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THE SOCIOECONOMICS OF HOMELESSNESS IN BOWLING GREEN,
KENTUCKY

A Capstone Experience/Thesis Project Presented in Partial Fulfillment
of the Requirements for the Degree Bachelor of Arts
with Mahurin Honors College Graduate Distinction
at Western Kentucky University

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ABSTRACT

Though the city of Bowling Green, Kentucky has experienced tremendous economic growth in recent years, poverty and homelessness have become a problem for residents and city officials. This project seeks to expand research on homelessness in Bowling Green, Kentucky in order to prescribe policies that could be enacted by local government entities. Construction of low-income housing, rent subsidies, rent ceilings, and tougher eviction laws are all policy measures that have been discussed by previous literature. To analyze the effectiveness of these four policies, this project proposes a regression model that explores the relationship between the homeless population and each of these measures. Next, the project uses Mind Genomics™ techniques developed by Dr. Howard Moskowitz to examine constituent preferences in housing policy in Bowling Green. The conclusion takes the findings of these two sections and proposes two actions be taken by the Bowling Green City Commission. Results suggest that to address the problem of homelessness, the City Commission could expand rent subsidies to low-income families and hold public forums to discuss changes to laws surrounding evictions. This project represents one of the first pieces of research focused on homelessness in Bowling Green, as well as one of the first uses of Mind Genomics™ experimental methods in political science.

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CONTENTS

Abstract.....	ii
Acknowledgements.....	iii
Vita.....	iv
List of Tables.....	vi
Introduction.....	1
Analyzing the Effectiveness of Housing Policy.....	3
Using Mind Genomics to Gauge Constituent Preferences.....	14
Summary and Conclusions.....	34
Bibliography.....	37

LIST OF TABLES

Table 1. Relevant Summary Statistics.....	9
Table 2. Effect of Policy on the Homeless Population.....	10
Table 3. Overall Results.....	22
Table 4. Male/Female Results.....	23
Table 5. Age Results.....	24
Table 6. Preliminary Classification Results.....	26
Table 7. Mindset Segmentation Results.....	28

INTRODUCTION

Adequate housing or shelter is generally regarded as essential for human beings. Though the city of Bowling Green, Kentucky has experienced tremendous economic growth in recent years, poverty and homelessness have become a problem for residents and city officials. In fact, Bowling Green has a higher proportion of citizens living below the poverty line compared to the state average. As a result, necessities like housing absorb a significant portion of the average citizens' monthly income. To combat this, around 1400 Tax Credit and government subsidized rentals exist within the city. However, demand for low-income housing far outpaces supply, creating housing shortages for individuals who cannot afford homes in other parts of the city. Bowling Green will continue to progress as a city in the coming years because of population expansion and economic development, which risks further exacerbating this issue. Consequently, additional policy responses are essential to expand the availability of affordable housing in Bowling Green. This project seeks to expand research on homelessness in Bowling Green, Kentucky in order to prescribe policies that could be enacted by local government entities. In order to protect the most vulnerable and disenfranchised citizens of this city, tangible solutions must be outlined.

Bowling Green is on track to become the third largest city in Kentucky, behind only Louisville and Lexington. Previous research on the subject matter is limited as most research is outdated and discusses solutions from the perspective of a small town. Given this projected growth, it would be advantageous to analyze successful affordable housing

policies across the nation in order to gauge their effectiveness when applied to a growing city like Bowling Green. Analyzing housing policy in this manner represents an important but necessary shift in economic and policy analysis of Bowling Green, for most previous research fails to account for future population changes. To measure the effectiveness of simulated policies, a number of criteria will be discussed. This research will focus on evaluating the economic and political conditions associated with various policies to address homelessness in Bowling Green. This approach will provide a comprehensive viewpoint of the problem and potential resolutions.

The rest of this paper is organized as follows. Section 2 uses regression analysis to analyze the effects of different types of housing policy on the homeless population. Specifically, low-income housing availability, rent subsidies, rent ceilings, and number of evictions are examined to determine their relationship with the homeless population. Section 3 uses Mind Genomics™ research to gauge constituent preferences on housing policies that could be enacted by the Bowling Green City Commission. The same housing policies examined in Section 2 were reworded into a Mind Genomics™ experiment and distributed to faculty and staff at Western Kentucky University. Section 4 takes the results from the previous sections and prescribes two actions that could be taken to address homelessness by the Bowling Green City Commission. The recommendations are made based upon the effectiveness of policy, in addition to the preferences expressed by constituents.

ANALYZING THE EFFECTIVENESS OF HOUSING POLICY

The purpose of this section is to analyze the relationship between various housing policies and the homeless population in the United States. To do this, a dataset was created that contained information on a state-by-state basis of the homeless population, availability of subsidized housing, families receiving housing vouchers, existence of rent ceilings, and number of evictions per year. A regression model was developed to predict the effect of these policies on the homeless population and run using the dataset. Results show that housing vouchers and evictions have a more substantial effect on the homeless population than rent ceilings and low-income housing construction. Additionally, the results show that housing policy is an effective predictor of the homeless population across the United States. The rest of this section discusses literature on housing policy and homelessness, describes the dataset in greater detail, proposes the regression model, and analyzes the statistical results.

EXISTING LITERATURE

Previous literature has demonstrated the shortcomings of current policy methods that aim to address homelessness. Toro and Warren (1999) find that the majority of government efforts to support the homeless population in the United States are geared towards measures such as transitional, also known as temporary, housing. Their work analyzes the abundance of research produced during the last decade of the twentieth century, just as awareness about homelessness in the United States was beginning to soar. Findings suggest that transitional housing promoted by the Department of Housing and

Urban Development only make minor alterations to the status quo and fail to produce tangible reductions in the homeless population (Toro & Warren, 1999). They argue that future research could focus on the role that state and local governments play in welfare and housing policy because they are able to engage more directly with local community residents. This section will further explore the effectiveness of measures by state and local entities to reduce the homeless population.

One way that state and local governments can provide relief to homeless individuals is by constructing additional low-income housing units. While earlier studies dismissed the supply of housing as a determinant of homelessness (Toro & Warren, 1999), more recent work by Mast (2019) shows that greater efforts to construct housing for low- and mid-income families loosens the market substantially in both the short and long term. This research examined individual address history data in order to track tenant mobility in relation to the construction of new housing units. These findings suggest that the effects of low-income housing construction also produce a ripple effect and drive down prices in nearby areas that do not increase construction simultaneously (Mast, 2019). This will further explore these findings, as Mast (2019) suggests that for-profit landlords could alter their prices below marginal cost which hampers policy effectiveness. As such, this project sees it as important to explore low-income housing construction in conjunction with other forms of housing policy.

