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Evaluating the Impact of Housing Availability on Crime Rates in Urban Areas

Do you know housing issues are actually fixable? With the rise in population, inflation, and economic decline seen across the world in recent years, housing has become an overwhelming challenge for the current generation. However, the root of the housing crisis lies not in the policy-making itself but in policy implementation.

Governments have the potential to alleviate housing shortages by promoting multi-family housing in traditionally single-family zones and pushing forward more affordable housing projects. Since 2021, home prices have risen nearly 20%, rents have surged, and restrictive zoning laws have limited housing development in 70% of urban residential areas (Hanley, 2024). "For decades, thanks to restrictive zoning laws and increasing construction costs, we simply haven't built enough new housing," wrote Rep.Alexandria Ocasio-Cortez and Sen. Tina Smith in the New York Times earlier this fall (Ocasio-Cortez & Smith, 2024). "Housing is too expensive, and we need to increase the housing supply," Kamala Harris said as she campaigned for president (Cohen, 2024). Donald Trump has also complained about regulations leading to high housing costs, telling Bloomberg, "Zoning is like ... it's a killer" (*The Donald Trump Interview Transcript* 2024).

Despite the solutions that have been put on the table, opposition from NIMBYism (Not In My Backyard-ism) remains a major obstacle to housing policy. NIMBY proponents often frame new developments as threats to community safety, associating affordable housing with increased crime or social disruption (McNee & Pojani, 2022), and refuse affordable housing projects going near or in their community. Inspired by these concerns, the broad question this paper addresses

is: Can increasing housing availability in affluent areas create a long-term positive social environment overall? Specifically, how does housing availability directly impact societal outcomes, specifically the crime rate?

I focus my analysis on cities in the Bay Area because it is known for its economic prosperity, driven by industries like technology while facing significant housing challenges. Comparing these cities could provide valuable insights due to their unique socio-economic diversity and varied preferences for zoning policies. Palo Alto and Redwood City are known for their affluent populations and have exhibited strong resistance to zoning changes, often influenced by NIMBYism sentiments. Local groups such as Palo Altans for Sensible Zoning actively oppose high-density housing projects, citing concerns over neighborhood character and infrastructure strain (Palo Altans for Sensible Zoning, n.d.). In contrast, cities like Oakland and San Jose display greater socio-economic diversity and have adopted more inclusive zoning policies. Oakland, for example, has implemented inclusionary zoning to promote affordable housing and mitigate displacement (Othering & Belonging Institute, n.d.).

By analyzing data from these cities, I will use descriptive, comparative, and time series analysis to reveal patterns and impacts between housing availability and crime numbers. The findings from this study will aim to demonstrate how local governments can enforce policies effectively and use the potential benefits of increased housing availability as a compelling argument to overcome NIMBYism.

Significance & Background Information:

The housing issue is one of the most severe issues California is facing at the current moment. According to the California Department of Housing and Community Development (HCD), California needs 2.5 million new homes by 2030 to meet the demand of the housing

crisis, and among these, at least 1 million units meet the needs of low-income residents (California recognizes 10 communities for prohousing policies 2024). However, California contains 95.80 percent of total residential land zoned as single-family-only, and 30 percent of all land, including commercial and park space, is zoned single-family-only (Menedian et al., 2024).

Due to the urgency of the housing problem, the government has already made important moves. Senate Bill No.9 allows duplexes in single-family areas, splitting single-family lots, and facilitating the process of housing project approval(Bill Text - SB-9 Housing Development: Approvals, n.d.-a). California Governor Gavin Newsom passed legislation in 2022 that allowed single-family homes to be subdivided, allowing up to four new homes to be built on parcels that were previously allowed only one, theoretically ending single-family home zoning in California statewide (Holtzman, n.d.). However, whether the policy will be implemented successfully remains uncertain, especially given the strong resistance from opponents. The success of addressing the housing issue lies not in the policies themselves but in overcoming the significant influence of opponents whose voices obstruct their implementation. NIMBYism as the main opponents to housing policy, mainly from the single-family, affluent area, further exacerbates the issue by opposing the development of new housing units, particularly affordable or multi-family homes, in their neighborhoods.

