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### Title

The Role of Multi-Family Zoning Laws on Affordable Housing in California Counties

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### The Role of Multi-Family Zoning Laws on Affordable Housing in California Counties.

Despite being the world's 5th largest economy, California ranks 49th out of all U.S. states for housing units per capita<sup>1</sup>. Many Californians are overly burdened by the housing crisis that began in the 1970s as politicians continue to fail to enact policies that bring back the needed supply of housing across California. As the crisis worsens, California is predicted to need to build 2.5 million homes by 2030 that meets the housing needs of Californians at all income levels<sup>2</sup>. From this, this paper aims to broadly ask how do zoning laws impact housing affordability in California? Specifically, how do county zoning laws for multi-family homes affect the affordability of housing in California counties? To answer this question, I will compare the number of Multi-Units ranging from 2 units to 20+ per 10,000 citizens to the median(dollars) of gross rent for occupied units in counties in California with populations higher than 55,000 in the 2022 year. From this, I find that an increase of multi-units within counties did have a significant decreasing effect on the median gross rent, and conclude with a discussion of what this means for the continuation of housing policies that pressure counties to build and zone for these types of multi-unit homes.

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<sup>1</sup> "A Tool Kit to Close California's Housing Gap." McKinsey, 2016, [www.mckinsey.com/~media/mckinsey/industries/public and social sector/our insights/closing californias housing gap/closing-californias-housing-gap-in-brief.pdf](http://www.mckinsey.com/~media/mckinsey/industries/public_and_social_sector/our_insights/closing_californias_housing_gap/closing-californias-housing-gap-in-brief.pdf).

<sup>2</sup> California, State of. "Seven More California Communities Designated as Prohousing, Showing Commitment to Building More Housing Faster." Governor of California, 17 June 2024, [www.gov.ca.gov/2024/01/31/seven-more-california-communities-designated-as-prohousing-showing-commitment-to-building-more-housing-faster/](http://www.gov.ca.gov/2024/01/31/seven-more-california-communities-designated-as-prohousing-showing-commitment-to-building-more-housing-faster/).

**Context and significance:**

Housing affordability is a crucial issue in California as 9 out of 10 Californians consider it to be a problem, and nearly a third use more than half their income towards rent<sup>3</sup>. State legislation has recently attempted to resolve this issue through policy changes like SB 9<sup>4</sup>, a bill to allow homeowners to create duplexes or subdivide existing lots, or in implementing the Housing Element<sup>5</sup>, which is a state accountability measure to require counties to plan and re-zone for more residential units, specifically low-income, based on their population's needs. Beginning in the 1950s as California's economy boomed, developers across California started creating 'contract cities' through "municipal technology"<sup>6</sup> that effectively zoned out poorer populations and halted many housing projects at that time<sup>7</sup>. Later laws furthered this through limiting rent control; for example Proposition 13 that capped property taxes which limited housing the housing supply by discouraging turnover<sup>8</sup>. There is currently debate on how California should address this crisis. Some believe that policy needs to be adjusted to make the current vacant homes accessible to people now while others support increased construction for specifically apartment style buildings for people to rent<sup>9</sup>. Housing affordability and the current crisis in California affects all Californians regardless of status. As California loses "\$140 billion per year in output or 6 percent of state GDP due to the housing shortage"(Mckinsey, 2017). And the housing crisis disproportionately affects those of lower-income who are unable to buy housing

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<sup>3</sup> Tobias, Manuela, et al. "Californians: Here's Why Your Housing Costs Are so High." *CalMatters*, 21 Aug. 2017.

<sup>4</sup> "SB 9: The California Home Act." *Focus*, 10 Aug. 2021.

<sup>5</sup> "Housing Elements." California Department of Housing and Community Development. Accessed 17 Aug. 2023.

<sup>6</sup> "A Brief History of California's Housing Crisis." *Bloomberg.Com*, Bloomberg, 21 Feb. 2020.

<sup>7</sup> Dougherty, Conor. *Golden Gates: The Housing Crisis and a Reckoning for the American Dream*. Penguin Books, 2021.

<sup>8</sup> "2024 Housing Crisis in California: Causes, Impact, and Solutions." *2024 Housing Crisis in California: Causes, Impact, and Solutions*.

