

From Struggle to Shelter: An Analysis into the Problems and Solutions of Homelessness

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Abstract

Homelessness in the US is continuing to get worse despite significant support from local, state, and federal governments. It is not only a significant problem for the individual impacted directly but also has a knock-on effect on society at large. This research paper looks at the major causes of homelessness in the state of California and the role of government policies that impact it, focusing on housing supply and welfare support. The research concludes that shortage in housing supply is the major cause of homelessness in California. The situation is exacerbated because of the negative impact of economic and fiscal policies, and limited impact of welfare policies such as CalWORKS. The paper proposes specific solutions for increasing the housing supply, and identifies areas for further research.

Keywords: Homelessness, Human rights, Economic policies, Housing demand, Housing supply

1. Introduction

I once had to visit a local ER while in middle school. The patient ahead of me was being discharged but she had nowhere to go and lay down in a corner of the reception room. The memory has forever been etched in my mind. As I look back at my years growing up in Bakersfield, California, I realize that there has been a steady increase in the population of homeless people in the city. Tarp tents under the overpasses, ungroomed men and women carting shopping carts in grocery store parking lots, long lines at food banks, and an increasing number of people at religious places and shelters at mealtimes, were all indicative of a growing homelessness in the city. I often wondered where they slept, where their children went to school, and what they did if they fell sick.

Homelessness is a serious concern that leads to infringement of the very basic human rights - the right to live with dignity and respect. Homelessness impacts an individual emotionally, psychologically, and physically. It impacts an individual's feeling of self-worth and self-respect and leads to emotional distress and other related mental and physical issues. In the United States, many of the benefits, such as education and medical support, are tied to a residential address. Being homeless takes away the ability to leverage the benefits from public spending which should be equally available to all. The homeless population, especially the youth are more susceptible to abuses, such as malnutrition and drugs. In brief, homelessness creates a vicious cycle that if not broken in time, can lead to a segment of a population being left behind in a perpetual cycle of poverty.

Homelessness is a growing problem in the United States of America. Today, the issue is not just relevant in policy discussions but has also become a debate at the national level. Homelessness has increased substantially since 2016 from an estimated 549,928 homeless people (Department for Housing and Urban Development, 2017) to 2019 with an estimated 567,715 homeless population (Department for Housing and Urban Development, 2019) to the current eye-opening number of approximately 653,104 people living without a roof over their heads in 2023 (Department for Housing and Urban Development, 2023). According to The 2023 Annual Homelessness Assessment Report, more

than 50% of the homeless population resided in just 4 states (California, New York, Florida, and Washington) with California alone accounting for almost 30% of the total homeless population at 181,399. A further detailed look into the state of California shows that Los Angeles alone accounted for almost 40% of the homeless population in 2023 (Sousa et al., 2023). It is, therefore, no surprise that Bakersfield, the largest city in Kern County and just north of the city of Los Angeles, has witnessed an increasing homeless population over the years.

A paper written by Spetter and published by the University of Pennsylvania law school study in 1996 focused on looking at the impact of welfare policies and affordable housing on homelessness across the country. This paper builds on that analysis but focuses on what drives the imbalance in housing supply and demand and the limited impact of welfare policies in helping deal with homelessness in the state. Section 2 looks at the major causes of homelessness in the state of California, drilling deeper into the drivers impacting housing demand and supply. Section 3 reviews the state welfare policies, especially CalWORK, and its role in helping deal with homelessness. Section 4 provides select solutions and identifies areas for further research.

2. Major Causes of Homelessness

2.1 Soaring House Prices and Causes

The escalating cost of housing is one of the principal causes of homelessness. According to the Federal Reserve Bank of St. Louis, in the United States, the median sales house prices have gone up from approximately \$63,700 in Q1 of 1980 to around \$423,200 in Q4 of 2023, an increase of approximately 564% (FRED Economic Data, n.d.). In just the past 3 years, between the first quarter of 2020 and the fourth quarter of 2023, the average house price has changed from \$329,000 to \$423,200, an increase of 28.6% (FRED Economic Data, n.d.). Affordability, as measured by hourly wages, in contrast, has only increased marginally during the same period. The average hourly earnings have increased from \$28.44 to \$34.34 between 2020 and 2023 (FRED Economic Data, n.d.). The numbers are even more staggering when we look at the state of California. The median listing price in California has increased from \$549,450 in 2020, to \$725,000 in 2023, an increase of 31.9% (FRED Economic Data, n.d.). The average hourly wage has gone up from \$33.18 to \$38.42, an increase of only 15.7% (FRED Economic Data, n.d.).

