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# CAMPAIGN

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# WORKING AMERICA

# Improving Housing for Working Americans

RICHARD D. KAHLBERG

SEPTEMBER 2024

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## ABOUT PPI'S CAMPAIGN FOR WORKING AMERICA

The Progressive Policy Institute launched its Campaign for Working America in February 2024. Its mission is to develop and test new themes, ideas, and policy proposals that can help Democrats and other center-left leaders make a new economic offer to working Americans, find common ground on polarizing cultural issues like immigration, crime, and education, and rally public support for defending freedom and democracy in a dangerous world. Acting as Senior Adviser to the Campaign is former U.S. Representative Tim Ryan, who represented northeast Ohio in Congress from 2003 to 2023.

Since 2016, Democrats have suffered severe erosion among non-college white voters and lately have been losing support from Black, Hispanic, and Asian working-class voters as well. Since these voters account for about three-quarters of registered voters, basic electoral math dictates that the party will have to do better with

them to restore its competitiveness outside metro centers and build lasting governing majorities. The party's history and legacy point in the same direction: Democrats do best when they champion the economic aspirations and moral outlook of ordinary working Americans.

To help them relocate this political north star and to inform our work on policy innovation, PPI has commissioned a series of YouGov polls on the beliefs and political attitudes of non-college voters, with a particular focus on the battleground states that have decided the outcome of recent national elections.

This report is the second in a series of Campaign Blueprints that can help Democrats reconnect with the working-class voters who have historically been the party's mainstay.



# Improving Housing for Working Americans

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## INTRODUCTION

**Housing in America is too expensive, and residential areas are increasingly segregated by economic status. For most Americans, housing is their single biggest expense, and today, it is less affordable than at any time in the last 40 years.<sup>1</sup> Housing prices have tripled since 2000, outpacing wages, which have doubled.<sup>2</sup> The median household needs to devote a whopping 40% of its income to afford the median-priced home.<sup>3</sup>**

In the 2024 presidential campaign, Vice President Kamala Harris has put a priority on making housing more affordable. She has correctly pinpointed the central problem — a shortage of housing supply — and outlined a number of policies to help the private and nonprofit sectors produce 3 million new homes. Planting herself firmly in the pro-housing camp, Harris is allied with Yes in My Backyard (YIMBY) forces. By contrast, former president Donald Trump has taken a classic Not in My Backyard (NIMBY) approach, falsely claiming that federal incentives to produce more housing would somehow “abolish the suburbs.” He banks on addressing the imbalance of housing supply and demand with a fantastical plan to uproot millions of undocumented immigrants and deport them. Economists point out the plan would have the perverse effect of removing many workers who make the construction of new housing possible.<sup>4</sup>

It’s especially important for working Americans that smart housing policies be enacted. Theirs are the families whose budgets are most stretched by surging rents and housing prices and whose children see their opportunities curtailed when rising economic segregation excludes them from the safest neighborhoods with the highest-performing public schools.

It wasn't always this way. Until the mid-20th century, it was routine for neighborhoods to have a variety of different types of housing. Duplexes and triplexes sat alongside single-family homes. Boarding houses offered affordable single-room occupancy living.<sup>5</sup> One in three homes was manufactured off-site, giving consumers a 50% discount on the price of homes built on-site.<sup>6</sup> Many neighborhoods had a healthy mix of people from different income groups. Working Americans moved to the parts of the country with the highest wages to improve the lives of their families.

But beginning in the 1970s, local governments clamped down on the types of housing that could be built.<sup>7</sup> Communities doubled down on exclusionary zoning laws, sometimes referred to as "snob zoning," that effectively dictated who could live where, and made it harder for builders to meet the growing demand for housing. Today, these laws are pervasive. In three-quarters of the land in most American cities, it is illegal to build any kind of multifamily housing.<sup>8</sup>

Given limited supply and growing demand, prices increased. Compared with the 1960s, the share of Americans who are cost-burdened (meaning they are spending more than 30% of their family income on rent) has more than doubled.<sup>9</sup> Meanwhile, mixed-income neighborhoods shrunk dramatically in number, and economic segregation measures doubled.<sup>10</sup> From the vantage point of working Americans, exclusionary zoning became part of a larger system, the journalist George Packer notes, in which doctors, lawyers, and other professionals "go to college with one another, intermarry, gravitate toward desirable neighborhoods, in large metropolitan areas, and do all they can to pass on their advantages to their children."<sup>11</sup> That system works well for elites, but not for non-

college-educated Americans who want their kids to get ahead.

