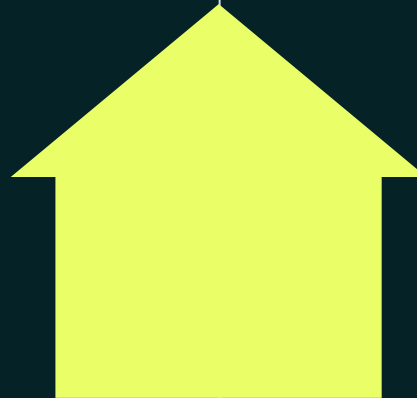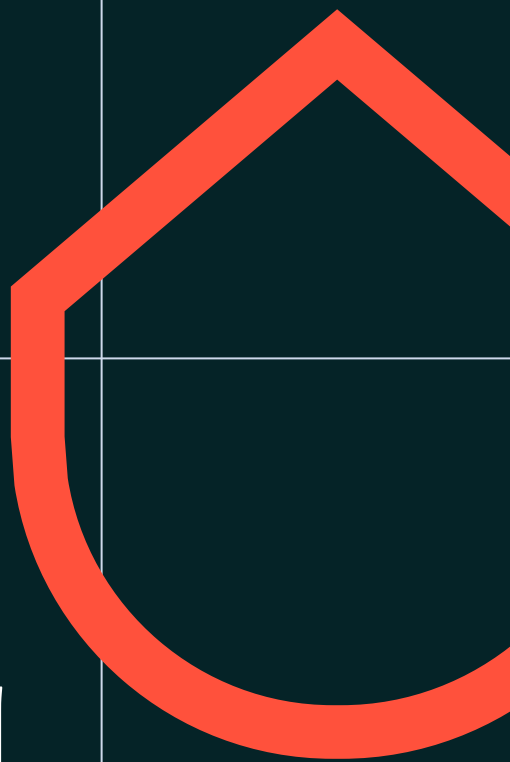DR. KARI SELANDER

The Unhoused Crisis *Explained:*

Drivers, challenges, and lessons for change

FOREWARD

Growing up and living in major cities, including New York City, San Francisco and now Los Angeles, I have always been confronted by homelessness.

The trauma of not having a safe place to live, combined with the lack of humanity most people show towards the unhoused has always affected me deeply.

It's a cause I want to help with.

I knew that the first step towards my being able to help in a serious way was to learn all I could about where we are currently. To do that, I enlisted my good friend Dr. Kari Selander.

DYLAN LEWIS

CEO Blue Cloud Ranch

When Dylan first asked me to embark on this learning journey with him, I wondered what we could accomplish as two outsiders. We aren't homelessness experts. We aren't practitioners working with the unhoused.

I soon realized that, in many ways, my more than decade of working on complex governance challenges globally has been preparing me for this. There is no one thing that will solve this crisis. Like my work in over a dozen countries tells us, we have to tackle the system.

DR. KARI SELANDER

Here is what we've *learned*.

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The Brief

This report distills *a year of research* on homelessness in America.

It provides background, evidence and a point of view on some of the major drivers of America's homelessness crisis. The purpose of this research is to inform decisions around philanthropic giving: **unlike an academic piece of research, our work here is focused on action.**

The United States is the largest economy in the world, and yet it is failing to live up to its promise. America's homelessness crisis is one symptom of a failing social safety net. Americans' life expectancy has been declining since 2020,[1] US infant and maternal mortality rates are by far the worst in the industrialized world and continue to rise, and the United States is home to the largest population of incarcerated people in the world. These failings, among many others, have particularly impacted communities of color and reflect a lack of investment in the American people. As our economy has grown, so too has inequality; the United States is the most unequal high-income country in the world.[2]

This report was commissioned by Dylan Lewis to explore opportunities to restore dignity to some of the country's poorest. Driven by a fundamental belief that America's cities do not have to be so starkly divided between the haves and the have nots, Lewis has embarked on a journey to understand where an individual philanthropist can contribute meaningfully to making life better for the more than half a million people who experience homelessness every year in the US, with the longer-term goal of making homelessness something that, in future, is a rare and brief phenomenon.

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[1] The decline has been more precipitous for Black, Indigenous, and Hispanic populations.
[2] As measured by the Gini coefficient.

APPROACH

Homelessness is a big, complex topic and this research was organized to embrace that. We applied a core set of principles to help organize the research effort.

The findings focus on, and are organized around, what we believe to be the key binding constraints to 'solving homelessness' in America.

Firstly, the starting point for the project is that the phenomenon of homelessness is part of a complex system. As such, we acknowledge that there is no one thing that can solve homelessness – a set of interrelated actions must be taken to get the unhoused into housing and to prevent others from falling into homelessness. Employing a 'systems' approach helps us to do this. Systems thinking allows us to look at the entirety of a problem and the way in which different factors impact one another.

Secondly, we acknowledge that the focus of this work is homelessness, not poverty more broadly. While the line between the two is blurred, with nearly 20 million American renters (40% of renters overall) cost-burdened in 2022, this work focuses primarily on immediate responses that would reduce the number of Americans that are currently unhoused.

Thirdly, while we aspire to identify solutions that can solve homelessness nation-wide, we acknowledge there is value in focusing where the challenge is most complex, and close to home. That means that, where we can, we focus on evidence from California, and Los Angeles specifically. In states with low homelessness numbers, like Wyoming's 648 counted in 2022, solving the problem might be quite straightforward – build or repurpose the units needed, hire 20–30 caseworkers and get going. For places like Los Angeles, New York and Washington, the problem is not that straightforward; that's why we focus our efforts here.

Estimates of Unhoused People by State

in 2022, per 10,000 people

Legend:
- Less than 10
- 10-24
- 29-49
- 50+
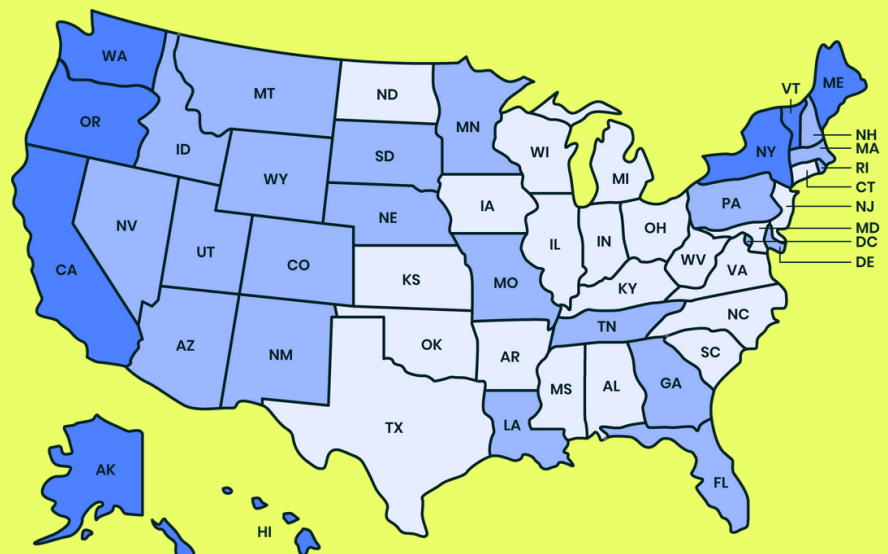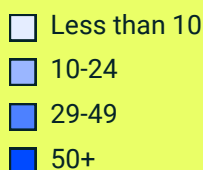
WHAT AREN'T THE BINDING CONSTRAINTS TO SOLVING HOMELESSNESS?

Homelessness in America is an ongoing crisis that involves a range of interrelated challenges; however, not all of these challenges are binding constraints to solving the problem. Binding constraints are those challenges that, if removed, would provide the largest gains in terms of getting people housed for the long term. They are the constraints that, if they are not solved, mean the overarching problem cannot be solved. Thinking about binding constraints provides clarity about where we should focus our energy.

To identify what we believe are the binding constraints, we first cast a wide net to consider all major constraints to solving homelessness. Before we proceed to our discussion of the major challenges in addressing homelessness, we will first outline what are some of the other major challenges in solving homelessness – ones that are interlinked, related and important, but which perhaps are not immediately binding constraints to solving the challenge on a grander scale.

All of these challenges should be integrated into the major issue areas that feature in this report – it is just that they are not entry points to solving the problem on their own (e.g., mental health and addiction can be addressed when we address case management or permanent supportive housing, and racial disparities can be addressed when we address the benefits system, access to housing, and public perceptions).

Mental health and addiction

Americans think that mental health issues and addiction are the main reasons why people become homeless, according to polling (Bialik 2022). While mental health and addiction challenges are seen in a significant portion of the unhoused population, research does not support a causal link between addiction/mental illness and becoming unhoused, rather it is housing prices and lack of access to affordable housing that have the highest correlation to per capita homelessness rates (Warth 2022).

"research *does not support* a causal link between addiction/mental illness and becoming unhoused..."

Focusing on mental health and addiction interventions has been popular with politicians, despite the lack of evidence that it is effective. Both [New York City Mayor Eric Adams](#) and [California Governor Gavin Newsom](#) introduced measures in 2022 to force those that are unhoused and struggling with mental illness into institutionalized treatment, though experts and advocacy groups have voiced concerns about the effectiveness of this approach.

In recent decades, [the Housing First model](#) has become a prominent policy position because it addresses mental illness and addiction issues, while still putting housing front and center in interventions. This evidenced approach, which will be covered further in the housing section, has proven to be significantly more effective than interventions that focus on treatment alone.

Data quality

The quality of data around homelessness is [notoriously poor](#) (Brush, Gultekin and Grim 2016) (Schneider, Brisson and Burnes 2018). The unhoused population is hard to count and changes constantly, and metrics for this population are governed by a complex web of disparate federal, state and local agencies.

There are two main methodologies for counting the unhoused, and they have little in common. The federal government mandates a [once-a-year point-in-time (PIT) count](#) in January, where Continuums of Care (CoCs)[3] across the country use an army of volunteers to get a snapshot of the unhoused population, applying the same prescriptive definition of what it means to be unhoused, along with the same data collection tools and methods. Alternatively, under the McKinney-Vento Act, [students experiencing homelessness are counted](#) through liaisons in each public school district. The definitions of homelessness under the Act and the PIT, and the way data is collected, differ. In addition to these counts, each city may develop different tools and approaches that they apply to more real-time data, like [Coordinated Entry Systems](#) and/or [By-Name lists](#).

We know that good/better/more frequent data can do good things; we also know there are other things that need to happen first, before we address this issue. In an ideal scenario, better data could help policymakers reach the most vulnerable; it could be used to provide surge support to areas experiencing higher-than-average emergency services or police calls; or it could be used to help us to better understand how people that are unhoused become housed and stay that way.

However, at this stage of the homeless crisis response, data quality is not a first-order problem. At this point, [we can't house the people we know need it](#). In LA, for example, a 2022 waiting list for the most common portable housing subsidy, Section 8 Housing Vouchers, saw 180,000 applications for 30,00 spots. We can't provide services for those that we have already identified as needing it because we don't have sufficient case management (and housing stock) to facilitate that process. Diverting resources to refining data at this stage will not get us materially closer to the goal of getting people into housing until the higher-order challenges are triaged. Getting housing built, improving case management, improving the ease with which people can access and maintain benefits, and changing public perceptions around homelessness all come first.

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[3] A CoC is a collection of organizations (governmental and non-governmental) that are responsible for coordinating housing services and funding for the unhoused population in a specific regional area. In Los Angeles County, for example, the CoC is led by LAHSA and comprises 86 of LA County's 88 cities. See Annex I.

Racial disparities

The fact that the Black, Latino and Indigenous communities are [disproportionately represented in the unhoused population](#) is something that should appall us, but not shock us. Institutional racism is a documented driving force behind minorities' disproportionate representation in the unhoused population. From historical policies around gentrification and racist mortgage lending practices to discrimination in renting practices among landlords, people of color are more likely to experience homelessness and housing insecurity than their white counterparts.

However, addressing racial disparities in housing and support services in a silo is not a way to solve homelessness more broadly. Developing policies and responses that respond to historical and institutional racism is something that we need to mainstream across social service reform. To solve homelessness, addressing racial disparities is best achieved as part of how interventions are designed moving forward, rather than being worked on as a standalone issue.

Population-specific constraints

The needs of people experiencing homelessness vary by age, disability, race and location, and often responses are designed so as to take account of that fact. This is good for those specific populations. By targeting population groups, like families or veterans, programs can be designed to address the specific needs of that population, or to communicate with them through agencies that may be most effective in reaching them: for example, the Department of Veteran Affairs or foster care administrators. This type of focused work has proven effective in treating bit-sized segments of the unhoused population and is work that is worth doing. However, the brief for the present research is to identify approaches and areas for intervention that can be transformational for the system at large, rather than for select sub-sets (the responses for which need to be very specifically tailored to their needs).

THE REPORT'S STRUCTURE

This report is structured into _five interrelated sections_ that explore different dimensions of the homelessness crisis, in each case with a view to identifying pathways for meaningful philanthropic investment. The first section describes America's unhoused population and how we got here. The subsequent sections identify specific entry points for problem diagnosis and potential intervention.

Who Are We Failing

In 2022, we know that somewhere between 580,000 and 1.29 million people experienced homelessness in the United States.[4]

We also know that, due to the methodological challenges of defining and counting this population, these numbers may be low estimates. We also know that about a third of America's unhoused are "chronically homeless", which means they've been homeless for at least a year and are also struggling with a mental illness, physical disability, or addiction issue – sometimes all three.

The unhoused are people's fathers, mothers, and children. More than 55,000 families were identified as homeless in the 2020 pre-pandemic count – that is more than 170,000 people. The remainder were individuals, with unaccompanied women making up 29% of the entire unhoused population, vastly eclipsing the number of unhoused veterans.

You are more likely to experience homelessness in your lifetime if you're a minority than if you're not. Almost 40% of all people experiencing homelessness are Black, while only 12% of the national population is Black. The disproportionate representation of minorities in the unhoused population extends to the Latino and indigenous communities as well. In contrast, 50% of all people experiencing homelessness are white, even though white people make up 75% of the US population.

"most people who experience homelessness in America are homeless for six weeks or fewer"

[4] The 580,000 number comes from the annual PIT count. The 1.29 million number comes from the number of people who accessed health services for the homeless across the entire year.
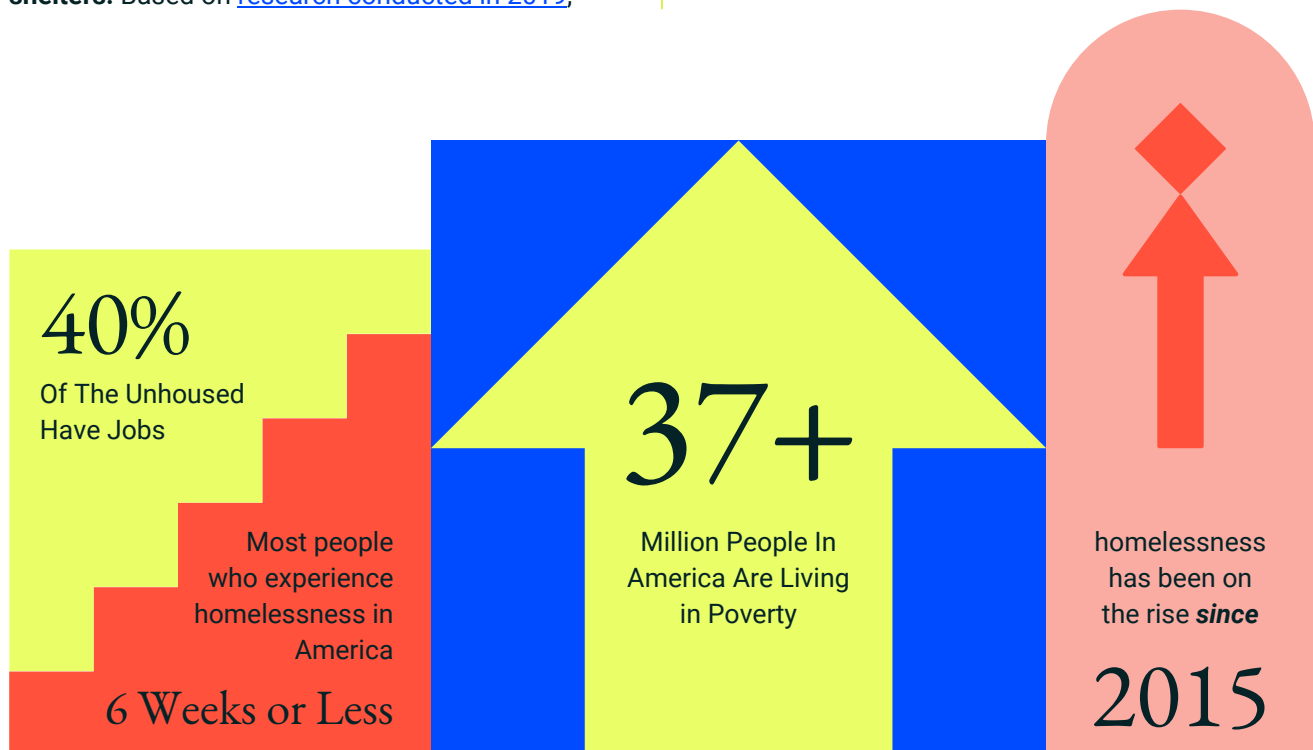
In California, you are also more likely to experience homelessness if you are already a client of other County agencies. Most single adults experiencing homelessness for the first time, or returning to homelessness, have interacted with the government either through receiving assistance (vouchers or health services) or through the criminal justice system (Von Wachter, Bertrand and Pollack 2019).