Housing supply and demand imbalance is the most important factor contributing to escalating house prices and consequently homelessness. The supply and demand housing imbalance occurs when the demand for housing surpasses the available supply of homes, leading to rising prices and creating limited affordable options for many. The main factors causing this imbalance are population growth, rapid urbanization, low-interest rates, regulatory constraints on construction like zoning regulations, and the indirect impact of select fiscal policies.

Factors Impacting Housing Supply and Demand

Population Growth and Housing Shortage: To give a perspective here, the United States of America saw the population grow by over 24 million people between 2010 and 2020 (World Economic Forum, 2021), while only around 11.3 million new housing units were built during the same time period (Brassell, 2021). To add to this large and rapid increase in population growth, the United States economy also went through significant growth between 2010 and 2020, putting pressure on housing prices. Looking more specifically at California, according to research by Ternercer, between 2007 and 2017, California's population grew by 9.1%, and employment by 8.7% (Mawhorter n.d.), but housing units grew only by 5.3% creating a significant shortage in housing availability. This housing shortage has continued to grow over time with some research estimates suggesting that California needs to add 3.5 million housing units by the end of 2025 to meet its housing needs (Acosta-Galvin, 2023).

Urbanization: The rate of urbanization in California far outpaces the rest of the country. According to the website New Geography, California has the highest urban population density and highest urbanization of total population amongst all states. To put it in perspective, California's urban population density is 4.79/sq mile, the highest in the country. To add to this story is the fact that California also leads the country in the highest number of urban population with 94.1% of California population living in urban areas (Cox, 2023). This puts significant pressure on housing prices and rents.

Land, Building and Other Regulations: All regulations indirectly and implicitly restrict housing. Laws that may impact the use of land, such as the zoning restrictions, construction of buildings, such as building codes, or other explicit regulations, such as rent control, all impact the housing prices negatively and limit the housing supply. The history of land use regulation in the U.S. and California over the last century, and more actively since the late 1900s has been defined by a period of dynamic regulation, with emphasis on comprehensive planning and environmental protection. 1972 codified the general plan as the city’s basic planning and land use document putting stringent zoning restrictions and sub-division ordinances in place. At the same time, this period also saw a significant rise in environmental laws, such as the California Environmental Quality Act (1972), Coastal Act (1976), Water Pollution Control Act (1972), Clean Air Act Amendment (1977), Delta Protection Act (1992) to name a few (Longtin, 1999). Strong land use regulations combined with stringent environmental laws, along with initiatives undertaken by the San Francisco Bay Area Conservation and Development Commission, Tahoe Regional Planning Agency, etc. put significant pressure in terms of land availability for housing development. Building code regulations add to the construction costs thereby limiting the supply of housing overtime. For example, since 2017, residential construction in California is required to meet the provisions under the California Residential Code (CRC), the California Energy Code (CEC), and the California Green Building Standards Code (CGBSC) (Resilient City Rebuilding Permit Center, n.d.). These codes may be further expanded by local jurisdictions. Add to these state-mandated codes, federal regulations for buildings, such as, installing efficient appliances and building special accesses and it is easy to see that construction cost goes up thereby impacting the housing prices and rental prices negatively. This combined with inflationary pressures led to soaring housing costs.