Instead of moving to regions of the country that have the highest wages, working families now often move out of high-wage states like California, because housing costs are too high. Workers make twice as much in San Jose as in Orlando, but housing costs are four times as high, so they move to affordability rather than opportunity.<sup>12</sup> And when working Americans are able to move to high-wage metropolitan regions, they often end up living in peripheral exurban area. That means long commutes, which increase the chances someone will suffer from headaches, high blood pressure, family stress, and divorce.<sup>13</sup>

Working-class Americans recognize that exclusionary zoning laws — coupled with high interest rates — are putting housing out of reach. That is why they are demanding reform. A Progressive Policy Institute/YouGov poll of non-college-educated voters in April and May 2024 found that 64% agreed that "we should cut unnecessary zoning regulations so we can build more multifamily housing and drive down the costs of housing for working families," while just 36% instead believed "we should preserve zoning regulations that protect neighborhood character even if it means higher housing costs."<sup>14</sup> In fact, in several states, including Texas, California, Massachusetts, and Oregon, working-class people have worked across racial lines to enact measures that reduce exclusionary zoning.<sup>15</sup>

The primary response must continue to come from states, which have the legal authority (that they often delegate to localities) to make land use decisions in the public interest. Governors in California, Oregon, Montana, Utah, Vermont, Washington State, and elsewhere have in recent

years worked with legislators to override local exclusionary zoning laws. These laws have legalized multifamily housing, thereby allowing the private market to produce more homes.<sup>16</sup> Additional states and localities should follow their lead.

The federal government, too, has a role to play in supporting states in their efforts to make housing more affordable for working families. For years, the federal government has stepped in to curb abusive zoning practices by local governments when they discriminate based on race or disability, impede the siting of cell phone towers, or when religious institutions are improperly denied zoning approval.<sup>17</sup>

To date, however, existing federal initiatives have done relatively little to help working-class families afford housing. The wealthy receive the lion's share of tax subsidies provided by the mortgage tax deduction. Less than 15% of the tax subsidy goes to those making less than \$100,000 per year, and 63% of the benefits go to those making more than \$200,000.<sup>18</sup> Meanwhile, lower-income households sometimes receive Housing Choice Vouchers (as they should.) In theory, the program, which reaches 50% of the area median income (AMI), can help working-class families. (In the Washington, D.C. area, for example, 50% AMI works out to \$77,350 in annual income for a family of four.)<sup>19</sup> But unlike food stamps, which provide automatic eligibility, only one-quarter of housing voucher recipients actually receive aid. Moreover, working-class Americans are even less likely to be among those who receive support because in allocating scarce vouchers, program administrators prioritize those families that have very low incomes and are in the most dire need of assistance.<sup>20</sup>

Some federal proposals — such as the faddish idea of instituting a national form of rent control — will backfire. Economists have long recognized that artificially constraining rents below market rates ends up discouraging builders from expanding housing supply. Ironically, while some renters may benefit in the short term, the overall result is to increase housing prices, the opposite of what rent control advocates intend.<sup>21</sup>

To help working Americans, the most important step the federal government can take is to provide powerful incentives for localities and states to enact measures to reduce exclusionary land use policies that artificially drive up housing prices and exclude families from opportunity. Federal efforts should encourage states and localities to legalize “missing middle” housing, such as duplexes and triplexes; reduce minimum lot size requirements; reduce unnecessary off-street parking requirements; legalize manufactured housing, given its relative affordability; and allow more apartments near mass transit. Below are four ideas, three of which are incremental in nature and one of which is bold.

### **1. Expand the PRO Housing Pilot Program.**

On the incentive side, to their credit, the Biden/Harris administration and Congress have established a \$85 million Pathways to Removing Obstacles to Housing (PRO Housing) pilot program to provide competitive grants to localities that reduce barriers to housing production. The administration has called for greatly expanding this program, and Congress should support this action.

