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Socioeconomic Status Effect on Affordable Housing Construction

California is in the midst of a housing crisis as it struggles to provide enough units to meet the demands of the market. This crisis is making it increasingly difficult for people of low-income backgrounds to find affordable housing in important economic regions. Housing is considered to be affordable when it costs a household no more than 30% of their gross monthly income (California Department of Housing and Community Development). With this fact in mind, it is alarming to discover that More than 3 million California households pay more than 30% of their household income toward rent (California Department of Housing and Community Development). As someone who has experienced the housing crisis firsthand, it has inspired me to look into the causal mechanisms of the crisis so that better solutions could be developed to address the ongoing issue. Being aware of the historical inequities within American society has led me to study the interaction of socioeconomic status of a county and its construction of affordable housing. I centered my research around one question: How does the median household income of a county in California affect its construction of affordable housing? To answer this question I conducted a time series analysis over a five-year period (2018-2022) which consisted of comparing the construction of affordable housing units across 30 selected counties in California while controlling for factors such as race, population, and county area size. Throughout my research I found a moderate correlation between the median household income

of a county and its construction of affordable housing units per 100,000 people which could have further implications for future California housing policy.

Background and Significance

The California housing crisis is a persistent issue that affects millions of Californians in various ways. In addition to an increase in the price of consumer goods due to inflation, rising housing costs have made it unfeasible for low-income families to live in regions close proximity to job centers thus increasing the commute time and worsening the level of carbon emission in the state. To demonstrate the effect that transportation has on the carbon footprint of California, one must look at a report released by the Bay Area Council Economic Institute. The report claims that transportation is the largest contributor of greenhouse gas emissions in the state of California and is responsible for 36 percent of the state's total with the share being even higher in the state's coastal metro regions (Bay Area Council Economic Institute). A possible solution to help address the worsening carbon emissions of the state is to ensure that there is a steady supply of affordable housing in close proximity to job centers in the state. This solution while shortening the length of commutes for workers could potentially have the effect of decreasing the carbon emissions stemming from transportation in the state. As it is, there is not enough affordable housing in these job centers and across the state as a whole. According to California YIMBY, California must build 3.5 million housing units by 2025 to end the state's housing shortage (California YIMBY, 2023). The housing shortage directly affects the rampant homelessness issue in Californian cities as a lack of affordable housing in some cases results in the rise of the homeless population. Now, California is not on track to meet these requirements to halt the worsening of the housing crisis as within the last ten years, housing production averaged fewer than 80,000 new homes each year (Housing and Community Development).

Furthermore, the lack of affordable rental options also makes it impossible for renters to save up money as nearly one-third — more than 1.5 million households — pay more than 50 percent of their income toward rent (California Housing and Community Development). With renters unable to purchase their own homes due to the proportion of their income that is diverted to rent, it becomes plausible that this factor drives down the demand for homes available for purchase thus lowering the number of homes planned to be constructed.

Literature Review

The sources within this literature review have provided me with a thorough understanding of housing policy within California through various reports and case studies. This review will feature a combination of case studies and reports that tell the story of the housing crisis by first identifying the overall housing need and later exploring causal mechanisms and potential policy solutions. Throughout this consolidated research, one will be able to gain a vast understanding of the development of the housing crisis while strictly focusing on the state of California. Other states and countries have been excluded from this research as it is most relevant to include case studies or reports from regions within the state.

Danielle Mazzella utilizes housing statistics to demonstrate the dire need for more housing in California within her *Affordable Housing Needs Report* for 2024. There are a number of key statistics which accurately depict the ever growing demand for affordable housing as one finding states “California has more than doubled production of new affordable homes in the past five years, the state is only funding 12% of what is needed to meet its goals” (Mazzella 1). In her research, Mazzella, also found a correlation between race/ethnicity and the cost burden of renter households and this will be incredibly useful as it will be included in my project model. Mazella reiterates that the construction of affordable housing is slowing (38% decrease in the last year)

and provides additional policy solutions such as developing an on-going revenue source to fund affordable housing production and preservation for the next ten years. An additional policy solution introduced was the idea that the cost of developing affordable housing could be reduced by applying the welfare property tax exemption at the time a property is dedicated to affordable housing (Mazzella 1).