<sup>9</sup> Paulson, Anne. "Viewpoint on the Housing Crisis: Build More Housing." *Los Altos Town Crier*, 23 Aug. 2023,

and instead must rent. This research aims to find if increasing multi-family housing zones will increase housing affordability and if so, to support further policy changes to zoning laws for more multi-family homes in hopes to better affordability across California.

### **Literature review:**

Research has previously been conducted to examine the relationship between housing units and zoning laws within the U.S to understand if it does affect the affordability of housing within areas. These studies suggest that there is a correlation between housing units and affordability, while each focus on different specificities of the subject. Recent studies from 2019 and onwards have begun to find this correlation. Some look at zoning laws' impacts on the building of multi-unit housing, while others look at how high rises have affected different cities' rent prices throughout the U.S.

Understanding how zoning laws have historically and currently affect the housing market is crucial is to build a reasonable conclusion within my own research. Historical zoning in California, and the U.S. as a whole, has hindered housing development as many counties and cities prioritize single-family zoning over multi-homes. Michael Lens explains in “Zoning, Land Use, and the Reproduction of Urban Inequality.” historical zoning regulations with racist and classist origins of zoning agendas within the U.S. and that sociological research can be used to create a better agenda on zoning and land use. In that, due to social stratification, White men being the founders and reinforcers of laws and regulations that are motivated by racism or classism that have pushed for richer, single-family homes and neighborhoods to be built and protected. The paper discusses how zoning for single family units has limited housing opportunities for those who cannot afford large homes and further reinforce segregation patterns.

His paper concludes that zoning laws have been to preserve the value of land for property owners, at a cost to renters, who are disproportionately poor and non-White. This paper is relevant to mine as it provides historical background on zoning laws in the United States. It also provides reasoning and support for why single family units have increased rental prices, which my paper similarly studies, but in a broader context of the United States.

From this, Paavo Monkkonen further extends this discussion of how, presently, we can correct the issues Lens presents on the problems with single family housing in his, “One to Four: The Market Potential of Fourplexes in California’s Single-Family Neighborhoods” research paper. This paper analyzes the developmental options in changing the zoning laws within California homes from single-family homes that were built prior to 2005 to more multi-unit ones. In understanding if there is market feasibility of delivering units through zoning changes as California law has recently been seeking to accomplish. The paper finds that building fourplexes on these sites would nearly double this number, creating market-feasible potential for 1.2 million additional new homes. His paper, similarly to mine, applies the theory that creating multi-unit housing will increase housing altogether in California at a more efficient rate than single-unit homes. Creating discussions on how feasible it is to build additional units within California as they analyze how to increase the market-feasible housing by allowing fourplexes and how this varies across regions and municipalities within different counties.

From these potential benefits of multi-unit zoning highlighted by Monkkonen, it is important to consider the direct effects of new housing on rent prices. Looking at specifically if new housing affects the rents of cities, Brian Asquith, et al. studies different larger cities over multiple years and finds that new buildings decrease nearby rents by 5% to 7%. The paper also discusses and explains why prior studies that find that new buildings increase rent is not

definitive. It explains why the rent decreases when new additional units are created due to the mechanism of supply and demand. And it discusses how low-income areas will experience higher in-migration with new buildings that can increase social mobility and improve local amenities. While also discussing how new buildings can benefit the communities as a whole, rather than those who live in those particular areas, my paper focuses on counties as a whole as well.

And furthering the theory that increasing housing supply, specifically with multi-units, to reduce rent; Di Li Xiaodi looks at a single city in his research paper, “Do new housing units in your backyard raise your rents”, focusing on the impact of new highrises in residential areas in New York City. The study finds that for every 10% increase in housing stock, rents decrease by 1%. And the paper also finds that the increase of high rises will also increase neighborhood consumption amenities befitting the neighborhood as a whole. And despite the article being limited in that it only focuses on new high-rises within New York city, it is relevant to the aim of my paper as it supports my hypothesis that an increase in units will decrease the median rents of areas. It also is helpful as New York has also recently changed policy to help developers to make more multi-unit residential homes, which is similar to policy changes happening in California through policies like the SB 9.

