

“There’s No Place Like Home”:

An Analysis of Rental Market Conditions and Coping Mechanisms in the Emerald City

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A Capstone project presented in partial fulfillment of the requirements for the degree of

Master of Arts in Policy Studies

Interdisciplinary Arts and Sciences

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C. Chapter 1: Purpose of the Study

Is the rent in Seattle really too high, or do Millennials simply have unrealistic expectations? Is corrective action needed to improve the situation, or will the market naturally correct itself as we continue to build more new rental units? More importantly, what can be done if not simply build, and what is at stake? The purpose of this study is to determine what types of conditions renters in Seattle are facing, how they are dealing with or responding to those conditions, and how rental conditions are affecting other areas of their life, especially major life decisions like pursuing an education or having children. Unveiling his housing policy recommendations in July 2015, Seattle Mayor Ed Murray stated that that “we are facing our worst housing affordability crisis in decades” (Office of the Mayor 2015). A few months later, in November, the Mayor and King County Executive Dow Constantine declared a “Homelessness State of Emergency” in the city and surrounding county (Beekman & Broom 2015). Previously, in 2014, Mayor Murray had convened a committee on housing affordability (the Housing Affordability and Livability Agenda, or HALA, committee) to make policy recommendations for how to solve the crisis, and the committee found that extremely low-income renters are facing the worst of the crisis (HALA Advisory Committee 2015; Murray 2015). Yet a close analysis of their report reveals that most of their recommendations are not targeted to help extremely low-income individuals¹ (HALA Advisory Committee 2015). Moreover, while there is widespread public awareness that costs associated with both buying and renting a home are very high, renters tend to be more vulnerable to cost increases for a variety of reasons, yet renters as stakeholders have been excluded from or marginalized by existing policy conversations.

¹ For planning purposes, the Seattle Department of Planning and Development (DPD) categorizes low-income households as: “low-income” (earning 50-80% of Area Median Income, or AMI), “very low-income” (earning 30-50% AMI), or “extremely low-income” (earning 0-30% AMI) (Seattle DPD 2015).

We know that many low-income individuals still live in Seattle (including many extremely-low income individuals), despite the lack of action on the problem, and that many people are finding their own informal “fixes” to the problem (HALA Advisory Committee 2015). As stakeholders, renters have limited opportunities to participate meaningfully in policy conversations around housing. Low-income renters in particular are often unable to participate because they are more likely to have time, transit, or financial constraints that preclude their participation, as well as a lack of knowledge about opportunities to participate. They may also be afraid to speak publicly about their experiences due to fear of retaliation, or feel that it is pointless because of the dismissal of renters’ concerns in the media and at public meetings when renters do speak. For these reasons, we do not know much about what types of conditions and challenges renters are facing, how they are responding, and how it is affecting other areas of their lives or their communities. The goal of this study is to answer the following three research questions: what are rental market conditions in Seattle today, how are they affecting renters’ lives, and how are renters coping with conditions?

Housing affordability has been a consistent (and growing) problem in Seattle since at least the mid-1980’s. To date, housing affordability has decreased at an accelerating rate over the last several decades, with a notable escalation post-recession, as many homeowners were forced out of their homes into the rental market, and unemployment and underemployment both rose (Murray 2015; Talton 2016). Underemployment remains a concern for a significant number of people, particularly younger adults, who may be unable to obtain jobs that fit their professional qualifications and/or unable to obtain full-time work (Talton 2016). Additionally, the Seattle area has been growing much faster than projected over the last 15 years—Seattle has already surpassed its projected population for the year 2020, and has been among the fastest growing

major US cities for several years running (Balk 2014b; HALA Advisory Committee 2015; Puget Sound Regional Council 1995). Seattle is projected to continue growing—the Mayor’s Recommended Seattle Comprehensive Plan states that Seattle will need an additional 86,000 housing units by the year 2035 (Office of the Mayor & Seattle Department of Planning and Development 2016). Many of the newcomers are high-income earners, acting as an inflationary pressure on rents in a variety of ways beyond their numbers, including the inflation of AMI². Within that context, policymakers have focused on market-based and supply-side solutions to resolve the housing crisis, without analyzing how this may further exacerbate affordability problems, or on reducing developers’ costs when there is little evidence that this will decrease rent prices. For example, small older, more affordable buildings may be replaced with larger and newer, but more expensive—often luxury—buildings, increasing the net supply of rental units but decreasing the supply of *affordable* rental units. Additionally, the city’s data shows that permitting and other regulatory fees are a small percentage of development costs, and developers admit that rent prices are more related to what the market will bear than costs (HALA Advisory Committee 2015b; Richards 2015). The dominant narrative among policymakers and public officials is that the problem is primarily an issue of insufficient supply, and proposed solutions focus on incentivizing or requiring private developers to build affordable units, or increasing zoning density.

² This acts as an inflationary pressure on income-restricted units by raising the maximum allowable eligible income and the maximum allowable rent. Seattle’s median income is in fact rising, and is now 3rd highest in the country, after San Jose and San Francisco; according to American Community Survey (ACS) data, Seattle’s median income rose 11.0% from 2010 to 2014 (Balk 2014; American Community Survey 2010; US Census Bureau 2010; US Census Bureau 2014). While likely related to a combination of in-migration of wealthier individuals, out-migration of poorer individuals, and other factors, it was not due to income growth for the poor—from 2012 to 2013, Seattle’s median income rose \$5300, but income remained flat for the poorest 20% of Seattle households (Balk 2014).

However, this study hypothesizes that rental market conditions are worsening (rent prices are rising) despite significant increases in rental unit supply over the past decade or so. This study also hypothesizes that these changes to rental market conditions are impacting low-income renters the most, particularly renters from marginalized communities (such as LGBTQA renters or renters of color), who face discrimination in a wide variety of areas, including employment and housing (CITE). Finally, this study hypothesizes, that low-income renters are coping with conditions in a variety of ways, some of which may negatively impact their lives, including living in overcrowded or substandard conditions, or delaying education, marriage, or children.

Although there has been a measurable increase in the number of houseless/homeless people in Seattle and King County over the past several years, and evidence that many low-income people are being “pushed out” of Seattle, most of the evidence on how the remainder of low-income renters are dealing with the rental crisis is anecdotal (Murray 2015). Moreover, much of the literature on these issues focuses on the individual’s living situation and its direct impacts (such as reduced health due to substandard housing, or the influence of location in accessing goods and services), without considering spillovers or negative externalities on other parts of individuals’ lives, such as the ability to pursue an education or start a family. The literature has also tended to ignore the impact, if any, of educational debt on these issues. Given that individual renters are unable to control overall rental market conditions, I am interested in how conditions are affecting their lives, the techniques renters are using to maintain affordability and survive, and whether or not these point to areas where policy could be changed at the local, regional, or state levels to successfully increase affordability and/or mitigate negative impacts of the market on people’s lives.

This study hypothesizes that low-income individuals are using a variety of coping mechanisms to deal with the high cost of rent, many of which have negative externalities. These coping mechanisms may include delaying higher education plans and career goals, delaying marriage and children, continuing to live with parents or other family members into adulthood, “doubling up” by sleeping on couches or staying with family and friends temporarily, and moving to other areas of the city or out of it entirely. This study also hypothesizes that, as the people most affected by the problem, low-income individuals have a better idea of what the most pressing challenges and problems are, and ways in which those could be addressed by changing existing laws, regulations, and policies, their implementation or enforcement, or adding new laws, regulations, and policies.

While there is some disagreement about how to calculate the price at which a unit is truly “affordable,” according to the federal department of Housing and Urban Development (HUD), which lays out guidelines for states and local municipalities, a unit is considered affordable if no more than 30% of the resident’s income is spent on rent and basic utilities: water/sewer/garbage, heat, and electricity (Seattle Department of Planning and Development 2015). Note that prior to 1980, this figure was 25% (Schwartz 2014). In the past few years, some theorists have also advocated shifting to a definition that combines housing and transit costs, capping the affordable amount at 40% for housing and transportation combined; while more difficult to calculate, the argument is that it more accurately reflects the relative affordability of units located in different areas (Marshall 2016). Income eligibility for public or income-restricted housing is typically based on Area Median Income (AMI), and usually limited to residents making 80% AMI or less (Seattle Department of Planning & Development 2015).

This study collected data from a sample of $n=111$. Variables include demographic information such as age, race/ethnicity, gender identity, sexual orientation, educational level, amount of educational debt; variables related to respondents' living situations, such as self-reported happiness with their living situation, lease length, and current & previous unit rent, share of rent, number of bedrooms, and number of people living with them. In order to capture the complexity of how housing costs affect respondents' lives, they were also questioned about the effects of rent and their financial situation on many different aspects of their living situation and life plans. These variables include the self-reported effects of rent and their financial situation on their educational goals, number of jobs/hours worked, area lived in, and willingness to report problems to their landlords/property managers. (See Table 1 in Appendix A for a complete listing of variables and their operationalization.)

D. Chapter 2: review of literature

Introduction

How have rental market conditions in Seattle gotten to this point? What theoretical or philosophical basis is there for the decisions taken by the city and region—or, alternatively, the renters who have agitated for better living conditions at various points throughout Seattle’s history? How has the marginalization of renters’ perspectives by policymakers and other powerful stakeholders influenced the city’s and region’s policy decisions in the arena of housing? As stated, the purpose of this study is to determine what types of conditions renters in Seattle are facing, how they are dealing with or responding to those conditions, and how rental conditions are affecting other areas of their life, especially major life decisions like having children. Housing theory illuminates the rationale behind many of the city’s policy decisions, and the city’s history sheds light on the effects of different types of policies, as well as how similar market conditions have affected renters in the past and what sorts of responses renters have used.

Background on Seattle’s Housing Policies

While there has been widespread media coverage and public discussion of the housing crisis, its causes, and possible solutions over the past few years, Seattle has a long history of struggling with housing, and there have been other times of crisis. This suggests that past policy solutions have been inadequate or ineffective approaches to resolving problems with housing access and affordability, and that the policy approaches to resolving this crisis must depart significantly from those used in the past. Throughout Seattle’s past and today, renters’ have typically not been included as stakeholders in policy debates and decisions.

When they have acted at all, most of the city's and region's responses to affordability crises have tended to favor market-based approaches combined with minor government interventions. There have been 3 major housing crises, during World War I, the Great Depression, and the early to mid-1970s, all of which were resolved with mixed success. Since the last crisis in the mid-1970s, Seattle has consistently struggled with housing shortages and affordability, but nothing to the extent of the current crisis, during which the city has experienced some of the greatest rent increases in the country, placing its housing costs among the most expensive cities in the country (Balk 2014a).

Although many renters have consistently advocated for increased price regulations, renter protections, and alternatives to the speculative housing market, the city has typically failed to act on their proposals or calls for change. During the Seattle General Strike in 1919, when 65,000 unionized workers struck peacefully, then-Mayor Hansen (a real estate investor) threatened to enforce martial law to “contain” the strike and refused to accede to strikers’ demands (McRoberts 1999). Similarly, during the Great Depression, when Seattle had one of the largest and longest-lasting Hoovervilles, the city burned it down 3 times (Gregory 2009). Shortly after burning down Hooverville, then-Seattle Mayor Dole evicted additional people from their homes for non-payment, suggesting that they move into substandard temporary housing and then find permanent housing again—without providing any sort of assistance (Demirel 2009). Finally, during the last crisis in the 1970s, the Seattle City Council refused to move forward with a bill on rent control advocated by renters because they considered “the cure worse than the problem,” but took no intermediate steps to protect renters, nor any affirmative action to resolve the crisis in its place (Revelle 1977).

However, at times the city has responded to renters' concerns, as when the city requested federal aid for housing construction during WWI, and when the city created the Seattle Housing Authority (SHA) (Caldbick 2014; "Seattle asks for..." 1918). Still, the primary advocate for the SHA succeeded due to emphasizing the benefits for the private sector (Caldbick 2014). Nevertheless, it is an important historical moment because the state legislature had to be lobbied to make legal changes granting the city authority to create the housing authority, which they did successfully; many of the responses to calls for some form of rent control cite the state ban, but this sets a clear historical precedent for lobbying the state legislature for legal changes around housing issues (Caldbick 2014).

At times, the city has also intervened into the housing market more directly. During the first housing crisis, the Seattle Chamber of Commerce created a Housing Office to assist people seeking housing, the city began temporarily renting units in condemned buildings, and the City Council created a Fair Rental Commission to resolve citizen complaints ("More Homes Badly..." 1918; "Seattle to go into..." 1918; "Tribunal to go After..." 1918). Although many of the Seattle Housing Authority's developments displaced existing low-income residents, they also took more care with planning and quality than was standard at the time (Caldbick 2014). More recently, the city has passed a number of renters' protections, requiring 60 days' notice for rent increases over 10% and requiring landlords to provide low-income tenants with relocation assistance under certain conditions (Tenants Union of Washington State 2015). However, these efforts have not changed the overall structure, dynamics, or operation of the local housing market as a whole, simply offering limited redress or alternatives for a few.

