

391AH-16 Where Should We Live?

Ethan Zuckerman, instructor

Elm Room 227, 2:30-3:20pm Tuesdays, Spring 2026

Honors seminar: Where Should We Live?

It's really hard to afford a place to live in the United States.

More than 30% of American households spend more than a third of their income on housing, a level at which they are considered "housing stressed" - that number rises to almost 50% when considering households who rent instead of owning their homes. As a result, many Americans live in substandard housing and many people are homeless despite being employed.

Why is there so much housing scarcity in the US? Since the financial crash of 2008, homebuilders have built fewer houses than Americans need, apparently worried about a repeat of the market crash. Interest rates make houses unaffordable and encourage people with inexpensive mortgages to hold onto their houses. It's going to take years for builders to catch up with demand... and as the Trump administration deports people who work in construction and puts tariffs on building materials, it may take even longer.

But there's a bigger set of forces at play: as the climate changes, some of the places Americans have moved over the past half century are becoming increasingly uninhabitable. Wildfires in California, extreme heat in Arizona, rising sea levels in Louisiana and Florida are changing the map of where Americans can comfortably live. And even if people aren't ready to move from increasingly risky locations, they may be forced to: insurers are refusing to offer coverage on risky homes, which means banks won't lend money to buyers of those homes.

Where will Americans live in 10, 20, 30 years? Will we keep moving south and west, or will climate change reverse the post-WWII pattern of migration and send people back to the Northeast and the Great Lakes? Will we learn to build different cities - denser, more walkable, greener, cooler? Can we build cities that work for people who already live there, people moving from other parts of the US and from around the world?

Our course is organized around weekly discussions, reacting to short readings or listenings - most week's assignment is a newspaper or magazine article, or a podcast episode. You'll be expected to post a question each week in reaction to the reading or listening - I'll use these questions to help structure our discussion.

Aside from weekly questions, there's one writing assignment: a 5-7 page reflection paper in which you offer a prediction for what the most exciting cities for US college graduates to move to will be in 2050, based on the ideas and factors discussed in class.

Course Objectives:

If all goes well, students will learn to:

- Understand and analyze contemporary debates about housing policy, migration and the impacts of climate change on housing policy
- Understand the history behind the US housing crisis and possible causes
- Work together to propose and explore innovative solutions to climate resilience
- Present and defend ideas about the design of interventions to improve housing in a changing environment

Course requirements:

There are no textbooks required for the course and the instructor will provide all materials for participation in in-class exercises. All readings are available online and are linked to from this syllabus.

Students must post comments or questions on readings in Perusall - we will use these questions to guide discussion. Questions are due by noon the day of class so I can review them before our discussion. Students must participate fully in in-class discussions.

Method of Instruction

This class will meet on Tuesday in person from 2:30 - 3:20pm in Elm, Room 227

Each week, students will submit a question for discussion by noon Tuesday - our discussion will be shaped by these questions and the written questions plus class discussion constitute half the course grade. The other requirements are a short paper at the end of the semester.

Readings for the class should not require more than one hour per week.

Assignments

Grading rubric is as follows:

Class participation, including questions posted on Perusall: 50%

Final paper: 50%

Course Grade Scale: Your final grade in the course will be based on the following scale:

94-100%	A	80-82%	B-	67-69%	D+
90-93%	A-	77-79%	C+	60-66%	D
87-89%	B+	73-76%	C	Below 60%	F
83-86%	B	70-72%	C-		

Course Policies and Guidelines

Classroom Environment: Students are required to maintain a classroom environment that is respectful and nurturing where everyone can express all parts of themselves without the fear of judgment. Be mindful of each other and try not to make assumptions about your peers or your instructors or their beliefs. At the same time, our project is that of intellectual debate and challenge. I ask you to take on the work of questioning and criticizing ideas, focusing on that aspect of discourse rather than questioning individuals' intentions.

You are invited to let me know, and correct me if I use the wrong name and/or pronouns to refer to you in class. Throughout the course, feel free to email me or make an appointment with me to discuss any conflict that comes up amongst your peers or if you have any feedback regarding the tone and sensitivity with which these topics are being discussed in class.

The University of Massachusetts Amherst was founded and built on the unceded homelands of the Pocumtuc Nation on the land of the Norwottuck community. This legacy, and broader legacy of American conquest of Native lands is an essential component of the historical narratives we are exploring in this class, and has relevance for the problems we tackle today. Please read [the university's Land Acknowledgement here](#) and reflect on the complexities of a democratic experiment that was inextricably intertwined with the forced removal of the peoples who came before us on our campus.

Absence: Each student is granted one unexcused absence. Beyond these, please meet with me to discuss challenges you are having being physically present in class. Please inform me about any religious holidays or university-sponsored travel (with adequate documentation) conflicts so that we can plan to accommodate your needs in the course.

Deadlines: Please speak to me as soon as possible if it's going to be difficult for you to meet any of the deadlines of this class. Because we will use comments and questions in Perusall to structure discussions, it's important that your submissions take place before we meet and speak, preferably the night before.