Narrowing in from these broader studies on the dynamics housing supply can have on rent prices, Kate Pennington narrows in on a California specific city in her paper, “Does Building New Housing Cause Displacement?: The Supply and Demand Effects of Construction in San Francisco”. This article is specifically focusing on new housing developments in a particular area in San Francisco, where homes were previously destroyed due to fire. It finds that building new and additional units within San Francisco created a spillover effect for other rents in lowering

their rents compared to nearby neighborhoods. Specifically, rents fall by 2% for parcels within 100m of new construction. In focusing on San Francisco, which includes my geographical scope and supports a hypothesis similar to mine as the new construction of units did result in a lowering of rent. From this paper, it can be used to explain why an increase in units will affect the market rate to lower rent prices, even for those living in original units.

From all of these papers, it can be concluded that existing research does support the hypothesis that an increase in multi-units will lower overall rents for areas. These papers focus a majority either on zoning laws or specific cities and areas in exploring this hypothesis. Together, these researchers explore the theory that creating more multi-unit housing will lead to a reduction of rent. Research is limited in understanding how the hypothesis that more multi-unit housing negatively affects median rent prices and how it relates to California on a wider scale, at the county level, which the paper aims to fill this gap in the literature.

### **Theory, hypotheses, and causal mechanism:**

In theory, I hypothesize that an increase in multi-family units will result in lower housing costs for rent within counties. Therefore, counties with high amounts of multi-family zones will also have affordable housing within their borders that is proportional to their population. Due to the causal mechanism in creating multiple units, instead of single units, there will be an increase in the housing supply and these units are typically cheaper than single units which would cause the lessening of the median rent. As this will increase the housing supply which will better provide a demand-supply balance. This will favor the renter over the landlord, as supply meets or exceeds the demand for housing within a county, and leads to a decrease in average rent prices for the entire area.

**Research design:**

For my research the object of study is California counties in the year 2022. As housing and population data is limited for counties with populations lower than 55,000, due to privacy and local limitations, only 44 counties will be included in this study<sup>10</sup>. Both the independent and dependent variables are sourced from the United States Census Bureau and controlling variables are sourced from other California Government agencies. This ensures that the data is credible and this study can be reproduced. Both of the independent and dependent variables will be controlled for by population through the “Annual Estimates of the Resident Population for Counties in California”.

The independent variable is the number of multi-unit homes by each county. It will be measured by the number of Multi-Units ranging 2 to 20+ units on a lot per 10,000 citizens by each county<sup>11</sup>. Two units referring to a duplex ranging up to 20+ would be an apartment complex with 20 or more units available to rent. This data comes from the United States Census Bureau<sup>12</sup> that categorizes these units as 2, 3 or 4, 5 to 9, 10 to 19, and 20 or more units. This variable was chosen as it conveys how the amount of additional units made within counties, compared to single family units. As it emphasizes the focus of this study to be on the impact of higher-density housing on various outcomes. And because more descriptive data was not available on this variable, each unit will be multiplied by the median amount of units in their category, except for 20 or more as it will be multiplied by 20 due to not having an available range to make these

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<sup>10</sup> Counties not included are: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Inyo, Lassen, Mariposa, Modoc, Mono, Plumas, Sierra, Trinity, and Tuolumne.

<sup>11</sup>California Housing Statistics.” *Infoplease*, Infoplease.

<sup>12</sup> Bureau, United States Census. Explore Census Data, [data.census.gov/table/ACSDP1Y2022.DP04](https://data.census.gov/table/ACSDP1Y2022.DP04). Accessed 21 July 2024.



calculations. For example, units in the 3 or 4 category will be multiplied by 3.5 to get a closer approximation of the amount of units available for persons to occupy.

And the dependent variable is the housing affordability and will be measured by the median(dollars) of gross rent for occupied units by county locations, collected also by the United States Census Bureau. This variable was chosen as it demonstrates the average rent price per unit which will allow for analyzing how multi-units impact rent prices. And it demonstrates a clear measure of the actual cost of housing for individuals in being the gross amount of rent. Being a median value, it removes any extreme rent values from being included and skewing the data and represents the typical person's rent costs.

And there will be two variables to control the analysis and to better understand if the independent variable specifically affects the dependent variable. These are county types, described by the California State Association of Counties, as either Urban, Suburban, or Rural and income type through Per Capita Personal Income (BEA) from California Employment Development Department which will then be categorized into either Lower-middle class (\$30,001 – \$58,020), Middle class (\$58,021 – \$94,000), Upper-middle class (\$94,001 – \$153,000), and Upper class (greater than \$153,000) based on the Census Bureau's "Income in the United States" report in 2022. These variables will control for the confounding variables that impact rent prices so the findings are not skewed based on the differences between counties. The design structure overall will be an analysis of multiple cases (counties and their housing units) at a single point in time (2022) to explore if my hypothesis is supported.