Research suggests that most people who experience homelessness in America are homeless for six weeks or less, and 40% of them have jobs (Kimmelman 2022). That means that most Americans living without housing are doing so for short periods of time – because of unmet medical bills, eviction, a change in family circumstances, or layoffs. With more than 37 million people living in poverty in America, it does not take much of an external shock to put someone on the street.

Temporary or chronic, America's unhoused population often suffer multiple layers of trauma and increasingly live on the street, rather than in shelters. Based on research conducted in 2019,

unsheltered homelessness has been on the rise every year since 2015, reaching levels not seen since the 2008 financial crisis. In the same period, getting people into shelters broadly stagnated.

California has one of the largest unhoused populations in the country, most of whom live unsheltered. In 2020, more than half of all unsheltered people in the country were in California (51%). Los Angeles' homeless population grew by 4.1% from 66,436 in 2020 to 69,144 in 2022. The percentage of those individuals living indoors in shelters increased from 28% to 30%. Despite their unpopularity with housed residents, homeless encampments are on the rise in America, in numbers not seen in almost a hundred years (Dunton and Khadduri 2021). Researchers believe the increase in encampments can be attributed to a continued lack of affordable housing options, shortcomings in the current shelter system (restrictions around partners, pets, safety concerns, sobriety requirements, etc.), and an inability to address the root causes of severe poverty and chronic homelessness.

40%
Of The Unhoused Have Jobs

Most people who experience homelessness in America

6 Weeks or Less

37+
Million People In America Are Living in Poverty

homelessness has been on the rise *since*

2015

"QUALITY" OF LIFE

For a person experiencing homelessness, life is bad. If you lose your housing, your life expectancy is significantly shorter than the average American—*instead of living to the age of 76 like a housed American, life expectancy for someone who is unhoused is 48.*

If unhoused, you use the Emergency Room seven times as much as the average Medicaid patient (Nobay and Amato 2019). You are more likely to be a victim of violence. You are more likely to be incarcerated.

If you are unhoused and unsheltered and living in California (as half of the country's unhoused do), your city's policies are likely out to make your life a living hell.*[5]* A UC Berkeley Law study from 2015 found that California was one of the nation's leaders in anti-homeless legislation – cities, counties and towns across the state are some of the leaders in ordinances that criminalize sitting, lying down or otherwise "loitering." Across the US, only a third of cities prohibit sleeping in a car or other vehicle, whereas in California, 75% of cities make this illegal.*[6]*

California is home to the country's largest unhoused population, most of whom are unsheltered. In 2020, almost 30% of all unhoused in the United States were in California, with New York, then Florida and Texas accounting for another 26%. Slightly more than half of all people experiencing homelessness (52%) were in one of the nation's 50 largest cities (Henry 2020). One out of every four people experiencing homelessness in the United States in that year were in New York City or Los Angeles, with New York's unhoused population comprising more families, while Los Angeles' unhoused population overwhelmingly comprised individuals.

As of January 2022, Los Angeles was home to more than 69,000 unhoused Angelenos – a 4.1% uptick since 2020, which was a much smaller increase than in the years immediately prior. This slowed growth is attributed to the city and the state's COVID response. The COVID-19 pandemic precipitated one of the largest natural experiments in housing and homelessness since the country began to grapple with the challenge. Large cities across the country were faced with figuring out how to keep people safe and off the streets, and to do so quickly. In California, it was two flagship programs – Project RoomKey and Project HomeKey – that got people into single occupancy units, fast, by repurposing vacant hotels and motels.

In 2021, the Los Angeles Homeless Services Authority (LAHSA) and its partners housed more than 22,000 Angelenos, and they have housed more than 86,000 since 2018, but they can't keep up with the growing pipeline. For every 130 people for whom housing is found for a single day in Los Angeles, 150 become unhoused, according to LAHSA. To put this into perspective, the much lauded case of Houston's success in housing its unhoused population amounts to having housed more than 25,000 over a decade.

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[5] 'Unsheltered' is a term used to describe the specific unhoused population that live outside, on the streets, rather than in shelters or temporary housing.
[6] John Oliver has a great segment on this. See: https://www.youtube.com/watch?v=IiptMbjF3EE

OUR CURRENT CRISIS WAS WRITTEN IN THE PAST

The challenge of homelessness is *not new...*

and yet it remains a prominent feature in our news cycle – peaking in prominence when our most vulnerable become the most visible. Throughout its history, America has tried a range of policy responses to deal with its unhoused population – some successful, some shameful. For the sake of brevity and immediate policy relevance, we start this review in the early 1900s and move through to today. Almost every major social or economic event in the last century has had a material impact on the size of America's unhoused population, as well as how policy addresses homelessness.

Decade	Policy
1930s	Pro-poor policy
1940s	Racist-policy
1950s	Affordable housing policy
1960s	First homelessness policy
1970s	First community-based mental health policies
1980s	Anti-poor, anti-homeless policy
1990s–2000s	Increased income inequality and policy stalemate
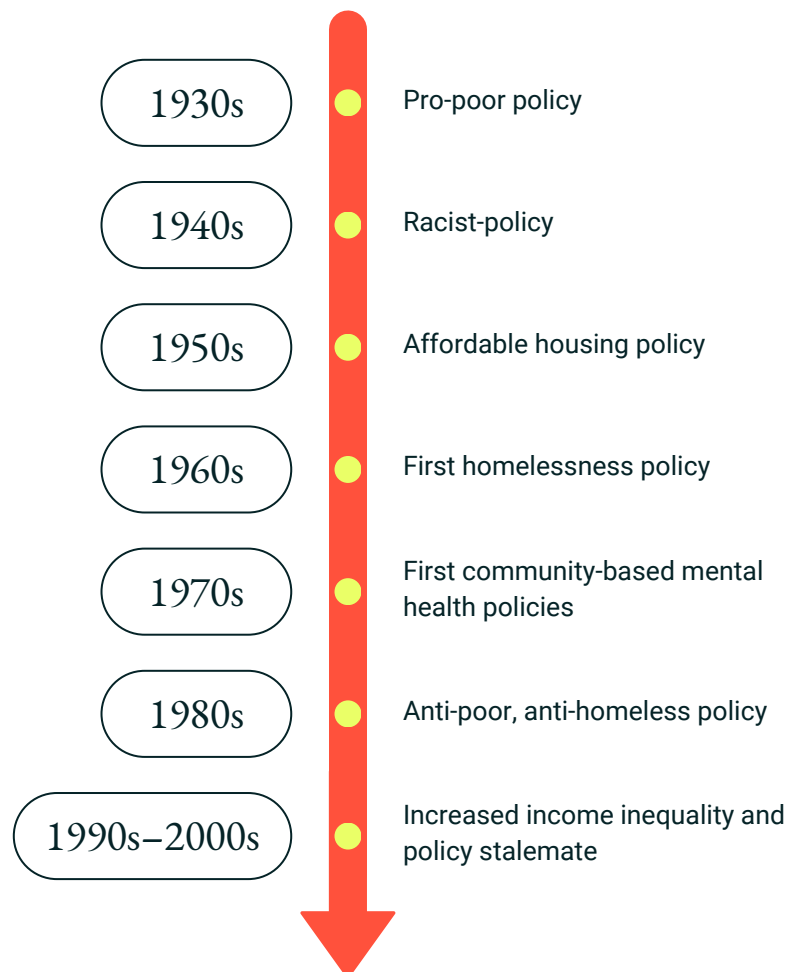
the 1930s

When we look back on the Great Depression, we do so with sympathy and awe.

We think of the families that dotted the plot lines of the Grapes of Wrath – Americans displaced by hardship who were caught in the crosshairs of a macroeconomic catastrophe. People were living in tents in Central Park, and Hoovervilles sprouted up across the country as people lost everything.

To address the unmet need for support for the unhoused, and as part of his broader New Deal program, FDR created the Federal Transient Service. At its peak in 1934, the Service was serving over 400,000 people annually through shelters, job training, meals, medical and dental care, and arts programs. In the late 1930s, after significantly reducing homelessness and equipping people with new skills and opportunities, the Service was dismantled. The Service was successful in looking at the whole person, and addressing a range of needs for living productive, healthy lives. More broadly, FDR recognized the dire need for an increase in affordable housing and public housing and established the Federal Housing Administration. *[7]*

the 1940s

World War II's most immediate impact on the unhoused and housing markets was to halt the construction of all major development projects not related to defense.

In the post-war 1940s, cities were short of housing, as men came home from the frontlines. A 1944 Department of Veteran Affairs home loan program under the GI Bill, which focused on white veterans, facilitated a mass exodus from cities to the suburbs.

As people left cities, the Housing Act of 1949 was meant to revitalize urban areas. In practice, these revitalization efforts provided white Americans with more affordable housing opportunities on land that had previously housed people of color, often displacing them into less secure, lower-quality housing. Policy and administrative decisions like these have been compounded over generations, leaving minorities further behind in asset and wealth accumulation, as well as making these groups more likely to be housing insecure.

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[7] For a stylized timeline, see: https://www.huduser.gov/portal/hud_timeline/docs/hud-timeline-1930-2010.pdf

the 1950s

If the 1940s focused on building new housing, both in the suburbs and in urban areas, then the 1950s was **focused on conservation and renewal**.

Policy during this period focused on rehabilitating the current housing stock and prioritizing groups for affordable housing access, starting with the elderly.

the 1960–70s

While dramatically reducing housing stock for people of color in the 1940s and 1950s, in the decades following the 1949 Housing Act, there were **several pieces of legislation** that both addressed the housing needs of America's poor and also took action to address the homelessness crisis.

In 1965, the Department for Housing and Urban Development (HUD) was created and with it a host of rules around fair housing access – the first time civil rights were directly addressed in housing legislation. In 1974, Section 8 Housing vouchers were introduced to give rental subsidies to eligible (low-income) tenants residing in newly constructed, rehabilitated, and existing rental and cooperative apartment projects.

In the 1960s and 1970s the American Civil Liberties Union (ACLU) spearheaded a campaign to protect the rights of the mentally ill who were being held in psychiatric hospitals against their will. The ACLU and other activists were focused on getting the mentally ill help using community-based rehabilitation, rather than shutting them away from the world in often poor conditions. The 1970s saw a range of landmark rulings that expanded the rights of the mentally ill. Jimmy Carter also signed the Mental Health Systems Act of 1980 that funded community mental health centers, all in service of this vision. In contrast to the progress on the national stage, as Governor of California, Ronald Reagan worked to dismantle mental health systems, defunding core programs at the state level that would be part of the response effort that the Carter Administration had endorsed. Under his governorship, California saw a marked increase in the number of mentally ill entering the criminal system.

the 1980s

When Ronald Reagan became President of the United States in 1981, he led an effort to repeal key elements of Carter's legislation.
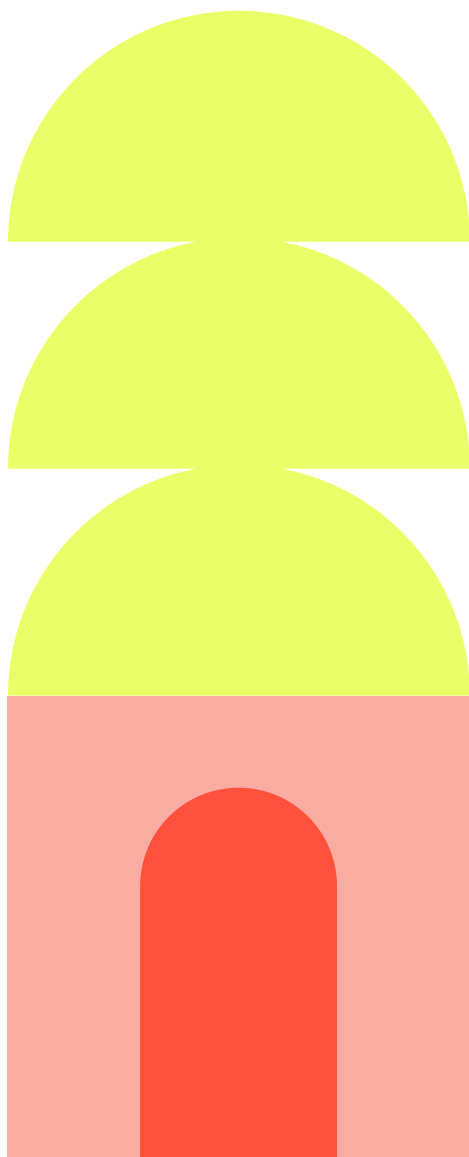
The result was that while the ACLU advocacy was successful in getting people out of hospitals and back into communities, the support that was supposed to be waiting for them when they got there stopped arriving shortly thereafter.

The early years of Reagan's presidency focused on addressing a global recession by implementing austerity. Instead of providing a social safety net to the 10 million Americans that were unemployed during this period, Reagan focused on [curbing government spending](#), particularly on social welfare programs. While Reagan was not responsible for the deinstitutionalization of the mentally ill, he was responsible for what happened to them, and the wider unhoused population, thereafter. The spike in America's unhoused population came a decade after the closing of psychiatric hospitals, when Reagan set his sights on significantly cutting spending on government assistance to the poor. Not all the unhoused have mental health challenges, but all of them are poor.

Reagan's budget cuts were deep and affected a range of social services. During his time as President, Regan cut housing subsidies by 75% and made significant cuts to several programs that America's poor rely upon, like Medicaid and Social Security Disability Insurance (SSDI). This coincided with gentrification and rising housing prices, meaning people had less support and were more vulnerable to becoming unhoused. In addition to deprioritizing a range of budget areas that historically had supported the country's most vulnerable, he also created a toxic narrative around the unhoused. His talking points about the personal responsibility the unhoused hold for their situation have endured over time and remain prevalent in discussions today.

the 1990s-2000s

Since the 1980s there has been a confluence of macroeconomic and policy events that have created instability for poor Americans, while also making solutions to the homelessness crisis that much more elusive.

From a macroeconomic perspective, the recessions of the early 1980s and 2008, along with stagnating wages and rapidly rising rents and prices of goods, has created a large population of Americans who are living in fragile conditions. This has only been further exacerbated by certain key policy decisions, such as the 1998 Faircloth Amendment, which prevented the further development of new public housing at a time when it could have been used to support the country's working poor.

