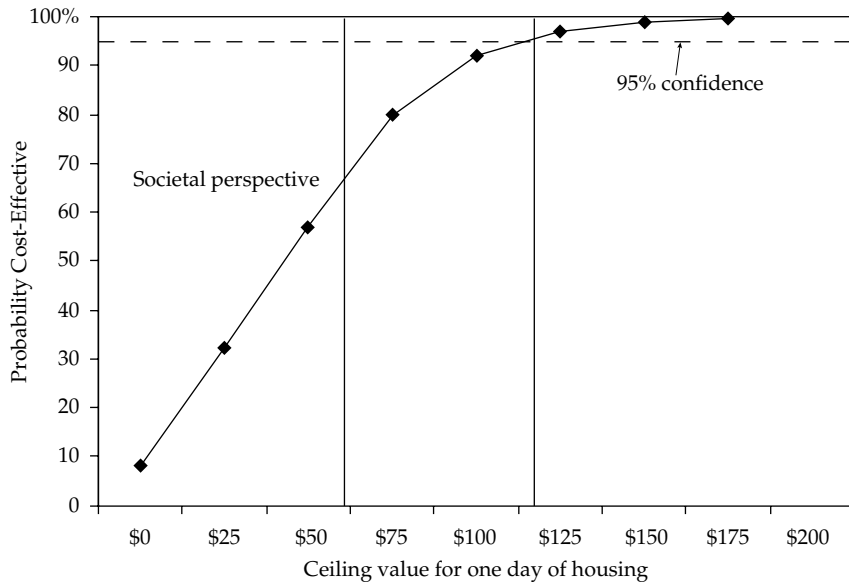
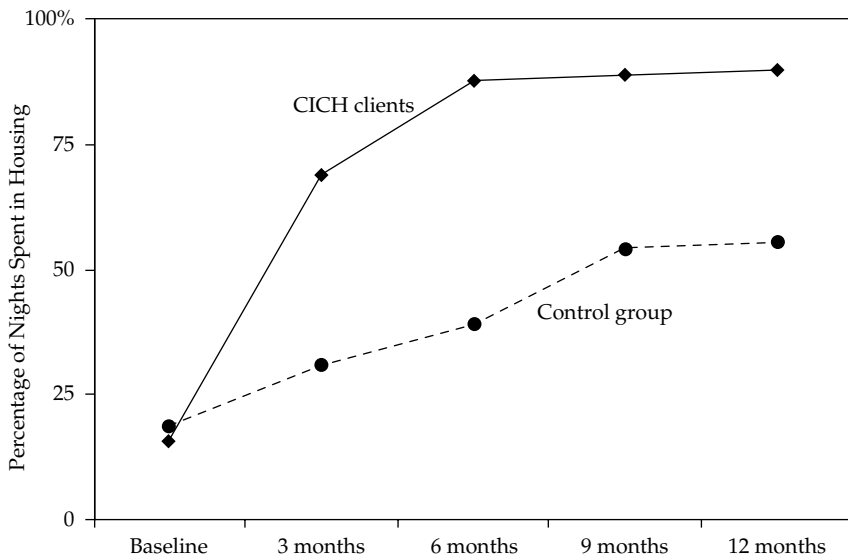


**Figure 2.1** Cost-Effectiveness Acceptability Curve



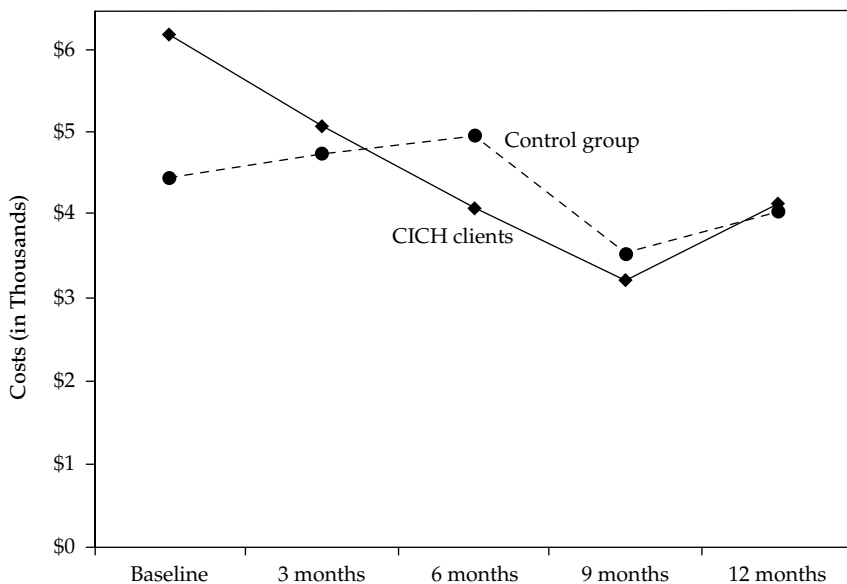
Source: Author's compilation based on Rosenheck et al. (2003).