Finally, some of the city's interventions into the housing market have had good intentions, but unintended consequences, as when the city modified existing fire codes in

response to several of the city's deadliest fires to date in cheap apartment buildings downtown (Spelman 2014; Suffia 1970). No assistance was provided to building owners, many of whom were private citizens (some of whom lived in the buildings) who could not—or chose not—to afford the renovations (Spelman 2014; Suffia 1971). These code changes affected an estimated 1000-1200 of the city's cheapest apartment buildings, most of which were demolished or redeveloped within a few short years (Spelman 2014; Suffia 1971).

Since the end of the last major crisis, Seattle has consistently struggled with issues of housing shortages and affordability, particularly as the homebuyer's market has become increasingly expensive. Due to local, regional, and national politics, the primary policy methods used to deal with housing have been voter-approved Housing Levies, easing some zoning restrictions, the creation of developer incentives, and the establishment of some additional tenant protections beyond those provided by state law.

Background on Housing Theory

To provide background on some of the ideas that have influenced policymakers historically as well as today, I will provide a brief survey of some of the competing theories behind different approaches to housing and housing affordability. As with other areas of public policy, the “field” of affordable housing is in reality a collection of work from a variety of disciplines that all come to bear upon the topic of housing; as a result, their views on how the housing market operates and how to resolve affordability crises differ wildly. Some theorists advocate for rational, efficient top-down planning that can be applied in many different locations, while others advocate for community-based participatory planning processes that vary wildly place to place. Some believe the private market will provide the solutions to affordability,

others think the government should provide affordable housing, and many believe some combination of the two.

There are a number of thinkers in different disciplines whose views on housing lend themselves towards policies that focus on rationality and efficiency, often used to justify market-based approaches to increasing housing affordability and/or top-down urban planning (see for example Duany 2001; Le Corbusier 1929; Tiebout 1956; Vigdor 2002). On the market-based side, these include increasing government incentives to developers for the production of housing (income-restricted or otherwise), easing zoning and density regulations, and reducing permitting and construction costs; on the urban planning side, these include the design of many mid-century US housing projects and many major American cities, with residential areas geographically separated from job centers. On the other hand, Marxist and Neo-Marxist theorists would argue that housing needs to be de-commodified wholly or completely, as with government housing, limited-equity coops, mutual housing associations, and community land trusts (Bratt, Stone, & Hartman 2006). The “middle ground,” where most policy action has taken place in the US, is a combination of the first camp and minor market interventions such as government-subsidized housing vouchers or non-profit operated income-restricted housing.

The first camp includes conventional economists, modernist urban planners, and “urbanists,” who have tended to focus on the importance of rationality and efficiency in the development and design of housing and the city to the exclusion of discussions around power and constraints (Duany 2001; Le Corbusier 1929; Tiebout 1956; Vigdor 2002). They have seen urban design and the workings of the housing market as shaped by the market forces of supply and demand, competition, and consumer preference (Tiebout 1956; Vigdor 2002). According to these principles, housing prices can be reduced by increased competition, lowering the costs of

production, or by reduced demand as consumers move to other areas offering a better package of services (Tiebout 1956). Some adherents to these theorists may even argue that housing affordability is not a huge concern because consumers will naturally decide how much they value living in an area, and therefore how they are willing to pay for housing; at most, they may suggest resolving affordability crises by increasing supply (Tiebout 1956). Government regulation and intervention into the housing market is typically presented as increasing production costs, constraining production, and unfairly reducing competition, thereby reducing supply and raising rents (Marcus & Keating 2006, Schwartz 2014). To be fair, some modern economists have refined their views in this area, but these views continue to strongly influence many policymakers, particularly with the neoliberal bent that government in the US and many other countries has taken over the past several decades (Brenner, Marcus & Mayer 2012). When government intervention to aid low-income individuals does occur, policymakers in this camp and industry players argue that these interventions will “compete” with the private market unless the interventions are very restricted and/or rely on the private market (Marcus & Keating 2006).

In contrast to dominant narratives of supply and demand, Marxist and neo-Marxist approaches have emphasized the profit motive that is central to capitalism, arguing that market-based approaches will never solve problems related to housing affordability (Brenner, Marcuse, & Mayer 2012; Harvey 1978; Marcus & Keating 2006). Neo-Marxists typically argue that the causes of the affordable housing shortage are the inherent workings of a capitalist housing market and government policies that have exacerbated the workings of the market (Harvey 1978; Marcus & Keating 2006). In order to maximize profits, landlords and developers typically target new development at the higher ends of the income spectrum and raise prices to the highest level the market will bear, squeezing out lower-income renters; additionally, Marcuse and Keating

provide evidence that the only housing the private market has provided for poor renters on a mass scale has been either due to government requirements or subsidy, or in unsafe and/or substandard housing (as with slums, shoddily-built tenement housing, etc). In a country without a strong social housing program or other services has led to large numbers of homeless people, people living in substandard housing, and people paying an “unaffordable” amount of their income on housing costs (Harvey 1978; Marcus & Keating 2006, Bratt, Stone & Hartman 2006). As a result, many of these theorists argue that the private market will never provide decent, affordable housing for low-income renters without government intervention (Marcus & Keating 2006).

Marxist and Neo-Marxist policy solutions to affordability problems include changing government policies to reduce speculation, instituting rent controls and/or rent ceilings, government provision of housing, and de-commodifying affordable (or all) housing (Bratt, Stone, & Hartman 2006; Brenner, Marcuse, & Mayer 2012). Some of these solutions, such as community land trusts, mutual housing associations, limited-equity coops, and co-housing, also prioritize participatory community planning and democratic management of housing (DeFilippis 2004). These operate on the premise of preserving affordability where it exists, the lack of a profit motive for government and its responsibility for the welfare of its citizens, and the idea that removing housing from the capitalist market allows one to cut out speculation entirely and base prices solely on costs.

Given the reliance on the market and the logic of supply and demand throughout Seattle’s history and current policy conversations, theoretical work focusing on how the commodification of housing operates within the real estate market is of particular interest to the current crisis. The dominant narratives around housing markets typically claim that increasing supply will reduce

rents. Although acknowledging that newer construction is more expensive and thus has higher rents, adherents to these theories typically argue that *eventually*, supply will be sufficient that rents will go down, and/or that new construction will have “trickle-down” effects on rents, either by drawing higher-income renters away from cheaper units, freeing them up for low-income individuals, or by becoming more affordable as they age, more correctly called the “filter down” effect (Balk 2016a; Bier 2001; Hertz 2015). As the next section will show, Marxist and Neo-Marxists argue that none of the above is true.

While acknowledging that constrained supply often causes prices to rise, many (Neo-) Marxist and sociological economists have argued that the relationship between rent and factors such as supply and demand is not as simple as conventional economists argue, and specifically that simply increasing supply will not lower rents on its own. In their book, *Urban Fortunes: The Political Economy of Place*, John R. Logan and Harvey L. Molotch argue that real estate markets fail to operate in the ways that neoclassical economists assume. They argue that key features of land and place create “special use values” and “special exchange values” that lead to (among other things), creates asymmetric market relations and distorts the market. Logan and Molotch note that, as a commodity, place cannot be substituted in the same ways that different food items can be, for example, as place is highly idiosyncratic and organizes access to a wide variety of other commodities and use values. Moreover, while people can do without many commodities, housing (shelter) is virtually indispensable; considered one of the basic necessities of life, lack of housing leads to a host of negative effects for individuals and externalities for the communities and municipalities in which they reside (Bratt, Stone, & Hartman 2006; Schwartz 2014). There is a body of evidence showing that “extra-market,” or “social factors” have much more impact on rents than typically assumed by conventional economists

(Gilderbloom 1985; Gilderbloom, Ye, Hanka & Usher 2009). Finally, they cite evidence that high vacancy rates and increasing supply do not necessarily decrease rental prices, and increasing supply may in fact raise them (Applebaum & Gilderbloom 1983).

One of the sources cited by Logan and Molotoch is an award-winning study of 115 “self-contained” rental housing markets in the country that used a wide variety of variables in an attempt to isolate what influences rents. The authors, Richard P. Applebaum and John I. Gilderbloom, found that new construction was significantly correlated with higher rents, and the relationship strengthened when they controlled for previous rent levels. They also found that rents were not in fact lower in areas with higher vacancy rates, as is also commonly suggested. They theorized that this was due to new construction “bidding up” prices by replacing older, cheaper units and acting as a “price lead” on existing units; they also suggested that areas with a higher concentration and coordination of ownership in a few property management companies have higher rents due to reduced competition as well as cooperation amongst landlords (Applebaum & Gilderbloom 1983).

Today’s Growing Crisis: What We Know

As a result of the city’s, region’s, and state’s lackadaisical policy approach to housing, migration into the Seattle area, and larger market forces, Seattle today has one of the most expensive rental markets in the country, and conditions continue to worsen (Balk 2014a; Balk 2016b; Talton 2016). A combination of population growth, a lack of regulation, and rising income inequality has created a rental market particularly susceptible to rent increases (Talton 2016). In the first decade of this millennium, Seattle grew 8%, and it is estimated Seattle grew an additional 8.8% from 2010 through April 2015 (Office of the Mayor & DPD 2016). Following current trends, most of the 70,000 households forecasted to move to Seattle over the next 20

years are expected here are high-income or low-income, not in the middle; the city predicts that about 40% will have incomes less than 80% AMI, and 43% will have incomes greater than 120% AMI (Office of the Mayor & DPD 2016). Post-recession, Seattle has had some of the highest rent increases of any city around the country—and over half of the city’s population rents (Balk 2014a, 2016b; Office of the Mayor & DPD 2016). The 2016 One Night Count of unsheltered homeless individuals (done overnight in January, when numbers are likely to be lowest) counted 4505 people in King County, a 19% increase over 2015, which was itself a 21% increase over 2014 (Seattle/King County Coalition on Homelessness 2015 & 2016). Moreover, the number of unsheltered homeless individuals counted outside of Seattle increased a shocking 63% from 2015 to 2016 (Seattle/King County Coalition on Homelessness 2016).

These trends are evident in the income breakdown of Seattle renters and the number of units available that are affordable at each level. Although renters are 54% of the city’s overall residents, only about 30% of Seattle renters make more than 100% AMI (HALA Advisory Committee 2015b). Another 30% of renters make 50-80% AMI, and about 40% of renters make under 50% AMI, meaning that the majority of Seattle renters qualify as low-income and are eligible for some form of housing assistance (HALA Advisory Committee 2015b). Moreover, about 42% of all Seattle renter households are cost-burdened, and 33% are severely cost-burdened (Office of the Mayor & DPD 2016). More than three quarters of renters who make less than 50% AMI are cost burdened, and 60% of extremely low income renters are severely cost-burdened (Office of the Mayor & DPD 2016). The city found that there is a shortage of around 57,745 available units affordable to those making 80% AMI or less, with the worst shortages at the lower end of the spectrum, where there are only 33 units available that are affordable for every 100 renters making 0-30% AMI (Office of the Mayor & DPD 2016).

Moreover, despite significant housing construction (almost 50,000 net new housing units, an increase of about 17.6%³) from 2005 to 2014, average Seattle rents increased 35%, decreasing in by 9% in one area and increasing 7-60% in the rest (HALA Advisory Committee 2015b; Office of the Mayor & DPD 2016). In 2014, average 5-year vacancy rates were 0.4%-3.8% (a 5% vacancy rate is considered the equilibrium point) in most areas surveyed across the city, although Ballard has consistently posted vacancy rates of 10-17% over the past several years (Stiles 2015). While one theory is that increasing supply may aid in decreasing rents, most of the new buildings being built are luxury units (Balk 2016a). Many urbanists claim that the luxury apartments will “trickle down” in two ways—by attracting wealthier renters from more affordable units, and by gradually becoming more affordable themselves (Balk 2016a; Bier 2001; Hertz 2015). However, the city’s own data shows that almost 57,000 Seattle renters are living in units affordable to less well-off renters, so new luxury apartments may not attract them from cheaper units (Office of the Mayor & DPD 2016).

Today’s Growing Crisis: What We Don’t Know

It is worth noting that the figures used by the city to evaluate rental market conditions come from the US Census and American Community Survey, both of which typically do not report data from buildings smaller than 5 units or units without complete kitchens and plumbing facilities, and private real estate market research firms that survey buildings with at least 20 units in only 14 “submarkets” of the city (HALA Advisory Committee 2015; Office of the Mayor & DPD 2016; Seattle DPD 2015). The result is at best an incomplete picture of rental market conditions, and at worst, a highly inaccurate one—not a good baseline to use for creating policy.

³ While the data does not specify renter or owner units, it is likely that the majority of units are renter, since the data is for *net* new housing units and given development capacity, zoning, and the fact that multifamily buildings are more likely to be renter units than owner units (Office of the Mayor & DPD 2016).

While the gaps in the data may seem minor, Seattle's land use code means that there are many small apartment complexes with fewer than 20 units (particularly in less dense areas), as well as duplexes, triplexes, and individual homes for rent; due to their relative affordability, low-income renters may particularly seek out these types of units. In addition, private developers and public officials have pushed micro-housing units as one solution to housing affordability, yet the city has very little data on micro-housing units to make decisions around housing, and the cost data they do have is inaccurate (Kelleher 2015). The background information given to the HALA committee stated that there are over 3500 micro-housing units, and that they rent for about \$600-\$900, but a quick search on Craigslist for "micro studio" shows rents ranging from \$775 to \$1600 (HALA Advisory Committee 2015b; "Search Results..." 2016).