Recent federal policy on tackling homelessness has not been able to recover from the policy losses experienced in the last 30 years. This has caused many of those who were interviewed for this research to disregard the federal government as an agent for change and instead to focus their efforts at the state and city level. Despite pessimism among Angelenos, relatively new Los Angeles Mayor Karen Bass is looking to a sympathetic Biden Administration to support her in executing her plans to address homelessness. At the end of 2022, the Biden Administration announced a plan to prevent and end homelessness, setting the target of reducing homelessness nation-wide by 25% by 2025.

WHERE WE ARE NOW

America's unhoused population is currently facing a world of contrasts – simultaneously experiencing hope and fear.

On the one hand, COVID programs showed us that it is possible to bring more people indoors quickly. On the other hand, the criminalization of homelessness is on the rise in places like California (Bialik 2022).*[8]* Communities have made progress in housing more people than ever before, especially population-specific groups like veterans. But the country faces the most severe affordable housing deficit in history. The following sections will unpack some of the core areas that require attention in order to build on the modest gains seen so far, while minimizing the fall-out from more worrying developments.

[8] Despite the rise in policies criminalizing homelessness, fewer than 20% of American voters agree with this approach.

It Turns Out The Unhoused Need Housing

THE SHORT

In places where housing is cheaper, there are lower rates of homelessness.
In places where housing is expensive and costs are rapidly rising, there are higher instances of people being unhoused. We need a variety of types of housing to be built, both more cheaply and more easily, we need to make it easier for people to access subsidies for housing that already exists, and we need more effective ways of getting communities on board, or in some cases sidelined, so needed projects can be developed.

Homelessness, as the word might suggest, is a housing problem. More than half of all renters, including 80% of low-income renters, are paying more than 30% of their income toward housing. This means that any minor unexpected financial expense can put someone out of their home – an unexpected medical bill, a family member needing assistance, a breakup, or losing a job. This precarity is due to a lack of affordable housing. In California alone, reports and studies suggest there is a deficit of 2.5 million homes, with 100,000 fewer new homes being built per year than are needed.

This section will explore housing as a binding constraint to solving homelessness. We will review what the housing deficit looks like, why people can't afford what's currently available, and why more housing isn't being built fast enough or at scale.

"80% of low-income renters, are paying more than 30% of their income toward housing"

WHAT PEOPLE NEED

America's housing crisis has long been associated with expensive, coastal cities; however, this crisis has **now reached much smaller cities**...

...severely challenging the notion of the "American dream" and compromising long-term economic growth prospects *writ large* (Badger and Washington, The Housing Shortage Isn't Just a Coastal Crisis Anymore 2022). Freddie Mac estimates that the US is 3.8 million housing units short of what it needs to keep up with demand. Demand in recent years has been particularly high due to the COVID pandemic incentivizing people to buy if they can, coinciding with millennials being in their peak buying years, with, for a time at least, favorable interest rates.

While demand for, and thus cost of, housing in cities is on the rise, wages aren't keeping up. An estimated 650,000 families in the LA area are behind on their rent, according to a recent US Census Bureau survey, and problems paying for housing have forced some into living situations that are more crowded than ever before (Tobias 2022). You'd have to make on average $39 an hour to afford a two-bedroom apartment in California, and you'd have to make $31 an hour to afford a one-bedroom apartment. To put that into perspective, home health aides make around $19 an hour. This crisis is not just California-specific: nowhere in the US can someone working full time at minimum wage afford a two-bedroom apartment. These are people who are in work full-time, and yet they are one emergency away from being homeless.

When we talk about the housing deficit, we are specifically focused on the housing needs of the country's poorest and most vulnerable.

The housing deficit discussed above affects those that are currently, or that were previously, unhoused, or those that are at risk of losing their housing. The pandemic vastly increased the numbers of Americans needing support, relief and assistance in order to stay housed. As of March 2021, households owed a collective $90 billion in deferred principal, interest, taxes and insurance payments (Consumer Financial Protection Bureau [CFPB] 2021) (Wong 2021). Analysis suggests that as specific pandemic relief programs go offline, there is insufficient support to meet the needs of low-income renters.

To respond to the unhoused population, a city needs to have a mix of affordable housing, temporary housing, and permanent supportive housing, along with a range of subsidies to augment this stock. There were almost 70,000 unhoused people in LA as at the last PIT count (LAHSA n.d.). According to LAHSA's 2021 Housing Inventory Count and Shelter Count, the number of permanent housing slots throughout the LA region increased by 16% to 33,592 slots between 2019 and 2021. The placement of clients into permanent housing also increased: by 74% on an annual basis between 2015 and 2020. And according to LA County's Homeless Initiative, there is an affordable housing deficit of 500,000 units.

How people become chronically homeless in Los Angeles County, and how they get housed
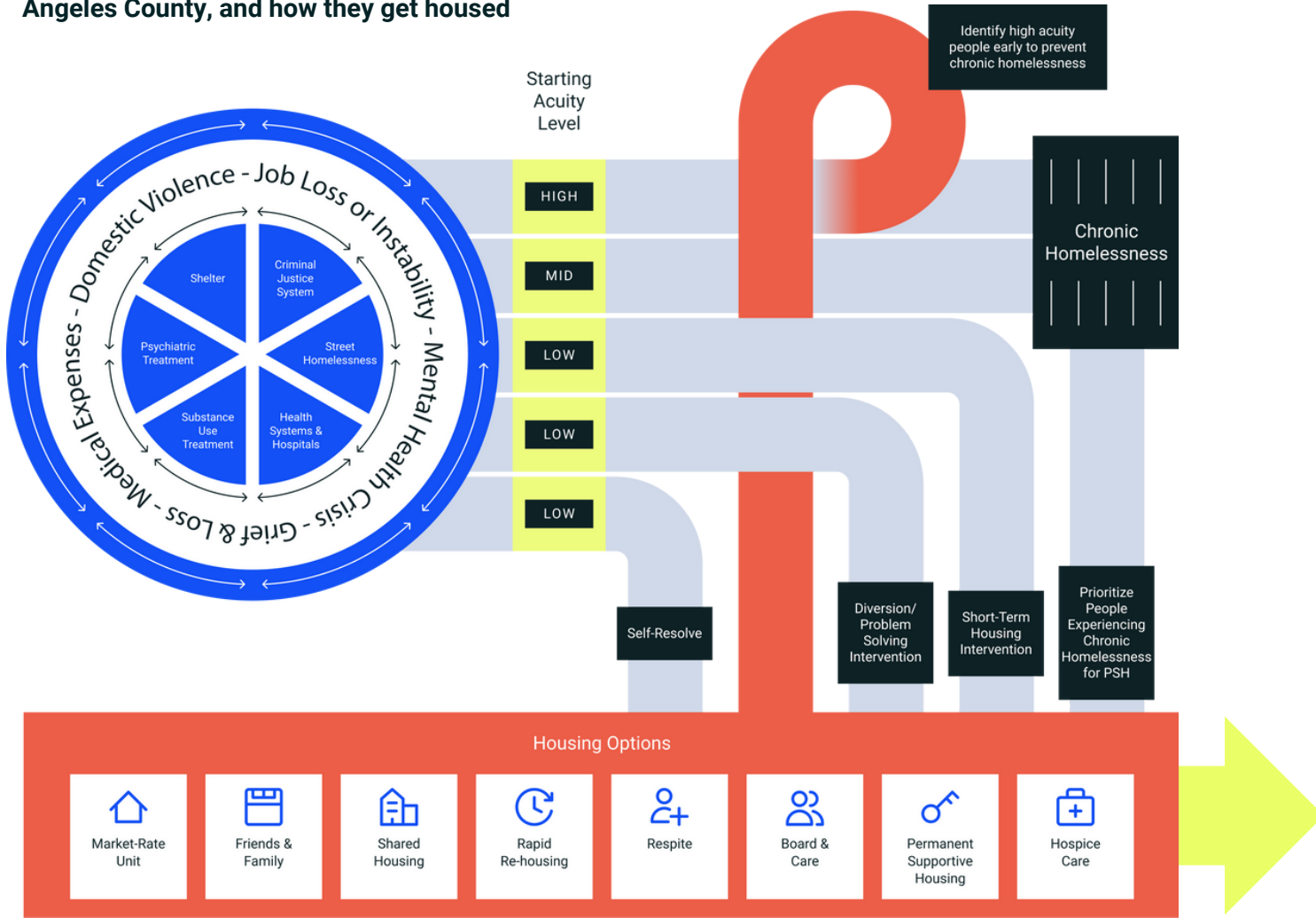
That means that current efforts to house the unhoused are capturing about half the population in need of immediate support, while a much larger number run the risk of falling into homelessness due to the affordable housing deficit.

In California, only a small percentage (30%) of the overall unhoused population is served by these housing options (meaning the rest are sleeping on the streets). Families are more likely to use shelters than individuals, and to be unhoused for shorter periods of time. Emergency shelters are the places people think of most often when they think of housing for the homeless – it's the place you go when you're in crisis.

These shelters often have a lot of restrictions and rules that may make people prefer the street (no pets, sobriety, curfews, etc.). They can also feel less safe if you've been a victim of sexual violence. Someone who has recently been evicted or otherwise lost housing might be best served by rapid rehousing programs, under which they are provided with housing financial assistance and other services to help them get back into affordable housing quickly. The COVID pandemic also helped proliferate a new type of temporary shelter that has been popular among the unhoused – single unit converted hotel/motel rooms. These avoid a lot of the critiques of emergency shelters and still get people off the streets effectively.

Those that are chronically unhoused – about 30% of the total unhoused population – suffer from a range of mental and physical disabilities, and, on top of that, often experience trauma and addiction. Housing First programs have proven that this population can go from being unhoused directly into housing if they are provided with the correct level of services and support required, including case management that's available 24/7 – the combination of which is called "permanent supportive housing" (PSH) (Raven, Niedwiecki and Kushel 2020).

PSH has been [proven to be effective in randomized control trials](#) and is lauded as an important public health intervention, as participants in these programs often access emergency medical services significantly less often, and stay in housing longer, than those under traditional interventions.[9] The federal government, states and cities have been championing this model for decades (often in bipartisan efforts), but the cost and administrative requirements of doing PSH correctly (i.e., ensuring the services *and* the housing) often means it falls short of its promise.

WHY IS SUPPLY NOT KEEPING UP?

The housing deficit in the United States is substantial: it doubled between 2012 and 2019, and is worsening in 47 states (Badger and Washington, The Housing Shortage Isn't Just a Coastal Crisis Anymore 2022).

This dramatic drop in housing supply is primarily attributed to fewer homes being built ([fewer homes were built](#) in the 2010s than in any decade since the 1960s, despite net demand increase in buyers).[10] Data from the Federal Reserve shows that while the number of real estate [listings has fallen](#), there was [a record increase](#) in the number of homeowners in 2020,

primarily driven by white households. This is a mix of millennials coming into [their peak homebuying years](#) and decades of underdevelopment, often due to strict zoning rules.

With all the knock-on impacts an unhoused, or underhoused, population has on public systems, you would think getting people into housing and keeping them there would be a priority. This section will explore the main barriers to getting more affordable housing stock built quickly.

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[9] Finland, an early adopter of the Housing First model, has been successful in [drastically reducing](#) its unhoused population. Much of its success is credited to the ample public housing owned by the state and the city of Helsinki, and the fact that the municipality of Helsinki owns a majority of the city's land.

[10] Private equity involvement in the housing market does not appear to have had a material impact on overall supply, but it plays a role in how affordable housing is. Exactly how much of a role private equity plays is not clear, due to its relatively small share of the overall market. Analysts agree that the involvement of private equity in the sector is opportunistic – trying to profit off of tight demand rather than create it in the first place. This is also true of buy-to-rent properties that are marketed through services like Airbnb.

Don't touch my American dream

Expensive cities need to build more affordable housing, and yet most of them have zoning rules that make this impossible. According to [recent research](), "it is illegal on 75 percent of the residential land in many American cities to build anything other than a detached single-family home" (Badger and Bui, Cities Start to Question an American Ideal: A House With a Yard on Every Lot 2019). Los Angeles is a perfect illustration of this conundrum: it is home to [the worst overcrowding in the country](), and is also home to some of the most pervasive single-family zoning in the country. There is little controversy around the statement that we need more housing in America's cities, and yet there is a persistent tension between what is needed to get people housed and how that impacts the historical single-family home ideal.

The lack of affordable housing in productive centers of commerce means the American economy is leaving [a significant sum on the table]() – the loss of economic activity from not having workers closer to job centers far outweighs the cost of making way for affordable housing (Shoag 2019). Brookings research from 2019 found that, counter to historical trends, people are moving further from productive economic sectors, because housing in cities has become cost prohibitive. A [2016 McKinsey study]() estimated that California loses $140 billion per year in output, or 6% of state GDP, due to the housing shortage. This estimate only considers missing construction investment and missing consumption that is crowded out by housing prices. Researchers at the University of Chicago and UC Berkeley found that America's lack of housing [slowed the country's growth by 36%]() from 1964 to 2009. *[11]*

There is a sound rationale for building more housing near commercial centers for workers, but that rationale breaks down when weighed at the individual level.

As will be discussed further in later sections, the reticence about building multi-unit housing in currently single-home areas is a material impediment to building development.

Historically, active community engagement has proven to be incredibly effective in preventing affordable housing being built in the places that need it (Demsas 2022). According to [an in-depth piece]() on this from the Atlantic, "[survey]() evidence from California reveals that white, affluent homeowners are the ones most committed to local control over housing development. Among renters, low-income households, and people of color, support for the state overriding localities and building new housing is strong."

The effectiveness of community opposition has a material impact on housing development projects across the country (more on this in our public perceptions chapter later), with thousands upon thousands of units of housing never being built for fear of long delays due to litigation or outright rejection of project proposals. What we get instead is more development in poorer neighborhoods, that are often already very crowded, and less development in areas that could handle the expansion but are [under the tight control of often white, wealthy and older, residents]() (Dougherty 2022).

In trying to build more housing, developers and advocacy groups face both zoning challenges and judicial challenges (mainly around being able to challenge zoning decisions) – states have a role to play in circumventing these restrictions. In September 2022, California Governor, Gavin Newsom, signed [two bills into law]() (SB 6 and AB 2011) that will do just that.

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[11] Hsieh and Moretti calculate this estimate focusing on spatial misallocation of labor across US cities. Basically, in cities experiencing high growth with restrictive zoning laws, low-wage workers are pushed out to find work elsewhere, thus slowing growth. They write: "If a city with accommodating housing supply experiences productivity growth, local employment rises and workers in other cities benefit from the reallocation of jobs. If instead the city has restrictive housing supply, the reallocation of jobs is limited and productivity growth in the city is dissipated by the higher price of housing."

Both laws will allow developers to build housing on certain land zoned for commercial use without having to get local government approval (under one of the laws there must be a percentage of affordable units, while under the other there is no such restriction). The law that allows commercial land to be used for mixed market and affordable units does not have the requirement that skilled and trained workers be used for such projects, while the law that provides for market rate-only projects requires skilled labor to be used. These two laws join two other pieces of legislation signed into law the year prior (SB 9 and 10) that allow duplexes to be built in neighborhoods across the state without consideration of local zoning rules, while one of them, SB 10, reduces environmental rules on multi-family housing and makes it easier for cities to add high-density development (Karlamangla 2021). In 2019 alone,

Newsom signed 18 bills into law targeting housing production.

An opinion piece by Ezra Klein in the New York Times summed up the challenge around building new units succinctly: it doesn't matter what you want to build, you can't build it quickly if people don't want you to and the system isn't set up to permit you to. Klein writes: "Yes, micro units and dormitories and prefabricated homes can be cheaper, but if anything, they face heavier community opposition. That's even truer for large shelter developments, which communities go to war to stop. On the margin, the choice of what to build matters. But the inability to build cheaply or swiftly is endemic. A world in which Los Angeles could build lots of dormitory-style developments quickly is a world in which it could build any kind of affordable housing quickly" (Klein 2022).