**Figure 2.2 Outcomes in CICH Supported Housing Program**



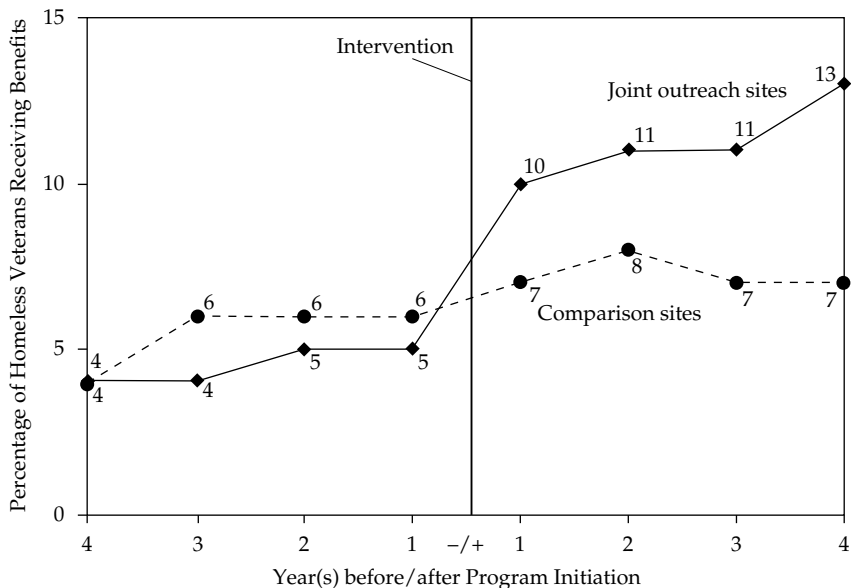
Source: Author's compilation based on Mares and Rosenheck (2007).

**Figure 2.3 Health Costs in CICH Supported Housing Program**



Source: Author's compilation based on Mares and Rosenheck (2007).

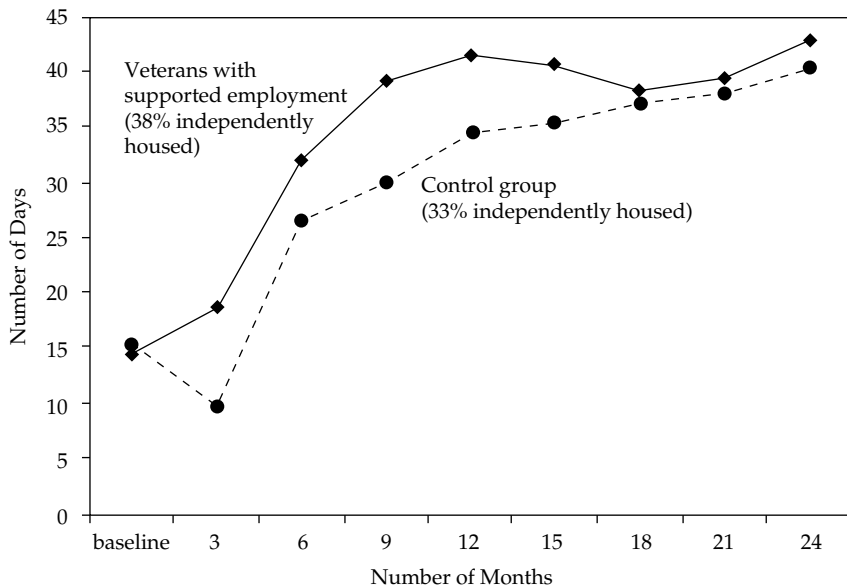
**Figure 2.4** SSA-VA Joint Outreach



Source: Author's compilation based on Rosenheck, Frisman, and Kaspro (1999).

Note: Rates of award among all outreach veterans (N = 34,431).

**Figure 2.5** Days Housed in Past Ninety



*Source:* Author's compilation based on Rosenheck and Mares (2007).