Moreover, many of the conditions renters are facing would not be captured by this data even if it were completely accurate. Many aspects of the conditions renters are facing, such as substandard property maintenance, illegal evictions, or other landlord behaviors, are not captured by the US Census, American Community Survey, or private market research firms, which focus on basic, quantifiable information such as building age, amount of rent, number of bedrooms, et cetera. Yet landlord-tenant interactions play a huge role in accessing decent, affordable housing. The media and public officials often present problems in these areas as isolated and unusual, but the unequal power relations inherent in landlord-relations may empower landlords to act with impunity, particularly in tight rental markets.

Finally, while there has been literature written on the direct effects of living in unaffordable or substandard housing, such as potential homelessness and negative health effects, there has been less research on indirect negative externalities of unaffordable housing, such as the impact it may have on life plans in different areas; most of the available literature focuses on

the negative externalities associated with homelessness, or on the negative effects of living in substandard housing, etc, not the effects of the rental burden itself (Bratt, Stone, & Hartman 2006; Schwartz 2014). Additionally, while a few media articles have been written noting the financial burdens borne by many younger adults with substantial educational debt, there has been no detailed exploration of how this debt shapes the living situations of those with debt. By asking directly about the impacts on these areas, this study aims to tease out some of these externalities and discover which areas are more likely to be impacted by rental costs.

Whose Voices are being Heard?: Renters as Stakeholders

Beyond the lack of information around the conditions renters are facing and the coping methods they are using, renters'—particularly low-income renters—voices continue to be largely absent, ignored, or marginalized by the conversation around the housing market and the public policy debate. Yet as those most directly affected by many aspects of housing policy, particularly given their lack of tenure, renters are important stakeholders whose experiences and perspectives can and should be included in policy discussions and decision-making processes. In addition to direct experience with actual rental market conditions, renters can also give insight into behavioral factors related to rental market conditions that may be overlooked by others. As a result of the rental crisis, renters have agitated for major policy changes over the past several years (as they have during the past crisis and over the past several decades). They can also give insight into how market conditions are affecting their lives and life decisions, which may have important implications for the city and region as they consider housing policy in a holistic framework involving other aspects of urban planning (such as transit), and the health and vibrancy of the city and region as a whole.

Yet to-date, renters have been underrepresented at stakeholder tables throughout discussions on housing policy, when they have been represented at all. Although Mayor Murray convened the 28-member HALA advisory committee on housing issues in recognition of the crisis and need for prompt action, renters are not well-represented amongst the stakeholders on the committee. Only one person, a representative from the Tenants' Union, directly represents the interests of renters and low-income renters. The others represent a variety of stakeholders on housing issues: 9 represent private market-rate housing developers or others in the real estate industry, 5 represent non-profit housing developers, 5 represent non-profits or community-based organizations, and 9 represent miscellaneous other stakeholders, such as banks, University of Washington students, neighborhood councils (dominated by single-family homeowners), and Virginia Mason (HALA Advisory Committee 2015). Using a consensus-based model, the committee came up with 65 recommendations for the city, including 21 priority recommendations (HALA Advisory Committee 2015). Almost a year after the recommendations were released, the city has convened HALA "focus groups," but there is little data about who amongst the members are renters or low-income renters (or indeed, who members are beyond their names) (Barnett 2016). Given that the HALA recommendations, the Mayor's Action Plan, and the proposed final draft of the city's Comprehensive Plan have already been released, it does not appear to be an opportunity for significant meaningful engagement with or input on housing policy.

The outsized political power of single-family homeowners (vs. renters) has led to the city consistently backing down from certain necessary housing policy decisions, while refusing to consider others. For example, negative press from the conservative Seattle Times and political pressure from single-family homeowners caused the Mayor to back off of a plan to create more

flexibility in areas now zoned exclusively for single-family residential—even though proposed changes were largely in recognition of the current actual use of areas zoned exclusively for single-family residential, and it is widely acknowledged that some form of upzoning may be necessary to accommodate growth (Cruikshank 2015; Durning 2015). Yet renters’ policy suggestions are often dismissed out of hand as unrealistic or ineffective without actually evaluating the evidence. Renters have led renewed calls for some form of price controls or regulations, but the city is not willing to even consider lobbying the state for an end to the ban on virtually all forms of rent control; while rent control may not be the solution, the ban prevents the city from instituting even fairly limited regulations, such as preventing rent increases of 40 or 50% (RCW 35.21.830). The City Council is finally voting on a bill (the “Carl Haglund Law”) that would prevent landlords with multiple code violations from raising rents, a problem that came to the attention of the city thanks to renters (Groover 2016).

Additionally, stakeholder input from renters would allow the city to craft housing policy recommendations that respond to the most harmful aspects of rental market conditions or coping mechanisms. For example, most income-restricted housing in the city does not allow individuals over 18 to be full-time students unless they are living with a non-student or meet certain other conditions.⁴ This may force individuals to choose between pursuing higher education and having an affordable, decent residential situation. Income-restricted housing also bans individuals for a period of time for evictions—even though there is no way to clear an eviction from your record even if it was unlawful—which may further discourage renters from challenging illegal behavior by landlords (Tenants Union of Washington State 2016; Washington Low-Income Housing

⁴ These conditions include being: a single parent of a minor and not dependent on anyone else, a former ward of the foster care system, enrolled in a government-funded job training program, married and filing jointly with spouse, or receiving benefits under Title IV of the Social Security Act (Capitol Hill Housing 2016).

Alliance 2012). Finally, “rent bidding wars” and “preferred resident programs” are fast becoming features of the rental search, which most negatively impacts low-income renters who cannot afford to pay higher rent than requested and typically do not work for the well-paying corporations included in preferred resident programs, but there is no legislation to clarify the legality of these behaviors or place limitations on them. Due to the lack of input from renters, many city residents and policymakers are unaware of these features of the rental market and their impacts.

E. Chapter 3: Methodology

Participants

This exploratory cross-sectional study surveyed 111 individuals living within Seattle or in the surrounding areas. Additionally 3 follow-up interviews were conducted on individuals renting in Seattle. The survey sample was obtained by snowball sampling, using social media and my personal and professional networks. At the end of the survey, respondents could indicate interest and consent to being contacted for a follow-up interview. While 31 survey respondents indicated interest in being interviewed, due to time and scheduling constraints only 3 were interviewed. All survey respondents were 18 or above. In addition to 105 renters, 3 homeowners and 3 houseless/homeless individuals took the survey. The mean age of survey respondents was 30 years, and 50% of respondents were between the ages of 26 and 34. LGBTQ were over-sampled, with only 46.4% of respondents identifying as heterosexual. The sample was slightly whiter than Seattle as a whole, with 84.3% of respondents identifying as white/Caucasian, and 54.9% of respondents reported that they take home \$2000 or less a month, for an annual post-tax income of \$24,000, less than 50% AMI.

Design and Materials

This study used a 40-question cross-sectional survey designed to obtain quantitative responses about respondents' basic demographics (age, gender, race/ethnicity, and sexual orientation), as well as their income and employment, current and previous living situation, and the impact of rent and their financial situation on their living situation and other life plans. Metrics for their living situation include unit type, number of people living with respondents, total rent, share of rent paid by respondent, utility costs, amount of rent increase in past 12

months, reasons given for rent increase, happiness with aspects of their living situation, and zip code. Metrics for the impact of rent and their financial situation include the effects on unit type, area lived in, buying a house, moving out of their family's house, educational goals, career goals, marriage, and having children. (See Appendix A, Figure 1 for a complete listing of variables and their operationalization, and Appendix B for survey questions.)

The 3 face-to-face scripted interviewed aimed to obtain more detailed qualitative information about respondents' rental experiences, barriers or obstacles to accessing affordable housing, strategies for obtaining affordable housing, what changes (if any) they observed since they began renting in the area, and what renters' perspectives are on proposed changes or alternatives to the status quo. (See Appendix E for interview script.)

The study used an online survey format due to the relative ease of disseminating and administering it, as well as obtaining a wide range of information from respondents. Face-to-face interviews were used to fill gaps in the data, as well as obtain more detailed, qualitative responses about market phenomena, coping mechanisms, and what changes or alternatives to the status quo renters would like to see.

Data Collections Procedure

The survey was produced using Catalyst Web Tools' "WebQ" function and disseminated using community canvassing and snowball sampling, including the use of social media. Respondents were able to complete the survey wherever they had internet access. At the end of the survey, respondents were asked to leave contact information if they were interested in and consented to being followed-up with for an interview. Specific respondents who consented were then contacted to schedule face-to-face interviews. I conducted all 3 interviews. Interviews took

place in field settings such as libraries and community centers, and they were recorded using the mobile phone application Voice Recorder; handwritten notes were also taken. After the interviews, the recordings and handwritten notes were transcribed, and the original recordings and notes were destroyed.

Ethical Considerations

Prior to beginning the study, Institutional Review Board approval was sought, and the University of Washington IRB deemed the study exempt. All respondents consented voluntarily; there was no coercion of respondents, nor any incentive to take the survey, and respondents could quit at any time. All survey and interview data is confidential, and it will be stored locally on the researcher's hard drive in a password-protected file for 3 years, at which point it will be destroyed.

Prior to taking the survey, respondents were informed about the types of questions that would be asked and advised that it was possible reflecting upon their rental experiences may be unpleasant. (This may be so particularly for houseless/homeless individuals, people struggling to make ends meet, and/or people who experienced eviction, discrimination in attempting to access housing, or other illegal business practices.) Prior to beginning the interviews, which asked respondents to reflect on their rental experiences in greater depth, I went over the study purpose, interview procedure, possible risks and benefits, and confidentiality with each respondent. Special attention was paid to ensure they understood the interview would be recorded and transcribed, and that notes would also be taken, and that they consented to all of the above. Finally, any additional questions they had were answered and they signed the consent form; they each received a copy. (See Appendix D for consent form).

F. Chapter 4: Results and Discussion

Data analysis strategy

The survey attempted to over-sample marginalized populations in order to better understand the barriers and challenges they are facing. Survey respondents were successfully over-sampled by income, gender identity, and sexual orientation, but unsuccessfully by race/ethnicity. Due to the wide range of gender identities, respondents were able to select more than one option; respondents were also able to select more than one race/ethnicity in order to capture mixed-race respondents' identities more accurately. It is important to note that I collected data on *post-tax* income because many low-income individuals are not salaried, and are more likely to know the amounts of their paychecks, not their total earnings, and it is more reflective of the amount of money individuals have to spend on housing and other needs, particularly since federal income tax does not consider an area's cost of living; however, low-income status for planning purposes and eligibility for income-restricted housing is based on *pre-tax* income, making direct comparisons more difficult. Potential interview respondents were selected by attempting to sample a variety of incomes, areas of the city, races/ethnicities, and other relevant variables.

Importantly, in order to capture the complexity of respondents' identities as well as market conditions and coping mechanisms, respondents were able to select more than one answer for some of the questions. These were respondents' gender identity (but not sexual orientation), race, reason(s) given for rent increase, and reason(s) for last move. The questions on gender identity and sexual orientation were crafted in ways that attempted to be inclusive of marginalized identities that may be targets of discrimination. Note that the category "other gender" was excluded from data analysis due to the small size (the individual in question

selected another category as well); also, there was no overlap across the categories of “Trans” and “Genderqueer/fluid/nonconforming.” Note as well that, of those who identified as “other sexual orientation,” 89.5% self-identified as Queer. Racial categories were determined by the US Census, with the exception that respondents selected more than one option rather than selecting “mixed race,” and a separate question asked about Hispanic/Latino ethnicity. Further, note that while N=110 or 111 for most questions, including basic demographic data, N=102 for race, so it is possible that the racial demographics of the survey may be significantly different than reported, particularly given the small sample sizes for most categories.

For the quantitative data analysis, survey responses were converted into numerical values. Frequency distributions were run for nominal, ordinal, and interval/ratio variables; for interval/ratio variables, the mean, median, standard deviation and minimum/maximum values were calculated. To identify significant relationships, crosstabs were run with nominal variables using Chi Square. Relationships between ordinal and interval/ratio variables were calculated using Spearman’s Rho to identify correlations; correlations were identified between interval/ratio variables using Pearson’s r. Relationships were considered significant if the p value was .050 or less, with distinctions made at 3 different levels, .050 (signified by *), .010 (signified by **), and .001 (signified by ***).

Regression analysis was used to control for confounding relationships. For significant relationships between marginalized group identities and various rental market effects and/or coping mechanisms, linear regression was used to test if educational debt was a confounding relationship. There was no significant relationship between educational debt and any of the marginalized group identities, suggesting that there was no effect. For relationships between how much respondents struggled and other variables, logistic regression was attempted to control for

confounding variables and see what the effects of specific variables were on how much respondents struggled. While no significant results were found, the models were not good fits due to over-parameterization, the levels of variables tested, and the complexity of the data.

For the qualitative data from the interviews, transcripts were coded by themes (see Appendix E). These codes were then cross-referenced with variables from survey responses and the two research questions. The qualitative data from the surveys was coded in the same way.

