“Almost Half of Young Adults Get Rent Help From Parents” (The Upshot, Feb. 9) does not mention the deep racial wealth inequalities that still exist in today’s America. Parents who can afford to help their children pay high rent in job-rich metropolitan areas have substantial savings, and the vast majority are white.

Discriminatory policies and practices have prevented minorities from accumulating wealth, which means that economic disadvantages are passed down through generations. There’s a reason inheritances are more common among whites: They had plenty of time and policies on their side to accumulate that wealth.

In a report released just a few days ago, Demos showed how much whiteness contributes to the value of one’s assets. We need national policies that can close the racial wealth gap if we want a more equitable America.

MAYA ROCKEYMOORE

President and Chief Executive
Center for Global Policy Solutions
Washington

To the Editor:

The reason parents support their children into adulthood is that it has become necessary. Because of the financial crisis of 2008 and the resulting weakness in the labor market, incomes for young people have stagnated, amounting to a lost decade’s worth of ordinary gains.

Interest rates have been kept low, fueling the price of real estate. No ordinary person, even a high earner in an urban center, can sustain paying half his or her income toward housing cost.

As the labor market strengthens and incomes rise again, and as housing stock builds out, parents may no longer need to help their children. I view subsidizing my son not as handing him a privilege, but as helping him deal with the consequences of a severe financial crisis that was not his fault.

CHUCK CHOI
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*The writer is an architectural photographer.*

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