

**The Irrationality of Homelessness:
A Sociological Inquiry using Transaction Cost Economics**

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Abstract. *When viewed from the societal level, evidence indicates that it is cheaper to house the homeless and to provide them with necessary resources than to merely manage the problem and let it persist. As the current handling of homeless issues is not economically rational, the existence of homelessness is an empirical mystery that begs for an explanation and a solution. An explanation of the wastefulness of homelessness can be derived by using Oliver E. Williamson's transaction cost economics model. This model examines transaction costs, which are the costs incurred when making an economic exchange. Through this lens, inefficient policies concerning homelessness can be seen as a "market failure" where transaction costs are excessive. In the absence of a solution, certain "functions of homelessness" emerge where various groups and institutions have a stake in the persistence of this social problem. Williamson argues that the solution to market failure is to build an organization which reduces transaction costs and resolves situational complexities and uncertainties by internalizing them. The supportive housing model, a solution to homelessness promoted nationally by the 100,000 Homes Campaign, represents a viable organizational solution to this particular market failure.*

Introduction. Existing data suggests that the cost of keeping people homeless is greater than the cost of solving the problem by housing the homeless population. That we continue to invest in ineffective programs that maintain the suffering, illness, hunger, and death of this group is an economically irrational social policy choice on the whole, but certain population aggregates benefit from maintaining the existence of homelessness.ⁱ For these actors, homelessness is a stake, not a mistake.¹ What on the surface appears to be misguided homeless social policy is in fact the calculated result of post-1960's social and economic logic.ⁱⁱ The conservative reconstruction of social policy, which emerged after the height of liberalism under Kennedy and Johnson, served as a mechanism for class division between the wealthy and the underclass.ⁱⁱⁱ Policy shifts, such as the movement away from Johnson's "War on Poverty" and towards Nixon's "War on Drugs" have disproportionately affected less wealthy segments of the population; criminalizing a group once seen as victims and labeling the poor as an *undeserving* underclass.^{iv} As a result of these policy choices, nearly 650,000 individuals are homeless on any given night. This is a phenomenon that is economically wasteful when compared to the costs of housing and providing necessary services for this same group.^v

The economic irrationality of homelessness can be illustrated using Oliver E. Williamson's transaction cost economics model. I address the irrationality of maintaining homelessness by conceptualizing the phenomenon as a public issue that exists at the intersection of social policy and fiscal constraint. The goal of social policy is assumed to be the efficient handling of a social problem while simultaneously minimizing economic waste. In the

¹ This opening phrase is a play on words of the title of a pamphlet handed out in Washington, DC in November of 1969. "Vietnam is a Stake, not a Mistake" detailed how the US government was waging war deliberately and rationally in Vietnam.

case of homelessness, the transactions associated with social policy involve high levels of complexity and uncertainty. The transaction cost economics model suggests that under these circumstances, market failures are likely to occur and that the solution is to internalize the transactions within an organizational governance structure. I will show that the market that governs homeless policy has failed; that the costs of the transactions are unjustifiably high and that an organizational solution is needed.

I begin by discussing Williamson's transaction cost economics model. I then apply this perspective to homelessness as a social issue. I explain how in the absence of an organizational governance structure to efficiently handle homelessness, certain *functions of homelessness* emerge. These functions, including the jobs related to homelessness, result in expensive policies with definite groups and institutions that have a stake in the problem's persistence. I illustrate how using the supportive housing model as an alternative policy choice for dealing with homelessness is a more economically efficient option. The city of New Orleans is used as a case study to provide specific examples of the benefits of the supportive housing model.

Transaction Cost Economics. Williamson's transaction cost economics is a fusion of organizational sociology, contemporary economics, and contract law. The model focuses on transaction costs as a measure of economic efficiency in order to determine an exchange's appropriate governance structure, of which there are two types: market and organization. From organizational theory, Williamson integrates Herbert Simon's concept of bounded rationality as well as an emphasis on problem solving in relation to situational complexities and uncertainties. From contemporary economics, the model incorporates the idea that exchanges can be efficiently overseen by governance structures other than the market, and that the optimal governance structure that can be applied to a transaction is a variable subject to economic assessment. The model also defines the concept of market failure in terms of transaction costs.

