
Urban Economics:

Rebranding Opinions on Multifamily Housing

Sarah Robinson

ABSTRACT

Housing unaffordability has pushed middle-income residents to the outskirts of major cities. Many individuals find themselves forced to compromise location for affordability, quickly increasing population density in the suburbs. Without planning and investment, urban sprawl will spill over the edge of urban areas and into suburbs without direction to grow. Investing in or voting for policies that favor multifamily housing will provide refuge for these individuals, facilitate mixed-income housing, and strengthen formerly single-family zoned areas with income and racial diversification, increased environmental sustainability, and economic uplift.

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As a renter or buyer, finding a home that checks all the boxes is nearly an impossible task. For such a large investment, home seekers must consider everything from neighborhood location to number of bedrooms—even proximity to a favorite activity. On top of practical needs, home seekers desire to find a place where they can join a strong community and feel a sense of belonging. Price variation proves that all neighborhoods are not considered equal, so how does one break into a desirable area without breaking the bank? Voting to approve multifamily housing zoning is one way to weaken the barriers of income segregation and reduce racial and age segregation. Multifamily developments also limit urban sprawl, increase environmental sustainability, and invest in middle-income communities. When referring to multifamily housing, discussion regards specifically new multifamily housing developments entering suburban neighborhoods previously zoned as single-family only. Suburban neighborhoods include all outlying residential districts or neighborhoods along the perimeter of large cities and dense urban centers and may fall outside of the formally designated city limits. This paper will explore economic theories that explain the challenge of housing affordability and selection, examine why controlling growth and limiting urban sprawl is essential, and conclude with an economic review of how approving multifamily zoning increases affordable housing supply and affects a community.

WHAT IS MULTIFAMILY HOUSING? WHAT DOES IT OFFER?

To increase affordable housing supply through multifamily housing, it is important to understand the role of zoning in the conversation. Zoning is the process a city undergoes to regulate the activities that take place in designated areas based on their intended purpose. This protects citizens from having a chicken processing plant as their next-door neighbor. It allows city planners to designate boundaries for business districts, industrial factories, and residential areas for homes, ensuring that each activity is in the best location for proper community function. Zoning can also restrict the number of occupants, number of stories, or even the height of a building. If a developer does not comply with zoning regulations, they will likely face legal action and pay fines.

The debate surrounding the end of single-family housing concerns changing neighborhoods' single-family zoning only policies to now include multifamily zoning in the same neighborhood. The definition of "multifamily" varies between cities, so it is best to describe what it is not: single-family housing. Single-family housing refers to a single structure on an individually designated lot that is intended to house one owner or family at a time. A single-family unit does not share walls with another dwelling unit and has its own utility connection (Law Insider n.d.). Multifamily housing includes duplexes, triplexes, quadplexes, townhomes and small- or large-scale apartment buildings. When multifamily

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housing enters a formerly single-family zoned area, it normally takes the form of smaller multi-unit builds like townhomes or duplexes, rental properties shared within the main home (e.g. basements), or accessory dwelling units (ADUs). Again, permissible development varies by locality based on the needs and interests of a community. Policy makers and local governments balance the responsibility of maximizing economic growth and efficiency with the political desires and opinions of their residents in the area.

PROBLEM

A key goal of urban policy is to protect and monitor urban growth to enhance a city's potential for success. The top challenge in today's housing industry is affordability, especially in urban spaces. To manage a thriving city ecosystem, it is essential to balance the positive and negative externalities that arise from economies of agglomeration in urban areas. Upsides of urban agglomeration include shared human capital and convenient collaboration. Downsides include rapid use of resources, increased environmental stress, and displacement of historically disenfranchised and low-income-earning groups. Controlled and strategic growth is essential to manage available resources, protect the environment and ensure fair treatment for all residents.

Urban growth in low-density areas surrounding cities can have severe drawbacks, especially on the environment. For the purposes of this paper, "urban growth" refers to new building developments that push outside the formal boundary of a city. Whereas sprawl or suburbanization refers to uncontrolled urban growth that is rapidly expanding without sufficient planning in response to extreme demand/need. With proper planning and policy, urban growth can be guided and capitalized upon before the suburbs are hit with uncontrollable urban sprawl. New developments built in sprawl eliminate green spaces and require citizens to commute into the city. Increased reliance on car usage contributes to air pollution that is harmful to both people and the environment (Resnik 2010).

