

KEYNOTE

Gregg Colburn



Homelessness is a **Housing** Problem

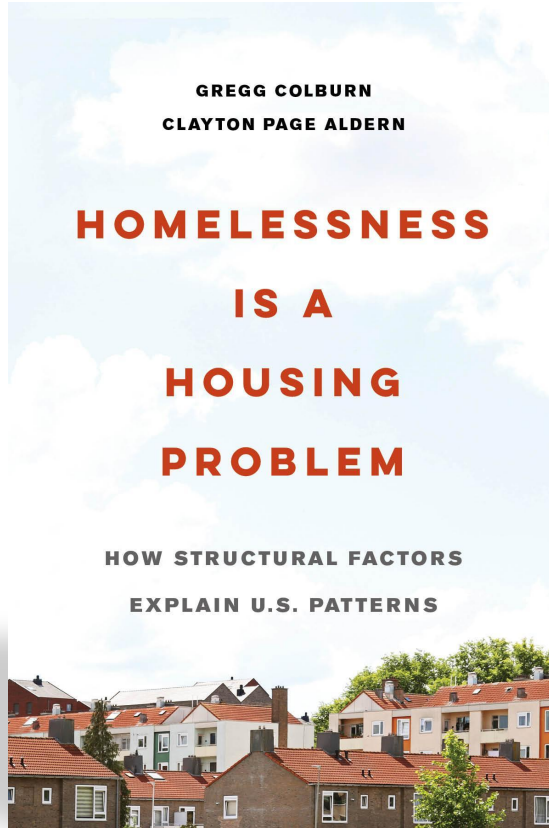
Community Solutions – 2026 Built for Zero Learning Session
Seattle, WA

Gregg Colburn | October 21, 2026
University of Washington



Parable of the River





(The book)

Book Tour Locations

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Albuquerque, NM
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Boise, ID
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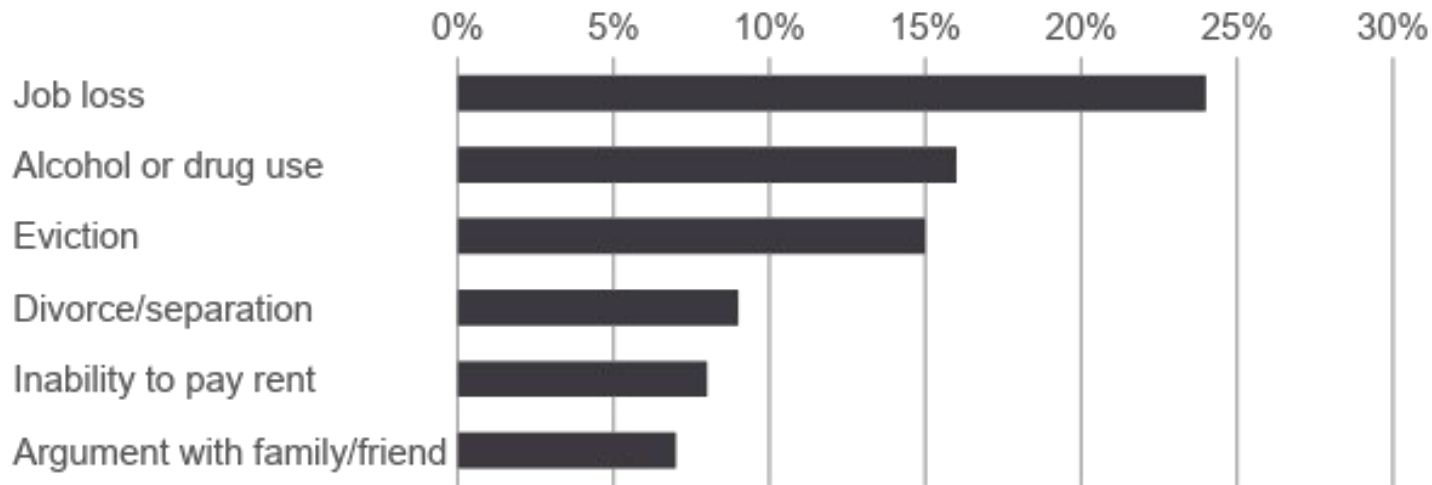
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Budapest, Hungary
Dublin, Ireland
Halifax, Nova Scotia
Melbourne, Australia
Sydney, Australia
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Causes of Homelessness



Causes of Homelessness

According to the Point-in-Time homelessness census in Seattle/King County, survey results suggest the following events or conditions lead to homelessness:



Causes of Homelessness

Are these conventional explanations of homelessness **root causes** or **precipitating events**?