A transaction cost is an expense incurred while making an economic exchange. For example, the cost of policing a contract or the commission paid to a broker when buying or selling in the stock market are transaction costs. A transaction cost is the economic equivalent of friction in a mechanical system. When working toward economic efficiency, transaction costs must be minimized; the machine must be well-lubricated so that it runs smoothly.^{vi}

The transaction cost approach rejects the classical economic notion that humans are infinitely rational beings. The model instead uses a restrictive approach to human rationality that is better suited to deal with individuals in a realistic setting.^{vii} The economic actor is limited in two respects. The first of these conditions is that the actor is rationally bounded; limited in understanding, foresight, time, and resources. The actor is seen as "*intendedly* rational, but only *limitedly* so."^{viii} Second, actors are seen as having the potential to be opportunistic and therefore have the capacity to mislead others and distort the truth in order to pursue their own self-interest. This approach to human actors deals with people as they are, as opposed to the rational utility maximizers that they intend to be.^{ix}

From this view of the rationally bounded actor, the issues of complexity and uncertainty emerge. When economic exchanges are no longer assumed to be rationally maximized, the

circumstances surrounding the exchange or policy must be examined. In simple exchanges, where the transfer of money and commodities happens over a relatively short period of time, *spot contracts* can be used. In this case, all the information necessary to make economic decisions is obvious to the actors involved; thus no overhead charges from planning and control are incurred. When levels of complexity and uncertainty are low, markets are the optimal governance structure in terms of transaction costs as there are no costs associated with making the exchange other than the exchange itself.

In contrast, when complexities and future uncertainties surround a transaction, relevant actors may not have the capacity or the resources to optimize economic situations. The cost of such transactions in markets consequently increases. Some of these complexities and uncertainties can be handled through complex forms of contracting, such as contingency claims contracts, but there are limitations to such agreements.^x For example, opportunistic actors on side A of an exchange may not fully disclose all of the information relevant to that transaction, which can lead to information disadvantages for side B. This lack of information can cause a party to enter into a contract that does not work in their best interests. In order for actors on side B to prevent themselves from being put into an undesirable position, research costs must be incurred on the transaction. This example is illustrative of a more general point: that complex circumstances surrounding a transaction, along with the ambiguity of the returns on that investment, lead to situational inefficiencies. In such circumstances, which Williamson believes occur frequently, the transaction costs under a market governance structure increase to an unreasonable level which leads to a *market failure*.

The market, in such situations, is an inefficient governance structure for handling a transaction. Williamson suggests that an organizational alternative that centralizes resources and deals with situational complexities and uncertainties is needed in order to minimize transaction costs under such complicated and ambiguous circumstances.^{xi} An organizational governance structure has the goals of economizing and efficient risk bearing.^{xii} If these goals are accomplished, transaction costs are minimized in situations where markets fail. Organization, in this case, is the optimal governance structure for the given transaction.

David Bornstein explains one such organizational response to what he refers to as the *college market gap* among reasonably competitive students from low-income backgrounds.^{xiii} He argues that the benefits to society of educating these individuals significantly offsets the costs, as students with higher levels of education eventually pay more taxes, provide more value to their places of employment, are less likely to use city funds for public assistance, and so forth. Unfortunately, the relevant actors in this series of hypothetical transactions are rationally bounded, and therefore are unable to see that *not* putting this particular group of students through college actually costs society money in the long run. Bornstein explains:

One might ask why society does not do more to facilitate college access for college-capable low-income students... the problem can be understood as a failure of markets. One such failure has to do with “market coordination.” Although the benefits that accrue from college education are considerable, they are broadly distributed and, without an organization... there is no way to bring them together.^{xiv}

