

January 12, 1989

AMERICA'S HOMELESS: VICTIMS OF RENT CONTROL

INTRODUCTION

America's housing situation poses a strange paradox. Overall, Americans have never been better housed. The rental vacancy rates for 1987 stood at 8.5 percent, the highest in two decades. More than 60 percent of Americans live in their own homes. And as Rutgers University scholars George Sternlieb and James W. Hughes of the Center of Urban Policy Research point out, there is now one bedroom for every American.¹

Yet in the midst of this plenty, city after city appears to suffer from a housing shortage. Worse still, homelessness has emerged as a national issue. In Los Angeles, vagrants sleep under bridges, on park benches, in vacant lots. In New York City, homeless beggars and panhandlers have swelled to such numbers that Mayor Edward Koch officially advises residents and visitors not to give them money.

Explanations Fall Short. How did America arrive at such pockets of poverty in the midst of plenty? There are many contributing factors. The release of several hundred thousand mental patients over the past two decades obviously has created a hard core of "street people" literally incapable of caring for themselves. Illegal immigration in Florida and the Southwest probably has fed homelessness in those areas. High unemployment may have caused some problems in hard-hit cities like Detroit and Houston. And there is no question that cutting back Social Security benefits for the disabled left a small but identifiable group of Americans with little or no personal resources.

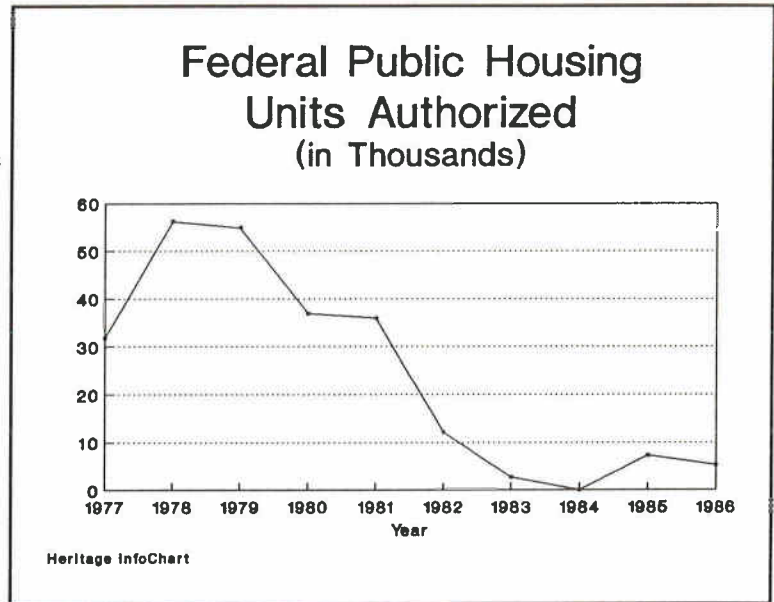
Nevertheless, all these explanations fall short of a complete or satisfying explanation of the problem in the cities. The best estimates are that former mental patients constitute no more than one-third of the homeless in most

¹ George Sternlieb and James W. Hughes, *The Dynamics of America's Housing* (New Brunswick: Center for Urban Policy Research/Rutgers University, 1987).

cities. High unemployment seemed like a plausible explanation in the early 1980s, but jobless rates are now at a fifteen-year low and still homelessness persists. Poverty rates also have fallen, yet the homeless remain.

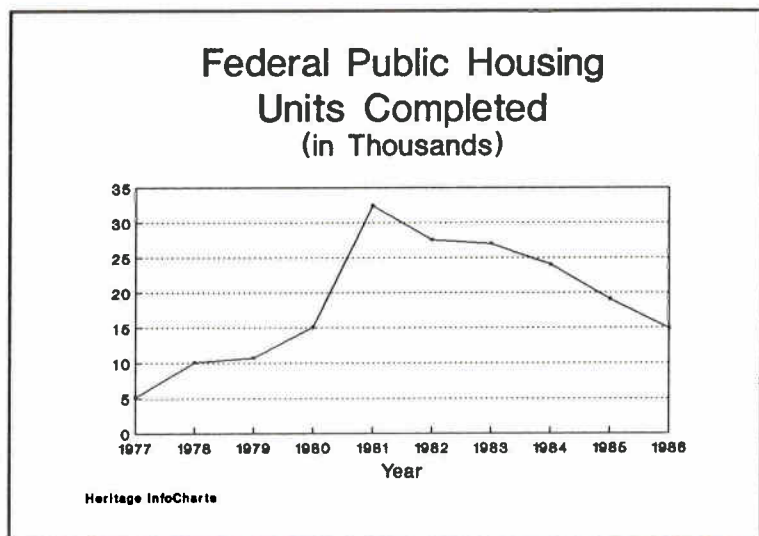
Another widely touted explanation — the Reagan Administration’s cut-back in construction of public housing — can be dismissed out of hand. Proponents of this theory cite the sharp reductions in the authorization of new units after 1981. On the face, these figures seem compelling.