### **Research Methods:**

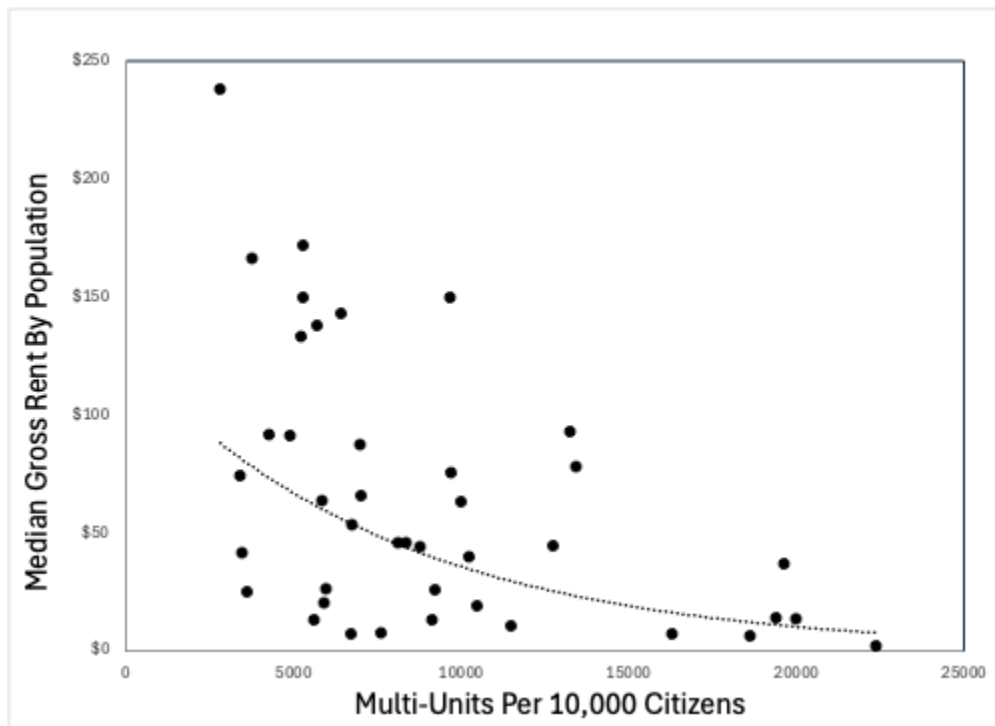
From this design, I will analyze my data in multiple ways to find a holistic view of how the amount of multi-units impacts median gross rent prices. For this I utilized R Studio to run different relationship tests to understand how multi-unit housing affects median gross rent, while also controlling for county type and income type. I ran an OLS regression in R studio using the `lm()` function and including all data points. This provided me with the significance of the independent variable on the dependent variable and also the different control variables significance as well through the P-Value. This also allows for comparison between control variables such as, if there are any differences between low-income counties and high income counties and if there are any changes. As well as, if a county is considered more rural and urban to see any differences as well. From this I was also able to calculate the adjusted R-squared value to demonstrate the approximate variance in the dependent variable, median gross rent, that is explained by the independent variable, multi-units including all of the 44 counties in this study. I also used Pearson's R test to find the linear relationship between housing units of a county to the median rent prices, once confounding variables like population sizes and median household income are taken into account. These different tests allow for analyzing if the number of multi-units within a county affects the median gross rent, while also considering the control variables of income type and county type to understand if there are any differences between these groups and the overall results.

**Results:**

From my research, it was found through regression analysis that there is a relationship between the number of multi-units and median gross rent for the 44 studied counties in 2022. Finding that as the number of multi-units increases, the median gross rent (\$) decreases. This can

be seen in Figure 1, which includes all data points, except those identified as outliers. From this, it can be concluded that there is a negative relationship between multi-units as the independent variable and median gross rent (\$) as the dependent variable. The county, San Francisco, was not included in this figure as this was the only county that was found to be an outlier as it fell far from the general trend and was creating a right-skewed distribution.

Figure 1. Median Gross Rent by Multi-Unit Housing in 2022.



Data Source: United States Census Bureau.