An important task while analyzing California's housing crisis is to figure out which factors have exacerbated the crisis. A region which has experienced some of the worst developments of the California housing crisis is the Bay Area. In her research, Sarah Kalinsky attempts to introduce and explain the main drivers behind the worsening of the housing crisis specifically in the Bay Area. One of the main factors driving this crisis is a lack of housing construction (Kalinsky 3). The lack of construction was further exacerbated by the introduction of new jobs to the region. However, the influx of new jobs did not equate to influx of new housing as from 2011-2017 the jobs to housing ratio was 6.26 jobs per one unit of housing (Kalinsky 4). When you combine this lack of housing construction with another driver, the fact that the Bay Area as a whole has become richer (Kalinsky 5), one can see that those of lower income levels are being priced out of the housing market due to a lack of housing supply and the increased average household wealth as the middle-class continues to shrink. The creation of affordable housing or lack thereof is subject to various external factors which determine whether these kinds of units are able to be built; namely zoning laws and housing jurisdictions. For example, throughout their research, William Marble and Clayton Nall attempt to gain an understanding of the interaction between one's ideology and self interest within the context of affordable housing project approval. This research was sparked by the notion of cognitive dissonance that is able to be witnessed when those who identify with a political ideology such as

Liberalism, an ideology which supports progressive ideas such as the construction of affordable housing, decide to vote against the construction of such housing. Cognitive dissonance occurs when one is attempting to commit an action that goes against their own personal belief. This notion is summarized in their research when Marble and Nall state that homeownership is “an important manifestation of self interest in politics, overwhelming other political commitments (Marble et al. 15). As one can see here, it is often the case that despite many homeowners believing in the moral justification of the construction of affordable housing, their own self interest comes to odds and may lead them to vote against such measures because it may devalue their community and the land in which they inhabit: “Liberal homeowners prompted to think about the market implications of building more housing in their area express less support, and in the process look more like conservative homeowners” (Marble et al. 1).

Research that provides an alternative hypothesis for my research question can be found in a 2022 research paper titled *Factors Affecting Development Decisions and Construction Delays of Housing in Transit-Accessible and Jobs-Rich Areas in California* by Marantz et al. This paper found that housing projects which require rezoning or general plan amendment are most associated with extreme delays in construction (Marantz et al. 30). This is because approval is required from a local governing body which adds an additional step into the construction process. In many cases, projects will be halted or discontinued due to these approval requirements. This paper has been helpful for my project as it provides an alternative theory/explanation as to why the construction of affordable housing can be halted. In some cases, it may not be due to socioeconomic status or due to the disapproval of members of the community but instead due to bureaucratic zoning issues.

Case studies are important to utilize when analyzing developments such as the housing crisis. This particular case study is centered around the city of Santa Monica and seeks to identify the success or failure of Inclusionary Housing policies which have been passed in the city. Examining this policy helps discover what various jurisdictions are doing to mitigate the housing crisis. Bernard Nzau and Claudia Trillo decided to pick Santa Monica as a case study for the implementation of Inclusionary Housing and how this policy interacts with housing developers and determines which types of units they construct. Nzau and Trillo examined data in Santa Monica from 2003 to 2017 and in this time period examined housing construction prior to the passing of Land Use and Circulation Element in 2010 and in the period after this policy implementation. The main goal of this type of policy is to allow lower and moderate- income households to be included in middle- and upper-income communities (Nzau et al. 3). The research examines the validity of these programs and among other findings, discovered that Inclusionary Housing can be a powerful tool to “achieve social integration (Nzau et al 32).