But the argument overlooks the fact that public housing units can take five to ten years to complete after they have been authorized by Congress. (Some units in the pipeline, in fact, date from the Ford Administration.) The number of federal public housing units actually completed over the last decade gives a very different picture.



In fact, the 1980s have been boom years for public housing. Yet this up-swing coincides with the emergence of large homeless populations.

Thus, analysts who hunt for failures of government largesse as the cause of homelessness are looking in the wrong direction. What they fail to see is that housing is actually one of the most highly regulated industries in the country. These regulations are not imposed at the federal or state level, but at the local level, where the narrow interests of local residents often block the market’s ability to provide housing. These impediments to housing usually take two forms — rent control and exclusionary zoning regulations.



200 Rent-Controlled Cities. Since the 1970s, commentators have been arguing that exclusionary zoning was limiting the housing options for the poor. Most of these negative incentives remain in place today. But by far the biggest impediment to low-income housing has been rent control. Over 200 communities, including nearly all the major cities on the East and West Coasts, block rent increases. These cities now all suffer serious homeless problems. An analysis of the rates of homelessness in 50 major cities across the country shows that rent control is the only factor that is associated with high rates of homelessness. The commonly suggested explanations — high unemployment, high poverty rates, lack of public housing — show no correlation.

Rent control blocks the workings of the housing market and discourages developers from responding to increases in demand for low-income housing. Moreover, rent control often goes hand-in-hand with other anti-growth restrictions, such as zoning and building moratoria. All these market interventions tend to benefit existing homeowners and current residents, but create significant disadvantages for newcomers and the poor.

Scarce and Expensive Housing. A permanent solution to the homeless problem will require the federal government to encourage cities to clear a path through the tangle of local regulations that restrict the supply of low income housing. It will mean finding ways to discourage local municipalities from using zoning and growth controls as a cost-free way of improving local property values at the expense of outsiders seeking housing.

Most of all, it will mean overturning municipal rent control. Although generally tolerated as a legitimate “police power,” rent control is in truth nothing but an attempt by sitting tenants to shift their housing costs to outsiders and future tenants. Although it produces some short-term benefits for some individuals, the long-term effect is to make housing more scarce and expensive for everybody. If homelessness is going to go, rent control is going to have to go first.

MYTHS ABOUT THE CAUSES OF HOMELESSNESS

None of the conventional housing explanations offer much help in explaining why homelessness has become such a problem. True, most American cities have long had their Skid Rows, generally populated by single, white, over-30 males often addicted to alcohol. These “vagrants” slept in doorways and at “missions,” or were serviced by the local “flophouse” — converted hotels offering partitioned-off cubicles for a few dollars a night.

Homelessness thus is nothing new. Many New Yorkers know from the media that 3,000 homeless families are now living in the city’s welfare hotels, but how many remember that 1,000 families were in the same hotels during the administration of John Lindsay in the 1960s? The lawsuit by Robert

Hayes, counsel to the Coalition for the Homeless, which established a legal right to housing for New York's "Bowery bums" was filed in 1979 — before the Reagan Administration took office.

Beach People. Still, the homelessness of the 1980s seems both qualitatively and quantitatively different from that of earlier times. The number of beggars sleeping on subway grates and in bus terminals of New York City has increased dramatically. The "beach people" who inhabit the waterfront at Santa Monica (known today as the "homeless capital of the West Coast") were not there ten years ago.

The nature of homeless populations also is changing. Middle-aged alcoholics are now a distinct minority, outnumbered by younger men, women with children, working adults, the elderly, and the disabled. Much of this new population, of course, represents the atomized elements of shattered families — jobless young men addicted to drugs and unmarried women on welfare. Yet by their sheer variety and numbers, today's homeless seem to indicate that something else has been happening.