## **2. Pass the Fetterman-Rochester Pro-Housing Reform.**

Likewise, Senator John Fetterman (D-Pa.) and Rep. Blunt Rochester (D-Del.) recently introduced the “Reducing Regulatory Barriers to Housing Act” to support localities and states that wish to reduce restrictive land use policies. The bill would provide federal funds for technical assistance and create a new grant program to digitize zoning codes, among other things. This legislation deserves support.

## **3. Pass the YIMBY Act**

A bipartisan group of legislators, including Rep. Derek Kilmer (D-Wash.) and Senator Todd Young (R-Ind.), have introduced the YIMBY Act to require recipients of Community Development Block Grants to report on their efforts to reduce exclusionary zoning. This bill deserves support as well.

## **4. Pass an Economic Fair Housing Act.**

Bolder reform is also needed, however, because some localities are unlikely to change their exclusionary policies merely through incentive and monitoring programs. Legislation should encourage comprehensive, rather than piecemeal, reform. State efforts to discourage or bar particular practices (such as single-family exclusive zoning) are a step in the right direction, but experience shows they can be circumvented when communities adopt new barriers. California’s effort to legalize duplexes and triplexes, for example, has yielded limited new housing production because exclusionary communities have adopted new obstacles to growth.<sup>25</sup>

To dramatically affect the lives of working Americans of all races, Congress should enact an Economic Fair Housing Act to create a private right of action to prohibit government

municipalities from engaging in zoning that unjustifiably discriminates by income, just as the Fair Housing Act prohibits racial discrimination by government. The law would seek to “prohibit exclusionary housing practices comprehensively throughout the United States” by giving harmed individuals and Department of Justice officials the right to sue municipalities and homeowners’ associations in federal court for engaging in exclusionary practices.<sup>26</sup>

The purpose of the law would be to unleash private sector market forces, enabling builders to construct more housing where people want it. When Americans demand more automobiles, car manufacturers step up production; but when Americans need more housing, local government zoning policies prevent home builders from meeting demand. The Economic Fair Housing Act would put pressure on localities to relax stringent, exclusionary, and discriminatory zoning laws and thereby release builders to create more housing in areas that have good jobs, safe neighborhoods, and high-performing public schools.

Under the law, when a set of government policies (such as single-family exclusive zoning, large lot size requirements, and onerous off-street parking rules) artificially drive up prices and have a discriminatory effect on working Americans, the burden would shift to the exclusionary community to show that restrictive zoning is “necessary to achieve a valid interest.” Is, for example, it really “necessary” to ban duplexes and triplexes to keep traffic congestion at a reasonable level? And is it really a “valid interest” to minimize traffic in one community when the result is increased traffic for the metropolitan region as a whole?



To be clear, under the Economic Fair Housing Act, the private housing market would continue to function based on a consumer's ability to pay; income "discrimination" is how markets can and should work to make homes available to those who can afford to bid the highest price that the market will bear. Instead, the idea behind the Economic Fair Housing Act is that *local governments* (and homeowner associations) should not themselves engage in economic discrimination by erecting artificial barriers to working-class people who wish to move with their families to higher-opportunity neighborhoods. In 2022, Rep. Emmanuel Cleaver (D-Mo.) endorsed the legislation.<sup>27</sup>

The proposal's model is the 1968 Fair Housing Act, which has had a salutary effect on racial segregation in America. Since 1970, racial residential segregation has declined by roughly 30%.<sup>28</sup> The Economic Fair Housing Act would seek to provide a new tool to address economic segregation that affects working people of all races. Under the law, remedies for plaintiffs who prevail in court would include those available under the Fair Housing Act: covering monetary losses to the victims, the cost associated with the work of attorneys to bring the lawsuit, and injunctions that would prevent municipalities from continuing to discriminate. In addition, the Economic Fair Housing Act would ban source-of-income discrimination — the ability of landlords to discriminate against those using Housing Choice Vouchers, a practice that is currently legal in many states.