Causes of Homelessness

Ten friends decide to play a game of musical chairs and arrange ten chairs in a circle. A leader begins the game by turning on the music, and everyone begins to walk in a circle inside the chairs. The leader removes one chair, stops the music, and the ten friends scramble to find a spot to sit—leaving one person without a chair. The loser, Mike, was on crutches after spraining his ankle. Given his condition, he was unable to move quickly enough to find a chair during the scramble that ensued.

What **caused** Mike's chairlessness?



Causes of Homelessness

- Research demonstrates that drug use, mental illness, and poverty increase the risk of homelessness at the individual level.
- But why do these conditions produce homelessness in some geographic contexts and not others?



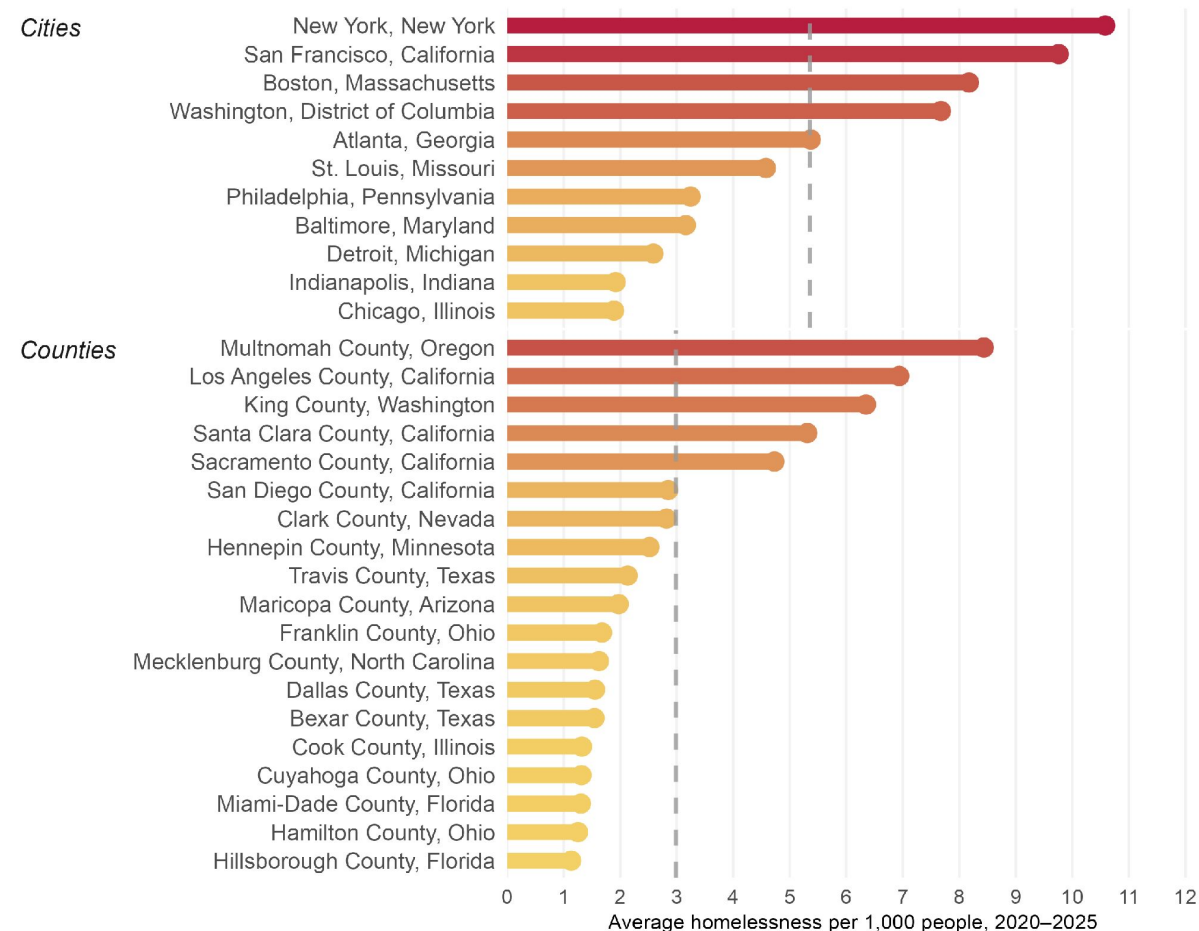
Introduction

- **Why do rates of homelessness vary so widely throughout the United States?**
Why, for example, does Seattle have five times the per capita homelessness of Chicago?
- Does Los Angeles have a large homelessness problem because it has more people with these individual vulnerabilities?



Average per capita rates of homelessness in select U.S. regions, 2020–2025

Dashed lines indicate city and county averages



2021 PIT counts removed due to COVID-related data quality issues. 2024 PIT counts adjusted in Chicago and NYC to account for migrants, refugees, and asylum-seekers. 2025 PIT counts against 2024 population.