Demographics

Survey demographics

Demographic results are reported in Figures 2-14 (See Appendix A for Figures 9-14). Within the survey sample, low-income and LGBTQ populations were over-sampled, including gender-variant individuals. The mean age was 31, with 50% of respondents between the ages of 26 and 34. Finally, educated individuals were over-sampled, with 78.2% of respondents holding at least a B.A./B.S; 68.6% carry educational debt, and 28.8% of respondents were currently in school.

Most survey respondents came from central and north Seattle (see Figure 15 below), particularly the neighborhoods of Capitol Hill, First Hill, Mt Baker, the Central District, and north Beacon Hill (central Seattle), and Ballard, Maple Leaf, Northgate, Wedgwood, and Lake City (North Seattle). However, respondents came from a variety of other neighborhoods, including some respondents from areas outside Seattle, such as Bothell, Redmond, Renton, and Tukwila. There was significant dispersion within how long respondents had lived in the Seattle area, with 50% of respondents having lived in Seattle between 3 and 24 years.

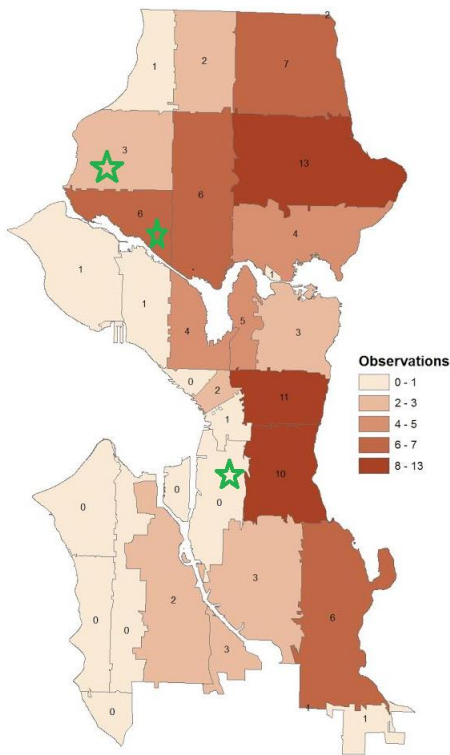


Figure 15

Response Rate by Zip Code
(Seattle Respondents only)

Interview respondents' zip codes are denoted by the green stars.

Interview Demographics

All 3 interview respondents lived in different neighborhoods within North and Central Seattle (see Figure 15 above) and in different unit types. 2 identified as LGBTQ, 2 were low-income, 2 identified as white and one as mixed-race, and all were within the ages of 24-30. 2 had Bachelor's degrees and one had some college; none were currently in school, although all 3 had educational debt. 2 grew up in the Seattle area, and the other had lived in Seattle for about 3 years.

Gender Identity	Frequency	Percent	Valid Percent
Male	23	20.7%	20.9%
Female	67	60.4%	60.9%
Trans	12	10.8%	10.9%
Genderqueer/fluid/nonconforming	12	10.8%	10.9%
Agender/nonbinary	4	3.6%	3.6%
Other* *excluded from analysis due to size	1	0.9%	0.9%

Missing	1	0.9%	N/A
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Figure 2

Sexual Orientation

		Frequency	Percent	Valid Percent
Valid	Heterosexual	51	45.9	46.4
	Bisexual/Pansexual	23	20.7	20.9
	Homosexual	14	12.6	12.7
	Asexual	3	2.7	2.7
	Other	19	17.1	17.3
	Total	110	99.1	100.0
Missing	99	1	.9	
Total		111	100.0	

Figure 3

Ethnicity	Frequency	Percent	Valid Percent
Hispanic/Latino	4	3.6%	3.6%
Non-Hispanic/Latino	106	95.5%	96.4%
Missing	1	0.9%	N/A

Figure 4

Race	Frequency	Percent	Valid Percent
White	86	77.5%	84.3%
Black/African American	7	6.3%	6.9%
Asian/Native Hawaiian/Other Pacific Islander	15	13.5%	14.7%
American Indian/Alaska Native	3	2.7%	2.9%
Missing	9	8.1%	N/A

Figure 5

Monthly Post-Tax Pay⁵

Frequency	Percent	Valid Percent	Cumulative Percent
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⁵ According to the US Department of Housing and Urban Development (HUD), 0-30% AMI for a household of 1 in Seattle is less than \$19,000 annually, 30-50% is \$19,001-\$31,650, and 50-80% is \$48,550 (HUD 2016). According to my calculations, a single individual with no deductions making \$1000/month post-taxes would make around \$14,472 annually pre-taxes, someone making \$2000/month would make around \$29,988, and someone making \$3000/month would make around 46,356 (Bankrate, Inc. 2016). Minimum incomes for income-restricted housing vary based on unit rent.

Valid	Less than \$100	5	4.5	4.5	4.5
	\$101 - \$500	7	6.3	6.3	10.8
	\$501 - \$1000	12	10.8	10.8	21.6
	\$1001 - \$1500	19	17.1	17.1	38.7
	\$1501 - \$2000	18	16.2	16.2	55.0
	\$2001 - \$2500	18	16.2	16.2	71.2
	\$2501 - \$3000	13	11.7	11.7	82.9
	More than \$3000	19	17.1	17.1	100.0
	Total	111	100.0	100.0	

Figure 6

Age, Debt, & Residence

		Age	Amount of Educational Debt	Length of Residence in Seattle Area
N	Valid	111	65	111
	Missing	0	46	0
Mean		31.12	47055.65	167.46
Median		30.00	30000.00	120.00
Std. Deviation		7.710	51979.160	146.978
Minimum		18	650	1
Maximum		60	300000	612
Percentiles	25	26.00	14000.00	36.00
	50	30.00	30000.00	120.00
	75	34.00	58000.00	288.00

Figure 7

Main Survey Results

The purpose of this study is to determine what types of conditions renters in Seattle are facing, how they are dealing with or responding to those conditions, and how rental conditions are affecting other areas of their life, especially major life decisions like having children. I explore two research questions, what are rental market conditions in the Seattle area, and how are renters coping with conditions?

Results on rental market conditions reveal that most survey respondents live in 2 bedroom units or smaller, and most live alone or with 1 or 2 other people. Importantly, the “other” category in unit size includes the 3 homeless respondents, and no respondents live in micro-housing units. The mean total unit rent for the survey sample was \$1468, in comparison

to the mean *share* of rent paid by respondents, which was only \$790. 39.6% of respondents received rent increases over the past 12 months, with a mean of \$151. The mean monthly utility bill was \$118, and respondents have lived at their current place for a mean of 25 months (2.1 years), with a median of 12 months. (See figures 16-18 Below, or figures 19-23 in Appendix A for graphs.)

Number of Bedrooms

		Frequency	Percent	Valid Percent
Valid	Studio	19	17.1	17.3
	1 Bedroom	17	15.3	15.5
	2 Bedroom	35	31.5	31.8
	3 Bedroom	19	17.1	17.3
	4 Bedroom	11	9.9	10.0
	5 Bedroom	5	4.5	4.5
	Other	4	3.6	3.6
	Total	110	99.1	100.0
	Missing	98	1	.9
Total		111	100.0	

Figure 16

How Many People Live with You

		Frequency	Percent	Valid Percent
Valid	0	22	19.8	19.8
	1	33	29.7	29.7
	2	25	22.5	22.5
	3	12	10.8	10.8
	4	10	9.0	9.0
	5	6	5.4	5.4
	6	2	1.8	1.8
	7	1	.9	.9
Total		111	100.0	100.0

Figure 17

Rent, Utilities, & Residence

		Total Rent	Your Share of Rent	How Much Has Your Rent Been Raised in Past 12 Months?	Average Monthly Utilities	How Long You Have Lived There
N	Valid	108	109	44	110	111
	Missing	3	2	67	1	0
Mean		1468.43	790.63	151.18	118.68	25.16
Median		1350.00	675.00	112.50	95.00	12.00
Std. Deviation		623.696	471.156	122.232	101.766	32.529
Minimum		0	0	1	0	1
Maximum		3400	3000	500	500	156
Percentiles	25	1106.25	500.00	51.50	50.00	5.00
	50	1350.00	675.00	112.50	95.00	12.00
	75	1792.50	980.00	222.50	150.00	36.00

Figure 18

Taking a closer look at increases, the top reason given by landlords for rent increases was the rental market and that other buildings charged more in rent (37.5%), followed by landlords who gave no reason (45.5%). Still, most respondents (73.1%) reported that they were happy or very happy with their unit. However, only 56.8%-60.0% were happy or very happy with their community, building, landlord/property manager, and urgent upkeep. Worst of all was respondents' happiness with general upkeep—less than half (48.6%) were happy or very happy, and 19.3% were not happy. (See figure 24 &25 below, or figure 26 in Appendix A for graph.)

Reason(s) Given for Rent Increase	Frequency	Valid Percent
Maintenance/Operating Costs	4	7.1%
Improvements/Renovations	3	5.4%
Taxes	11	19.6%
Other Costs	3	5.4%
Rental Market/Other Buildings Charge More	21	37.5%
Other Reason	7	12.5%
No Reason Given	20	35.7%
(N=56)		

Figure 24

How Happy With...	Unit	Community	Building	Landlord/Property Manager	General Upkeep	Urgent Upkeep
Not Happy	1.9%	5.6%	9.5%	14.3%	19.3%	14.7%
Somewhat Happy	25.0%	35.5%	30.5%	26.7%	32.1%	28.4%
Happy	43.5%	36.4%	43.8%	35.2%	38.8%	38.2%
Very Happy	29.6%	22.4%	16.2%	23.8%	12.8%	18.6%

Figure 25

There was a significant correlation between the amount someone’s rent had been raised in the past 12 months and their happiness with both the property manager/landlord of their building and urgent upkeep. Similarly, respondents’ income affected their happiness with their community and their building. The length of time respondents had lived at their current residence was positively correlated with their happiness with the community, but negatively correlated with their happiness with the building. Educational level was also correlated with monthly pay, hours worked, and level of educational debt. (See figures 27-28)

Correlations for Happiness With... (Spearman’s rho)

	Unit	Community	Building	Landlord/Property Manager	General Upkeep	Urgent Upkeep
Pay	.180	.270***	.250***	.131	.064	.052
Educational Level	.130	.219*	.116	.175	-.02	.035
Utilities	.186	.205*	.222*	.128	.116	-.054
Amount Rent Increased	-.074	-.158	-.089	-.307*	-.059	-.0377*
Length of Stay	-.150	.205*	-.221*	-.037	-.129	-.114

* $p \leq .05$, ** $p \leq .01$, *** $p \leq .001$

Figure 27

Correlations: Spearman’s rho

	Pay	Hours Worked	Debt
Educational Level	.405***	.255*	.505***

Figure 28

Results for research question 2 reveal that 72.5% of respondents are struggling to make ends meet at least somewhat or some of the time. 91.7% of respondents stated that rent negatively affects one or more aspects of their living situation, most commonly the type of unit they live in (68.0%). 67.3% of respondents also stated that rent negatively affects other areas of their life unrelated to housing, most commonly their education (47.9%). 73.9% of respondents who wished to be in school but were not stated that rent negatively affects their education.

Respondents also stated that their financial situation negatively affects their life plans, most commonly buying a house (63.0%). Of those who would like to be in school but are not currently, 70.4% stated that their financial situation negatively affects their education, and money was the top reason listed for not being in school (85.2%). Overall, 91.7% of respondents stated that their financial situation negatively affects one or more of their life plans. The top reason for respondent’s last move was “other reason” (40.5%). This was followed by people who moved due to a desire to live elsewhere (24.5%), 48.1% of whom were people moving into Seattle or the Seattle area. (See figures 29-31 below).

Is it a Struggle to Make Ends Meet?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	36	32.4	33.0	33.0
	Sometimes/Somewhat	43	38.7	39.4	72.5
	No	28	25.2	25.7	98.2
	Other	2	1.8	1.8	100.0
	Total	109	98.2	100.0	
Missing	97	2	1.8		
Total		111	100.0		

Figure 29

	Moving out of Family’s House	Having Roommates	Area Lived in	Type of Unit	Willingness to Report Problems
Negatively	28.6%	33.7% ⁵	61.8%	68.0%	38.6%
Not Affected	64.3%	34.7%	27.5%	18.6%	56.4%
Positively	7.1%	31.7%	10.8%	13.4%	5.0%

Figure 30

	Career Goals	Educational Goals	Number of Jobs/Hours Worked
Negatively	45.2%	47.9%	45.4%
Not Affected	49.5%	46.9%	52.5%
Positively	5.4%	5.2%	2.0%

Figure 31

Additionally, results for question 2 show some of the coping methods used by respondents, one of the most common of which is overcrowding or other changes to their living situation. Over half (52.8%) of respondents live with more than one person per bedroom in their unit, 23.5% of 1 bedroom residents have 2 or more roommates, and three respondents live with more than 2 people per bedroom in their unit, including one person who shares a 3-bedroom unit with 7 other people. An additional 9.0% of respondents stated that they were living with family, 30.0% of whom were staying for free; 50.0% of respondents living with family were also not in school. An additional 22.9% of respondents received financial support from family members, although there was no significant correlation between living with family and receiving financial support. 80.0% of those who received financial support from their families were 25 or older. Notably, 3 of respondents (2.7%) were homeless.