Sprawl also has a strong impact on community residents including decentralizing social ties that knit a community together. Suburban public spaces are unavailable or unable to meet the needs of their new rapidly growing population, weakening community networks and engagement (Yale Ledger 2021). Policy has not protected the rights and opportunities of all people and groups evenly. Urban spaces today are still segregated by race, income, and age. Today, "schools have become steadily more segregated in all parts of the country since 1990" (Orfield and Jarvie 2020). Ann Owens of the University of Southern California explains that "spatial inequalities created by income segregation between school districts contribute to achievement gaps between advantaged and disadvantaged students" (2018). Neighborhood

schools are just one measuring stick for the well-being of a community. School districts, voting boundaries, city limits, and zoning laws are all means that separate residents from one another. This separation distributes amenities to communities unevenly, reflected in the variation of housing prices. Many of these new boundaries are the remnants of historical redlining. Redlining was the federal government's practice of categorizing neighborhoods' monetary value to inform mortgage loan lenders. The Federal Reserve defines redlining as "illegal disparate treatment whereby a lender provides unequal access to credit, or unequal terms of credit, because of race, color, national origin, or other prohibited characteristics of the residents of the area" (Federal Reserve History 2006). Residential blocks encompassing significant immigrant and minority populations were outlined red to represent "do not lend" zones. This practice continued until the Fair Housing Act of 1968; however, its effects are still visible.

So, what does housing really mean? People are largely, though not entirely, a product of their environment. Home seekers must compete for the community amenities that matter most to them. For example, Kristen may be looking for a high scoring elementary school, access to a public library, and an organic grocery store within walking distance of her home. Whereas David would prefer restaurants and bars within walking distance of his home, a public swimming pool, and a safe walking path for him and his dogs. The distribution of these amenities, coupled with an individual's preferences, are described or measured in terms of spatial equilibrium. How does one break into the neighborhoods that seem to have it all? Residents can participate in select amenities like local clubs or Little League baseball teams, for example, but to have access to the full range of opportunities would require purchasing entrance into a community through home ownership. For many home seekers, due to high housing prices, the only option is to move out to the suburbs and commute into the city. However, while home seekers cannot afford rent within the city limits, they are also unable to afford to jump and purchase a single-family home in the suburbs. Investing in multifamily housing and voting against single-family only zoning around the perimeter of major cities will provide an increase in the affordable housing supply in communities that benefit from their connection to a strong urban center coupled with the added perks of suburban living.

ECONOMICS OF HOUSING PRICING

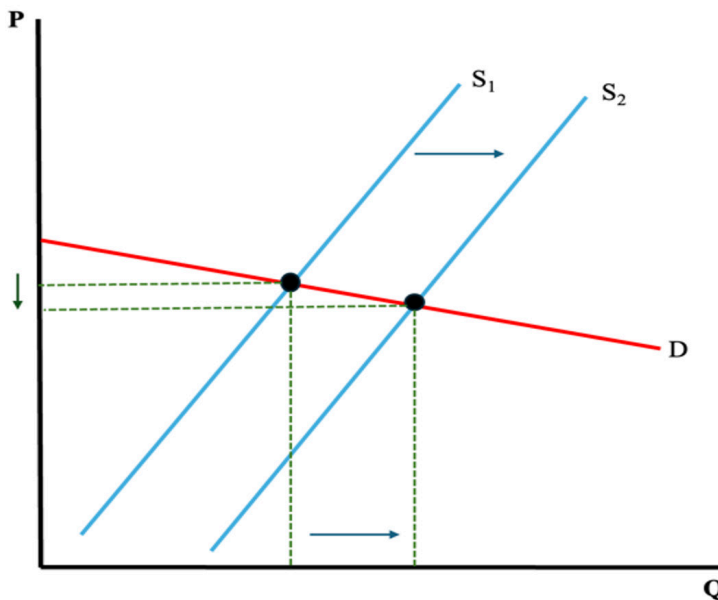
Economic theory helps illuminate affordability challenges in the housing selection process. When considering entering a particular housing market, all residents have personal preferences. Each of these preferences hold a certain monetary and personal value to consumers, or residents, within the economic market. Home seekers will make compromises within their wish list to maximize their desires subject to their budget constraints. A home seeker

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maximizes utility when they receive the highest number of possible items from their wish list while remaining within their budget. This is particularly challenging when affordable housing is of limited supply.