This research paper aims to explore how increasing housing availability could potentially impact crime rates in the long term, with the goal of addressing and alleviating these fears, particularly concerning crime. Understanding the relationship between housing availability and its potential impact on crime rates is essential for developing effective housing policies. By exploring how zoning reforms and increased multi-family housing can influence crime rates, this research aims to provide evidence-based insights that address public concerns and guide future

legislative efforts. Ultimately, this can help bridge the gap between policy initiatives and community acceptance, fostering more inclusive and sustainable solutions to California's housing crisis.

Literature Review

The relationship between zoning reforms, housing availability, and crime rates is not an uncommon topic and has been explored in various studies. However, significant gaps remain, particularly in the context of directly linking crime rate to housing availability. However, it is certain that many other studies have confirmed that increasing housing does not contribute to crime rates directly and that it can even be beneficial for the reduction of crime under certain specific housing policy plans.

Several studies have dived into the intricate relationship between zoning regulations and crime rates, focusing on how different zoning types and levels of density influence public safety. Anderson et al. (2013) demonstrated that mixed-use zoning in Los Angeles contributed to a reduction in property crime, largely due to natural surveillance created by the increased presence of people and activities on the streets. In mixed-use areas, the higher levels of interaction and continuous activity make it easier to detect and deter suspicious behavior. This highlights the importance of community presence and engagement in crime prevention, revealing that areas with limited residential presence, such as commercial-only zones, are more vulnerable to higher crime rates due to reduced oversight. Their findings suggest that integrating diverse land uses can create environments less exposed to crime, offering valuable insights for urban planning. This approach is particularly relevant for affluent urban areas, where restrictive zoning policies and resistance to multi-family development often prevent efforts to enhance housing availability and social stability.

Building on this, Twinam (2022) expanded the discussion by comparing the effects of high-density and mixed-use zoning across urban neighborhoods in the United States, providing additional support for Anderson et al.'s conclusions. Twinam found that while high-density zoning sometimes correlated with higher crime rates due to an influx of residents and associated pressures, the mixed-use model mitigated these risks by fostering community vigilance and natural surveillance. This dual outcome emphasizes that density alone is not the primary factor in crime prevention; rather, the integration of density with diverse land uses is key to effective zoning strategies.

Further evidence from land use studies supports the notion that modifications encouraging community-building can deter criminal activity. Cui, Jensen, and MacDonald (2020) demonstrated that greening vacant lots and promoting community-friendly spaces, paired with higher residential density and business activity, significantly reduced crime. This study illustrates that effective land use changes foster environments where natural surveillance and active community engagement are heightened. The presence of more residents and active businesses creates a self-regulating space that deters crime and fosters public safety. These insights align with the hypothesis that zoning reforms promoting diverse, multi-use developments in affluent areas could stimulate similar benefits.

Together, these studies suggest that increasing housing availability through high-density zoning must be complemented by the inclusion of commercial and community spaces to enhance safety and cohesion. This balance is crucial for developing multi-functional, thriving neighborhoods that can accommodate population growth while maintaining social stability. Such insights call for deliberate zoning strategies that integrate residential and commercial areas to optimize safety and foster a sense of community.

The broader implications of housing policies on economic inequality also affect crime dynamics, as displayed in a cycle form---less affordable housing policies encourage economic disparities, with economic disparities coming with higher crime rates. The analysis of Causa et al. (2015) revealed that restrictive housing policies facilitate economic disparities by limiting the housing supply, inflating property values, and concentrating wealth. These outcomes reinforce socioeconomic divides, indirectly impacting social stability and crime rates. The study concludes that expanding affordable housing could help improve economic mobility and reduce inequality speaks to the potential for targeted zoning reforms to yield positive social and economic impacts. In affluent areas, where resistance to multi-family housing is common, these reforms could eliminate gaps in housing accessibility and mitigate conditions that contribute to crime in the long term. Meanwhile, Shahbaz et al. (2020) provided empirical evidence linking economic inequality and crime. Their research spiraled among multiple countries and found that higher levels of income inequality were strong predictors of violent crime, whereas increased poverty reduction correlated with a decrease in property crime. These findings emphasize that housing policy is not isolated from broader socio-economic trends; rather, it is a tool that, if used effectively, can influence the economic conditions that lead to crime. By making housing more accessible, policies can disrupt cycles of economic inequality that lead to social disorganization and higher crime rates. With this consideration, the government should still prioritize an affordable housing policy that could lead society into a positive economic cycle long term.