Disputed Numbers. In 1986, with the help of New York's Manhattan Institute for Public Policy, and the Cato Institute in Washington D.C., the author undertook a lengthy statistical analysis to try to determine what is causing homelessness. The data base was the statistics compiled from 40 major cities in the 1984 *Report to the Secretary of Housing and Urban Development on the Homeless and Emergency Shelters*. The HUD numbers have been disputed. Homeless advocates dismiss them because HUD estimated the national homeless population at 350,000 for 1983-1984, whereas activists insist that the number is 2 million to 3 million. On the other hand, subsequent studies involving actual head counts of the homeless have provided strong evidence that the HUD numbers were approximately correct or even overestimated the problem.² In fact, HUD's figures for the homeless population in several cities exceeded the estimates made by the homeless advocates who so bitterly attacked the federal study.³ Yet as a means of comparing homeless populations between cities, the HUD report is a legitimate starting point. Since

² See Peter Rossi, J.D. Wright, G. Fisher, and B. Willis, "The Urban Homeless: Estimating Composition and Size," *Science*, March 13, 1987; Kenneth Beirne, "America's Homeless: A Manageable Problem and Solution," Heritage Foundation *Background Update* No. 44, May 4, 1987; Martha Burt, *Feeding the Homeless* (Washington, D.C.: The Urban Institute, 1988).

³ Anna Kondratas, "A Strategy for Helping America's Homeless," Heritage Foundation *Background Update* No. 431, May 6, 1985.

HUD used the same counting methods from city to city, it can be assumed that the estimates at least maintain some proportional accuracy.⁴

Nine Variables. Regression analysis⁵ was used to measure the correlation between per capita homelessness in each city and such independent variables as: 1) the size of the city, 2) local unemployment rates, 3) local poverty rates, 4) the availability of public housing, 5) the percentage of population growth or loss over the past fifteen years, 6) the average annual temperature, 7) average annual rainfall, 8) rental vacancy rates, and 9) the presence or absence of rent control.

Population figures were from 1984 census figures; unemployment from an average of 1985 and 1986 figures from the U.S. Department of Labor; poverty rates from the 1980 census; public housing from HUD figures of February 28, 1987; population growth from 1970 and 1984 census; temperature and rainfall from National Oceanic and Atmospheric Administration (NOAA) data, 1951-1980 inclusive; and vacancy rates from Bureau of Census figures for 22 major cities (1981-1985), plus a wide variety of estimates for current (1986) vacancy rates from local sources.

Apparent Anomalies. The actual regressions were performed by Jeffery Simonoff, professor of statistics at New York University [see Appendix]. There is a fairly even distribution, with most cities clustered around the median of 3.1 homeless per 1,000 population.⁶ To derive the rate, the city population is used as the denominator. By contrast, HUD used the population of the Standard Metropolitan Statistical Area (SMSA) as the denominator. This includes suburban neighborhoods and thus is larger than the city population — leading to a small rate. HUD's use of the SMSA population base was criticized by homeless advocates. Only sixteen cities in this analysis show homeless populations above 5.0 per thousand. All of these are cities generally regarded as having large homeless populations.

There are only a few apparent anomalies. The narrow municipal boundaries of cities like Richmond and St. Louis probably exaggerate their homeless rates. On the other hand, New York City's homeless problem may be understated. Although the calculation shows a smaller homeless problem than in Chicago or Detroit, there is broad agreement that New York has a much more serious problem than these two cities.

⁴ Using similar methods, the author added to the statistical base another 13 major cities that HUD had not sampled (including Atlanta, Dallas, and Denver). Five smaller cities with no special characteristics, and where homeless populations were near the median (Grand Rapids, Dayton, Davenport, Colorado Springs, and Scranton) were eliminated. The reason for eliminating these cities was the great difficulty in determining local vacancy rates. Finally, two smaller cities, Yonkers and Santa Monica, were added in order to increase the statistical sampling of cities that practice rent control.

⁵ Regression analysis is a statistical tool for sorting out how each of a number of separate independent variables affect one central dependent variable. It traces the incidence of phenomena and indicates the degree to which, if at all, one appears to influence the other.

⁶ The median means there are as many cities with homelessness rates above that number as there are below it.