Disability Services & Class Accommodations: UMass provides academic resources to those who are registered with Disability Services. In order for me to accommodate your needs, you must be registered with Disability Services and communicate that to me. We will work together to ensure your needs are met and the strictest confidentiality is always in place. See [Disability Services](#) for assistance.

Academic Honesty: Violations of academic integrity will be dealt with according to the [UMass Academic Honesty Policy and Procedures](#).

Device Use: Obviously, devices like laptops and mobile phones are a mixed blessing in a classroom. On the one hand, they are powerful tools for note taking, research and learning more about ideas raised in class. On the other hand, it's really easy to lose track of a conversation if you're texting with your friends. You're strongly encouraged to use your laptops to take notes either for yourself or as part of a shared document, and to participate in the class Slack channel. You're encouraged to use a smartphone to take part in polls in class. You're expected to focus on the course and not on the many other distractions of your devices. You'll work it out. I have faith in you.

AI Policy: You are welcome and encouraged to use AIs like Grammarly that help you sharpen your writing and present your ideas, especially if English is not your first language. You are allowed to use generative AI tools and large language models/chatbots to produce work for this class **BUT YOU MUST DISCLOSE THEIR USE** and you are responsible for any errors they generate. For disclosure, I request a statement at the end of each assignment that specifies if AI was used and what it was used for - brainstorming, polishing text, etc. If AI misrepresents your ideas, says something stupid or - most likely - cites texts that don't exist, you'll be graded on that error. I strongly recommend that, if you do use AIs to help your writing, that you read what they produce very carefully, and I strongly discourage you from using AIs to complete assignments or to find citations for works you want to reference. In my experience, they do this quite badly, and nothing infuriates me like tracking down hallucinations.

Weekly assignments

Week 1 - Feb 3: Introductions

Meeting each other, discussing where we've lived and where we want to live. A conversation about the structure of the class, expectations. No reading before class.

Week 2 - February 10: What if you can't afford a place to live?

Rising home prices and rising inequality mean many Americans are homeless or have substandard housing, including those who work full time. We know that housing people is the best path towards addressing a variety of social problems – what do we do when millions of people can't afford a place to live?

Required reading: [“In L.A., \\$750 a Month to Live in a Backyard Storage Unit”](#), by Livia Albeck-Ripka
(<https://www.nytimes.com/2025/12/09/us/california-backyard-housing-rent-storage-unit.html>)

Optional reading: [“The New American Homeless”](#), Brian Goldstone
(<https://newrepublic.com/article/154618/new-american-homeless-housing-insecurity-richest-cities>)

Week 3 - February 17: How did we get here?

How did American houses become a vehicle for speculative investment? Who thought lending money to people without proof of income was a good idea? How did mortgage backed securities burn down the global financial system?

Required listening: Alex Blumberg, Adam Davidson and This American Life: ["The Giant Pool of Money"](https://www.thisamericanlife.org/355/the-giant-pool-of-money) – <https://www.thisamericanlife.org/355/the-giant-pool-of-money>

Week 4 - February 24: Why is it so hard to build a house?

Unlike almost every aspect of American business, the construction industry isn't getting more efficient. Why do Americans have such a hard time building houses, and what lessons might we take from Sweden or Singapore?

Required listening:

Stephen Dubner, ["Why Is It So Hard \(and Expensive\) to Build Anything in America?"](https://freakonomics.com/podcast/why-is-it-so-hard-and-expensive-to-build-anything-in-america/): <https://freakonomics.com/podcast/why-is-it-so-hard-and-expensive-to-build-anything-in-america/>

Week 5 - March 3: Why Are Americans Moving South and West?

Between 1910 and 1970, five million Black Americans moved from rural areas of the South to industrial centers of the North in a demographic shift called "The Great Migration". Less discussed is the move of White Americans from these Northern cities south and west, to the Sunbelt. What caused this shift – which is still ongoing – and what does it mean for where and how we live?

Required reading: Katherine Jewell, "Rise of the Sunbelt South" (PDF)

Michael Hiltzig, ["America's decline in life expectancy speaks volumes about our problems"](https://www.latimes.com/business/story/2023-04-05/americas-decline-in-life-expectancy-speaks-volumes-about-our-problems), <https://www.latimes.com/business/story/2023-04-05/americas-decline-in-life-expectancy-speaks-volumes-about-our-problems>

Week 6 - March 10: How is the climate changing where we can live?

Attributing specific fires, storms or hot days to climate change is a challenging task, but there is broad consensus that America is getting hotter, drier in some places, wetter in others, and more prone to catch fire. How is climate change likely to change where we want to live and where it's safe to live?

Required reading: Abrahm Lustgarten, ["Climate Change Will Force a New American Migration"](https://www.propublica.org/article/climate-change-will-force-a-new-american-migration), <https://www.propublica.org/article/climate-change-will-force-a-new-american-migration>

optional reading: Abrahm Lustgarten, ["The Great Climate Migration"](https://www.nytimes.com/interactive/2020/07/23/magazine/climate-migration.html), <https://www.nytimes.com/interactive/2020/07/23/magazine/climate-migration.html>

Week 7 - March 24: What happens when it's too hot to go outside?