Despite these informative studies, there is still a notable absence of focused research analyzing how zoning reforms impact crime specifically in affluent cities, and comparison between different areas. Much of the existing literature has been broad, examining general urban trends. This research addresses that gap by exploring zoning policy changes in Bay Area cities

with varying income levels and their correlation with crime rates. The aim is to showcase how city-specific differences in policy implementation and community responses shape outcomes. By drawing on insights from zoning, economic policy, and social planning studies, this analysis seeks to demonstrate that carefully tailored zoning reforms can play a critical role in fostering community stability and reducing crime, ultimately aiding policymakers in devising balanced and effective housing strategies that support both safety and inclusivity.

Theory & Hypothesis

The conceptual hypothesis of this research is that zoning reforms in affluent urban areas, which increase housing availability, will foster a more positive social environment by reducing crime rates long term. The operational hypothesis is that a measurable increase in housing density, for example, a 10% rise in housing units, will correspond with a decrease in crime rates (e.g., a 5% reduction in property crimes) over the 2014-2023 period, assessed through crime and housing data in cities within the Bay Area.

The underlying mechanism for this hypothesis is that increased housing density resulting from zoning reforms leads to a higher number of residents and more diverse land use. This, in turn, fosters greater community interaction and enhances natural surveillance, in which more people are present in an area, creates an informal system of oversight, and contributes to a safer environment. This, in turn, strengthens informal social controls within the community. As more people and businesses populate these areas, there is a greater collective capacity for oversight and neighborhood engagement, deterring criminal activity. Furthermore, economic benefits from housing accessibility can reduce stressors associated with economic inequality, contributing to long-term reductions in crime.

This study will use comparative analysis across different cities in the Bay Area, relating changes in zoning policies and housing density with crime numbers over the specified period. The aim is to provide a comprehensive look at how the increase in housing availability can translate to measurable improvements in public safety and community well-being.

Research design

The independent variable in this research is housing availability, measured by evaluating the raw number of the total housing units, and vacancy rates as backup data, sourced from the U.S. Census Bureau's American Community Survey (ACS). This operationalization captures both the expansion of the housing stock and shifts in housing supply from zoning reforms. The inclusion of vacancy rates ensures a comprehensive understanding of simple housing supply and an insight into how available housing fluctuates during different time periods with different housing policies.

The dependent variable is the crime rate, which will be assessed by analyzing annual changes in reported crime numbers, focusing only on property crimes. It enables a thorough examination of whether changes in crime rates correlate with variations in housing availability over time. Specific annual data for property crime numbers will be sourced from the California Department of Justice's OpenJustice Platform, which provides reliable, annually reported statistics at the city level.

Control variables in this research include median income and employment rate. Median Income is included to account for the economic gap between different cities, as income levels can influence crime rates. Higher-income levels may correlate with lower crime rates due to improved economic stability and resources for crime prevention. Data on median household income will be collected from the ACS, ensuring consistency with other demographic data. The

employment rate is another critical control variable, as changes in economic conditions can impact crime independently of housing availability. Cities with higher employment rates may have lower crime rates due to better economic stability. Employment data will be obtained from the ACS as well to keep all the data consistent.

Additional Variables on Zoning Reform Presence would be provided as well just to record different housing policy in different years as a better illustration with different data of the correlation. It is documented as "Yes" or "No", giving an overall aspect on if there is any specific housing reform policy in that specific year, and allows for the comparison of crime rates and housing availability before and after policy enactments, providing context for observed trends.

The unit of analysis for this research is cities within the Bay Area, specifically including San Francisco, Berkeley, Palo Alto, Oakland, San Jose, Redwood City, and Alameda. This city-level analysis enables a comparative approach to assess how different urban environments respond to similar zoning reforms and housing availability changes. This study examines multiple cases (cities) over time (2014–2023). This structure allows for an assessment of trends across different cities and years, showcasing how zoning policy changes correlate with variations in crime rates.

The sample size for this study includes seven cities within the Bay Area, with data collected annually from 2014 to 2023. This decade-long period is chosen to capture data before and after significant zoning reforms, such as SB 9, and to observe longer-term impacts on housing availability and crime rates.