Another method that local entities could use to decrease the homeless population in the surrounding area is expanding rent subsidies, or subsidized housing. Jackson and Kawano (2015) compare federal and state subsidization of housing and initially find that federal housing subsidies have a minimal effect; however, the results become more

significant when looking at the county-level. Their analysis focuses specifically on the implementation of the Low-Income Housing Tax Credit (LIHTC). Subsidized housing has a direct impact on the homeless population, as the results demonstrate that the LIHTC because they are more price-sensitive than the rest of the population (Jackson & Kawano, 2015). This research will further build on this analysis by analyzing rent subsidies as a method to address homelessness as compared to other forms of government assistance.

Next, housing can be made more affordable through the use of rent ceilings. Engels (2019) explains that rent controls prevent low-income individuals and families from becoming homeless by limiting the rate at which landlords can increase rent. Areas with rent ceilings may have lower levels of homelessness because rent controls make the cost of housing more affordable. However, their use throughout the United States remains limited because thirty-six states prohibit their enactment by local governments (Engels, 2019). Thus, present-day research is constrained by the lack of a large sample size. This project seeks to examine states that have rent ceilings or controls in place to gauge whether or not their presence has a meaningful impact on the number of homeless individuals in a state.

Finally, states with higher eviction rates of evictions may have a larger homeless population. It might be the case that individuals or families who are evicted are unable to find new housing immediately, which could spill over and become a cyclical problem over time. Collinson & Reed (2018) extend previous research and find that families or individuals who were evicted were subsequently fourteen percent more likely to apply to live in a homeless shelter. Their data is somewhat limited, however, as it focuses only on homeless shelters in the state of New York. Nonetheless, these findings are important, as

the authors compare the rate of homelessness to non-evicted families which demonstrates that an eviction can be a meaningful determinant of homelessness, rather than delay the inevitable (Collinson & Reed, 2018). This section will analyze the relationship between number of evictions and the homeless population to determine whether a meaningful relationship exists when looking at state level data across the nation.

DATA AND METHODOLOGY

The goal of this section is to determine which housing policy has the most direct effect on the homeless population between low-income housing, rent subsidies, rent ceilings, and eviction-laws. To measure the statistical effect this relationship, a dataset was constructed from a variety of sources. Each observation represents one year in a state or the District of Columbia between 2013 and 2015, for a total of 103 observations. The Department of Housing and Urban Development (HUD) can acquire statistics on the number of homeless people living in a state each year through their Continuums of Care. This section focuses on the homeless population between 2013 and 2015, because the newest comprehensive data for the variables examined exist during this timeframe. It is important to note that the estimates of the homeless population are likely smaller than their true value, because reporting may be under one hundred percent. Though this measure likely does not capture the full scope of the homeless population, it represents the most comprehensive state-by-state data available for this section.

To examine the relationship between the construction of low-income housing and number of homeless individuals, this section uses data from HUD Office of Policy Development and Research on the number of subsidized housing units available. Unfortunately, there exists no widely available data on the number of low-income

housing units constructed annually. Nonetheless, the number of available subsidized housing units allows this section to make prescriptions about future construction. The model will still be able to describe the relationship between housing supply and homelessness, which is the ultimate question that this section seeks to answer. If there is a relationship between supply of housing and number of homeless individuals, it would be logical to conclude that constructing additional housing units would be a beneficial policy to address homelessness.

Rent subsidies come in a variety of forms (Jackson and Kawano, 2015), which makes analyzing the holistic effect of government subsidized rent assistance difficult. The Center on Budget and Policy Priorities has a number of statistics available on different forms of low-income housing. This section uses data on the number of households receiving voucher-based assistance to examine the relationship between government subsidized rent assistance and the homeless population of a state. The coefficient will show what how one additional family receiving a housing voucher relates to the homeless population of a state. This will be useful in making policy prescriptions because it will show how housing prices relate to homelessness. A negative coefficient could indicate that more housing vouchers would benefit efforts to address homelessness. On the other hand, a positive coefficient would still demonstrate the problems of high housing prices because it would show that vouchers are insufficient in the status quo. Thus, this analysis will help this section describe the nature of the problem surrounding housing prices in the United States.

Rent ceilings are used by only a few states, and the extent to which they are used often depends on local economic conditions. Taking this into account, the dataset

contains a binary variable that measures whether or not a state uses rent ceilings, based on information from the National Multifamily Housing Council. A value of 1 indicates that rent ceilings exist, whereas a value of 0 indicates the absence of rent ceilings.

California, the District of Columbia, Maryland, New Jersey, and New York all have rent ceilings in some capacity. The benefit of this binary variable is that it provides a standardized unit with which to evaluate the effect of rent ceilings. On the other hand, it cannot account for the magnitude of rent ceilings or local economic factors that evaluate the effect of the rent ceiling on the housing market as a whole. Thus, although the effects of this variable may be insignificant, it is still included in the model to control for the effect of rent controls on overall housing policy.

The final variable included in the dataset is number of evictions per year. This research uses data from The Eviction Lab at Princeton University, a project directed by Matthew Desmond and designed by Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokulski, Lillian Leung, and Adam Porton. The researchers analyze court reports from the twenty-first century to measure the number of evictions in each state annually, as well as a number of other variables such as eviction rate across states. The data is far from comprehensive but is the most complete set of data on the issue because no other major organization keeps track of this information. The dataset does not have information on evictions in Alaska, Arkansas, the District of Columbia, North Dakota and South Dakota, which led to them being excluded from the regression model. Including eviction data in the dataset will allow this section to analyze the relationship between number of evictions each year, and the homeless population in a state. The summary statistics for this dataset can be found in Table 1.

Table 1 - Relevant Summary Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Homeless Population	153	11199.8	19608.13	757	118552
Subsidized Housing	153	22927.05	26561.08	716	211201
Housing Vouchers	153	41775.12	53884.98	2297	309051
Rent Ceiling	153	0.098	0.298	0	1
Evictions	138	19683.24	21540.91	23	90781

The variables in the dataset were used to estimate the model shown in Equation 1.

