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### Title

From Roofless to Revenue: How Does Homelessness Affect Commerce in California?

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### **From Roofless to Revenue: How Does Homelessness Affect Commerce in California?**

Since the early 2000s, California has experienced a significant rise in homelessness, with street and shelter populations increasing dramatically. While homelessness declined nationally by 9% between 2014 and 2020, California's unhoused population swelled by 42% in the same period, reaching over 160,000 on any given night (Streeter). Despite spending \$10.7 billion across 50 housing and homelessness programs in 15 state entities, the crisis continues escalating as affordable housing evaporates (The Legislative Analyst's Office). As homelessness rates spiral, questions arise regarding potential impacts on California's business and commerce sector. As the world's fourth largest economy, even poised to overtake Germany (Winkler), economic growth is paramount for the state. Yet the surging unhoused population, coupled with massive public spending failing to curb the issue, raises concerns. How might deepening homelessness affect industries and enterprises fueling California's economic engine? Initiatives like Business Improvement Districts (BIDs) aimed at criminalizing homelessness offer no long-term solutions. To shed light, this study asks the vital question: How do the homeless affect commerce in California? Analysis of homelessness rates per county and possible associations with key economic indicators like gross domestic product (GDP) and property crime will provide data-driven insights. California's unparalleled economy means understanding factors influencing continued prosperity is critical. Linking the rise in homelessness with core measures of economic welfare can guide policies that promote growth while compassionately addressing this human crisis. Effective solutions must both consider the people and commerce, assisting the homeless

community through inclusive policies beneficial to both. Quantitative analysis offers a non-opinionated, fact-based perspective on this emotionally-charged issue. Comparing county-level homelessness, GDP, and property crime can uncover potential correlations, possibly clearing up assumptions. Rather than implementing aggressive responses like criminalization, insight into these complex relationships can inform policies to uphold human dignity and boost economic prosperity. How can the state utilize its vast resources and innovation potential to uplift all citizens? The answers lie in first accurately defining connections between the fate of its homeless residents and commercial success. This research provides a data foundation for policies promoting prosperity, community, and care.

### **Significance**

Homelessness has emerged as one of the most pressing and complex issues facing urban communities in California and across the United States. The visibility of unsheltered individuals living in public spaces has impacts on surrounding neighborhoods and businesses. Issues like public safety, sanitation, public health, and the use of public spaces intersect with the interests of local business owners and property developers (Dunton et al.). Addressing homelessness requires balancing morality, human rights, and social services with concerns over quality of life, commerce, and urban revitalization. While this project focuses on the impact of homelessness on centers of commerce it does not call for forced displacement or controversial methods of reducing homeless people from affected areas.

The issue surrounding homelessness is not a new problem in California. More so, the entire world suffers from the chronic epidemic that is homelessness. However, what is changing is the fact that rates continue to significantly rise in the state in comparison to other regions of the country. California has a higher rate of homelessness than any other state in the nation, and as

of 2022, 30% of all people in the United States experiencing homelessness resided in California, including half of all unsheltered<sup>1</sup> people—115,491 in California; 233,832 in the U.S. (Paluch and Herrera). I am curious to understand how these rising rates of homelessness correlate with my factors of gross domestic product and property crime rates per county in California. I will be focusing on the decade prior to the global Covid-19 pandemic, the years 2009-2019. This is because there are several conflicting variables that have to do with economic growth following this period of time.

There are several affected parties by higher rates of homelessness. From the perspective of this research project it will be on the economy and businesses as a whole. However it is important to note, as obvious as it sounds, that these higher rates of homeless people have made conditions worse for homeless individuals themselves. There are 171,000 homeless people in California as of 2022 (Paluch and Herrera). This also begs the question of where are most of these homeless people located? Is there a difference between locations? Areas that are affected include both rural and urban; however, urban centers are seeing higher rates of homelessness in comparison to other areas in the state (Paluch and Herrera). While California claims to be doing something about the situation, in reality it is clear that things are not getting better. It is clear because the number of homeless people are increasing annually (“PIT and HIC Data Since 2007”).

