It's not just because of tech workers!

They do have more money to spend, but tech salaries are not the main culprit behind the housing crisis.

Big banks have invented a number of ways to make big housing profits at the expense of regular folks. Real Estate Investment Trusts, or REITs, for example, allow investors to make a fat profit from higher rents...

And wealthy overseas investors seek out hot housing markets, like San Francisco, to park their cash away from foreign authorities and taxes...

...causing epidemic homelessness and sky-high rents