Greater and Lesser Correlations. Surprisingly, the regression of homeless figures against factors commonly assumed to influence homelessness — unemployment, poverty, availability of public housing — uncovered no significant correlations. Rainfall had no effect, but average annual temperature showed a small correlation. Warmer cities have slightly more homelessness — about 3 percent for every one degree increase in temperature. This might suggest that people find it easier to be homeless in warmer climates, or it could imply — as Sunbelt politicians have often charged — that there has been some migration of the homeless to warmer climates.

City size was examined to test the hypothesis that bigger cities attract the homeless. There is no correlation. Population growth also was examined, on the theory that homelessness develops because the housing industry is unable to keep pace with a rapid in-migration. In fact, the growth factor produces a slightly negative correlation — older, shrinking cities tend to have slightly higher rates of homelessness, suggesting perhaps that the problem has to do more with the decay of cities than with their expansion.

The housing vacancy rate correlates fairly strongly with the rate of homelessness. The coefficient is .387; meaning that vacancy rates account for about 15 percent of the variations in homeless rate between cities. As would be expected, those cities with lower vacancy rates have more homelessness. This clearly suggests that at least some of the problem is related to housing availability, as well as individual pathology.

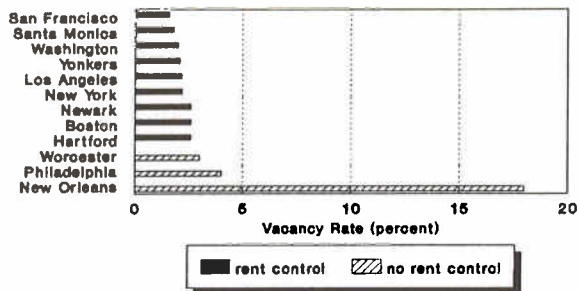
THE LINK BETWEEN RENT CONTROL AND HOMELESSNESS

The most remarkable correlation is with rent control. By itself, rent control accounts for 27 percent of the variation between cities (with a coefficient of .521). The certainty of such correlations is measured by what statisticians call the “P-factor.” In the case of rent control this was below .01 — about as certain as a social correlation ever gets. (In the social sciences, a P-factor below .1 usually indicates statistical significance.) When combined with the temperature factor, rent control explains about 31 percent of the variation between cities.

Running the various factors simultaneously produces one more surprising revelation. When rent control and vacancy rates are combined, the vacancy rate disappears altogether as significant factor in homelessness. This means that the only significant factor relating to vacancy rates is the difference between cities with and without rent control. When vacancy figures are considered separately, the reason becomes clear. The nine rent-controlled cities studied had the nine lowest vacancy rates in the country.

Among the 41 cities without rent control, only Worcester had a vacancy rate under 4 percent, while all nine rent-controlled cities had vacancy rates below 3 percent. The wide variation in vacancy rates among other non-rent-

Vacancy Rates in Cities with and Without Rent Control



Data from: William Tucker, "Where Do The Homeless Come From?" *National Review*, September 26, 1987, p. 36.
Heritage InfoChart

controlled cities — from 4 percent in Philadelphia to 18 percent in New Orleans — has no impact on homelessness and seems to reflect only normal market fluctuations. Only in cities with rent control are vacancy rates consistently low.

Regression analysis, of course, cannot prove cause and effect. It only measures correlations. It could be argued, therefore, that low vacancy rates have caused cities to adopt rent control, rather than the reverse. But the rental history of all nine cities with rent control tells a different story. New York City, which has extended the rent controls first enacted in 1943, had a 8 percent vacancy rates in 1941: since then, the rate has never risen above 3 percent to 4 percent.

Draconian Local Ordinances. The other cities adopted rent control during the 1970s as a response to inflation — not housing shortages. Both Newark and Boston adopted rent control as an extension of Richard Nixon's 1971 wage and price controls. In 1980, vacancies were still a normal 6 percent, but have since dropped below 3 percent. Most California cities adopted rent control after 1977, when anti-tax advocate Howard Jarvis unwisely promised tenants that the property tax limitations of Proposition 13 would lead to rent reductions. When these reductions failed to materialize, a wave of anti-landlord agitation led to a dozen cities adopting rent regulation. Half of all California tenants now live under rent control. The results have been the same whenever controls have been put in place. In 1980, both Santa Monica and Berkeley had normal vacancy rates of about 6 percent. Their draconian rent control ordinances — generally considered the strictest in the country — have since driven vacancies to below 2 percent.