Fiscal Policies and Unintended Consequences: Proposition 13, a California ballot passed in 1978, has also contributed significantly to a constraint on developing housing for communities. Proposition 13 drastically decreased property taxes in California. The ballot introduced a 1% limit on property tax (County of Santa Clara, 2016) which reduced the local government’s budget significantly. This impacted not only the funding for affordable housing and other homelessness prevention plans but also changed the incentives for the government to promote land use development for commercial purposes & retail development, rather than focusing on residential development, further stressing the housing supply. The government’s lessened budget caused fewer housing units to be built and also affected people directly by negatively impacting the affordability of healthcare and addiction treatment. In addition to provisions such as Proposition 13, California has also pushed forward with rent control regulations since 1970’s, and most recently under the Tenant Protection Act, available rental housing and rental pricing have been impacted negatively. According to a study by NBER of rental housing in San Francisco, Landlords treated by rent control reduced rental housing supply by 15%, causing a 5.1% city-wide rent increase (Diamond et al., 2017)

Macroeconomic Environment and Affordability

In addition to the supply constraints driven by the above issues, inflationary pressures and interest rates have negatively impacted people’s ability to buy houses. Since 2010, Inflation has increased by approximately 3.8% every year. Most notable was the 7% increase in 2021 and the 6.5% increase in 2022 (US inflation calculator, 2023). The rise in prices affects many things in the economy, but quite noticeably housing. As house prices increase with inflation, the general cost of living goes up, making it more difficult for individuals and families with limited resources to afford housing and a stable shelter. Looking at the state of California, according to the California Association of Realtors, housing affordability remains near the lowest level since 2007, the peak attained in 2012. The chart below is even more telling.

2.2 Mental Health, Addictions and Family Struggles

Mental health issues are another contributing factor to

Table 1: Minimum Annual Income Required During Affordability Peak vs. Current (*California Association of Realtors, 2019*)

Region	2012 Q1	2023 Q2	%Change
California Single Family Housing	\$56,520	\$208,000	269.3%
California Condo/Townhomes	\$44,440	\$160,400	260.9%
Los Angeles Metro Area	\$53,780	\$190,400	254.0%
Inland Empire	\$35,170	\$142,800	306.0%
San Francisco Bay Area	\$90,370	\$326,000	260.7%
United States	\$32,000	\$100,800	215.0%

homelessness, often resulting from biological and environmental factors. With mental health problems, people struggle to maintain employment, housing, and relationships, eventually leading to being financially unstable and then to homelessness. Moreover, the lack of stable housing can further intensify mental health issues, creating a cycle where homelessness leads to mental health issues, and mental health issues lead to more challenges. Many people experiencing homelessness battle substance use disorders, with addiction frequently co-occurring alongside mental health challenges. Substance abuse can strain relationships, lead to job loss, and result in legal issues, all of which can contribute to homelessness.

According to a report from the United States Department of Housing and Urban Development, nationally, the United States had 245,111 homeless people suffering from either mental illness or substance abuse in 2023. According to the same report, 88,269 of the total 245,111 homeless people, or about 36% of the total, who suffered from either mental illness or substance abuse were in California (Department for Housing and Urban Development, 2023). Corresponding numbers in 2015 were 207,971 at the national level and 56,743 in California, highlighting that mental health and substance abuse have risen among the homeless population both nationally and more so in California (Department for Housing and Urban Development, 2015).

Poor family relationships is also closely related to homelessness. Conflicts and abuse within families often result in vulnerable and young people not having a shelter. According to a report from the United States Department of Housing and Urban Development, in 2023, there were a total of 74,436 people experiencing homelessness due to being victims of domestic violence. Of the 74,436 people, 34,445, or around 46%, lived in California (Department for Housing and Urban Development, 2023). Corresponding numbers in 2015 were 67,690 at the national level and 23,576 in California, highlighting that victims of domestic violence have risen among the homeless population both nationally and more so in California (Department for Housing and Urban Development, 2015).

2.3 Unemployment, Jail, and Veterans

Unemployment is unarguably a significant cause of homelessness. According to data from the Bureau of Labor Statistics, the civilian unemployment rate has continuously declined from 2010 to 2019 when COVID-19 led to a huge spike in unemployment (U.S. Bureau of Labor Statistics, 2023). Given the economic growth, however, homelessness was high amongst those who have been unemployed. There is also a cycle between homelessness and unemployment. Without stable housing, finding jobs and employment becomes more challenging.