Drawing upon Bornstein's explanation and Williamson's model, I apply the concept of market failure in relation to social policies aimed at homelessness. I argue that society benefits from the use of the supportive housing model, which essentially gives vulnerable, homeless individuals places to live and provides them with the services they need in a *hand up* (as opposed to a *handout*) fashion. Current homeless social policies involve unreasonable transaction costs, and the supportive housing model, a realistic alternative, is a more *effective* and *cost-effective* means of dealing with homeless issues. Following Bornstein's argument, I define the current handling of homelessness as a failure of the low-income housing market.

Homelessness as a Market Failure. In explaining transaction cost economics, Williamson draws upon an idea from economist Frank Knight to explain the goal of economics in relation to social policy:

...[People] in general, and within limits, wish to behave economically, to make their activities *and their organization* "efficient" rather than wasteful. This fact does deserve the utmost emphasis; and an adequate definition of the science of economics... might well make it explicit that the main relevance of this discussion is found in its relation to social policy, assumed to be directed toward the end indicated, of increasing economic efficiency, of reducing waste.^{xv}

In other words, Knight suggests that one of the main functions of economics is its ability to help form efficient social policy. Efficiency, in this sense, means minimizing transaction costs. From this viewpoint, homeless social policy can be examined in terms of transaction costs in order to determine whether current strategies are working. Funds such as taxes and donations that pay for places where the homeless often stay—whether it be in shelters, hospitals, or jails—essentially satisfy the homeless' *demand* for a housing *supply* that they could not afford on their own. I use the example of homeless shelters to analyze whether or not it is cheaper to house the homeless.

Figure 1 shows that annual cost of keeping one person in a homeless shelter is just under \$20,000 per year. Comparatively, the annual cost of providing that same individual with a place to stay and necessary services through the supportive housing model is just under \$15,000 per year.^{xvi} Referencing Knight's notion that people wish to behave efficiently when forming social policy, I point out that we are wasting roughly \$5,000 annually per individual who stays in a homeless shelter compared to giving him or her an apartment and necessary services. The costs of these shelter transactions are unreasonably high and a market failure of the low-income housing market is present.