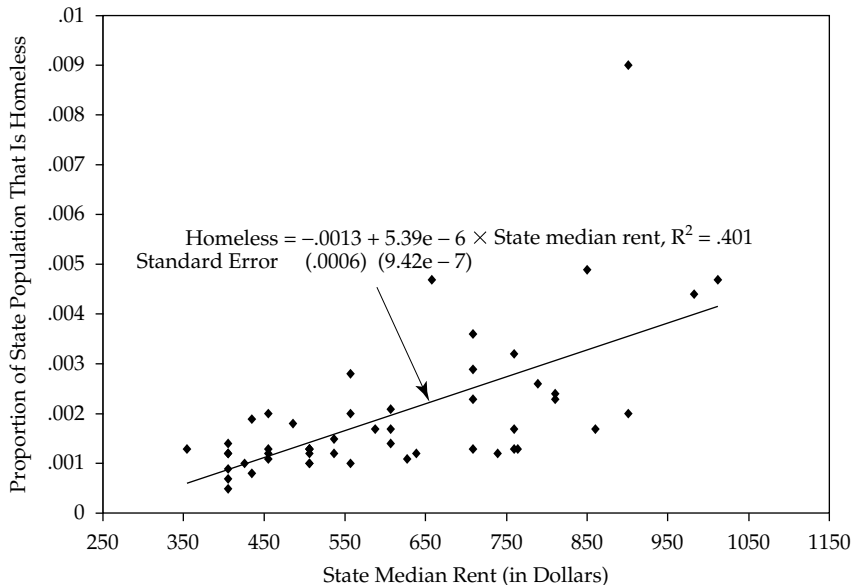
*Note:* Points are means estimated by least squares.

**Table 4.1 Household Sizes Below Poverty Threshold**

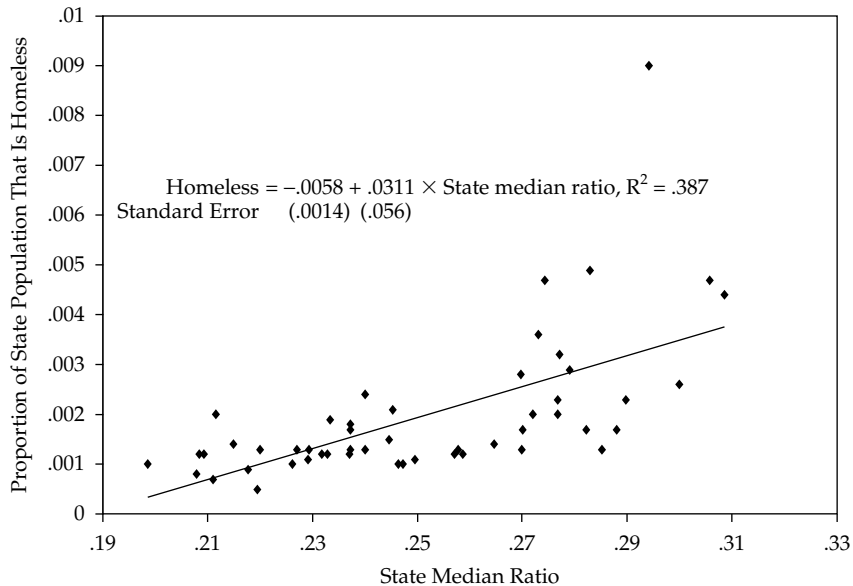
Household	Homeless People	Poor People
One person	70.3%	37.4%
Two people	8.0	4.8
Three people	8.2	13.1
Four people	6.5	16.7
Five or more people	6.9	28.0

*Source:* Author's calculations based on data collected for the 2007 Annual Homeless Assessment Report (HUD 2008).

**Figure 6.1** Homeless on a Single Night Against Median Monthly Rent (2007)

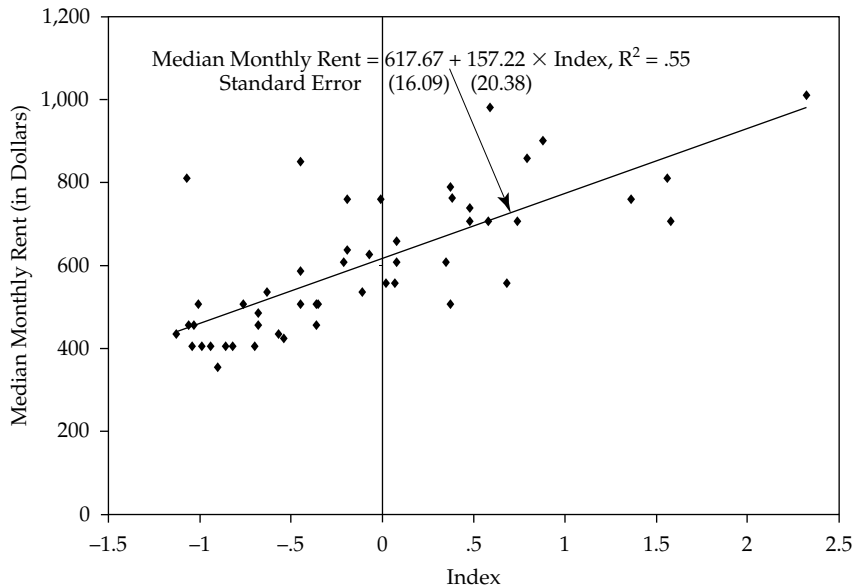


**Figure 6.2 Homeless on a Single Night Against Median Rent-to-Income Ratio (2007)**



Source: Author's calculation.

