.39$) a month for White participants. And a higher percentage of their income went to housing: 61.9% ($SD = 24.86$) for racial or ethnic minorities in comparison to 40.74% ($SD = 25.57$) for White participants.

Racial and ethnic minorities also saw their housing as less affordable, were more likely to have had to cut back on other expenses to afford housing, and were less confident they could find a place to live if needing to move within 30 days. See Figure 1 below.

Figure 1. Racial Differences in Perceptions of Housing Affordability.



White and racial and ethnic minorities did not differ in satisfaction with housing or perceptions of getting their money's worth.

Household size. Perceptions of housing affordability were not associated with household size.

"My family can no longer afford to even rent an apartment because rent has went up so much. The previous apartment home we had skyrocketed since getting it in 2021, which eventually caused us to no longer be able to afford rent increases. We had to move out to avoid eviction."

-Comment on a survey from a community resident

Conclusion

The perception of a housing affordability crisis has broad support across all stakeholder groups and community samples. There are consistent racial differences, with racial and ethnic minority participants paying more for housing and reporting greater housing precarity in comparison to White participants.

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Based on Phase 1 findings, participants were asked, “since the start of the COVID-19 pandemic (March 2020), have you had an application to lease or rent denied because of ...” with several potential options. Responses are summarized in Table 6 below.

Table 6. Self-reported reasons for housing application denial.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150) ¹	College or University Students (N = 75) ¹
Race or ethnicity	1 (.4%)	1 (.7%)	0 (0%)
Gender identity	3 (1.3%)	2 (1.3%)	1 (1.3%)
Age	1 (.4%)	1 (.7%)	0 (0%)
Financial situation	17 (7.6%)	12 (8%)	5 (6.7%)
Multiple reasons	9 (4%)	4 (2.7%)	5 (6.7%)
Another reason than listed	1 (.4%)	1 (.7%)	0 (0%)

¹Percentages are calculated based on subsamples.

The findings indicate low levels of self-reported discrimination based on protected classes of race or ethnicity, gender, or age. However, participants did report experiencing discrimination based on financial situation; that is, participants perceive lower income levels as leading to being denied housing. This is likely an artifact of lack of affordable housing options in the area.

Research Question 4: What are people’s most pressing concerns?

Phase 2 Community Survey

Participants were asked to identify their biggest concern with housing. Participants could select from a variety of options or enter a comment. The number of participants reporting each concern is provided in Table 7 below.

Table 7. Participants’ biggest concern with housing.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150) ¹	College or University Students (N = 75) ¹
Cost of housing (N, %)	55 (24.4%)	33 (22%)	22 (29.3%)
Landlord/tenant dispute (N, %)	44 (19.6%)	17 (11.3%)	17 (22.7%)
Poor condition of property (N, %)	49 (21.8%)	27 (18%)	22 (29.3%)
Unsafe community (N, %)	24 (10.7%)	13 (8.7%)	11 (14.7%)

¹Percentages are calculated based on subsamples.

The largest concerns pertained to cost of housing, followed by condition of the property, and landlord/tenant disputes. Due to small sample size, comparisons of perceptions across sociodemographic factors could not be conducted.

“Some of these private landlords have multiple homes, so I don’t think that it’s the fact that they’re unaware of the law. I think that they just know that there’s nobody watching them. There’s nobody that’s holding them accountable. And a lot of those properties too are in the county opposed to the city where you don’t have that code enforcement that’s coming out checking on you yearly, unless there’s a call, obviously, to code enforcement.”

- Property manager

Conclusions

Residents – both non-students and students – perceive housing as expensive and in poor condition.

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Research Question 5: Are there resources available to assist with housing? If so, what are the barriers to accessing resources?

Phase 1 Stakeholder Interviews

Stakeholders were asked about their awareness of existing programs that could assist local residents with meeting housing costs. Stakeholders stated that there were few local resources, and many resources available during the COVID-19 pandemic are no longer available. Resources that stakeholders were aware of are provided in Table 8 below.

Table 8. Resources identified by stakeholders.