Empowering litigants who are harmed by exclusionary zoning can aid state and local policymakers in their own attempts to make zoning more inclusive. Asked what federal action would most help his zoning reform efforts in California, Democratic state senator Scott

Wiener replied: "Broad fair housing standards." In pursuing state-level reforms, he said, it's very helpful to be able to say to localities, "You're going to get sued, [so] let's just fix this."

Although litigation is time-consuming, the real power of a private right of action is the deterrence that comes from the threat of it being used. Wiener explains, "All of a sudden, you have cities getting advice from their attorneys saying, 'You have to approve this project or we're going to get sued and have to pay their attorneys' fees.' And all of a sudden, the projects start getting approved." A strong federal law, he says, "will provide enormous cover for people at the state and local level to say, 'I know you don't like to do this, but we have to do it because we're going to get sued under federal law, and that's going to be very expensive and costly.'"<sup>29</sup>

Enacting federal carrots and sticks to spur changes in local zoning laws can have a tangible positive impact on the lives of working Americans. Most importantly, policy changes can moderate housing price increases.<sup>30</sup> Consider the case of Minneapolis, which in 2018 became the first major American city to legalize duplexes and triplexes citywide and adopted a number of other pro-housing reforms. According to the Pew Research Center, between 2017 and 2021, Minneapolis saw an 8% increase in homes, compared with a 3% growth nationally. The relatively larger increase in housing supply in Minneapolis was also associated with a much slower growth in the price of rents. Minneapolis saw rents rise between 2017 and 2021 by just 1%, compared with a 31% increase in rents nationally.<sup>31</sup>

The low rental increase in Minneapolis had a very positive effect on moderating the overall increase in the cost of living because shelter costs

account for more than one-third of the consumer price index. In August 2023, *Bloomberg CityLab* reported that making housing more affordable was the key reason why Minneapolis had become “the first American city to tame inflation.” *Bloomberg* found that the Minneapolis region had authorized 14,600 multifamily units in 2022, which put it eleventh out of fifty-five peer metropolitan areas in permits per capita. Mark Zandi, chief economist at Moody’s Analytics, noted, “There is no more effective way to rein in inflation than to expand the supply of affordable housing and increase housing affordability.”<sup>32</sup>

America’s working families deserve a better federal housing policy. While wealthy families can benefit from the mortgage tax deduction, and low-income families from the Housing Choice Voucher program, working-class Americans also need more affordable housing. And they should not be unfairly excluded from neighborhoods where their children can flourish. The federal government has an important role to play in making housing for working families more abundant, affordable, and accessible, not through the enormous expenditure of new funds, but by working with local governments to reduce housing barriers that have done too much damage for too long.

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## ABOUT THE AUTHOR

**Richard D. Kahlenberg** is Director of Housing and Director of the American Identity Project at the Progressive Policy Institute. He is the author or editor of 19 books, including *Excluded: How Snob Zoning, NIMBYism and Class Bias Build the Walls We Don't See* (2023); and *Class Matters: The Fight to Get Beyond Race Preferences, Combat Inequality, and Build Real Diversity at America's Colleges* (forthcoming 2025).



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The Progressive Policy Institute is a catalyst for policy innovation and political reform based in Washington, D.C. Its mission is to create radically pragmatic ideas for moving America beyond ideological and partisan deadlock.

Founded in 1989, PPI started as the intellectual home of the New Democrats and earned a reputation as President Bill Clinton's "idea mill." Many of its mold-breaking ideas have been translated into public policy and law and have influenced international efforts to modernize progressive politics.

Today, PPI is developing fresh proposals for stimulating U.S. economic innovation and growth; equipping all Americans with the skills and assets that social mobility in the knowledge economy requires; modernizing an overly bureaucratic and centralized public sector; and defending liberal democracy in a dangerous world.

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**PROGRESSIVE POLICY INSTITUTE**  
1919 M Street NW,  
Suite 300,  
Washington, DC 20036

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**Tel 202.525.3926**  
**Fax 202.525.3941**

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**[info@ppionline.org](mailto:info@ppionline.org)**  
**[progressivepolicy.org](http://progressivepolicy.org)**