In the American economy, price is determined by the combination of free choice, supply, and demand. In an urban market with a high population, there is high demand for housing and a finite supply. Low supply is exacerbated by the scarcity of space to build more buildings and units, creating high housing costs. For example, consider what scarcity of supply looks like in Washington, DC. The District of Columbia is about 68 square miles with a population of almost 700,000, making it more populous than Wyoming and Vermont (DC Statehood 2022). High population density, limited available space, building height restrictions, and more contribute to an expensive DC housing market. As individuals enter the market with varying budget constraints, competition increases for “affordable” housing options.

In a highly competitive urban space, demand for housing in the long term is quite elastic. For example, individuals might be willing to downsize square footage to afford to live within city limits or, in economic terms, change their consumption of the good in reaction to the price. In this market, housing developers have the advantage. Elasticity of supply explains how quickly developers or firms can enter the market with an increased supply when prices change. As the value of a developer’s product increases, there is also an increase in the desire to enter the market and sell to consumers at a higher price. Housing developers can increase the supply of housing without worrying about a major drop in price due to high elasticity, as shown in Figure 1. The economic market does not encourage an increase in affordable housing on its own. In the short term, housing supply is inelastic because it is not easy to flood the market with an increase in supply in response to increased prices as it takes significant amounts of time and money to build more housing. New housing supply also does not equate to new affordable housing supply. Large cities have seen an increase in “luxury” apartment buildings that offer many in-house services for a high rental price (Waters 2023). With high prices and high demand, developers would have more personal interest in investing in a luxury building that provides a higher profit yield than affordable housing with a lower profit yield. Thus, when supply increases, represented by the shift to the right from S1 to S2, price does not decrease significantly. Price invariability is a significant contributing factor to rising homelessness in urban areas (Horowitz, Hatchet and Staveski 2023). As demand continues to rise while pricing diversity remains scarce in the housing market, individuals are pushed out of the geographic market, spilling home seekers outside the perimeter of the city in pursuit of lower prices.

Figure 1: Increased Supply, Insignificant Price Change

Source: Author's visualization

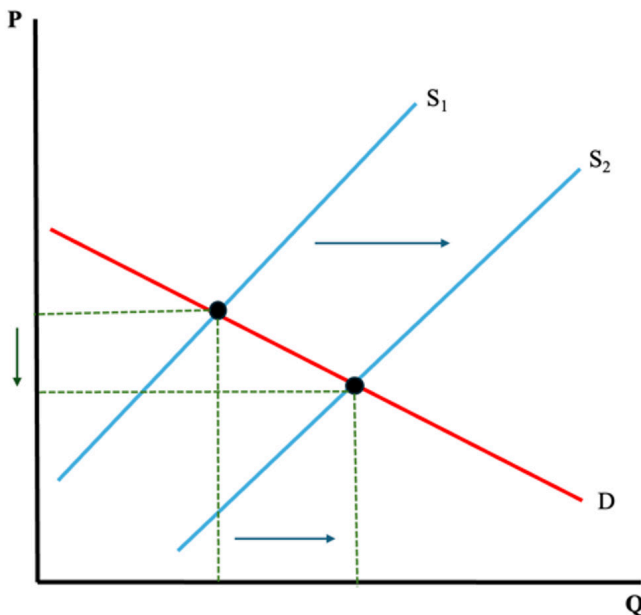
Elasticity of demand measures how much consumers tend to adjust their consumption in reaction to a price change. However, housing consumption is unique as there is a limit to how many adjustments an individual can make to their consumption. Since housing is a necessity, a person's need to consume housing does not change regardless of how much prices increase. A direct substitution for housing does not exist; the alternative is homelessness. As prices increase, the only thing an individual can do is compromise amenities. However, in the scarce affordable housing market there are few opportunities for individuals to cut costs. An increase in affordable housing supply is essential to satiate the demand for affordable housing at a variety of price points.