## **Background**

There are several measures that have been taken by the government around California in an attempt to curb the effects of homelessness on businesses and public areas. For example, Los Angeles Municipal Code 41.18 prohibited sitting, sleeping or lying within 500 feet of sensitive

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<sup>1</sup> Unsheltered refers to those who are homeless without a roof to sleep under and typically resort to camping on streets. In contrast, sheltered homeless individuals have found space either in a shelter, or live from home to home.

use areas like homes, parks, schools, and businesses (“SEC. 41.18.”). There was also San Francisco Proposition Q of 2016 which banned tent encampments on public sidewalks (Arroyo and Mishkin). It was justified as helping businesses by preventing obstructing tent cities. The proponents say Proposition Q would pull tent-dwellers off the streets and into housing—however opponents said that completely ignores the reality of the situation, since San Francisco does not offer enough temporary shelters and housing for the whole homeless population, and Proposition Q does not aim to create new housing initiatives (Arroyo and Mishkin). However some measures were taken in an attempt to support the homeless at the expense of businesses. For instance, Proposition C of San Francisco in 2018 increased taxes on certain businesses to raise \$300 million annually for homeless services (“San Francisco Prop C - Business Tax for Homeless Services”). However it is clear that these measures have not had a significant impact, and have ultimately failed as any visitor to the city of San Francisco can see the catastrophic nature of homelessness with their own eyes.

It is necessary to discuss the role of Business Improvement Districts on the research topic of homelessness and business. Business improvement districts (BIDs) are geographic areas where local property owners and merchants fund supplemental services and improvements in their commercial districts through special tax assessments (Bowen et al.). These services often include sanitation, maintenance, security, marketing and other efforts aimed at improving the local business climate. In relation to homelessness, BIDs frequently take measures to discourage homeless residents from camping, sleeping, or congregating in their business corridors through enhanced security patrols, anti-loitering policies, limits on public feedings, and pressure on local governments for anti-camping laws (Bowen et al.). BIDs typically see large homeless populations as detrimental to the customer experience. Their role is complex, as they sometimes

support housing and services to improve neighborhoods overall. However, their interests more frequently align with businesses and property owners rather than homeless populations in shaping public spaces and urban policies. (Bowen et al.) Research shows BIDs also advocate for anti-homeless laws and use policing practices that target the unhoused (Selbin). For example, business improvement districts lobby to criminalize public sleeping and resting while also hiring private security to monitor and remove homeless people from their districts (Selbin). These exclusionary policies and practices violate homeless individuals' rights and make life more difficult for people living on the streets. At the same time, large homeless populations clustered in urban areas can negatively impact businesses. Issues like public safety concerns, strained public spaces, and decreased foot traffic put economic pressure on city centers. But studies found only minor correlations between rising homelessness and falling GDP or increased crime (Selbin).

Past research has shown that a survey of voters by the Los Angeles Business Council found that over 63 percent of the voters call homelessness an “emergency situation” requiring a break with longstanding practices to solve the issue (“Homelessness LABC”). For more background, this trend is also seen in San Francisco. In an annual poll commissioned by the San Francisco Chamber of Commerce, 70% of respondents said the quality of life in the city has declined with their main reason being homelessness (Graff). Another example is Measure O which was voted yes in 2022 and requires Sacramento to create more emergency homeless shelters through binding goals and cooperation between city and county governments. The Sacramento Metropolitan Chamber of Commerce, representing business interests, supported Measure O as they aim to constructively address homelessness impacts like crime and public encampments through greater shelter and service infrastructure (Blattner). Though some

businesses worry about extra costs or locating shelters, the Sacramento Chamber endorsed Measure O's shelter expansion goals to improve the city while humanely assisting the homeless (Blattner).

### **Theory and Argument**

The overarching research question is: How do increasing rates of homelessness over time correlate with economic growth (GDP) and property crime rates across counties? Specifically, are counties with faster-rising homeless populations also experiencing slower GDP growth and increased property crime compared to other counties? This quantitative study will examine the statistical relationship between rising homelessness and key economic indicators including productivity and public safety at the county level of twenty-eight counties in California over the past decade (from 2009-2019). The independent variable is the annual number of homelessness per 100,000 residents in each county from 2009-2019. Homelessness rates will be calculated by dividing total homeless populations of the twenty-eight counties from The U.S. Department of Housing and Urban Development's Point-in-Time count by overall county population estimates annually by using data from the U.S. Census. This creates a standardized measure of homelessness prevalence proportional to total county population. By doing this, I will be able to successfully answer my research question and figure out whether my hypothesis holds some truth.