Building Affordable Housing Isn't... Affordable

Assuming there is a sea change in public opinion, or continued work by lawmakers to get creative about where to build new units, there is still the question of how this much housing will physically be built. That involves land, financing, labor, and materials, all at a time when those inputs are expensive due to labor shortages, inflation, supply chain delays, and high interest rates.

The labor required to build the number of units needed does not currently exist. The home-building industry has been struggling to make up for the 1.5 million workers lost in the 2007–2009 recession that they never got back. According to McKinsey research, "In October 2021, 402,000 construction positions remained unfilled at the end of the month, the second-highest level recorded since data collection began in December 2000" (Hovnanian, Luby and Peloquin 2022).

The labor shortage in construction has led to delays and has made building much more expensive. Between December 2019 and 2021, construction wages grew by 7.9% due to fierce competition within the sector and beyond to attract workers (Hovnanian, Luby and Peloquin 2022). Efforts to fill worker shortages in the sector have generally relied on training programs and migration, both of which are at a low, following low overall rates of immigration and vocational programs being slow to start following the pandemic.

402,000

construction positions remained unfilled as of October 2021

This labor shortage has, in part, contributed to delays in the supply chain, and the supply chain itself has become more expensive due to rising materials costs (Klein 2022). By late 2021, [project owners were reporting](#) that up to 25% of materials deliveries to sites were either late or incomplete (Hovnanian, Luby and Peloquin 2022). The construction industry is anticipating that these labor delays will continue in the short term, while they try to plan for the long term through increasing productivity and efficiency, as well as expanding their outreach to attract new talent to the sector.

Overall, this creates a situation where "affordable housing" options [carry prohibitive per unit costs](#). In Northern California there are several projects where costs now exceed a million dollars per unit. In the LA area, the price tag is now up to $500,000 a unit on average – 10 times the national average.

In 2016, Angelenos passed [**Proposition HHH**](#) **that authorized the city to issue $1.2 billion in general obligation bonds to develop or acquire supportive housing (80% of total spend), as well as to develop affordable housing for those at risk of homelessness, among other housing-related services meant to keep people off the streets (20% of total)**. HHH was launched more than six years ago, and its performance has been underwhelming, promising around 10,000 units and thus far delivering fewer than 2,000. The city's controller [has been tracking progress](#) on HHH and has found that the city is trying to improve and streamline its approval processes around HHH progress, while also focusing more on acquiring and converting empty buildings. Despite these improvements, the controller remains concerned that the allocation of funds has been insufficient to meet the immediate needs of LA's unsheltered population.

The policy landscape

The current legislative landscape is as complex as the housing challenges it is seeking to address. Across the country, states are trying to implement measures to address the constraints to building more affordable housing, and quickly. In California, measures focus on tackling obstructive zoning rules, financing and de-risking new projects, and trying to incentivize faster construction. *[12]*

In some of these cases, political concessions are made that both help to make the measures a reality while [also making them ineffective](#). For example, Prop HHH, introduced in 2016, and the 2022 ULA Measure (the new "mansion tax"), both raise capital, and both require union labor to build units financed by the state measures, significantly driving up construction costs and incentivizing smaller development projects (Ward 2022).

[**The builder's remedy**](#) **is a 1982 provision in**

[**California's Housing Accountability Act**](#) **that is meant to force cities to plan responsibly for population growth through housing development planning.** The provision has [recently come into the spotlight](#) as developers have successfully used the provision to circumvent local obstacles to developing in key areas across California. When the Act was introduced it was dubbed the "Anti-NIMBY" law, and it was meant to address a critical lack of housing that was recognized even then, 40 years ago. [If cities don't develop their own housing plans](#) and implement them every eight years, developers can circumvent city approval processes for projects, so long as some of the housing is set aside for low- or middle-income families (Dillon 2022).

In Los Angeles, Mayor Karen Bass has [declared a state of emergency](#) over the city's homelessness crisis. [Her plans](#) to address it focus on [getting people housed quickly](#), including by

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reducing administrative and regulatory burdens. Thus far, she has signed a directive that [removes red tape](#) around approving affordable housing projects or shelters – giving departments 60 days to respond to an application and five days to issue certificates of occupancy and permits for projects that are 100% affordable housing, and two days to do so for shelters. Another directive focuses on [moving more people off the streets](#) and into converted motel and hotel rooms across LA, as was done in the city's COVID response for the unhoused.

In addition to her work around improving administrative efficiency, Bass has been working to land some material quick-wins with her [Inside Safe](#) program, like [tackling the chronic Venice encampments](#). Unlike some previous attempts at tackling unsheltered populations, Bass' program focuses on getting people housed from the outset, and supporting people to make the transition to housing. The hope is that by being able to promise a safe and longer-term offering, people will be willing to give up their perceived stability in encampments.

Early indications from Venice suggest that people are open to leaving encampments if there is a legitimate offer of housing (carrots rather than sticks) as the alternative. To complement efforts to get more people housed quicky, Bass is currently [undertaking a review](#) of all city-owned land that could be used to develop temporary or permanent supportive housing.

Bass' approach to solving homelessness [ties in closely](#) with the [Biden Administration's approach](#) to preventing and ending homelessness. The Biden Administration has set a target of reducing homelessness by 25% by January 2025. The Administration is using an equity lens to design its homelessness prevention and response work, hoping to leverage better data use and innovation and collaboration to 1) tackle scaling housing (affordable, PSH and rapid rehousing), 2) improve the effectiveness of homeless response systems, and 3) prevent homelessness by reducing housing instability in the first place. The Biden Administration's plan is closely aligned with the priorities set out in this report, including [providing](#) grant funding to organizations to increase the number of case managers working with the unhoused.

SOLUTIONS

Money alone is not the constraint to building the type of housing we need, where we need it.

Los Angeles alone recently returned almost $150 million to the federal government that it was unable to spend over five years to build permanent supportive housing (Sheets 2022). It is a combination of a lack of available labor, rigidity in the systems – financial, regulatory, and zoning – and active opposition to building housing in single-home areas that prevents affordable and permanent supportive housing being developed.

That means that solving the housing stock challenge is messy and requires a lot of policy reform, bureaucratic navigation and direct engagement with communities that are the most opposed to development.

To get involved, private philanthropic actors can do the following.

#1

Put Money Where It Can Go The Furthest

We know that a number of the impediments to building affordable housing involve government rules, regulations and incentives. For philanthropists and other actors to contribute to the challenge of solving homelessness at scale, investments need to focus on working with government actors to design and implement trials that work with government systems rather than creating parallel programs. This provides the best return on investment and gives philanthropy a clear exit strategy so that successful programs can survive beyond initial investment.

For example, in 2014, Los Angeles County's Health Services Agency launched something called the [Flexible Housing Subsidy Pool](#). The pool started in 2015 as a mix of $4 million in philanthropic capital from the Conrad N. Hilton Foundation and $14 million more from county agencies (Heimpel 2022). The pool offers developers and property owners rental subsidies on top of Section 8, alongside the placement of renters and other incentives, which makes deals viable. Developers believe that the key to the pool's success is its promise of project-based vouchers, which guarantee subsidy-carrying renters for a given building. Because of the promise of uninterrupted rents, developers can secure financing and get projects off the ground, while making acceptable returns. By the end of 2021 the flex pool had housed 9,259 people experiencing homelessness, at a pace of 127 people a month.

In 2015 the California Community Foundation illustrated, on a small scale, the power of a loan guarantee to drive investment in housing the unsheltered. It put up a $5 million guarantee to holders of its Donor Advised Fund and asked them to make three- to five-year low-interest loans, which the foundation then invested in the Corporation for [Supportive Housing's Supportive Housing Loan Fund](#) to finance the earliest stages of permanent supportive housing development. The foundation's Communications Director, Paula Valle, stated that "seed investment totaling $5.77 million from our donors [was used] … to secure suitable sites for development of housing for the homeless and insecure population in Los Angeles". According to Valle: "This resulted in the production of 42 housing projects resulting in 3,077 households getting off the street and into supportive and affordable housing units."

We also know that building this type of housing can yield a predictable return on investment: although it might not be as profitable as other types of real estate investments, it's more stable. *[13]* A lot of projects don't go ahead, however, because developers aren't incentivized to get involved, or they shy away from the community-level politics and tight regulation involved in such developments. Putting patient finance behind these projects can help projects to go ahead.

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[13] This is the thesis behind the SoLA Impact business model – focus on Section 8 voucher residents and ensure a predictable, if not optimized, return on investment. We spoke with SoLA for this work and they said that while they have found their niche, it is incredibly human resource-intensive and location-specific, and thus hard to scale.

#2

Use your voice to support measures in your own neighborhood

One of the most valuable things a person with influence can do is to tell their network of other people with influence that they support building a mix of housing in their community. It's a vote of confidence, it sets an example, and it starts to break down the biggest misconceptions and barriers that prevent us moving forward with reducing a significant housing deficit.

This can be done both informally and formally, and is one of the most effective ways to get to the root of the problem. Some people involved in philanthropy have been criticized for, on the one hand, trying to solve homelessness, while, at the same time, advocating against housing development in their own neighborhoods.

Our Benefits System Is Fucked

THE SHORT

The benefits system disproportionately serves wealthier Americans,

while making it extremely difficult for the unhoused to access much-needed services, and to keep those services and benefits once acquired. Making benefits easier to access and less complicated to use will get people off the streets and prevent even more people ending up there in the first place.

The myth around escaping poverty in the United States is one founded in individualism – pull yourself up by your bootstraps to achieve your own American dream. It comes from the country's puritanical founders, who believed hard work was the path to godliness and that god rewards those who work hard. However, research and a nation-wide reckoning with the country's past has opened up an opportunity to examine the drivers of wealth and poverty more critically.

Research shows that people make good financial decisions when given regular, lasting and predictable support. Our social safety net isn't set up to do this early or often enough. Politically, it has become commonplace to couch assistance as being "emergency relief" or "temporary funds", to avoid ideological pushback.

There are systemic and structural barriers to people who are poor rising out of poverty. This means that it is not that people are lazy or incapable, but rather that the system is actively working against those in poverty to break the cycle. A key pillar of the status quo in this regard, ironically, is our benefits system.

The "benefits system" or "social insurance system" is a loose term for a web of credits, subsidies, rebates and vouchers that help Americans that need additional support. That support is determined by income status, relationship/family status, age, military service, disability, or other hardship, as defined by relevant regulations. Programs offer assistance related to education and workforce development, health, income support, nutrition, and housing, among other areas (Barnes, et al. 2021).

money on the things we would expect them to – health, education and nutrition. And yet buying those things is more expensive for the poor than for those who are better off, in relative terms. Giving people reliable, long-term support results in all sorts of positive outcomes, in areas such as health, education, workforce involvement etc. For example, evidence shows that housing vouchers reduce rent burdens, sharply reduce homelessness, and reduce the prevalence of overcrowding (Fischer, Rice, and Mazzara 2019; Gubits et al. 2015; Jacob and Ludwig 2012). Research also shows that nutrition aid and health coverage improve children's long-term trajectories, including improving their education attainment, which has positive knock-on effects for poverty reduction (Troller-Renfree, Costanzo and Duncan 2021). Economic security programs have become increasingly effective at reducing poverty for all

1 in 7

Americans qualify for some sort of assistance – most of whom are classified as middle class. (Social Security excluded)

If you don't count social security, one in seven Americans qualify for some sort of assistance – most of whom are classified as middle class. It is America's seniors that, by far, use the most federal money in the form of benefits – social security pay outs and Medicare. America's poor (about 12% of the total population) account for 29% of the total assistance spend. While those living at or below the poverty line technically receive more assistance than other groups, they also need more. *[14]*

It is well-documented in now Nobel-winning research that, on the whole, the poor spend their

major racial and ethnic groups, though there are still significant disparities in income among racial groups.

Below we discuss two ways that our benefits system holds people back from exiting poverty. The first barrier to benefits being more helpful to the country's poorest and unhoused is the complexity of navigating the system itself, and the opportunity cost of doing so. The second barrier is benefits cliffs: the way in which the system disincentivizes people from seeking better paid opportunities in their quest for financial security.

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[14] Unlike social security, most of the benefits received by the poor come in the form of vouchers and services, restricting how and where they can use these benefits.

DEATH BY PAPERWORK

Most government assistance that is targeted toward the poor comes in the form of in-kind benefits rather than cash.

This means the way the benefit is disbursed is often highly prescriptive. When it comes to housing, for example, instead of just giving someone a regular cash payment to use toward housing, vouchers involve a whole set of requirements that make it harder for both the renter and the landlord to find each other. This results in underutilization of available benefits. In 2019 only 25% of people with incomes less than 50% of the poverty threshold lived in units with a housing subsidy (Barnes, et al. 2021).

Given the barriers to accessing benefits, which we will discuss in more detail below, take-up rates are rarely on a par with the available funding. This means that every year there is unspent money marked for America's poor and unhoused that doesn't get used because it's too hard to access. [15]
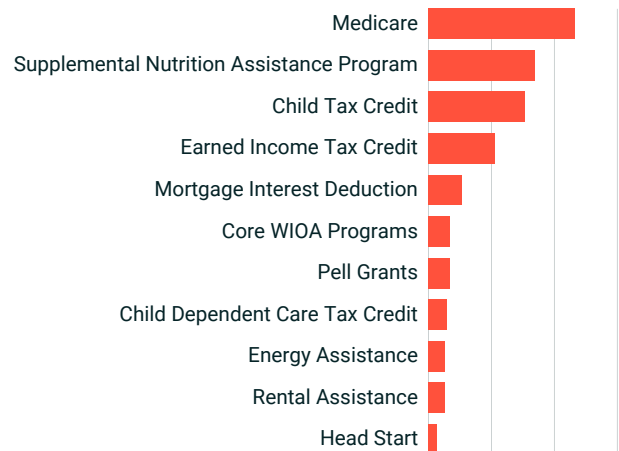
Receiving a service from a government agency is a daunting prospect for anyone. It usually requires some combination of a high degree of reading comprehension, access to the internet, filling out paperwork, providing supporting documents, making or receiving payments via mail or online banking, and an extreme level of attention to detail. All of this takes time, attention and focus. Consequently, people experiencing homelessness have lower rates of enrollment than their housed counterparts for services they are qualified for.

Each separate benefit requires a different administration office, different documentation, and (if applicants are working) a different request for time off work. Just one error in the paperwork,
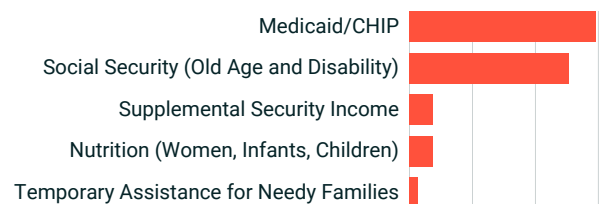
or the office being closed, can result in someone not trying to file for a benefit that could materially improve their quality of life and make them less likely to be a burden on the broader system.

Beneficiaries of Social Insurance
by Program in the Millions

Annual Participation

Medicare
Supplemental Nutrition Assistance Program
Child Tax Credit
Earned Income Tax Credit
Mortgage Interest Deduction
Core WIOA Programs
Pell Grants
Child Dependent Care Tax Credit
Energy Assistance
Rental Assistance
Head Start

Monthly Participation

Medicaid/CHIP
Social Security (Old Age and Disability)
Supplemental Security Income
Nutrition (Women, Infants, Children)
Temporary Assistance for Needy Families

Weekly Participation

Unemployment Insurance

0   25   50   75

Source: www.brookings.edu   Millions of Beneficiaries

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[15] It is not possible to calculate an exact number for this due to the way in which the budgets for different benefits are allocated every year. Some work on a federal–state matching program (like Medicaid), where the funding isn't capped and can rise to meet demand. Some benefits are capped at a specific dollar amount and once the money is spent the benefit is closed to new applicants. That being said, federal data shows that states are sitting on more than $5 billion in unspent funds earmarked for poor families, with Tennessee and Maine having the largest stockpile. This particular example is possible due to states' autonomy over how to disburse federal funding under the Temporary Assistance for Needy Families program. Other programs, like SNAP, report an underspend that is in the tens of billions.