Generally speaking, many of the statistically significant relationships observed for research question 2 involved respondents from marginalized populations, most commonly respondents from within the LGBTQA population. Gender identity and sexual orientation were associated with statistically significant relationships in a number of areas. While few statistically significant relationships between race/ethnicity and other areas were observed, it is important to note that sample sizes for most races/ethnicities was very small.

Not conforming to traditional gender identities and sexual orientations was statistically correlated with a number of negative effects and coping mechanisms. There were statistically significant relationships between respondents who identified within a non-traditional gender or sexual orientation category and various coping factors, as well as rent and their financial situation affecting various aspects of their lives negatively. However, there were important

differences between respondents who identified within different categories. (See figure 32 in Appendix A)

The extent to which respondents struggled to make ends meet was also significantly correlated with: whether or not they moved due to the sale*** or demolition*** of their previous residence; rent negatively impacting the area they lived in*** (.355), career** (.322), and the number of jobs/hours they worked** (.265); their financial situation negatively impacting their education*** (.337), marriage* (.214), decisions to have children* (.202), and buying a house** (.283); and how much their rent had been raised in the past 12 months* (-.324).

Correlations for Happiness With... (Spearman's rho)

	Unit	Community	Building	Landlord/Property Manager	General Upkeep	Urgent Upkeep
Struggle to Make Ends Meet	.220*	.183	.329***	.251**	.153	.240*
Rent Affects Career Goals	.303*	--	.299**	.400***	.286**	.388***
Rent Affects Willingness to Report Problems	.070	.080	.245*	.285**	.334***	.418***

* $p \leq .05$, ** $p \leq .01$, *** $p \leq .001$

Figure 33

Respondents who were affected by rent in one area were also more likely to identify rent affecting other areas and express dissatisfaction with their living situation. For example, the extent to which respondents identified rent as impacting their career was correlated with the effect of their financial situation on their education** (.272), career*** (.575), number of jobs/hours worked*** (.340), and buying a house* (.247); the effect of rent on moving out of their family's house* (.248), area they live in** (.284), unit type** (.281), number of jobs/hours worked*** (.448), and education*** (.511); and their level of education* (.216).

Finally, 73.9% of respondents who are not in school but would like to be are also identify rent as a negative impact on their education ($p=.003$). The effects of rent on education were also

significantly correlated with the effects of rent on moving out of their family's house* (.213), area lived in** (.275), unit type** (.291), and number of jobs/hours worked*** (.462); a wide range of negative effects from their financial situation, including education, marriage, children, their career, and buying a house; and their educational level** (.313).

Interview Findings

Interviews focused primarily on obtaining qualitative data related to the effects of rental market conditions and coping mechanisms, as well as respondents' broader perspectives and opinions on Seattle's rental market conditions, how they have changed, what they would like to be different and what, if anything should be done. After coding the interviews, responses were grouped by code to make comparison easier.

Interview results on rental market conditions reveal that 2 of 3 interview respondents experienced one or more rent increases within the past 12 months, and the last respondent was anticipating an increase when their lease ended (15 days post-interview). One of the respondents has received 3 raises in less than 3 years. All 3 reported mixed levels of happiness with their unit, building, and community, and one expressed dissatisfaction with their landlord and urgent upkeep. All 3 would like larger units or fewer roommates, and one respondent in particular commented that they wished "there was more of a sense of community in my building," saying they only recognized the maintenance man and 1 other person who lived there. Another was unhappy that they had been unable to shower or do laundry for almost a month when the main water line had to be repaired; the landlord ended up reducing rent for that month after another tenant challenged them due to the slow pace of repairs.

Generally speaking, all interview respondents stated that they thought market conditions were worsening, and accessing affordable housing was becoming more challenging. One respondent stated, “even though I’m making almost four times what I was making in 2010, I find it approximately equally as difficult to find housing that’s affordable.” Another stated that “[rent] went up astronomically” in the five years they had lived at their last place. The last person stated, “there is a part of me that feels taken advantage of in the sense that every time that my lease comes due, they raise the rent, and I’m sure that they do it to the maximum that they market will allow.” One interviewee said their landlord told them that “she looked at Craig’s List and then just decided how much she was going to charge” based on “comparable rents in the area.” This resulted in almost a 30% increase in rent until one of the tenants successfully negotiated with the landlord to reduce the increase to just under 20%. One compared their living situation to that of a friend living in the same type of unit “who lives literally across, *straight across* the street from me. He moved into his place in 2007, and even though they have been raising his rent, he’s paying \$600 less a month than I do for an apartment that’s approximately 500 square feet larger.”

Moreover, respondents’ also stated their frustration with the definition of “affordable” housing. One respondent stated that they cannot afford to live in an income-restricted “affordable” unit by themselves even though they qualify, but if they moved into one with their partner, their combined income might be too high to qualify. The respondent living paycheck-to-paycheck is struggling despite making more than minimum wage and paying less in rent than many income-restricted units. However, all respondents identified the challenge of paying rent with other bills, particularly student loans, which all 3 have. When discussing the price of their unit with another interview respondent, they commented how affordable it was “relative to the

market,” even though it is high enough to delay them from reaching their goal of saving up enough money for a house.

Respondents also talked about the expense and difficulty of moving, particularly under these market conditions. One respondent recently received a rent increase, and although they had not planned on moving in with their partner so soon, decided to do so because they could not afford the increase and it was so hard to find a new place on their own. Because they are combining their incomes, they hope to find a better place than where they each were living, but had not yet moved. This same respondent noted that they had stayed at their previous place of residence for so long because of the rental market, but that they were eventually asked to leave by the landlord so that a relative could move in. They considered challenging the request because the individual was technically not related to the landlord, but thought that it would be a cruel thing to do, and additionally, they stated that they needed a good reference from their landlord for their next place. (Despite going over confidentiality several times, this person also double-checked that there was no way their landlord would be able to trace anything to them.)

Interview results on the effects of rental market conditions elaborated on the ways in which rent and respondents’ financial situations interact to impact respondents’ life plans. Another respondent shared that because of their financial situation and lack of a car, the only two areas they could live were the University District, where they could rent a unit—what appeared to be a former janitor’s closet—in a “flophouse,” or the International District (where they ended up living). The last respondent said that, because they do not have a car, the areas in which they can afford to live affect where they can work, to the point where they have not applied for the better-paying job they want, because it would mean spending an hour and a half commuting each

way on the bus. This causes a vicious cycle where, due to their current wage, they cannot afford to move to an area that would make the better job feasible.

When asked if the price of rent affected their life plans, one respondent stated, “Yes! I mean, God, if my rent—I know that my rent is cheaper compared to a lot of places such as in Capitol Hill, but I am living paycheck to paycheck. But if I had a savings account it would be for grad school.” The same respondent said that, even though they usually only spend money on rent and food “there were times I would have to juggle between [bank] accounts... At one point I checked the amount of savings I had, and I had over a thousand, and I thought it looked like a plane ticket or a treat... but then I had a back bill for a doctor’s appointment, and then I had to pay in for taxes, and it just disappeared.” The other respondents also identified the ability to save as something affected by the cost of rent.

One respondent stated that, “if the cost of buying a house were the same [...] as it is currently, if renting were not as expensive, I probably could have purchased a house by this point.” They also stated that buying would be cheaper than renting, recounting the story of when they visited a condo in a nicer area than where they currently live, finding that “even with a \$400 a month HOA, it would have been about equal to our current housing costs,” despite being 200 square feet larger and having an additional bathroom. Nevertheless, they identified their rental situation as a barrier to saving money, which has then prevented them from being able to buy.

Respondents also commented on specific how market phenomena make moving more challenging. In addition to general concerns around affordability, one respondent shared how they have discovered through their rental search that there are now managers who, rather than accepting the first approved applicant (as is typically required by state law), are deciding to go

with the “highest bidder” for rent⁶. They also complained about the unfairness of “preferred resident” programs⁷. Beyond the questionable legality of these practices, they create an additional hardship for low-income renters, who may already be stretching their budget thin to afford a unit’s asking price and cannot afford to offer extra money; moreover, preferred renter programs act as the opposite of an affordable housing subsidy, by subsidizing the rents of the well-off. These practices also act to inflate rental prices further. Finally, due to the short window most people have to find housing, they have no recourse even if these practices are illegal.

Along the same lines, many renters do not know their rights or who to turn to when their rights are violated (the interviewee who told me about the rent bidding phenomenon did not know of either), and they often do not have time to wait for enforcement of the law in either case. All three interview respondents mentioned experiences they had when landlords had engaged in illegal or borderline-illegal practices, but they felt they had no recourse, or that challenging the landlord could make their situation even worse. In addition to the possibility of additional rent increases or being asked to leave/evicted, renters need positive rental references to obtain future housing, particularly when the market is “ruthless.” This creates an environment where landlords may act with impunity in many cases. When asked for suggestions about what to do about conditions, one respondent said they wanted more education about “what is allowable and what is not,” not just for renters, but for landlords too.

⁶ A source who works in fair housing in Washington State stated that this may technically be legal under certain specific conditions, but that it is illegal under most circumstances, in a legal grey area at best, and definitely against the spirit if not the letter of the law.

⁷ Also known as “preferred employer” programs, they typically give discounts on move-in fees, et cetera, to employees of corporations such as Microsoft, Amazon, and/or Google, despite the fact that these are some of the highest-paid renters (Groover 2015). The Seattle Office for Civil Rights has stated that some of these programs may be illegal, but they are currently evaluating them on a case-by-case basis (Seattle Office for Civil Rights).

Interview respondents also expressed the belief that landlords were not always honest in their dealings with tenants. One respondent, who previously lived with their landlord and 2 other people in the landlord's house, stated that the landlord raised rent 20% because they claimed "the water/sewer/garbage bill was going up a lot." However, the respondent stated that they believed that the landlord "was basically paying himself to have done the construction" on improvements he made to his own home. Another respondent spoke about a time their landlord did not fix a known maintenance issue (a broken accordion door) for months after it was reported to him, then charged \$920 upon move-out to fix it, when the respondent was sure it cost far less to fix.

When asked what they thought could be done to improve rental market conditions locally for renters like them, respondents had a range of answers. In addition to tenant and landlord education, one respondent did want some form of rent control, so landlords couldn't "take advantage" or "raise rent whenever they wanted to." Another echoed their comments, stating that "it seems that most rental places are out to make as much profit as they possibly can. And given the lack of inventory.... They can jack up the price and people don't have much recourse," and discussed the role of speculation in the sale of rental buildings, although they did not suggest rent control. Both of these respondents felt that there was insufficient supply of housing, particularly affordable housing. One stated that they were frustrated by how much new construction is luxury units, especially because they were replacing cheaper housing, saying that "trickle-down economics doesn't work for anything else, so I don't think it'll work for renting." The last stated that they did not feel as though they knew enough to make suggestions, but they would like to "have some kind of understanding of whoever is renting to me--are they going to raise my rent every time my lease is up? Do they *want* loyal renters? What do they want?"

However, when asked what their living situation would look like in an ideal world, a lot of what respondents stated they would like is fairly minor, perhaps due to the market lowering their expectations. One respondent stated they would like “more space” since they are sharing 850 square feet with two other adults. Another respondent stated that they would like “just more options” for places and ways to live, such as communal housing, rent-to-own, and other types of rental units. The last respondent stated that “having an oven would be better than a two-burner cooktop,” and further, that

“I would have normal kitchen features, a stove, an oven, a dishwasher.... I could live without the dishwasher. I would have enough hot water to have a long shower. I need some greenery around. I’m not trying to water and mow a lawn but I want some plants to grow that I can touch... I would have a little more space and a little more fresh air. I don’t want to be a homeowner. I am fine with renting, but it would be nice to not anticipate it raising every 9 months.”

Additional Results

While no qualitative questions were asked on the survey disseminated, many respondents felt so passionately about the topic that they found space to write in their thoughts and experiences; most respondents used the space left for contact info at the end to do so, but respondents also selected the “other” option on some questions to elaborate upon or explain their selections. Their comments shed light on their selections and reinforced interview results. Most qualitative survey results focused on the effects of rental market conditions on respondents’ lives.

However, there were some results related to rental market conditions themselves. Of the 3 homeless individuals in the survey sample, one shared that they live in an RV, paying as much as \$500 a month for related costs (the other 2 did not state where they were living). Several other respondents also shared that they had previously been homeless. One woman stated that she

became homeless after her last landlord decided to sell the unit/property she lived in, up until a month ago, when she moved in with family; she is currently sharing a 3-bedroom unit with 7 other people. Another person stated that, after moving to Seattle 3.5 years ago up until the past year, they had lived in extended stay motels, couch surfed, and been temporarily homeless as well (although they stated their circumstances had improved in the past year, they did not say why).

Like the interview respondents, qualitative survey responses indicated frustration with the definition of “affordable” housing. One respondent, who lives in an income-restricted “affordable housing unit,” stated that even though they and their spouse “are right on the upper edge of the income cut off.... we still pay 50% of our income in rent and struggle every month.” They also stated that their childcare—another growing problem in the city—was another huge expense for them, costing them \$1300 per month. Another respondent shared that they thought the survey was more suited to young, single individuals, and that it did not capture the ways in which they struggled to meet as someone with children. Similarly, one respondent stated that, even though their income was on the higher end of the range given, they were trying to support a family of 5 on their income alone. However, one respondent happily identified their recent move into an income-restricted unit as helping them avoid many of the negative effects asked about by the survey.