It's so hot in Phoenix that the zoo opens at 6am, so visitors and the animals can go into air conditioned comfort by early afternoon. What happens to the unhoused and those in substandard housing in a city too hot to live in?

Required reading: Jeff Goodell, [“Can We Survive Extreme Heat?”](https://www.rollingstone.com/culture/culture-features/climate-crisis-goodell-survive-extreme-heat-875198/),
<https://www.rollingstone.com/culture/culture-features/climate-crisis-goodell-survive-extreme-heat-875198/>

[“As Phoenix Heats Up, the Night Comes Alive”](https://www.nytimes.com/interactive/2019/climate/phoenix-heat.html), Marguerite Holloway
<https://www.nytimes.com/interactive/2019/climate/phoenix-heat.html>

Week 8 - March 31: What if it’s time to leave?

Louisiana is shrinking as sea levels rise and more of the low-lying state ends up under water. St. Charles Parish is losing population rapidly... and those who want to stay are discovering the state and federal government would like them to move away, in a strategy called “managed retreat”.

Required listening: Emmett Fitzgerald, [“Unbuilding the Terrace”](https://99percentinvisible.org/episode/nbft-04-unbuilding-the-terrace/),
<https://99percentinvisible.org/episode/nbft-04-unbuilding-the-terrace/>

Week 9 - April 7: What if you can’t sell your house?

For most Americans, their home is their most valuable asset. But an increasing number of American homes are uninsurable, which means that a natural disaster could be a financial disaster. And uninsurable homes are very hard to sell – what happens to people stuck with houses in dangerous places as America’s insurance market copes with climate change?

Required reading: Christopher Flavelle, [“Insurers Are Deserting Homeowners as Climate Shocks Worsen”](https://www.nytimes.com/interactive/2024/12/18/climate/insurance-non-renewal-climate-crisis.html),
<https://www.nytimes.com/interactive/2024/12/18/climate/insurance-non-renewal-climate-crisis.html>

Optional reading: Claire Brown and Mira Rojanasakul, [“A Climate ‘Shock’ Is Eroding Some Home Values. New Data Shows How Much.”](https://www.nytimes.com/interactive/2025/11/19/climate/home-insurance-costs-real-estate-market.html)
<https://www.nytimes.com/interactive/2025/11/19/climate/home-insurance-costs-real-estate-market.html>

Week 10 - April 14: What if we’re thinking about this all wrong?

What if we could start from scratch, build dense, walkable cities where people most want to live? What if we did it in secret, backed by tech billionaires?

Conor Dougherty, [“The Farmers Had what the Billionaires Wanted”](https://www.nytimes.com/2024/01/19/business/economy/flannery-california-forever-solano.html),
<https://www.nytimes.com/2024/01/19/business/economy/flannery-california-forever-solano.html>

Optional: California Forever website – <https://californiaforever.com/>
Jan Sramek, [“California Forever”](https://www.youtube.com/watch?v=ElhxzUO7YQM) – <https://www.youtube.com/watch?v=ElhxzUO7YQM>

Week 11 - April 21: What if cities we left in the 20th century are the most exciting cities of the 21st century?

Legacy cities – cities of 50,000 or more people where the population has decreased 20% or more – line the banks of the Great Lakes and are sprinkled through New England. These cities

have the challenge of supporting their infrastructures with fewer taxpayers... but they also have buildings, art and history that serve as a powerful legacy.

Required reading: Ethan Zuckerman, "[Legacy Cities: an extended remix of my talk at PopTech 2022](https://ethanzuckerman.com/2022/10/28/legacy-cities-an-extended-remix-of-my-talk-at-poptech-2022/)".

<https://ethanzuckerman.com/2022/10/28/legacy-cities-an-extended-remix-of-my-talk-at-poptech-2022/>

Optional reading: Alan Mallach and Lavea Brachman, "[Regenerating America's Legacy Cities](https://ti.org/pdfs/LegacyCities.pdf)", <https://ti.org/pdfs/LegacyCities.pdf>

Week 12 - April 28: What if immigrants are already showing us the best places to live?

Massachusetts has one really successful urban area, and a whole lot of struggling secondary cities. The state coined the term "gateway cities" to describe cities that could serve as affordable "gateways" for immigrants coming to New England. But it's far from clear that these cities are working as well as we might hope for economic mobility.

Required reading:

Trajan Warren, "[Gateway to prosperity: What's next for Massachusetts' Gateway Cities?](https://www.wgbh.org/news/local/2026-01-20/gateway-to-prosperity-whats-next-for-massachusetts-gateway-cities)", <https://www.wgbh.org/news/local/2026-01-20/gateway-to-prosperity-whats-next-for-massachusetts-gateway-cities>

Optional reading:

Muro, et. al., "Reconnecting Massachusetts Gateway Cities" (PDF)

Week 13 - May 5: Wrap up – quick overviews of everyone's final papers, goodbyes