



“The Impact of the Homelessness Crisis on Businesses and Urban Areas”

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Homelessness is a commonly observed phenomenon in urban areas as well as near businesses. In this paper, I focus on the causes of homelessness, the various impacts it has on businesses and urban areas, and solutions at the local, business, and federal levels. In this paper I review various sources, such as surveys, academic research papers, and news articles while discussing the effects that homelessness has on businesses and urban areas. Governments and businesses at all levels have a variety of tools to combat homelessness, and these strategies continue to change throughout time. In this paper I will discuss how the homelessness crisis affects businesses and urban areas.

Introduction

Homelessness is a cosmic problem that has affected society in the past decades. As inflation continues to rise things like housing costs, food, and other basic necessities continue to get more expensive. This in turn causes the homelessness problem to continue to expand. Recent data shows a 12% increase in US homelessness between the years 2022-2023 reaching a record high of about 653,000 people being affected. This number is the highest number of people being reported as experiencing homelessness on a single night since 2007.

While most people may focus on the causes of homelessness, the demographics of homelessness, and the solutions to homelessness, many forget to focus on who it affects. In this paper, I will be focusing on answering the question, “How does homelessness affect businesses and urban areas?” My investigation will use primary as well as secondary research to develop the points being made throughout this paper. The use of articles, videos, and academic research papers will help me answer the question if homelessness has a negative or positive effect on businesses and urban areas.

Defining Homelessness and Challenges within Counting the Population

There are often many challenges in terms of defining homelessness. According to the Department of Housing and Urban Development (HUD) an organization responsible for addressing America's housing needs, there are typically four main groups: Literally Homelessness, Imminent Risk of Homelessness, Homelessness Under Other Federal Statutes, and Fleeing/Attempting to Flee Domestic Violence (HUD Exchange). The definition that most people use, that HUD calls literally homelessness, “are individuals and families that lack adequate, fixed, or regular nighttime residence” (HUD Exchange). This refers to people having a nighttime residence, public or private, that is not meant for human habitation. The HUD definition also includes “people living in a publicly or privately owned shelter or people in an existing institution where they have resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation before entering that institution” (HUD Exchange).

For the purpose of this paper, I focus on the people that are defined in the “literally homeless” category. These are the groups that are identified in most sources that I study and analyze.

Although there are many different ways and strategies to count the number of homeless people, it is often very difficult for several reasons. This includes a lack of the clear definition of homelessness, the mobility of the homelessness population, and the cyclical nature of homelessness for many people. Adding on to this, homeless people are typically very reluctant to participate in any interviews and they remain invisible to different researchers. This is important in my research because if it's hard to count the number of homeless people, it's hard to see how the data varies and overall affects businesses in certain cities and states.

When counting the number of homeless people there are three main strategies. The first being indirect estimation which is “using knowledgeable sources from the area about the sheer number of homeless people in the area and if they are residing in shelters or on the streets” (National Library of Medicine). Everyone that participates in this strategy must have the same clear definition of homelessness as well as the knowledgeable sources in the area being constantly studied. The next strategy that I will discuss is single-contact censuses. This consists of “a group of individuals that goes out on a single day, and counts that number of homeless people in an area where homelessness is largest” (National Library of Medicine). Finally, there is the capture-recapture method. “This is a method where people match data based on individuals that have been observed at two or more locations in time” (National Library of Medicine). This is the only method that uses a statistical model to estimate the size of the unseen portion of the population.

Now let's take a look at the advantages and disadvantages of each of these three strategies. One large advantage of indirect estimation is that it is the most economical method. This means that the count can be done with a staff of members of an agency. However a larger disadvantage to this strategy, is that often people are counted twice. This is going to cause duplications in the number of people actually experiencing homelessness, and is going to skew the data. Now taking a look at single-contact censuses. One large advantage of this strategy is that it is twofold. This means that it provides for direct contact, meaning that individuals aren't often duplicated in count, like they are in indirect estimation. However, there are two large disadvantages with this strategy. One of these is that it is expensive relative to indirect estimation. Another disadvantage is that the count is almost immediately out of date after it is taken. This means that this strategy used to count isn't very reliant. Finally there is the capture-recapture method. An advantage of this strategy is that this strategy is more efficient and timely. A disadvantage of this strategy is the method that they use causes some people to be hidden or not counted. We see that throughout all of these methods to count the homeless population, there are many flaws. This exemplifies and highlights that these strategies are not perfect and aren't as reliable as we may think.

