

# The Obvious Answer to Homelessness

And why everyone's ignoring it



*Danielle Del Plato*

When someone becomes homeless, the instinct is to ask what tragedy befell them. What bad choices did they make with drugs or alcohol? What prevented them from getting a higher-paying job? Why did they have more children than they could afford? Why didn't they make rent? Identifying personal failures or specific tragedies helps those of us who have homes feel less precarious—if homelessness is about personal failure, it's easier to dismiss as something that couldn't happen to us, and harsh treatment is easier to rationalize toward those who experience it.

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But when you zoom out, determining individualized explanations for America's homelessness crisis gets murky. Sure, individual choices play a role, but why are there so many more homeless people in California than Texas? Why are rates of homelessness so much higher in New York than West Virginia? To explain the interplay between structural and individual causes of homelessness, some who study this issue [use the analogy of children playing musical chairs](#). As the game begins, the first kid to become chairless has a sprained ankle. The next few kids are too anxious to play the game effectively. The next few are smaller than the big kids. At the end, a fast, large, confident child sits grinning in the last available seat.

You can say that disability or lack of physical strength caused the individual kids to end up chairless. But in this scenario, chairlessness itself is an inevitability: The only reason anyone is without a chair is because there aren't enough of them.

Now let's apply the analogy to homelessness. Yes, examining who specifically becomes homeless can tell important stories of individual vulnerability created by disability or poverty, domestic violence or divorce. Yet when we have a dire shortage of affordable housing, it's all but guaranteed that a certain number of people will become homeless. In musical chairs, enforced scarcity is self-evident. In real life, housing scarcity is more difficult to observe—but it's the underlying cause of homelessness.

In their book, [Homelessness Is a Housing Problem](#), the University of Washington professor Gregg Colburn and the data scientist Clayton Page Aldern demonstrate that “the homelessness crisis in coastal cities cannot be explained by disproportionate levels of drug use, mental illness, or poverty.” Rather, the most relevant factors in the homelessness crisis are rent prices and vacancy rates.

### [Jerusalem Demsas: Housing breaks people's brains](#)

Colburn and Aldern note that some urban areas with very *high* rates of poverty (Detroit, Miami-Dade County, Philadelphia) have among the *lowest* homelessness rates in the country, and some places with relatively *low* poverty rates (Santa Clara County, San Francisco, Boston) have relatively *high* rates of homelessness. The same pattern holds for unemployment rates: “Homelessness is abundant,” the authors write, “only in areas with robust labor markets and low rates of unemployment—booming coastal cities.”

Why is this so? Because these “[superstar cities](#),” as economists call them, draw an abundance of knowledge workers. These highly paid workers require various services, which in turn create demand for an array of additional workers, including taxi drivers, lawyers and paralegals, doctors and nurses, and day-care staffers. These workers fuel an economic-growth machine—and they all need homes to live in. In a well-functioning market, rising demand for something just means that suppliers will make more of it. But housing markets have been broken by a policy agenda that seeks to reap the gains of a thriving regional economy while failing to build the infrastructure—housing—necessary to support the people who make that economy go. The results of these policies are rising housing prices and rents, and skyrocketing homelessness.

It's not surprising that people wrongly believe the fundamental causes of the homelessness crisis are mental-health problems and drug addiction. Our most memorable encounters with homeless people tend to be with those for whom mental-health issues or drug abuse are evident; you may not notice the

family crashing in a motel, but you will remember someone experiencing a mental-health crisis on the subway.

I want to be precise here. It is true that many people who become homeless are mentally ill. It is also true that becoming homeless exposes people to a range of traumatic experiences, which can create new problems that housing alone may not be able to solve. But the claim that drug abuse and mental illness are the fundamental *causes* of homelessness falls apart upon investigation. If mental-health issues or drug abuse were major drivers of homelessness, then places with higher rates of these problems would see higher rates of homelessness. They don't. Utah, Alabama, Colorado, Kentucky, West Virginia, Vermont, Delaware, and Wisconsin have some of the highest rates of mental illness in the country, but relatively modest homelessness levels. What prevents at-risk people in these states from falling into homelessness at high rates is simple: They have more affordable-housing options.

With similar reasoning, we can reject the idea that climate explains varying rates of homelessness. If warm weather attracted homeless people in large numbers, Seattle; Portland, Oregon; New York City; and Boston would not have such high rates of homelessness and cities in southern states like Florida, Georgia, Alabama, and Mississippi such low ones. (There is a connection between *unsheltered* homelessness and temperature, but it's not clear which way the causal arrow goes: The East Coast and the Midwest have a lot more shelter capacity than the West Coast, which keeps homeless people more out of view.)