Two key dependent variables will be analyzed: The first will be GDP per 100,000 residents in each county. This broadly represents the economic productivity, available from government data sources; and the second is property crime rates per 100,000 residents in each county, representing commercial/residential crimes from California property crime statistics. The hypothesis is that over time, counties with more rapidly increasing homeless populations will on

average exhibit lower GDP per capita growth and higher property crime rates compared to other counties with lower homelessness growth. I believe this is because the homeless may cause a detriment for growth in commerce as they can make investment less appealing in certain counties that have higher rates. Investors are more likely to go to areas with less homeless to ensure the best return on their capital. The proposed causal mechanism is that large and expanding homeless populations in counties create reduced perceptions of safety, strained public spaces, and dampened economic activity. These issues then depress broader productivity and growth countywide. For example, highly obvious homelessness on streets and near areas of commerce deters tourism, shopping, real estate investment, and construction. These are all crucial sectors for thriving economies. Homelessness also imposes costs on businesses for security, cleanup, hostile architecture, and other defensive measures.

Loitering, petty crime, and disruptive behavior directly stemming from untreated mental illness and substance abuse also hamper enterprises. In addition to this, factors such as the state's housing affordability, inequality, and overall economic conditions influence homelessness, GDP, and property crime. But even understanding these factors, my theory suggests that homelessness growth specifically reduces area desirability, foot traffic, and public order—possibly slowing down county productivity and growth. While more analysis is needed, first understanding the relationship between the statistical correlations will provide evidence on the relationships between rising homelessness and economic strength. If I am able to discover suggestive connections between these variables, this could further justify balanced policy solutions that mitigate homelessness while supporting inclusive growth.

More broadly, this study offers a data-driven perspective on the complex interactions between surging urban homelessness and economic welfare. By understanding the correlations, it



aims to raise public discourse beyond assumptions and preconceptions to representative and compassionate policy making rooted in facts. The quantitative analysis will show how much homelessness links with how well the economy is doing and how safe people feel over the years 2009-2019. In doing so, it can provide an objective starting point to better understand this pressing challenge and craft effective, balanced policy-based solutions.

### **Research Design/Data**

This study utilized a correlational analysis of administrative data to examine the statistical relationship between rates of homelessness and key economic productivity and public safety indicators across 28 California counties over the past decade from 2009-2019. A repeated cross-sectional design was used using year-level data for the 28 counties in California. Therefore my research project implements a large-n study. The remaining counties could not be analyzed on an individual level as the Department of Housing and Urban Development's Point-in-Time Count grouped various counties in California into one large value. These counties tended to be smaller populated counties spread out within Northern and Eastern California. Since their data is quite small due to their miniscule populations, the Department of Housing and Urban Development combined their values to make them more comparable to the massive populations of other counties within the state. For example, the HUD combined Amador, Calaveras, Mariposa, and Tuolumne counties due to their small sizes. However when I attempted to put these counties on my graphs, they were unable to be represented as dots on the scatterplot. This is because a scatterplot dot can only represent one county for my data.

It is important to mention that a significant number of these smaller counties that had combined data values also had a limitation in their data spanning back multiple years. Also, some counties that had their own individual datasets were incomplete as well. While I was able

to collect the number of homeless for every single county for the year 2019 alone, there were many missing values for previous years before that. Because of this I could not average the data for some counties over the years 2009-2019. Just having a few years for each of these counties was not an option for my decade long correlation. So while my data may not seem as being the most representative of all 58 California counties, it does in fact analyze the data of 28 that I could find complete datasets for. Ideally I would have liked to discuss the data I found from grouped counties however they would have to be introduced as the regions they represent rather than the counties themselves. It would be misrepresentative to state the values for grouped counties as a single county value. Therefore my data only looks at counties that can be examined on the individual scale. The time frame I analyzed was split between two periods, 2009-2014 and 2015-2019, to allow comparison of correlation patterns over time.

The independent variable was the annual rate of homelessness per 100,000 residents in each county. Homelessness rates were calculated by dividing the county's total homeless population from the U.S. Department of Housing and Urban Development's (HUD) Point-in-Time census by overall county population estimates for that year from the U.S. Census. This per capita rate controlled for differences in county sizes, measuring homelessness proportional to total residents. The first dependent variable was annual gross domestic product (GDP) per 100,000 residents in the form of dollars for each county, representing economic productivity. GDP data originated from the Bureau of Economic Analysis and was further analyzed by the California Regional Economic Analysis Project to derive county-level estimates. The second dependent variable in this project was the annual rate of property crimes per 100,000 residents in each county from the California Department of Justice's Open Justice platform,

standardized relative to population. Property crimes include crimes such as vandalisms, robberies, and burglaries.