Overall, these three strategies are very important in terms of my research. If there are inaccurate counts of the homeless population it will skew all the data in my research. Being able to identify the correct number of homeless people in a certain population is very important to not only my research, but to society as a whole. However, although these are the best ways to

count the homelessness population, these strategies are not a gospel, they are just the best that you can do.

Background

Our example city in this paper will be Denver, Colorado. By looking at the various numbers behind homelessness in both Denver and the US, we will be able to grasp a better understanding of who is being affected and what is causing this tremendous number of homelessness to happen. In the latest counts of homelessness in Denver there were about 9,065 people experiencing homelessness, with 6,302 of these people being sheltered and 2,763 of these people being unsheltered (Brown and Keppers, 2023). Venezuelan migrants who were not involved in the particular count on this night, would add a huge increase to this number as they have been arriving in busloads. Loss of jobs, relationship problems, COVID, eviction, and inability to pay rent are some of the problems that are affecting these numbers. Particularly in Colorado, we can take a close look at the minimum wage rates and homelessness. In the year 2024, the minimum wage in Colorado is \$14.79. So in order to be able to afford a one-bedroom fair market rental in Denver, someone would need to work 84 hours a week, to be able to afford a home. Problems like these are adding to the homelessness population day by day.

Using the data from the Colorado Suns article titled “Who is homeless in Denver? Let's take a look at the numbers” created in 2023 by Jennifer Brown and Kevin Jeffers, we can take a look at Denver's crisis compared to the rest of the United States. Denver has the 5th largest homeless population in all of the United States. Denver was ranked third nationally in the increase of homelessness in one year. They are also second nationally in the largest increase of homelessness in terms of homeless families with children, at a whopping 116% increase. This is overwhelming for the state of Colorado, especially for businesses.

Taking a look at the broader scale in terms of the homelessness population and problem of the United States, we see that the problem in Denver is also universal. The US reached a record high in 2023 with about 653,100 people being affected by the homelessness crisis. This is about a 12% increase from 2022 to 2023. Some other key findings within this homelessness count is that every ethnic group endured a homelessness increase, with the Asian group taking the largest increase of about 64%. Around 111,620 of these homeless people were children, meaning that almost every age group is being affected. Finally, according to Matthew Adkins in his article titled “Homelessness in America: Statistics, Analysis and Trends” created in 2024, Adkins states that 41 states increased in their numbers of homelessness, with New York, New Hampshire, and Vermont having the highest increase overall (Adkins 2024).

Looking at Denver as well as the United States, we see that the homelessness crisis is a big issue. Typically most of the homelessness occurs in the Central Business District. This is going to affect the safety that people feel while shopping at the business, affect the security issues of the business, and overall negatively affect the profits that the business gains. More than one-half of America's homeless individuals reside in the nation's 50 largest cities. New York and Los Angeles hold 25% of these homeless people alone (Adkins, 2024). That being said, we see that most of the homelessness is occurring in places where economic activity is very high.

Demographics of Homelessness

Taking a look at who is affected by homelessness is very important. According to an article from the “National Alliance to End Homelessness” created in 2020, Whites make up the largest portion of the United States population. However, minorities like African Americans and Pacific Islanders make up a larger percentage of the homelessness population despite not having a significant amount of people accounted for in the United States population. For example, African Americans make up 13% of the US population however they make up 40% of the homelessness population. Pacific Islanders are a close second. Gender also matters when looking at this problem. Men account for 68% of the homeless people throughout the nation. Women and people that are represented in society as non-binary or transgender are still relatively well represented in homelessness as well. Taking a look at the demographics and deep diving into who is actually homeless is important to see who is the most affected.