A case study which can be directly linked to my topic of discovering whether there is a correlation between socioeconomic status and the construction of affordable housing is Ajay Garde and Qi Song’s research into the inequities of land use and housing affordability in the Southern California region. The main takeaway from their study is the fact that in Southern California, the sorting of a region’s population in a city is categorized by income and race/ethnicity. This research provides a foundation for my hypothesis that a county’s socioeconomic status affects its affordability because if the population is viewed through a racial or monetary lens, it lends itself to the exacerbation of further inequities and displays a correlation between the socioeconomic status of a region and its availability of affordable housing.

From this research, important questions were answered such as whether there is a correlation between socioeconomic status and affordable housing construction while also telling a narrative about the shortcomings of the state's actions to mitigate the ever growing crisis. Many of the case studies provide insight into causal mechanisms driving the housing crisis and how affordability became such an issue in regions such as the Bay Area. Furthermore the existing research identifies potential policy solutions to mitigate the lack of housing supply. Although Garde and Song identified a correlation between socioeconomic status and affordable housing construction, my research will apply a specific unit of analysis (county) and a specific measurement (median household income) to attempt to pinpoint factors driving this lack of affordable housing. As of now, there is no research which specifically focuses on the interaction between socioeconomic status of a county and housing affordability as Garde and Song include it but don't make the main aspect of their research which is a gap that I aim to fill throughout this paper.

Theory and Hypotheses

I hypothesize that the socioeconomic status of a county affects its construction of affordable housing. However, the hypothesis that will be centering my research around is that an increase in a county's median household income will lead to a decrease in the construction of affordable housing in the county. As mentioned earlier, Marble and Nall identified that in many cases, one's self interest trumps one's political ideology especially when it comes to affordable housing construction in their community. This research combined with Garde and Song's assertion that regions with a high-proportion of non-Hispanic White people are more likely to have low-density single-family homes as well as a tendency to be more affluent (Garde et al 13) help construct a narrative which may support my hypothesis. These findings led me to the

development of my second hypothesis which incorporates one of my control variables: race/ethnicity. I hypothesize that an increased percentage of people who are white in a county causes the amount of affordable housing units constructed to decrease. Lastly, Article 34 of the California Constitution provides a means for members of a neighborhood or community to prevent the construction of affordable housing due to the power of their vote on whether to permit such construction. This article provides insight into the process of the construction of affordable housing as many housing proposals have been blocked due to its existence. Marble et al. describe in their writing that self interest often trumps political ideologies in circumstances such as these due to the desire for people to maintain the value of their home as they deem the construction of affordable housing as having the potential to lower the value of the land on which they reside. If one factors in the idea that regions with a higher proportion non-Hispanic people who are ethnically White tend to be more affluent it would be reasonable to hypothesize that the construction of affordable housing units would decrease in regions or counties that have a high percentage of people who are white.

Research Design and Methods

My research design consists of time series analysis of 30 California counties over a 5 year period (2018-2022). The independent variable in my project will be the socioeconomic status of a county which will be measured by the median household income of the county. I decided to utilize the median as I believe it will paint a more accurate picture of the distribution of wealth across the country. It was my fear that by using a different measure such as average household income, there could be outliers in the data which could skew the results of my research. The dependent variable throughout my research project will be the construction of affordable housing and this will be measured by the number of affordable housing units

constructed per 100,000 people in order to account for a difference in population across various counties. The data for demographics and income will be sourced from the National Institutes of Health and the American Census Bureau. The data on housing will be sourced from the California Department of Housing and Community Development.