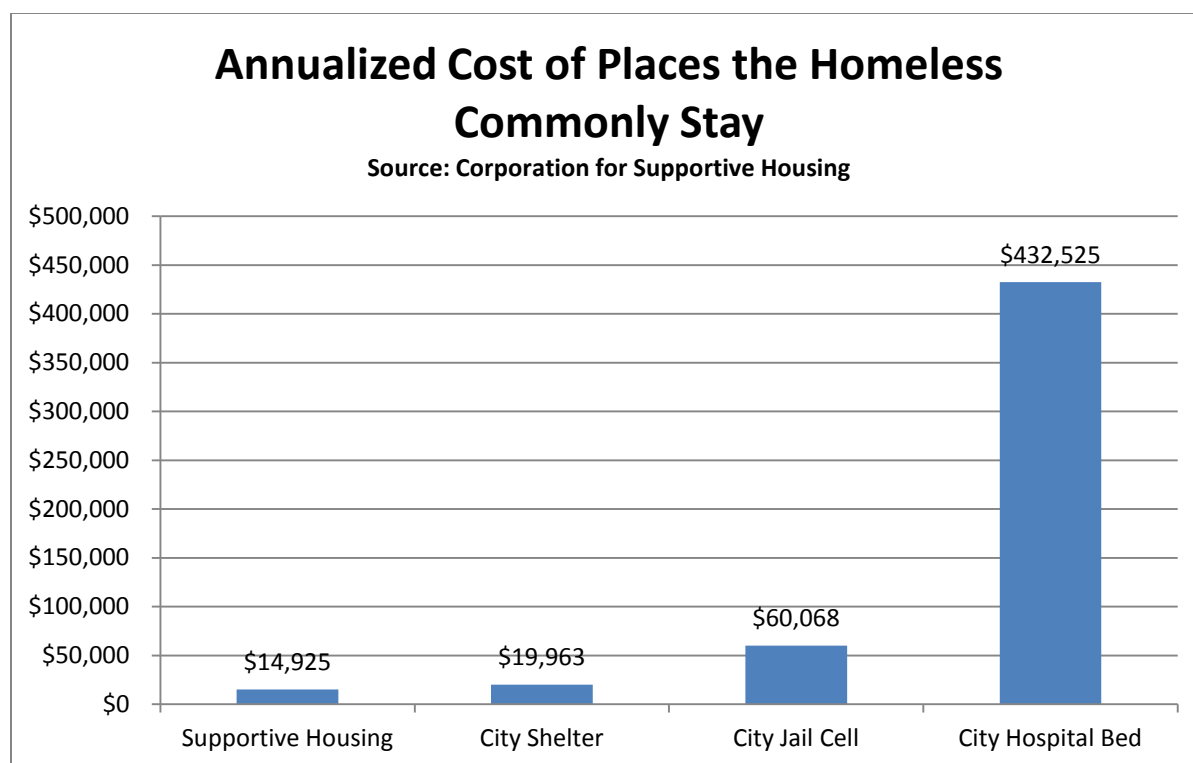


Figure 1^{xvii}

The supportive housing model, as defined by the Corporation for Supportive housing, is “...a successful, cost-effective combination of affordable housing with services that helps people live more stable, productive lives. Supportive housing works well for people who face the most complex challenges—individuals and families who are not only homeless, but who also have very low incomes and serious, persistent issues that may include substance use, mental illness, and HIV/AIDS.”^{xviii} The 100,000 Homes Campaign, a national leader in implementing the use of the supportive housing model, surveys the homeless in order to determine the sickest and most chronically homeless individuals.^{xix} When these people—those facing the hardest conditions and farthest from attaining housing on their own—are placed in housing, the model is shown to be cost effective, or at the least comparable to the costs of the shelter system.^{xx} The assumption can be made that if the sickest and most chronically homeless become more productive under this system that every other homeless individual may do so as well.

A social policy is a form of public investment. Because the shelter system does not have any long-term universal goals, this investment has no long-term returns. Given that other policy choices, such as the supportive housing model, do provide long-term benefits, the cost of *not* permanently housing the homeless drives the amount of economic waste even higher. Add to this the costs associated with other places homeless individuals often end up, such as jails and emergency rooms, shown in Figure 1, and the economic irrationality of shelter programs, along with other programs that do *not* house the homeless, becomes obvious. When using the supportive housing model, individuals tend to occupy emergency rooms and jails less

frequently, making homeless social policy even less expensive than the initial savings from giving the homeless apartments.^{xxi}

Williamson argues that when a market failure is present, an organizational solution is needed in order to economize the situation. Policies that promote the use of shelters have unreasonably high transaction costs in a market setting. Therefore, an organizational governance structure should be implemented. I argue that this has not yet occurred for two reasons. First, societal actors are rationally bounded and therefore unable to see the benefits of implementing an organizational governance structure to deal with homeless issues. Second, the way in which we handle homeless issues is a policy choice, and policy choices are social investments. Some of the current investments we make in homeless social policy have definite stakeholders who are opportunistic and benefit from *not* solving homelessness. I refer to such positive externalities as the *functions of homelessness*.

Functions of Homelessness. In defining the positive externalities resulting from the existence of homelessness, I rely on Herbert J. Gans' analysis of the functions of poverty. The traditional functionalist argument asserts that a social condition only endures if it performs a positive function for all or part of a given society. Gans modifies this traditional framework, suggesting that functions can also exist to benefit particular population aggregates and can have negative effects on society as a whole.^{xxii} Positive functions resulting from the destitution of others may initially seem far-fetched, but take for instance the slumlord, a classic example of an opportunistic actor taking advantage of others in poverty in the name of profit.^{xxiii} Even this example may be refutable, as the slumlord is largely thought of as immoral, so his or her profits may be considered more of a *dysfunction* of society rather than a function.^{xxiv} Poverty, though, also allows for the persistence and expansion of respectable professions, such as social work, criminology, journalism, and the like.^{xxv} Gans outlines thirteen such social, political, and economic functions of poverty in general.^{xxvi} From these points, I have determined seven of these functions that relate specifically to homelessness.