The Social Security Administration [has identified the challenges](#) that the unhoused face in accessing supplemental security income, which they administer. In reflecting on why the unhoused struggle to secure Supplemental Security Income (SSI), the administration observes:

They often lack required forms of identification and documentation. Due to their limited access of ongoing health care services, people experiencing homelessness often do not have current or quality medical records that document their disabilities. The inability to document a disability can be a major barrier to receiving the SSI or SSDI benefits to which individuals are otherwise entitled. Individuals experiencing homelessness may not have a way to receive correspondence by mail, have limited experience working with computers, or have limited access to internet connections to take advantage of electronic processes. Because of these challenges, many people experiencing homelessness often do not complete the SSI/SSDI application process, experience longer application and processing times, or have their applications denied due to lack of information. (Administration n.d.)

To illustrate the level of detail that is required to secure critical benefits, the following is the list of information that the Social Security Administration requires to process an application for SSI:

- Names and addresses of doctors and medical treatment facilities.
- Dates of treatment and any other information that may relate to the disability.
- Any sources of medical evidence supporting the disability.
- Information relating to education, work experience, and daily activities, both before and after the onset of disability.
- Any other pertinent facts showing the effects of the impairment on the ability to perform a work-related function.

That is just to access one benefit. An analysis by the Social Security Administration finds that service providers can help by helping eligible people to apply for and manage the benefit. In their strategy, they acknowledge the need for people to help – this isn't something an individual with a disability living on the street can expect to navigate on their own. In a recent development, the federal government issued a waiver to allow Los Angeles to move unhoused people in first and provide their paperwork later.

Initial Social Security Disability Claims Process Overview

1 The claimant submits application to SSA at a Field Office (FO), or by phone, mail, or internet.

2 TSSA FO obtains application. Verifies non-medical eligibility, medical history for input into Electronic Disability Collection System (EDCS).

3 Case is assigned to an adjudicator in the Disability Determination Services (DDS).

Claimant

If non-medical eligibility requirements are not met, the claimant is notified of a denial

DDS requests and reviews medical records for completion. Also if more information. Is needed, DDS sends disability reports to claimant and reviews.

If evidence is insufficient, DDS schedule CE via phone and letters.

5b IF DENIED
FO Processes appeal if received

4 DDS Makes Medical Determination.

5a IF APPROVED
FO completes required payment processes

Content from https://www.ssa.gov/homelessness/docs/Final_Key-Strategies-for-Connecting-People-Experiencing-Homelessness.pdf

Figuring out how to make government assistance easier for the unhoused to access is in everyone's interest.

We know that government assistance, if administered easily and without punitive measures, can pull people out of poverty. But if people can't access the benefits in the first place, we create an illusion of helping and then vilify the vulnerable for not wanting help. A study of the unhoused population's access to benefits in San Francisco made the following recommendations when thinking about how to improve things:

✓ Use face-to-face outreach and engagement – it works.

✓ Minimize the number of encounters needed to complete the process.

✓ Fully integrate benefits navigation into the program environment.

✓ Be prepared to project manage multiple stakeholders down to the smallest detail.

✓ Develop clear roles, responsibilities, and decision-making authority among those stakeholders.

✓ Create a Steering Committee or Continuous Quality Improvement group, and ensure it meets regularly.

✓ Collect the MVP – minimum viable product – for data that it is important to know. (SFDPH n.d.)

Benefits navigation – helping people to figure out what benefits they're eligible for and then helping them apply for them - is seen as an area service providers and government can improve in order to dramatically improve take-up rates in the near term, while advocacy groups and politicians work on making benefits easier to claim in the longer term. State and local governments have launched programs to support people in accessing benefits, as have some not-for-profits.

These range from online tools to screen for eligibility, to case workers who help people apply and then stick with them throughout the entirety of the process. Online tools are relatively easy to implement, but there are questions about how effective these are for the unhoused population.

Social worker support can be highly effective (especially when paired with online tools), yet, given the persistent social worker crisis, we know that *not enough* of this type of hands on benefits navigation can happen at scale.

CHUTES OR LADDERS?

For those 'on the outside' of the benefits system, we often view benefits as a ladder out of poverty. For those that need benefits, they can feel more like anchors that keep you from moving forward.

The main reason for this is the effect benefits cliffs have on incentives and decision-making. 'Benefits cliffs' is a generic term for any time a rise in income triggers the loss of a benefit. These cliffs are steep and allow for little gray area, often leaving people surprised to learn they've lost a critical benefit like housing support, food stamps, or free childcare. This can happen if one month a person makes $100 dollars more than they did last month due to a one-time bonus, or a tip, let alone a meager raise. Cliffs can disincentivize people from trying to move up the professional ladder – losing benefits is effectively an extreme marginal tax rate. Benefit cliffs have been recognized by the federal government, a number of state governments, and think tanks nationally as a key barrier to benefits working to help people out of poverty.

There is a lot of work being done on benefits cliffs – both in terms of education (making sure people know about a cliff before it affects them) and policy change (making cliffs less detrimental in the first place), but this all requires careful political maneuvering. Some of the main areas being trialed or discussed in regard to reducing the severe effects of cliffs include the following:

- **Co-payments to maintain benefits.** These allow people to hold on to their benefits for an affordable sum while they are in a transition period. Imagine it like COBRA, in terms of keeping health coverage once you've left a job (but more affordable).

- **Fewer periodic reviews.** Poor people receiving benefits regularly face reviews of those benefits, either triggered by regular review processes or by a change of circumstances. Simply making these reviews less frequent and allowing for a predictable grace period may provide for more stability.

- **Locking in a benefit for a certain period.** Instead of focusing on exiting people from the benefit as fast as possible, this approach would give a standard time frame for the benefit (e.g., five years). This can then be reviewed after that period is up, even if someone technically prices out before then. This would give people more of a cushion when making an income bracket transition.

- **Temporarily increase allowances for hourly workers.** Hourly wage workers may find that certain months of the year, or certain workplace circumstances (like the holiday season), mean they get more hours than they would normally be able to get. Temporary increase provisions would allow them to get those extra hours without immediately being disqualified from a benefit.

- **Building a cushion/resilience.** This allows benefits recipients to build up their savings before being weaned off a benefit entirely. In the long term, this increases people's resilience to external shocks.

- **Reducing asset tests for receiving benefits.** At present, some benefits providers impose an asset test, with savings and assets used to calculate eligibility. This means a family could find themselves in the position of having to sell their car to continue to be eligible for food stamps. Eliminating or modifying this requirement would also allow for more resilience.

SOLUTIONS

Americans' attitude toward benefits for the poor are often similar to their attitudes to homelessness – focusing on individuals and their perceived weaknesses, or their lack of motivation or work ethic, rather than focusing on how our system is failing.

This is at odds with what the research tells us about the spending and behavioral habits of the poor (Hanna 2019) (Duflo and Banerjee 2007). Our own narrative about benefits – that they should be hard fought, brief, and rare – means that we spend a lot of energy trying to keep people down, rather finding efficiencies that can help lift them up. America's poor are five times more likely to get audited compared to everyone else. At the same time, they don't have the tools to be tax efficient. This makes formal participation in the economy incredibly costly. Add in the challenges around benefits cliffs and the maze associated with accessing needed support and their level of effective taxation is higher than the country's wealthiest, relative to their income.

There are a few different ways philanthropy can intervene in what is a largely government-run area. Intervening here is a unique opportunity to both engage in preventive measures to keep people out of homelessness in the first place, while also responding to those that are currently unhoused and looking for a way out.

#1

Support the human resources to make benefits navigation possible

There are a range of calculators, based on state and sometimes service, available for people to understand their benefits and how their income affects those benefits. These tools are valuable and are a good first step in honing our collective understanding of the complexity of the benefits systems.

However, to date, the most effective way that has been found to help people navigate securing benefits is the assistance provided by case managers, outreach workers, and those that run interim housing, like shelters. That will not change soon. By working to address the social worker/case manager crisis discussed in the next section, and by providing support to organizations to hire staff who are specifically dedicated to benefits navigation, funders can leverage their private funding to make better use of the available public funding.*[16]*

#2

Sponsor trials or co-sponsor trials for better benefit delivery

Sometimes the most powerful way to make the case for change is to lead by example. When it comes to more efficient benefit delivery, there is work being done by philanthropists and researchers to harness the power of unconditional cash transfers to get people support faster and in a less complicated way. In the field of rigorous studies on cash transfers, there is room to finance more and larger cohort studies using randomized controlled trials or quasi-experimental methods to investigate streamlining benefits with fewer conditions. This research links in with work already being done on universal basic income (UBI) and would focus specifically on the unhoused community. Philanthropist and billionaire Adam Miller is currently doing something similar with non-punitive, zero interest micro-loans, with data being sent directly to researchers at the University of Notre Dame, for study (Smith 2022). Google.org recently similarly committed $10 million to test cash transfers for the unhoused in the Bay Area. The Hilton Foundation has also partnered with researchers at USC to study the impacts of cash transfers, expanding work by a small charity in San Francisco, Miracle Messages.

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[16] Standalone centers that focus on benefits navigation are less likely to be effective as compared to integrated approaches that involve teams that are already providing services.

We Treat The People We Need Like Shit

THE SHORT

Frontline workers are critical to solving homelessness, and yet the workforce is understaffed, underpaid and undermotivated. Not addressing this failing is a binding constraint to progress overall.

Even if we had enough of the right type of housing available at the right time, we would not have solved homelessness. That is because getting people off the streets and into housing requires case workers and, right now, we are woefully behind on getting the case management we need.

Case managers, outreach workers, social workers – these professionals are on the frontlines of the homelessness crisis. They meet people, literally, where they are. They work to gain people's trust, then understand their needs, match them to services, help them find and prepare for job interviews, follow up with them, provide therapeutic support – the list goes on. Some of these professionals have specialist qualifications in areas such as mental health or addiction, while others have lived experience, having been previously unhoused themselves, providing unique insight into the struggles people face as they work to transition into shelter.

People who are currently, or have been, unhoused often cite these workers as being their only connection to the rest of the world. Their consistency is often cited as a key element in success stories – conversely, their failure to show up is often cited as one domino in a line of many that may lead someone to succumb to their addiction or past trauma.
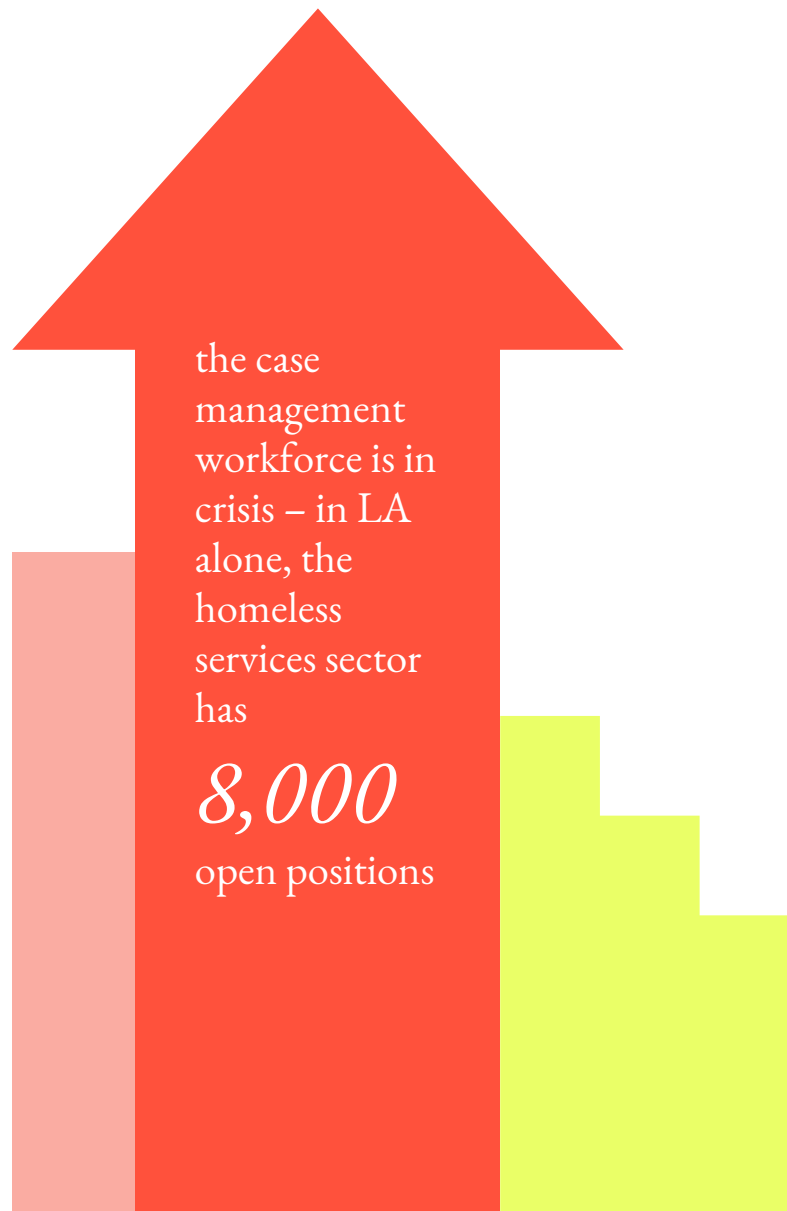
Despite the consensus on the critical role they play in ending homelessness, [this workforce is understaffed](), and those who are in place are burned out and sometimes on the brink of poverty themselves. With the career progression prospects limited and the personal well-being outlook grim, the case management workforce is in crisis. Without addressing this critical human resource need, people will not get housed, apply successfully for a suite of benefits, or get the wide range of services they need.

FINDING AND KEEPING THE WORKFORCE

Despite their importance, the institutions that hire these employees are chronically understaffed.

Despite their importance, the institutions that hire these employees are chronically understaffed. That's because people do not want to do these jobs. And there are a lot of jobs to do. In LA alone, the sector has more than 8,000 open positions. According to the LAist, "L.A.-based People Assisting the Homeless, or PATH, which serves about a fifth of the state's homeless population, has hired seven recruiters to help fill 340 vacancies, out of 1,100 jobs, said CEO Jennifer Hark Dietz. It's now taking an average of four months to fill any given spot" (Tobias 2022). In Los Angeles last year, 30% of people working in the sector left their organization.

The attrition and the deficit are due to a range of issues: some are unique to working on homelessness, while others are more broadly symptomatic of the larger care/social services sector, which lends itself to short careers with high rates of burnout. The broader complaints include poor pay, lack of diverse representation in executive leadership, poorly defined career paths, and intense job demands (KPMG 2022). However, there are sector-specific barriers on top of these that make it particularly tough to keep people in these jobs. This includes, "agency hop", where people move between organizations laterally rather than moving up within their own organization, lack of physical security when engaging with clients, a "trial by fire" culture, and negative perceptions of the sector, to name a few.

the case management workforce is in crisis – in LA alone, the homeless services sector has

8,000

open positions

THE SOCIAL WORKER CRISIS IS A SOLVING HOMELESS-NESS CRISIS

The sector's staffing needs are only growing and the lead time to address these barriers to hiring and retention is dwindling. Once the sector attracts talent, it struggles to keep people in jobs for longer than a few years. Houston leads the country in this regard, with about four years tenure per employee, whereas most West Coast cities trail behind, at two to three years.

