



THE WORKING HOMELESS: HOW HAVING A HOME HAS BECOME ELUSIVE TO SO MANY FULL-TIME WORKERS IN AMERICA

Brian Goldstone

By the time I met Cokethia Goodman and her children, they had been homeless for three months.

Their ordeal began on an afternoon in August 2018, when Cokethia discovered a terse letter from her landlord in the mailbox. The home she had been renting over the past year was in a quiet Atlanta neighborhood, within walking distance of a playground and her kids' schools. But the area was gentrifying, and their landlord had decided it was time to cash out on her investment. The property would be sold; the family's lease would not be renewed. Unable to find another affordable apartment nearby, they relocated to a dilapidated rental in Forest Park, on the city's outer periphery. The rent was \$50 more per month. After just two weeks in the house, Cokethia heard a scream from the kitchen: her twelve-year-old son had been washing dishes when, reaching his hand into the soapy water, he got a painful electric shock. Code enforcement arrived and, discovering exposed wiring in the basement, immediately condemned the home. The family moved into a squalid extended-stay hotel, until the weekly rent proved too expensive. There was nowhere left to go.

When Cokethia shared her story with me, she was still in a state of disbelief. It wasn't just the circumstances that had deprived her family of housing. It was the fact that they had become homeless despite her full-time job as a home health aide—a point Cokethia returned to again and again, as if unable to wrap her mind around it.

Like many of us, she had been taught to believe that homelessness and a job were mutually exclusive: that if she worked hard enough and stayed on top of her responsibilities, if she clocked enough hours, she could avoid such a fate. And yet here she was, dressed in bright blue medical scrubs and checking her phone to see if any shelter beds had opened up. “I grew up in this city,” she told me. “I graduated from high school in this city. Through my job, I’ve been taking care of men and women in this city. And now my kids and I are *homeless*? How does that even happen?”

I recounted the family’s plight in an article for *The New Republic* in 2019. But their story wouldn’t let me go. Was their predicament a bizarre anomaly, an exception to the rule? Or was their experience representative of a larger trend? If that was the case, then why did it seem so out of sync with our prevailing assumptions about homelessness? As I continued to research and write about housing insecurity, I realized that the problem was much bigger than this particular family or even this particular city. I started seeing it everywhere. In Northern California, I visited “safe parking lots” full of working families living in their cars and minivans. I talked to a shelter director who explained that more than half of the people his organization served were employed in low-wage jobs.

One freezing January morning, at an encampment in midtown Atlanta, I met a woman in her late forties. Wearing slacks and a dark blazer, she was often mistaken for a case manager. But in fact she lived in one of the tents. Over breakfast at a Chick-fil-A around the corner, she pointed to a garbage dumpster behind the restaurant, where a garden hose was peeking out. Each day at dawn, she told me, she left her tent and used the hose to shower, praying no men were nearby. Then she went to work at a call center.

There were others: people who had worked their entire lives and, now disabled, were on the street because of paltry government support (or none at all); the man outside the food pantry who had just landed a second job in the meat department at Kroger, living with his wife and kids at a Super 8; the young Uber driver who did airport runs during the day and slept in the same car at night. And soon there were the families whose journeys I have sought to document in my new book, *There Is No Place for Us*.

The *working homeless*: the term seems counterintuitive, an oxymoron. In a country where hard work and determination are supposed to lead to success—or at least stability—there is something scandalous about the very concept. Popular media and scholarly accounts alike often depict unhoused people as lacking, almost by definition, not only homes but jobs; the view that these men and women are “unconnected to the world of work,” as sociologist Peter Rossi argued in his seminal 1989 book *Down and Out in America*, has persisted into the present day. Yet a growing number of Americans confront a starkly different reality. Besieged by a combination of skyrocketing rents, low wages, and inadequate tenant protections, they are becoming the new face of homelessness in the United States: people whose paychecks are not enough to keep a roof over their heads.

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Today there isn't a single state, metropolitan area, or county in the United States where a full-time worker earning the local minimum wage can afford a two-bedroom apartment. Currently, 11.4 million low-income households are classified as "severely cost burdened," spending, on average, an astounding 78 percent of their earnings on rent alone. But strikingly, it's in the nation's richest, most rapidly developing cities—the ones "doing well"—that the threat of homelessness has become particularly acute. New York, whose economy soared over the last three decades, has watched its shelter population more than triple. Washington, D.C., boasts some of the country's highest median incomes; it also has one of the greatest per capita homeless rates. Seattle is close behind. In Austin and Phoenix, Denver and Nashville, the pattern is similar. Unemployment is at a record low; corporate profits have surged; the signs of growth are everywhere. Yet the delivery drivers, daycare workers, supermarket cashiers, and home health aides who help sustain our cities are being relentlessly priced out of them—and often out of housing altogether. Unlike earlier periods of widespread immiseration, such as the recession of 2008, what we're seeing today is an emergency born less of poverty than prosperity. Families are not "falling" into homelessness. They're being pushed.