Introduction

- This is a book about cities, not about people.
- Understanding who becomes homeless is an important question, but it doesn't help us understand regional variation (i.e. large racial disparities).
- Our thesis: **Tight housing markets accentuate vulnerabilities.**
- Individual vulnerabilities serve as a sorting mechanism in tight housing markets.



Potential explanations: The individual

Poverty rate versus per capita PIT count

Dashed lines indicate a linear regression of per capita PIT counts onto the poverty rate for a sample of U.S. regions, 2007 to 2024.



2023 & 2024 PIT counts adjusted in Chicago and NYC to account for migrants, refugees, and asylum-seekers. Data source: HUD / US Census.

Potential explanations: **Housing Market**

Spoiler Alert: Homelessness Is a Housing Problem

A new book concludes that the factor determining whether an individual's or household's struggle ends up on the street is usually the cost of maintaining a roof overhead.



By FRAN QUIGLEY

Nov 11, 2023

[Common Dreams](#)

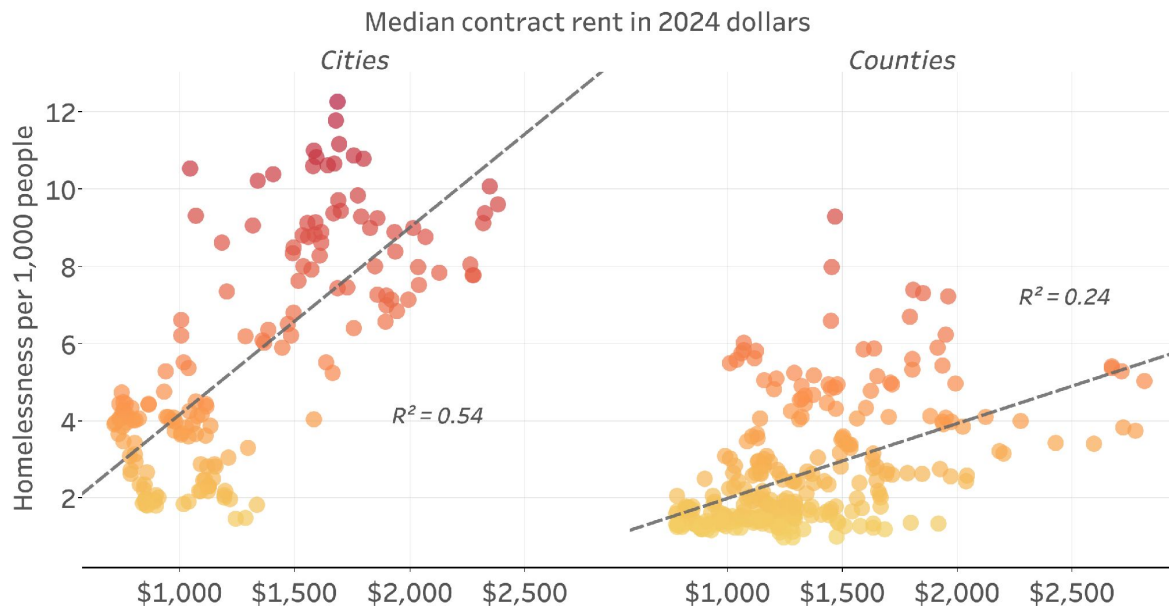
Gregg Colburn and Clayton Page Aldern would make lousy mystery writers, but they have gifted us with an important new book about housing. With zero effort at deception, they happily give away their thesis with the book title: *Homelessness is a Housing Problem*.