Any observation that was missing data on the number of evictions in a year was dropped from the dataset before calculations were performed. *Homeless Population* is the independent variable and refers to the number of homeless individuals identified in a state in a given year. β_0 is the additive constant for the model. β_1 measures the relationship between the number of available subsidized housing units and the homeless population. A positive value indicates that states with more subsidized housing have larger homeless populations, whereas a negative value indicates that states with more subsidized housing have smaller homeless populations. β_2 measures the relationship between the number of families receiving housing vouchers and the homeless population of a state in a given year. A positive value indicates that states with more families on housing vouchers have larger homeless populations, whereas a negative value shows that states with more families receiving housing vouchers have smaller homeless populations. β_3 measures the effect on rent ceilings in a state on homeless populations. A positive value shows that rent ceilings increase the homeless population of the state, and a negative value shows that rent ceilings decrease the homeless population of a state. Finally, β_4 measures the relationship between annual evictions and the homeless

population. A positive value shows that states with more evictions have a larger homeless population, whereas a negative value indicates that states with more evictions have smaller homeless populations. All estimates were obtained using an Ordinary Least Squares (OLS) model in Stata.

$$\text{Homeless Population} = \beta_0 + \beta_1(\text{Subsidized Housing}) + \beta_2(\text{Housing Vouchers}) + \beta_3(\text{Rent Ceiling}) + \beta_4(\text{Evictions}) + \varepsilon_i$$

(Equation 1)

RESULTS

Overall, the variables included in the model explain 92.12% of the overall change in the homeless population across the United States. This indicates that policies addressing homelessness in a state are an effective indicator of the number of homeless individuals living in a state. The coefficients for number of available subsidized housing units and rent ceilings are found to be insignificant on the number of homeless populations. This makes sense, given the previous analysis of rent ceiling laws and difficulty predicting the impact of low-income housing construction.

<u>Homeless Population</u>		
Subsidized Housing	-0.0004 (0.014)	
Housing Vouchers	0.3967 (0.021)	***
Rent Ceiling	-3314.817 (3003.335)	
Evictions	-0.1817 (0.042)	***
_cons	-1998.187 (727.057)	***

n	138
R-squared	0.9212

Estimates obtained using OLS, robust S.E. in parenthesis.
 * - $p < 0.1$ ** - $p < 0.05$ *** - $p < 0.01$

Two variables in the model have coefficients that are statistically significant ($p < 0.01$), *Housing Vouchers* and *Evictions*. The coefficient for *Housing Vouchers* is positive, which shows that states with a greater number of families receiving housing vouchers have larger homeless populations. This is not to say that housing vouchers increase homelessness; rather, it indicates that housing costs have a significant impact on homelessness, and that current measures are ineffective and in need of expansion. This would also imply that states who have large homeless populations are predisposed to use housing vouchers as a method of resolving homelessness. Second, the coefficient for evictions is negative and significant. This indicates that states with more evictions have a slightly smaller homeless population. This finding warrants further discussion, considering that evictions should logically result in a larger homeless population. One possible explanation for this is that evicted units are filled by individuals who would otherwise be homeless. This would result in a zero sum change in the homeless population overall. Full results for the regression model are shown in Table 2.

SECTION DISCUSSION

The goal of this section was to assess the impact of policy reforms on the number of homeless individuals across the United States. To do this, a dataset was constructed with observations for all fifty states and the District of Columbia and information on subsidized housing, rent subsidies in the form of families receiving housing vouchers, existence of rent ceilings, and number of evictions. The results demonstrate that the types

of housing policies with the most substantial effect on the number of homeless individuals are housing vouchers and evictions. This suggests that if policymakers want to take measures to reduce the homeless population, their focus would be best spent on these areas rather than construction of low-income housing or capping the price of rent in a given area. Though the coefficients for these variables do not provide specific insight into how these policies should be changed, they do demonstrate a relationship between public policy and the homeless population. This idea will be further explored in the final section of the project after examining constituent preferences towards different types of housing policy.

The results are consistent with elements of previous literature outlined earlier in this section. First, analyzing the effects of government subsidized rent assistance at a local level produces the most statistically significant results. Previous literature had examined this effect at the county-level (Jackson & Kawano, 2015), and the results of this section demonstrate that a similar trend exists on the state-level. This provides further support to the idea of analyzing the effects of housing policy at the local level in political science research. Second, the significant nature of the variable measuring number of evictions is in line with the findings of Collinson & Reed (2018). Since evicted individuals are more likely to end up living in homeless shelters, it makes sense that there is a significant relationship between the number of homeless individuals and number of evictions in a state. These results have built on existing findings, and added more that will be further analyzed later on.

There are a few limits to this sections that are worth noting. First, our dataset only analyzes three years of data in the United States. The scope of the relationships described

may be different in size or magnitude if data from more years were to be included in the regression model. Future research could expand this dataset to see if similar trends exist when examining a longer time period. Second, as outlined above, it is difficult to operationalize concepts like construction of low-income housing and rent subsidies due to the limited data available and different forms of assistance that can qualify as a subsidy. Future research could develop a more comprehensive metric to evaluate these concepts in order to provide more precise analysis about the nature of the effect of housing policy on the homeless population. Finally, the research does not control for non-financial determinants of homelessness. For example, our evictions data could contain individuals who were able to afford their rent but were evicted for non-financial reasons such as a violation of their lease. Future research could use regression analysis to further explore the relationship between the reason for tenant eviction and the homeless population. Overall, this section provides insight into existing topics of interest, and opens doors for future research to build upon.

USING MIND GENOMICS TO GAUGE CONSTITUENT PREFERENCES

The purpose of this section is to analyze different constituent mindsets around actions that could be taken by the City Commission in Bowling Green, Kentucky. The project uses Mind Genomics™ technology developed by Dr. Howard Moskowitz to analyze how constituents would view changes to construction of low-income housing, rent subsidies, rent ceilings, and eviction laws by the Bowling Green City Commission. The findings demonstrate that using Mind Genomics™ to sort constituents based on mindset provides more productive policy prescriptions than traditional methods that use demographic differences to predict differences in constituent preferences. The rest of this section discusses existing literature on demographic difference and political opinions, introduces Mind Genomics™ as an alternative method for studying constituent preference, and discusses the results of a Mind Genomics™ experiment that explores constituent preferences in housing policy by the Bowling Green City Commission.