The sector is trying to hire case managers, outreach specialists, and program managers, with case managers identified as the greatest hiring need in a recent KPMG study. The study suggests that the homeless sector needs to improve clarity on roles and career trajectories, improve perceptions of working in the field, and organizationally invest more effort and time in workforce planning. When speaking with case managers specifically, the study's authors found that a majority felt they didn't have adequate training for the jobs they were meant to do, and that this was their biggest challenge.

An early 2023 RAND report found that salaries for homeless services workers are not meeting cost-of-living requirements. Anecdotal evidence suggests that the cost burden faced by this workforce may be a much more significant barrier to entry and retention than earlier reports have suggested. A great irony is that much of the cost-of-living pressure on social workers and case managers is due to the rising cost of housing (Tobias 2022).

This is a crisis as regards solving homelessness – we know the importance of consistency for someone's journey into stability. Case workers provide that stability. They are the ones who are most likely to be trusted; they are the providers of services and of knowledge, and a link to everything else in the system. If we can't make that piece of the system work, none of it will.

SOLUTIONS

What we have discussed in this section is the bare minimum as regards challenges that we need to address to improve the homeless services workforce.

Government officials and service providers all agree that workforce development is a major challenge, yet there is little mention of it in state budget proposals (Office 2022).

Philanthropy can support the expansion and strengthening of the homeless services workforce by doing the following:

#1

Endow vocational schools and community colleges to groom a new generation of professionals

Unlike funding endowments at large, prestigious, universities, providing financial aid to vocational programs that specifically focus on this workforce [has a more immediate return on investment](). In addition to the benefit of getting more people into the profession, and quickly, scholarships and awards are a valuable way of making these careers more prestigious – a shift in mentality that we need to make both for people considering pursuing these careers and for the wider community to support them in this difficult work.

#2

Fund organizational development initiatives with service providers to address workforce gaps

The homeless services workforce suffers high attrition rates due to issues that could be addressed with better organizational development – a fact with which LAHSA agrees. In often stretched organizations, organizational development initiatives are left last in the budget line. This means limited budget for human resources departments, training and outreach programs, wellness programs, and strategy. This type of organizational support has become commonplace in the venture philanthropy community – pairing both unrestricted funding and organizational development funding to support organizations in achieving strategic goals.

It's Us, Stupid

THE SHORT

Public opinion has a significant and material impact on how policy around homelessness is designed.
Yet the public's ignorance about the systemic drivers of homelessness, and a self-interest in protecting neighborhoods from development, makes public opinion a binding constraint to progress. Getting people to think differently about the unhoused population is critical for making progress.

The great paradox with the crisis of the unhoused is that everyone wants it solved but very few want to change their own behavior to solve it. If we want to truly solve homelessness – rather than hiding people in prisons, shelters and hospitals – we need to accept that those that are unhoused are part of our communities. Rather than trying to push them elsewhere, we need to figure out how to house them where they live.

To illustrate the point: We gave a talk to a group of well-intentioned neighbors on our work on homelessness, the purpose of which was to explain the key drivers and challenges around solving homelessness. We spent a lot of time explaining that homelessness is a symptom of a series of structural issues, rather than a collection of individuals who have failed. We explained the danger in thinking about homelessness as an individual's problem. We talked about how NIMBYism has prevented progress on a range of key issues that residents would like to see solved. We cited research to support

"an unhoused person is significantly more likely to be the victim of attacks than the perpetrator"

all of this. We even cited research about how, despite everything we had just said, most people in the audience were going to maintain their preconceived notions about the unhoused.

At the end of the talk, when it came time for the Q&A, you can guess what happened. The first question was "why don't people want to work and live in public housing?" The second question was about fraud in the benefits system and the cost of benefits and subsidized housing. The third question wasn't a question at all, but rather just a statement that all people who are living on the street should be removed immediately and put into camps until they can be rehabilitated. The last question was, somewhat sheepishly, "how can we help?"

There are two main ways in which the average citizen influences the government response to the homelessness crisis: 1) through their insistence that their perceptions of homelessness are the reality, and 2) through their active participation in preventing projects being developed in their neighborhoods. These two things are interlinked.

IT'S THEIR PROBLEM

If you turn on [the local news](#), open X (Twitter) – or, worse, [Nextdoor](#) – you would think that the unhoused population is running around killing people and giving drugs to children.

Entertainment and news shows perpetuate stereotypes about those that are unhoused, often focusing on a narrative of personal failings rather than systemic or organizational failings. Articles about people being attacked by someone who is unhoused, for example, get a lot of play, even though, statistically, an unhoused person is [significantly more likely](#) to be the victim of these attacks than the perpetrator (Impact 2019).

[A recent YouGov survey](#) **found that Americans think addiction and mental illness are the biggest causes of homelessness.**[17] Again, these perceptions are focused on an individual's failing, rather than a structural failing – a criticism that researchers and service providers [have been battling](#) ever since the beginning of the modern homelessness crisis (Schanberg 1984).

These narratives are not just dangerous for individuals who are unhoused – they significantly inhibit progress. Ronald Reagan was the architect of [the individual failing narrative](#), asserting that people can pull themselves out of their homelessness. If they do need help, Reagan said, it should be religious organizations that provide the support, rather than the government. This narrative is useful (and very effective) if the goal is to defund government's anti poverty programs that are central to federal, state and local homeless responses. It is not useful, however, for solving homelessness – something that was recognized even at the time of

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[17] Underneath this headline finding, the survey found that Democrats are more likely to acknowledge the system-wide issues that drive homelessness, like lack of housing supply, while Republicans are more likely to focus on individual weaknesses, like lack of financial planning (Bialik 2022) standalone centers that focus on benefits navigation are less likely to be effective as compared to integrated approaches that involve teams that are already providing services.

Reagan's policy changes and remarks (Schanberg 1984).

In our day-to-day lives, the tropes around homelessness being caused by individual failings are manifested in a range of punitive policy initiatives. For example, in California, most cities have laws criminalizing a range of behaviors (like sleeping outside) that are associated with being unhoused. California Governor Newsom and New York City Mayor Adams are both instituting processes to make it easier to institutionalize mentally unwell unhoused people against their will (either with family or the state as custodians).

These policies are a response to public perceptions about homelessness and are at odds with more evidence-based policies that are also in motion. In addition to institutionalizing people with severe mental health issues, both California and New York are vocal champions of Housing First policy – a policy founded on the principle that anyone can be housed so long as we have the housing stock and support services to make it happen. What you get when you put these contradictory policy directions together is: not enough housing stock or outreach services being developed and funded, while also persecuting the unhoused poor.

Focusing on individuals, rather than systems, is easier for the human brain to process cognitively – that's why negative stories in the news or assertions about people's shortcomings are so persuasive. Psychologists have found that people are more likely to remember the details of a story they have heard than they are facts and figures alone. On a related point, neuroscientists have found that people are terrible at processing large numbers and their implications – whether this be numbers of people, deaths, amounts of money, or numbers of missing housing units. This is also why human interest stories and anecdotal evidence around the unhoused remain such prevalent talking points in the debate around the homelessness crisis – people's brains simply prefer it to talking about the scale of the institutional challenge

people are terrible at processing large numbers and their implications
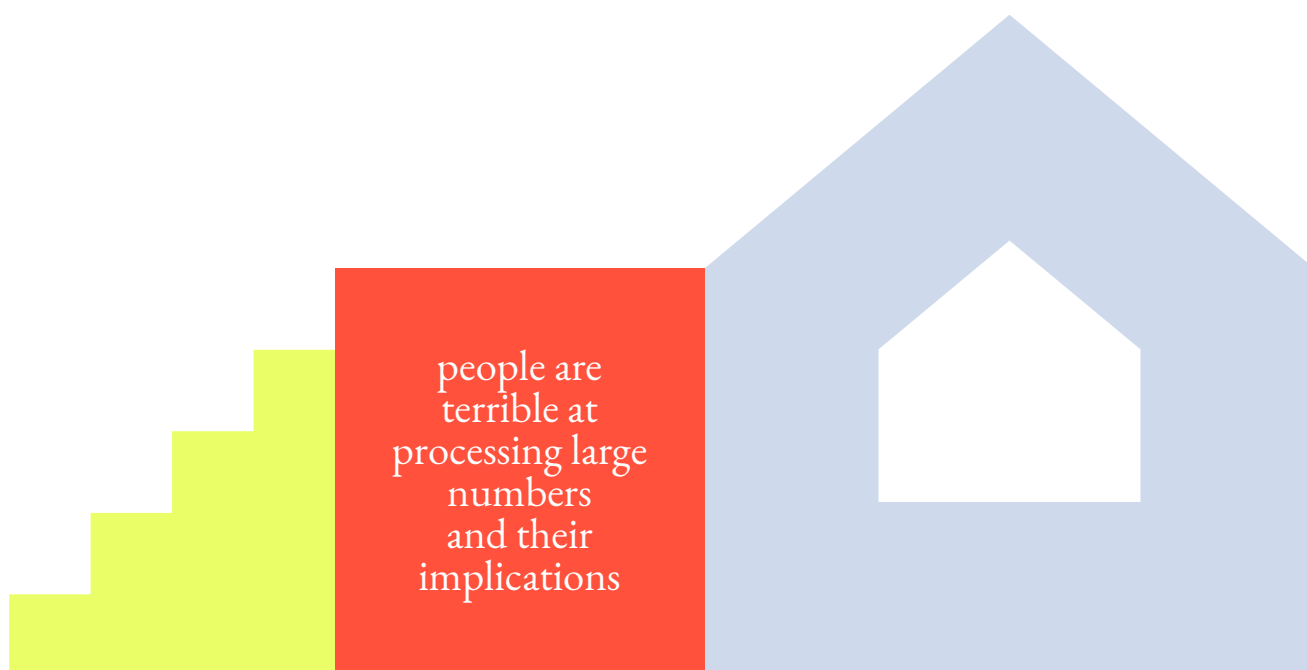
NOT IN MY BACKYARD

Americans sincerely care about solving homelessness.

In public opinion polling and at election time, communities repeatedly express a desire to address homelessness, particularly for America's unsheltered living on the streets. However, the desire to solve homelessness is repeatedly at odds with people's desire to maintain the "look and feel" of their neighborhoods:

Enter the NIMBY.

The Not In My Backyard acronym was first coined for environmentalists in the 1980s who opposed industrial developments and multi-family complexes near their single-family homes. It was (and still is) argued that changing the natural environment and the types of homes in each area would change the "character" of a neighborhood for the worse. As populations in cities boomed and started to threaten the single-family housing ideal, NIMBY took on a new flavor: people who had been established in their neighborhoods kicking the ladder away to stop others joining them – advocating against poorer people living in their neighborhoods by opposing affordable real estate developments and public services that cater toward poorer clientele.

These often relatively small groups of residents are incredibly effective at preventing housing development. They use local council meetings to oppose building any sort of housing or support services for the unhoused, and do so with great effect. For example, Livable California is one of a new crop of non-profits that have become a unified group of activists fighting for local control. They go so far as to publish studies that intentionally mis-construe data to suggest that concerns about the housing shortage are overblown (Dougherty 2022).

There are two main reasons that NIMBYs feel so strongly about preventing new developments near where they live: perceived concerns about safety and their community well-being and perceived concerns about what such developments might do to their real estate investments. When asked in a poll, most people reported feeling sad when they see people living on the streets in their communities, followed by feeling concerned. Only 10% reported feeling scared (Bialik 2022). It's a difficult balance: giving housed people decision-making power about things that directly affect their communities, and limiting their power enough to support those who really need it, even at the expense of people's neighborhood idyll. Unbridled democracy will always protect the majority without providing protections for minority rights.

In response to the effectiveness of NIMBYs, there is a growing crop of YIMBYs or PHIMBYs (Yes in My Backyard, Public Housing in my Backyard) – housing activists that are working to counteract the influence these NIMBY groups have over local development. Policymakers and activists agree that higher-density cities and suburbs are the future, and in 2016 in California, a new wave of state legislation began to move toward this, with increased acceptance of duplexes and additional dwelling units (ADUs). Gavin Newsom has called out NIMBYism as a material impediment to progress on several state-wide initiatives and has created a unit for ensuring that localities are doing their part to approve new housing projects (Dougherty 2022).

SOLUTIONS

Changing the public's
(read: voting constituents')
perceptions around
homelessness is likely one
of the most impactful things
we can do.

A voter who views the homelessness crisis as a symptom of structural failures is more likely to hold their politicians accountable at the ballot box. They can ask for specific things, like leadership, strategy and time-bound deliverables. A voter who sees an unhoused person not as a security threat but as a victim is more likely to support a housing development near where they live.

Achieving this is difficult, but we know people's minds can be changed by meeting them where they consume information and entertainment. Philanthropists can help here, by doing the following:

#1

Fund research on public perceptions, and interventions to change them, like nudges

#2

Support advocacy efforts to remove barriers to development driven by NIMBYs

We have an opportunity to leverage neurological/psychological bias to change the electorate's perspectives on the unhoused, something experts think we desperately need. Doing so is imperative if we are to achieve improvements in housing stock (often blocked by neighbors' concerns around their safety or property values), benefits (strictly managed to combat perceptions of "hand-outs" for people who are not working hard enough), and case management (underfunded and understaffed due to a broad public perception about the value of this type of work).

"Nudges" are subtle ways of messaging people to change their behavior. In the rapidly developing and cutting-edge field of behavior change communication, these efforts have shown positive results – from getting more people to pay their taxes in the UK, to encouraging people to reduce their food waste. Funding research on nudges that would change public perceptions around the unhoused would be incredibly valuable work. Done alongside key organizations at the city level, like LAHSA, such research could help shape new interventions that can have positive long-run effects.

Policy trends have been walking a fine line toward removing barriers to development that are driven by NIMBY action, though this is challenging. Politicians risk losing support from donors if they take this line too strongly. Funding organizations that advocate for more housing being built and for supporting candidates that champion the cause, is a good place to start.

#3

Fund mainstream storytelling that changes the narrative of homelessness

Some organizations are trying to do storytelling work around homelessness, but maintaining momentum is difficult when it's hard to chart progress in the short term. We know that influencing TV and film, for example, has an impact on people's perceptions about institutions (e.g., the military through its historically close relationship with Hollywood) (Stahl 2022) (Lange 2018). Investments to do the same for storytelling around homelessness have been modest to date and are hard to get right. There is value in investing in storytelling, but it must be done in a way that highlights the institutional and systemic barriers to the problem of homelessness, rather than focusing so much on individuals' agency that content consumers come away focusing on the individuals' failings rather than the institutions.

A lot of the storytelling around lived experience that is in the public domain sits in niche corners of the Internet, rather than in places where most people consume their information and entertainment. Movies and TV that broach the topic of being unhoused often do it in a way that dramatizes the individual's life, focusing on personal responsibility, rather than focusing on the drama of a poor person who is stuck in a system that is designed to oppress. This is a missed opportunity on many levels. There are a range of ways of engaging here: from championing scripts to working with producers, to financing content creation that focuses on a nuanced portrayal of American poverty. TikTok has proven to be a new platform for sharing the experiences of the unhoused in an accessible way, but the full potential of the platform to tell this wider story has yet to be realized.

Tying it *all* together

WE KNOW THE ANSWERS

Homelessness seems like it should be solvable.

It's a relatively small proportion of America's overall population and not solving it is expensive (Von Wachter, Bertrand and Pollack 2019).*[18]* No one likes that people are living on the street or in shelters. And yet, at a national scale, we struggle to make enough headway to make a dent.

There is a cultural dissonance that prevents us from making progress. The interventions that have been most effective involve giving people support and giving them their dignity back, no questions asked. They involve creating and facilitating a meaningful sense of community, where those that are struggling are not seen as a problem, but rather the victims of other things in society not working. They involve clear vision and leadership, with clear lines of accountability (Hwang, Marritt and Chiu 2009).

This year of research has attempted to take a dispassionate view of the homelessness crisis and to focus on what the evidence tells us. In doing this, we've discredited several common tropes about the unhoused population, and we have identified a series of interrelated binding constraints that need to be addressed in order to materially change the way the United States, and California in particular, tackles the crisis of the unhoused.