Causes of Homelessness

Inflation rates - an increase in prices and value of money - continue to rise in the United States, causing basic necessities like food, housing, clothes, and other things to become more expensive. Currently the nation is facing one of the largest homelessness crises that it has ever seen. In 1970, homelessness rates were low, so in turn housing costs were low (Ludden, 2023). That meant when someone became homeless, they were easily able to afford a new home. In today's society, we see that as inflation continues to rise, the ability to afford and pay for a house continues to get harder and harder each and every day, especially nowadays with a lack of government stimulus or protection from eviction (Ludden, 2023; Siegel and Bhattari, 2022). Inflation on everyday products, like gas and food, is causing people to have to pay a higher amount of money for those things, eroding the ability of individuals to pay for their housing costs (Ludden, 2023). As gentrification - the transformation of a neighborhood from low value to high value - and inflation continue to increase, the lower and middle class individuals and families will continue to end up on the streets, homeless. Once these people are then on the street, the lack of adequate support systems cause these people to not be able to get off the street. Once they are on the streets they aren't able to deal with their drug addictions and mental health problems that are usually reported.

We also see systematic factors that are causing homelessness. Although every race is being heavily affected by homelessness, we see around 40% of these homeless people are black or hispanic. This could be due to inequality in terms of housing, education and job opportunities. (Ludden, 2023). Finally, things like natural disasters can also have an impact on homelessness. For example, in terms of hurricane Katrina which was a devastating hurricane that caused \$186.3 billion in damages as well as killed 1,392 people in New Orleans in August of 2005 (Chertoff, 2024). Because of this we saw an increase in homelessness, as families belongings and homes were wiped out putting them on the street.

We see the relationship between homelessness, life shocks, and housing costs examined in a study by Marah Curtis and others. In this study data analysts found that there was a strong relationship between housing costs, homelessness, and life shocks. A life shock is a random event that creates a natural experiment. In this case the life shock, a baby being born with

health issues, has a strong correlation to family homelessness in a city where the housing costs are particularly high (Curtis, 2023).

Although there are multiple factors that drive homelessness in the U.S., housing costs, and inflation are the most pronounced drivers of homelessness. Subsequently these two drivers can begin to address the suffering of 653,000 people who are homeless today (Ludden, 2023).

Negative Effects on Businesses and Urban Areas

A consequence of homelessness is its negative effects on businesses and urban areas, an issue that has been increasingly rising in the last few years. A real estate expert in the Denver area, spoke on these issues stating “Homelessness impacts various types of businesses in different ways. Generally speaking, businesses want their employees, customers and clients to feel safe whether it’s going to work, visiting their store, or grabbing a bite to eat. Excessive congregation can lead to increased crime in the impacted areas, or potentially the perception that there is increased crime.” As we can see businesses are severely impacted by homelessness. These issues are going to create a domino effect, causing issues such as fewer customers, employee retention, and even businesses shutting down. The expert further dives into the issue saying, “From the government’s perspective, this is also a negative because if businesses shut down, the real estate they occupied risks the chance of collecting less property tax revenue. If all of that happens and property taxes are truly impaired, there are fewer public funds available for basic services such as police departments, street cleanings, public landscaping, etc.” This homelessness problem is causing a situation that is going to be harder and harder to solve if it continues at this rate.

One of the largest problems in terms of businesses is homelessness having a negative impact on the security measures for businesses. Many of these businesses that are dealing with these problems claim that they are facing vandalism, loitering, and crime around their businesses that are keeping customers far away from their business. This is posing a challenge for businesses as retailers are having a hard time retaining employees and driving customer traffic in the midst of these activities (Martin, 2018). Businesses also have issues with the large number of homeless people in terms of potential for liability issues and savvy criminals. In some cases homeless people may gain access to ladders or other dangerous objects that cause these unhoused people to be in dangerous situations. These things may force the business to be liable for any damages to property, people, or possessions that occur. There have been reports of homeless people trying to steal precious goods from the stores by either breaking in or lowering themselves down from the roof. Either way, these things are going to negatively impact the business.

The comments made from the real estate expert are further explored through a survey. Surveys of businesses that relate to homelessness/unhoused people are unfortunately not very common. One source that does exist is data gathered by the Federal Way Chamber of Federal Way, WA. Federal Way Chamber gathers data on impact of homelessness for business retention. This group did a survey on the Federal Way, WA region (zip code 98003). This city is around 30 minutes away from Seattle, WA with a population of around 100,000 people. Within this survey