Scatter plots with trend lines were generated to visualize the correlational relationships between the key variables. Separate plots examined the association between: 1) Homelessness rates (independent variable) and GDP per capita (first dependent variable) and 2) Homelessness rates and property crime rates per 100,000 residents (second dependent variable). Plots were created for both the 2009-2014 and 2015-2019 periods. Therefore I created a total of four scatter plots to be able to see the difference between the two dependent variables in relation to my independent variable. Scatter plots enabled clear visual analyzation of the direction, form, and relative strength of the correlations. The trendlines summarized the overall correlation patterns. Comparing scatter plots over time highlighted changes in the correlations. County-level data leveraged state-collected statistics administered consistently across the decade. Focusing within one state controlled for higher-level economic, policy, political, and social confounds. Per 100,000 statistics allowed for valid comparisons between counties. While it did not establish causality, making statistical correlations numerical provides a decent amount of evidence on the intricate relationships between rising homelessness rates, economic welfare, and community safety. These different graphs that I will create will allow me to analyze which counties are combating the issue successfully and which ones are not. Perhaps it is not even a matter of combating it successfully, but rather being able to interpret their values and seeing what sort of systems and laws they have in place that may contribute to them producing better outcomes in terms of homelessness' effects on gross domestic product and property crime rates within their county.

This analysis examines relationships between county-level homelessness rates and broader economic indicators like overall GDP and property crime rates. However, the overall county-level data provides limited insight into how increasing homelessness may impact smaller, individual local businesses. The study methodology does not capture nuanced effects on specific issues like reduced foot traffic or sales, increased trash and cleanup costs, the need for additional security measures, among others. Capturing such impacts would require surveying individual business owners over time across counties with varying homelessness rates, which currently does not exist. While the county-level correlations suggest minimal to slightly positive associations between rising homelessness and economic productivity, they do not necessarily represent the experiences of small businesses located in close proximity to homeless encampments or service sites.

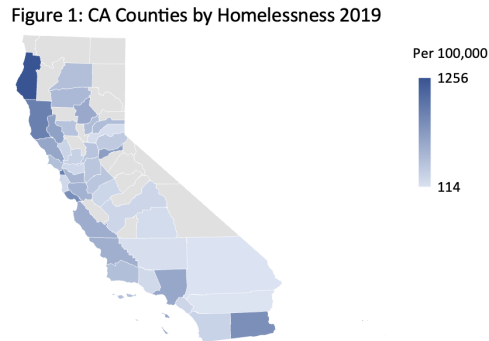
Localized impacts likely vary based on factors like the concentration of homelessness in a particular neighborhood, the number and types of businesses present, and the availability of shelters and outreach services. For example, a small cafe next to a large encampment may endure more costs and loss of customers compared to the overall county's GDP remaining steady. Yet a grocery store providing meals to the unhoused through charity partnerships might see increased patronage. The county view obscures some of these specifications. To fully understand the range of experiences and effects, qualitative approaches like interviews and case studies of individual businesses in high versus lower homelessness areas could complement the quantitative county-level analysis. While this qualitative data does not concretely exist across the state yet, it could provide a well-rounded perspective on how increasing homelessness relates to commercial strength.

In summary, this study focused on county-level analysis to make the correlational relationships between rising homelessness, vital economic productivity (GDP), and public safety indicators (property crime) more transparent over the past decade in California. Quantifying these relationships provides insights driven by data to increase evidence-based discussion regarding effective policies to address homelessness and promote the collective good. This research design serves as a blueprint, outlining the structure and approach of my investigation, and highlighting every part of the research journey, from the beginning of my hypotheses to the in-depth analysis of the data I collected from various credible sources.