If we can't solve these four constraints, we can't solve homelessness. These four areas – housing, case management, benefits, and public perceptions – are interrelated blocks, issues which prevent people getting into housing, and staying in housing once they get there.

HOW TO THINK ABOUT INVESTING

Philanthropy has a role to play in solving homelessness. But philanthropic dollars (or even all private sector dollars) alone cannot solve what is a public crisis.

Philanthropy should champion efforts that pool resources effectively, fast track solutions that are supported by evidence, support organizational and leadership development in private and public institutions, and remember that the unhoused are victims of a biased and inefficient system, rather than individual failures.

[18] One study in Santa Clara County estimated the unhoused cost at $83,000 a year on average, in public services.

Rather than be prescriptive about organizations or specific policies at this stage, we instead set out the following guiding principles for investment in this area:

01

In consultation with your accountant, fund organizations that are doing good advocacy work on pain point issues in housing, social services, benefits and public perception. Solving homelessness effectively has a lot of powerful enemies. These opposition groups use money to advocate for policies that will not solve the problem in the long term. Solutions that are more viable can only be championed with policymakers if more advocacy time and energy is given to them.

02

Pilot things that can be scaled. There is a temptation to go out on your own and cut out the inefficiency of government altogether, but what "systems" philanthropy looks for long term is durable change. That means funding pilots of projects that can feasibly be scaled and that plug into government processes, to avoid duplication, ensure scaling, and reduce dependence on philanthropic dollars in the long term.

03

Be a patient investor by investing in things where the intervention logic is good, but easily measurable key performance indicators (KPIs) are harder to come by. It is the inclination of big philanthropy to have everything tied up in year-on-year KPIs, and yet we know a lot of what needs to happen is attitude and behavioral change. This is a valuable area to intervene in but it's also one for which it's hard to measure success. If a measurable short-term performance management framework cannot be avoided, employ experts who understand the desired change to help define useful metrics.

What we recommend is a longer-term suite of investments to affect structural change, but there are also things you can do now to ease pain for individuals. You can invest locally in initiatives that are enmeshed in the community. This could mean becoming a substantial donor to one or two local organizations doing good work in each area, to help them scale. While this type of work takes more of a triage approach, it is still valuable and important and may prove a more palatable entry point to the field. Ultimately, the most effective thing we can do to prevent homelessness in the future is to protect vulnerable people today, and to make that protection easy to access for everyone, regardless of race, health status or disability.

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Homeless Services
Governance Explainer

At the local level, homeless services are coordinated and administered by a web of governmental and non-governmental organizations. These organizations are governed by a federally defined "Continuum of Care" (CoC).

A CoC is a locally designed system of housing and services that addresses the needs of people experiencing homelessness. A group of local organizations and government agencies come together as the CoC's governing body to design, implement and oversee the CoC. This group is often led by a non-profit organization or a local government agency. While the various organizations within a CoC will get their own funding from various sources, the CoC lead agency/organization is also often responsible for receiving federal and state funds and using them to execute the CoC's strategy. One particularly visible role that the CoC plays throughout the year is its leadership responsibilities in running a continuum's PIT survey that is mandated by HUD. They also may be responsible for driving forward a coordinated entry system for the city/county.

CoCs are designed to be flexible and responsive to the unique needs of the local community. As such, the structure of a CoC can vary depending on the community, but the core role of the CoC is to provide a comprehensive and coordinated system of housing and services that addresses the needs of people experiencing homelessness.

In Los Angeles County, the lead agency for the CoC is the Los Angeles Homeless Services Authority (LAHSA). LAHSA is responsible for coordinating and implementing the county and city's efforts to address homelessness. It is governed by a Board of Commissioners that is appointed by the Mayor of Los Angeles and the Los Angeles County Board of Supervisors.

LAHSA has been the object of criticism and controversy in recent years, particularly in regard to LA city and LA County's lack of coordination and collaboration. This criticism is aimed both at how government agencies work together and also how service providers collaborate in delivering services to the unhoused. The lack of coordination and collaboration has led to a perception that LA lacks strategic leadership and accountability for its plans to tackle the homelessness crisis.

As a result of politicians' and constituents' dissatisfaction with LAHSA, a commission appointed by the LA County Board of Supervisors (read: no involvement from the city of LA) suggested a new entity be developed that would supersede all other homeless service response organizations. It is unclear what such an entity would mean for the future of LAHSA, and if any plans will proceed without the blessing and engagement of the city of Los Angeles.

Houston

The main report covers Los Angeles extensively, but [Houston has become a media and policy darling](#) in recent years for its successes in tackling homelessness. Houston's journey toward solving homelessness has captivated the attention of policymakers and journalists because it provides hope – the country's fourth most populous city has cut chronic homelessness by 63% in a little over a decade, housing 25,000 people by placing them in long-term housing solutions. This is a far cry from a decade earlier, when the city had one of the highest per capita homeless counts in the country.

There are some factors in Houston's success that are valuable reminders of how to bring about change. At a high level, Houston had a clear mandate from its mayor (carried across multiple mayors' terms), prioritized coordination and a shared strategy among its agencies and service providers, focused on measures that would support getting people housed quickly (rather than focusing on criminalizing vagrancy or diverting resources to temporary housing) and streamlined how people wait for and access housing. In their strategic focus, they were very clear: "we are not preventing homelessness, we are triaging the chronically unhoused population we currently have". All of this adds up to an efficient system to get chronically and/or veteran unhoused people processed and into housing quickly (with a goal of within 30 days). All of this was done under the banner of a Housing First policy.

Houston's coordination and strategic alignment has been closely studied by other cities hoping to have similar success in combating homelessness. All of the agencies and organizations involved in providing services and responding to the homeless population of Houston came together to agree on strategic priorities, and strong mayoral leadership held them all accountable for delivering the shared plan. They targeted their interventions to homeless veterans and chronically homeless populations first. They focused resources on permanent housing. They decriminalized a number of activities associated with vagrancy and offered support services instead. They offered taxi vouchers to help the unhoused move around the city in order to avoid the use of ambulances to get around (a previously common and expensive practice). Those involved in the process contend that the collaboration across organizations is genuine and enthusiastic, setting them apart from other cities that may be technically collaborating but doing so half-heartedly or ineffectively.

Houston has also developed an encampment decommissioning process that ensures encampment residents are placed in long-term housing before the sites are closed. Houston has not been shy about its aggressive plans to close encampments, but they have married that stance with a clear pathway to long-term housing for people living in encampments. Depending on how an unhoused person scores on the city's "vulnerability index", they may be offered social security benefits, food stamps, rental assistance (rapid rehousing), or permanent supportive housing.

These tactics are valuable and should be replicated, but Houston hasn't solved its homelessness problem. It is likely to face battles similar to other cities, due to rapidly rising property prices in the near future. Houston's starting unhoused population size is smaller than cities like Los Angeles. In the same period that Houston housed 25,000 unhoused people, LA housed 87,000. For a good portion of Houston's journey in tackling the problem, they benefited from affordable housing prices. Indications suggest the affordable housing market in Houston is disappearing, and the city is facing similar resistance from communities in regards to new development. It's becoming harder to quickly place people in available units, which is a pillar of the city's current homeless response system. Innovative measures, like making it easier for low-income people to purchase housing through Houston's land trust, are also being defunded.

Houston will be an interesting case study to continue to watch. Its strategic clarity and leadership has delivered success, but these new challenges for the city present the first test of the city's ability to also strategically pivot, adapt and innovate in the face of increasingly tight constraints.
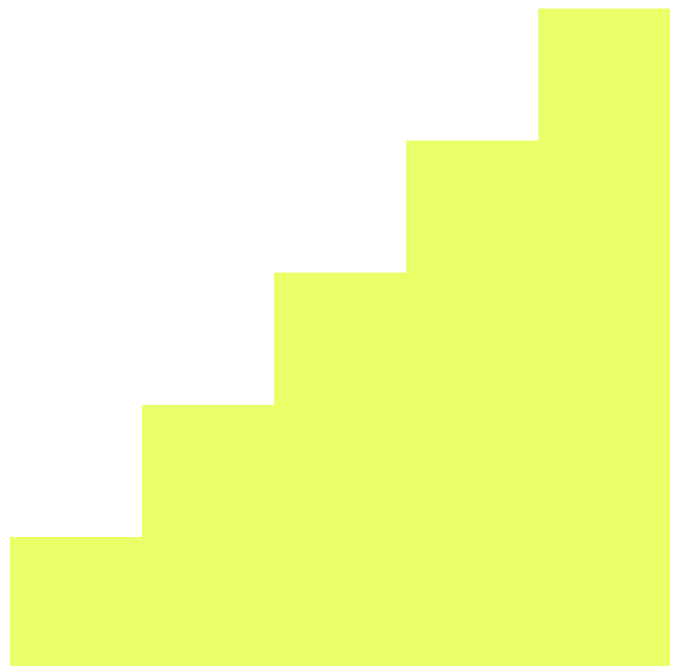
Project HOME – Philadelphia

Initially, this section was going to be a case study of Trieste, a small city in Italy that has been heralded by most as [the guiding star](#) for the provision of social welfare and housing to the mentally ill at the city level. As I was writing up the case study, however, I found that there were too many critical factors that were different to cities in the United States. Instead, therefore, I have chosen another case to highlight – Project HOME in Philadelphia.

Project HOME (Housing, Opportunities for Employment, Medical Care, and Education) has been operating since 1989 and has more than 900 housing units across 24 sites of affordable and supportive housing in central Philadelphia. That housing is coupled with a holistic array of services and case management – from recovery to healthcare to employment support. This is in addition to a substantial healthcare service center that serves 23,000 patients a year from their target population, among other facilities.

[An independent evaluation](#) of Project HOME was conducted in 2000, looking both at the way in which the program is administered (a process evaluation) and the outcomes that the intervention yielded (outcome evaluation). Rigorous methods that meet credible academic standards were used. The process evaluation found that the program delivered what it said it was going to deliver in a way that was consistent with the needs of its population, with participants engaging with their case workers between three and six times a month, exceeding what is deemed to be "intensive case management".

The findings of the outcome evaluation, which used quasi-experimental methods, found that participants in the program were significantly more likely to maintain stable housing than those who were in the control group. The study also found that "Stability of housing for Project H.O.M.E. residents is not significantly related to the amount of time an individual has been living at one of the sites but is related to engagement in educational/enrichment classes, social interaction and lifetime homelessness."

Project Home claims [a range of economic benefits](#) from its work and has data to suggest that their facilities debunk a common misconception of homeowners that these types of properties bring down housing prices. Despite the commonly held belief that affordable and permanent supportive developments negatively impact housing prices, Project Home's statistical analysis (from 2019) found that their developments had a positive impact on housing prices overall. This could be attributed to the fact that they focused on neighborhoods that, at the time, needed redevelopment, but there are arguments for a broader positive effect.

Philadelphia is an interesting case study because it's a major US city, and yet its unhoused population is relatively small, at around 4,500 sheltered and unsheltered unhoused residents. Project Home's approach takes some of the best elements of Trieste and Houston and applies them in a way that works uniquely for its context. They focus not just on supporting people to reintegrate into society through providing a range of services that offer dignity, but also on supporting neighborhoods to help them become vibrant community centers again. While the Project HOME model offers evidence regarding the right way to do things (holistic support, housing-focused, community engagement-focused, etc.), there may be limitations to how this can scale in larger cities with larger unhoused populations, and where property prices are higher and inventory is lower.

Notable Legislation

Federal

Where possible, the descriptions of legislation given below have been pulled directly from the HUD website. Descriptions focus on the parts of legislation that are relevant to this report's interests (low-income/affordable housing, housing for the homeless, etc.).

National Housing Act of 1934

Creates the Federal Housing Administration (FHA).

Housing Act of 1937 (Wagner-Steagall Act)

Authorizes Federal loans and annual contributions to local public housing agencies for low-rent public housing.

Housing Act of 1949, Public Law 81-171 (7/15/49)

Declares that the general welfare and security of the Nation requires the establishment of a national housing policy to realize, as soon as feasible, the goal of a decent home and a suitable living environment for every American family. Authorizes Federal advances, loans, and grants to localities to assist slum clearance and urban redevelopment. Converts the Public Housing program from its war and defense housing status and substantially expands it by authorizing Federal contributions and loans for up to 810,000 additional units of housing over a six-year period.

Housing Act of 1954, Public Law 83-560 (8/2/54)

Broadens the slum-clearance and redevelopment program into the Urban Renewal program by including Federal assistance for rehabilitation and conservation of blighted and deteriorating areas. Requires that a community must have a workable program for the prevention and elimination of slums and blight as a prerequisite for Federal assistance for public housing and urban renewal.

Housing and Urban Development Act of 1965, Public Law 89-117 (8/10/65)

Authorizes rent supplement payments to owners of certain private housing units that are occupied by low-income families who are elderly, handicapped, displaced by governmental action, victims of a natural disaster, or occupants of substandard housing. Authorizes annual contributions under the Public Housing program for units leased in privately owned structures for occupancy by low-income families (precursor to Section 8 program).

Fair Housing Act of 1968 – Civil Rights Act of 1968, Public Law 90-284 (4/11/68)

Establishes the Fair Housing provisions of title VIII, which make it unlawful to discriminate in the sale, rental, or financing of housing, or in the provision of brokerage services.

Housing and Urban Development Act of 1968, Public Law 90-448 (8/1/68)

Reaffirms the national goal of the 1949 Act of a decent home and a suitable living environment for every American family. Determines that it can be achieved within the next decade by the construction or rehabilitation of 26 million housing units, including six million for low- and moderate-income families.

Housing and Community Development Act of 1974

Improves and updates the Public Housing program. Authorizes the new Section 8 program that authorizes HUD to enter into housing assistance payments contracts on behalf of eligible families occupying new, substantially rehabilitated, or existing rental units.

McKinney-Vento Homeless Assistance Act

First passed in 1987 and reauthorized several times since then. This law provides funding for a variety of programs and services that aim to address homelessness, including emergency shelters, rapid rehousing programs, and services for people experiencing homelessness who have disabilities.

Housing and Community Development Act of 1987, Public Law 100-242 (2/5/88)

Makes the Housing Voucher program permanent.

Cranston-Gonzalez National Affordable Housing Act (NAHA), Public Law 101-625 (11/28/90)

Establishes the Shelter Plus Care program to couple housing assistance with supportive services for homeless persons with disabilities and their families. Establishes a formula grant program for States and localities to address the housing needs of persons with AIDS.

Housing and Community Development Act of 1992, Public Law 102-550 (10/28/92)

Establishes the Revitalization of Severely Distressed Public Housing program to revitalize severely distressed public housing projects by providing planning and implementation grants for the rehabilitation of such projects. Establishes the Choice in Management program to authorize the transfer of management of distressed public housing projects from troubled public housing agencies to alternative managers. Extends the Moving to Opportunity for Fair Housing program to provide section 8 assistance and housing counseling to enable very low-income families in areas with high concentrations of persons living in poverty to move to areas with low concentrations of persons living in poverty. Establishes a Youthbuild program (also known as HOPE IV) to provide training and employment opportunities to young adults through their involvement in the rehabilitation and construction of low-income housing.

Amends McKinney programs to require recipients to involve homeless individuals in constructing, renovating, maintaining, and operating assisted facilities and to establish a formal termination of assistance process. Merges the SAFAH program into the Supportive Housing program. Establishes the Safe Havens for Homeless

Individuals Demonstration program to assist persons who are seriously mentally ill who are unable or unwilling to participate in mental health treatment programs in a 24-hour residence. Merges the various components of the Shelter Plus Care program and expands the program to include section 8 moderate rehabilitation assistance for single-room occupancy dwellings.

Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH)

Consolidates the separate homeless assistance programs carried out under title IV of the McKinney-Vento Homeless Assistance Act into a single program with specific eligible activities. The HERATH Act requires cities seeking federal grant money to adopt Housing First policy.