Similarly, after getting released from jail, returning to a stable shelter can be very challenging. According to the National Low Income Housing Coalition, formerly incarcerated people are nearly 10 times more likely to end up homeless than regular people (Formerly Incarcerated People Are Nearly 10 Times More Likely to be Homeless, 2018). The Fair Housing Center highlights that people with a criminal record are discriminated against, and struggle with finding proper housing (Fair Housing for People with a Criminal History, 2019). Moreover, according to the Prison Policy Initiative, people with a criminal record are 27% more likely to be unemployed than regular people (Couloute & Kopf, 2018). The combination of not having a job and finding it tougher to find housing makes it really hard for formerly incarcerated people to find shelter.

Veterans make up a substantial part of the homelessness problem in the United States. Despite the immense service they do for the United States, veterans struggle to find stable housing. In the United States, the HUD reported that in 2023, 35,574 veterans were homeless, and of this number, 10,589 people, or almost 30%, were in California (Department for Housing and Urban Development, 2023). Corresponding numbers in 2015 were 47,725 at the national level and 11,311 in California (Department for Housing and Urban Development, 2015). Veterans are likely to suffer from either mental illness, substance abuse, or jail time, which frequently leads to trouble in getting jobs and therefore getting enough money for stable housing.

3. Welfare and Social Policies

3.1 Welfare Policies

The current welfare system has significantly impacted homelessness. Even though Congress and states have made

provisions for employment support, housing programs support, and eligibility; the reality is that the assistance through these programs, especially the financial aid provided has decreased over time due to inflation and due to explicit changes in policies. The money and benefits provided fail to keep pace with rising living costs, and individuals or families relying on these supports struggle to find housing, often resulting in homelessness.

According to research by UPenn (Spetter, 1996), explicit government policies that led to a decrease in welfare programs and affordable housing have over time led to an increase in homelessness in the US. After Reagan became president, \$1B was taken away from the \$7B federal Aid to Families with Dependent Children (AFDC) budget with another \$1B being lost in state matching funds. Along with that, new legislation restricted and disqualified a large number of people who were previously eligible. Because of this, almost 500,000 families became ineligible for the program with an additional 300,000 families having benefits reduced/cut due to changes with the new legislation.

The welfare reform of 1996 replaced the AFDC program with the Temporary Assistance for Needy Families (TANF) program, which introduced more strict work requirements and time limits on benefits. These changes, while looking like they benefit people by promoting self-sufficiency, inadvertently caused families greater struggle and led to housing instability. TANF imposed time limits on benefits and emphasized employment, which, while important, didn't account for the challenges faced by those unable to find stable jobs immediately.

The California Work Opportunities and Responsibility to Kids (CalWORKs) program, established in 1998, is the California welfare implementation of the federal welfare-to-work TANF program that provides cash aid and services to eligible needy California families. The program has been a critical component of the safety net for families with low incomes in California, however, it penalizes families for not meeting work requirements. It has been counterproductive, especially since these families have the highest barriers to finding permanent employment. Further, California's penalties are more stringent than federal penalties resulting in a program with mixed results through the years (Pryor and Saucedo, 2024).

Homeless people also struggle with taking the little advantage that is given to them. Some people don't know the benefits that are offered to them while others don't know what to do in order to receive them. Some people are unable to wait in lines for a long time, and others may not be able to fill out the paperwork required. Some people lose out on the benefits because of their frequent moves and because they aren't eligible. Many welfare programs even reject homeless people because they require an address. Homeless people can be denied benefits solely on the fact that they are homeless and don't have an address, which denies them benefits that may save them from being on the streets.

3.2 Anti-Homelessness Laws

There are a few laws, while most likely not intended, that have negatively impacted homelessness in the United States. These laws often target activities related to homelessness, such as panhandling, sleeping in public spaces, or camping on sidewalks, under the premise of maintaining public order and safety. People argue that these laws aim to improve the living conditions of both homeless individuals and the broader community when they really just criminalize homeless people and push them further off the edge. Specific laws like anti-camping ordinances and sit-lie bans have been implemented in various California cities, including Los Angeles and San Francisco. These laws make it illegal for individuals to set up temporary shelters or sleep in public spaces. While these cities argue these laws are for safety, they don't protect their homeless population by providing them with shelter. Homeless people are getting penalized for sleeping outside, which makes it even harder for them to find shelter. Ineffectively designed "anti-homelessness" laws not only fail to address the root causes of homelessness, such as a lack of affordable housing, severe mental health problems, and drug/alcohol addiction treatment but also exacerbate the crisis by marginalizing and penalizing those already in vulnerable situations.