Research Method

The main statistical tests conducted include Pearson's correlation and Point-Biserial correlation. It is chosen to examine the strength in positivity of the association among the variables in selected Bay Area cities from 2014 to 2023.

Pearson's Correlation Coefficient was employed to assess the relationship between housing availability, measured by the total number of units and vacancy rates, and the annual crime number of property rate for each city. The results indicated a strong positive correlation (0.924) between total housing units and crime rate, suggesting that as housing availability increases, reported crime rates also increase in this context. However, a weaker correlation (0.289) was found between vacancy rates and crime numbers, indicating only a mild relationship. This suggests that while there is some association between higher vacancy rates and crime numbers, the effect is not strong enough to imply that increasing vacancy rates significantly impact crime. It may indicate that simply having more available housing or unoccupied units does not have a direct or substantial effect on reducing or increasing crime rates.

To examine the association between zoning reform presence (a binary variable indicating whether significant local government initiatives like SB 9 were enacted) and crime rates, the Point-Biserial correlation was applied. The resulting coefficient (0.032) revealed a negligible positive correlation, suggesting minimal direct impact of zoning reform presence on crime rates within the given timeframe.

Result

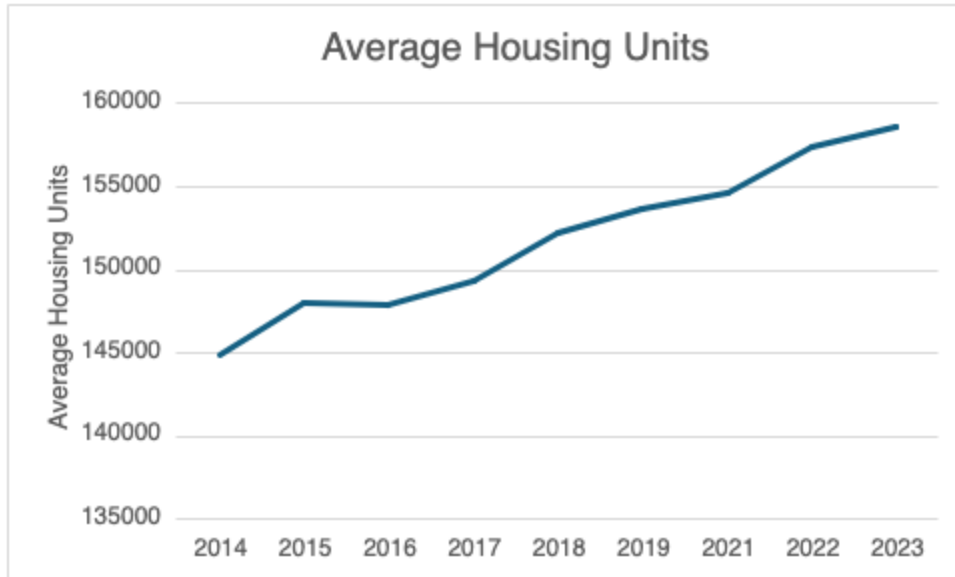(Below data does not include the 2020 data due to covid)