they surveyed businesses within the community. For starters they found that 65% of these businesses have seen an increase in homelessness people in and around their businesses (Martin, 2018). Immediately we can see that the homelessness problem is a huge problem that is hurting businesses and their surrounding areas. 72% of these businesses have received customer complaints regarding the homeless population and 81% of these businesses have gotten staff complaints about the homeless population. As we can see the homelessness problem is hurting businesses staff as well as their customers. This could then possibly hurt the businesses customers as well as employee retention. Next, 52% of these business owners/employees have felt unsafe while operating their business and 71% of these businesses have had to call the cops due to the problems that they are facing. As we can see these homeless people are disrupting the business activity within the community. Almost 30% of the businesses in this small community have considered moving their business out of this area. This data indicates the significant impact that the homelessness has on the business community. Finally, one of the businesses in this community has seen a profit loss of \$40,000-\$50,000 dollars due to homelessness. This is evidence that the homelessness problem is negatively affecting businesses. Most businesses agree that the homelessness issue lies in the government's ability to take charge and lead organizations and communities in order to solve the problem.

Many people think that surveys are a strong way to measure homelessness and business relationships. However this is not the case due to the inherent limitations of surveys. Namely, the biggest problem with surveys is the potential for a biased sample. Surveys are only going to tell you what is happening to the people who took the survey and are only one section of the people affected. In terms of homelessness, the survey would allow for businesses who are most affected by homelessness to share their issues and problems that they have surrounding the topic. This potential selection in who completes the survey could make homelessness seem like an outsized issue because only the people who are affected by homelessness actually filled out the survey, and the people who aren't as affected by homelessness won't even complete the survey. This in conclusion is going to create a biased sample in terms of homelessness and its effects. Secondly, you are only getting a snapshot of the homelessness problem. The crisis is going to be different in every single place, so a survey can often only be applied to similar areas or within the areas that were sampled. Another limitation is that you are measuring different types of businesses. Although you may think that this is a good thing, it is not. One large business may have different effects than a small family owned business in the same area. This won't truly measure the crisis to its full capability. Because of these flaws in surveys, there are a few experiments/theories that cities and governments could potentially try in order to further look into this problem. One of these experiments would be to see how profits change due to police cleaning encampments. In this experiment we would see the profits originally with the current state of homelessness in the area. We would then measure the profits after the police come in and sweep the area clear of homelessness. This would allow us to see how truly affected businesses are in terms of their profits and the homelessness crisis. When doing this "natural experiment" it is important to think about whether any benefits to the businesses outweigh the costs of encampment clearing to the homeless. Some places like Seattle and various cities in California have already tinkered with this "natural experiment" (Kendall, 2024). The impact of encampment clearing on the surrounding area is so far unclear (Kendall, 2024).

Overall, we can see the negative and large impact that the homelessness population has on the business community. Through the articles we analyzed and the survey that we used, we saw that the business community is experiencing safety issues, profit loss, and other forms of negative impacts due to the homelessness community. If change does not occur soon, this problem will continue to get worse and worse.

Solutions

Although this homelessness problem has a huge effect on many businesses and urban areas across the United States, there are many feasible solutions that can solve this complex problem. Whether it is solutions on the local level or the national level, there are ways to help.

Local Solutions

There are many solutions on the local level. Meeting basic needs with things like donating food, clothes, water, etc., to homelessness shelters would help provide basic things to get these people's lives running again (Collins, 2023). Providing different types of support such as counseling, job training, and medical care. Reducing crime would help strengthen the safety of the area thus helping businesses. Building a community that would help support each other as well as improving public health would benefit the unhoused community (Collins, 2023). All of these things would help solve the homelessness problem at the basic level. Doing so, would allow these people to have a fresh restart to life, thus positively impacting the businesses and urban areas in the community.

Some other small steps that people can take to help solve the problem is provide better transportation, share information about resources to people experiencing homelessness, and also give money to people in small amounts to help unhoused people address basic needs. While this necessarily won't help people become rehoused, making sure basic necessities are addressed can be useful in its own right. All of these various solutions would help homeless people in a large way. Some other ways that people could also help is drop addresses on job applications which automatically flag those who are homeless. This could prove difficult as it would require advanced technology and lots of people to cooperate. This is also difficult as often homelessness causes adverse effects on health, decreasing future employability (Meyer, 2021). Finally on the local level, communities and businesses need to work together. These two entities are arguably the most important and influential in creating change. If these two were to come together and work towards the same goal, then the homelessness problem would slowly fade away.