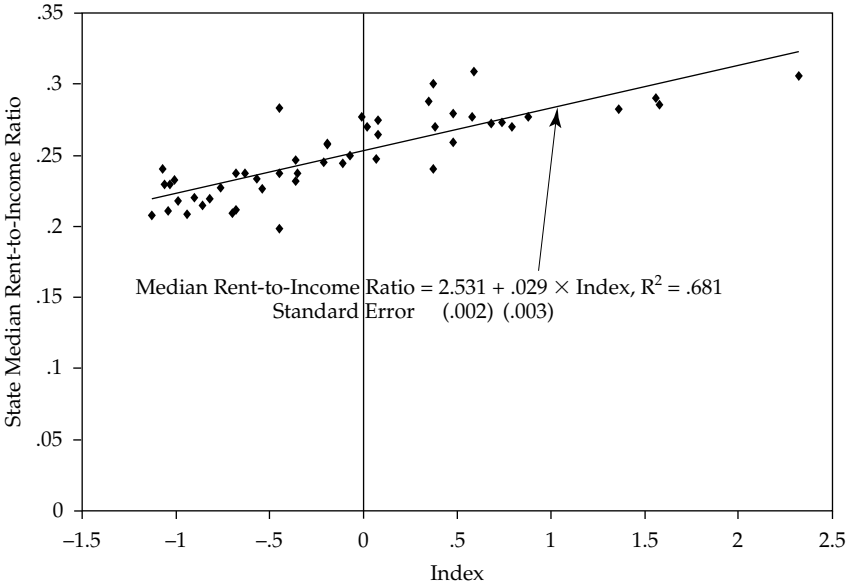
**Figure 6.3** Median Monthly Rent at State Level Against Local Land-Use Regulation Index (2007)



Source: Author's calculation.