EXISTING LITERATURE

The influence of demographic differences on political opinions has been long documented in the existing literature. Younger individuals may be more inclined to support different policies than their older peers. One possible explanation for this difference is the spread of information. New forms of technology and greater emphasis on global information sharing has encouraged greater political involvement from younger generations (Rouse & Ross, 2018). Younger people are also more likely to engage with these new forms of information than their older counterparts (Rouse & Ross, 2018).

Differences in information consumption reveal distinct patterns in political preferences amongst older and younger generations. At the same time, little research has focused on this generational difference in the context of Bowling Green, Kentucky. This project seeks to provide new information that confirm that this trend exists amongst citizens of Bowling Green, Kentucky.

At the same, existing literature draws differences in policy preference amongst male and female constituents. Huddy, Cassese, and Lizotte (2008) demonstrate that when it comes to policy preferences, men and women have different views from one another. Their research uses the example of LGBTQ+ rights and argues that women support more egalitarian policies on face as a result of historical oppression and traditional gender roles. The implications for this project are two-fold. First, it highlights the importance of analyzing responses by gender to determine whether these trends exist in housing policy. The suggestion that women hold more egalitarian views on political policy suggests that they could view expanded housing policy in a more favorable manner than male constituents. Second, it provides a frame of reference to analyze the results. The authors note that small differences can have major effects when it comes to policy. Especially when analyzing populations, a 1-percentage point increase in baseline favorability translates to hundreds, if not thousands, of extra constituents to support a policy platform. Analyzing these differences allows for political prescriptions to be as productive and agreeable as possible.

Since this research is focused on homelessness policy, it's important to consider how a constituent may use their own surroundings to influence their political opinion. For example, a landlord may have different policy preferences than a tenant on housing

policies. This difference is captured in existing literature. Hatch (2014) demonstrates that the impact of Landlord-Tenant Laws restricts tenant mobility and can often lead to evictions, rent increases, or other negative externalities for tenants. Unfortunately, little literature relates the effects of these laws to political preferences. For example, the question of tenant satisfaction on political preferences has yet to be explored by the academic community. This research will analyze differences in political preferences for housing policy amongst homeowners, landlords, tenants and temporary tenants in order to see if there is a noticeable relationship between someone's status as a homeowner and their subsequent preferences in housing policy.

The two-party system is well established in US politics; however, the ideological preferences of these parties are constantly shifting over time. Parties shift their platforms in order to appeal to their base, meaning that party divisions in society are fluid and ever-changing. This calls into question whether political party membership is determinant of constituent support for different policy platforms. Reichly (2005) asserts that since the turn of the century, Americans political preferences have become increasingly intertwined with their party membership. Even independent voters exemplify trends of consistently voting for one party over another (Reichly, 2005). However, the current literature assumes the two parties as static, which does not account for shifts in ideology over time. At the same time, there is no indication of whether voters are choosing to align with the policies that certain political parties support, or rather the parties themselves. This research seeks to sort respondents based on their mindsets towards various housing policies to gauge whether or not constituent preferences truly align with party identification.

Though the two-party system is arguably engrained in US politics, its efficiency is a contentious point of discussion amongst scholars. Schoen (2008) makes two arguments for why it is important to evaluate American politics outside the context of the two-party system. First, constituents have historically acknowledged the limits of the two-party system. Voters like the alternative policies that these candidates provide, but they fear that these candidates will not win the election which dissuades them from providing support (Schoen, 2008). Second, there's empirical support that third-party candidates could enjoy much more success than they currently do in American politics if voters worried less about the results of the election (Schoen, 2008). Schoen's findings are particularly relevant to the research at hand because this project does not evaluate electoral outcomes. Rather, it provides theoretical support for the idea that splitting the population into two groups fails to encompass the entire scope of constituent preferences on a subject matter. As such, this research will investigate whether a three-party system could benefit Bowling Green, Kentucky's implementation of housing policy.

DATA & METHODOLOGY

This research collected responses from 101 faculty and staff members from Western Kentucky University. Previous research has demonstrated that university employees, particularly staff members, can successfully be used as a sample to conduct survey research (Turner et al. 2012). Additionally, there is no statistical evidence or theoretical reason to believe the sample utilized from Western Kentucky University for this research are vastly different from a demographic standpoint than the larger Bowling Green population.

This project employs Mind Genomics™ technology provided by BimiLeap© in order to analyze constituent preferences in housing policy. The technique employed by BimiLeap© is based on theories of consumer preference theories developed by Behavioral Economist Dr. Howard Moskowitz. The model operates under the assumption that differences in mindsets always exist when people are asked to evaluate an opinion-based question. The software can thus split respondents into different mindsets based on the political preferences they have demonstrated to their responses, like the way that political parties work. The technology also produces statistically significant results for relatively small sample sizes ($n \geq 50$). Mind Genomics™ has been used by a variety of corporations and academics for the purpose of further understanding the mindsets and decision-making process of everyday individuals.

BimiLeap© uses four different questions to gauge the mindsets of respondents in the experiment. Each question has four different responses, which represent different variations of the larger ideas presented in each question. Each respondent sees combinations of these sixteen elements five times throughout the experiment. Messages are not seen in isolation, which simulates the natural human decision-making process because elements of survey are evaluated in relation to one another. Next, the software uses Ordinary Least Squared (OLS) regressions to determine the relative influence of each experimental element on constituent decision-making. Case-segmentation cluster analysis allows the software to then sort the respondents by patterns compared to the overall population.

The survey output contains a couple of noteworthy statistics. First, the additive constant provides a baseline measure of how popular a certain idea is amongst a

population. This includes a constant for the overall population, gender, age, and mindset segments identified by the BimiLeap© software. This statistic can be interpreted as the base liking of an idea, or predisposition, in situations where no other elements are present. There are also additive constants for each element of the four questions. Only some constants that take a value of eight or greater are deemed significant. Negative values are excluded from these calculations due to the binary decision that the respondent is making. The wording of the experiment is designed to measure whether constituents favor a certain idea or policy. Demonstrating a lack of a positive reaction to an element cannot indicate distaste for a policy because the respondent could be indifferent, which is distinct from having a negative opinion. To measure negative reactions, the experiment would have to be worded differently. The differences in which elements are preferred by different individuals also helps the software determine the mindsets. As more individuals respond to the experiment, BimiLeap© is able to form clusters of similar opinions which allow the research to identify different frames of political thought within the population.