Increasing the quantity of multifamily housing is one way to increase supply elasticity and provide a wider range of pricing options to the community. Figure 2 demonstrates how an increase in supply (S_1 to S_2), where supply is more elastic, can lower pricing while demand remains the same. Creating a mechanism (multifamily zoning development) for housing supply to increase elasticity of supply creates a tilt on the S_2 supply line. This tilt in supply makes lowering the price of housing in the targeted neighborhood possible. This is a more reactive way to increase supply in the market and, more specifically, add supply at a lower price point in a community that already contains desirable amenities that have heightened the neighborhood's overall value. Supply's unique reaction to this adjustment in elasticity is only possible under the policy condition of changing zoning because new multifamily units can enter the market and become profitable much quicker than a full new development.

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There are fewer barriers to enter the market with multiple small construction projects on available, zoned land in the suburbs. This is a niche available to be filled in neighborhoods previously zoned single-family only. And although multifamily housing such as large-scale apartment complexes already exist in cities, there is not a quick nor targeted affordable housing option comparable to this one in an urban space. Urban multifamily housing opportunities are well out of the price range of the target demographic for tenants that would fill these spaces in suburban areas along a city's perimeter.

Figure 2: Increased Affordable Supply, Price Decrease



Source: Author's visualization

NIMBY: PROTECT THE NEIGHBORHOOD

However promising multifamily housing may be on paper, many current residents of neighborhoods considering rezoning are opposed to introducing multifamily housing into the area. Their concerns echo many relevant topics in urban policy. Community members who are resistant to multifamily housing are most vocally concerned with maintaining the monetary value, environmental strain caused by increased density and maintaining the character of their neighborhood. Increased population affects street parking, traffic congestion, noise and air pollution, student-to-teacher ratios in public schools, overuse of public goods and services, and more. Although increased density can make public goods more worthwhile by increasing their use per dollar invested, public works projects take significant amounts of time and money to complete. Initially, but perhaps not long term, car usage may increase in these neighborhoods

as they adjust to a rising population. New construction projects could also eliminate already limited green space. This green space acts as a public good for residents, manages temperature in urban heat zones, and protects against flooding (Kingsley 2019). Perhaps most of all, residents resist change because they initially chose to live in a suburban community that reflected their personal preferences in the housing search. They invested in public education, quiet neighborhoods, and environmental quality and they chose a neighborhood that was less dense because it was their preference. Neighborhood adjustments or changes may jeopardize the future of the preferences that attracted them to the neighborhood at the time they purchased their home.

Many residents also worry that introducing multifamily residences into formerly single-family zoned areas will decrease the value of their homes- their most major investment in the neighborhood. Although this concern is often discussed as solely economic and not racial, this viewpoint echoes historical redlining and segregation mentalities of the past, when all-white neighborhoods equated to value. Interest groups in favor of multifamily housing often suggest that those who support maintaining single-family housing are in favor of fortifying neighborhood segregation (Wells 2018). These sentiments are often masked by a desire to preserve the aesthetic or historic character of a neighborhood. When race, charm, and historical character enter the conversation, the opposing party labels those who resist development as “NIMBYs” for “Not In My Back Yard”.

YIMBY: INTRODUCE MULTIFAMILY HOUSING

Individuals interested in abolishing single-family zoning to include multifamily zoning are often labeled as YIMBYs, or “Yes in My Back Yard.” The YIMBY movement is a pro-development movement whose mission is to “end the housing shortage and achieve affordable, sustainable, and equitable housing for all” (Yes in My Back Yard n.d.). Many in favor of ending single-family zoning believe that multifamily housing will create economies of scale. An increased volume of people using shared resources, like public transportation or shared utilities, makes their cost-per-use more efficient. Multifamily housing developers entering single-family zones do not seek to build on top of open, unused green spaces. Whether this involves converting a single-family home into a four-unit building or a tall apartment building, green space is maintained redeveloping pre-existing housing options. In areas like the suburbs surrounding urban centers, where the population and housing demand are rising, increased housing density is essential to strategize controlling urban growth before it turns to urban sprawl.

From an economic standpoint, YIMBY groups predict an increase in economic stimulation when multifamily housing is introduced into a new neighborhood. Increased foot traffic will support local and small businesses, depositing more

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money into the community. Agglomeration economics support that increasing population will increase the size of local markets (Carlino 2009). This also increases the number of people paying taxes to invest into the neighborhood and the municipality. Single-family homes turned into small apartments or added ADUs also provide new economic opportunities and investments. As rents continue to rise, current residents may be interested in modifying their property to include an accessory dwelling unit or convert a portion of their home (garage, basement) into a rental unit for additional income.