### **Findings/Analysis**

My analysis of county-level data found weak positive correlations between homelessness rates and both GDP and property crime rates in California between 2009-2019. It is important to note that my initial hypothesis was half correct. In fact, as homelessness increased, so did the gross domestic product of a county on average—which was the opposite of what I initially assumed. As for property crime, this part of my hypothesis was somewhat correct as it increased along with the increase in homelessness. However it is important to mention that the correlation between homelessness and GDP was slightly higher than the link between homelessness and property crime, but overall the relationships were not strong. Specifically, the R-squared value measuring the effect of homelessness on GDP was 0.15 from 2009-2014 and 0.10 from 2015-2019. For property crime, the R-squared was even lower at 0.02 for 2009-2014 and 0.12 for 2015-2019. These low R-squared values indicate homelessness alone does not necessarily account for the majority of variation in GDP or property crime. To provide geographic context on the variation in homelessness rates across California's counties, I created a color charted map

of the state showing homelessness rates per 100,000 residents in each analyzed county for 2019 as seen in Figure 1.



As visualized in both Figures 2.1 and 2.2 down below, three counties were consistent outliers in terms of their high GDP per capita - San Francisco, San Mateo, and Santa Clara. These counties have GDP per 100,000 well above the other counties in both time periods. For example, in 2009-2014, GDP per 100,000 residents in these outlier counties ranged from \$95,399 to \$140,452. It is a well known fact that these Bay Area outlier counties serve as economic centers for technology, research, and innovation in California such as Silicon Valley and San Francisco's financial district. Major industries like information technology, life sciences, and financial services drive overall prosperity in these counties. They also likely benefit from proximity to one another and knowledge exchange between their interlinked economies. Notably, two of these high-GDP outliers—San Francisco and Santa Clara—also have relatively high homelessness rates, as discussed earlier. Their combination of high economic productivity yet high homelessness highlights the complexity of the relationship between homelessness rates and GDP growth at the county level. Local factors in these regional economic hubs appear to overpower any smaller influence homelessness rates may have on GDP.

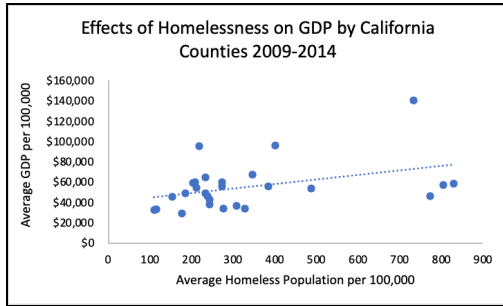


Figure 2.1

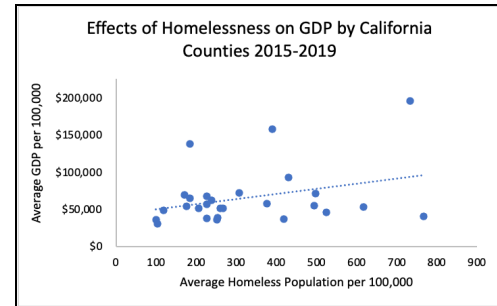


Figure 2.2

When examining the statistical relationship between county-level homelessness rates and property crime rates per 100,000 residents, I found a weak positive correlation over the two time periods from 2009-2014 and 2015-2019. As visualized in Figures 3.1 and 3.2 below, the association between homelessness and property crime rates was slightly positive, but the trend lines indicate it was a fairly weak connection. The R-squared values of the power of homelessness rates on property crime rates were 0.02 for 2009-2014 and 0.12 for 2015-2019. These low R-squared values signify that homelessness rates account for only a minor portion of the variation in property crime rates across counties. Many additional factors clearly influence crime rates. However, the consistency of the slight positive correlation over time suggests higher homelessness could have a minor effect on increasing certain types of property crimes. Theft, vandalism, and trespassing may potentially rise to some degree with more homeless individuals, especially those with other factors such as untreated mental illness or addiction. But the significance of the relationship is quite low, contrary to prevalent narratives that link high homelessness rates to crime waves. The data indicates other variables play a far greater role in driving property crime trends. In summary, the analysis found a very low to minor positive association between homelessness rates and property crimes at the county level over the years 2009-2019.