The Act codifies into federal law the continuum of care planning process as a required and integral local function, and it establishes a federal goal of ensuring that homeless individuals and families return to permanent housing within 30 days.

The HEARTH Act provides a new definition for the terms "homeless", "homeless individual", and "homeless person", as well as providing for any individual or family fleeing domestic violence or other dangerous or life-threatening conditions. The Act requires relevant parties in a geographic area to establish a collaborative applicant to apply for homeless assistance grants.

For a comprehensive list of federal housing legislation see HUD's list.

State (California)

Unlike the situation for federal legislation on housing-related issues, California does not have a one-stop comprehensive list of all relevant housing and homelessness legislation. The list below therefore focuses on newer legislation that is relevant for building affordable and permanent supportive housing.

AB 2339
Provides for unmet housing goals to be carried over and added to goals for the next planning cycle.

AB 2653
Allows California to reject cities' housing element annual reports that don't meet guidelines.

AB2234
Facilitates faster approval of building permits.

AB 1837
Helps occupants and non-profits buy foreclosed homes, and limits investor buying.

AB 2170
Gives current and future occupants and non-profits priority in buying foreclosed one- to four-unit buildings.

SB 914
Sets the goal of ending homelessness among domestic violence survivors, their children, and unaccompanied women.

SB 1083
Provides grants to prevent homelessness of families and pregnant people.

AB 2483
Prioritizes funding for housing that contains at least 25 units for elderly people who are homeless.

SB 649
Provides preference for local residents in affordable housing.

SB97
Allows pets in new affordable housing buildings.

SB1017
Protects domestic violence survivors from eviction.

AB 2179
Extends emergency COVID tenant protections.

AB 2094
Incentivizes housing production for those on extremely low incomes.

AB 2873
Promotes diversity in affordable housing production.

AB2006
Streamlines monitoring of affordable projects.

SB 948
Creates a state-wide reserve fund for affordable projects.

SB 679
Creates the LA County affordable housing agency.

AB1719
Provides for housing for community college workers.

AB2295
Allows school employee housing to circumvent some local zoning.

SB 886
Provides for faster approval of student housing.

AB 1206
Provides a tax break for low-income units in limited equity co-ops.

AB 1933
Eliminates property tax on land that will be used for building homes for those on low incomes.

AB2011
Establishes by-right approval for affordable housing development on commercially zoned land.

Charities Doing The Work

This is a non-exhaustive list of organizations working on the frontlines of the homelessness emergency. They all do different things: some work on policy and advocacy, while others focus more on building affordable housing and providing services directly to those that are unhoused. The list has been compiled based on organizations that came up repeatedly during the research and, in some instances, that have already received grant money from reputable funders like the Hilton Foundation (read: they've already been heavily vetted). For the purposes of this work, I have omitted organizations that have express religious requirements/dimensions to their programming (LA Mission, Salvation Army, etc.).

Federal

The National Alliance to End Homelessness	• Research • Policy advocacy • Capacity development for service providers and governments
Community Solutions	• Capacity development for governments • Development and financing of affordable and permanent supportive housing • Data collection / data quality • Advocacy
Pathways Housing First	• Capacity development • Advocacy/public opinion • Research
National Law Center on Homelessness and Poverty	• Policy advocacy • Public education • Impact litigation • Advocacy training and support

State (California)

PATH	• Case management • Housing placement • Medical and mental health services • Benefits advocacy • Vocational training
Terner Housing Innovation Labs	• Housing innovation accelerator • Data collection / data quality / uptake
Housing California	• Policy advocacy • Coalition building • Public opinion
Cal Policy Lab	• Policy research • Data science

City (LA-specific)

Hollywood Food Coalition	• Food pantry • Hot meal service • Basic needs provision (clothes, shoes, blankets, health clinic, etc.) • Connects clients with other services
Jovenes	• Youth homeless focus • Economic and educational advancement • Work across a spectrum of housing types to get youth housed (have their own PSH, shelters, rapid rehousing program, project development, etc.)

Corporation for Supportive Housing	• Public opinion • Community investment/lending • Policy advocacy • Training and professional development • Systems change/coordinated entry • Supportive housing
LA Family Housing Corporation	• Outreach • Housing placement • Supportive services • Real estate development
The People Concern	• Outreach • Interim housing • Mental and medical care • Vocational and wellness support • PSH (provision of supportive services)
Home for Good: The United Way	• Navigating online services/benefits • Policy advocacy • Emergency response • Utility assistance • Pooled funding • Affordable housing development
Brilliant Corners	• Housing-related services • Housing development • Property management • Case management • Rent subsidy program
LA Room and Board	• Focuses on homeless and at-risk community college students • Transitional housing • Wraparound services
Abundant Housing LA Education Fund	• Public education • Policy advocacy

ImagineLA	- Focuses on homelessness due to family poverty - Tool for navigating benefits - Case management - Mentorship - Financial literacy - Vocational training
SoLa Impact	Section 8 housing developers in South LA
Community Corporation of Santa Monica	Affordable housing development
KTown For All	- Advocacy - Outreach - Coalition building
Healthy Housing Foundation	- Affordable housing provision - Priority given to the chronically ill
Invisible People	Public opinion/education

A Personal Reflection

When I was first approached to spend a year trying to figure out how to "solve" homelessness in the United States, I thought, "surely this is doable." This optimism and confidence was born out of more than a decade trying to tackle governance challenges relating to intractable issues in Sub-Saharan Africa – corruption in the oil sector, environmental justice in the Niger Delta, public financial management in countries with very few finances, and a number of areas that desperately needed investment. While these challenges seemed impossible, solving homelessness felt attainable – people don't like homelessness, the unhoused population isn't very big in relative terms, and there appears to be great interest in solving the problem, with bipartisan interest and the finances to match.

Not long into the research, I felt a familiar sense of dread. It was similar to how I felt the first time I told a Nigerian academic I was working on governance in the Nigerian oil sector and they laughed in my face. The feeling this time came not long after a conversation with an influential voice in the Housing First policy world. He pointed out how easy and fast it had been to get the unsheltered indoors during the pandemic – it was in everyone's interest to make it happen quickly. Based on both his research and his work as a mental health practitioner he was confident that the chronically unhoused could be brought indoors and could be helped to stay indoors with the right treatment. The unhoused and their challenges weren't the issue, he said (I'm paraphrasing): "Ultimately, we live in an ideologically capitalist society – there are limits to how much we will give someone. The question is not if we will give, but if we will give enough to matter". This is where I started having that sinking feeling.

This framing turned something on its head: I was busy thinking about "what was wrong with this population that needed fixing/helping", rather than what was wrong with society that creates the problem in the first place. Once I unpacked my own biases and ignorance, I started digging into the data. Who is homeless? Why are they homeless? For how long are they homeless? I found that so many of my own preconceived notions about the unhoused were based on Reagan-era messaging that was carefully crafted to justify stripping America of its social spending at a time when people needed it most.

I also realized that my whole life I had heard claims about the unhoused that just didn't sit right with me, but which I had never bothered to investigate myself. Below are as many of these claims that I can think of – they're useful to have in your back pocket when someone is trying to discredit what we know to be the only viable pathways to solving homelessness:

> ❌ *"People want to be homeless". This perspective is often coupled with another argument, that "people move to fair weather places like California to be homeless because who wouldn't want to live by the beach for free?"*

These arguments are verbatim the logic Reagan used, both as Governor of California and as President of the United States, to justify slashing social spending and placing the onus of solving homelessness on the unhoused themselves, and on charities. Research tells us a different story. Firstly, people don't want to be homeless. This misconception comes from the fact that places with high unsheltered homeless populations have people who often refuse emergency shelter. Ethnographic studies of these populations have shown that their refusal to enter large shelters isn't because they would rather live on the street but because they a) don't feel safe, b) don't want to follow rules imposed by the shelters, like leaving their pets outside, parting with their belongings, being separated from loved ones, curfews or sobriety, etc., and c) don't have time to wait in line to secure a bed while also holding down a job. It is not that the unhoused don't want to be housed, it's that they want to do so with dignity and choice. In terms of people moving to fair weather places to be homeless, the evidence tells us that a majority of people who are homeless in California, for example, are from California. Further, if this really was true, homeless rates in Texas and Florida would be much higher than they are.

❌ *"People are homeless because they are addicted and mentally ill." This one is often paired with "because of the civil rights movement and the advent of psychotropic medicine, we closed all the mental health institutions."*

Addiction and mental health issues do not cause someone to be homeless. This is covered extensively in the report, but we know this both from the research done on Housing First policy and also by looking at the data – the states in the US with high levels of addiction are not the states with high levels of homelessness. As for institutions closing, that being the "fault" of civil rights activists, and how that connects to homelessness, this is all covered in the main text of the document. The sub-text of all of this is predicated on the notion that the highly visible unsheltered and mentally unwell, often chronically homeless, people one sees at intersections or in parking lots are representative of the unhoused population. They are not. Most people who are homeless in a given year are unhoused for less than six weeks.

❌ *"The unhoused are dangerous and violent."*

This is statistically untrue. If you are unhoused you're significantly more likely to be a victim of violence than a perpetrator of it. This fallacy is perpetuated by a mixture of media coverage and those that are advocating to move the unhoused away from where they live. This does not mean that unhoused people never perpetrate violence, it just means that they do so much less often than housed people. Read more about this in the main report.

In addition to confronting my own biases and learning how to confront others' common narratives around homelessness, I also had to take my time working through possible solutions – red herrings were afoot. Every time I uncovered a solution that I thought could be the sophisticated thread holding these systems-dependent pieces together, the whole thing would fall apart. For example, the obvious place for a researcher to start was the dearth of quality data on the unhoused population itself. The PIT survey run by HUD had several shortcomings, and the McKinney-Vento data collected by schools was incompatible and limited in other ways. This allowed me to go down the rabbit hole – if we don't know who they are, how can we help? For most of the research effort, I shelved this question and only came back to it toward the end. It turns out that the housing

deficit is so substantial that spending time on perfecting data wouldn't be a good use of time – we can't even house the people we have on waiting lists now. This is an important area to revisit in the future, once some top-line issues have been addressed.

Separately, it was clear early in the research that housing was going to be a mainstay for solving the homelessness crisis, and so I tried to find the holy grail of fast, affordable housing. Spoiler alert: it doesn't exist. There are several misleading experiments out there, like converting hotels and motels into single occupancy residences, or building tiny homes on city land. Hotel and motel inventory is a good quick fix and one that should be exploited as much as possible, but there are only so many vacant rooms laying around waiting to be converted. Tiny homes, to my surprise and dismay, appear to be more of a gimmick than a viable solution to homelessness. They're costly, contested by neighborhoods, and often the unhoused don't want to live in them.*[19]* It was only after exploring all these options that I came to terms with the fact that building housing stock is a complex, systems-dependent process that can't be driven by shortcuts at the margins. Read more in the main report.

In addition to the hard infrastructure of housing, it was clear that there is a large web of social infrastructure that is critical to solving homelessness in the long term – something that is not as talked about as the more tangible ingredients of getting people housed. Social infrastructure includes case management, counseling, service provision for mental health, addiction or sexual violence issues, vocational training and job-finding support, benefits system navigation and much more. These are the often-invisible threads that make the difference in someone getting housed and staying housed. While I knew these things were important, I didn't appreciate that a) the social services sector had such a dramatic deficit of workers and b) that there is no way to shortcut human connection. On this second point, there are a number of tech solutions that have been developed to help unhoused people be better connected to services and opportunities, but without someone physically there to walk through the process, the likelihood of consistent uptake is low.

At every turn I was eagerly awaiting an opportunity for disruption. I was looking for paradigmatic shifts that would shake a system that was failing. In reality, I found that the most promising interventions are the ones that go back to basics…less innovation. Treat people like people. Offer human connection. Offer dignity through choice. Make it easier for poor people to succeed.

More than a year in, I feel both like I know the answer to the question "how do we solve homelessness" and yet at the same time feel just as far away from a solution. I'm not the only one. Over the last year, I have read wonderful opinion pieces that have nuance and depth and thought. The ones worth reading broadly end up with the same conclusion: it's not the unhoused that need to change, it's the rest of us.
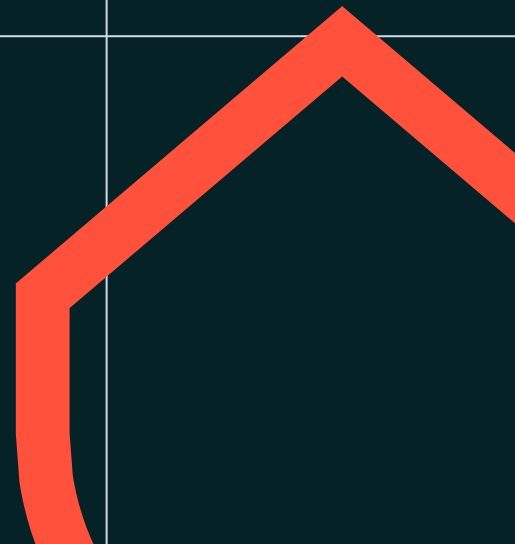
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[19] This is due to restrictions they impose (locking up your belongings at the front of the premises, requirements for sobriety, sharing bathrooms, etc.).
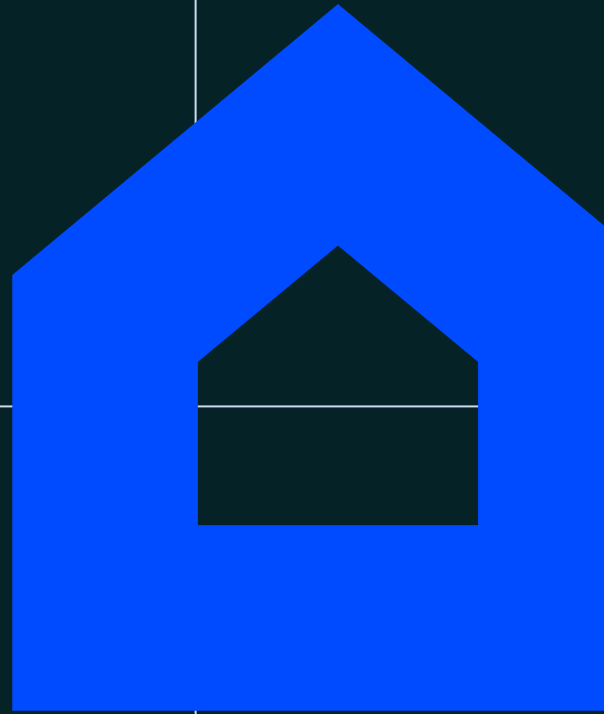
Thank You

Firstly, I'd like to thank Dylan Lewis who gave me an unbelievable opportunity to learn about a public policy area that was new to me. His dogged belief that homelessness is solvable, his dedication to high fidelity research, genuine interest in trying to find 'truth' and marrying it with pragmatism, and his comfort with bad language and challenging his own assumptions made this project a dream to work on.

This report was made possible by the generosity of time and talent of so many. Any representation of their ideas in this report is solely my responsibility, but I'd like to thank by name some of the professionals and experts who shared their thoughts and their passion. I know talking to a newcomer to the field can be cumbersome and I really appreciated their thoughtfulness and engagement. While I am sure I am missing some, the conversations I had with the below individuals really helped inform and shape the direction of this work.

Dennis Culhane - UPenn, Sam Tsemberis - Pathways Housing First Institute, Christine Kim - My Dog is My Home, Ann English - Corporation for Supportive Housing, Gray Lusk - SOLA Impact, Seyron Foo and Kristin Aldana-Taday - Conrad H. Hilton Foundation, Marsha Olson - the Wurwand Foundation, Jessica Venegas - Community Solutions, Carter Hewgley and Emily Bradley - United Way, Ben Henwood - USC and Jill Bauman - ImagineLA.

The Unhoused
Crisis *Explained*