Figure 1: This graph illustrates the overall trend in total housing availability, represented by the average availability per year across all the cities. The data shows a consistent growing trend, indicating that total housing availability has generally increased over the observed period. Data Source: U.S. Census Bureau's American Community Survey (ACS)
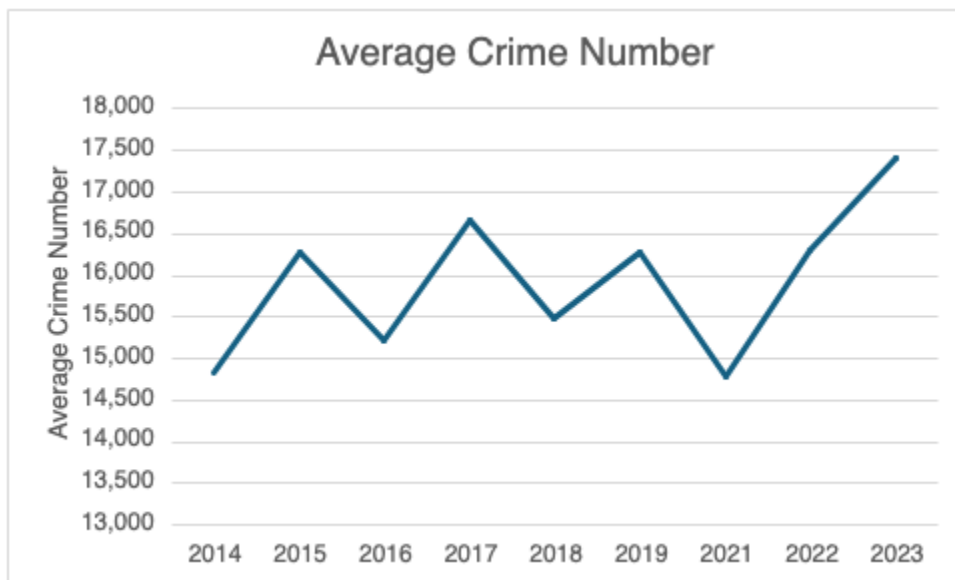
Figure 2: This graph shows the overall trend in annual crime numbers, represented by the average number of crimes per year across all the cities. The trend is characterized by fluctuations over the years, with increases and decreases. Despite this variability, the overall trajectory indicates a notable increase toward the end of the period, suggesting a potential upward trend in crime numbers. Data Source: State of California Department of Justice-OpenJustice Platform
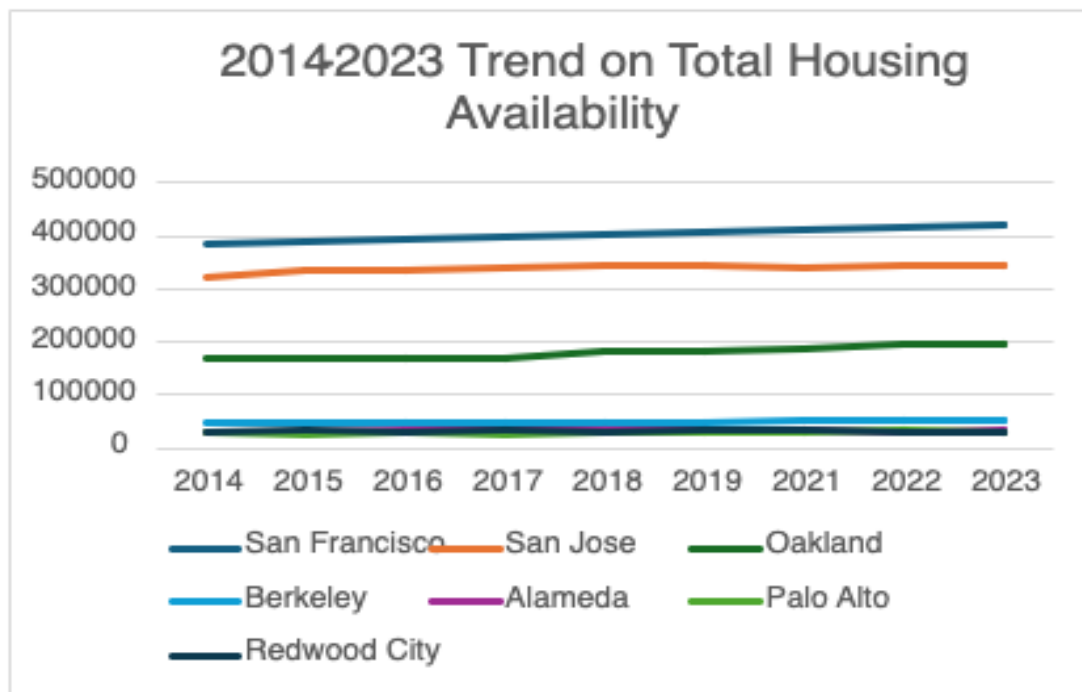