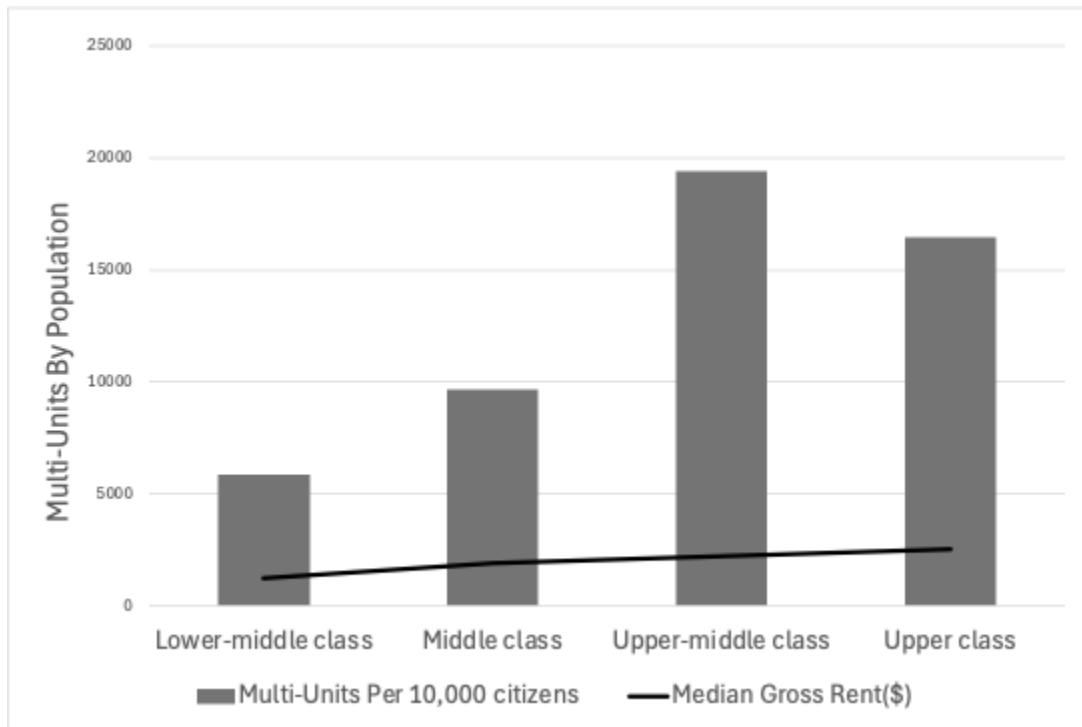
From this, the OLS regression in R studio found that there was a P-Value of  $< 2e-16$  (\*\*\*) , which indicates that results of the regression model were highly statistically significant. And because the p-value is so small, the null hypothesis is rejected with a high level of confidence. In rejecting the null hypothesis, this indicates that the results from the analysis are very unlikely to be due to chance. An adjusted R-squared value was also found to be 0.8477

which indicates that there is a strong fit of the model that was created to the actual data and implies that the results of the regression model explains a significant portion of the variance in the dependent variable variable. This strengthens that the model used is a good representation of the data and contributes to explaining how the amount of multi-units as the independent variable affected the median gross rent (\$) as the dependent variable in all 44 counties.

Knowing that there is a relationship between the amount of multi-units and the median gross rent across all considered counties in California, it is important to understand if there are any variances between control measures. As the average rent was \$1,701 and the average multi-units was 7,622, there are different averages among control type variables.

Beginning with income type, Figure 2 demonstrates how overall there was a similar significant levels among the different income level types but even so there are different actual outcomes of the average rent and units. For Lower-Middle class the average median gross rent was \$1,223 and the median amount of multi-units was 5,840. While in Middle class, the average median gross rent was \$1,909 and the median amount of multi-units was 9,675. Lastly, Upper-Middle Class had an average median gross rent of \$2,206 and median multi-units was 19,402. Although they had different averages, regression analysis found that each income type had extremely small P-Values which indicates that the number of multi-units within a county continues to have a significant impact on the median gross rent, regardless of income type.

Figure 2: Multi-Units and Median Gross Rent(\$) by Income Level in 2022.