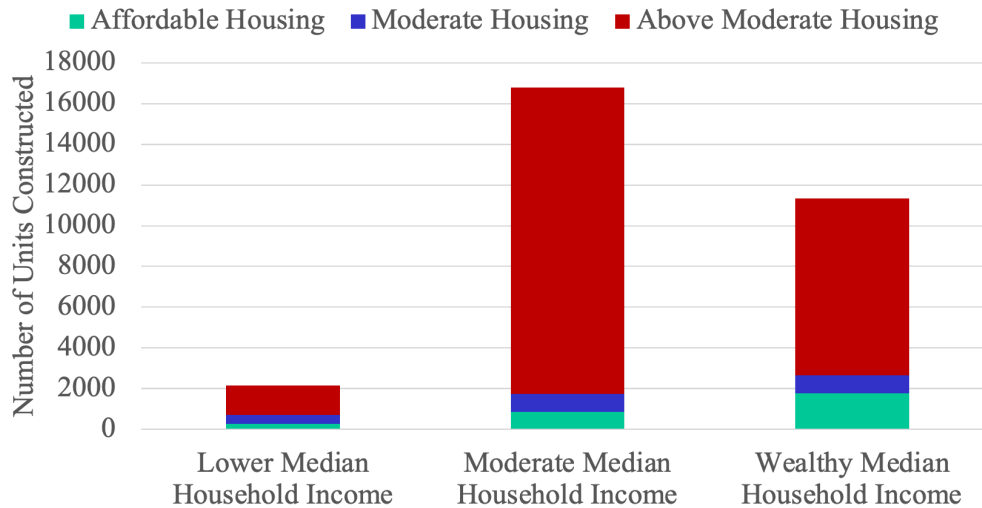
Some control variables that I have included within my model are race/ethnicity which are measured by the percentage of those who are white in the overall population of the county and the county's total size measured in square miles. Race/ethnicity connects back to prior research which states "regions with a high-proportion of non-Hispanic White people are more likely to have low-density single-family homes as well as a tendency to be more affluent" (Garde et al 13). This measure of affluence could determine whether affordable housing gets built or not. I aim to include county size as a control variable as it could be possible that certain counties will not construct more housing due to limited space. County area size was measured in square miles and the data for these variables comes from the American Census Bureau.

In order to ascertain a better understanding regarding the interaction between my selected variables, I ran a Pearson's r correlation test due to the fact that my research is composed of two continuous variables. This correlation test allowed me to discover if there is a relationship between the median household income of a county and its construction of affordable housing which is important to know so that further research can be dedicated to what determines a county's capacity to construct affordable housing units. In addition to a correlation test, I ran a regression between my independent variable, dependent variables, and confounding variables to determine if there is a relationship between each of these variables. The regression test will allow me to determine how each variable affects one another and allows me to discover whether there is a statistically significant relationship between each variable. To demonstrate my findings

throughout my research project, I have created three graphics as well as a regression table which will help create a visualization for my data findings. My graphics will consist firstly of a stacked bar graph showing the breakdown of housing construction categorized by income level (affordable, moderate, and above moderate). Secondly, I will create a scatter plot with a line of best fit showing affordable housing construction per 100,000 people in all the selected counties. Lastly, I will create a scatter plot with a line of best fit showing affordable housing construction per 100,000 people in counties with a majority of people who are white.

Results

Throughout my research I initially discovered that the construction of affordable housing in California counties had seemingly become secondary to the construction of housing units at the moderate or above moderate income level. In order to create a visualization of this data so that I may gain a better understanding of the narrative that the data conveys I started by creating a stacked bar graph with each bar representing the average units constructed per 100 thousand people for each income level. Furthermore, it became increasingly apparent that after creating this graphic, the data visualization supports the idea that as a county's median household income decreases, it also experiences a decrease in its capacity to complete housing projects.