Figure 3: This graph shows the trend in total housing availability from 2014 to 2023 for San Francisco, San Jose, Oakland, Berkeley, Alameda, Palo Alto, and Redwood City. The trends show variation across cities, with some experiencing steady increases in housing availability, such as San Francisco and Oakland, while others, like San Jose, demonstrate more moderate or relatively stable growth. The data presents differences in housing development trends across these urban areas over the observed period. Data Source: U.S. Census Bureau's American Community Survey (ACS)
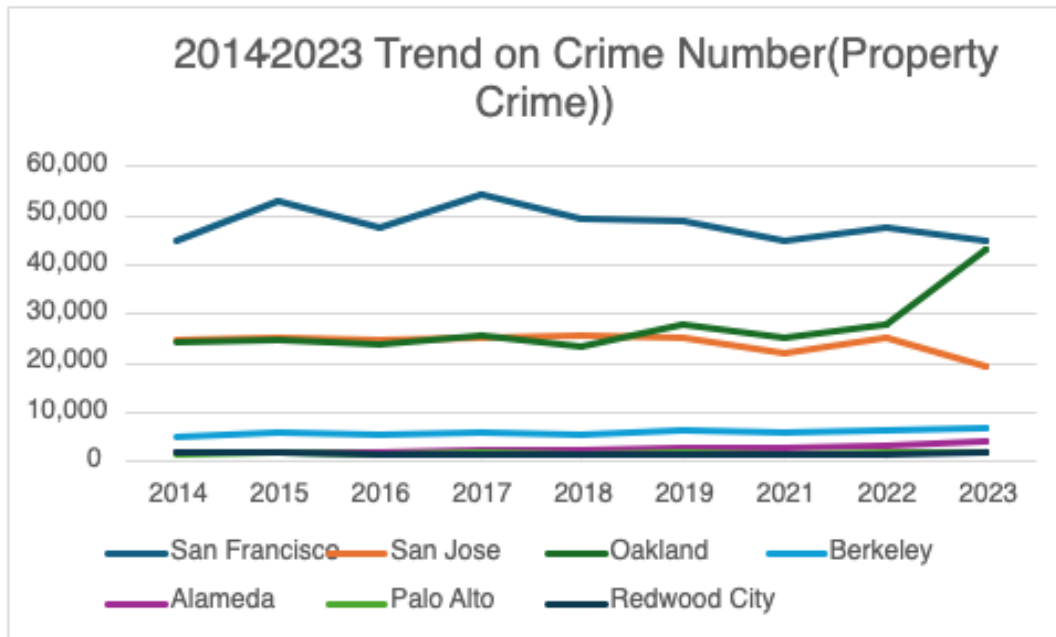
Figure 4: This graph shows the trend in property crime numbers from 2014 to 2023 across various cities, including San Francisco, San Jose, Oakland, Berkeley, Alameda, Palo Alto, and Redwood City. The data highlights significant variations between cities. For example, San Francisco consistently has the highest property crime numbers, with some fluctuations over time. Oakland shows a decline in property crime until 2021, followed by a sharp increase toward 2023. San Jose exhibits a gradual decline over the years. Other cities like Alameda, Palo Alto, and Redwood City maintain relatively low and stable property crime numbers compared to larger urban centers. Data Source: State of California Department of Justice-OpenJustice Platform
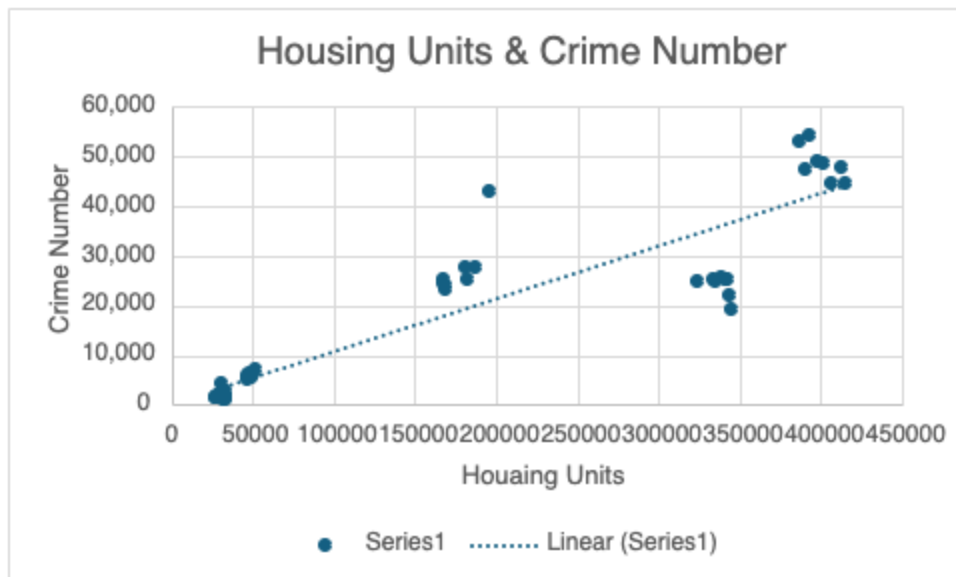
Figure 5: This scatter plot illustrates the relationship between the total number of housing units and crime rates. Interestingly, as the total number of housing units increase, the crime rate also rises. However, since the total housing units include both occupied and unoccupied units, this trend could indicate that as population density increases, crime rates also rise. To gain deeper insights into the relationship between housing units and crime rates, it would be valuable to examine the correlation between vacancy rates and crime rates as well. Data Source: U.S. Census Bureau's American Community Survey (ACS) ; State of California Department of Justice-OpenJustice Platform