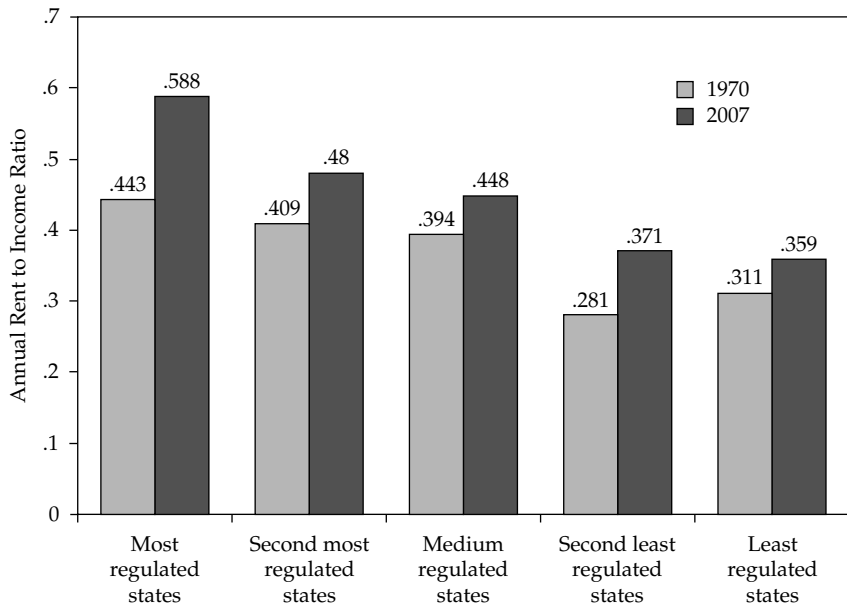


**Figure 6.4** Median Rent-to-Income Ratio Among Renters Against Index of Regulatory Stringency (2007)



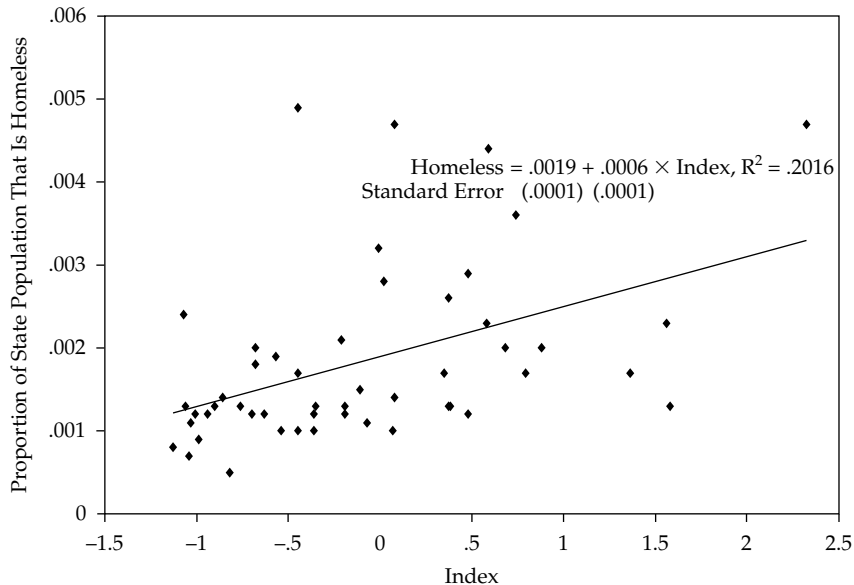
Source: Author's calculation.

**Figure 6.5** Median Rent-to-Income Ratios for Renter Households in Bottom Quartile



Source: Author's calculation.

**Figure 6.6 State Population Homeless on a Single Night Against Local Regulation Index (2007)**



Source: Author's calculation.

**Table 6.1 Ranking of U.S. States by the WRURLI Land Use Regulation Index**

Most Regulated		Second Most Regulated		Medium Regulation		Second Least Regulated		Least Regulated	
Hawaii	2.32	Colorado	.48	New York	-.01	Nevada	-.45	Arkansas	-.86
Rhode Island	1.58	Delaware	.48	Utah	-.07	Wyoming	-.45	West Virginia	-.90
Massachusetts	1.56	Connecticut	.38	New Mexico	-.11	North Dakota	-.54	Alabama	-.94
New Hampshire	1.36	Pennsylvania	.37	Illinois	-.19	Kentucky	-.57	Iowa	-.99
New Jersey	.88	Florida	.37	Virginia	-.19	Idaho	-.63	Indiana	-1.01
Maryland	.79	Vermont	.35	Georgia	-.21	Tennessee	-.68	Missouri	-1.03
Washington	.74	Minnesota	.08	North Carolina	-.35	Nebraska	-.68	South Dakota	-1.04
Maine	.68	Oregon	.08	Montana	-.36	Oklahoma	-.70	Louisiana	-1.06
California	.59	Wisconsin	.07	Ohio	-.36	South Carolina	-.76	Alaska	-1.07
Arizona	.58	Michigan	.02	Texas	-.45	Mississippi	-.82	Kansas	-1.13

Source: Author's compilation using data from Gyourko, Saiz, and Summers (2006).