Moreover, two respondents cited “economic evictions”—they stated that their landlords raised rent dramatically (in one case, by \$445—almost 40%) in order to remodel units and rent them out for much higher prices. One person stated that they were the last person to leave a 30-unit building over the course of 6-months after their landlords began this practice. While this is illegal in the city of Seattle, where landlords must give 90-days notice of their intent to renovate

and may be required to give relocation assistance if they plan to conduct “substantial rehabilitation or alteration” or demolish buildings, it is legal throughout the rest of the state (SMC 22.210). (Landlords may also challenge the definition of “substantial,” of course.) While one respondent was outside of Seattle city limits, the other was not—they were living in 98122, a zip code that covers several gentrifying neighborhoods. Two other respondents moved due to landlord’s decision to demolish the building or unit, but it is unclear how much notice or relocation assistance respondent’s received, if any. Other respondents spoke about the fear of displacement, or actually being displaced. One respondent said they were afraid that they would have to move to a more rural area, a particular challenge for low-wage workers who may not have access to a car, or for LGBTQA individuals.

Most of the qualitative responses focused on challenges respondents are facing with their living situation that are negatively affected by rent. One respondent stated they felt “shackled to a home that doesn’t meet my personal needs because rent is cheap.” Another respondent echoed them, saying they feel “stuck at” their current residences due to the rental market and the cost of moving. Another respondent said that they would love a bigger place, but they cannot afford anything else. Similarly, one respondent said, “there are some significant structural issues with the house that the landlords just will not fix, and I don’t want to push them too hard for fear they won’t re-sign the lease when it’s up.” Finally, one respondent said that they and their partner were considering no longer living together, but cannot afford to. They said that, “we are negotiating our relationship around the Seattle rental market.”

G. Chapter 5: Conclusion

Public officials, the media, and the average citizen are all well-aware that Seattle has a challenging rental market. However, this study suggests that the official numbers may nevertheless be *understating* the problem, in part due to the large loads of student debt that many younger adults are carrying with them, the low-wages many educated individuals continue to receive, and the extra challenges faced by members of marginalized populations. Moreover, this study suggests that, even at different income levels, a high percentage of renters are struggling to make ends meet, as well as illuminating some specific challenges to this rental market that may not have been seen in the past. While some marginalized populations, such as low-income and LGBTQA individuals, are particularly affected by rental market conditions, this study suggests that market conditions have begun impacting many—if not most—renter’s lives, including areas that are not traditionally considered part of housing policy or the market’s negative externalities, such as education, marriage, and having children. Moreover, the qualitative data further suggests the difficulties renters are facing in their everyday lives. The study suggests that prompt action is important to prevent the situation from worsening, and that more attention should be paid to landlord-tenant relations and renter protections.

This study also suggests that marginalized LGBTQA populations may be particularly vulnerable to rental market conditions. Given the complexities around housing for these populations due to discrimination and concerns about safety, this suggests that targeted outreach and/or services should be conducted, and that an effort should be made to consider their needs when crafting policy. (Based on larger data sets, we also know that renters of color face particular challenges, so their needs should be considered as well.)

Furthermore, this study begins to uncover the many ways in which the current rental market conditions are acting to negatively impact the lives of renters, their families, neighbors, and communities, as well as the area at large. When renters begin to accept living in unsafe, substandard conditions, this eventually comes to threaten the safety of those around them. Similarly, when residents of an area are unable to pursue education due to rental costs, how are they ever able to get ahead? This threatens the vibrancy of communities and the region, economically and otherwise.

Basic expectations, that many renters are struggling with rental market conditions in Seattle, were generally supported. There were fewer significant relationships between marginalized populations and various metrics than expected, perhaps due to sample size. Results for LGBTQA populations show that they need targeted services or outreach in a variety of areas due to the disproportionate impacts of rental market conditions on them. It is important to note that this is a highly disparate “population,” and that rental market conditions may vary greatly depending on how visibly individuals conform to traditional gender performance, for example. It is also important to note that, while the Seattle Office of Civil Rights has found significant levels of discrimination against LGBTQA populations and renters of color, levels of discrimination may be even higher outside of Seattle, causing additional negative externalities as low-income renters are pushed further out. Finally, it is surprising to note that renters become *less* happy with their living situation the longer they stay at a residence, perhaps reflecting another coping mechanism.

There are a number of limitations to this study. The sample size was fairly small, so sample sizes for some populations, such as renters of color, were very small, making it difficult to establish significant relationships or draw conclusions about their rental experiences. Future

research should focus more on marginalized populations that were not over-sampled here. Additionally, the survey was fairly brief and asked a limited set of questions. It was not possible based on the survey to calculate an accurate estimate of the percentage of income respondents were paying in rent, which would be a useful and important metric to know. There were also no questions about household income or size.

Future research should attempt to obtain a larger sample, particular of renters of colors and families, and ask more detailed household information. Given the many legal forms of discrimination against individuals with evictions and criminal records in housing and the strong association with homelessness, particularly for those with convictions, a study to examine how these individuals are coping could contribute significantly to the ways in which different policy arenas interact with and affect one another. More detailed, qualitative responses could also be more effective at obtaining this information. Finally, there should also be more investigation of renters' thoughts and opinions on the housing crisis, as well as suggestions for solutions or possible mitigation methods.

Given the highly interconnected nature of rent, financial circumstances, and other aspects of respondents' residential and professional situations, there is limited evidence of some confounding variables. However, data suggests that their effect is minor, particularly when taking the qualitative data into account; it is more likely the nature of the types of systems and structures studied that they are to an extent interwoven. Also, results suggest that this study has limited external validity due to its size and under-representation of populations of color, but that it should be valid for LGBTQA and low-income renter populations.

Further studies should be done to gather more detailed, in-depth data about what rental market conditions renters from marginalized groups are experiencing and how they are coping,

as well as what the “average” renter is facing and how they are coping. Given the evidence that Seattle’s rental market is particularly challenging for families, other studies should be done to capture their experiences, challenges, and coping mechanisms, so that policies may be crafted to ease the burden on them. Further research should be done to test if rent has similar impacts on life plans such as marriage and having children as respondents’ financial situation did.

Qualitative responses proved to be most fruitful for illuminating areas in which policy actions would be easier to take, such as certain aspects of landlord-tenant relations and the apartment application process. Additional research should be done to gather data specific to renters’ ideas and suggestions for possible alternatives or changes to the status quo. Finally, further study is needed to tease out the differences, if any, between the experiences of those native to the city or to the region, and those who have moved to the area as adults, because it is possible that a larger cadre of well-off newcomers to the area are obscuring the ways in which locals may be struggling due to lack of access to education or well-paying jobs.

H. Appendices

a. Table/figures

Figure 1 Variable Operationalization

Variables	(Total Sample n=111)
<i>Demographic characteristics</i>	
Age (years)	n=111
Ethnicity	n=110
Hispanic/Latino	
non-Hispanic/Latino	
Race	n=102
White	
Black/African American	
American Indian/Alaska Native	
Asian/Native Hawaiian/Other Pacific Islander	
Gender Identity	n=110
Male	
Female	
Trans	
Genderqueer/Genderfluid/Nonconforming	
Agender/Nonbinary	
Other*	
Total Gender-variant**	
Sexual Orientation	n=110
Heterosexual	
Bi/Pansexual	
Homosexual	
Asexual	
Other	
Total LGBTQA**	
Monthly Take-Home Pay	n=111
Less than \$100	
\$101-\$500	
\$501-\$1000	
\$1001-\$1500	
\$1501-\$2000	
\$2001-\$2500	
\$2501-\$3000	
More than \$3000	
Number of Jobs (whole number)	n=111
Average Number of Hours Worked	n=100
0	
1-10	
11-20	
21-30	
31-40	
41-50	
51-60	
61 or more	
Length of Residence in Seattle Area (months)	n=111
Educational Level	n=110
Some High School	
High School Diploma/GED	

Some College	
Associate's Degree	
Bachelor's Degree	
Master's Degree	
PhD/JD/Other Advanced Degree	
Amount of Educational Debt (whole dollars)	n=65, n=102 ⁸
<i>Living Situation</i>	
Residential Situation	n=111
Rent	
Own	
Live with Family	
Rent with Friends	
Homeless	
Current (& Previous) Unit Size	n=110 (111)
Microstudio/Efficiency/Apodment	
Studio	
1 bedroom	
2 bedrooms	
3 bedrooms	
4 bedrooms	
5 bedrooms	
Other	
Current (& Previous) Number of People Who Live With You (whole number)	n=111 (111)
Current (& Previous) Total Monthly Rent (whole dollars)	n=108 (105)
Current (& Previous) Share of Rent Paid by Respondent (whole dollars)	n=109 (108)
Current Average Monthly Utilities (whole dollars)	n=110
Current (& Previous) Zip Code	n=111 (111)
How Long You Have Lived at Current (& Previous) Residence (months)	n=111 (109)
Amount Rent Increased in Past 12 Months	n=46
Has Your Rent Gone Up in Past 12 months? **	n=109
Reason(s) for Rent Increase	n=58
Happiness with....	
...Unit	n=108
...Community	n=107
...Building	n=105
...Landlord/Property Manager	n=105
...General Upkeep	n=109
...Urgent Upkeep	n=102
Not Happy	
Somewhat Happy	
Happy	
Very Happy	
Type of Lease	n=104
1 year	
6 months	
Month-to-month	
Other	
<i>Externalities</i>	

⁸Sample size n=65 was used to calculate debt statistics for those who indicated they held student debt; n=102 includes respondents who stated they had no debt and was used to calculate significant relationships and conduct regression analysis.

Reason(s) for last move	n=110
Work	
Family	
School	
Rent Increase	
Found a Better/Cheaper Place	
Wanted to live in another Area	
Eviction	
Landlord decided to sell Unit/Property	
Unit/Property demolished	
Other	
How Finances Affect...	
...Educational Goals	n=109
...Career Goals	n=108
...Number of Jobs/Hours Worked	n=109
...Marriage	n=109
...Having Children	=109
...Buying a House	n=108
Negatively	
Not Affected	
Positively	
Not Sure	
One or more Life Plans Negatively Affected by Finances? **	n=109
Yes	
No	
How Rent Affects...	
...Unit Type	n=97
...Area Lived in	n=102
...Having Roommates	n=101
...Moving Out of Family's House	n=98
...Educational Goals	n=96
...Career Goals	n=93
...Number of Jobs/Hours Worked	n=101
...Willingness to Report Problems	n=101
Negatively	
Not Affected	
Positively	
Not Sure	
Living Situation Negatively affected by Rent? **	n=109
Yes	
No	
One or more Life Plans Negatively Affected by Rent? **	n=110
Yes	
No	
Currently in school?	n=111
Yes, full-time	
Yes, part-time	
No, and I don't want to be	
No, and I would like to be	
Reason(s) not in school	n=27
Money	
Time	
Undecided on Program/Field of Study	

Not Accepted to School/Program of Choice
 Other
 Receive Financial Support from Family (Apart from Spouse)? n=109
 Yes
 No
 Who Gives Financial Support? n=25
 Parent(s)
 Grandparent(s)
 Aunts/Uncles
 Sibling(s)
 Other
 What is Financial Support For? n=25
 Rent
 School
 Medical Expenses
 Other Living Expenses
 Other Reason
 Is it a Struggle to Make Ends Meet? n=109
 Yes
 Sometimes/Somewhat
 No
 I Don't Know/Not Sure
 Other

 *This response dropped from analysis due to small sample size

**These variables manually coded after responses received. Gender-variant includes respondents who identified as Trans, Genderqueer/genderfluid/nonconforming, or Agender/nonbinary. LGBTQA includes all sexual orientation categories except for heterosexual.