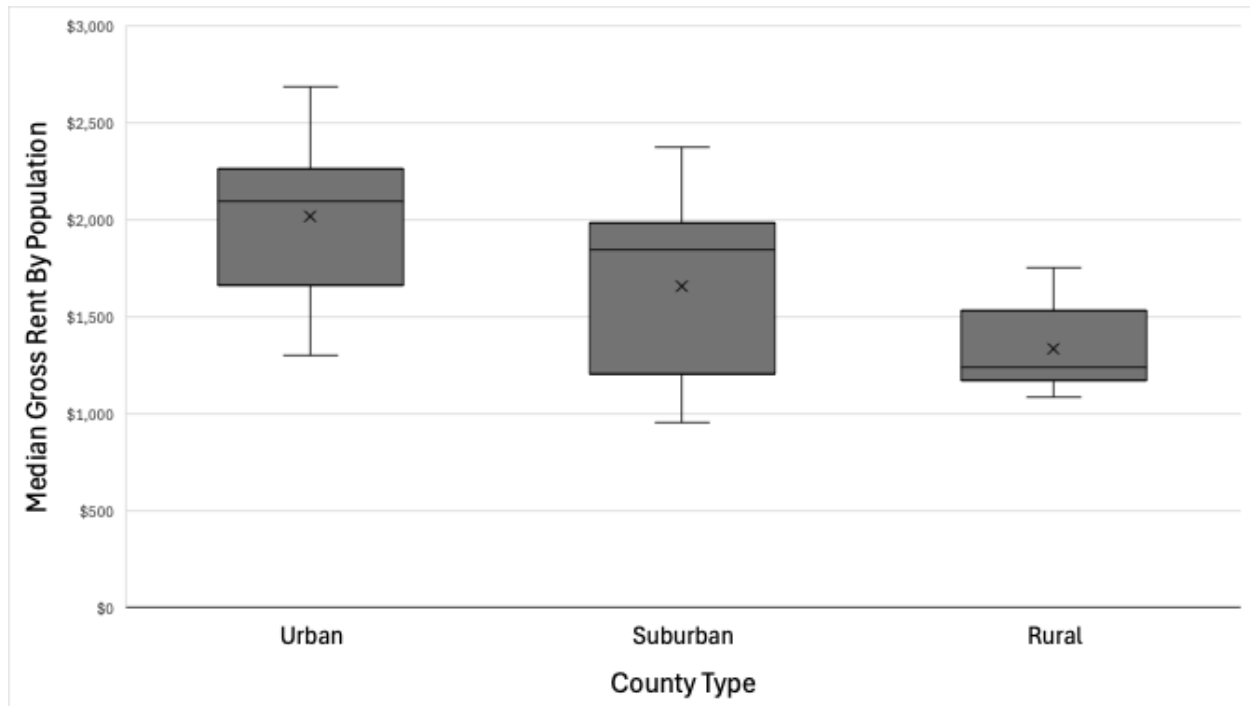


Data Source: United States Census Bureau, California State Association of Counties.

For county types, there was a wider variation of if the county type saw the same type of relationship between multi-units and median gross rent amounts. Urban counties had the highest average gross rent and number of multi-units while Rural counties had the smallest. For Urban counties there was an average gross rent of \$2,045 with an average of 11,476 multi-units. While in Suburban counties, there was an average gross rent of \$1,847 and an average of 8,341 multi-units. Rural counties had an average \$1,239 in median gross rent with an average of 5,226 Multi-Units. Figure 3 demonstrates that there is a difference in the relationship between the number of multi-units and median gross rent, depending on the county type. And through regression analysis, Urban counties had the highest levels of significance on if the number of multi-units effects on the median gross rent. While Rural and Suburban had smaller, but still

significant effects. This means that Urban counties are more likely to experience the negative relationship between the amount of multi-units impacting the median gross rent, while it is a slightly less significant relationship in Suburban and Rural counties.

Figure 3: Median Gross Rent(\$ ) by County Type in 2022.



Data Source: United States Census Bureau, California State Association of Counties.

### **Discussion and Research Implications:**

This research aimed to broadly ask how zoning laws impact housing affordability in California? While specifically observing how county zoning laws for multi-family homes affect the affordability of housing in California counties. The data and analysis overall suggests that increasing zoning in counties for multi-unit housing within California can contribute to lowering rent prices studied for counties. As seen in that there is a correlation between the amount of

multi-units and median gross rent overall, regardless of county or income type. Meaning that my hypothesis was supported as high amounts of Multi-Units correlated to lower Gross Rent amounts within counties. This may be due to the causal mechanism of supply and demand in that increasing the housing supply through multiple housing units and therefore lower median rent cost as housing in those areas become less competitive.