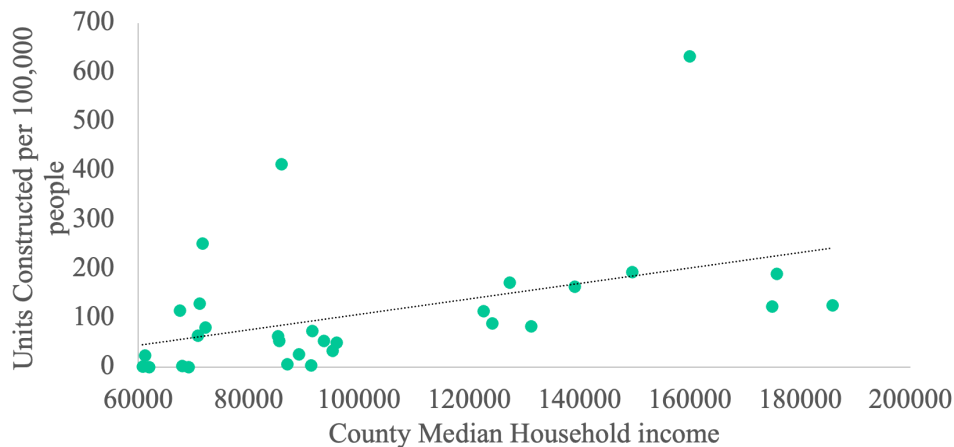


**Figure 1: Average Housing Construction by Income Type per 100,000 people
(2018-2022)**

Data Source: CA Housing and Community Development

As one is able to see from the figure, counties with a moderate level of median household income are more likely to undertake housing construction but it is apparent that this construction is not being allocated to the affordable housing income level. It is interesting when one examines the distribution of housing construction in the wealthier counties as according to the chart, these counties are constructing more affordable housing units than their lower and moderate income counterparts. This finding goes against an assumption one may have that counties with a lower income level will take it upon themselves to construct more affordable housing to address their own needs but that does not seem the case. However, for counties with a moderate median household income level, the increased proportion of above moderate housing construction is indicative of a wider development across the nation as a whole. Due to one of my measures of socioeconomic status being the median household income, it provided me with insight into the distribution of wealth across a county. In the moderate counties, numbers around \$85 thousand seemed to be the median which means that there were plenty of households who fall below this

line within the county. Despite this fact, a high proportion of the homes being built were for those of above moderate income levels which displays a trend. A possible explanation for this could be the gentrification of certain regions within these counties causing an increase in the rent and purchasing prices of homes.

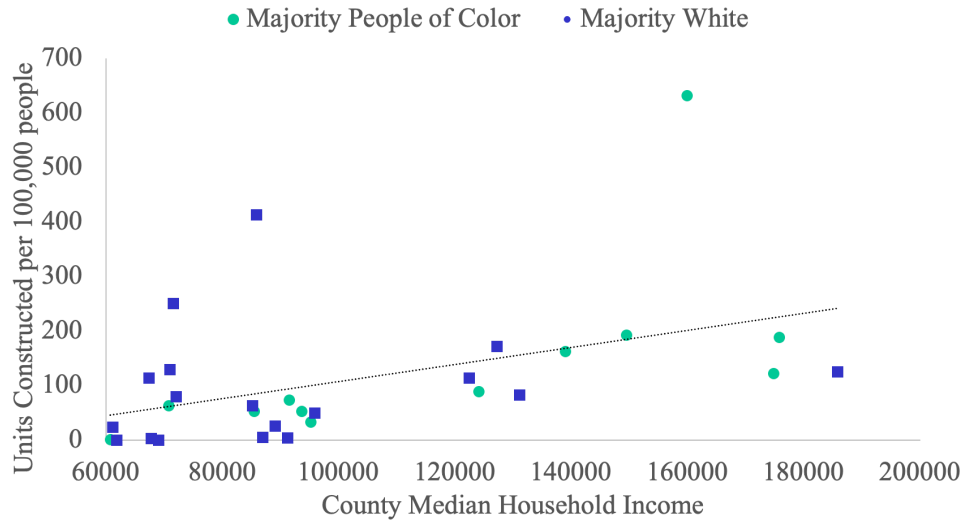


**Figure 2: Median Household Income Effect on Affordable Housing Construction
(2018-2022)**

**Data Source: CA Housing and Community Development, American Census Bureau,
National Institutes of Health**

In order to answer my main research question and test the validity of my primary hypothesis, I created this scatterplot showing the distribution of affordable housing construction per 100 thousand people. As one is able to see, the construction of affordable housing is not being executed at a rate which will help alleviate the financial burden for low income households. In fact, according to the chart it appears that as a county becomes wealthier it tends to construct more units which are considered to be affordable. There are some outliers within this chart for a number of reasons. The county that constructed nearly 600 affordable units per 100 thousand people is San Francisco county while the county with a lower median household income that constructs nearly 400 affordable units is Butte county. Each of these counties have