Thus, rent control appears to explain why certain major cities on the East and West Coasts — Boston, New York, Washington, Los Angeles, and San Francisco — have experienced inordinately high homeless populations in recent years. The pattern emerging from the statistics is clear: the worst homelessness is concentrated in those few cities with rent control.

HOW RENT CONTROL AND OTHER REGULATIONS LEAD TO HOMELESSNESS

A glimpse of how this is working can be seen from the fate of the federal housing voucher program in these cities.⁷ Experiments during the 1970s in Green Bay, Wisconsin, and South Bend, Indiana, indicated that providing the poor with “rent stamps” in a normal market led to an upsurge of availability in low-income housing. Supply responded to demand. But in cities with rent control, price regulations have so disrupted the market that many poor people cannot even spend their vouchers. In Boston, one-third of all vouchers are returned unused. In New York City, the program is in such disarray (60 percent returns) that the federal government is threatening to reduce the city’s voucher allotment — this in a city where there are now an estimated 50,000 homeless.

Supply-and-demand factors explain this phenomenon. In a normal market, the increased buying power in the hands of the poor pushes up the market price of rental housing and encourages suppliers to bring forth more low-income housing either through construction or by conversion from other uses. Rent control disrupts this “price communication.” The result: poor consumers find their increased buying power has no effect on supply.

In this way, rent control explains why there are such wide variations in homelessness and why the problem is concentrated in a few major cities on the East and West Coasts.

Closing the Doors to Development. It is not a complete explanation. At best, rent control accounts for only about 30 percent of the variations in homelessness. It offers no explanation, moreover, for the problem in cities without rent control. But the strong correlation between rent control and homelessness does suggest that local market interventions, rather than federal frugality or the failure of private markets, are at the heart of the problem. In particular, the variety of planning and zoning regulations, building moratoria, and no-growth ordinances practiced around the country invite examination. Although their effects are much more difficult to quantify, they suggest a chain reaction in which rent control is only one major link.

Rather than welcoming population growth, many suburbs have tried to close up their doors to new development — particularly apartment houses, serving lower income Americans. In *Resolving the Housing Crisis*, M. Bruce Johnson of the Pacific Institute has presented convincing evidence that California’s practice of suburban exclusion has⁸ raised the price of a home about 60 percent above the national average.

⁷ In the housing voucher programs, tenants are given a voucher equal in value to the difference between the typical local rent for an adequate unit and 30 percent of the tenant’s income. The tenant can then use the voucher to “shop” around for a rental unit of their choice.

⁸ M. Bruce Johnson, ed., *Resolving the Housing Crisis* (San Francisco: Pacific Institute for Public Policy Research, 1982).

Keeping Out Apartments. This makes it much more difficult for first-time buyers to enter the homeowner market. As a result, young couples who could once purchase a home are now forced to seek rental accommodations in the city. This in turn puts pressure on rents and forces up prices for the poor. The market would respond to this by building more apartments, but many cities block growth and instead impose rent control, protecting incumbent tenants but leaving others — literally — out in the cold.

The truth is that housing is one of the most highly regulated industries in America, mainly the local level through the myriad of planning and zoning ordinances that govern new construction. Most important, residents of suburbs and rural areas want to keep out apartments. Generally they want only expensive single-family homes. Sometimes they even oppose homeowners who want to rent out extra rooms. Under these conditions, it is not surprising that in many cities there is a “housing shortage.” If General Motors had to negotiate with every little planning and zoning board before it could sell cars around the country, America undoubtedly would be suffering a car shortage as well.

WHY CONTROLS ARE DIFFICULT TO REVERSE

In normal circumstances, the housing market is very responsive to the needs of the poor. More than any other good in the economy, housing eventually “filters down” to the poor. The life expectancy of the average housing unit is 75 years and some buildings last centuries. The filtering down process means that most “low-income housing” was once middle-income housing. Manhattan’s Harlem, after all, was built not for the poor but for the Victorian gentry. When the filtering down process grinds to a halt, however, the housing stock is frozen, the affluent remain in place, and housing does not “trickle down” to the less affluent end of the market.

Driving Up Prices. Reducing homelessness thus requires freeing housing from much of the extensive local regulations. This will not be easy. In the case of suburban zoning, for instance, the suburban homeowner who moves into a new community has considerable economic incentive to prevent any more housing from being built in that community. By limiting new development, homeowners preserve their solitude and environmental amenities, which constitute a large portion of the value of their homes. They also limit the total supply of housing, which drives up the price of existing homes. Thus, it is not surprising suburban communities typically oppose further growth.