America has had populations of mentally ill, drug-addicted, poor, and unemployed people for the whole of its history, and Los Angeles has always been warmer than Duluth—and yet the homelessness crisis we see in American cities today [dates only to the 1980s](#). What changed that caused homelessness to explode then? Again, it's simple: lack of housing. The places people needed to move for good jobs stopped building the housing necessary to accommodate economic growth.

Homelessness is best understood as a “flow” problem, not a “stock” problem. Not that many Americans are *chronically* homeless—the problem, rather, is the millions of people who are precariously situated on the cliff of financial stability, people for whom a divorce, a lost job, a fight with a roommate, or a medical event can result in homelessness. According to the Los Angeles Homeless Services Authority, [roughly 207 people get rehoused daily across the county—but 227 get pushed into homelessness](#). The crisis is driven by a constant flow of people losing their housing.

The homelessness crisis is most acute in places with very low vacancy rates, and where even “low income” housing is still very expensive. [A study](#) led by an economist at Zillow shows that when a growing number of people are forced to spend 30 percent or more of their income on rent, homelessness spikes.

Academics who study homelessness know this. So do policy wonks and advocacy groups. So do many elected officials. And polling shows that the general public recognizes that housing affordability plays a role in homelessness. Yet politicians and policy makers have generally failed to address the root cause of the crisis.

Few Republican-dominated states have had to deal with severe homelessness crises, mainly because superstar cities are concentrated in Democratic states. Some blame profligate welfare programs for blue-city homelessness, claiming that people are moving from other states to take advantage of coastal largesse. But the available evidence points in the opposite direction—in 2022, [just 17 percent of homeless people reported](#) that they'd lived in San Francisco for less than one year, according to city officials. Gregg Colburn and Clayton Aldern found essentially no relationship between places with more generous welfare programs and rates of homelessness. And [abundant other research](#) indicates that social-welfare programs *reduce* homelessness. Consider, too, that some people move to superstar cities in search of gainful employment and then find themselves unable to keep up with the cost of living—not a phenomenon that can be blamed on welfare policies.

But liberalism *is* largely to blame for the homelessness crisis: A contradiction at the core of liberal ideology has precluded Democratic politicians, who run most of the cities where homelessness is most acute, from addressing the issue. Liberals have stated preferences that housing should be affordable, particularly for marginalized groups that have historically been shunted to the peripheries of the housing market. But local politicians seeking to protect the interests of incumbent homeowners [spawned a web of regulations, laws, and norms that has made blocking the development of new housing pitifully simple](#).

This contradiction drives the ever more visible crisis. As [the historian Jacob Anbinder has explained](#), in the '70s and '80s conservationists, architectural preservationists, homeowner groups, and left-wing organizations formed a loose coalition in opposition to development. Throughout this period, Anbinder writes, "the implementation of height limits, density restrictions, design review boards, mandatory community input, and other veto points in the development process" made it much harder to build housing. This coalition—whose central purpose is opposition to neighborhood change and the protection of home values—now dominates politics in high-growth areas across the country, and has made it easy for even small groups of objectors to prevent housing from being built. The result? [The U.S. is now millions of homes short of what its population needs](#).

[Annie Lowrey: The U.S. needs more housing than almost anyone can imagine](#)

Los Angeles perfectly demonstrates the competing impulses within the left. In 2016, voters approved a \$1.2 billion bond measure to subsidize the development of housing for homeless and at-risk residents over a span of 10 years. But during the first five years, roughly 10 percent of the housing units the program was meant to create were actually produced. In addition to financing problems, the biggest roadblock was small groups of objectors who didn't want affordable housing in their communities.

Los Angeles isn't alone. The Bay Area is notorious in this regard. In the spring of 2020, the billionaire venture capitalist Marc Andreessen [published an essay](#), "It's Time to Build," that excoriated policy makers' deference to "the old, the entrenched." Yet it turned out that Andreessen and his wife [had vigorously opposed](#) the building of a small number of multifamily units in the wealthy Bay Area town of Atherton, where they live.

The small-c conservative belief that people who already live in a community should have veto power over changes to it [has wormed its way into liberal ideology](#). This pervasive localism is the key to understanding why officials who seem genuinely shaken by the homelessness crisis too rarely take serious action to address it.