**Table 6.2 Comparison of the Distributions of Housing Units for States, Grouped by Degree of Regulatory Stringency**

	Most Regulated			Second Most Regulated			Medium Regulation			Second Least Regulated			Least Regulated		
	1970	2007	Change	1970	2007	Change	1970	2007	Change	1970	2007	Change	1970	2007	Change
Panel A. Number of Rooms															
1	2.05	1.32	-0.73	1.72	.63	-1.09	1.83	.84	-0.99	.97	.35	-0.62	1.14	.40	-0.74
2	4.16	4.15	-0.01	3.03	2.57	-0.46	3.50	2.75	-0.75	2.50	1.93	-0.57	2.85	2.08	-0.77
3	12.34	10.44	-1.90	9.25	7.86	-1.39	12.10	8.91	-3.19	9.08	6.52	-2.56	10.04	6.90	-3.14
4	20.08	17.13	-2.95	18.15	15.79	-2.36	20.90	16.04	-4.86	22.93	16.49	-6.44	22.43	15.79	-6.64
5	23.85	20.03	-3.82	24.79	20.81	-3.98	24.51	21.47	-3.04	29.72	25.13	-4.59	29.17	24.22	-4.95
6	19.83	18.28	-1.55	23.03	20.33	-2.70	19.75	19.16	-0.58	20.23	20.72	.49	19.47	20.56	1.09
7	9.59	12.46	2.87	10.68	13.86	3.18	9.31	12.73	3.42	8.60	13.02	4.42	8.63	13.29	4.66
8	4.84	8.15	3.31	5.63	9.05	3.42	4.88	8.63	3.75	3.52	7.83	4.31	3.94	8.32	4.38
9+	3.26	8.04	4.78	3.72	9.10	5.38	3.23	9.48	6.25	2.44	8.01	5.57	2.34	8.44	6.10
Panel B. Number of Bedrooms															
0	3.14	1.81	-1.33	2.21	.82	-1.39	2.48	1.12	-1.36	1.24	.51	-0.74	1.53	.57	-0.96
1	17.79	13.16	-4.63	14.09	9.97	-4.12	17.21	11.51	-5.70	11.93	7.86	-4.07	13.86	8.59	-5.27
2	32.15	27.28	-4.87	31.59	27.21	-4.39	33.42	25.02	-8.42	39.18	25.54	-13.64	37.74	26.24	-11.50
3	33.78	35.77	1.99	38.48	41.82	3.34	35.16	41.15	5.99	38.54	47.26	8.72	36.93	45.77	8.84
4	10.65	17.49	6.84	10.99	16.42	5.43	9.57	16.81	7.24	7.69	15.32	7.63	8.29	15.44	7.15
5+	2.30	4.50	2.21	2.64	3.76	1.12	2.17	4.41	2.23	1.42	3.52	2.10	1.89	3.39	1.51
Panel C. Age of Housing Units in Years <sup>a</sup>															
0-1	3.00	1.65	-1.35	3.41	2.01	-1.40	3.04	2.21	-0.83	4.46	2.93	-1.53	3.45	2.17	-1.28
2-5	10.26	5.51	-4.75	10.23	7.18	-3.05	9.67	7.64	-2.03	12.68	10.78	-1.91	10.49	8.04	-2.45
6-10	14.92	7.17	-7.75	11.41	7.48	-3.93	12.00	7.18	-4.82	14.64	9.10	-5.54	11.62	7.31	-4.31
11-20	24.91	16.42	-8.49	22.86	16.00	-6.86	22.05	15.27	-6.78	22.24	17.38	-4.86	21.79	14.70	-7.09
21-30	13.51	18.79	5.29	11.72	18.74	7.02	12.97	17.30	4.33	14.73	20.96	6.23	13.83	19.49	5.66
30+	33.39	50.46	17.07	40.36	48.59	8.23	40.26	50.40	10.14	31.25	38.85	7.60	38.82	48.29	9.47

Source: Author's calculations based on the 1970 Public Use Microdata Sample of the U.S. Bureau of the Census and the 2007 American Community Survey (Ruggles et al. 2009).

Note: States are grouped into regulatory groups based on the survey analyzed in Gyourko, Saiz, and Summers (2006).

a. For the age of the housing units, the end year is 2000. Data taken from the 1 percent Public Use Microdata from the 2000 census.

**Table 6.3**      **Distribution of Housing Stock Across Structure Types**

	1970	2007	Change
<b>Panel A. Most Regulated States</b>			
Mobile home	2.38	3.82	1.44
Single-family detached	60.05	58.45	-1.6
Single-family attached	3.89	7.51	3.62
Two to four units	15.36	9.87	-5.49
Five to nine units	5.51	5.64	.13
Ten or more units	12.81	14.71	1.91
<b>Panel B. Second Most Regulated States</b>			
Mobile home	3.25	5.77	2.53
Single-family detached	64.12	62.78	-1.34
Single-family attached	6.71	8.34	1.63
Two to four units	13.89	7.32	-6.57
Five to nine units	3.35	4.16	.81
Ten or more units	8.69	11.64	2.95
<b>Panel C. Medium Regulated States</b>			
Mobile home	2.37	5.93	3.56
Single-family detached	58.53	61.52	2.99
Single-family attached	1.82	4.63	2.81
Two to four units	15.65	9.03	-6.62
Five to nine units	4.67	4.90	.23
Ten or more units	19.96	14.00	-2.96
<b>Panel D. Second Least Regulated States</b>			
Mobile home	4.91	10.79	5.88
Single-family detached	79.03	69.19	-9.84
Single-family attached	.56	2.80	2.24
Two to four units	8.78	5.79	-2.99
Five to nine units	2.15	4.62	2.47
Ten or more units	4.56	6.80	2.24
<b>Panel E. Least Regulated States</b>			
Mobile home	3.95	8.62	4.67
Single-family detached	74.97	71.46	-3.51
Single-family attached	1.28	2.92	1.64
Two to four units	12.03	6.49	-5.54
Five to nine units	2.92	3.90	.98
Ten or more units	4.85	6.60	1.75

*Source:* Author's calculations based on the 1970 Public Use Microdata Sample of the U.S. Bureau of the Census and the 2007 American Community Survey (Ruggles et al. 2009).