First, homelessness creates and expands an entire service sector that surrounds the phenomenon.^{xxvii} Fields such as penology and police services would be in less demand if the homeless population did not exist.^{xxviii} The police commonly deal with the homeless for petty crimes such as loitering, which increases the total police workload and therefore creates jobs.^{xxix} Some of the employees in such fields would lose their jobs if the problem of homelessness was solved.

Second, homeless individuals consume goods that wealthier individuals do not desire. Some of these *inferior* goods include food items close to the end of their shelf life and secondhand clothes. Further, the homeless provide income for lower echelon professionals such as doctors and lawyers who are often not competent enough to attract wealthier clients.^{xxx}

Third, the homeless can be labeled as deviant in order to support the validity of conventional social norms. Gans explains:

To justify the desirability of hard work, thrift, honesty, and monogamy, for example, the defenders of these norms must be able to find people who can be accused of being lazy, spendthrift, dishonest, and promiscuous. Although there is some evidence that the poor are about as moral and law-abiding as anyone else, they are more likely than middle-class transgressors to be caught and punished when they participate in deviant acts. Moreover, they lack the political and cultural power to correct the stereotypes that other people hold of them and thus continue to be thought of as lazy, spendthrift, etc., by those who need living proof that moral deviance does not pay.^{xxxix}

I argue that homeless individuals are often used in this manner, providing a rhetorical justification for the cultural value of hard work. The homeless can be viewed as lazy and as a group that is in their position by no fault other than their own in order to justify the need for hard work in society.

Fourth, the homeless, among other groups in poverty, provide a cultural function to society when artistic ideas are adapted by more wealthy classes.^{xxxix} For example, almost all Americans listen to blues, rock, or country music, which emerged from conditions of poverty.^{xxxix} Also, the homeless serve as cultural heroes in movies and plays, such as Chris Gardner's rags-to-riches story in the 2006 movie *The Pursuit of Happyness*. In a strange way, the homeless provide entertainment.

Fifth, homelessness solidifies the social status of those who are not homeless.^{xxxix} In American society, social mobility is an important cultural goal. In order for people to determine where they stand as far as socioeconomic status, the homeless function as a "reliable and relatively permanent measuring rod for status comparisons."^{xxxv}

Sixth, the homeless stabilize the American political process.^{xxxvi} Since they participate less in politics than wealthier groups, candidates are often free to ignore them. Further, since they rarely support Republican candidates, Democrats can count on the votes that they *do* provide regardless of if their platform works in the interest of the homeless, which in turn allows Democrats to focus on other, more-contested voting groups.^{xxxvii}

Seventh, the role of the homeless in maintaining societal norms (see point 3, above) also serves a significant political and economic function:

An economy based on the ideology of laissez-faire requires a deprived population that is allegedly unwilling to work or that can be considered inferior because it must accept charity or welfare in order to survive. Not only does the alleged moral deviancy of the poor reduce the moral pressure on the present political economy to eliminate poverty, but socialist alternatives can be made to look quite unattractive if those who will benefit most from them can be described as lazy, spendthrift, dishonest, and promiscuous.^{xxxviii}

This last point is of the upmost importance, as the social construction of a deviant and undeserving underclass allows for opportunistic actors to take advantage of the situation faced by the homeless without moral consequences. The homeless are seen as such a deviant group that they become dehumanized and can subsequently be taken advantage of by others.^{xxxix} The

thought of helping the homeless becomes illogical, as it does not make sense to help a group that has put themselves in their situation and will likely do so again if they were to be helped. This process of *blaming the victim* for his or her own situation allows societal actors to focus on their own economic endeavors with little concern for those suffering beneath them as a result.