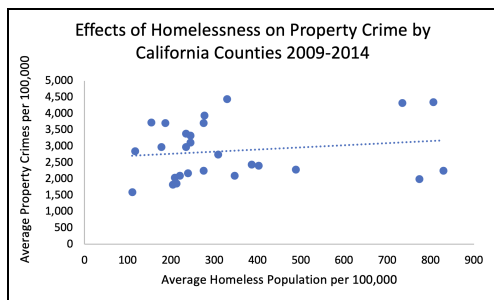


Figure 3.1

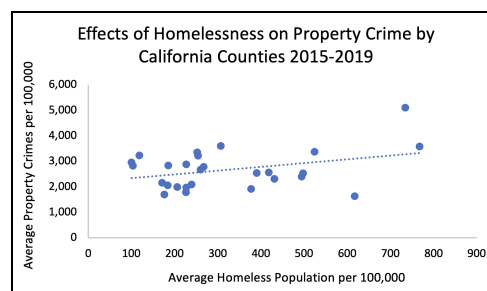


Figure 3.2

While GDP and property crime both technically increased in counties with higher homelessness, many other factors are likely at play for driving these changes. Urban counties like San Francisco, San Mateo, Santa Clara and Los Angeles with high homelessness also saw economic growth, possibly because homeless individuals gravitate towards metropolitan hubs with more services. However, the magnitude of the correlations suggests this relationship between homelessness and growth is minor. Overall, the data does not substantiate claims that increasing homelessness universally causes lower/higher GDP or increased property crime. The relationships are complex, weak, and shaped by county-specific characteristics. While homelessness may have slight connections to economic activity, other drivers play a far greater role. More research controlling for additional variables would be needed to further analyze these interactions.

### Implications

By quantifying the economic costs of homelessness, this study may inform positive policies and programs to address the issue across California, the U.S., and globally. The evidence of trade-offs and connections between homelessness and business productivity adds variation to divided public debates. Statistical insights that shed light on complex matters regarding homelessness could lead to compromise solutions benefitting both centers of commerce and



homeless populations. Overall, understanding relationships between homelessness and economic life can bring evidence to morally-charged societal challenges.

However, the truth likely lies somewhere in the middle. While homelessness may have minor impacts on economic productivity (GDP) and public property safety (property crime rates), it does not appear to be a primary driver of either based on the data that I collected. It is more plausible that other stronger factors influence these outcomes. Still, the findings reveal opportunities for compromise and balanced solutions. Rather than treating homelessness and business interests as inherently opposed, policies can take a more balanced approach by aiding homeless populations in need while also supporting economic growth. If both groups recognize their goals don't have to be in conflict, progress is possible.

More broadly, this research demonstrates how data analysis, while imperfect, can add valuable insights to highly complex and controversial societal issues. The numbers here do not point to definitive answers, but rather illuminate shades of gray. This allows discussions to move forward based on evidence rather than assumptions. Quantitative research alone cannot solve deep moral challenges like homelessness, but it can inject greater rationality and openness into public debates. Despite limitations, these findings exemplify the merits of thoughtful, unbiased investigation in guiding effective and ethical policymaking. There is power in using data to reveal truth.

Some future research for this topic should incorporate additional, more specific, variables into the analysis to isolate the impact of homelessness on economic indicators while controlling for potential confounding factors like housing costs, inequality, overall economic conditions, and demographic changes. More primary survey data should be collected from businesses, residents, visitors, and policymakers in cities with varying rates of homelessness to assess perceived

impacts, supplementing the administrative data. Perhaps for future research, the city level should be focused on rather than county level to better capture local variations and nuances. Also, expanding to more states beyond California for more generalizable findings would be of use to this research. In addition to this, performing analysis to estimate the total economic burden of homelessness stemming from reduced economic activity, property values, tax revenue, tourism, etc. compared to costs of effective policy interventions like supportive housing, mental healthcare, and employment assistance would be productive.

In addition, it is imperative to study the economic impacts of different localized approaches to solving homelessness such as Housing First policies, homeless diversion programs, and public space regulation across comparable cities over time—it would make a positive contribution towards this research. Also one should research the separate and interactive effects of rising rents, stagnant incomes, inequality, and other economic trends on homelessness to contextualize the relationships between homelessness and economic indicators. I think it would be useful to analyze the economic effects of BID's, and redevelopment districts in relation to homelessness. It could also be of use to survey both housed and unhoused residents on perceptions of safety, public space quality, and economic opportunity in relation to homelessness to capture both perspectives. This future research would build upon the beginning analysis to develop a deeper understanding of the complex relationships between homelessness and economic strength. The goal is to inform balanced policymaking that ethically upholds human rights while fostering inclusive economic prosperity.

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