Atlanta, the third-fastest-growing metropolitan area in the country, is a case in point. For much of the past century, the city has been shaped by a strategic partnership between its Black political leadership and white business elites that prioritizes stability and growth above all else. Resurgens, the city motto, has been seen to refer not only to Atlanta's rise from the ashes after the Civil War but to a perpetual process of commerce-driven renewal. Fashioning Atlanta into an economic powerhouse has always been an aspiration for city leaders, and in recent decades they have achieved this goal.

Home Depot, Coca-Cola, Delta Airlines, and UPS are some of the many Fortune 500 companies now headquartered there. Often referred to as the “Silicon Valley of the South,” the city has become a leading technology hub—Google, Microsoft, and Amazon all have outposts—and it has also emerged as a key center for healthcare and life sciences, transportation and logistics. Then there’s the entertainment industry: these days, more movies and TV series are being shot in Atlanta, or “Y’allywood,” than in California. The area’s population surge has been equally dramatic, nearly doubling since 1990—and showing no sign of slowing down.

But by far the most startling transformation has been the remaking of the city’s physical landscape. For decades, Atlanta typified the “poor in the core” phenomenon seen in many postindustrial urban areas, the result of deliberate disinvestment and the flight of white residents to surrounding suburbs. This began to change with Atlanta’s hosting of the 1996 Olympic Games, which coincided with a concerted campaign to draw a more affluent demographic to the city proper. Tax incentives and other public subsidies were mobilized to entice developers and real estate capital to build and invest within city limits. Twenty years later, whole swaths of Atlanta had been changed beyond recognition. The place was shinier, trendier—and much wealthier. For anyone who had associated the city solely with traffic-clogged highways or fortress-like convention hotels in an otherwise desolate downtown, the makeover was shocking. The ultimate signifier of this “new Atlanta” was the BeltLine, a twenty-two-mile mixed-use trail built on a former railway. The multibillion-dollar megaproject was hailed as one of the most ambitious urban redevelopment projects in the nation.

As in other cities where such engineered renewal was underway, Atlanta's development boom was presented as advantageous for everyone. Under the guise of "smart growth" and "New Urbanism," the promise of a more beautiful, environmentally sustainable city—with abundant jobs, improved schools, and upgraded infrastructure—was sold to new and old residents alike. In mayoral speeches and community engagement meetings, the message was consistent: Atlantans of all stripes would benefit from their revitalized city.

Today, all the amenities are there, but the city's renaissance has exacted a heavy toll on its low-income residents. Between 2010 and 2023, median rents soared by 76 percent, and the metro area lost a staggering sixty thousand apartments renting for \$1,250 or less. The problem is not so much a lack of new housing as the kind of housing that is being built. Over the past decade, 94 percent of the tens of thousands of apartments added to the city's rental market have been luxury units, featuring resort-style swimming pools, coworking spaces, pickleball courts, and onsite dog parks. Atlanta is no longer "poor in the core." But attend a yoga class or visit a new craft brewery, and chances are somebody's affordable housing complex was torn down to make way for it. A city that was 67 percent Black in the early 1990s is now 47 percent Black. Many families have been pushed to Atlanta's outer edges, far from their jobs and public transit and other services—but where rents are still absurdly high. According to the most recent studies, there are now more than 159,000 low-income households in Atlanta spending more than half of their earnings on rent, living in grossly substandard conditions, or both. Indeed, what has emerged in recent years is a kind of dystopian rejoinder to the claim—famously put forward by the urbanist Richard Florida in his book *The Rise of the Creative Class*—that the future of America's cities would stand or fall on their capacity to attract a wealthier, more educated and "vibrant" demographic.