explanations as to why they are constructing so much affordable housing making them outliers. As many people know, San Francisco has experienced a rampant homelessness problem due to soaring rent and home prices causing the displacement of many people. The city undertook housing projects such as the conversion of vacant hotels to help provide housing for households from low-income backgrounds (San Francisco YIMBY). Butte County presented itself as an outlier and this can be explained by the aftermath of the Park fire which destroyed homes leaving many people displaced. As a result, the county initiated a plan to build 4 thousand affordable housing units which explains its high affordable housing construction rate per 100 thousand people. The scatterplot's line of best fit indicates a moderate correlation between the median household income of a county and its construction of affordable housing units. My pearson's r correlation test supports this as $r = .44$ which suggests that there is a moderate correlation between median household income and county construction of affordable housing units.



**Figure 3 Affordable Housing Construction by Racial Demographic
(2018-2022)**

**Data Sources: CA Housing and Community Development, American Census Bureau,
National Institutes of Health**

This figure is similar to that of figure 2 but it instead factors in race/ethnicity within the model as a control variable. Before constructing my visuals, I hypothesized that an increased percentage of people who are white in a county causes the construction of affordable housing units to decrease. The scatter plot affirms this hypothesis as one is able to see that most of the counties which have a high proportion of people who are white tend to fall below the line of best fit supporting the idea that these counties are not doing as well when it comes to execution of affordable housing projects. My main idea surrounding this secondary hypothesis stemmed from research conducted by Garde et al which found that regions with an increased percentage of people who are white tend to be more affluent and have more single family homes than people of color. As a whole, the scatter plots that I created are indicative of a lackluster movement to construct affordable housing in these counties with the exception of a few outliers.

	AH
MHI	.0012 (.0007)
County area (square miles)	-.005 (.007)
County Population % (White)	-101.3 (139.5)
Constant	68 (147)
Adjusted R²	.13
N	30

Figure 4: Regression Table for Affordable Housing (AH) Construction

Upon running a regression with my variables (median household income, county area, and county race/ethnicity) I found that as median household income increases, more affordable housing is built which proved my main hypothesis to be wrong and that median household incomes appears to be the most statistically significant variable. Additionally, I also found that the percentage of people who are white in a county causes the construction of affordable housing in the county to decrease. Interestingly enough, it appears that as the county area size increases, less affordable housing is built. Although these findings were not statistically significant it is still useful to see the data which describes the relationship between the variables and affordable housing. I believe that the limited sample size that I examined had an effect on the statistical significance of my regression model but I am not able to confirm that as of now.

Discussion and Research Implications

The main question that I centered my research on was: How does the median household income of a county affect its construction of affordable housing? To my surprise, this hypothesis

was proved wrong as the opposite happened to be true; as a county's median household income increases, it constructs more affordable housing units. There could be many explanations as to why this is the case. After dedicating much thought as to why this could be, I realized that as a county's wealth (median household income) increases, it may have an increased capacity to construct more housing at any income level. This could provide an explanation as to why there is more affordable housing being constructed within these counties.

One thought that came to mind throughout my findings comes from my understanding that during the COVID-19 pandemic, which is incorporated into my time series analysis, there was logistic and supply chain disruption that made construction increasingly difficult. International merchant ships were stuck outside harbors unable to dock and unload cargo, decreasing the availability of many commodities. Furthermore, during this pandemic many people were undergoing home improvement projects as being stuck at home due to lockdown gave them the opportunity to remodel or add improvements to their homes. This trend resulted in a shortage of building materials such as lumber which would most certainly have had an effect on the capacity for housing jurisdictions to construct affordable housing or housing in general. It is reasonable to assume that these shortages contributed to the housing shortage in the state as it led to an inability to secure essential supplies for construction. Through the stacked bar graph, one can see a trend showing that above moderate housing is being built at a rate much higher than affordable housing.