Business Solutions

Using information from a business forum on regional homelessness created in 2021, we see that there are also solutions that businesses can take up to try and solve the problem, and overall increase the homelessness problem to positively impact their businesses rather than negatively impact it (AZMAG, 2021). Some of these solutions could be to educate and increase awareness for businesses in terms of homelessness and they could do this through educating various groups of people. Another solution could be to encourage businesses leaders to become more involved with various groups working towards achieving the goal of homelessness. Businesses could also pay for more proactive security. This would allow their



area to be protected. Finally, micro level involvement could be needed from various businesses. This could be taking on some of the various solutions provided in the paragraph above. Businesses are a key part of achieving this problem and working towards some of these solutions would be a great way to get started to working towards something better.

National/Federal Solutions

Finally some steps could be taken at the federal/larger level. One solution could be developing affordable housing as well as shelters. This could be something like converting existing spaces like motels into housing (Mulholland, 2023). Denver did this in the Fall of 2023 with the purchase of two motels. Another thing that cities or states could do is use models like Houston's effective systems management and house first approaches (Moses, 2018). These are proven strategies and solutions that have worked in previous cities such as Houston. This means if other states or cities implement these housing solutions, they will strive towards being able to achieve the problem of homelessness. Another thing that people could do is promote advocacy. This is important as the government will listen to what the people want. If communities continue to strive for change the government will listen and make things happen. However all of this isn't possible without funding from the federal government. In order to create solutions and change, communities and organizations need funding and money from the government in order to make all of these things possible.

If governments, communities, and businesses implement some of these feasible solutions into their plans, people will continue to strive towards changing the homelessness problem for the better.

Business and Community Responses to Homelessness

Some may think that there are only negative impacts, when taking a look at the bigger problem of homelessness. However that is not the case, very rarely there could be positive effects. Businesses in areas with homelessness may have an increase in community engagement. People are coming together to address the homelessness issue. This could be different organizations that are fighting the homelessness problem as well as just people in the community who want to help. This is going to lead to stronger community ties and responsibility for people. Either way the community is becoming engaged to combat the problem. This will also lead to more innovation within the business community. Some businesses are going to feel inclined to find opportunities or ways to develop products for some certain issues surrounding homelessness. These could be products/services that help within counting the homelessness population, security measures for combating the problem, or services that help them in general. Another positive response to the unhoused crisis is social responsibility. Businesses are going to become more engaged socially. By combating the problem and implementing some of the innovation tactics above they will enhance their brand image and reputation allowing them to bring in more customers positively impacting the community. Finally, all of these things are going to help grow the economy. Programs that are aimed to help homelessness and aid them, may allow the economy to grow as there are more opportunities and job creation. Overall, all of these things are going to positively impact the economy, businesses, and the community. Although some may think that homelessness only has negative effects when looking at businesses and the community, there are some positive effects that homelessness could possibly bring as well.

All of these solutions are theories that I came up with. These theories provide a basis for thinking in terms of positive solutions that homelessness may have on businesses and urban areas. Studies and other research may be needed in order to prove that these theories work and are actual positive solutions in terms of businesses and urban areas.

Conclusion

Overall, there are some limitations in this academic research paper. This paper is relying on only one survey, in one area of the country. Ideally, we would rely on survey data from across the country from many businesses. However, there is a lack of research and surveys on the overall topic of homelessness and its relationship with businesses and urban areas. If we truly want to take a large step in terms of this issue we need more research in this field.

Homelessness is a very large issue in today's society. As discussed in the introduction as well as the background section, record high numbers in terms of the unhoused people were hit last year, with 653,000 people being affected by the issue, with the numbers continuing to increase. Overall we know that 41 states have increased their homelessness numbers, with more than one-half of America's homeless individuals residing in the nation's 50 largest cities. All of these things are boiling up and in turn negatively affecting businesses, as businesses are dealing with countless security issues as well as various staff and customer complaints. Employees as well as customers are feeling unsafe inside and around these businesses because of this issue. However, there are various local, federal, and business solutions that can work towards solving this problem. There are basic solutions at the local level such as donating clothes and food for the unhoused people or improving public health so these people can get the help they need. Next, there are various solutions at the business level, such as getting more proactive security or educating various groups about this issue. Finally, there are solutions at the federal level such as developing affordable housing or turning spaces like motels into living for these homeless people.

If society continues to take into consideration the negative impacts that homelessness has on businesses and urban areas as well as applies the various solutions I discussed, homelessness will no longer be as large of a problem that it is today.

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