Resources
Nonprofit <ul style="list-style-type: none">■ Nonprofit organizations will help with utilities / evictions■ Habitat for Humanity■ Emergency Rental Assistance Program¹■ Undefined assistance programs
Landlord Connection Programs <ul style="list-style-type: none">■ Collegepads²■ National Association of Realtors
Homebuyer Programs <ul style="list-style-type: none">■ First-time homebuyer programs

¹This program has ended; ² Website to connect students with available area apartments

Of importance to note is that almost all resources identified were identified by stakeholders affiliated with real estate. Direct service providers and upper administrators involved in serving housing-insecure people identified very few resources, instead expressing that resources have dried up in recent years. This suggests that real estate professionals may overestimate the amount of assistance available to their tenants.

"COVID shut down the (emergency) shelters ... in the course of almost 2 full years, they really weren't taking new people because they were worried about the risk of COVID to the folks they already had in there. They had changed their guidelines as well. And then all these people got evicted (after the COVID moratorium was lifted), and then there were no shelter beds to go to."

- Direct services provider



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Stakeholders identified numerous barriers to accessing existing resources. Those are provided in Table 9 below.

Table 9. Barriers to resources identified by stakeholders.

Barriers to Accessing Resources
Awareness <ul style="list-style-type: none">■ Agencies with resources do not advertise to the public■ City and County do not get the word out about resources
Not Enough Resources <ul style="list-style-type: none">■ Limited shelters/resources■ Resource hoarding by a few people■ Lack of transportation
Discrimination <ul style="list-style-type: none">■ Shelters push religious practices■ Barriers/discriminatory practices against the LGBTQ+ community■ Discriminatory staff at agencies with resources■ Bullying staff at agencies with resources■ Dismissive staff at agencies with resources
Housing Vouchers/Rental Assistance Programs <ul style="list-style-type: none">■ Landlords refuse housing vouchers■ Abuses of existing programs

It is important to note that the majority of barriers identified by stakeholders were provided by those in the nonprofit sector (both direct service providers and upper administrators). Stakeholders in real estate had significant difficulty identifying barriers to access, with the exception of barriers to accessing housing vouchers as a concern.

"The city, the county could definitely do a better job (of increasing people's awareness of resources). The city does have, on their website, a list of housing resources, but you have (to have) a computer and know to go there to look."

- Direct services provider

Conclusions

Stakeholders in the nonprofit sector were more knowledgeable than those in the real estate sector about both the lack of resources and barriers to accessing existing housing resources.

Phase 2 Community Survey

Participants were asked several questions pertaining to whether they needed assistance with affording housing, where they went to seek help, and what help they sought. Responses are summarized in Table 10 on the next page.



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Table 10. Self-reports of participants seeking assistance with housing.

	Overall Sample (N = 225)	Non-Student Community Members (N = 150) ¹	College or University Students (N = 75) ¹
Have sought help paying for living expenses in past 6 months, N (%)			
Yes	102 (45.3%)	56 (37.3%)	46 (61.4%)
No	100 (44.4%)	72 (48%)	28 (37.3%)
Did not report	23 (10.3%)	22 (14.7%)	1 (1.3%)
Where sought help, N (%)			
Charitable organization	20 (8.9%)	13 (8.7%)	7 (9.3%)
Friend or family	53 (23.6%)	22 (14.7%)	31 (41.3%)
Both	28 (12.4%)	20 (13.3%)	8 (10.7%)
Did not report	124 (55.1%)	95 (63.3%)	29 (38.7%)
What help sought, N (%)			
Rental assistance	3 (1.3%)	3 (2%)	0 (0%)
Eviction/foreclosure	2 (.9%)	2 (1.3%)	0 (0%)
Landlord-tenant disp.	2 (.9%)	1 (.7%)	1 (1.3%)
General living expenses	8 (3.6%)	7 (4.7%)	1 (1.3%)
Getting identity docs	1 (.4%)	0 (0%)	1 (1.3%)
Multiple needs	29 (12.9%)	19 (12.7%)	10 (13.3%)
Did not report	180 (80%)	118 (78.6%)	62 (82.87%)

¹ Percentages are calculated based on subsamples.

Conclusions

A significant number of area residents – both members of the broader community and students – have sought help paying for living expenses. Residents primarily sought help from friends and family members. This may be reflective of the lack of formal resources to address housing needs.

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Research Question 6: How do stakeholders suggest we “fix” the housing affordability crisis?