Multifamily housing provides income and racial diversification opportunities, which draw in new residents who contribute to the local economy and support the missing middle. In urban spaces, the disproportion between the share of employment opportunities has grown between low-income jobs and high-income jobs. Investment in affordable housing supply that is accessible to middle-income earners aids in their financial health and provides for a more robust urban economy with less low-income displacement as individuals select housing that meets their needs (Autor 2020). Between 1980 and 2015, there was a general increase in low-paying job opportunities and a decrease in participation in medium-paying jobs, particularly for Black women and Hispanic men and women. Supporting the missing middle includes increasing socioeconomic, racial, and age diversity. The education and racial disparities displayed support the idea that adjusting to a consumer agglomeration model requires proximity to the city to meet both work and leisure preferences (Carlino 2009). This is mutually beneficial for both consumers and firms. There is a mismatch between available jobs and jobs that earn a sufficient income where someone can work in the city and live within their means at the same time. This need to commute encourages the housing spillover into more suburban neighborhoods and the rising trend of suburbanization, creating Nick Bloom's donut effect around cities (Thompson 2021). The donut effect is this increased density around the perimeter of major cities that is beginning to blend the boundary between urban and suburban creating a new growing middle ground driven by the need to suburbanize and increase density outside of city limits.

WHAT CAN MULTIFAMILY HOUSING DO FOR RESIDENTS?

Multifamily housing is a financial opportunity. Fannie Mae predicts that the multifamily housing sector will grow in 2025. Demand continues to increase in the multifamily market, largely due to an increase in job growth and demographic trends among Gen Z and millennials. Millennials are the largest age demographic in the United States and there is a significant handoff from millennials to Gen Z renters in urban spaces. Individuals between the ages of 20-34 years old, an age demographic consisting of around 68 million people, are the population most likely to rent a multifamily unit (Fannie Mae 2025).

Demand will remain strong even as new units increase supply.

This supply increase only occurs through development and home construction. Home construction makes up over four percent of the United States' GDP, and increasing construction improves economic stability (Wade 2024). A case study in Boston, Massachusetts by Zenia Kotval measured what multifamily housing construction would provide to the state. Their conclusions predicted an increase in jobs, increased revenue generated for the state, and home values surrounding multifamily construction. Kotval divided the process of generating these properties into three phases: Construction, Ripple Effect, and Ongoing Annual Impact. From the seven areas around Boston measured in the study, researchers found that, on average, 100 new multifamily units supplied the state of Massachusetts with \$1.15 million in revenue, created 120 new jobs, and generated more than \$5.73 million in income to Massachusetts residents (Kotval 2001). This study was completed in 2001, prior to the 2008 housing market crash, and monetary figures have not been adjusted for inflation. Although this is an older study, many interest groups have cited it to increase public trust that home values will not tank after multifamily housing is introduced into a neighborhood. According to the study, the only decrease in value occurred during the Ripple Effect period, when developers were seeking tenants to occupy buildings. Given the increased demand, lack of supply, and higher rents today, this challenge may not be as severe. In either case, impact areas saw an increase in preexisting home values, dispelling the assumption that introducing multifamily housing will decrease home values for long-standing residents in a community.

As previously mentioned, revitalizing existing infrastructure and building upwards can preserve green space. In urban areas, updating appliances and creating shared utilities in one building can also be more efficient than building multiple single-family homes (National Multifamily Housing Council 2019). In 2017, apartment buildings with five or more units consumed almost one-third of the energy of a single-family detached home. In the same year, an apartment building of two to four units, likely what would be implemented as multifamily housing in previously zoned single-family neighborhoods, consumed 56 percent less energy than a single-family detached home on average. Cities can capitalize on this positive externality of agglomeration to minimize further climate change in the future. Seven out of ten US renters indicated that they were willing to downsize to live in a denser urban environment (National Multifamily Housing Council 2019).

One concern with suburbanization is the overpopulation of public schools; however, this concern is less relevant as younger generations enter new multifamily housing-approved neighborhoods. Although much of Gen Z is still rising into adulthood, Gen Z adults and millennials have effectuated a decrease in the nation's birthrate (CDC 2024). Thus, they contribute to local

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taxes without adding significantly to the number of school-aged children. The National Multifamily Housing Council reports that for every 100 units of new single-family housing built, 61 school-aged children enter the neighborhood. For every 100 pre-existing multifamily units, the average number of new school-age children is 27, and in new multifamily builds, the number of school-age children decreases even more to 22 (National Multifamily Housing Council 2019). Thus, 78 percent of new multifamily residents, on average, will not contribute to the population at public schools. Overcrowded schools are not as great a threat as previously perceived.