The worst harms of the homelessness crisis fall on the people who find themselves without housing. But it's not their suffering that risks becoming a major political problem for liberal politicians in blue areas: If you trawl through Facebook comments, Nextdoor posts, and tweets, or just talk with people who live in cities with large unsheltered populations, you see that homelessness tends to be viewed as a problem of disorder, of public safety, of quality of life. And voters are losing patience with their Democratic elected officials over it.

In a [2021 poll](#) conducted in Los Angeles County, 94 percent of respondents said homelessness was a serious or very serious problem. (To put that near unanimity into perspective, just 75 percent said the same about traffic congestion—in Los Angeles!) When asked to rate, on a scale of 1 to 10, how unsafe "having homeless individuals in your neighborhood makes you feel," 37 percent of people responded with a rating of 8 or higher, and another 19 percent gave a rating of 6 or 7. In Seattle, [71 percent of respondents to a recent poll](#) said they wouldn't feel safe visiting downtown Seattle at night, and 91 percent said that downtown won't recover until homelessness and public safety are addressed. There are *a lot* of polls like this.



As the situation has deteriorated, particularly in areas where homelessness overruns public parks or public transit, policy makers' failure to respond to the crisis has transformed what could have been an opportunity for reducing homelessness into yet another cycle of support for criminalizing it. In Austin, Texas, 57 percent of voters [backed reinstating criminal penalties](#) for homeless encampments; in the District of Columbia, 75 percent of respondents to [a Washington Post poll](#) said they supported shutting down "homeless tent encampments" even without firm assurances that those displaced would have somewhere to go. Poll data from [Portland](#), [Seattle](#), and [Los Angeles](#), among other places, reveal similarly punitive sentiments.

This voter exasperation spells trouble for politicians who take reducing homelessness seriously. Voters will tolerate disorder for only so long before they become amenable to reactionary candidates and measures, even in very progressive areas. In places with large unsheltered populations, numerous candidates have materialized to run against mainstream Democrats on platforms of solving the homelessness crisis and restoring public order.

By and large, the candidates challenging the failed Democratic governance of high-homelessness regions are not proposing policies that would substantially increase the production of affordable housing or provide rental assistance to those at the bottom end of the market. Instead, these candidates—both Republicans and law-and-order-focused Democrats—are concentrating on draconian treatment of people experiencing homelessness. Even in Oakland, California, a famously progressive city, one of the 2022 candidates for mayor premised his campaign entirely on eradicating homeless encampments and returning order to the streets—and managed to finish third in a large field.

During the 2022 Los Angeles mayoral race, neither the traditional Democratic candidate, Karen Bass, who won, nor her opponent, Rick Caruso, were willing to challenge the antidemocratic processes that have allowed small groups of people to block desperately needed housing. Caruso campaigned in part on empowering homeowners and honoring "their preferences more fully," [as Ezra Klein put it in The New York Times](#)—which, if I can translate, means allowing residents to block new housing more easily. (After her victory, Bass [nodded at the need](#) to house more people in wealthier neighborhoods—a tepid commitment that reveals [NIMBYism's continuing hold](#) on liberal politicians.)

"We've been digging ourselves into this situation for 40 years, and it's likely going to take us 40 years to get out," Eric Tars, the legal director at the National Homelessness Law Center, told me.

Building the amount of affordable housing necessary to stanch the daily flow of new people becoming homeless is not the project of a single election cycle, or even several. What can be done in the meantime is a hard question, and one that will require investment in temporary housing. Better models for homeless shelters arose out of necessity during the pandemic. Using hotel space as shelter allowed the unhoused to have their own rooms; this meant families could usually stay together (many shelters are gender-segregated, ban pets, and lack privacy). Houston's [success in combatting homelessness—down 62 percent](#) since 2011—suggests that a focus on moving people into permanent supportive housing provides a road map to success. (Houston is [less encumbered](#) by the sorts of regulations that make building housing so difficult elsewhere.)

The political dangers to Democrats in those cities where the homelessness crisis is metastasizing into public disorder are clear. But Democratic inaction risks sparking a broader political revolt—especially as housing prices leave even many middle- and upper-middle-class renters outside the hallowed gates of homeownership. We should harbor no illusions that such a revolt will lead to humane policy change.

Simply making homelessness less visible has come to be what constitutes "success." New York City consistently has the nation's highest homelessness rate, but [it's not as much of an Election Day issue](#) as it is on the West Coast. That's because its displaced population is largely hidden in shelters. Yet since 2012, the number of households in shelters has grown by more than 30 percent—despite the city

spending roughly \$3 billion a year (as of 2021) trying to combat the problem. This is what policy failure looks like. At some point, someone's going to have to own it.

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