Phase 1 Stakeholder Interviews

Stakeholders in Phase 1 were asked what possible solutions they believed were appropriate to address the housing affordability crisis. These are summarized in Table 11 below.

Table 11. Stakeholder suggestions for addressing housing affordability.

Suggestions for Addressing Housing Affordability
<p>Education</p> <p><u>Financial Literacy</u>¹: Financial literacy classes; Programs to help people rebuild their credit</p> <p><u>Awareness and Rights</u>¹: Public education on renter’s rights; Courses on basic home maintenance; Educate public on available resources</p>
<p>Legislation</p> <p><u>Landlord Restrictions</u>¹: Restrict landlords from renting for far more than the value of the property; Legal oversight over landlord expenditures on property; Ordinance prohibiting accepting application fees while on a waitlist; Rent cap; Reduce or eliminate application fees; Lower the prices of vacant units</p> <p><u>Anti-Discrimination Enforcement</u>¹: Create an easy and transparent reporting process for discrimination complaints; Inform landlords of Fair Housing Ordinance; Create a more user-friendly reporting form on the City website specifically for housing discrimination; Enforce existing codes and Fair Housing laws; Enforce the HUD requirement that the Wicomico Housing Authority have a website</p> <p><u>Reverse Laws</u>²: Undo the existing “4 to 2” law limiting the number of unrelated people who can rent an apartment unit</p>
<p>Attract Growth</p> <p><u>Jobs</u>²: Create opportunities for job growth, especially better paying jobs;</p> <p><u>Development</u>²: Build more houses to increase inventory; Demolish abandoned properties and put them up for sale; Renovate old buildings and revitalize blighted areas; Build low-income housing and housing for elderly and youth</p> <p><u>Tax Breaks</u>²: Create a waiver on capital gains tax to incentivize sales; New market tax breaks</p> <p><u>Lower Interest Rates</u>³</p> <p><u>Incentivize Homeownership</u>²: Reinstate the “Live where you work” program with large employers; Downpayment assistance program for first time homebuyers employed in some companies</p>
<p>Assistance Programs</p> <p><u>Repair Programs</u>¹: Home maintenance repair programs for elderly and lower income homeowners; Create a special revolving fund for low-income seniors at the city and county level; Create a mechanism for free repairs for unsafe conditions</p> <p><u>Rental Assistance</u>² programs</p> <p><u>Generally More Needed</u>¹: Add more structure and money to programs to help people; Incentivize creating more homeless shelters; Develop better voucher programs; Programs to help with utilities; Get rid of restrictions on existing resources; Increase government aid more generally; Support immigrants</p> <p><u>Land Trust</u>²: Create a community land trust</p>
<p>Public Connections</p> <p><u>Grassroots</u>¹: Foster community connections; Support a people’s alliance; Legislators need to sit down to speak with affected community members</p> <p><u>Marketing</u>²: Social media marketing campaign of available resources; Create a repository of where to look for housing</p>

¹Broad support across stakeholder groups; ²Supported by stakeholders in the nonprofit sector; ³Supported by stakeholders in real estate.

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Stakeholders varied in the extent they supported various suggestions, depending on their relationship to the housing industry. The suggestions with broader support among different stakeholders included providing financial literacy classes and creating programs to educate the public on their rights, basic home maintenance, and how to repair credit; create home maintenance and critical repair programs for elderly and lower-income members of the public; and foster community conversations and connections.

All stakeholder groups also supported restrictions on exploitative practices used by some rental management companies. The suggested restrictions included reducing application fees and prohibiting property management agencies from collecting application fees until an applicant has moved off a waitlist, creating structures for legal oversight of landlord expenditures on their property, and restricting landlords from renting properties for far more than their value.

"The rule where you need to make three times the amount of rent to live in Wicomico County is insane! I believe that stipulation should only apply to tenants with history of payment issues."

- Comment on a survey from a community resident

People in the nonprofit sector (including upper administrators and direct service providers) felt that legislators could address the housing affordability crisis by incentivizing job growth in higher-paid employment sectors, encouraging development by incentivizing building of apartments and houses at all income levels, and creating mechanisms for building and enforcing existing anti-discrimination policies. Finally, people mentioned that a law in Salisbury which prevented more than two unrelated people from living in a rental unit together as prohibitive for people looking to share housing costs with roommates; overturning this regulation would increase housing options for people.