The greatest advantage from the techniques used by mind genomics is the ability to sort constituents based on mindsets. Specifically, mind genomics overcomes the shortfalls of modern focus-group based techniques. By presenting different ideas in the form of an experiment, rather than outright asking consumers what types of products or ideas they prefer, BimiLeap© can provide a more precise measure of how certain individuals feel when presented a specific idea. Another advantage of sorting respondents by mindset is the potential to infer ‘why’ people view certain ideas or items as preferable to others. On the other hand, many existing methods of analyzing big data can only quantify human behavior but lacks a metric to explain why individuals prefer those

choices over another. The Mind Genomics technology allows for further analysis of the why because it more closely resembles a scientific experiment that measures the ethereal brain and patterns of thinking. These advantages reveal the utility of sorting constituents by mindset for the purpose of this research.

The project at hand uses Mind Genomics™ to examine constituent taste for four different possible reforms to housing policy that could realistically be implemented by the Bowling Green City Commission. Each question focused on one of the four reforms and whether that measure should be substantially expanded, slightly expanded, not changed, or decreased. The first question examines the allocation of funding to the development of housing for low-income individuals. Next, the second question considers the amount of funding devoted to rent subsidies for low-income individuals and families. The third question begs the question of whether or not rent ceilings should be enacted by the Bowling Green City Commission. Finally, the fourth question examines how difficult the process of evicting tenants should be. Respondents rated elements using a 1-5 scale, where 1 was a statement the respondent strongly disliked, and 5 was a statement that the respondent strongly liked.

Before the respondents were given elements relating to the four questions above, BimiLeap© asked a classification question, and an open-ended question. The classification question for this experiment asked respondents to describe themselves as a homeowner, landlord, tenant, or temporary tenant (planning to purchase property in the near future). The purpose of this classification question was to see if there were any noticeable differences in constituent preferences based on housing status. The open-ended question asked about efforts to address homelessness in Bowling Green, Kentucky.

This question allowed the research to observe whether there was widespread knowledge of this topic amongst the population partaking in the experiment.

This project represents one of the first use of Mind Genomics™ technology in political science research. There are two unique opportunities that arise when applying consumer preference technology to this field of study. First, Mind Genomics™ has the potential to remove negative partisanship from discussions of policy formation. The statistics provided are only considered significant when they are positive and fall within a certain numerical range. This means that the experiment is only concerned with policies that people support, rather than those that they dislike. Focusing on excluding negative partisanship overcomes many of the problems associated with political science research in the status quo. Negative partisanship is known to produce more fighting between political groups (Cassese, 2019). Thus, the application of Mind Genomics™ to political science represents an opportunity to shift future political discussions towards mutually beneficial solutions, rather than solely attacking the ideas of another political group.

The second application of Mind Genomics™ is the expanded research on third party viability in the United States. Since the two-party system is partially the result of political inertia in the US, Mind Genomics™ allows researchers to gauge how close those party alignments are to the true way that constituents view policy debates. The three-mindsets identified by the software represent three distinct ways of viewing the policies proposed in the experiment. Those three mindsets could be further explored in the context of other policy issues to see if these preferences exist across multiple issues. Moreover, the sorting of the survey population into two mindsets allows researchers to analyze how closely this division of constituent preferences matches alignment between the two

parties. For a number of reasons, Mind Genomics™ provides the technology necessary to evaluate how well party alignment represents constituent preferences in policy.

RESULTS

The purpose of this section was to assess the different mindsets around actions that could be taken by the city commission in Bowling Green, Kentucky. The experiment analyzed constituent preferences with regards to changes in construction of low-income housing, rent subsidies, rent ceilings, and eviction laws.

Table 3 - Overall Results	Overall
Additive Constant	15
How much funding should be allocated to the construction and development of low-income housing?	
Substantially more funding is allocated to low-income housing	-3
Slightly more funding is allocated to low-income housing	0
The same amount of funding is allocated to low-income housing	-2
Less funding is allocated to low-income housing	-2
How much should rent subsidies be expanded for low-income individuals and families?	
Rent subsidies are expanded significantly for low-income individuals and families	5
Rent subsidies are expanded slightly for low-income individuals and families	0
Rent subsidies are not expanded for low-income individuals and families	4
Rent subsidies are not expanded for low-income individuals and families	1
What should the city commission do with rent ceilings?	
Widespread rent ceilings are put in place	1
Limited and/or targeted rent ceilings are put in place	2
Rent ceilings are not put in place	1
Existing rent ceilings are eliminated	3
How difficult should it be to evict tenants?	
The laws around evictions make it significantly more difficult to evict tenants	4
The laws around evictions make it slightly more difficult to evict tenants	2
The laws around evictions remain unchanged	4
The laws around evictions make it easier to evict tenants	-1

Table 3 shows the results for the surveyed population as a whole. An analysis of the overall population allows for conclusions to be drawn without segmenting the population. The additive constant was 15, which indicates that there is a low level of taste

for housing policy amongst citizens in Bowling Green. None of the coefficients in the overall distribution are above the threshold of 8 required for them to be significant. The main takeaway from these statistics is that the average citizen of Bowling Green, Kentucky does not have a high level of interest in action by the City Commission. There are a couple of possible explanations for this trend.

Table 4 - Male/Female	Male	Female
Number of Respondents	44	57
Additive Constant	15	16
How much funding should be allocated to the construction and development of low-income housing?		
Substantially more funding is allocated to low-income housing	-6	0
Slightly more funding is allocated to low-income housing	-1	0
The same amount of funding is allocated to low-income housing	-4	-1
Less funding is allocated to low-income housing	-2	-2
How much should rent subsidies be expanded for low-income individuals and families?		
Rent subsidies are expanded significantly for low-income individuals and families	5	5
Rent subsidies are expanded slightly for low-income individuals and families	1	0
Rent subsidies are not expanded for low-income individuals and families	0	7
Rent subsidies are not expanded for low-income individuals and families	1	1
What should the city commission do with rent ceilings?		
Widespread rent ceilings are put in place	1	2
Limited and/or targeted rent ceilings are put in place	2	2
Rent ceilings are not put in place	2	1
Existing rent ceilings are eliminated	3	3
How difficult should it be to evict tenants?		
The laws around evictions make it significantly more difficult to evict tenants	6	3
The laws around evictions make it slightly more difficult to evict tenants	4	1
The laws around evictions remain unchanged	11	-1
The laws around evictions make it easier to evict tenants	4	-5
Significant values bolded		