Well, cities like Atlanta have, and scores of families are suffering the consequences. A similar interplay of growth and displacement, development and deprivation can be found in many American cities. In these places, a low-wage job is homelessness waiting to happen. The slightest setback or unanticipated expense—minor car trouble, disrupted childcare, a brief illness—can be disastrous. Outrageous housing costs would be less painful if incomes were rising at a comparable rate. But since 1985, rent prices nationwide have exceeded income gains by 325 percent. Some fifty-three million Americans, or almost half of the country's workers between the ages of eighteen and sixty-four, hold jobs that pay a median hourly wage of \$10.22, which amounts to a mere \$21,000 a year—below the poverty line for a family of three. If you're disabled and receive Supplemental Security Income, which is capped at \$943 a month, it's even worse: the national average rent now amounts to 142 percent of this form of fixed income. In Atlanta, the "housing wage" needed to afford a modest two-bedroom apartment is \$29.87 an hour. (Georgia's minimum wage is \$7.25 an hour.) In Boston, a tenant earning the local minimum wage would have to log 141 hours a week to afford the same apartment; in San Francisco, it's 160 hours. Confronted with the bleak arithmetic of stagnant incomes and out-of-control housing expenses, people cut back wherever possible. Eventually they've cut all they can.

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These families find themselves trapped in a sort of shadow realm, languishing in their cars, the overcrowded apartments of friends and relatives, and hyperexploitative extended-stay hotels and rooming houses. How many people are caught in this nightmare? It's a hard question to answer. Counting the homeless has always been politically charged: government officials have a clear stake in keeping the numbers as low as possible. One way they've done this is to define homelessness ever more narrowly. Each January, when a battalion of volunteers, service providers, and public employees fan out across the country to conduct the federal homeless census, only those defined as "literally homeless"—people staying in shelters and on the street—are tallied. Everyone else is rendered doubly invisible: at once hidden from sight and omitted from the reported statistics.

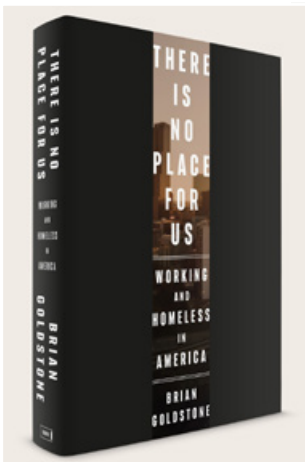
Not only are those who fall outside this narrow definition denied vital assistance, but as the census figures make their way into the media, the true scale and nature of the phenomenon are obscured. It's an alarming thought: as bad as the official numbers are—in 2023, the limited annual count showed the largest nationwide increase on record—the reality is far worse. Recent research reveals that the actual number of those experiencing homelessness in the United States, factoring in those living in cars or hotel rooms or doubled up with other people, is at least six times larger than the official figure. Driving around the nation's richest cities, we see the sprawling tent encampments, we see the makeshift dwellings on sidewalks and under overpasses. But those are just the most visible manifestations of a far more pervasive crisis.

There Is No Place for Us is about what we're not seeing. It follows five families in Atlanta desperate to secure a home. Maurice and Natalia make a fresh start in the city after being priced out of D.C. but now find themselves at the mercy of a cutthroat rental market, living paycheck to paycheck. Kara dreams of starting her own cleaning business while mopping floors at a public hospital. Michelle is in school to become a social worker, even as she struggles to raise her own three kids. Britt's roots in Atlanta go back five generations; she believes a long-awaited housing voucher will give her a foothold in her increasingly unrecognizable city. Celeste is a person of a thousand talents, savvy and unflappable, but a cancer diagnosis and a predatory housing system prove overwhelming even for her. Some of these families are isolated and on their own; others rely on an extensive network of friends and relatives. All are part of the country's low-wage labor force. All are renters. And all are Black—as are 93 percent of homeless families in Atlanta, the cradle of the civil rights movement.

It used to be that owning a home was held up as the ultimate goal, a reward for diligent effort and perseverance. Now simply having a home has become elusive for many. The myth that hard work will lead to stability has been shattered, revealing a stark disconnect between the story America tells about itself and the reality of deepening precarity. We need a new narrative, a new perspective on a nation whose citizens toil in vain for one of the most basic human necessities. **The reach of homelessness is expanding. As it pulls more and more people into its grip, we might wonder: Who gets to feel secure in this country? And who are the casualties of our prosperity?** 📖



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Brian Goldstone is a journalist whose longform reporting and essays have appeared in The New York Times, Harper's Magazine, The New Republic, The California Sunday Magazine, and Jacobin, among other publications. He has a PhD in anthropology from Duke University and was a Mellon Research Fellow at Columbia University. In 2021, he was a National Fellow at New America. He lives in Atlanta with his family.

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