Homelessness persists because these functions benefit certain societal actors, but this does not mean homelessness *should* exist. Homelessness, like poverty in general, has several more *dysfunctions* than functions and reasonable alternatives to many of the positive functions do exist. For example, entertainers and adolescents already provide a deviant counterpart to uphold the moral standards of American society and many jobs created by homelessness are replaceable^{xi}. Unfortunately, some of the functions of homelessness, particularly the political functions, are not easily replaceable, which means solving homelessness would cause some dissatisfaction to certain societal actors. The homeless, though, should not be forced to suffer for the political benefit of others.

Gans argues that these functions must be weighed against related dysfunctions; an assessment that likely shows the functions of homelessness are not beneficial to society as a whole. Given that many of the functions of homelessness can be replaced if homelessness is solved, which simultaneously removes currently present dysfunctions, then even the functional arguments for letting homelessness persist do not hold. From this point, along with the economic irrationality of homelessness, Williamson would argue an organizational solution is needed to deal with the unreasonable problem that is homelessness.

An Organizational Solution to Homelessness. That we refuse to end homelessness cannot be justified either economically or by the positive functions of the phenomenon. Even so, homelessness is allowed to persist largely because of the moral argument of *deservingness* (Gans 1995). In the eyes many Americans, the homeless are seen as the cause of their own situation. They are viewed as lazy, criminal, etc., and therefore not deserving of the public's help, regardless of the economic implications.^{xli} This perspective leads to inefficient social policies regardless of whether or not the homeless are deserving of social aid. Gans explains this process using the example of anticrime policy:

Since popular causal thinking is almost always moral as well as empirical, the reification of a label like "the [undeserving] underclass" usually leads to the assignment of a *moral* causality. If the underclass is the cause of behavior that deviates from mainstream norms, the solution is moral condemnation, behavioral modification, or punishment by the elimination of financial aid. Thus people are blamed who are more often than not victims instead of perpetrators, which ignores the empirical causes, say, of street crime, and interferes with the development of effective anticrime policy. Blaming people may allow blamers to feel better by blowing off the steam of righteous...indignation, but even justified blaming does not constitute or lead to policy for ending street crime.^{xlii}

The perspective of undeservingness is not easily maintained. For example, in New Orleans, Louisiana, roughly 80% of the homeless population is in some way disabled, while 15% of the homeless population consists of military veterans.^{xliii} The public is commonly more sympathetic

to such groups, and is generally unaware of what a large part of the homeless population they represent. Regardless, viewing the homeless as a group either *deserving* or *undeserving* of the public's help does not minimize transaction costs, which means it has no part in economizing the situation. Knight's definition of economics in relation to social policy asserts that people in general wish to act in an economically efficient manner.^{xliv} The main relevance of economics in relation to social policy is assumed to be increasing economic efficiency while simultaneously reducing waste. From this perspective, moral arguments are not relevant. Given that policies that do not house the homeless are unreasonably expensive, and that the functions of homelessness do not produce a net social benefit, Williamson would argue that an organizational solution to this market failure is needed. The supportive housing model provides such a solution, and is already being used in several cities across the United States.^{xlv}

The supportive housing model is a combination housing and necessary services that has the goal of helping people live healthy, more productive lives. The model, as mentioned before, is roughly \$5,000 cheaper per individual per year than city shelters.^{xlvi} Furthermore, the model may even be cheaper than letting the homeless reside on the streets and in parks, etc., as these individuals often end up in jails for petty crimes such as loitering and in emergency room beds, which entail costs far greater than those of housing.^{xlvii} There are also noneconomic costs associated with letting the homeless reside on the streets, such as the eyesore it causes in affected communities.