Colburn is a housing policy professor at the University of Washington and Aldern is a Seattle-based data scientist. They analyze the cause of

Potential explanations: Housing Market

Median contract rent versus per capita PIT count

Dashed lines indicate a linear regression of per capita PIT counts onto median contract rent for a sample of U.S. regions, 2007 to 2024.

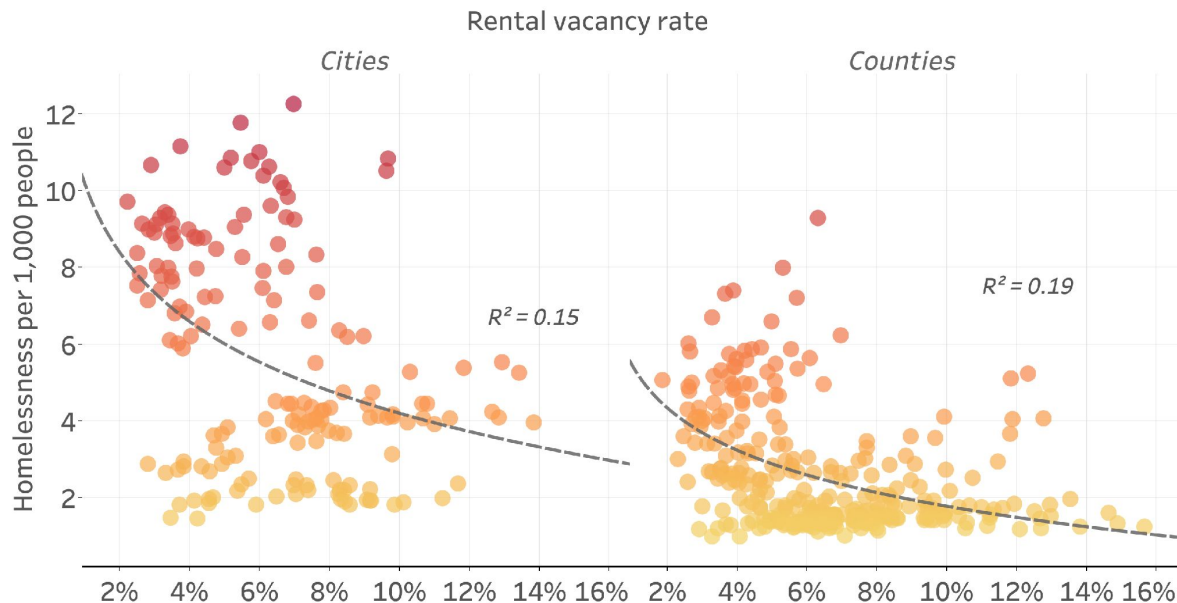


2023 & 2024 PIT counts adjusted in Chicago and NYC to account for migrants, refugees, and asylum-seekers. Data source: HUD / US Census.

Potential explanations: Housing Market

Rental vacancy rate versus per capita PIT count

Dashed lines indicate a linear regression of per capita PIT counts onto the natural log of rental vacancy rate for a sample of U.S. regions, 2007 to 2024.



2023 & 2024 PIT counts adjusted in Chicago and NYC to account for migrants, refugees, and asylum-seekers. Data source: HUD / US Census.

Typology

Population growth versus housing supply elasticity

Dots indicate U.S. cities; parentheses indicate 2010–2019 rental vacancy rates.