Figure 8

Number of Jobs					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	10	9.0	9.0	9.0
	1	75	67.6	67.6	76.6
	2	21	18.9	18.9	95.5
	3	5	4.5	4.5	100.0
	Total	111	100.0	100.0	

Average Hours Worked Each Week					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	.9	1.0	1.0
	1 - 10	3	2.7	3.0	4.0
	11 - 20	8	7.2	8.0	12.0
	21 - 30	8	7.2	8.0	20.0
	31 - 40	45	40.5	45.0	65.0
	41 - 50	27	24.3	27.0	92.0
	51 - 60	1	.9	1.0	93.0
	61 or More	7	6.3	7.0	100.0
	Total	100	90.1	100.0	
Missing	98	11	9.9		

Total	111	100.0		
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Figure 9

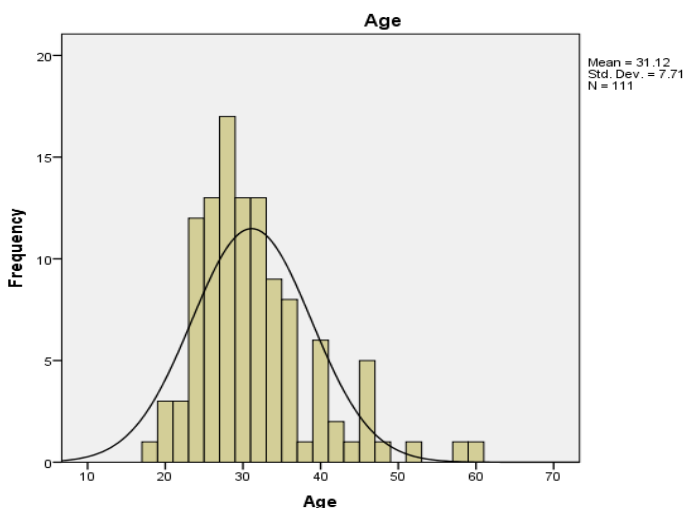


Figure 10

Highest Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School Diploma/GED	1	.9	.9	.9
	Some College	14	12.6	12.7	13.6
	Associate's Degree	9	8.1	8.2	21.8
	Bachelor's Degree	52	46.8	47.3	69.1
	Master's Degree	30	27.0	27.3	96.4
	PhD/JD/Other Advanced Degree	4	3.6	3.6	100.0
	Total	110	99.1	100.0	
Missing	99	1	.9		
Total		111	100.0		

Figure 11

Currently in School?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, Full-time	29	26.1	26.1	26.1
	Yes, Part-time	3	2.7	2.7	28.8
	No, and I Don't Want to Be	52	46.8	46.8	75.7
	No, and I Would Like to Be	27	24.3	24.3	100.0
	Total	111	100.0	100.0	

Figure 12

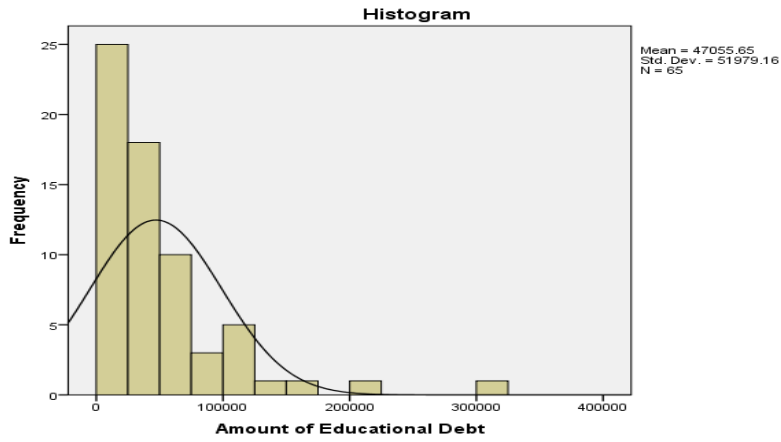


Figure 13

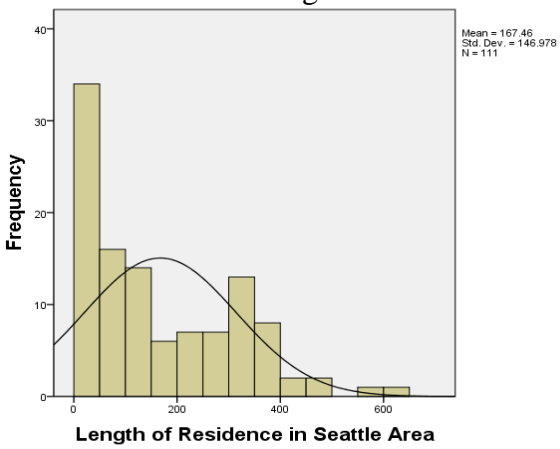


Figure 14

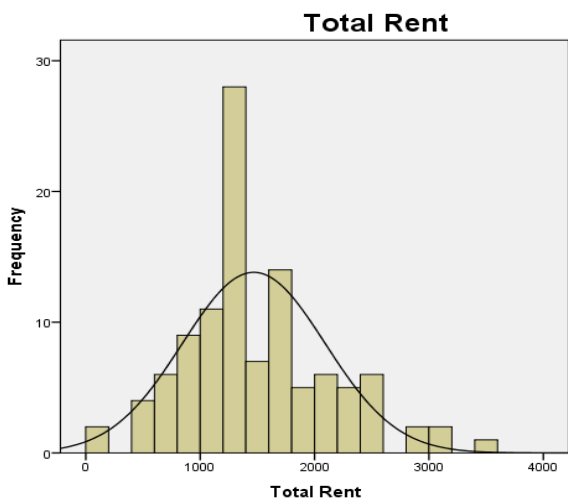


Figure 19

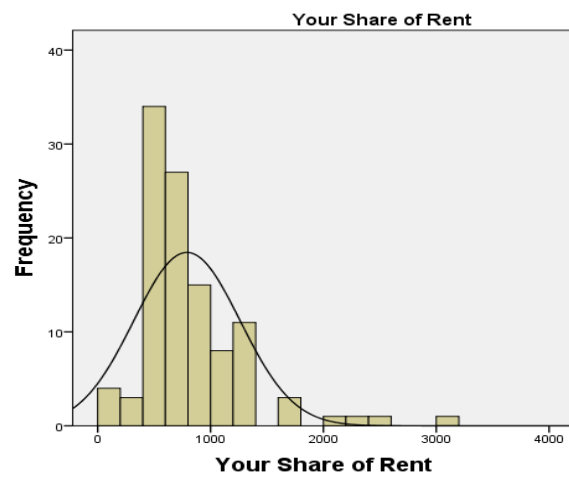


Figure 20

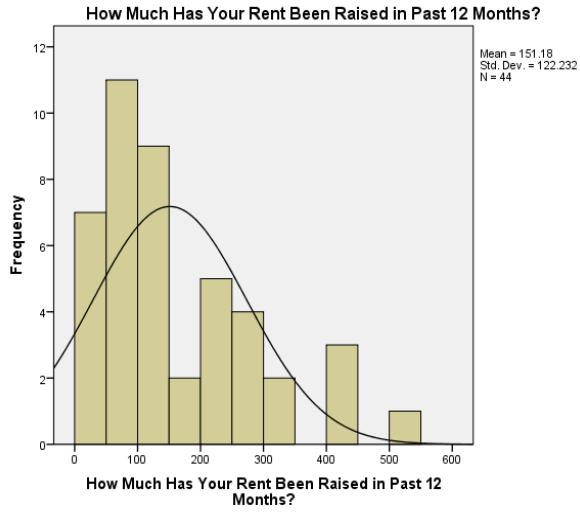


Figure 21

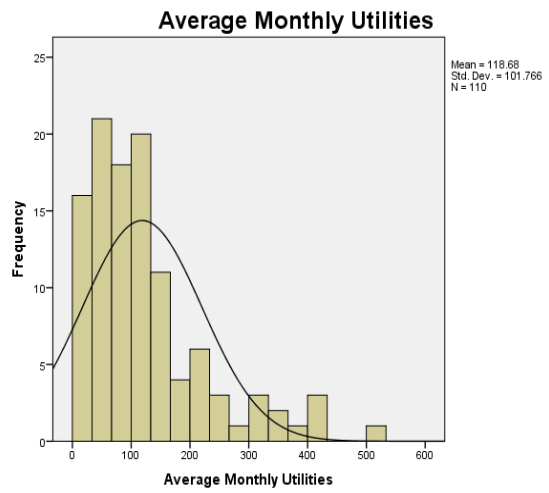


Figure 22

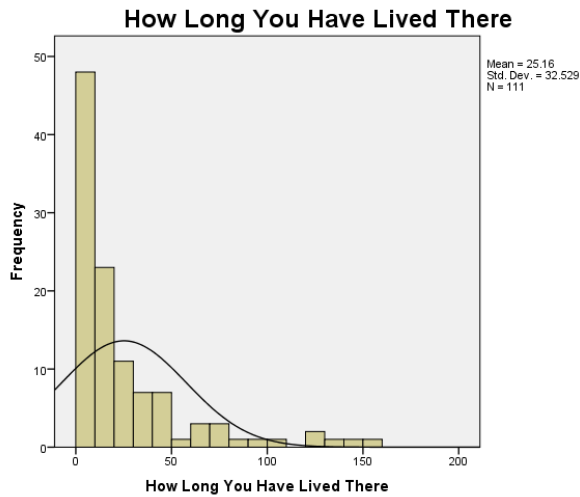


Figure 23

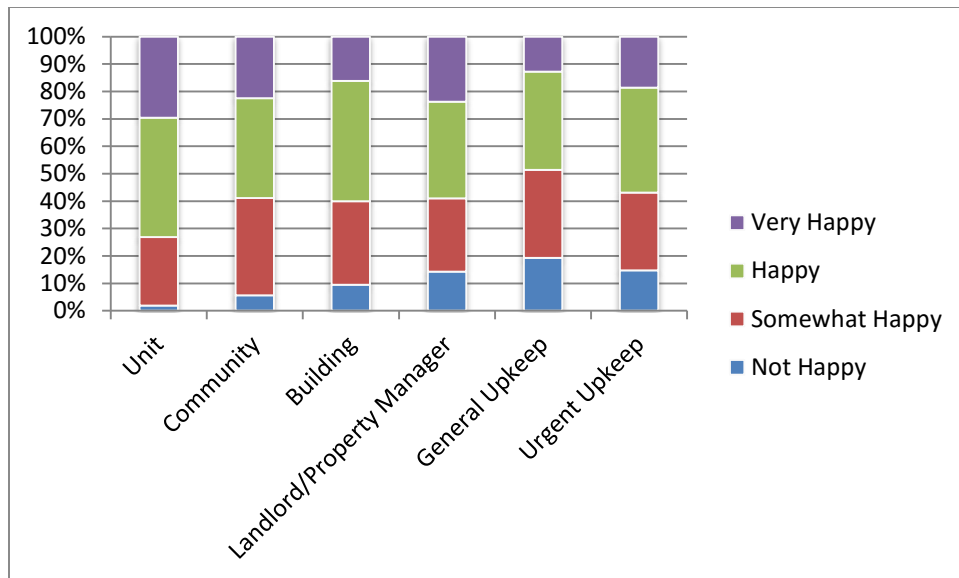


Figure 26

	Sexual Orientation	Trans	Genderqueer/Genderfluid/Nonconforming	Agender/Nonbinary	Gender-variant
Residential Situation	--	4, n=110, 14.04**	--	--	4, n=110, 14.55**
Move—Increase	4, n=109, 17.30**	1, n=110, 6.30*	--	--	--
Move—Finding Better/Cheaper Place	--	--	1, n=110, 6.89**	1, n=110, 7.34**	1, n=110, 4.46*
Move—Demolition	--	--	--	1, n=110, 12.50***	--
Rent Affects Having Roommates	--	--	--	--	2, n=100, 7.03*
Rent Affects Career	--	--	2, n=92, 6.53*	--	--
Rent Affects Life Plans	--	1, n=100, 4.65*	--	--	--
Finances Affect Education	--	3, n=108, 8.09*	3, n=108, 8.80*	--	3, n=108, 18.55***
Finances Affect Marriage	--	--	--	--	3, n=108, 13.25**
Finances Affect Having Children	--	--	--	--	3, n=108, 10.12*
Finances Affect Jobs/Hours Worked	12, n=109, 24.84*	--	--	--	--
Finances Affect Buying a House	12, n=108, 33.64***	--	3, n=107, 8.71*	--	--

Figure 32 (Chi Square Correlations), * $p \leq .05$, ** $p \leq .01$, ***, $p \leq .001$

b. Survey

Dear Community Member,

I am interested in your experiences with the cost of housing in your community. As you know, Seattle is facing a number of challenges concerning the availability and affordability of housing. As a community member and researcher, I am interested in your thoughts and perspectives on affordable housing, how housing costs have impacted your life, and how to maintain affordable and accessible housing.

As a community member, your responses are extremely valuable to understanding this issue. I am asking you to complete this short survey. It will take approximately 10-15 minutes, and your responses will be completely anonymous. I will collect the data and use it for my master's thesis. If you have any questions or concerns about privacy before the survey, please feel free to email me at maiaw@uw.edu. If you decide to take the survey, you are agreeing to allow me to use the information provided unless you state otherwise. At the end of the survey, there will be an option for you to state your interest in taking future surveys or interviews on this topic. Thank you so much for taking the time to complete this survey.

Question 1.

I give Maia Williams permission to use my survey responses in her master's thesis. I understand that she will not use my name or any other identifying information.

Logic destinations

- Yes → Don't skip (default)
 - No → End of Survey
 - No response* → Don't skip (default)
-
-

This first set of questions attempts to understand your CURRENT living situation.

Question 2.

What is your CURRENT residential situation? (check all that apply)

- Rent
- Own
- Living with family
- Living with friends

Homeless

Question 3.

How many bedrooms does your CURRENT unit have?

Efficiency/Microstudio

Studio

1 Bedroom

2 Bedroom

3 Bedroom

 Other:

Question 4.

Tell us how happy you are with the following:

Rows

Unit

Community

Building

Landlord/Property Manager

General maintenance/upkeep

Urgent maintenance issues

Not happy

Somewhat happy

Happy

Very happy

I don't know

Question 5.

How many people live with you?

0

1

2

3

4

 Other:

Question 6.

What is the TOTAL rent for your unit?

Question 7.

What is YOUR SHARE of the rent?

Question 8.