Table 4 shows the breakdown of responses divided between male and female respondents. The additive constants show that female respondents were slightly more in favor for housing policy to be enacted by the Bowling Green City Commission. The most noteworthy finding from the distribution of male and female respondents is that male

respondents show a preference for eviction laws to remain unchanged. This could help explain the low value of the additive constants because it explains why male respondents may not have a high propensity to believe that the City Commission should act on housing policy. Thus, the results broken down by Gender are still a poor predictor of overall constituent preferences

Table 5 - Age	18- 24	25- 34	35- 44	45- 54	55- 64	65+
Number of Respondents	1	14	21	35	23	7
Additive Constant	101	36	13	9	16	-9
How much funding should be allocated to the construction and development of low-income housing?						
Substantially more funding is allocated to low-income housing	0	-13	-1	1	-5	3
Slightly more funding is allocated to low-income housing	0	-13	8	4	-7	7
The same amount of funding is allocated to low-income housing	0	-12	1	1	-5	2
Less funding is allocated to low-income housing	0	-9	1	-3	-3	14
How much should rent subsidies be expanded for low-income individuals and families?						
Rent subsidies are expanded significantly for low-income individuals and families	0	1	4	5	10	2
Rent subsidies are expanded slightly for low-income individuals and families	0	5	-1	-6	8	7
Rent subsidies are not expanded for low-income individuals and families	0	-4	7	7	2	6
Rent subsidies are not expanded for low-income individuals and families	0	-5	0	2	3	11
What should the city commission do with rent ceilings?						
Widespread rent ceilings are put in place	0	-2	5	0	1	4
Limited and/or targeted rent ceilings are put in place	0	-2	7	5	-6	6
Rent ceilings are not put in place	0	-6	8	4	-4	12
Existing rent ceilings are eliminated	0	-5	3	8	1	4
How difficult should it be to evict tenants?						
The laws around evictions make it significantly more difficult to evict tenants	0	2	2	5	8	-5
The laws around evictions make it slightly more difficult to evict tenants	0	-1	-5	7	6	-5
The laws around evictions remain unchanged	0	0	8	6	-1	5
The laws around evictions make it easier to evict tenants	0	-3	-4	-1	3	2
Significant values bolded						

Table 5 shows the breakdown of responses and constituent preferences based on the age of the respondents. At first glance, it's apparent that preferences become more

apparent when evaluating respondent age than their gender. Aside from this, there are a couple of statistics worth highlighting from this breakdown. First, respondents between ages 35 and 44 show a preference for continuity. Their interests include preventing the implementation of rent ceilings and maintaining current eviction laws. There is also interest amongst this age group for slight expansions in rent subsidies. This inclination makes sense, because if rent subsidies were slightly expanded, these constituents would likely view subsequent measures such as rent ceilings or looser eviction laws as unnecessary.

The only significant preference shown by respondents between ages 45 and 54 was the elimination of rent ceilings. Overall, the results provide very little information about this group of individuals at an aggregate level. However, respondents between age 55 and 64 had stronger opinions on the elements in the experiment. First, this group showed a significant positive reaction to the expansion of rent subsidies in both a slight and substantial manner. This suggests that this age group could prefer direct cash transfers to low-income families rather than controlling rent or expanding housing supply. At the same time, this group had a significant and positive reaction to eviction laws that make it more difficult to evict tenants. One could argue that this coincides with the preference for rent subsidies because both would relieve low-income families of some of the stress associated with paying rent each month.

Respondents over the age of 65 show stronger opinions across more of the elements this experiment was concerned with. The coefficients are significant and positive in this age group for less construction of low-income housing, fewer rent subsidies, and lack of rent ceilings. There are two overarching conclusions that can be

drawn from these statistics. First, respondents over 65 show a common preference for scaling back assistance to low-income families. This believes that they think Bowling Green has enough low-income housing and should not provide rent subsidies or put rent ceilings in place. The significant elements amongst this age group exhibit a universal argument in favor of less assistance to low-income families. Second, the additive constants for these elements are larger than other significant elements across other age groups. For reference, this groups smallest significant element had an additive constant of 11. All other age groups had a maximum constant of 10 across all elements in the experiment. Ultimately, this implies that respondents 65 and older have different opinions than the rest of the population, and they are more passionate about these preferences than younger respondents are about theirs.

Table 6 - Preliminary Classification	Homeowner	Landlord	Tenant	Temporary Tenant
Number of Respondents	85	0	14	2
Additive Constant	13	0	33	45
How much funding should be allocated to the construction and development of low-income housing?				
Substantially more funding is allocated to low-income housing	0	0	-19	-37
Slightly more funding is allocated to low-income housing	2	0	-14	-24
The same amount of funding is allocated to low-income housing	-1	0	-8	-30
Less funding is allocated to low-income housing	-2	0	-1	-15
How much should rent subsidies be expanded for low-income individuals and families?				
Rent subsidies are expanded significantly for low-income individuals and families	5	0	5	-10
Rent subsidies are expanded slightly for low-income individuals and families	1	0	1	-8
Rent subsidies are not expanded for low-income individuals and families	4	0	3	-5
Rent subsidies are not expanded for low-income individuals and families	1	0	1	-6
What should the city commission do with rent ceilings?				
Widespread rent ceilings are put in place	3	0	-10	-10
Limited and/or targeted rent ceilings are put in place	2	0	-1	2

Rent ceilings are not put in place	3	0	-10	-28
Existing rent ceilings are eliminated	3	0	-6	1
How difficult should it be to evict tenants?				
The laws around evictions make it significantly more difficult to evict tenants	4	0	8	-9
The laws around evictions make it slightly more difficult to evict tenants	3	0	-1	-10
The laws around evictions remain unchanged	3	0	4	42
The laws around evictions make it easier to evict tenants	-1	0	-4	33
Significant values bolded				

Table 6 shows constituent preferences based on how individuals self-identified in response to the classification question. The vast majority (85 out of 101) of respondents indicated they were a homeowner. However, analyzing the responses of self-identified homeowners did not produce any significantly positive additive constants. Fourteen tenants participated in the experiment and showed a strong preference for eviction laws to make it more difficult to evict tenants. This makes sense given that eviction laws were most likely to impact the tenants themselves, regardless of their income. Two respondents identified as temporary tenants purchasing a property soon. They had significant additive constants pertaining to eviction laws staying the same or favoring landlords. However, these statistics should be taken with a grain of salt because of the small size of this segment. This skepticism is further warranted by the fact that the additive constants for evictions are three to four times larger than almost every other additive constant in our results. Overall, the categorization question did not show many significant consumer preferences on housing policy.