The same incentives lie behind rent control in the central cities. Experience has shown tenants who do best under rent control are longstanding incumbents who can expect to remain in their apartments for many years. Senior citizens and couples with small families (who tend to be affluent) do well. Those who do poorly are people who must change jobs often, and

couples with growing families. Once established in their privileged positions, rent-controlled tenants can become a powerful political force against any new development. On Manhattan's affluent Upper West Side, home to some of America's best rent control bargains, politicians and community activists regularly decry the housing shortage while calling for moratoria on new housing construction, all in the same breath.

Many exclusion-minded communities have discovered that zoning and rent control can work hand-in-hand. Berkeley California, began its assault on developers in the 1970s by adopting zoning regulations that virtually ended new construction. Finding this was driving up rents, the city council responded with rent controls. This has given lifetime tenure to tenants who had apartments in 1979, but driven down opportunities for new entrants virtually to zero.

CONCLUSION

The political dynamics of housing and homelessness are complex. Given the strong political pressures involved, tackling the homelessness problem will require strong action and pressure from Washington. Among the actions needed:

1) Washington must take the lead in abolishing rent control. Federal housing assistance and other community development funds should be cut off for communities with rent control. Rent control, moreover, seems to be an unconstitutional interference with the federal government's housing voucher program aimed at helping the poor and thus should be challenged in the courts. From 30 percent to 60 percent of the vouchers issued in rent-controlled Boston and New York are being returned to the local housing authorities. By contrast, newspaper listings for apartments in Chicago, where there is no rent control, read "Section 8 vouchers welcome!"

2) Suburban communities should be made to pay a fair price for using zoning restrictions to improve the value of property when this imposes costs on other communities. When communities use zoning restrictions to block landowners from constructing housing for low-income families, excluding the poor enhances the property values in the community but shifts the burden for housing these families to other communities. New Jersey has a very sensible plan to deal with this problem. Each community in the state is assigned an allotment of low-income housing to be constructed. A community can decide to use zoning to prevent the construction of this housing, but it must compensate those communities that take more than their allotment of low-income housing. The federal government should highlight such constructive approaches and encourage other states to take similar measures.

3) Cities should be encouraged to loosen their zoning and building codes to allow the construction of SRO (single-room occupancy) hotels and efficiency apartments. San Diego, California, has taken the lead in stimulating the availability of such housing. By loosening its building codes, the city recently has encouraged construction of four new SRO hotels and provided decent housing for the poor — in the private market. As a result, San Diego's per capita homeless population is only one-quarter that of neighboring Los Angeles. The federal government should urge other cities to take similar measures.

To solve the housing shortage, America's poor must be given an opportunity, as consumers, to take part in the housing market. This means that suburban homeowners and rent-controlled tenants cannot continue to maintain the privileges they have conferred upon themselves at the expense of the poor. Suburban homeowners must be pressed to give up some of their exclusionary zoning practices, and middle-class rent-controlled tenants will have to give up some of the benefits they enjoy at the expense of the poor. There is no other way in which the crisis of homelessness can be solved.