4. Meaningful Solution – Focusing on California

Homelessness is a complex problem that requires a multi-pronged approach and scalable solutions. Much has been written and proposed by Congress, states, policymakers, advocacy organizations, and activists. Some of the key areas that will significantly benefit from concerted government effort:

4.1 Measures to Increase housing supply

California should work closely with the communities and developers to promote building more affordable housing to help reduce the supply-demand imbalance in housing availability. Table 2 below highlights the significant increase in average annual income between 2012 and 2023 to be able to afford housing. The below table highlights the challenges faced by first-time homebuyers in California.

Table 2: First Time Home Buyer Housing Affordability Index Q32023 (*California Association of Realtors, 2019*)

Region	Median Home Prices	Monthly Payment including Taxes and Insurance	Minimum Qualifying Income
California Single Family Housing	\$716,060	\$4,840	\$145,200
California Condo/Townhomes	\$552,500	\$3,730	\$111,900
Los Angeles Metro Area	\$670,650	\$4,530	\$135,900
Inland Empire	\$480,250	\$3,240	\$97,200
San Francisco Bay Area	\$1,083,750	\$7,320	\$219,600
United States	\$345,870	\$2,340	\$70,200

Compared to the national average, the state of California requires almost double the income even to qualify as a first-time homebuyer. The requirement is prohibitive in the SF Bay area where the ask is almost 4 times the national average. According to various websites, such as

www.hired.com, average salaries in SF Bay area in 2022 may vary anywhere between \$100,000 and \$225,000 (Hired, n.d.). It clearly highlights the challenges of owning a house in California, especially in the metropolitan areas, where there are likely to be more jobs available.

Making more land available for affordable housing can help reduce the supply-demand imbalance helping reduce the pressure on housing prices. The City of San Francisco owns and manages one of the best golf courses, TPC Harding Park, in the heart of the Bay Area. Converting the golf course into affordable housing can significantly help the city in multiple ways. It will help take off the pressure on housing prices and help generate a property tax revenue stream for the city. Additionally, proactively managing the housing availability will help bring people back to the city, a serious challenge in the post-COVID world as more and more businesses have closed their doors in the city in recent months. By leveraging the housing market effectively, we will help those who are struggling and are at risk of becoming homeless. Keeping them in houses with respectable roofs will in turn ease the pressure on other homeless victims thereby enabling better support mechanisms for them – an economic solution to help the broader society.

4.2 Revisit and Reform CalWORKS

CalWORKS has proven itself to be a valuable program for helping out families in need. However, its work requirements are more stringent than the federal requirements creating counter-productive impact on the families that are really in need for help. The government of California should revisit the program and put provisions in place to make sure that the program does not create adverse circumstances for those it needs to help the most. More specifically, it should look into (a) work requirements and associated sanctions, and (b) length of time for support.

4.3 Employment Generation

Eventually, the only permanent solution for eradication of poverty and homelessness is creating jobs that are permanent and provide financial stability to individuals and families. The California government should work with educational institutions, grassroots organizations, and private and public sector to build a long term plan for generating gainful employment in the state.

4.4 Additional Research.

Additional research should be undertaken to understand the impact of fiscal and land-use policies in addressing the homelessness problem in California.

5. Conclusion

Homelessness is a complex issue with multiple underlying factors that contribute to its existence. While there are many different problems, ranging from health issues to laws making it hard to get housing, homelessness is a solvable problem. Homelessness shouldn't be looked down on or ignored. Stable housing is a basic human right. As discussed above, homelessness has worsened over the years due to both macro environment and government policies that have negatively impacted the housing supply over time. Addressing the housing shortage by adding new units can reduce the number of homeless people. The creation of more housing units will not only solve the supply problem, but it will also positively impact the economy by providing more jobs, and also make the housing market more affordable. Along with more housing units, conducting more rigorous studies to see how some of the regulations and economic policies may have negatively contributed to the housing shortage, revisiting "anti-homelessness" laws, and revising welfare programs can help reduce the homeless population. Homelessness while being a complicated issue, can and should be solved.

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