Discussion and Research Implications

Based on the analysis of my data, the graphs reveal an intriguing relationship between housing availability and property crime rates. There is a clear overall trend of increasing total housing units, as shown in the initial graphs. While individual cities exhibit slight variations, the number of housing units displays a consistent upward trend in all cities. However, this increase in housing availability does not uniformly correlate with property crime numbers. The annual crime numbers of each city present an unpredictable pattern, with fluctuations in different years.

For example, San Francisco consistently records the highest property crime rates, with minor variations, despite growth in housing availability. Conversely, Oakland experienced a decline in property crime rates until 2021, followed by a sharp increase, even as housing availability continued to rise steadily. In contrast, cities like Palo Alto and Redwood City, which have relatively low housing availability compared to larger urban centers, show stable and low property crime rates throughout the period. The average crime trend across all cities confirms this lack of a clear pattern, with crime numbers fluctuating unpredictably, while the average housing units are showing a growing trend. Interestingly, a scatter plot demonstrates a positive relationship between total housing units and crime numbers, where increases in housing units are associated with higher crime rates. Since total housing units include both occupied and unoccupied properties, the graph could show that more people living in one area cause the increase in crime numbers, the results of correlation tests provide further valuable insights.

A strong positive correlation (0.924) between total housing units and crime rates suggests a pattern where greater housing availability corresponds with higher crime rates. However, a weak correlation (0.289) between vacancy rates and crime numbers indicates that unoccupied housing units have little impact on crime outcomes. Since rising vacancy rates can signal increased housing availability, this finding further suggests a mild relationship between housing availability and crime rates. Similarly, the minimal correlation between zoning reforms and crime rates implies that such policies have limited direct influence on crime rates within the observed time frame.

The diverging trends stated the complexity of the relationship between housing and crime, showing the need for further research to reveal the underlying causal mechanisms. Based on this research, it appears that housing availability is not a direct or determining factor influencing

crime rates. Other factors—such as socioeconomic disparities, policing policies, and population density—likely play significant roles. These findings emphasize that while housing policies and reforms are crucial for addressing broader societal challenges and may relate to crime rates, their direct impact on crime remains limited. This complexity points to the need for multidimensional strategies to address housing and crime-related challenges to successfully implement housing policy.

Policymakers should still prioritize strategies that promote housing use and occupancy, focusing on initiatives that not only increase housing availability but also ensure these units are occupied and utilized effectively. Zoning reforms and community development programs are essential for ensuring housing initiatives contribute to social stability and crime reduction. To enhance their effectiveness, zoning reforms should be coupled with broader community development programs that address socio-economic disparities and improve neighborhood cohesion, factors that may more directly influence crime rates. According to other literature sources, some commercial areas can be added to the community to increase population interaction and natural supervision, indirectly increasing community safety. As socioeconomic disparities and population density likely play significant roles in crime outcomes, policymakers should also prioritize investments in education, job creation, and public safety initiatives. Integrating these efforts with housing policies can help create a more holistic approach to fostering social stability. Community engagement programs designed to build trust and collaboration among residents can further amplify the benefits of housing reforms. For example, involving residents in local planning processes or creating community-led safety initiatives that could strengthen the social fabric and deter criminal activities, through voting. Future policy decisions should be informed by ongoing research that incorporates more analyses of housing

policies and their broader societal effects. For instance, studies exploring the interplay between population density, policing strategies, and housing reforms can provide clearer guidance for aligning housing initiatives with crime reduction goals.