Table 7 - Mindset Segmentation	Mindset 1 of 2	Mindset 2 of 2	Mindset 1 of 3	Mindset 2 of 3	Mindset 3 of 3
Number of Respondents	56	45	40	28	33
Additive Constant	14	17	13	16	17
How much funding should be allocated to the construction and development of low-income housing?					
Substantially more funding is allocated to low-income housing	-8	2	-6	-6	3
Slightly more funding is allocated to low-income housing	-8	9	-6	-5	11
The same amount of funding is allocated to low-income housing	-7	4	-4	-13	9
Less funding is allocated to low-income housing	-7	5	-6	-5	5
How much should rent subsidies be expanded for low-income individuals and families?					
Rent subsidies are expanded significantly for low-income individuals and families	-1	13	-3	10	9
Rent subsidies are expanded slightly for low-income individuals and families	0	1	0	1	1
Rent subsidies are not expanded for low-income individuals and families	3	6	4	7	0
Rent subsidies are not expanded for low-income individuals and families	-1	4	-1	0	3
What should the city commission do with rent ceilings?					
Widespread rent ceilings are put in place	2	1	-3	10	0
Limited and/or targeted rent ceilings are put in place	1	3	-1	12	-2
Rent ceilings are not put in place	4	0	-1	12	-2
Existing rent ceilings are eliminated	3	3	0	8	2
How difficult should it be to evict tenants?					
The laws around evictions make it significantly more difficult to evict tenants	12	-6	14	4	-6
The laws around evictions make it slightly more difficult to evict tenants	11	-9	15	-7	-5
The laws around evictions remain unchanged	11	-5	13	-1	-4
The laws around evictions make it easier to evict tenants	8	-12	11	-4	-12
Significant values bolded					

Table 7 shows the clustered mindsets identified by BimiLeap and the policies favored by each group. The BimiLeap software uses two separate cluster analyses to split the respondents into two groups, and then three groups. When looking at the breakdown of the population into two mindsets, there are a few values that are significant. Mindset 1 of 2 had a significant, positive reactions to all four of the elements presented surrounding eviction laws. It is difficult to determine how they would prefer eviction laws to change,

however, because there was a significant positive reaction to making it easier and more difficult to evict tenants. At the same time, it also shows that individuals in Mindset 1 of 2 are most concerned about eviction laws in housing policy. Respondents in this mindset seemed more concerned policies surrounding the tenant-landlord relationship as opposed to policies related to government assistance for low-income families.

Concerns over the tenant-landlord relationship are less important to Mindset 2 of 2, which showed greater preference for government assistance. Specifically, Mindset 2 of 2 had a significantly positive attitude towards slight increases in construction of low-income housing and significant expansions in rent subsidies for low-income individuals and families. The policy preferences of Mindset 2 of 2 are unique from Mindset 1 of 2 because rather than showing preference for a specific type of policy, Mindset 2 of 2 is more concerned with the nature of the policy being enacted. Constructing housing and giving rent subsidies are both instances of expanded government to low-income families. Mindset 2 of 2 seems less concerned with the form that housing policy takes, and more concerned about housing policy increasing government assistance to low-income families.

Next, the three-mindset cluster helps build upon the trends from the two-mindset cluster. Mindset 1 of 3 closely mirrors Mindset 1 of 2 in the sense that respondents in this mindset shows a significant, positive reaction to all four of the elements presented surrounding eviction laws. Furthermore, the values for these elements are larger than they were when the respondents were clustered into two mindsets. This suggests that the two-mindset segmentation failed to capture all the nuances in constituent attitude towards housing policy. Mindset 1 of 2 likely contained several individuals who were placed in

Mindset 2 of 3 in the three-mindset segmentation of respondents. Mindset 2 of 3 shows a significant, positive reaction to all four of the elements presented about rent ceilings and to significant expansion of rent subsidies. The results also show shared preferences between Mindset 2 of 3 and both other mindsets identified. Mindset 2 of 3 shows a strong preference for the City Commission to act on rent ceilings, like the way Mindset 1 of 3 prefers action on eviction laws. There is also common ground between Mindset 2 of 3 and Mindset 3 of 3 because both have a significant, positive reaction to the idea of a substantial expansion of rent subsidies. Overall, Mindset 2 of 3 showcases interest in government intervention that affects rent, with positive views towards both subsidies and ceilings.

Finally, Mindset 3 of 3 most closely resembles Mindset 2 of 2 because there are shared preferences in both the nature and form of housing policy. Mindset 3 of 3 had significant, positive views towards the elements related to slightly more low-income housing construction and significant expansions in rent subsidies. It is difficult, however, to determine how much this mindset would like low-income housing construction to expand. The respondents had favorable opinions to a slight increase in construction as well as no change. This does, however, demonstrate that this group would not want any changes in construction to be large in nature. Moreover, respondents in Mindset 3 of 3 exhibit a much clearer preference in rent subsidies. Significant expansions are clearly the preferred change in rent subsidies Mindset 3 of 3 would like to see enacted by the Bowling Green City Commission. The depth of results from the mindset clusters demonstrates the utility of Mind Genomics analysis in political science research measuring constituent preferences.

SECTION DISCUSSION

The purpose of this section was to assess the different mindsets around actions that could be taken by the city commission in Bowling Green, Kentucky. 101 Faculty and Staff members at Western Kentucky University completed an experiment on BimiLeap© that classified respondents by demographic patterns and mindset orientation. The major conclusions of this assessment are four-fold. First, the low value of the additive constant for the overall results demonstrates a relatively low favorability for housing policy to be enacted by the Bowling Green City Commission. The idea of action on housing policy is not one that constituents hold an incredibly favorable opinion towards. Second, when sorting respondents based on demographic features, a few elements appeared more significant. For example, respondents over the age of 65 preferred the City Commission to decrease housing assistance to low-income families and individuals. However, many of the demographic segments showed insignificant results, similar to the overall breakdown. Third, sorting respondents by mindset produced clearer and more consistent results in constituent preferences. Significant elements followed clearer patterns and were less random than when the respondents were divided based on demographics. Finally, this project shows how BimiLeap©'s mindset segmentation creates an opportunity to examine whether party alignment is representative of constituent preferences. The results suggest that the traditional two-party divide does not capture the multitiered views on housing policy amongst constituents in Bowling Green. The three-mindset analysis shows that adding another perspective broadens the types of reforms that are viewed favorably. Additionally, it shows that Mindset 2 of 3 could help moderate dialogue between Mindsets 1 of 3 and 3 of 3 if each mindset were their own political party. Mind

Genomics™ has the potential to provide even further insight into future analyses of constituent preferences.