The supportive housing model has proven to be both successful and cost-effective in several cities around the nation.^{xlviii} New Orleans, Louisiana, is an example of one such city. Between 2009 and 2011, homelessness in New Orleans has gone down 12% and the number of people living on the streets has dropped by nearly a quarter^{xlix}. The 2011 New Orleans Point in Time Count, a government mandated report on the homeless population, states that these recent trends are in large part due to the expansion of the supportive housing model in the city.^l The model taps into already existing housing programs, such as the Homeless Prevention and Rapid Rehousing (HPRP) program, in order provide federal, state, and local assistance to people in need^{li}.

The 100,000 campaign, a national campaign with the goal of housing 100,000 of the most chronic and ill homeless individuals by July 2013, is a specific example of this organizational alternative operating in New Orleans. The campaign has housed over 1,000 persons in the city of New Orleans alone as of November 2011, tapping into already existing housing infrastructures in order to economize the housing situation of affected individuals.^{lii} Assuming that the costs in New Orleans reflect the national averages, housing these 1,000 individuals saves roughly \$5 million annually compared to if these individuals lived in shelters.

Further, the 100,000 Homes campaign provides needed services such as case management that provide long-term societal benefits. Granted, it is not easy to put dollar amounts on the value of the rehabilitation and enhanced productivity of these individuals, but social benefits are realized. Bornstein gives a parallel example of the related benefits of using an organizational alternative to send a capable, low-income student to college:

Imagine that it costs \$1,000 to provide the guidance for a kid to get into college who currently has a 2.5 GPA and would otherwise become a parking lot attendant, which is fine, but does not fulfill her potential... Say the kid goes to college and that \$1,000 investment yields a \$500 net benefit for the firm which, five years from now, she's going to end up working for... Say \$100 accrues to the high school which can brag about getting kids into college. Say \$400 accrues to the city that wouldn't have to pay to assist her and another \$200 accrues to the college that's paying people to find her, and so on, including tax collections, indirect effects on her peers, and most of all, the benefit to her wealth and well-being.^{liii}

Obviously, these numbers are imagined, but the underlying point is significant; it makes long-term economic sense to send this student to college, even though the initial costs may be substantial. The initial \$1,000 investment yields a long-term net benefit, which applies not only to the individual, but to her family, community, and greater society. Likewise, housing the homeless and providing them with needed services generally works in the same way. When housed, individuals are less likely to use hospital beds and to end up in jail.^{liv} Additionally, an individual who has received needed aid (case management, drug treatment, etc.) ideally becomes more productive, which lowers their dependence on public resources, and provides society with a less economically dependent individual. From a purely economic perspective, the greatest of the advantage of utilizing such an organizational model is simple; the costs are lower and the benefits are greater. It's a dollars and cents argument. Investing in housing the homeless makes more economic sense than investing in the persistence of their suffering.

Conclusion. With the goal of social policy assumed to be the efficient handling of an issue while minimizing economic waste, the persistence of homelessness is shown to be completely irrational. The long-term costs of homelessness are greater than the long-term costs of housing. Further, the net benefits of the functions of homelessness are marginal at best, and many of them could be replaced if homelessness is solved. In addition to lowering costs, housing the homeless through the supportive housing model provides the benefits of an individual that has the potential to become more productive and use less public resources. Simply put and from a strictly economic standpoint, the cost housing the homeless is less than that of the other alternatives.

ⁱ Gans, Herbert J. 2011. "The Uses of Poverty: The Poor Pay All." Pp. 57 to 62 in Wadsworth Classic Readings in Sociology by Erin Mitchell (ed.). CA: Wadsworth, Cengage Learning.

ⁱⁱ Gans, Herbert. 1995. *The War against the Poor: The Underclass and Antipoverty Policy*. NY: BasicBooks, a division of HarperCollins Publishers, Inc.; Krugman, Paul. 2011. "The Conscience of a Liberal." The New York Times. September 30, 2011. <http://www.nytimes.com>.