*Note:* States are grouped into regulatory groups based on the survey analyzed in Gyourko, Saiz, and Summers (2006).

**Table 6.4 Estimated Price Appreciation by 1970 Quality Quintiles, All U.S. Housing Units**

	1970 Price (thousands of dollars)	2007 Price (thousands of dollars)	$P_{2007}/P_{1970}$	Nominal <sup>a</sup>	Real <sup>b</sup>
Quintile 1	11.202	144.227	12.88	.072	.025
Quintile 2	14.405	177.488	12.32	.070	.024
Quintile 3	16.811	198.273	11.79	.069	.023
Quintile 4	19.329	214.519	11.10	.067	.021
Quintile 5	26.244	308.852	11.77	.069	.023

*Source:* Author's calculations based on the 1970 Public Use Microdata Sample of the U.S. Bureau of the Census and the 2007 American Community Survey (Ruggles et al. 2009).

*Notes:* Housing quality quintiles are defined relative to the 1970 distribution of housing units across price groups defined by number of rooms, number of bedrooms, and structure type. Average prices in 2007 are weighted average within 1970 defined quality quintiles using the 1970 within group frequency distribution as weights.

a. Figures provide the annual nominal appreciation rate implied by the documented price levels.

b. Figures subtract the annual inflation rate implied by the starting and ending price levels for 1970 and 2007 (.0463) from the annual nominal price appreciation rate.

**Table 6.5 Estimated Price Appreciation for Housing Units by 1970 Quality Quintiles, All U.S. Housing Units**

	1970 (thousands of dollars)	2007 (thousands of dollars)	$P_{2007}/P_{1970}$	Nominal <sup>a</sup>	Real <sup>b</sup>
<b>Panel A. Most Regulated States</b>					
Quintile 1	14.358	215.962	15.04	.076	.030
Quintile 2	17.590	271.520	15.44	.077	.030
Quintile 3	20.370	303.729	14.91	.076	.029
Quintile 4	23.594	334.348	14.17	.074	.028
Quintile 5	28.517	463.573	16.26	.078	.032
<b>Panel B. Second Most Regulated States</b>					
Quintile 1	11.917	146.947	12.33	.070	.024
Quintile 2	14.595	161.611	11.07	.067	.021
Quintile 3	17.883	198.170	11.08	.067	.021
Quintile 4	19.320	240.920	12.47	.071	.024
Quintile 5	25.831	298.241	11.55	.068	.022
<b>Panel C. Medium Regulated States</b>					
Quintile 1	12.137	124.725	10.28	.065	.019
Quintile 2	15.530	170.233	10.96	.067	.021
Quintile 3	17.459	157.205	9.00	.061	.015
Quintile 4	19.800	179.366	9.06	.061	.015
Quintile 5	27.909	281.259	10.08	.064	.018
<b>Panel D. Second Least Regulated States</b>					
Quintile 1	7.405	95.834	12.94	.072	.025
Quintile 2	10.340	102.136	9.88	.064	.018
Quintile 3	13.446	125.251	9.32	.062	.016
Quintile 4	15.785	152.449	9.66	.063	.017
Quintile 5	22.384	204.876	9.15	.062	.015
<b>Panel E. Least Regulated States</b>					
Quintile 1	8.962	88.206	9.84	.064	.017
Quintile 2	11.487	90.132	7.85	.057	.011
Quintile 3	14.407	112.938	7.84	.057	.011
Quintile 4	16.351	129.168	7.90	.057	.011
Quintile 5	22.835	186.518	8.17	.058	.012

*Source:* Author's calculations based on the 1970 Public Use Microdata Sample of the U.S. Bureau of the Census and the 2007 American Community Survey (Ruggles et al. 2009).

*Notes:* Housing quality quintiles are defined relative to the 1970 distribution of housing units across price groups defined by number of rooms, number of bedrooms, and structure type. Average prices in 2007 are weighted average within 1970 defined quality quintiles using the 1970 within group frequency distribution as weights.

a. Figures provide the annual nominal appreciation rate implied by the documented price levels.

b. Figures subtract the annual inflation rate implied by the starting and ending price levels for 1970 and 2007 (.0463) from the annual nominal price appreciation rate.