As many people may know, the middle class is shrinking in America as wealth becomes increasingly concentrated within the wealthiest members of society, it decreases the distribution of wealth across various classes such as poorer or middle classes which drives up the demand for homes that are considered to be above moderate. It is also possible that since these housing

projects are considered to be above moderate, it may have to do with the classification of these housing categories by the CA Housing and Community Development Department. As these categories could be reflective of the housing market developments occurring due to the housing shortages. These housing shortages drive up the price of homes and rental properties because as supply decreases, demand goes up and due to the supply not being able to meet the demand, the price increases as people become more desperate and homes become increasingly rarer. It may be reasonable to assume that if there were more housing being built, then more of the units constructed would be considered to be affordable.

Many notable implications for affordable housing can be gained from this research. My first recommendation is that future research should incorporate the difficulty of getting housing proposals passed in various jurisdictions and why this is. Through my research I found that one of the main factors disrupting the construction of new housing has to do with zoning issues (Marantz et al.) and NIMBYism (a tendency for people in a community to disapprove the construction of affordable housing in their community) (Marble et al 15). I also suggest that analyzing Butte County as an outlier could provide insight into factors that support the construction of affordable housing. This county has done exceptionally well at creating affordable housing projects in the aftermath of the Park Fire. Lastly, I suggest that future research should be centered around which factors make it easier to construct affordable housing in a county as it is important to be able to maximize these factors so that housing construction can be ramped up.

Limitations and Research Extensions

One of the limitations of my research project consisted of my sample size as I was unable to incorporate all 58 counties within my model. This may have contributed to my regression

model findings not being statistically significant as having a larger sample size would have allowed me to gain a more accurate understanding of the housing trends across California and to truly see how my variables interact with one another. Another aspect of my project that I would have changed given a longer timeline, was rather than implementing county area size within my model, I would incorporate a county's rurality or undeveloped land and create a measure for this variable. It is my understanding that some California counties have National Parks or State Parks which skewed the data regarding county area size. These parks are protected regions which do not allow for construction and this was not factored into my analysis. I also suggest that as a research extension, all of the California counties be compared to 58 counties within a comparable state utilizing median household income, race/ethnicity, and a county's rurality to discover if correlation test findings hold true only for California or for other states as well. Additionally, a useful figure that could be implemented within this analysis would be a stacked bar graph displaying the affordable housing projects that were proposed versus completed. If one were to create a graphic such as this while also controlling for variables such as race/ethnicity it could be quite insightful into the politics of affordable housing construction. If given the opportunity and time, I would have examined the housing zoning laws in various counties and compared them to one another to decipher which jurisdiction structure is most supportive of the construction of affordable housing units.

Conclusion

According to California YIMBY, California must build 3.5 million housing units by 2025 to end the state's housing shortage (California YIMBY, 2023) and until this housing shortage is addressed, homes and rental properties alike will continue to be extremely expensive when compared to the housing markets in other states. Throughout my research I hypothesized that as

median household income of a county increases, less affordable housing would be constructed in the county. However, this hypothesis was proven to be false through my regression model. Counties falling under the moderate median household income level showed that they were building new homes and rental properties at a higher rate than their wealthier and poorer counterparts but throughout this construction, a majority of the units were placed at the above moderate income level showing a lackluster effort to make housing affordable. Through my proceeding graphics, I identified Butte County and San Francisco County as outliers in terms of the construction of affordable housing but proposed possible explanations as to why this is. It is important to do further analysis of Butte County as it was able to create large amounts of affordable housing without being one of the wealthiest counties in my model. My secondary hypothesis that an increased percentage of people who are white in a county would lead to a decrease in affordable housing construction was proven to be right but both of these findings were not shown to be statistically significant. It is important to note that there is a moderate correlation between the median household income of a county and its construction of affordable housing units ($r=.44$). It is important for further research to discover which factors eliminate barriers towards creating affordable housing so that these methods may be eliminated to combat the ongoing housing shortage. Unless action is taken, the amount of homeowners in California will continue to decrease with a smaller percentage of the population holding onto a majority of the housing supply.

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