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Creating opportunities for people to live, work, and thrive on the Lower and Outer Cape

There's No Place Like Home: The Emotional Toll of Living Through a Housing Crisis

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We spend so much time talking about the *practical* side of the housing crisis—how it affects our jobs, our daily lives, our finances—but we rarely stop to consider its emotional toll. As winter drags on and the cold seeps into every corner of our lives, it's hard not to wonder: does the housing crisis affect more than just our wallets? Does it influence who we meet, how we connect, and whether we can even *afford* to form lasting relationships in the first place?

On Cape Cod, and many places facing a similar housing shortage, the problem is undeniable. Housing prices have skyrocketed, and the supply just isn't keeping up with demand. But beyond the economic and environmental impact, there's a personal cost.

Imagine you're in your late twenties or early thirties, trying to balance a career and personal life, but finding yourself stuck in a temporary living situation— whether you're crashing with friends or living in a cramped apartment with roommates, you're longing for a place that's your own. How does that shape your sense of self, and more importantly, how does it affect your relationships? Constant uncertainty is hardly a solid foundation upon which to build romantic relationships. For younger renters and homeowners alike, it is challenging to nurture connections when you're unsure if you or the people you care about will be able to remain in the community you're trying to live in.



Photo credit: IStock

So, perhaps it's not just the chilly temperatures that make the winter feel colder, but the deeper sense of disconnection that comes with being caught in a housing crisis: maybe it's the *lack* of stable housing that is why we find ourselves more alone than we'd like to admit. But here's the kicker: **relationships are fundamental to what makes us feel *at home* in the world.**

As we continue to wrestle with this crisis, maybe we should broaden the conversation: **How can we create housing solutions that not only solve economic problems but also help foster the kind of community and connection we all crave? Because, at the end of the day, we need more than just shelter. We need spaces where we can truly *belong*.** Maybe that's the real solution to the housing crisis. Not just affordable rent, but the chance to be seen, to be loved, and to have a place to call home.

Let's dig into the data!

There is a disconnect between our current population and the available housing stock.

At the 2024 OneCape Summit, hosted by the Cape Cod Commission, Allison Thurmond Quinlan of Flintlock Lab delved into Barnstable County's household data. Single-family homes in the area tend to run on the larger side, around 2,500 square feet for new builds -- yet 30% of households comprise a single person, and an additional 55% of households are composed of two adults. For a region historically committed to the aesthetic of single-family homes, we are not a population of nuclear families: only 12% of households have children on the Cape. Even if we buy in to the idea that nuclear families are their own little communities, we're not accomplishing much in that regard -- since largely, we are a population living alone or in pairs, rattling around houses with excess capacity. Lack of ability to "right-size" housing can mean both financial and practical burdens of paying for and maintaining homes that are larger than needed.

Our development patterns disconnect us from each other.

Have you ever noticed that Hallmark movies are all set on Main Streets or in walkable, lively village centers? It takes a certain amount of bumping into someone around town to create a spark, but due to our region's seasonality, we're often more ghost-town than downtown. The entire Lower and Outer Cape automatically qualified for the Affordable Homes Act's Seasonal Communities designation, with more than 35% of their housing stock being not owner-occupied. That percentage climbs astronomically as you head towards Provincetown: year-round residents are familiar with the empty vibes of neighborhoods come winter. So not only are we living alone (or close to it), but we also live at a distance from the neighbors we do have. That's an issue across age groups because, as the Surgeon General has reported, loneliness is corrosive to health and well-being.

Residential zoning limits social spaces, and waning affordability limits time to socialize.

At 67%, residential zoning is the predominant use pattern for the Cape -- but functionally, it is designed more for situating houses than for the lifestyles of the people who inhabit them. For working-age locals, finding things to do and places to socialize is itself a job! Whether it's finding a place for intramural sports, trivia, or crafts, we've had a loss of "third spaces"-- places where you can exist, and connect with your fellow humans, without having to spend money. Ironically, one reliable place for people to catch up each year is at Town Meeting. Imagine having regular opportunities to bump into your acquaintances and neighbors without having to slog through an entire warrant! We also know that local wages are dwarfed by housing costs. Put another way, working people must dedicate a majority of their time to work to keep up with the costs of living. This in turn limits their time, energy, and budgets for socialization.

Few housing opportunities means fewer people to meet.

If you've had the misfortune of being on a dating app in the last five years, you've discovered that there's no shortage of profiles to swipe through in peak season, and too many of the same faces the rest of the year. This writer's anecdotal experience as a "Cape Cod young woman" in her 30s is backed up by data: the region has been hemorrhaging young people (ages 25-44) for more than 15 years. Businesses and towns alike are struggling to fill vacancies, but with nowhere to live, the pipeline of new talent and new people have diminished to a trickle. So, on the occasions when you manage to have enough energy to leave the house, make plans, look nice, and go "out," your chances for a

Hallmark-esque meet-cute are severely limited with no supply of people to meet (cutely).

Written out, the situation seems even more grim than it seemed bouncing around in my head. However, this writer isn't abandoning hope, and neither should any fellow singles reading along. There's plenty to be done to work towards our affordable housing needs that aligns perfectly with making the Cape a place of abundant personal connections.

1. **Support zoning for multi-family and mixed-use in village centers.**

Allowing the development of many units on a smaller footprint isn't just good financially for taking advantage of economies of scale, it also provides options for people to adjust their home size to reflect where they are in their lives. Having built-in neighbors facilitates relationship-building through requests for cups of sugar and comparing the number of Amazon packages your fellow residents receive. Strong ties to the people who live near you bolsters feelings of belonging (and gives us all a chance to recover some social skills that atrophied during the pandemic). Similarly, mixed-use zoning by right isn't just a boost for small businesses to flourish: the local coffee shop in "Friends" set the scene for countless plot lines simply by dint of having new combinations of people in the same space.

2. **Plan at the scale of people.**

As towns plot courses for the future, through the adoption of comprehensive plans and rethinking zoning, they're centering people and the experiences they want to have. Whether we talk about design standards or activity centers, focusing less on "what does this building look like" and more on "what will people do here" is an important shift. Again, grouping amenities, services, and attractions together in a walkable area isn't just good for the economy: it gives people convenient options of ways and places to spend their time. That means less time spent figuring out plans and more time meeting new friends.

3. **Be the neighbors you want to have.**

We'll call this one a local paraphrasing of Ghandhi's famous quote. For all that this piece laments a lack of social connection, I want to acknowledge that there is an amazing network of individuals, groups, and organizations across the Lower and Outer Cape who act out their values of caring for others and forging bonds of community, every day. For my part, I am trying harder to make conversation in line at the grocery store, on the bike path, and at the beach. Simply having mixed-use developments doesn't magically create community, but purposefully contributing to a local culture that nurtures current residents and welcomes new ones does. The more we embody the values we want to be at the core of our communities in the future, the closer we get to manifesting the vibrant Main Street spaces that will have Hallmark producers salivating!

The CDP works towards these ideals in various ways, including through the Lower Cape Housing Institute, which helps municipal officials and staff understand how to effectively utilize their roles to further housing production; and through Project 365, our advocacy program that brings together year-round residents and empowers them to make the case for the policies and funding to keep the Lower and Outer Cape communities places where people can afford to live, work, and thrive. It takes all of us to create the future we want to see. **If you're interested in helping us work toward this mission, and would like to participate in our programs, please reach out to me, Amanda Bebrin, Director of Housing Advocacy, at amanda@capecdp.org. I'd love to hear from you!**