

Roots matter: Housing stability is critical

by Andrew Neuhauser and John Petit, managing attorneys

It's important for people to put down roots. It stabilizes your life -- where you work, where you socialize, where your kids go to school. It boosts both your [mental and physical](#) health, and even drives down healthcare costs.

At a community level, it's hard (if not impossible) to disconnect housing stability from [community building](#). It stimulates local economies through people spending more money in the community and through an expanded job market. It even boosts [community participation](#) and civic engagement.

So, what happens when a significant portion of a community rents?

According to the most recent Census data, [just over a third](#) of Ohio households rent their homes.

Now, renting isn't inherently bad, right? It offers flexibility, boosts the local economy when landlords are local, and gives individuals and families the chance to test out neighborhoods before committing to where they want to live.

The problems with rental housing arise at the corner of inequity and justice.

Black and Hispanic households are [twice as likely](#) to rent than white households. And renters move at a significantly higher rate than homeowners (21.7% compared to 5.5%). This means their lives are interrupted four times as frequently as those who own their homes -- their children's schools change, their pathways to work are interrupted, and their connection with their community is disrupted.

It's not enough, though, to just know the statistics. We have to understand them in the context of our country's history and laws.

Nearly one in four [Ohio homes](#) were built before 1940, and half were built before 1965. Why is that timeline significant? Because it was at the [height of redlining](#) -- the practice of banks and financial institutions determining which neighborhoods to lend in.* Many of the homes that were built during this period of time were sold to white families, who, through [homeownership](#), began building the true American dream of wealth, prosperity, and financial freedom.

It wasn't just the direct financial lending that impacted whether or not communities of color could own homes and build wealth for themselves and their families. A whole host of policies -- federal, state, and local -- deterred Black and Brown individuals and families from safe and stable housing. Restrictive covenants, zoning laws, subsidized housing complexes, and school funding models all contributed to segregating communities of color and stagnating their ability to gain financial freedom.

Even today's landlord-tenant laws, which make it possible for families to be evicted in under 30 days, have a [disproportionate impact](#) on minority and poor communities and Black women in particular.

This already critical problem is being further exacerbated by the economic realities of a pandemic and post-pandemic world, as well as the shockwaves we're feeling over the war in Ukraine. Supply and inventory shortages have created a perfect storm of low housing supply and high demand -- a situation that likely will only get worse as global supply chains continue to be interrupted.

All of this points to an unavoidable reality: affordable rental housing is going to be more important than ever in the coming months and years.

More than two-thirds of Ohio rental [households with an extremely low income](#) (over 300,000 Ohio households) pay more than half of their monthly income on rent. That leaves those families with less than 50% of their take-home wages to cover food, medications, and other bills each month.

This number shrinks to 1% for middle-income households.

So, when unforeseen expenses happen -- an unexpected doctor's bill, or a car repair, or sharp increase in gas and grocery prices, like we've seen lately -- these households will not be able to withstand the added financial pressures in the same way.

All of these put people and families at risk of housing crisis. Either they'll be forced to try to find something that costs less (a difficult, if not impossible task in today's overburdened rental market, where families wait on average [2.5 years](#) for housing vouchers), or they'll be forced to make impossible financial decisions and face eviction (which will only make it even [more difficult](#) to find an affordable place to live in the future). In either situation, the new living situation will likely be in a worse condition, which can lead to health issues. The better outcome is for the family to stay in stable housing.

Roots are important. Housing stability is critical, not just for the families directly impacted, but by the community that benefits exponentially from it. We all need to be part of creating the communities we want to live in.

*Note: The maps they drew marked “undesirable” neighborhoods, which were predominately neighborhoods of color, in red ink, which is where the term redlining comes from.

This article is part of Legal Aid’s [“Big Ideas” series](#).

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