"Within Salisbury ... the rental restrictions that are put in place of not having more than two unrelated people in a house can also be a drawback, too. You know the amount of people that you could be splitting for payments with, if it's limited to just a couple of people even though there might be three bedrooms, you know that that's an unfortunate aspect, too."

- Property manager

VI. Recommendations

The findings suggest areas of convergence and divergence around housing in Wicomico County. Community residents and stakeholders of all types agreed that housing in Wicomico County has become unaffordable since the COVID-19 pandemic; marginalized populations were more directly impacted by lack of affordable housing, with women and older adults having fewer affordable housing options, and racial and ethnic minorities paying more for housing.

Explanations for the rise in unaffordable housing, however, differed. Community residents and stakeholders affiliated with nonprofits perceived housing affordability as due to a mix of tenant and landlord factors, whereas people in property management perceived the issue as due to poor tenant qualifications. Housing was perceived by community members to be in poor condition.

Stakeholders and community residents noted a lack of resources designated to assist with housing; as such, community residents were likely to rely on informal support- family and friend networks- when in need of assistance. Participants involved in property management perceived more services in the community than was available.

These findings provide several suggestions for recommendations to improve housing affordability among residents in the City of Salisbury and Wicomico County.

Recommendation #1: Establish a Centralized Housing Resource Hub

There is a discrepancy between perceived and actual housing assistance availability. Stakeholders in real estate often overestimated available services, while nonprofit workers and community members struggled to identify resources.

A central, user-friendly online and physical hub (with multilingual access: English, Spanish, Haitian-Creole, and other languages as they emerge in the community) that lists available housing resources, legal aid, rental assistance, and shelter information would facilitate communication between property managers, nonprofit workers, local government, and renters.

Recommendation #2: Enhance Local Government Oversight of Rental Practices

The study documented potentially predatory and unethical practices by landlords and property managers.

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Creation of local ordinances which require: (1) Transparent breakdowns of all housing-related fees, (2) Justification for rent increases, (3) Mandatory registration and annual inspections for rental properties, and (4) A complaint and resolution system for renters to report violations anonymously would ensure that landlords and property managers are transparent in their practices, and facilitate tenants' ability to make informed decisions.

Recommendation #3: Expand Financial and Legal Education for Tenants

The findings indicate that tenants lack knowledge about their rights, credit repair, and how to access services.

It is recommended that City and County government, local nonprofits, and area universities partner to offer free or low-cost workshops on: (1) Tenant rights and responsibilities, (2) Credit rebuilding, (3) Budgeting and financial literacy, and (4) Navigating rental agreements and applications. Existing educational programs aimed at increasing tenant financial and legal knowledge could be better supported through strategic partnerships to increase their reach and impact.

Recommendation #4: Targeted Financial Supports for Vulnerable Populations

The findings indicate that women, older adults, and racial and ethnic minorities faced disproportionate housing burdens.

As funding permits, it is recommended that local government and area nonprofits coordinate to expand utility assistance, emergency grants, and other financial supports for lower income populations.

Recommendation #5: Reform Restrictive Housing Policies

The "4 to 2" law limiting unrelated tenants and other zoning rules hinder affordability and access.

It is recommended that City government reevaluate occupancy laws to permit more shared housing arrangements, increase the allowable density of affordable housing developments, and incentivize accessory dwelling units (ADUs) to expand low-cost options.

Recommendation #6: Encourage Development of Affordable and Workforce Housing

Stakeholders in the nonprofit sector noted a lack of housing stock to meet existing need, particularly at affordable price points.

It is recommended that City and County government address these concerns by initiating programs such as: (1) Tax breaks or subsidies to developers building affordable units; (2) Revitalize vacant or abandoned properties; and (3) Create a community land trust to manage and preserve affordable housing stock.

Recommendation #7: Implement Stronger Anti-Discrimination Measures

Stakeholders in the nonprofit sector and survey respondents reported ongoing discrimination, especially around income, race, and criminal history.

These concerns could be addressed by ensuring that existing fair housing training and certification for landlords and property managers are enforced, and by developing a process within the City to report and resolve complaints of housing discrimination.

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