It was somewhat surprising to see that a county like San Francisco would be an outlier in this research, but believe this can be explained due to long standing NIMBYism policies within the area. NIMBYism is a type of political behavior where people will not want new housing projects or rezoning to occur that are typically for multi-unit lots as they favor single-family homes. Although San Francisco did not follow the general relationship between multi-unit housing and median rent prices, it would still be important to increase the number of multi-units within the county to better match the current housing demand.

Overall, these findings imply that there should be increasing incentives and policies by both the state and county to zone and build for multi-unit homes as it can contribute to alleviating the housing crisis within California by lowering median rent costs. In the future, these findings can help inform policy decisions to better prioritize multi-unit housing projects to be built and encourage the rezoning of counties to better allow for these types of projects to be successful. These results align with previous research such as Di Li Xiaodi research and Brian Asquith study that similarly concluded that increasing multi-unit builds lowered rent costs as the housing supply increased.

And these findings can help settle the longstanding debate on if multi-unit homes are more successful than building single family homes in curbing the housing affordability crisis in California. Policy makers should focus on creating housing initiatives that ensure there are

affordable multi-unit homes being built rather than expensive single family homes. And in rezoning efforts within counties through urban planning to create strategies that develop high density housing lots to foster higher levels of affordable housing within California. These overall efforts can help California reach the goal of building 2.5 million homes by 2030 at a much more efficient rate than building single family homes.

### **Research Limitations and Research Extensions:**

Although I have attempted to be as thorough as possible in my research, there are limitations within it that could be improved and extended in the future. The research is limited in that data was only collected for multi-units, not single-family homes, so there could be no comparisons or to see if the amount of single-family homes impacts rental prices too. In retrospect, it may have been better to look at specially low-income rent prices, instead of median gross rent, as it would better reflect the affordability issues many low-income households face. Even though my hypothesis was supported, the lower rent may still be unaffordable to many Californias. Also it would've created better data collection if the multi-units were given the exact number of units within a lot to better understand the issue. And that my calculations to correct for this issue may have produced less accurate results than if I was able to use the actual data of multi-units instead of my estimates.

In the future, it would be important to expand these questions to a wider temporal scope to include the different time periods and possibly to look at other states with similar demographics. Widen the scope of including more years would allow for better understanding of how policy changes towards zoning and housing have affected the creation of multi-units within California. To look at how zoning changes may take time to influence the housing market or how



rent prices are affected by broader economic cycles. And comparison to other states, such as New York and Texas, would allow for better analysis of specific types of policies that are being produced in states to bring these results. Also, if California counties had unified zoning codes and there was better data on county zoning laws, it could be understood how local policies and zoning regulations affect housing affordability, instead of broader state laws and policies. As currently, county zoning laws vary significantly, even within counties, and there is no comprehensive data available on specific zoning. Which is why the majority of researchers focus on single cities as case studies for their analysis instead of entire countries across the state.

**Conclusion:**

From my research, it was found that there was a negative correlation between the amount of multi-units and median gross rent for California counties in 2022. My hypothesis was supported as high amounts of Multi-Units correlated to lower Gross Rent amounts.

And Urban areas had the highest significance while Suburban areas had the lowest correlation by County Types, although still considered significant. Rural and Lower-Class Counties have both the lowest rents and amount of Multi-Units. And all Income Types had significant predictors with effects on rental outcomes based on the amount of multi-units. Overall finding that there is a correlation between the amount of multi-units within a county and the median gross rent for that specific county.

Broadly speaking, this research can contribute to the filling of the research gap within housing affordability. Focusing on a broader geographic area allows for wider understanding of how multi-unit housing affects rent prices for counties overall. These findings can contribute to the ongoing debate on finding a solution to the housing crisis in California as it demonstrates a

link between zoning regulations for multi-unit homes and rental prices. There needs to be continued, holistic efforts to research and foster policy that addresses the multifaceted issue that is housing affordability. Policy makers should prioritize research which concludes that multi-unit housing can offer a solution to the housing crisis and ensure all counties have appropriate zoning for these buildings based on their populations. Which will better ensure all residents have access to affordable housing within the state of California.

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