The results from the analysis of constituent preferences on housing policy is consistent with previous literature. Moskowitz et al. (2006) find that demographic factors are generally poor indicators of individuals preference, and that an individual's mindset is a better method of predicting their decision making. Our results align with this claim because trends in constituent preferences on housing policy became more apparent when respondents were grouped based on their mindset, as opposed to their demographic characteristics. Huddy, Cassese, and Lizotte (2008) also note that men and women have different opinions towards different issues, even though those differences are often small. This trend is shown in the results through the slight difference in the additive constant for male and female respondents. Finally, the results show that the electorate may not be fully aware of current housing policy in Bowling Green. Lupia (2016) finds that a good portion of the electorate is relatively uninformed on government policies that affect them. The results for respondents between the ages of 45 and 54 show a preference for removing rent ceilings currently in place. However, there are no rent ceilings currently in place. The fit between the findings of this section and previous literature further demonstrate the utility of Mind Genomics to future political science research.

There are a couple of noteworthy limitations to this section. First, the policy options presented are somewhat vague. The elements focus on components of housing policy in the abstract, but do not specifically ask the respondent if they would support particular legislative measures. In reality, numerous factors could influence a constituent's view on a policy proposal such as the figure presenting legislation, the

current political climate, and more. Future research could utilize Mind Genomics™ to explore how these factors impact constituent's views on each of the four questions presented by the project. Next, the analysis of constituent preference with relation to party alignment does not account for the fact that the Bowling Green City Commission is a nonpartisan institution. Candidates do not run as a Republican or Democrat, which means that party alignment may not be as large of a factor in local policymaking. Future research could explore the relationship between partisanship and City Council action in Bowling Green, Kentucky. Future research should also explore how strongly opinionated constituents are in their opinions surrounding housing policy. For example, Mind Genomics™ could be used to see how different elements of persuasion in politics affect constituent preferences on one type of policy that aims to address homelessness. Despite these limitations, the present research provides substantial insight into different mindsets around actions that could be taken by the city commission in Bowling Green, Kentucky and the use of Mind Genomics™ in political science research.

SUMMARY AND CONCLUSIONS

The previous sections analyze the effect of housing policy on the homeless population and the different constituent mindsets around actions that could be taken by the city commission in Bowling Green, Kentucky. This project represents one of the first attempts to research housing policy with a focus on Bowling Green, Kentucky. The goal of this section is to synthesize those findings into policy prescriptions. Feasible policies are policies that appease the population of a local constituency while effectively addressing the problem they are meant to solve. For example, even though rent ceilings were identified as a policy of concern amongst one of our mindsets, the limited ability for those policies to be enacted at the local level limits their discussion in efforts to address homelessness. Nonetheless, the results from the previous sections suggest that there are a few policies that warrant further discussion by the City Commission of Bowling Green, Kentucky.

First, the City Commission could realistically expand rent subsidies to low-income families with the intent to reduce the homeless population in Bowling Green. The results from Section 2 demonstrate that the cost of housing has an effect on the number of homeless individuals. Even though this analysis was focused on the state level, previous research provides reason to believe the effects would be similar at the local level. Moreover, the majority of respondents from Section 4 indicated that they would support the expansion of rent subsidies by the City Commission. There is also evidence to support the idea that this policy would receive minimal backlash. This suggestion is significant as it represents a tangible example of policy that could be immediately

implemented to address a growing problem in Bowling Green, Kentucky. This would help circumvent the long, partisan discussions that usually surround legislative action.

Next, the findings support the idea that the City Commission could further discuss the laws surrounding eviction of tenants. The results from Section 2 show that evictions have a statistically significant effect on the homeless population. The results from Section 3 demonstrate an interest in eviction laws as a method of addressing homelessness amongst constituents in Bowling Green. The implications of these findings are twofold. First, future research could further explore constituent preferences on eviction laws to determine how citizens would prefer eviction laws to be changed. This represents an opportunity for further use of Mind Genomics™ to explore constituent preferences in Bowling Green. Second, these results show that the City Commission should hold town halls or use other methods to seek direct input from constituents on potential legislative changes to eviction laws. This would allow constituents to more clearly vocalize their opinions, which could assist in forming future policy. Altogether, the findings of this research demonstrate a necessity for eviction laws in Bowling Green, Kentucky to be explored beyond an academic context to generate tangible political action.

Most importantly, this project emphasizes the need for greater research on housing policy at the local and municipal level. Current efforts in political science research focus on state and federal measures to address homelessness. However, this research demonstrates that there is substantial support for these measures to be expanded or implemented by local government entities. The implications of this are two-fold. First, future research could compare the effectiveness of local or municipal housing policies to similar measures by state or local governments. This would be beneficial as it could

prove useful in persuading local government entities to act on certain political issues. Moreover, Mind Genomics™ techniques could be employed to further explore constituent preferences on the policies of interest identified in this paper as well as other political issues. Future experiments regarding rent subsidies and eviction laws could provide clearer insight for policy prescriptions and implementation. Additionally, Mind Genomics™ could be used to gauge constituent preference on other areas of policy concern besides housing. This research is a starting point for more in-depth and useful discussion on policy measures enacted by local and municipal governments.

Overall, this project has sought to expand research on homelessness in Bowling Green, Kentucky in order to prescribe policies that could be enacted by local government entities. One limitation worth noting is that this project intended to survey members of the city commission to gauge their outlook on housing policy but received insufficient responses to make meaningful conclusions in the context of this research. Nonetheless, the findings demonstrate opportunities for the city commission to further explore housing policy. At the same time, it shows how Mind Genomics™ techniques can be further applied to explore constituent preferences in political science research. Hopefully, these findings can be further discussed in order to provide tangible solutions to the expansion of homelessness in Bowling Green.

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