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APPENDIX

Homelessness and Some Factors Commonly Cited as Explanations

City	Homeless Per 1,000	Number Of Homeless	Percentage Of Population In Poverty	Unemployment Rate	Public Housing Per 1,000	Population (1,000s)	Mean Temperature	Vacancy Rates
Miami, Fla.	15.9	5,950	24.5	7.5	29.8	372	74	7.0
<i>St. Louis, Mo.</i>	11.6	5,000	21.8	8.4	14.0	429	55	8.5
*San Francisco, Calif.	11.5	8,250	13.7	6.0	10.2	712	57	1.6
Worcester, Mass.	10.6	1,700	14.4	3.7	14.1	160	52	3.0
*Los Angeles, Calif.	10.5	32,600	16.4	7.9	2.8	3,097	66	2.2
* <i>Santa Monica, Calif.</i>	10.2	900	9.9	7.0	0.8	88	66	1.8
* <i>Newark, N.J.</i>	9.5	3,000	32.8	5.9	41.7	314	54	2.3
*Hartford, Conn.	8.8	1,200	25.2	7.1	20.0	136	49	2.6
*Washington, D.C.	7.5	4,700	18.6	8.4	19.8	623	58	2.0
Detroit, Mich.	6.8	7,500	21.9	9.1	9.7	1,088	50	5.4
* <i>Yonkers, N.Y.</i>	6.8	1,300	9.8	4.9	10.7	191	54	2.1
Chicago, Ill.	6.6	19,800	20.3	8.3	13.0	2,992	49	6.0
Seattle, Wash.	6.5	3,200	11.2	6.6	14.6	488	55	5.5
Las Vegas, Nev.	6.0	1,100	10.5	8.9	14.2	183	59	9.0
*Boston, Mass.	5.6	3,200	20.2	4.6	25.3	571	52	2.6
Richmond, Va.	5.3	1,175	19.3	5.3	20.5	219	61	5.5
*New York, N.Y.	5.0	36,000	20.0	7.4	21.5	7,165	55	2.2
<i>Dallas-Fort Worth, Tex.</i>	5.0	7,000	14.1	4.7	5.9	1,388	67	16.0
<i>Denver, Colo.</i>	4.9	2,500	13.7	5.0	9.0	504	52	14.0
<i>Charleston, W.Va.</i>	4.7	300	12.6	10.7	22.9	63	56	5.9
<i>Atlanta, Ga.</i>	4.6	2,000	27.5	5.0	35.5	426	61	9.0
Fort Wayne, Ind.	4.3	725	11.0	6.3	5.0	165	52	9.2
Portland, Ore.	4.2	1,550	13.0	7.4	5.0	366	57	5.5
Houston, Tex.	3.7	6,400	12.7	8.4	1.9	1,706	67	17.0
<i>San Diego, Calif.</i>	3.1	3,000	12.4	5.3	1.1	960	68	5.3
Salt Lake City, Utah	3.1	525	14.2	6.3	6.5	165	57	14.5
Little Rock, Ark.	2.9	500	14.1	5.8	16.8	170	62	6.5
<i>New Orleans, La.</i>	2.8	1,600	26.4	11.0	25.2	559	67	18.0
Charleston, S.C.	2.8	200	14.1	4.4	30.6	69	63	9.0
<i>Albuquerque, N.M.</i>	2.8	1,000	12.4	6.3	3.1	351	63	9.7
<i>Tucson, Ariz.</i>	2.7	1,000	14.7	5.3	2.4	365	73	12.0
<i>Burlington, Vt.</i>	2.7	100	11.3	3.4	9.1	37	45	6.0
Baltimore, Md.	2.4	1,900	22.9	7.0	23.2	763	55	5.4
Cincinnati, Ohio	2.3	875	19.7	7.2	20.1	370	53	8.6
Syracuse, N.Y.	2.3	380	18.4	6.7	14.9	164	47	9.5
Tampa, Fla.	2.3	650	18.7	5.0	17.1	275	67	14.7
Pittsburgh, Pa.	2.2	900	16.5	9.4	24.5	403	54	5.8
Philadelphia, Pa.	2.1	3,600	20.6	7.0	14.3	1,646	55	4.0
Birmingham, Ala.	2.0	584	22.0	7.2	24.3	280	66	7.1
Louisville, Ky.	1.9	575	19.3	6.7	21.3	290	55	7.3
Grand Rapids, Mich.	1.9	350	13.5	8.6	5.1	183	47	7.5
Minneapolis-St. Paul, Minn.	1.6	1,000	12.4	4.5	17.9	624	42	6.1
<i>Milwaukee, Wis.</i>	1.6	1,000	13.8	6.4	7.5	621	45	6.0
<i>Providence, R.I.</i>	1.6	250	20.4	4.9	15.5	156	51	5.0
Cleveland, Ohio	1.4	800	22.1	12.4	22.5	547	50	6.5
Phoenix, Ariz.	1.2	1,050	11.1	5.1	2.4	853	72	12.2
Kansas City, Mo.	0.9	400	13.2	4.6	6.0	443	55	7.2
Charlotte, N.C.	0.8	275	12.4	3.7	12.7	331	59	8.8
Lincoln, Neb.	0.7	135	8.9	3.6	1.4	180	50	6.5
Rochester, N.Y.	0.6	150	17.5	7.0	10.4	243	48	9.0

*Asterisk indicates cities with rent control.

Italicized cities were *not* included in original HUD study.