On average, how much do you pay for basic utilities each month?

(Basic utilities includes W/S/G, heat, and electricity, but not cable, internet, etc)

Question 9.

What is your CURRENT zip code?

Question 10.

How long have you lived at your CURRENT place of residence?

Question 11.

In the PAST YEAR (12 MONTHS), how much has your rent been raised?

Question 12.

If your rent was raised, what was the reason your landlord gave you for the increase? (Check all that apply)

- Maintenance/operating costs
- Improvements/renovation
- Property tax/other taxes
- Other costs
- Rental market/other buildings charge more
- No reason given
- Other:

Question 13.

What type of lease are you on?

- 1 year
 - 6 months
 - Month-to-month
 - Other:
-
-

The next set of questions attempts to understand your LAST residential situation.

Question 14.

How many bedrooms did your LAST place of residence have?

- Microstudio/Apodment
- Studio
- 1 Bedroom
- 2 Bedrooms
- 3 Bedrooms
- Other:

Question 15.

How many people lived with you at your LAST place of residence?

- 0
- 1
- 2
- 3
- 4
- Other:

Question 16.

How much was TOTAL RENT at your LAST residence?

Question 17.

What was YOUR SHARE of rent at your LAST residence?

Question 18.


What was your zip code at your LAST residence?

Question 19.

How long did you live at your LAST residence?

Question 20.

Why did you move? (Check all that apply)

- Work
 - Family
 - School
 - Rent increase
 - Wanted to live in another area
 - Found better/cheaper place
 - Eviction
 - Landlord decided to sell unit/property
 - Unit/property demolished
 -  Other:
-
-

What one person can afford and another person can afford may be different. The next set of questions attempts to understand your CURRENT financial situation.

Question 21.

How much money do you make per month AFTER TAXES? (What is your monthly TAKE HOME pay?)

- Less than \$100
- \$100 - \$500
- \$501 - \$1000
- \$1001 - \$1500
- \$1501 - \$2000
- \$2001 - \$2500
- \$2501 - \$3000
- Over \$3000

Question 22.

How many PAID jobs do you currently have?

Logic destinations

- 0 → Question 24: Please select the best expl...
- 1 → Don't skip (default)
- 2 → Don't skip (default)
- 3 → Don't skip (default)
- Other: → Don't skip (default)
- No response* → Don't skip (default)

Question 23.

ON AVERAGE, how many hours do you work each WEEK? (PAID work only)

- 0
- 1 - 10
- 11 - 20
- 21 - 30
- 31 - 40
- 41 - 50
- 51 - 60
- 61 or more

Question 24.

Please select the best explanation of how these major life plans or decisions have been affected by your financial situation.

Rows

- Educational goals
- Marriage
- Children

Career goals
Number of jobs or hours worked
Buying a house

- Positively
- Not affected
- Negatively
- Not sure

Question 25.

Do you feel that it is a struggle to pay rent each month or make ends meet?

- Yes
- Sometimes/somewhat
- No
- I don't know/not sure
- Other:

Question 26.

Please select the best explanation of how these life plans or decisions have been affected by the cost of rent.

Rows

- Moving out from your family's house
- Having roommates
- City or area you live in
- Type of unit you live in
- Willingness to report problems to your landlord/property manager
- Career goals
- Number of jobs or hours worked
- Educational goals
- Positively
- Not affected
- Negatively
- Not sure

Education is often considered a pathway to a better life, but it can also lead to financial hardship. This next set of questions asks about your educational background and plans.

Question 27.

What is your highest level of education?

- Some high school
- High School Diploma/GED
- Some college
- Associate's degree
- Bachelor's degree
- Master's degree
- PhD/JD/Other advanced degree

Question 28.


Are you CURRENTLY in school?

Logic destinations

- Yes, full-time ➔ Question 30: How much money do you owe f...
- Yes, part-time ➔ Question 30: How much money do you owe f...
- No, and I don't want to be ➔ Question 30: How much money do you owe f...
- No, and I would like to be ➔ Don't skip (default)
- No response* ➔ Don't skip (default)

Question 29.

What is the reason(s) you are not in school? (Check all that apply)

- Money
- Time
- Undecided on program/field of study
- Not accepted to school of choice
-  Other:

Question 30.

How much money do you owe for school?

Question 31.


Not counting your spouse, do you receive financial support from your family?

Logic destinations

- Yes → Don't skip (default)
 - No → -----...
No response → Don't skip (default)
-


Question 32.

Who in your family provides financial support?

- Parents
- Siblings
- Grandparents
- Aunts/Uncles
-  Other:

Question 33.

For what reason(s) do they provide financial support? (Check all that apply)

- School
 - Rent
 - Medical expenses
 - Other living expenses
 -  Other:
-
-


Because affordable housing affects people differently, the LAST set of questions asks about your social background.

Question 34.


What is your age?

Question 35.

What is your gender? (Check all that apply)

- Male
 - Female
 - Trans*
 - Genderqueer/Genderfluid/Non-conforming
 - Agender/non-binary
 - Two-spirit
 -  Other:
- Question 36.

What is your sexual orientation?

- Heterosexual
 - Bisexual/Pansexual
 - Homosexual
 - Asexual
 -  Other:
- Question 37.

Are you of Hispanic, Latino, or Spanish origin?

- Yes
 - No
- Question 38.

What is your race?⁹ (Check all that apply)

- White
 - Black or African American
 - American Indian or Alaska Native
 - Native Hawaiian or other Pacific Islander
 - Asian
- Question 39.

How long have you lived in the Seattle area?

⁹ This question was supposed to have the four options as follows: “White,” “Black of African American,” “American Indian or Alaska Native,” and “Asian, Native Hawaiian or other Pacific Islander.” Due to a typographical error while aligning this question with the Census racial categories, some of the surveys went out with the last option reading as “Native Hawaiian or other Pacific Islander” only, and some read as above. For the purposes of my data analysis, I combined the two categories of “Native Hawaiian or other Pacific Islander” and “Asian,” since they were originally intended as one category.

Question 40.

OPTIONAL: If you are interested in being interviewed about your rental experiences, please leave your name and a phone number or email I may use to contact you.

Thank you so much for taking the time to fill out this survey. Please feel free to pass the link to family, friends, and other community members. Once again, if you have any questions about the study, you can email me at maiaaw@uw.edu

c. Interview consent form

Seattle Rental Conditions and Life Decisions Study Consent Form

You are being asked to take part in a research study of what conditions renters in the Seattle area are facing. I am asking you to take part in the interview portion of the study because you have indicated to me that you are interested in being part of the study. Please read this form carefully and ask me any questions you may have about the interview or the study before agreeing to be interviewed.

What the study is about: The purpose of this study is to learn what conditions renters are facing in the Seattle area, how they are dealing with the conditions, and how other areas of their life are being affected by rental market conditions. You may not be a homeowner to take part in this portion of the study.

What I will ask you to do: If you agree to be in this study, I will conduct an interview with you. The interview will include questions about your current living situation, your job(s), how your current living situation has impacted other parts of your life, what methods you have used to deal with changes in your living situation, and other rental experiences you have had in the past. The interview will take about 30-60 minutes to complete. With your permission, I would also like to tape-record the interview and take handwritten notes to ensure accuracy.

Risks and benefits: I do not anticipate any risks to you participating in this study other than those encountered in day-to-day life. It is possible that recalling past rental experiences may be unpleasant. There are no benefits to you. Seattle is a very challenging place to be a renter, and I hope to learn more about how renters manage these challenges.

Compensation: I am not able to provide you with any compensation at this time. If you would like me to forward you a copy of my master's thesis as compensation once it is completed, you may indicate your interest and leave me your email.

Your answers will be confidential. The records of this study will be kept private. In my master's thesis, I will not include any information that will make it possible to identify you. Research records will be kept in password-protected documents on my personal computer; only I will have access to the records. If I tape-record the interview or take notes, I will destroy the tape and notes after they have been transcribed, which I anticipate will be within two weeks of the interview.

Taking part is voluntary: Taking part in this study is completely voluntary. You may skip any questions that you do not want to answer. If you decide to take part, you are free to withdraw at any time.

If you have questions: My name is Maia Williams, and my mentor for this research is Professor Shauna Carlisle. Please ask any questions you have now. If you have questions later, you may contact Maia Williams at maiaw@uw.edu or at (206)303-7905. You can reach Professor Carlisle at Ske9902@uw.edu or (425)352-3377.

You will be given a copy of this form to keep for your records.

Statement of Consent: I have read the above information, and have received answers to any questions I asked. I consent to take part in the study.

Your Signature _____ Date _____

Your Name (printed) _____

In addition to agreeing to participate, I also consent to allowing the researcher to take handwritten notes.

Your Signature _____ Date _____

In addition to agreeing to participate, I also consent to having the interview tape-recorded.

Your Signature _____ Date _____

Signature of person obtaining consent _____ Date _____

Printed name of person obtaining consent _____ Date _____

This consent form will be kept by the researcher for at least three years beyond the end of the study.

d. Interview script

Interview Protocol

Title: Seattle Rental Conditions and Life Decisions Study

Researcher: Maia Williams

Timeframe: 60 minutes has been allotted for each interview

I. Introduction

A. I will introduce myself

- Thank participant for time
- Briefly describe the study and my interest
 - See “purpose of study” below

B. Go over consent form

- Give them consent form (see attached)
 - Go over each section with them, checking for understanding
 - This will include explaining how the information will be used and the purpose of tape recording
 - Also includes explaining confidentiality and the need for signed consent forms
- Answer any additional questions
- Collect signed form (I will have 2 copies so participant may keep 1)

II. Purpose of the study

The purpose of this study is to determine what types of conditions renters in Seattle are facing, how they are dealing with or responding to those conditions, and how rental conditions are affecting other areas of their life, especially major life decisions like having children. This interview will collect information about your living and working conditions, your experiences with renting in the Seattle area, and how they have affected your work, education, and other areas of your personal life.

III. Prompting questions

As stated, I am interested in people’s past and current experiences renting in Seattle and how that has affected their life decisions. I will ask questions explicitly addressing: (1)How they have dealt with rising rents and (2)How their rental experiences and living conditions have affected their work, schooling, and other personal life decisions (marriage, children, etc). As time permits, I will also ask about (3)their thoughts on the affordability crisis.

How they have dealt with rising rents

1. What strategies have you used or attempted to use to access affordable housing?

[If they struggle with answering this question, clarify by asking “how have you dealt with cost of housing?” or “how have you dealt with rising rents?”]

2. What barriers or challenges, if any, have you faced in accessing and maintaining affordable rental housing in the past?
3. What changes, if any, have you noticed in the availability of affordable housing since you began renting in the Seattle area?
4. Have you ever felt that you were being treated unfairly or discriminated against by any landlords, property managers, or resident managers? [If yes] What happened?
5. Have any landlords, property managers, or resident managers taken actions that you believe to be illegal? [If yes] What did they do, and how did you respond?

Impacts of rental conditions/experiences on life decisions

6. Have your rental experiences or living conditions affected other areas of your life? [If yes] How?
[If they have a hard time answering, I may prompt them by asking, “Have your living situations or the cost of rent affected your relationships with others/decisions to stay in or go back to school/your career or work life?”]

Thoughts on the affordability crisis

7. What are the biggest challenges facing you as a renter in Seattle right now?
8. What suggestions do you have for ways to make things better for renters like you?
9. In an ideal world, what would be different about your living situation?
10. Is there anything else you would like to share with me about your rental experiences, living conditions, or housing affordability?

IV. Concluding the interview

- If all the questions are asked before time ends, I may wish to revisit questions and ask participants if they have any additional thoughts.
- “We are out of time. This has been an insightful interview, and I am delighted to have your input for my research on renting in Seattle. Your thoughts and comments will be very helpful. Thank you for your time, and for sharing your experiences and ideas. If you would like to, please encourage others to take the online survey. Have a great rest of your day/evening.”
- Ensure they have their copy of the signed consent form

e. Interview Codes

- Conditions
- Barriers
- Coping
- Landlord-Tenant Relations
- Struggle
- Wants

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g. Acknowledgements

I would like to acknowledge the invaluable support and assistance received throughout the research process from both of my advisors, Dr. Shauna Carlisle, Ph.D., and Dr. Tate Twinam, Ph.D.; my professors in the M.A. in Policy Studies program *and* the M.A. in Cultural Studies program; the MAPS 2015 and (most especially) 2016 cohorts; the CSSR Center at UW Seattle; my respondents; and of course, my friends and family. This capstone could not have been completed without them.

h. Abstract

Title: “There’s No Place Like Home”: An Analysis of Rental Market Conditions & Coping Mechanisms in the Emerald City

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Abstract: This mixed-methods study analyzed quantitative and qualitative data on rental market conditions in the Seattle area, their effects on renters, and coping mechanisms used by renters. Data was collected from 111 individuals using an online survey and face-to-face interviews. While the focus of the study was on low-income renters and other marginalized populations, results show that a majority of renters surveyed are struggling to make ends meet, and that rental market conditions are impacting renters’ residential situations, as well as their life choices in other areas, such as education, their career, and decisions to have children. Future research should investigate these relationships further and in more detail, particularly for renters from marginalized populations, and investigate what types of solutions or improvements renters would like to see.