ⁱⁱⁱ Lofquist, William. 2011. Class notes from Sociology 376- "Senior Seminar: Mass Imprisonment." Fall semester. SUNY- Geneseo.

^{iv} Gans 1995; Lofquist 2011.

^v Whitaker, Bill. 2011. "Group Helps Homeless find Permanent Homes." *CBS News*. August 15, 2011. <http://cbsnews.com>.

^{vi} Williamson, Oliver E. 2007. "Transaction Cost Economics." Pp. 135-182 in *Handbook of Industrial Organization* by Mark Armstrong, Robert Porter (eds.). Amsterdam, North Holland: Elsevier.

^{vii} Williamson 2007

^{viii} Williamson 2007:139

^{ix} Williamson 2007

^x Williamson, Oliver E. 1975. *Markets and Hierarchies, Analysis and Antitrust Implications: A Study in the Economics of Internal Organization*. NY: Free Press.

^{xi} Williamson 2007

^{xii} Williamson 2007

^{xiii} Bornstein, David. 2007. *How to Change the World: Social Entrepreneurship and the Power of New Ideas*. NY: Oxford University Press.

^{xiv} Bornstein 2007:174

^{xv} Williamson 2007

- ^{xvi} "The Annualized Cost of Homelessness vs. Housing." Graph. Corporation for Supportive Housing. Accessed November 2011. <http://www.commonground.org/wp-content/uploads/2007/12/csh-graph.jpg>.
- ^{xvii} "The Annualized Cost of Homelessness vs. Housing." Graph.
- ^{xviii} "Supportive Housing." *Corporation for Supportive Housing*. <http://www.csh.org/index.cfm?fuseaction=Page.viewPage&pageId=118>.
- ^{xix} Whitaker 2011
- ^{xx} Ibib; National Alliance to End Homelessness. 2007. "Supportive Housing is Cost Effective." January 19, 2007. <http://www.endhomelessness.org/content/article/detail/1200>
- ^{xxi} Whitaker 2011
- ^{xxii} Gans 2011
- ^{xxiii} Gans 2011
- ^{xxiv} Gans 2011
- ^{xxv} Gans 2011
- ^{xxvi} Gans 2011
- ^{xxvii} Gans 2011
- ^{xxviii} Gans 2011
- ^{xxix} Whitaker 2011; Gans 2011
- ^{xxx} Gans 2011
- ^{xxxi} Gans 2011:59
- ^{xxxii} Gans 2011
- ^{xxxiii} Gans 2011
- ^{xxxiv} Gans 2011
- ^{xxxv} Gans 2011:59
- ^{xxxvi} Gans 2011
- ^{xxxvii} Gans 2011
- ^{xxxviii} Gans 2011:60
- ^{xxxix} Gans 1995
- ^{xl} Gans 2011
- ^{xli} Gans 1995
- ^{xlii} Gans 1995:62
- ^{xliii} 2011. "Homelessness in Greater New Orleans." UNITY of Greater New Orleans. <http://unitygno.org/wp-content/uploads/2011/06/PIT-2011-Report.pdf>.
- ^{xliv} Williamson 2007
- ^{xlv} Whitaker 2011
- ^{xlvi} "The Annualized Cost of Homelessness vs. Housing." Graph.
- ^{xlvii} Whitaker 2011; "The Annualized Cost of Homelessness vs. Housing." Graph.
- ^{xlviii} Whitaker 2011; "Homelessness in Greater New Orleans." 2011.
- ^{xlix} "Homelessness in Greater New Orleans." 2011.
- ⁱ "Homelessness in Greater New Orleans." 2011.
- ⁱⁱ "Homelessness in Greater New Orleans." 2011.
- ⁱⁱⁱ Whitaker 2011; "100,000 Homes Campaign." www.100khomes.org.
- ⁱⁱⁱⁱ Bornstein 2007:174
- ^{liv} Whitaker 2011