**Table 6.6 Key Percentiles of the Distribution Rent-to-Income Ratios Among Renter Housing in 1970 and 2007 by the Stringency of Housing Regulation Practices**

Percentile	10th	25th	50th	75th	90th
Panel A. Most Regulated States					
1970	.085	.124	.187	.320	.590
2007	.130	.200	.300	.514	.973
Change	.045	.076	.113	.194	.383
Panel B. Second Most Regulated States					
1970	.076	.112	.176	.310	.615
2007	.119	.179	.277	.461	.960
Change	.043	.067	.101	.151	.345
Panel C. Medium Regulated States					
1970	.074	.108	.168	.286	.546
2007	.106	.163	.258	.440	.871
Change	.032	.055	.090	.154	.325
Panel D. Second Least Regulated States					
1970	.063	.097	.153	.262	.506
2007	.096	.150	.237	.398	.773
Change	.033	.053	.084	.136	.267
Panel E. Least Regulated States					
1970	.070	.099	.157	.270	.536
2007	.092	.144	.231	.400	.800
Change	.022	.045	.074	.130	.264

*Source:* Author's calculations based on the 1970 Public Use Microdata Sample of the U.S. Bureau of the Census and the 2007 American Community Survey (Ruggles et al. 2009).

*Note:* Rent-to-income ratios are for renter households only.

**Table 6.7 OLS Estimates of the Effects of Rent-to-Income Ratios on Homelessness, Unweighted**

	OLS Estimation, Dependent Variable = Proportion Homeless			Instrumental Variables Estimation, Dependent Variable = Proportion Homeless, Instrumental Variable = Regulatory Stringency		
Rent-to-Income Ratios	.025 (.004)	.026 (.005)	.020 (.006)	.020 (.005)	.019 (.007)	-.001 (.011)
Black	—	-.001 (.001)	-.004 (.001)	—	-.001 (.001)	-.004 (.002)
Hispanic	—	.001 (.001)	-.000 (.002)	—	.002 (.002)	.003 (.002)
Poor	—	.006 (.005)	.007 (.005)	—	.003 (.005)	-.001 (.006)
Prison release rate	—	.004 (.134)	-.059 (.128)	—	-.027 (.137)	-.091 (.148)
Under eighteen	—	—	-.016 (.012)	—	—	-.040 (.015)
Over sixty-five	—	—	-.031 (.012)	—	—	-.045 (.015)
Average January Temperature/1000	—	—	.032 (.011)	—	—	.043 (.013)
R <sup>2</sup>	.452	.503	.613	.435	.481	.487
N	50	50	50	50	50	50
First stage t (p-value)	—	—	—	10.14 (.000)	7.85 (.000)	5.40 (.000)

Source: Author's compilation.

Note: Standard errors in parentheses.

**Table 6.8 OLS Estimates of the Effects of Rent-to-Income Ratios on Homelessness, Weighted by State Population**

	OLS Estimation, Dependent Variable = Proportion Homeless			Instrumental Variables Estimation, Dependent Variable = Proportion Homeless, Instrumental Variable = Regulatory Stringency		
Rent-to-Income Ratios	.032 (.003)	.037 (.005)	.035 (.005)	.027 (.004)	.031 (.007)	.019 (.010)
Black	—	-.002 (.001)	-.004 (.001)	—	-.002 (.001)	-.004 (.002)
Hispanic	—	-.000 (.001)	-.001 (.001)	—	.000 (.001)	.002 (.002)
Poor	—	.014 (.005)	.016 (.004)	—	.011 (.006)	.008 (.006)
Prison release rate	—	.071 (.119)	-.018 (.116)	—	.062 (.121)	.001 (.132)
Under eighteen	—	—	-.020 (.012)	—	—	-.041 (.018)
Over sixty-five	—	—	-.031 (.009)	—	—	-.039 (.012)
Average January Temperature/1000	—	—	.015 (.010)	—	—	.021 (.012)
R <sup>2</sup>	.652	.750	.804	.635	.743	.757
N	50	50	50	50	50	50
First stage t (p-value)	—	—	—	9.13 (.000)	5.81 (.000)	4.09 (.000)

Source: Author's compilation.

Note: Standard errors in parentheses.

**Table 6.9 Simulated Effects of Reducing Regulatory Stringency**

	For States Above Median Level to Median Level	In All States to Level of Least Regulated State
Base homeless count <sup>a</sup>	645,453	645,253
Simulated homeless count	599,005	500,960
Difference	46,246	144,294

*Source:* Author's compilation.

*Note:* Estimates based on the 2SLS estimates from the final specification of the weighted models in table 6.8.

a. Total homeless count is tabulated by applying state-level homeless rates from AHAR to state-level population estimates from the American Community Survey.

**Table 7.1**      **Distribution of New York City Welfare Population, 1988**

	At Time 0		
	Characteristic X	Characteristic Y	Total
At Time 1			
Request Shelter	6	3	9
Don't Request	27	244	271
Total	33	247	280

*Source:* Author's compilation based on Shinn and Baumohl (1998).

*Note:* Numbers represent thousands of families.