



Resolution: Housing Crisis in America Impact on Flight Attendants

June 17, 2024

WHEREAS, The mission of AFA-CWA is to promote economic and quality-of-life improvements for Flight Attendants through Contract negotiations, and by extension, the long-term financial security of our Members; and,

WHEREAS, The ultimate goal of all Unions is to promote a strong middle class; and,

WHEREAS, The long-term financial security of our middle-class Members includes the financial ability to find safe, affordable housing, including owning a home; and,

WHEREAS The ability to own where you live creates lifelong security and the opportunity to pass on generational wealth; and,

WHEREAS, The expectation of United management is that new hire Flight Attendants find housing and live in the states where they are based out of initial training; and,

WHEREAS, The cost of living in locations where United has their primary operation is among the most expensive in the world; and,

WHEREAS, Flight Attendants being forced into shared living situations, such as crash pads, may pose safety risks if not properly managed and could place Flight Attendants in harm's way are increasingly coming under scrutiny through state or local municipalities reducing options for short-term solutions; and,

WHEREAS, In some cases Flight Attendants have been forced by the economics of their location and pay to seek unsafe housing measures, including living out of their cars simply to make it to work; and,

WHEREAS, Affordable options in the housing market continue to deteriorate, being overrun by the same corporate greed from private equity investors that we are fighting in our Negotiations; and,

WHEREAS, The housing market is becoming increasingly inaccessible to those who need it most due to price gouging, and private equity firms buying single-family inventory, thus creating a renters-only market; ,

THEREFORE BE IT RESOLVED, that the United Master Executive Council, having reviewed the current housing crisis and its implications on the long-term financial security and wellbeing of Members, affirms our Union's need to join in this fight to promote and strengthen the financial future of our Members,

THEREFORE BE IT FURTHER RESOLVED, that the United Master Executive Council directs the United Master Executive Government Affairs Committee to further investigate and conduct studies on State and Federal legislation, with the goal of identifying ways to improve existing legislation,

THEREFORE BE IT FINALLY RESOLVED, that the United Master Executive Government Affairs committee will work to refine and develop concepts for legislation to promote the ability for working Americans to become successful homeowners, and to enable Flight Attendants to afford safe and secure housing, and report their initial findings to the United Master Executive Council at the Winter 2025 Regular MEC Meeting.



United Airlines bases much of its operations out of some of the most expensive cities (Boston, New York, Chicago, D.C., San Francisco, Los Angeles, Honolulu, Guam, and London) in the world. The current housing crisis in the United States affects millions of Americans. Flight Attendants are experiencing the crippling financial effects daily as they look for safe and affordable housing.

When the housing market shifted following the 2008 housing crisis a new form of corporate greed began to take hold. Private equity entered the market in a way never before seen. Buying up available homes and profiting through inflated numbers, pricing out communities, driving tax rates, and reducing inventory creating a choke-hold on supply and demand. Homeownership became more difficult and in many cases impossible. The rental market mirrors the ownership market with properties that were once owned as single-family homes being rented for more than a traditional mortgage rate. Even private and national rental companies have been investigated for targeted inflation and rent-fixing to drive profits. Individuals all across the country have been priced out of the communities they serve and pushed further away from major cities.

Flight Attendants are among those bearing the brunt of this crisis through high costs of living, housing shortages, inflated rent and are subsequently being driven out of states where United Airlines operates. In order to survive financially, Flight Attendants are making the difficult decision to commute to their bases from more affordable locations or spend more of their hard-earned income in a market priced beyond their financial means. Wage rates in the United States have not kept up with the housing market. Even with the security and compensation that an industry-leading contract would bring, the market is moving faster than our Contracts can keep up. The long-term economic impact on Members is detrimental and it shows no signs of slowing.

In a 2024 article, [Forbes](#) reviewed the cost of living by state including median home price ranges and mortgage payments and states with the highest rental costs. It will come as no surprise the most cost-prohibitive states are where United bases much of their operation and where our Members are trying to build their careers.

States with the Highest Rental Costs Monthly (June 2023)

Hawaii \$2,423
California \$1,956
New Jersey \$1,828
Massachusetts \$1,806
New York \$1,745
Washington \$1,553
Colorado \$1,609

States with the Highest Median Home Prices and Mortgage Payments (2023)

Hawaii \$837,324 - \$5,004
California \$734,362 - \$4,442
New Jersey \$498,558 - \$2,979

Massachusetts \$587,875 - \$3,513
New York \$441,462 - \$2,638
Washington \$577,353 - \$3,450
Colorado \$543,143 - \$3,245

The numbers paint a bleak picture. Financial planning experts recommend that housing costs should make up no more than 28% of an individual's gross income, and no more than 36% of gross income should be needed to cover housing and other monthly obligations together.

<https://time.com/personal-finance/article/percentage-of-income-mortgage/>

Under our current JCBA, a 5th year Flight Attendant makes \$38.25/hour. A reserve with a 78-hour guarantee would thus make approximately \$2,983.50 (not including per diem, incentives, or deductions for benefits, union dues, etc.). 28% of that number is \$835.38.

Labor groups, human rights organizations, and progressive elected leaders have been working towards legislation at both the state and federal level. However, the movement has been slow and continually meets with resistance from deep-pocketed groups intent on prioritizing profits over people.

The financial impact on our Members is not isolated to the volatile housing market alone, but it is one of the areas AFA has an opportunity to champion meaningful, life-changing legislation, driving change that will build the foundation for a secure financial future for our Members.