Lastly, multifamily housing increases spatial equity, which measures an individual's access to opportunities (Glasser n.d.). An agglomeration economy provides many resources for residents if proximity is affordable. Without expanding affordable housing for the missing middle, only top-earning income groups will have access to these opportunities, furthering disparities in health, wealth, education, and other socioeconomic areas.

MULTIFAMILY STRATEGY ACROSS THE STATES

The approach to integrating multifamily housing into previously single-family zoned areas differs across the United States. Single-family zoning has been banned in Oregon and in some major cities like Minneapolis. In Virginia, single-family-only zoning has been repealed in Alexandria and Arlington, inviting in multifamily zoning developers. In Arlington and Alexandria, officials have indicated more interest in multi-unit housing conversions and townhomes than ADUs. Northern Virginia boasts that with increased construction, especially of multifamily housing, they have been able to mitigate rent increases better than neighboring jurisdictions (Barthel 2024). Utah, Montana, New Hampshire, and other states have preferred expanding single-family zoning to include ADUs on properties. This has not always included full redevelopment jobs. In Washington state, city planners have attempted to limit the size of housing conversions by only permitting one staircase per building (SB 5491). On the other hand, New York City, Honolulu and Seattle have set the limit to six stories for new multifamily buildings entering the neighborhood (Jursnik 2024). California Governor Gavin Newsom has recently proposed the "Yes in God's Backyard Bill," which would allow churches to add ADUs or small apartment buildings to their properties for income (S.3910). California, Montana, and Florida are also reviewing five-story buildings originally zoned for commercial use and considering allowing apartments to enter these areas at the same height as the commercial businesses (Horowitz and Hatchett 2024). Across the United States, policymakers and planners are seeking solutions for affordable housing by integrating multifamily housing into new areas while minimizing growing pains and maximizing new opportunities for new and existing residents.

CONCLUSION

Urban policy is essential to maximizing the potential for all that urban life has to offer while mitigating the negative externalities of under-planned yet increasing growth and preventing urban sprawl. Without policy, the United States' housing market prioritizes consumption and profits over all else. Housing affordability in urban spaces will continue to displace low- and middle-income individuals into new areas to find housing. Adjusting and preparing for this migration to the suburbs of major cities is essential to address environmental, density, and economic concerns for residents.

Targeting affordable multifamily housing in these rapidly growing suburbs along the perimeter of a city allows for increased elasticity of supply that combats rising rents in the area. An increased supply of affordable housing in communities may mitigate competitive pricing and attract middle-income, working families who contribute their skills to the greater metropolitan network but can only afford to live outside the city limits. Planning and implementing policies in perimeter suburbs are essential for combatting their inevitable growth and suburbanization caused by unaffordability within city limits. Multifamily housing provides a unique opportunity to increase housing supply at a more rapid rate than normally possible, allowing for a decrease in rental prices. Within city limits, developers will continue to build high priced, luxury apartments favored by suppliers.

New multifamily housing in neighborhoods will increase the benefits of agglomeration economies. Increased populations will add to the profitability of local businesses and increase opportunities for social ties to strengthen within communities all while adding new tax revenue to the municipality. New residents will increase use of public goods, which maximizes the community's investment in shared public goods. Opposing groups often express concern that increased populations would overrun student-to-teacher ratios in public schools. However, research suggests that new residents are less likely to join the neighborhood with school-age children. This new housing supply will strengthen age, racial, and socioeconomic diversity surrounding cities without diminishing home values or erasing the character of neighborhoods. Multifamily developments also consume less energy per unit of housing than detached single-family properties. These benefits are only possible through policy negotiation and city planning. If there is not an investment in multifamily housing options now, and redevelopment is delayed, the suburbs will be consumed by sprawl and face more severe, drastic adjustments in the not so far future. Timely planning, policy and investment play a pivotal role in strategically and incrementally creating more sustainable affordable housing options and will provide needed opportunities for middle-income groups that will enhance neighborhoods and provide impactful growth.

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