By focusing on these strategies, policymakers can maximize the societal benefits of housing reforms while addressing the complex factors influencing crime. This comprehensive approach ensures that housing initiatives contribute to broader social stability and well-being.

Limitation and extension

While the study uses reliable data sources like the U.S. Census Bureau's ACS and the California Department of Justice's OpenJustice Platform, the data poses a limitation. The independent variable, housing availability, is measured broadly as total housing units and vacancy rates. However, these measures do not differentiate between types of housing, for example, affordable housing, luxury units, or occupancy patterns, for example, short-term rentals and seasonal vacancies, which could provide more insights into the relationship with crime rates. The study also does not track the increased housing availability that was specifically created by housing reform. Additionally, the binary coding of zoning reforms, present through "Yes" or "No" oversimplifies policy variations and may not capture the intensity or scope of reforms. Although the study includes critical economic variables like median income and employment rate as controls, it overlooks other influential factors. For instance, population density, education levels, or policing policies could significantly impact crime rates and interact with housing availability. Their exclusion limits the ability to fully isolate the effects of housing reforms on crime. Furthermore, the study does not account for potential lag effects, where the impact of zoning reforms might take years to materialize, thus possibly missing delayed correlations.

Future research could enhance the operationalization of key variables. For housing availability, distinguishing between different housing categories—such as affordable versus luxury units or rental versus owned housing—could provide a clearer picture of how specific housing types affect crime rates. Similarly, a more detailed zoning reform variable, coded by policy type or implementation intensity, and the tracking of the real implementation size, could better capture the nuances of policy impacts. To increase generalizability, the study could be extended to other metropolitan areas beyond the Bay Area, such as Los Angeles or cities in different states. Including regions with varying economic and policy environments would help determine whether the observed relationships hold across diverse contexts. Additionally, extending the timeframe beyond 2023 could capture longer-term impacts of recent zoning reforms, such as SB 9, which may not yet be fully reflected in the current data. The study could investigate new hypotheses, such as whether the timing and sequencing of housing reforms influence their effectiveness in reducing crime. Alternatively, research could explore the interaction between housing reforms and other urban policies, such as investments in public safety or education, to understand how these combined efforts shape crime outcomes. Future research could benefit from qualitative approaches, such as case studies or interviews with policymakers, urban planners, and residents. These methods could uncover causal mechanisms behind the observed trends and provide context for the quantitative findings. For example, interviews could reveal how zoning reforms affect community perceptions of safety or social cohesion, which might indirectly influence crime rates.

By addressing these limitations and pursuing these extensions, future research can offer a more comprehensive understanding of the intricate relationship between housing availability, zoning reforms, and crime, enabling more targeted and effective policymaking.

<u>Conclusion</u>

This research provides valuable insights into the complex relationship between housing availability, zoning reforms, and crime rates in urban areas. The findings reveal a strong positive correlation between total housing units and property crime rates, suggesting that increased housing availability may be related to higher crime rates. However, the weak correlation between vacancy rates and crime numbers indicates that unoccupied housing does not significantly influence crime outcomes. Additionally, the minimal impact of zoning reforms on crime rates suggests that housing policies alone may not be a direct factor in crime. These results emphasize the complex nature of crime and housing dynamics, indicating that other factors—such as socio-economic disparities, population density, and local policing policies—likely play a significant role. By identifying these patterns, the study stresses the importance of integrating housing initiatives with broader community development and socio-economic strategies to achieve social stability.

On a broader scale, this research contributes to the understanding of how urban policy decisions intersect with societal outcomes. It highlights the need for policymakers to approach housing reforms with a comprehensive perspective, ensuring that increased housing availability is accompanied by measures to foster occupancy, economic stability, and community engagement. While housing policies are vital for addressing affordability and accessibility, their direct impact on crime rates appears limited without addressing the broader systemic issues that cause social cohesion and safety.

Ultimately, this study provides a foundation for future research to explore the causal mechanisms linking housing policies and societal outcomes. It offers practical insights for urban planners and policymakers, advocating for evidence-based approaches to housing reform that

align with broader social goals. By encouraging a comprehensive understanding of urban

challenges, this work contributes to the ongoing efforts to create more equitable, safe, and

thriving communities.

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